



**Guardian
Mortgage**

A division of Sunflower Bank, N.A.

About Guardian Mortgage

Guardian Mortgage was founded in 1965 on the principles of integrity, superior customer service, and mutual trust. Today we originate loans in over 40 states and have helped over a million homeowners realize their dreams of homeownership. These are not just numbers. Our greatest source of pride comes from our clients' satisfaction. Virtually all Guardian Mortgage business comes from referrals, word of mouth, and repeat customers — often spanning generations of the same family.

Guardian Mortgage is a division of Sunflower Bank, N.A. and whether you know us as Sunflower Bank, First National 1870, or Guardian Mortgage, our philosophy is simple: we offer a full range of financial products that create possibility in the lives we touch and the communities we serve. We are small enough to connect with our customers and community and large enough to offer the resources to fully meet their financial needs. We strive to be truthful, sincere, and candid. We aim to help clients balance ambition with reality, being an honest partner every step of the way.

If you are considering a new home purchase, look to Guardian, where you will experience common sense, uncommon smarts, and unparalleled service.

How is Guardian Different from Other Home Mortgage Lenders?

We focus exclusively on **residential home loans**. You can trust us with the most important purchase you'll make — your home.

We're real people. Forget "call banks" and temps using a script. If you have a question, give us a call. A real mortgage professional is sure to answer.

We're an industry leader in on-time closings. Our underwriting expertise and technological advantages help to get you to the closing table faster, and into your new home.

We offer **competitive rates** and **superior mortgage servicing**. We want to earn customers for life, and since we retain the servicing on most of our loans, we'll be with you for the long term.

To us, **putting customers first** is our whole way of doing business. We're not lost in a mess of corporate red tape. We're just real people helping real people make their dreams of buying a home come true.

Since 1965, Guardian Mortgage has been a rock of stability in a turbulent financial world. We're not just another mortgage company — we're a partner you can trust.

Guardian Mortgage strives to:

- Listen attentively and ask questions to fully understand your needs
- Create mortgage solutions to reach your long-term financial goals
- Communicate regularly and proactively, keeping you in-the-know
- Be honest, kind, and take full responsibility for our actions
- Respect your time and minimize your effort
- Provide you with quality service so that you can wholeheartedly recommend us to your family and friends



At Guardian Mortgage, you and your family matter. We partner with you to provide the right solutions to fuel your dreams. The mortgage process can be overwhelming, but with us you can count on having a real person who will explain the process and answer your questions every step of the way. Whether you're a first-time home buyer or refinancing an existing home, our experienced loan professionals can help you choose a loan program that's right for you. We work for you at closing, as well as through the life of your loan. We take care of you. It's that simple.

We understand that you are unique, and our mortgage professionals are happy to talk through the comprehensive loan options that provide the best fit for your financing needs.

Conventional

Our conventional loan is great option for first-time homebuyers and experienced homeowners. This loan type is generally for borrowers with good credit scores, low debt-to-income ratios, and who want maximum flexibility.

- Competitive rates
- Down payment options as low as 3%²
- Purchase, rate and term refinance, cash out refinance
- Primary residence, second home, investment property, manufactured housing¹
- Single-family residences
- Planned unit developments (PUDs)
- Condos
- Townhomes
- Manufactured housing

¹Certain eligibility requirements apply to manufactured housing. ²3% cash required from borrower.

FHA

Maybe you don't have a ton of money saved up for a down payment, or your income is moderate. If so, a Federal Housing Administration (FHA) loan could put you in your very own home. FHA loans are designed to encourage home ownership and are popular with people who might not qualify for a conventional loan.

- Purchase, rate and term refinance, cash out refinance, Streamline¹ refinance
- Down payment options as low as 3.5%² (purchase loans only)
- Gift funds allowed for down payments
- Flexible financing based on creditworthiness
- Single family residences
- 1-4 units (if one unit owner-occupied)
- Planned unit developments (PUDs)
- FHA-approved condos

¹Streamline refinance allows for better terms with minimal documentation. ²3.5% cash required from borrower. Certain terms and conditions apply.



