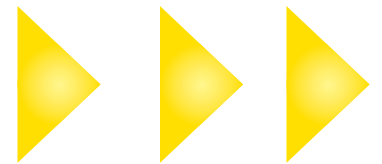




# Homebuyer Guide



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OWN WHAT MATTERS

# 6 financial benefits of owning a home

Homeownership is a great responsibility.  
But it comes with many benefits.



- 1. Equity.** Every rent payment builds your landlord's equity, while every mortgage payment builds yours.
- 2. A financial cushion.** Your equity can be tapped via a home equity loan for anything from home improvements to college tuition.
- 3. Potentially lower monthly housing costs.** In some markets, your mortgage payment could be lower than your rent.
- 4. Appreciating value.** Your home can increase in value over time, building your equity and increasing your net worth.
- 5. Tax benefits.** As a homeowner, you can deduct mortgage interest and property taxes from your income. *Talk to your tax professional for details.*
- 6. Level payments.** You'll never have a rent increase again. With a fixed mortgage, your payments remain the same throughout the life of the loan.

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# Buying vs. Renting

## The advantages of owning your own home

	✓ Freedom	✓ Equity	✓ Stability
Rent	<ul style="list-style-type: none"> <li>• Landlord restrictions</li> <li>• Maintenance depends on landlord</li> <li>• Pet and guest limits</li> </ul>	<ul style="list-style-type: none"> <li>• Your rent pays your landlord's mortgage</li> <li>• No increase in your equity with rent payment or market value</li> <li>• No tax breaks</li> </ul>	<ul style="list-style-type: none"> <li>• Always the threat of rent increases, future fees, and eviction</li> <li>• Neighbors constantly changing</li> </ul>
Own	<ul style="list-style-type: none"> <li>• Paint, décor, appliances – for you to decide!</li> <li>• Do your own upgrades and repairs</li> <li>• Open your home to whomever you would like!</li> </ul>	<ul style="list-style-type: none"> <li>• As you pay down the loan balance, your equity grows</li> <li>• Your home's appreciating value increases with your wealth</li> <li>• Deduct mortgage interest and property taxes from your income</li> </ul>	<ul style="list-style-type: none"> <li>• Your mortgage payments end when your loan is paid – and it's your home!</li> <li>• Fewer changes in neighbors, more sense of community</li> <li>• Fixed mortgage payment remains consistent for the life of the loan, allowing you to budget more easily and focus on other financial goals.</li> </ul>

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You may be able to own a home for less than what you pay for rent. There are many benefits to owning a home including building equity, increasing net worth and tax benefits (see your tax advisor).

**Stop paying your landlord's mortgage.  
Start paying for a space of your own.**

## Total rent paid over years

Monthly rent	in 3 yrs.	in 10 yrs.	in 15 yrs.	in 30 yrs.
\$1,000	\$36,000	\$120,000	\$180,000	\$360,000
\$1,500	\$54,000	\$180,000	\$270,000	\$540,000
\$2,000	\$72,000	\$240,000	\$360,000	\$720,000
\$2,500	\$90,000	\$300,000	\$450,000	\$900,000
\$3,000	\$108,000	\$360,000	\$540,000	\$1,080,000

The information provided herein has been prepared and distributed for educational purposes only. This training information shall not be construed as a guarantee of loan approval. All loans are subject to underwriter approval. Monthly savings for qualified borrowers will vary based upon a variety of factors including but will not be limited to loan amount, existing interest rate, and the rates the customer qualifies for.

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# Homebuying process



## Pre-approval

**Complete a loan application**



**Get pre-qualified for a ballpark loan amount**



**Provide financial documentation**



**Get pre-approved for a specific amount**



## Find your home

**Hire a real estate agent**



**Sign a sales contract for the property**



**Sign your loan disclosures within 24 hours**



**Attend the home inspection or review report**



## Own your home

**Guild Mortgage orders the appraisal\***



**Your loan is approved and you sign the closing disclosure\*\***



**Sign loan docs and loan closes**



**Get your keys and celebrate**



\*An appraisal normally takes up to two weeks from the time it is ordered until the report is received.

