Buy today, refinance later, and we'll waive our lender fees

Buy your new home without worrying about rates

With the Payment Protection Program, you don't need to wait for interest rates to come down to purchase your next home.

Payment Protection Program

- Purchase your new home when the time is right for you
- When interest rates drop, refinance to lower your payment
- Guild Mortgage will waive our lender fees on the refinance

We want to make sure you're comfortable with your new home and your payment after purchase.

Get started today!

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Scan me

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Guild mortgage
OWN WHAT MATTERS

TERMS AND CONDITIONS:

1. Payment Protection Program (“Program”) allows for a rate and term refinance with no lender fees to qualified applicants.
2. The Program is not a guarantee that the borrower or the property will qualify for a refinance, nor is it a guarantee that a lower interest rate or payment can be provided to the borrower by Guild Mortgage Company.
3. The borrower must close their purchase loan with Guild Mortgage Company between 10/17/2022 and 12/29/2023 with a non-bond FHA, VA, USDA or conventional conforming or high balance loan to be eligible for the Program.
4. The borrower will be provided with a Payment Protection Program Certificate (“Certificate”) upon closing which can be used to claim their refinance with no lender fees under the Program.
5. To be eligible, the refinance must be a first lien rate and term refinance (no cash out) of the same property and paying off the loan originally financed by Guild Mortgage Company. The refinance must close no later than December 31, 2025 to be eligible for the Program.
6. The borrower and property must qualify for the refinance, including meeting all applicable underwriting guidelines and closing conditions as they are in effect at the time of approval.
7. The borrower must have made at least six (6) consecutive on-time payments on the purchase loan before applying for the refinance.
8. Fees that will be waived or paid by lender on the eligible refinance under the Program include only fees paid to the lender, including origination, processing, underwriting, administration, closing, or funding fees, as applicable. It does not include fees charged to reduce the interest rate, including discount points and buydown fees, and does not include fees paid to third parties other than Guild Mortgage Company, including but not limited to tax service fees, wire, appraisal or credit reports, settlement agent/attorney fees, insurance, notary or government fees.
9. The Program is only valid for loans originated through Guild Mortgage Company’s retail channel.
10. Offer may not be redeemed for cash or credit and is not transferrable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts or promotions.
11. This is not a commitment to lend.
12. Refinancing may cause finance charges to be higher over the life of the loan.
13. Unforeseen circumstances that adversely affect the ability to perform will void Guild’s obligation under the Program.
14. Program not available in New York.
15. The borrower is responsible for making all payments due in accordance with the terms of their loan.