



How homeownership builds wealth

We all define prosperity differently

What does it mean to you?

Enjoying a comfortable lifestyle



Sending children to college



Having an enjoyable retirement



Contributing to charitable causes



Traveling the world



Leaving a legacy for future generations



“

**Don't wait to buy real estate.
Buy real estate and wait.**

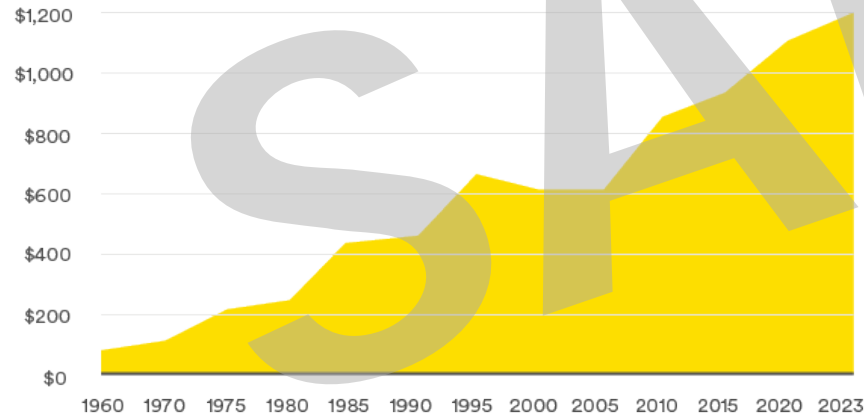
- Will Rodgers, humorist and social commentator

It's a fact: Homeowners have more money than renters

Rents have climbed steadily over time*

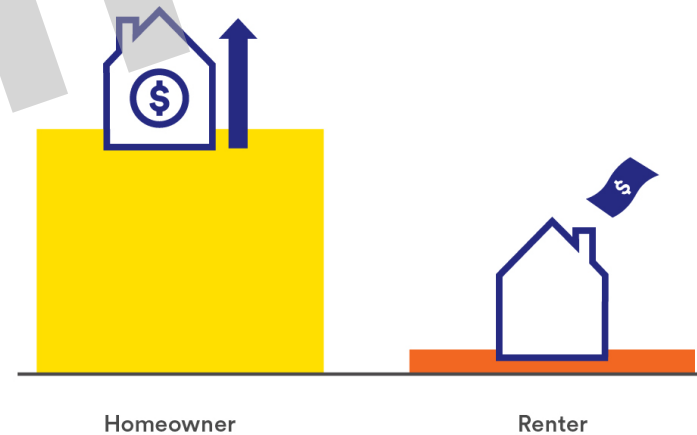
Increase in rents over the last 60 years

Median monthly rent in the United States (1960-2023)



Homeowners became 40 times wealthier than renters in the past decade**

Average household net worth



*www.ipropertymanagement.com/research/average-rent-by-year#average-rent-by-year

**nar.realtor/magazine/real-estate-news/study-homeowner-wealth-is-40-times-higher-than-renters

Historically underserved communities face obstacles to homeownership

Redlining

Non-traditional credit market

Income disparities

Lack of generational wealth

Shortage of affordable housing

Educational barriers

A wealthier future through homeownership

Studies show that children raised in homes their parents owned, rather than rented, are nearly three-times as likely to buy a home themselves.



We're creating opportunities for first-generation homebuyers

Our programs are designed to foster a path to homeownership while positively impacting the long-term economic prospects of families who may not have considered it in the past.

By owning a home, you're not just securing a place to live—you're establishing roots and building stronger, connected communities.



Guild Mortgage programs that increase access to homeownership

3-2-1 Home Plus	ITIN Mortgage Program
FNMA HomeReady First	Zero Down Program
Complete Rate	Payment Advantage

Unlock the wealth-growing magic of home equity

Home equity is the portion of your home that you truly own. It's the value of a home minus what's owed on the mortgage. As your home equity grows, you gain many advantages that can enrich your life.



Home equity = market value – any liens

A lien is a legal claim or a right against property. Until you pay off your mortgage, the "lien" value is the amount you still have to pay.

