

TIPS FOR NEW Home Buyers



GET PREQUALIFIED

It's time to talk to a lender! Pre-qualification will give you a ballpark figure to how much we would be able to lend you.



GET PREAPPROVED

This is the official letter from the lender that says they'll be willing to lend you the money, Many sellers look for buyers who are preapproved.



THINK ABOUT AFFORDABILITY

We may tell you can afford a home worth \$300,000. This does not mean you want to borrow to your max.



ESTABLISH HOUSING CRITERIA

You have a budget, now develop a list of what you need and want.



HIRE AN AGENT

An agent can help you navigate the entire process from searching, putting in offers, to where to hire an inspector or general contractors.

About GUILD MORTGAGE

With over five decades of experience in providing loans, service, and expertise to home-buyers, Guild Mortgage upholds an enduring presence in the lending community. By strategically meeting the ups and downs of the real estate and financial markets, Guild has remained steadfast in its mission to provide affordable home financing, unsurpassed service, and a dedicated workforce to meet our customers' needs.

Guild is now a nationally recognized mortgage banking company with more than 250 branches and satellites serving home-buyers throughout the United States.

**YEARS IN
BUSINESS**
57+

**FIND OUT SOME OF THE REASONS
TALENTED PEOPLE CHOOSE GUILD,
AND WHY THEY STAY.**

**GROWTH
SINCE 2008**
16X

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BY:



THE ESSENTIAL GUIDE FOR GUILD Mortgage



Guild
mortgage

WHAT GUILD MORTGAGE HELPS YOU DO

GET PREQUILIFIED



GET PREAPPROVED



COMPLETE LOAN APPLICATION



ORDER A PROPERTY APPRAISAL



PROCESSING



FINAL UNDERWRITING



CLOSING DISCLOSURE



FINAL LOAN APPROVAL



SIGNING & CLOSING



WHAT YOUR REAL STATE AGENT HELPS YOU DO



BEGIN YOUR HOME SEARCH



SIGN A SALES CONTRACT



ORDER HOME INSPECTIONS

HOLD TIGHT - WE GOT THIS!

YOU'RE ALMOST THERE!

GO GET THOSE KEYS & PARTY!

WHAT TO BRING TO YOUR MEETING

It's time to talk to a lender! Pre-qualification will give you a ballpark figure to how much we would be able to lend you.

- 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

IF VA APPLICANT: provided DD/214 if discharged, or statement of service if active duty.

IF RETIRED: Award letter or retiree statement for any Social Security, retirement or pension income.

IF PAYING OR RECEIVING CHILD SUPPORT: Copy of court order and proof of payments.

IF BANKRUPTCY IN LAST 7 YEARS: Complete copy of bankruptcy papers, including schedule of debtors and discharge.

IF ON AN IRS REPAYMENT PLAN: Copy of plan.

ALREADY A HOMEOWNER?

- Your current mortgage statement
- A current property tax bill
- A recent homeowners insurance statement