Direct Lender: The Significant Difference

FHA, VA, USDA, Fannie and Freddie will commonly approve a loan, BUT once Investor overlays are applied many approvals become useless. Guild Mortgage is a direct lender to Fannie Mae, Freddie Mac and Ginnie Mae which means fewer overlays and more loan approvals!

- **600 Mid Credit Score:** Applies to VA, USDA, Fannie and Freddie. FHA minimum FICO is 620. Most investors require a 640 Mid Score.
- **Non Traditional Credit allowed:** Available on government programs
- **No Debt -To- Income Ratios overlays on our Standard VA, FHA, Fannie Mae and Freddie Mac:** If the Automated System approves a borrower with a 47% or 54% DTI we are able to honor that approval's DTI.
- **Access to GUS Approvals on USDA Loans:** Originators and Processors are able to use GUS at the point of pre -qualification which means you get answers fasters.
- **4+ Financed Properties Okay:** Borrowers may have up to TEN financed properties. Financed properties only include 1-4 unit residential. *(Additional requirements apply)*
- **Guild Mortgage Company Servicing:** We retain the servicing on an average of 50 – 60% of our originated loans.

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