

Guild Mortgage Niche Products

Conventional *Financing*

Conforming loans allow for LTV's as high as 97%, financing for all occupancy types and provides borrowers more flexibility than Government loans such as FHA or VA.

Refinance recently listed properties (listed on the MLS in the prior 6 months). Both rate term and cash out are allowed as long as the property is off of the MLS at the time of application. Most lenders require 6 months seasoning before they will allow for a refinance.

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.

Financing for borrowers who have more than 4 financed properties but less than 10 when the subject is a 2nd home or investment property. Most lenders are limited to 4 financed properties. Additional requirements apply.

Guild Mortgage is one of less than 50 lenders across the county who can participate in Fannie Mae's Home Path REO financing program. Finance Home Path owner occupied properties up to 97% LTV and 2nd home and investment properties to 90% with no MI and no appraisal. No condo cert required.

Refinance borrowers who have current Fannie Mae or Freddie Mac owned loans up to 105% LTV with unlimited CLTV.

Freddie Mac Super Conforming allows for loan amounts up to \$625,500 in certain counties with more flexible guidelines for LTV and FICO scores when compared to Fannie Mae High Balance.

My Community financing for purchase transactions up to 97% LTV with reduced MI coverage requirements and no additional LTV/FICO price adjustments. Perfect for first time home buyers, low income buyers or condo transactions where the project is not FHA approved.

Jumbo *Financing*

Provides borrowers larger loan amounts than the Conforming or Government loan limits. Loan amounts up to \$2.0MM with in-house underwriting Financing available on owner occupied and second homes with fixed rate, ARMs and interest only options available.

Adjustable Rate Mortgages with loan amounts up to \$2.0MM. LTVs up to 80 and CLTVs up to 85%. Purchase and refinance OK. Loan amount exceptions are available to well qualified borrowers. 10 yr Interest Only option available.

Fixed Rate loans amounts up to \$2.00MM. LTVs up to 80% and CLTV's up to 85%. ARM and fixed rate options available.



Please call me with any questions.