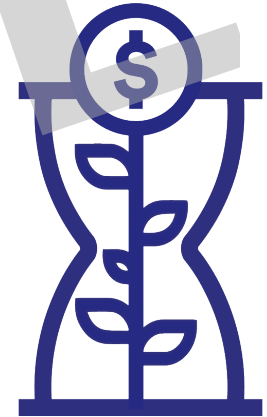
How homeowners build wealth through equity



Payments



Renovations



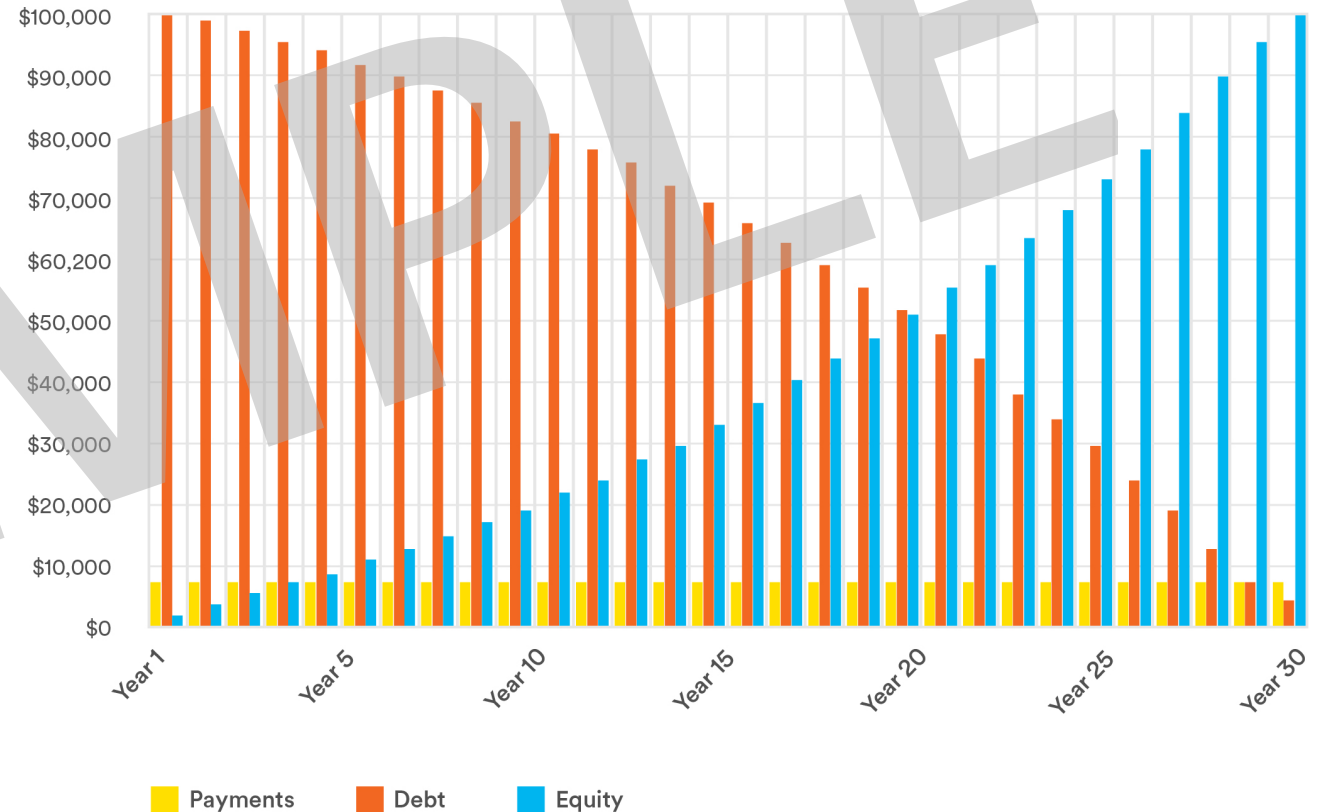
Appreciation



Payments

How homeowners build wealth through equity

Each mortgage payment is a financial investment in your future, putting money back in your possession by reducing the amount you owe.





Renovations

How homeowners build wealth through equity

Strategic home upgrades boost property value and increase equity.

