

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!