\*\*You are required to sign the closing disclosure by midnight of the same day it is issued.

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# Loan lingo



## Terms

## Definition

<b>Adjustable-rate mortgage (ARM)</b>	A loan with an interest rate that will adjust at some time during the term of the loan
<b>Annual percentage rate (APR)</b>	The cost to borrow money expressed as a yearly percentage—includes the interest rate plus other charges or fees
<b>Appraisal</b>	A report that provides an estimate of a property's value
<b>Closing costs</b>	Expenses above and beyond the price of the property (e.g., loan origination fees, discount points, appraisal fees, title searches, title insurance, surveys, taxes, deed-recording fees, etc.)
<b>Closing Disclosure</b>	A document that shows the actual terms and costs of your loan and your projected monthly payments
<b>Debt-to-income ratio (DTI)</b>	Your monthly debt divided by your gross monthly income
<b>Discount points</b>	Interest paid by the borrower to lower the interest rate on the loan
<b>Earnest money</b>	Money a buyer pays the seller to show good faith that they're serious about purchasing the property
<b>Escrow</b>	An escrow or impound account lets you spread out the costs of taxes and insurance over the life of your loan as part of your monthly payment
<b>Fixed-rate mortgage</b>	A mortgage that has the same interest rate for the entire term of the loan
<b>Home inspection</b>	A visual examination of a property to determine its condition and to report any repairs needed for a mortgage
<b>Loan Estimate (LE)</b>	A document that provides mortgage fee estimates for borrowers during the application process
<b>Loan-to-value (LTV)</b>	Indicates the ratio of the loan amount to the appraised value of the property
<b>Mortgage insurance (MI, MIP, PMI)</b>	Insurance typically required as part of the mortgage if your down payment was less than 20 percent of the home's value
<b>Pre-approval</b>	A bank or lender has reviewed your credit and determined that they're willing to lend you money
<b>Recording</b>	A formal record of ownership called "the deed," which transfers title and ownership of the property to the purchaser

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# Loans to fit your life

A mortgage properly tailored to your needs becomes an instrument that enables a whole new life. That's why we offer a wide array of loan products to fit individual borrower situations, including first-time homebuyers, military families and rural residents. We also offer national programs for doctors and dentists and many state housing programs that provide down payment assistance.

## Our loan options include:

### Conventional

- Credit scores as low as 620
- Up to 97% loan-to-value
- Financing for borrowers with 5–10 financed properties

### FHA

- Credit scores as low as 580
- Manual underwrites
- FHA-approved condos

### USDA

- Credit scores as low as 600
- 100% financing available

### VA

- Credit scores as low as 580
- Manual underwrites

### Jumbo

- Credit scores as low as 610
- Debt-to-income ratio as high as 50%
- Loan amounts as low as \$100K, and up to \$3M
- Up to 95% loan-to-value
- Interest Only options

### Alternative options

- Down payment assistance
- Manufactured homes
- Renovation loans
- Builder Extended Rate Lock Program
- Doctor/Dentist programs
- Non-Conforming loan amounts
- Non-warrantable condo options
- 80/10/10 Combo loan









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# What drives mortgage rates?

Here are the 6 main factors that affect home loan rates.

	Rates go up	Rates go down
 <b>Economic data</b>	Non-farm payrolls higher than expected Unemployment rate goes down Better than expected economic data	Jobs data stagnant or in decline Manufacturing stagnant or slowing Housing weaker than expected
 <b>Geopolitics</b>	China's GDP improves Middle East tensions ease	European economy sinks Conflicts or acts of terror
 <b>Inflationary pressure</b>	Higher consumer price index Higher wholesale prices Hourly earnings higher	Lower consumer prices Lower wholesale prices Hourly earnings lower
 <b>The Federal Reserve</b>	Mortgage rates fluctuate when the market reacts to economic announcements and stocks and bonds move, but it's impossible to accurately predict short-term interest rate changes	Generally, for better or worse, interest rates go down when the market reacts to negative economic news, while rates increase as a response to positive forecasts
 <b>Stock market</b>	Stock market on the rise	Stocks in decline
 <b>Global events</b>	A serene landscape around the globe with little catastrophic weather or events	Hurricanes, typhoons, tsunamis and earthquakes

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# Dos and Don'ts of Homebuying



## Dos:

1. Make sure your employment, asset and personal information is correct on your loan application.
2. Be prepared to account for non payroll deposits into each account you plan to use toward your transaction.
3. Respond to any requests from your loan officer promptly.
4. Continue to make all of your payments on time.



