Guild Mortgage Niche Products

FHA *Financing*

Great for 1st time buyers! This program allows for gift or grants for down payment which means buyers can come to closing with little or no money down.

- FICO scores as low as 600 *(most lenders require 640+)*
- Manufactured home financing for Doublewide or larger with a minimum 680 FICO score
- Non -Traditional credit is OK! This is great for borrowers with little or no credit history or those who have recently moved to the US.
- Refinance current FHA loans with little or no documentation. No appraisal required.
- HUD Good Neighbor Next Door program OK! This allows for Police, Fire Fighters, EMT's and Teachers to buy certain HUD owned homes at a 50% discount off of the listing price.
- Energy Efficient Mortgages help buyers finance the cost of most energy efficient upgrades in to the purchase price of the home. Buyers are able to increased loan amount to cover upgrades with no impact on qualifying DTI ratios.
- FHA condo approvals. We contract with a company to submit and approve new condo projects in as little as 4 to 6 weeks.
- FHA financing up to $625,500 in loan amount in certain counties
- 5/1 FHA Adjustable Rate Mortgages (ARMs) can be a good alternative to fixed rate loans and allow the borrower to qualify at the note rate
- We can close FHA flip transactions (sale transactions where the seller has held title for less than 90 days prior to the purchase and sale date). Subject to restrictions additional restrictions.

VA *Financing*

This program gives Veterans the ability to buy a home with 100% financing with flexible down

- FICO scores as low as 600, most lenders require 640+
- Financing for loan amounts exceeding $417k up to $700k based on County limits
- Non Traditional credit OK! Great for borrowers with little or no credit history or those who have recently moved to the US.
- Manufactured home financing for Doublewide or larger with a minimum 680 FICO score
- Refinance existing VA loans with little documentation and no appraisals (appraisals required in CA)

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