

Make Your DREAM HOME

HOMESCAPES BUILDERS

MORE AFFORDABLE WITH OUR BUILDER AND LENDER INCENTIVE



Offering builder + trusted lender incentives up to 1% that can be used for a permanent interest rate buydown, lowering your payment for the life of your loan. *



INTEREST RATE	APR	DOWN PAYMENT	LOAN AMOUNT	MONTHLY P&I
5.625%	6.096%	25% (\$875k)	\$2,625,000	\$15,111
5.75%	6.070%	20% (\$700k)	\$2,800,000	\$16,340
5.875%	5.888%	25% (\$875k)	\$2,625,000	\$15,528
6.00%	6.013%	20% (\$700k)	\$2,800,000	\$16,787



Allie Frye

Branch Manager

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NMLS #984813

Guild mortgage

Equal Housing Opportunity
Guild Mortgage Company; NMLS #3274



Terms and conditions continued on back page.

I am authorized to do business in the states of Georgia, North Carolina, and Virginia. NMLS ID #984813 (nmlsconsumeraccess.org). *Offer valid only for applications received by Guild Mortgage Company (“Guild”) along with a fully executed sales contract that identifies as a property for sale in the state of North Carolina. No minimum loan amount required to qualify. Actual lender incentive will be up to 1% towards closing costs. This appears as a lender credit on the CD, which may indirectly apply to closing costs, prepaid items, or buying down the interest rate. Valid on most Jumbo loan programs. This offer is only valid for applications received between 7/27/2026 – 10/31/2026 at the following Guild office location: 256 West Millbrook Road Raleigh North Carolina 27609. This offer is not a commitment to lend. All loans subject to underwriter approval and applicable program guidelines. Payment subject to maximum allowable lender credit and minimum contribution requirements under applicable loan requirements. Some loans require a minimum cash investment by the borrower, which may limit the amount of any lender credits or payments by Guild under the offer. Please consult your tax advisor regarding any tax implications. All loans must close by 12/31/2026 to remain eligible for this offer. Offer cannot be combined with any other incentives or discounts. Above scenarios are based on the following: a Jumbo 5/6 adjustable-rate 30-year mortgage with a loan amount of \$2,625,000 and a down payment of \$875,000. The initial interest rate is 5.625% (6.096% APR) and is fixed for the first 60 months. During this period, the buyer will make monthly payments of \$15,110.98. The rate and monthly payment are variable and subject to change. The loan will adjust after the initial 5-year period (60 months) and can adjust every 6 months afterwards from months 61 - 360. The interest rate can increase up to 9.99% during the life of the loan. The APR may increase after consummation; a Jumbo 7/6 adjustable-rate 30-year mortgage with a loan amount of \$2,800,000 and a down payment of \$700,000. The initial interest rate is 5.75% (6.070% APR) and is fixed for the first 84 months. During this period, the buyer will make monthly payments of \$16,340.04. The rate and monthly payment are variable and subject to change. The loan will adjust after the initial 7-year period (84 months) and can adjust every 6 months afterwards from months 61 - 360. The interest rate can increase up to 9.99% during the life of the loan. The APR may increase after consummation; a Jumbo 30-year fixed loan amount of \$2,625,000 with a down payment of \$875,000, buyer will make 360 monthly payments of \$15,527.87, at an interest rate of 5.875% (5.888% APR); a Jumbo 30-year fixed loan amount of \$2,800,000 with a down payment of \$700,000, buyer will make 360 monthly payments of \$16,787.41, at an interest rate of 6% (6.013% APR). The monthly payments do not include an estimate for homeowner’s insurance, and property taxes; however, they may change based on your selection of homeowner’s insurance provider and calculation of property taxes determined by the county. The purchase price, loan amount, and final terms will vary based on the home selected. Interest rates are based on borrower qualifications and loan program guidelines. Rates are subject to credit approval, underwriting, and eligibility requirements, including credit score, loan-to-value ratio (LTV), and property type. Builder incentive participation is required to provide seller credit. Estimates as of 7/17/2026.