Introducing the Guild 1% Down Conventional Loan. Get 3-for-1.

- You bring 1% down, and we’ll add 2% more—no strings attached*
- Move in with 3% equity for only 1% down payment
- Ideal for those with good credit who struggle with a down payment

<table>
<thead>
<tr>
<th>Example home price</th>
<th>1% down payment</th>
<th>+ 2% Guild gift</th>
<th>3% total move-in equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000</td>
<td>$2,000</td>
<td>$4,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

Eligibility
- Minimum 680 FICO
- Income limit of 100% of area median income (no limit for properties in low-income census tracts)
- Homeownership education course required
- Not just for first-time homebuyers

Program details
- Guild down payment assistance is a 2% grant to the borrower that does not need to be repaid
- Loan amounts up to $424,100 (higher loan amounts available in AK, HI)
- Cancellable, reduced mortgage insurance
- Flexible underwriting includes: income from non-borrower household members, boarder & rental income
- Condos OK

Turn to Guild Mortgage, a leader since 1960 in helping first-time homebuyers and others achieve their homeownership dreams. Call me today for details.

All loans are subject to underwriter final approval, loan limit restrictions based upon subject property state, terms and conditions may apply. Subject to change without notice. Always consult an Accountant or Tax Advisor for full eligibility requirements on tax deductions. Eligibility for this non-repayable grant is subject to the Program guidelines. Changes to loan parameters including but not limited to loan amount, owner-occupancy status, loan to value, and other factors may render Borrower ineligible for the Program. The grant may only be used for the borrower’s cash investment in accordance with the Program guidelines. (G17045)

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I am licensed to do business in the state of Texas.