

Bridge loan basics

If your clients have found the perfect new home but still need to sell their current one, Guild has the right option with our Bridge Loan.

We can help them close faster with access to their current equity for the down payment on the new loan.



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What is a Bridge loan?

Your clients can make an offer on a new home before completing the sale on their current home.

Our short-term bridge loan for the down payment helps them make a non-contingent offer so they transition seamlessly.



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Who can benefit from a Bridge loan?

Moving up can be easier than your clients think.

This loan program is ideal for families that are relocating and need to keep their homes while the kids finish school. Move up borrowers can take advantage of this program to make their transition as simple as possible.

This allows them to utilize the equity in their current home to buy the next home without having to sell first or make a contingent offer.

In a low inventory market, writing a non-contingent offer could get them the winning bid!

This program is not available in New York, Texas or Virginia. Second liens not available in Maine.

Bridge loan benefits for your buyers

- Provides borrowers the ability to make a non-contingent offer on a home
- Homeowners can make a purchase offer before someone else gets their dream home
- Great solution for homeowners needing to relocate for work or retire
- Decreases the stress of a new home purchase for your clients
- Helps buyers make the leap with a seamless process in place during the transition



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Bridge loan program details

- Loan amounts from \$40,000 to \$300,000
- New first lien must be completed with Guild on new home
- Primary residence only
- Property must be listed for sale
- 80% CLTV on their current home including the bridge loan
- Bridge Loan must be repaid within 6 months of closing



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