## Don'ts:

1. Don't apply for any new credit or financing of any kind. Don't co-sign on a loan, either.
2. Don't have any inquiries made on your credit report.
3. Don't raise red flags to the underwriters -such as co-signing on another person's loan or changing your name and address.
4. Don't make changes to your name, address, job or income.
5. Don't spend your closing costs.



# 3 levels of approval.

## Which one should you go for?

### Pre-qualification

#### ▶ The simple approval

It's meant to help you decide if you'd like to move forward with your home loan application. You and your lender will talk about your finances to help them give you loan options, and estimate your down payment and monthly payments.

### Pre-approval

#### ▶ The solid approval

Your actual documentation is sent to processing, which allows your lender to provide you with a max loan amount. With this, you can confidently start shopping for your home!

### Underwriting credit approval

#### ▶ The most valued approval

The documentation that you sent for your pre-approval is validated and sent to Underwriting. With this approval, you're able to get started on a contract for your new home! Your lender will take it from there.



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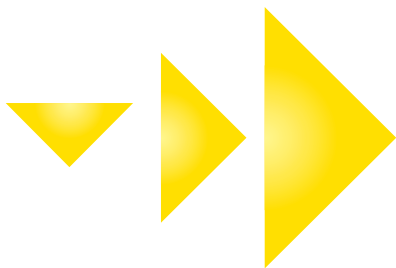
# How long do I need to wait before I can borrow again?

If you've had a bankruptcy, foreclosure, deed-in-lieu or short sale, be aware of required borrowing wait times.

		FHA	VA	USDA	Fannie Mae	Freddie Mac
		LTV 96.5% 580 min. credit score	LTV 100% 580 min. credit score	LTV 100% 600 min credit score	97% LTV 620 min. credit score	97% LTV 620 min. credit score
Bankruptcy	Chapter 7	2 years	2 years	3 years	4 years	2 years from discharge date or dismissal date with supporting evidence
	Chapter 13	2 years	min. 12 months with satisfactory payout & court approval	min. 12 months with satisfactory payout & court approval	2 years from discharge date or 4 years from dismissal date*	2 years from discharge date or dismissal date with supporting evidence
Deed-in-lieu of foreclosure		3 years	2 years	3 years	4 years*	2 years (90% max LTV/CLTV)**
Foreclosure		3 years	2 years	3 years	7 or 3+ years with extenuating circumstances (90% max LTV/CLTV)**	3 years (90% max LTV/CLTV)**
Short sale		3 years	2 years	3 years	4 years	2 years from the completion date

\*2 years if you can prove extenuating circumstances contributed to bankruptcy.

\*\*Loan to Value ratio or Combined Loan to Value Ratio if more than one loan. LTV=mortgage loan amount (or balance) divided by the purchase price or current appraised value of the property.



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# Fast and easy preapproval?

## We're here to help.

Start your application over the phone or online. Once it's received, we'll need a few documents from you. You can submit these electronically, by fax or by scheduling an appointment so we can take copies.

### Documents needed

- ☐ Paystubs for the last 30 days
- ☐ W-2s and 1099s for the last 2 years
- ☐ Federal income tax returns for the last 2 years, including all schedules and attachments
- ☐ Government-issued photo ID and if applicable, resident alien card
- ☐ Last 2 bank statements for all bank accounts (borrower and co-borrower)
- ☐ Last 2 investment account statements (borrower and co-borrower)

Please provide all statement pages, even if blank.