VA

Your service to our country means a lot — the VA home loan program is a tremendous benefit that you've already earned. Don't let it go unused. A VA mortgage helps service members, veterans, and eligible surviving spouses become homeowners. These loans have features that aren't available to the general public, such as 0% down payment options and lower closing costs. So, if you've served in the military, let Guardian Mortgage help you take advantage of this well-deserved benefit. You've earned it.

- Up to 100% financing
- FICO scores as low as 580
- No down payment
- Monthly mortgage insurance not required
- Low interest rates
- Eligible for Guardian Mortgage Community HERO Saver Plus program* (limitations apply)
- Seller can pay all closing costs
- Flexible on student loans

*We provide a \$1,500 credit toward closing costs on purchase loans for those who serve us. Call to see if you qualify.

USDA

Breathe in the country air! USDA Rural Development loans help borrowers purchase eligible homes in certain rural and suburban areas. This loan is reserved for those who need it most — if you have low-to-moderate income it may be right for you. It's popular because it offers low or no-down payment options and requires no mortgage insurance.

- Competitive rates
- No-down payment options for qualified borrowers
- Purchase, rate and term refinance¹
- No mortgage insurance requirement²
- Eligible applicants may build, rehabilitate, improve, or relocate dwelling in eligible rural area
- 1-unit primary residence only
- Condominiums, existing homes, manufactured homes

¹Rate and term refinance must be refinancing another USDA RD loan. ²Loans are guaranteed by RD (Rural Development).



Conforming ARM

An Adjustable Rate Mortgage (ARM) typically offers lower rates than a fixed rate mortgage. Your rate is locked for the first 3, 5, 7, or 10 years, and then could adjust up (or down) based on the rate it's tied to. It's a great way to enjoy initial lower payments for borrowers who might plan on selling or refinancing before their fixed term ends.

- Competitive rates
- Purchase, rate and term refinance
- Cash out refinance¹
- Gift funds allowed for primary residence
- 3/1, 5/1, 7/1, 10/1 ARM
- Single-family residences, second homes, investment properties (1-unit)
- Planned unit developments (PUD)
- Condos (warrantable to FNMA guidelines)
- Non-warrantable condos, with restrictions²
- Acreage – up to 10 acres, not zoned rural or agricultural

¹Cash Out refinance on primary residence and second home only. ²Maximum LTV is lesser of 80% or LTV as specified by loan program. Certain terms and restrictions apply. Program eligible in CO, NM, AZ, MI, TX, MO, KS, WA, CA (select areas/counties).

Dream Builder One

Building a home is exciting, but it also means lots of decisions. Why make an additional loan one of them? If you're constructing a new house, don't shop for multiple loans, worry about multiple rates, and deal with multiple closings. Our Dream Builder One loan covers the land purchase, construction costs, and long-term financing...allowing you to focus on your new adventure.

- Purchase and limited Cash Out refinance
- One-stop shopping
- Variety of loan types and terms
- Up to 18-month construction period
- Primary residences and second homes

Program eligible in CO, NM, AZ, TX, MO, KS, WA, CA (select areas/counties). Certain terms and requirements apply. Not available with any other offer.



Builder Pro One

When you're building a home and looking forward to the finish line, nothing's worse than seeing interest rates climb; they go up and so do your stress levels. Our Builder Pro One program can ease your worries by locking in mortgage rates for up to 360 days. It's protection for your rate and your peace of mind.

- Conventional, VA, and FHA¹
- Plan 1 - up to 360 days' lock with no fees
- Plan 2 - up to 360 days' lock with float-down option²
- Single family residences
- Planned unit developments (PUDs)
- Condos
- Townhomes
- Modular (if it takes the characteristics of a site build upon completion)
- Primary residences, second homes, investment properties

¹Primary residence only. Conventional only on second homes and investment properties. ²0.125% fee to rate, 30-60 days prior to closing, with rate lock fee of 1% of total loan.

