

# Loans to fit your life

A mortgage properly tailored to your needs becomes an instrument that enables a whole new life. That's why we offer a wide array of loan products to fit individual borrower situations, including first-time homebuyers, military families and rural residents. We also offer many state housing programs that provide down payment assistance.

## Our loan options include:

### Conventional

- Credit scores as low as 620
- Up to 97% loan-to-value
- Primary residence, vacation home and investment property options

### VA & USDA

- Credit scores as low as 540
- 100% financing available

### FHA

- Credit scores as low as 540\*
- Up to 96.5% loan-to-value
- FHA-approved condos; including single unit approvals

### Extended lock options

- Lock and Shop
- Builder extended rate lock program

### Jumbo

- Credit scores as low as 660
- Up to 90% loan-to-value with no MI
- Loan amounts up to \$3M
- Primary residence, second homes and investment property options
- Purchase, rate and term and cash-out refinances
- Interest-only options

### Alternative options

- Down payment assistance
- Manufactured homes, including CHOICEHomes
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- Energy efficiency programs
- GreenSmart Advantage powered by The Home Depot
- StrongStart program
- Bridge loans
- CashPass
- Bank Statement program
- Complete Rate



#### Lisa Winkler

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#### Apply Online

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**Ranked #1 in Customer Satisfaction with Primary Mortgage Origination — J.D. Power**

I am authorized to do business in the state of California. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). All information, loan programs & interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction. \*Credit scores for FHA loans from 540-579 have a maximum loan-to-value of 90%. Programs listed may have additional fees, participation and eligibility requirements. Guild Mortgage is not affiliated with The Home Depot. The Home Depot is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. For J.D. Power 2021 award information, visit [jdpower.com/awards](http://jdpower.com/awards).

# Think a home in California is out of reach?

## Know your options

### CalPLUS with ZIP

- Zero-interest junior loan with up to 3% assistance on the total loan amount to be used for closing costs only
- Deferred payment
- Available to first-time homebuyers

### CalHFA MyHome Assistance

- Junior loan of up to 3.5% of sales price to be used toward down payment and closing costs
- Deferred payment
- Available to first-time homebuyers

### CalHFA Forgivable Equity Builder Loan

- Junior loan of up to 10% of sales price or appraised value, whichever is less
- Deferred payment; forgivable after five years
- Available to first-time homebuyers

### GSFA OpenDoors Program

- Zero-interest junior loan and gift assistance for down payment and closing cost
- Up to 6.5%\* on FHA, VA, and USDA loan
- Up to 7%\* on Conventional loans
- Deferred payment
- No first-time homebuyer requirement

### GSFA Platinum Program

- Zero-interest junior loan with up to 5%\* assistance of the total loan amount to be used towards down payment and closing costs
- Forgiven after three years
- No first-time homebuyer requirement
- Assistance is in the form of a non-repayable gift instead of a loan, for certain occupations



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