#### If applicable:

- ☐ **Gift funds:** gift letter/documentation
- ☐ **VA applicant:** provide DD-214 if discharged, or statement of service if active duty
- ☐ **Divorced:** divorce decree or legal separation agreement
- ☐ **Paying or receiving child support:** copy of court order and proof of payments
- ☐ **Bankruptcy in last 7 years:** complete copy of bankruptcy papers, including schedule of debtors and discharge
- ☐ **Foreclosure or short sale in past 7 years:** complete property address of foreclosure/short sale
- ☐ **On an IRS repayment plan:** copy of plan
- ☐ **Retired:** award letter or retiree statement for any Social Security, retirement or pension income; last 2 years of 1099s

#### Already a homeowner? If so, please provide:

- ☐ Current mortgage statement
- ☐ Current property tax bill
- ☐ Recent homeowners insurance statement
- ☐ Recent HOA statement

#### If renting, please provide:

- ☐ Lease agreement
- ☐ Last 2 years of rental/landlord history

#### If self-employed:

- ☐ YTD profit/loss statement
- ☐ Balance sheet
- ☐ Last 2 years of business tax returns

### We are totally digital!

Upload all your documents directly to our digital mortgage platform, MyMortgage. You can also send documents by email or fax, or by scheduling an appointment so we can make copies in our office. There may be more documents that we need during the course of your loan. We will reach out based on your situation.

The items above will not inhibit you from starting the loan process.

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# Acceptable sources of funds to close

## Fund types

### Earnest money deposit

Earnest money is a deposit made to a seller showing the buyer's good faith in a transaction. With earnest money, we need a copy of the check and proof that it cleared your account. Earnest money must be taken from an account that we have verified via bank statements. We'll need 60 days or all pages of bank statements for two full months.

### Checking/savings/money market/ investment accounts

We'll ask you for a bank statement with all pages covering a 30–60 day time period. If there's a joint person on the account, we'll need a letter that our borrower has access to all of the money in the account.

If there are deposits on the statement that are anything but payroll deposits, we may need to "source" these deposits, which means we'll need to know where the money came from. We'll likely need copies of any non-payroll check(s).

### Co-mingling of business and personal accounts

Please talk to us about this. If you know you need money from a business account, transfer it before you write an offer and let it sit in your personal account for at least 60 days. This "seasons" the money, making it your own.

### Stock liquidation, 401(k) loans, proceeds from a secured line of credit

We'll ask you for a statement showing the amount available before the transfer, proof of sale of stock, amount of loan, and then a copy of the front of the check and/or transfer into your checking/savings accounts. We need to see payment terms on a line of credit to calculate the payment on that loan.

### Proceeds from the sale of other real estate

We'll ask you for a copy of the final HUD Settlement Statement from that sale and the deposit of those funds into your account.

### Gift from close relatives

We'll ask you to have them sign our Gift Letter form. We'll also ask for a copy of the cashier's check or a copy of the wire from their account (with their name referenced) and in the exact amount matching the Gift Letter form. We need proof of the deposit into the account or the wire to escrow at closing. Not all relatives qualify for gift giving in real estate transactions. Ask us for details.

The items above will not inhibit you from starting the loan process. (17-3465)



### Unacceptable sources of funds to close

- Cash on hand
- Cash proceeds from an unsecured loan
- Non-vested stock options
- Custodial funds
- Funds from down payment assistance programs
- Trade equity funds
- Loans from family members

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# House hunting list

Find a home that meets your needs. **ARIZONAHOMES411.COM**

## Property

Address \_\_\_\_\_ Sq. Footage \_\_\_\_\_  
 # of Bedrooms \_\_\_\_\_ # of Bathrooms \_\_\_\_\_ # of Floors \_\_\_\_\_ Listing Price \_\_\_\_\_

Amenities & Features	Great	Good	Poor	N/A
Home Location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Floor Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Room Sizes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dining Area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shed/Workshop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pool/Hot Tub	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Major Home Systems	Great	Good	Poor	N/A
Plumbing/Water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electrical/Gas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A/C/ Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Interior	Great	Good	Poor	N/A
Flooring & Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Walls & Ceilings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathrooms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Closets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ceiling Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attic/Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rooms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Appliances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cabinets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Exterior	Great	Good	Poor	N/A
Foundation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Driveway	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Walkways	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chimney	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard Size	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Curb Appeal	Great	Good	Poor	N/A
Front Lawn	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Back Lawn	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sprinklers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Location Features	Great	Good	Poor	N/A
Work (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School System rating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HOA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Additional Notes

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# Tips for a smooth loan closing

Buying a home can be stressful and there is nothing worse than unexpected surprises. Here at Guild, we want to eliminate any potential missteps and make your path to homeownership as easy as possible. During this time, it is critical that you stay pre-approved and keep your financing secure.

