

Our Services



ADJUSTABLE RATE MORTGAGE (ARM)

Looking for a low monthly payment and an amazing introductory interest rate? An adjustable rate mortgage may be perfect for you. For the right borrower, an adjustable rate mortgage (ARM) offers a number of benefits over a fixed rate mortgage, and a low monthly payment is just one of them. At Guaranty Federal, we offer several ARM programs designed to help you manage your expenses in the short term and achieve your financial goals – both now and in the future.

When you call Guaranty Federal, you can expect friendly, professional advice and clear explanations of all of our available mortgage products, including our ARMs. Our mortgage specialists can walk you through the advantages and risks associated with each option and provide the guidance you need to help you make the right decision.

With an ARM from Guaranty Federal, you'll be able to get a lower payment up front, increase your short-term cash flow, and receive the attentive, personalized service we're known for. Give us a call today for more information.



FHA LOAN

Looking to buy a home or refinance with a low down payment? A loan backed by the Federal Housing Administration (FHA) may be the answer. We understand the challenges facing today's homebuyers, and we work hard to make home ownership possible for responsible borrowers like you. With an FHA loan from Guaranty Federal, you benefit from less stringent qualification requirements, your choice of a fixed-rate or ARM product, and the security that comes with a government-insured loan.

When you call Guaranty Federal, you'll receive attentive service and expert guidance from an FHA loan expert. We'll determine whether you qualify for an FHA loan and quickly set the wheels in motion; and our no-hassle application process is designed to make securing your approval fast and worry-free.

An FHA loan may be exactly what you need to finally shop for your dream home with confidence. Call Guaranty Federal today for more information or to schedule an appointment.



FIXED RATE LOAN

If you're like most people, paying a mortgage is something you're probably going to end up doing for a very long time. That's why when it comes to your mortgage; your safest bet may be to lock in a rate that won't come with any hidden surprises.

At Guaranty Federal, we offer some of the most competitive fixed rate mortgages in the region. Whether you're looking for a 15-year loan or a 30-year loan, a fixed rate mortgage could be your ticket to financial stability in a world of economic uncertainty.

When you enlist the services of Guaranty Federal, a dedicated professional will thoroughly evaluate your financial circumstances to help you qualify for a fixed rate mortgage loan that works within your budget. Our goal is to get you the most favorable rate available, all the while working to answer your questions and make the application process as smooth and simple as can be.

Your home is one of the greatest investments you'll ever make, so don't take chances with your mortgage. Call or drop by Guaranty Federal today to learn more your options, lock in a fixed rate loan, and take a load off your mind for the long haul.



HOME AFFORDABLE REFINANCE PROGRAM

Are you struggling to afford your home? Are you finding it harder to make your payments, but unable to get refinancing because your home's value has declined? If you're struggling to stay in your home, help is available.

At Guaranty Federal, we understand that high unemployment rates coupled with falling home prices have put a strain on many families' finances. Fortunately, the government's Home Affordable Refinance Program (HARP) is designed to help responsible homeowners like you get new, more affordable mortgages – even if your home isn't worth what it once was.

We're here to walk you through the process of applying for assistance. Our team is dedicated to helping you keep your home and retain the lifestyle you've worked hard to achieve. Contact us today to learn more about our HARP refinancing programs and to find out whether you qualify.



VETERAN LOANS

Looking to secure a home loan? Getting a mortgage can be tricky these days, but if you've served in the military, you may qualify for quick approval with a Veterans Administration Loan. At Guaranty Federal, our goal is to help make your dream of home ownership come true. Our dedicated, professional mortgage specialists appreciate the fact that you served our country, and now we want to help you overcome the obstacles you're facing so that you can become a homeowner. We've streamlined our application process to make it easier than ever for you to get approved. And our dedication to customer service means you can count on us when it really matters.

With the expertise to find you the best possible loan and the experience to help you make the right decisions for your budget, our goal is to take the fear and confusion out of securing your loan. To find out if you qualify, call to speak with a VA loan expert at Guaranty Federal today.



JUMBO MORTGAGES

Are you looking to move up into a larger, higher-priced home, or buy a second home in a high-cost market? If you're seeking a mortgage of more than \$417,000, you may need a jumbo mortgage. Jumbo mortgages are home loans that are bigger than normal. They exceed the "conforming limit" – the maximum loan amount that Fannie Mae and Freddie Mac will buy. That limit varies by location and state.

Today's jumbo mortgages have tougher requirements than in the past. To qualify for a jumbo mortgage today, you should expect to document your income, and have a monthly mortgage payment of no more than 38 percent of your income before taxes. You should also expect to make a down payment of at least 20 percent, or have at least 20 percent equity in a refinance. We'll walk you through the requirement and use our expertise to help you realize your dreams. Don't risk letting the house of your dreams slip through your fingers. Call us today.



REFINANCING

When you're looking for ways to move ahead financially, taking out a refinance home loan can be a key part of your financing strategy. We've been helping people find the right program for 25 years. Our knowledge of Connecticut is unmatched, and we're also licensed to operate in Florida and the U.S. Virgin Islands. We hold memberships in multiple mortgage associations as a sign of our dedication to quality service.

We employ an approach that values your time with our flexible appointments and quick response times. Our approach is also guided by attention to detail. We value the small things and take your input into account when finding the proper program. Using our industry connections, we can provide a variety of loan and financing options and access to a wide range of possible lenders. Come by Guaranty Federal or give us a call to discuss the best options for your unique situation.