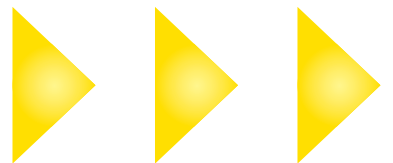




Homebuyer Guide



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

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▶ Renting Adds Up

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.

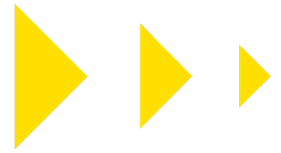
**You are required to sign the closing disclosure by midnight of the same day it is issued.

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Loan lingo



Terms	Definition
Adjustable-rate mortgage (ARM)	A loan with an interest rate that will adjust at some time during the term of the loan
Annual percentage rate (APR)	The cost to borrow money expressed as a yearly percentage—includes the interest rate plus other charges or fees
Appraisal	A report that provides an estimate of a property's value
Closing costs	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.)
Closing disclosure (CD)	A document that shows the actual terms and costs of a loan and the projected monthly payment
Debt-to-income ratio (DTI)	Your monthly debt divided by your gross monthly income
Discount points	Interest paid by the borrower to lower the interest rate on the loan
Earnest money	Money a buyer pays the seller to show that they're serious about purchasing the property
Escrow	Also called an impound account, it spreads the combined mortgage costs, property taxes and insurance premiums over the life of the loan into monthly payments
Fixed-rate mortgage	A mortgage that has the same interest rate for the entire term of the loan
Home inspection	A visual examination of a property to determine its condition and to report any repairs needed for a mortgage
Loan estimate (LE)	A document that provides mortgage fee estimates for borrowers during the application process
Loan-to-value (LTV)	Indicates the ratio of the loan amount to the appraised value of the property
Mortgage insurance (MI, MIP, PMI)	Insurance required by some loan programs when the down payment is less than 20 percent of the home's value
Pre-approval	Provided by a lender who has reviewed a borrower's financial documentation and provided a max loan amount
Pre-qualified	A ballpark estimate provided by a lender after discussing a borrower's financial situation
Recording	A formal record of ownership called "the deed", which transfers title and ownership of the property to the purchaser
Underwriting	Final evaluation of the documents needed to secure a loan

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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 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
- Primary residence, vacation home and investment property options

VA & USDA

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

FHA

- Credit scores as low as 600
- Up to 96.5% loan-to-value
- FHA-approved condos; including single unit approvals

Jumbo

- Credit scores as low as 680
- Up to 85% loan-to-value with no MI
- Loan amounts up to \$2M
- Primary residence, second homes and investment property options
- Purchase, rate and term and cash-out refinances

Alternative options

- Down payment assistance
- Manufactured homes
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- Energy efficiency programs, including FHA and FNMA Solar
- FHA Zero Down program
- StrongStart program
- Bridge loans
- Lock and Shop







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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
 Economic data	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
 Geopolitics	China's GDP improves Middle East tensions ease	European economy sinks Conflicts or acts of terror
 Inflationary pressure	Higher consumer price index Higher wholesale prices Hourly earnings higher	Lower consumer prices Lower wholesale prices Hourly earnings lower
 The Federal Reserve	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	Adding cash into the monetary system creates a looser credit environment in an attempt to stimulate the economy through borrowing and expansion
 Stock market	Stock market on the rise	Stocks in decline
 Global events	A serene landscape around the globe with little catastrophic weather or events	Hurricanes, typhoons, tsunamis and earthquakes

Information is for general illustrative purposes only. The information is believed to be reliable, but Guild Mortgage does not warrant its completeness, timeliness or accuracy. Guild Mortgage assumes no responsibility for errors or omissions in the information provided.

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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.



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4 levels of approval

Which one should you go for?



Pre-qualification

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

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 documentation received for pre-approval is processed for validation. Once verified, the credit file is submitted to underwriting for review. With full underwriting credit approval, a contract can be written to close quickly.



Credit Approval Protection*

Credit underwriting approval with Credit Approval Protection* secures your earnest money. If we're unable to close the transaction, we'll pay up to \$1,000 for inspection, appraisal & relocation costs as well as lost earnest money deposits up to \$5,000.

*Subject to requirements listed in the program terms and conditions on the next page.

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CREDIT APPROVAL PROTECTION (“CAP”)