**Below are a few pointers that, when followed, will allow for a smooth loan closing.**

- ① Do not make any cash ("Green Bills") or other large deposits to your bank account other than your paycheck.
- ② Do not pay for a down payment with cash. Instead, withdraw funds to purchase a cashier's check or money order for any earnest money deposit.
- ③ If using a gift for your deposit, ask us for a gift letter. We may also need a statement from the person giving the gift as well as copies of the actual check and deposit slip to your account.
- ④ Do not increase balances or apply for any new credit cards or loans. Do not fall behind on payments.
- ⑤ Provide all documentation and verification when you withdraw funds at closing to take into escrow.
- ⑥ If receiving monies from your retirement account, do not initiate this request until you have an accepted offer. Keep copies of your request.
- ⑦ If you were instructed to do homebuyer education, complete your class immediately and return a signed certificate to us.
- ⑧ Investigate how you would like to hold title once you are in escrow on a home.



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# Moving list

Prepare for that big move

## 3–5 weeks before moving day

- Measure the rooms of your new home to decide your furniture layout
- Hold a garage sale and donate what you don't sell (get receipts for tax deductions)
- Get estimates from moving companies
- Begin to use up all of your frozen and canned food so you have less to move
- Make a list of contacts who need your new address (see Change of Address Checklist)
- Change your address with the U.S. Postal Service (<https://moversguide.usps.com>)
- Register for new schools and/or day care
- Find out if your moving expenses are tax deductible (check with your tax professional)
- Contact your insurance agent to make sure everything is covered during the move

## 1–2 weeks before moving day

- Collect boxes and packing materials
- Start packing things you won't need for the next month
- Confirm date and time with movers
- Create a floor plan for the movers to show where things should go
- Transfer your bills, bank statements, subscriptions, etc. to your new address
- Schedule your telephone, utility and appliance installations in your new home
- Pack everything that will not be packed by a mover
- Discontinue newspaper service
- Contact your insurance agent to make sure everything is covered during the move

## Moving day

- Pack up essentials needed for moving day (scissors, garbage bags, soap, toiletries, basic tools, snacks)
- Pack valuables like jewelry and electronics in your own car
- Leave keys, garage door openers, appliance manuals, etc. at old home
- Set up bedding first, so when you're tired your bed is ready for you
- Make multiple keys of your new home

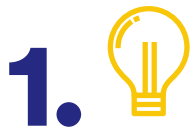
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# Congratulations on your new home!

Don't forget to turn on your utilities. Otherwise that first night will be really dark, and that first shower will be really cold!



Electricity



Natural Gas



Water



Garbage



Phone



Internet



TV/Cable

**Don't forget to turn on  
before you move in!  
Welcome home!**

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# Own What Matters

In neighborhoods and communities everywhere, we deliver the promise of home.

- ▶ Guild has a 96% Customer Satisfaction rating with MSAT and an A rating with the Better Business Bureau
- ▶ Guild has a proven track record of closing on time.
- ▶ Guild offers a wide range of residential mortgage products for every borrower situation including:

- FNMA, FHLMC, FHA, VA and USDA
- Jumbo up to \$3M
- Renovation loans including HomeStyle and FHA 203(k)
- Energy efficient programs
- Doctor, dentist and future employment programs
- Non-warrantable condo options
- More than 500 down payment assistance programs nationwide

- ▶ Guild services the vast majority of our loans, helping us ensure the quality of the customer experience and to strengthen long-term relationships with our customers.
- ▶ Guild is committed to giving back to the community through charitable efforts and volunteer work, and introduced its company-wide Guild Giving program in 2012.

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