Extend your livable square footage

- Finished basement
- Deck
- Open floor plan

Make a positive first impression with curb appeal

- Garage doors
- Front doors
- Stone siding

Keeping up with current trends makes a home more competitive on the market, which can increase its value.



Appreciation

How homeowners build wealth through equity

Real estate values tend to grow over time, providing homeowners with a path to prosperity.

These other factors can increase demand for a home, which may raise its value.

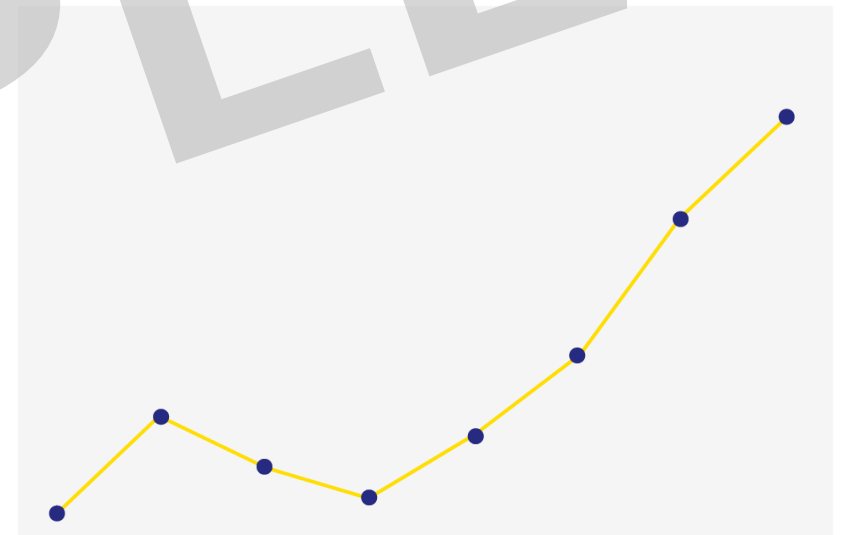
Proximity: shopping, recreational facilities, transportation

Education: near good schools

Safety: low crime rate

Infrastructure: new roads, bridges, hospitals

Neighborhood appeal: well-maintained community, fun events, HOAs



Home values tend to appreciate over time

The dos and don'ts of using your home equity

Do	Don't
Remodels	Cars
Debt consolidation	Vacations
College	Investments

Make home equity work for you

Refinance



Remove
mortgage
insurance



Renovation
loans



Home equity
loans



Tax advantages of owning a home

Deductions may include*

- State and local real estate taxes
- Home mortgage interest within the allowable limits
- Mortgage insurance premiums

Tax credits may include*

- First-time homebuyer credit
- Residential renewable energy credit
- Energy efficient home improvement credit

Tax benefits for home sellers

- Some capital gains tax exemptions let home sellers keep more of their profits



Homeownership helps fund your future years

A reverse mortgage loan, also known as a Home Equity Conversion Mortgage (HECM)* converts home equity into tax-free funds for those 62 and over to use however they choose.

Proceeds from a reverse mortgage can:

- Eliminate monthly mortgage payments**
- Establish a new income stream for other expenses
- Maximize Social Security payments if you decide to take benefits before full retirement age

At the end of the reverse loan term, some or all of the property's equity won't belong to the borrower who may need to sell or transfer the property to repay the proceeds of the reverse mortgage. Guild will add the applicable reverse mortgage origination fee, mortgage insurance premium, closing costs, or servicing fees to the balance of the loan which will grow, along with the interest, over time. Interest isn't tax deductible until all or part of the loan is repaid. Failing to pay property taxes, insurance, and maintenance might subject the property to a tax lien, foreclosure, or other encumbrance since the borrower retains the title.

These materials are not from HUD or FHA and were not approved by HUD or a government agency. *Fixed-rate and adjustable-rate reverse mortgages are insured by the FHA. Fixed-rate loans are distributed in a single lump sum with no future draws. Adjustable-rate reverse mortgages offer five payment options and allow for future draws. The age of the youngest borrower determines the amount of funds that can be received with a reverse mortgage loan. The amount of funds that can be received during the first 12-month disbursement period is subject to an initial disbursement limit.

**Borrowers must maintain the property and most current payments of property taxes, homeowner's insurance, and HOA dues.

How to make the most of homeownership