HomeStyle Renovation

You love the house, but it needs some upgrades. Why not consider a renovation loan? They are quickly becoming a popular way to turn your current place into your dream home. HomeStyle Renovation gives you the options to make repairs or remodel within a single conventional first mortgage, rather than through seconds or HELOCs. HomeStyle can also be used for purchases.

- Competitive pricing
- Purchase or rate and term refinance
- Covers almost all renovations completed within 12 months of closing
- Great for contracts with repair contingencies
- Upfront draws to start projects minimize out-of-pocket costs
- 1 to 4-unit primary residences
- Manufactured homes
- 1-unit second homes
- 1-unit investment properties
- Planned unit developments (PUDs)
- Warrantable condominiums

Program available only to qualified borrowers. Program subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply. HomeStyle® is a registered trademark of Fannie Mae.



Hero Saver Plus

You serve others before yourself. You give your time, your dedication, and your energy to making our communities better. Thanks to you, we're all safer, stronger, happier. Obtain home purchase financing through Guardian Mortgage, and we will provide a credit up to **\$1,500* to be used toward closing costs.**

The Hero Saver Plus Program Lender Credit is our way of rewarding all the hard work you do to serve the greater good. It's one way we thank you for all of your sacrifices. Guardian Mortgage salutes our everyday HEROES.

Eligible professions:

- EMS
- Educators
- Medical Professionals
- Military
- Firefighters
- Coaches
- Law Enforcement

*Program cannot be used in conjunction with bond programs or combined with other incentives. Purchase loans for primary residence only. This is a temporary offer and the lender credit is not tied to the interest rate you pay. Limitations apply to the credit amount based on loan amount. Consult your Guardian Mortgage mortgage loan originator for details.

Platinum Elite 100

If you have a full banking relationship with Sunflower Bank or First National 1870, consider this your personal invitation to exclusive financing. Talk to a Guardian Mortgage professional to find out about the benefits of our Platinum Elite 100 program. (And thank you for being an honored client.)

- Up to 100% financing¹ on primary residence
- Purchase, rate and term refinance
- Gift funds allowed for down payment²
- Single-family primary residences
- Planned unit developments (PUDs)
- Condos (warrantable to FNMA guidelines)
- Non-warrantable condos with restrictions³
- Acreage – up to 10 acres, not zoned rural or agricultural
- Relationship Options⁴
 - » Wealth Management
 - » Personal Banking
 - » Business Banking
 - » Treasury Services

¹Up to \$1.5 million. ²After the borrower's 5% contribution has been met. ³Maximum LTV is the lesser of 80% or the LTV as specified by the loan program. ⁴Any one or more of the listed services. The Platinum Elite 100 program is extended to clients who have an existing business or personal banking relationship with Sunflower Bank or First National 1870, a division of Sunflower Bank, N.A. We will provide lending for primary residences outside of Sunflower Bank's eligible areas (excluding New York and Florida), if Guardian is authorized to originate and service the loan in the subject property state. Program eligible in CO, NM, AZ, MI, TX, MO, KS, WA, CA (select areas/counties). Consult your Guardian Mortgage loan originator for details. Certain terms and restrictions apply. Program available only to qualified borrowers. Program subject to change without notice. Underwriting terms and conditions apply. Loan subject to credit review and approval. First National 1870 and Guardian Mortgage are divisions of Sunflower Bank, N.A., NMLS# 709491.



Portfolio Second Lien

If you're house-shopping and have enough for a down payment but not quite the amount needed to avoid PMI (private mortgage insurance), we've got a solution. With our Portfolio Second Lien (also known as an 80/10/10), we finance 80% in a first mortgage, 10% in a second mortgage, and with your 10% down payment, you're able to avoid the PMI requirement. One of our loan professionals can make understanding a Portfolio Second Lien easy. This program offers a flexible way to get the home you want...without the mortgage insurance you don't.