1. Credit Approval Protection covers the preapproval of the borrower’s credit package. Credit Approval Protection and/or Closing Costs Protection (collectively the “guarantee”) will apply only if there are no material changes in the borrower’s application or credit status from the date of preliminary credit approval through closing. A Certificate of Credit Approval will be issued with the preliminary credit approval. Material changes include changes in underwriting guidelines, the loan amount or loan product, loss or change of employment or income, undisclosed liabilities or increases in debt, fraud, misrepresentations or material omissions in the loan application and supporting documents.
2. The guarantee is not a mortgage loan approval nor a commitment to lend, and is subject to the customer satisfying all underwriting guidelines and loan approval conditions, including identifying a property that is acceptable collateral to Guild and satisfying all appraisal and title requirements.
3. This program only applies to loans to be funded by Guild using conventional, high balance (non-jumbo), FHA and VA loan programs for one to four family dwelling units only and excludes second liens, investment properties, refinance loans, renovation loans, non-purchase money home equity lines of credit, interim construction loans or other temporary financing, loans brokered to or by Guild, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.).
4. Unforeseen circumstances adversely affecting the ability to perform will void Guild’s obligations under the Program (natural disasters, inclement weather, catastrophic event, or other major event beyond Guild’s control).
5. If Guild does not perform and does not proactively provide any credits or payments required under the guarantee, you must request the funds within 90 days from closing. Any payment made under the guarantee will be reported to the IRS on Form 1099-MISC. Please consult your tax advisor regarding any tax implications.
6. Employees of Guild or its affiliates and their immediate family members are not eligible to participate in the program.
7. The guarantee is not transferable or assignable. Guild reserves the right to amend or terminate this program and the guarantee at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination.
8. All payments made under this guarantee shall be the only recourse and obligation of Guild under this program. Any other indirect, special or consequential damages due to Guild’s failure to timely close a loan are hereby disclaimed.
9. The guarantee and this program only apply to purchase loan applications received by Guild on or after April 15th, 2019.

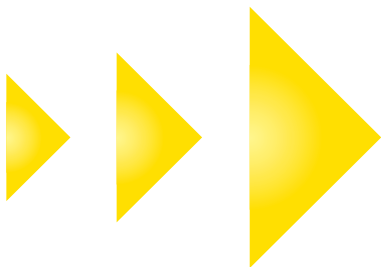
How long do I need to wait before I can borrow again?

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
Bankruptcy	Chapter 7	2 years	2 years	3 years	4 years	2 years from discharge date or dismissal date with supporting evidence
	Chapter 13	min. 12 months with satisfactory payout and court approval	min. 12 months with satisfactory payout and court approval	min. 12 months with satisfactory payout and 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	min. 12 months acceptable credit history	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	min. 12 months acceptable credit history	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:** provide 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 nonpayroll check(s).

Co-mingling of business and personal accounts

Please talk to us about this. Business accounts are not always your money to spend.

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 Closing 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.



Unacceptable sources of funds to close

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

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House hunting list

Find a home that meets your needs.

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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Questions to ask your real estate agent

- ☐ **Are you licensed?**
Don't assume your agent is licensed. Ask.
- ☐ **How long have you been in the business?**
Get an idea of their level of expertise.
- ☐ **Can I see your references?**
Like any interview, talk to others who have worked with the agent about their experiences.
- ☐ **Are you part of a team?**
Some agents work as part of a larger team. It's good to know if the person you're hiring will always be your point of contact.
- ☐ **How many other clients do you have?**
This will give you an idea of how much time they will have to focus on you.
- ☐ **What part of town do you specialize in?**
Familiarity in your chosen neighborhood is key.
- ☐ **When are you available for showings?**
If you are only available nights and weekends, you need an agent who can accommodate that. Also, you'll want to know if they're OK with you contacting them during those times.
- ☐ **How do you keep in touch?**
Some agents check in weekly. Others contact you as needed. Make sure their communication preferences align with yours. Do you like to receive text messages or phone calls? Do you check your email often?
- ☐ **Do you have a real estate focus?**
Some real estate agents concentrate on inner city condos, while others are more familiar with the multifamily investor market. If your real estate needs have a niche, you might want to find an agent with expertise in that field.
- ☐ **What are your fees?**
Agents typically charge 1 - 4% to represent one side of a transaction. Keep in mind that agents with the most expertise tend to charge more.
- ☐ **Can I review the buyer's agreement in advance?**
Are all binding documents transparent and easy to access?
- ☐ **What are the drawbacks of this home?**
If you have to ask this question, it may be a red flag. Agents should point out both the positives and negatives of every property they show you. If they only highlight the positives, and brush your concerns under the rug, you may consider if they really have your best interests in mind.
- ☐ **What happens if I cancel an agreement?**
This may be a company policy as opposed to one established by individual agent but it is good to know just in case.

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9 Tips for a smooth loan closing

Avoid these common pitfalls

- 1 Don't change jobs or become self-employed
- 2 Don't buy a car, truck, or van unless you plan to live in it
- 3 Don't let your credit card payments fall behind
- 4 Don't spend the money you have saved for your down payment
- 5 Don't let anyone else check your credit score
- 6 Don't make any large deposits other than your paycheck
- 7 Don't change bank accounts
- 8 Don't co-sign for anyone
- 9 Don't increase balances on any credit cards

Bonus tip: Last but not least don't buy the furniture just yet. We must verify your credit and employment 10 days prior to closing and that report will show if you have incurred any more debt which could affect your ability to close the loan.



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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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For over 60 years, Guild Mortgage has built our business by following a simple rule - doing what's right for our customers.

We're committed to providing an outstanding home financing experience for our customers and partners.

Why Guild? We've got your back.

Exceptional service

You'll get a fast, upfront pre-approval from an attentive lender committed to closing your loan on time.

Deep expertise

You'll work with an experienced partner who offers a wide array of loans and programs to fit your individual situation.

Local support

You can meet with a loan officer face-to-face and you'll get fast, local processing, underwriting and funding.

Long-term relationships

Whether or not we service your loan after it closes, we want to be your lender for life.

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