

Your trusted mortgage team



With our new construction loan programs, Academy Mortgage powered by Guild Mortgage works to provide all different types of financing options to help you get into a brand-new home.

1% Advantage	Making homeownership attainable by you to provide a 1% down, and we'll pay the other 2% of the down payment up to \$5,000 and 1% of the interest rate for the first year.*
Zero Down	Purchase a home with no down payment requirement.
StrongStart Program	Pay your interest using the builder's incentive for up to the first five months. Please note you're still required to make principal payments, including taxes, insurance and HOA.
Permanent rate buydowns**	Use the builder's incentive to buy down your interest rate permanently and help your payment fit within your budget.
Temporary rate buydowns**	Use the builder's incentive to buy down your interest rate for the first 1, 2 or 3 years. Get a head start with lower initial payments.
Builder Extended Rate Lock Program***	Protect your interest rate for up to 360 days while your dream home is being built and take advantage of a one-time float down if the market changes 15 to 30 days prior to closing.***
3-2-1 Home Plus****	Guild's 3-2-1 Home Plus program for first-time homebuyers makes homeownership more accessible. With only 3 percent down and up to \$2,500 toward closing, we can help you get into your first home. Plus, we'll give you a \$2,000 eGift card to The Home Depot® to help you settle in!

Why Academy?

- Streamlined and transparent pre-approval process: apply online with ease.
- Ask questions anytime with the support of a local lender experienced in new construction loans.
- We're known for fast pre-approvals and on-time closings.
- Your development may be eligible for programs that lower your payment while you earn the full equity.
- Watch your investment grow with complimentary Homebot home equity monitoring.***

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Scan to get in touch with our team today!

Guild Mortgage Company; Equal Housing Opportunity, NMLS #3274; nmlsconsumeraccess.org. Melissa Gibson, Branch Manager, NMLS #279702, is authorized to do business in the states of Alabama, Florida and Georgia.; The Gibson Team is part of Guild Mortgage, not a separate entity. All information, loan programs and interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. *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. Subject to requirements listed in the program terms and conditions can be found online at www.guildmortgage.com/homebuyer-protection. Homebuyer Express not available in Oregon. **Builder incentive participation is required to provide seller credit at closing. Borrower must meet program eligibility and qualify based on the note rate of the program selected. ***The upfront fee may vary and is non-refundable in most states. The upfront lock in fee may be applied as a lender credit or a reduction in closing costs fees in the amount equal to the original fee collected. Lender credits are subject to the maximum contributions allowed and minimum borrower contributions per program requirements. No upfront lock-in fee on VA loans. Lock terms up to 360 days applies to conforming loan amounts. Lock terms up to 180 days applies to high balance loan amounts. ****Freedie Mac BorrowsSmartTM down payment/closing cost assistance amounts of \$1,000 or \$1,250 based on Area Median Income and other eligibility criteria. Pre-Purchase counseling is required. Guild Mortgage is not affiliated with The Home Depot. The Home Depot is not a s