- Mortgage insurance not required
- Purchase, rate and term refinance, Cash Out refinance on primary residence only
- Down payment as low as 10%*
- 80/10/10
- Single-family residence (1-unit)
- Planned unit developments (PUDs)
- Condos (warrantable to FNMA guidelines)
- Program eligible in CO, NM, AZ, MI, TX, MO, KS, WA

*10% cash required from borrower.

H.O.M.E. (Home Ownership Made Easy)

Guardian Mortgage strives to meet the needs of our local communities. Our H.O.M.E. program opens up the possibility of home financing for people who might not qualify for more conventional options. It can also benefit current homeowners who meet required income limits and want to refinance to get savings, flexibility, and more favorable terms.

- Private mortgage insurance may not be required, based on borrower creditworthiness
- Flexible sources of down payment and closing costs
- Down payment requirements as low as 3%³
- Purchase, rate and term refinance
- Grants are allowed
- No minimum required funds from borrower
- 1-unit primary residences
- Planned unit developments (PUDs)
- Condos¹
- Non-warrantable condominiums²

¹Warrantable to Fannie Mae Guidelines. ²Maximum LTV is the lesser of 80% or the LTV as specified by the loan program. ³3% cash required from borrower. Certain terms and restrictions apply. Program available only to qualified borrowers. Program subject to change without notice. Underwriting terms and conditions apply. Program available in CO, NM, AZ, MI, TX, KS, WA, MO (select areas/counties).



Guardian Prime Advantage (GPA)

If you're in the market for a higher-priced home or investment property, take advantage of our jumbo loans. We have several jumbo loan types and various term options that give you the flexibility to make your dreams into reality.

- Wide variety of loan types and terms
- Purchase, rate and term refinance
- Cash Out refinance¹
- Gift funds allowed
- Enhanced lending options available through our Platinum Elite 100 program²
- Single-family residences, second homes, investment properties (1-unit)
- Planned unit developments (PUDs)
- Condos (warrantable to FNMA guidelines)
- Non-warrantable condos with restrictions³
- Acreage – up to 10 acres, not zoned rural or agricultural

¹Primary residence and second home only. ²The Platinum Elite 100 program is extended to clients who have an existing business or personal banking relationship with Sunflower Bank or First National 1870, a division of Sunflower Bank, N.A. Program eligible in CO, NM, AZ, MI, TX, MO, KS, WA, CA (select areas/counties). ³Maximum LTV is lesser of 80% or LTV as specified by loan program. Certain terms and restrictions apply.

Jumbo Interest-Only

Certain purchases or refinances require a large loan. And sometimes borrowers have complex financial situations, substantial but fluctuating incomes, or preferences in how they maintain cash flow. We have solutions — our mortgage professionals are here to consult with you to see if a jumbo interest-only loan might suit your circumstances.

- Purchase or rate and term refinance on primary residence only
- Mortgage insurance not required
- Enhanced lending options available through our Platinum Elite 100 program¹
- 5/1, 7/1, AND 10/1 ARM
- Single-family residences
- Planned unit developments (PUDs)
- Condos (warrantable to FNMA guidelines)
- Non-warrantable condos with restrictions²
- Acreage – up to 10 acres, not zoned rural or agricultural

¹The Platinum Elite 100 program is extended to clients who have an existing business or personal banking relationship with Sunflower Bank or First National 1870, a division of Sunflower Bank, N.A. Program eligible in CO, NM, AZ, MI, TX, MO, KS, WA. ²Maximum LTV is lesser of 80% or LTV as specified by loan program. Certain terms and restrictions apply.



