

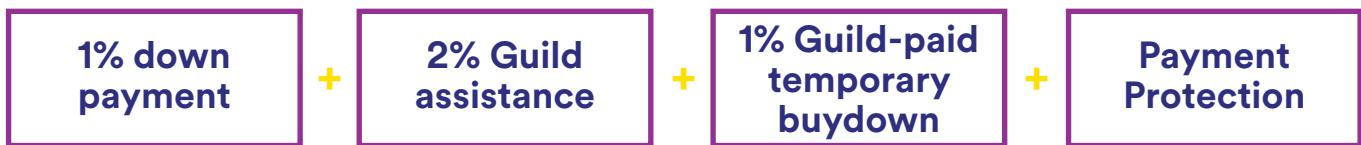
1% Down Payment Advantage

We're committed to making homeownership possible for everyone in the current housing market. With our new innovative program, you can afford to get into a home now and build equity—on us.

Here's how it works:

- You'll provide a 1% down payment toward the 3% conventional loan minimum down payment requirement.
- We'll contribute the other 2% as non-repayable assistance.*
- We'll also pay 1% of your interest rate for one year to help make your mortgage payment more affordable with our Payment Advantage lender-paid temporary buydown.**
- Plus, take advantage of the benefits of our Payment Protection program and refinance later if you're a qualified borrower if rates drop.***

***For Payment Protection program full terms and conditions, visit www.guildmortgage.com/homebuyer-protection



Program details:

- Credit scores as low as 620
- Area median income limits apply
- Conforming loan limits apply
- First-time homebuyers and repeat buyers are eligible
- Homebuyer education required
- Primary purchase transactions only

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Start your homebuying journey today. Let's talk!



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OWN WHAT MATTERS



I am authorized to do business in the state of Texas. Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; 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. *Guild Mortgage to cover 2% of the required minimum down payment amount in the form of a non-repayable grant with a maximum grant amount of \$5,000. Changes to loan parameters, including but not limited to loan amount, owner-occupancy status, loan to value and other factors may render the borrower ineligible for the program. Eligibility is subject to the program guidelines. The grant may only be used for the borrower's cash investment in accordance with the program guidelines. Must lock rate on or after 6/12/2023. Not available with any other discounts or promotions. Offer cannot be retroactively applied to previously closed loans or loans that have a locked rate. **The Payment Advantage program is a promotional primary purchase offer on a Conventional 1-year lender-paid temporary buydown on locks from 11/10/2022 to 12/29/2023. The promotional offer will temporarily reduce the rate by one percent for the first year of the Conventional mortgage on conforming and high balance loan limits. The lender-paid credit will fund the buydown escrow account, and the funds will be dispersed out of the buydown escrow account during the first 12 months of the loan.