HomeOne

The HomeOne program makes the dream of home ownership a real possibility for many buyers. It doesn't have restrictions such as geographical location or income limits like some other low-down payment programs do. If you're a first-time home buyer¹, talk to a Guardian Mortgage professional and see if it's right for you!

- Purchases and rate and term refinances
- Requires only 3% down payment minimum²
- No borrower geographic or income restrictions
- Homebuyer education required when all borrowers are first-time homebuyers
- Single-family residences
- Condos
- Townhomes
- Planned unit developments (PUDs)

¹All borrowers must occupy the mortgaged premises as a primary residence. ²3% cash required from borrower. HomeOne is a service mark of Freddie Mac.

Lock and Shop

You've found the rate that's right for you, now protect it! Our Lock & Shop program lets you lock-in mortgage rates for up to 90 days without a contract, so you can shop for the home that's as great as your interest rate. Once you find your new home, execute a contract and be sure your closing date is within the selected lock period.

- Purchase loan on primary residence only
- Available on select loan products*
- Lock-in your rate for up to 90 days

*Fannie Mae, Freddie Mac, FHA, VA, USDA. Not available for Jumbo loans.

Down Payment Assistance

Guardian Mortgage is committed to helping families in our communities attain affordable housing. Down Payment Assistance programs are usually state-sponsored and are designed to aid qualified borrowers who may not have enough for a down payment or who don't qualify for zero-down payment loans. Programs and requirements vary by state.

Product Listing

Conventional

Fannie Mae®

- Primary, Secondary, & Investment Properties Delayed Financing
- DU Refi Plus
- High Balance
- Home Ready®
- HomeStyle® Renovation
- Manufactured Homes
- Multiple Financed Properties
- Non-Traditional Credit
- Student Loan Cash Out Refinance

Freddie Mac®

- Primary, Second, & Investment Property Home-Possible®
- Home-Possible Advantage®
- Non-Traditional Credit Program
- Relocation Mortgage Options
- Super Conforming Loan Amounts

FHA

- Fixed Rate and ARM Options
- Manual Underwriting available
- Purchase, Refinance, Cash Out Options, High Balance Loan Amounts
- HUD REO \$100 Down Program
- 203(k) Full and Limited
- Manufactured Homes
- Energy Efficient Mortgages

VA

- Fixed Rate Options and ARM Options
- 100% Financing for Purchase Transactions Interest Rate Reduction Refinance
- Cash Out Transactions
- High Balance Loan Amounts up to \$1.5 Million
- Energy Efficient Mortgages

USDA

- Fixed Rate
- Up to 100% Financing
- Refinance with No Appraisal

Jumbo / Non-Conforming Loans

- Two Delegated Investors
- Eight Non-Delegated Investors
- Fixed Rate and ARM Options
- Interest Only Options
- Alternative Doc Program and Bank Statement Program Asset Depletion
- Cash Out Transactions Condotels
- Delayed Financing
- DTI up to 55%
- First-Time Homebuyer Options
- Hobby Farms
- Non-Warrantable Condos
- Pledged Assets
- Preferred Payment Plan Option
- Renovation Lending
- Jumbo Construction Program

Renovation Lending

- HomeStyle® Renovation
- 203(k) Full & Limited
- HUD REO with Repair Escrow
- Buyer/Seller Funded Repair Escrow
- USDA Repair Escrow
- Weather Related Escrow

Portfolio Products

- Home Ownership Made Easy (H.O.M.E)
- Conforming ARM
- Platinum Elite 100
- Second Lien (90% CLTV)
- Guardian Prime Advantage (GPA)
- Jumbo Interest-Only
- Dream Builder One
- Guardian 15 Advantage

Construction / New Home Lending

- Builder One
- Builder Pro One
- Dream Builder One

Locking Options

- Builder Pro One with float-down option
- Lock & Shop

Bonds / DPA / MCC

- We offer a mixture of bond, DPA and MCC programs offered by local, state, county, and city agencies



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A Partner you can trust.
Serving generations since 1965.

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