

Guild Mortgage – Giving Back the Guild Way

A Culture of Community Commitment and Engagement

Guild Mortgage's mission is to deliver the promise of home in every neighborhood and community it serves. Its employees carry out this mission every day, living the company's essential core values of customer service, integrity, respect, collaboration, learning and excellence.

Beyond its promise of helping people get in their homes and stay in their homes, Guild Mortgage is also defined by its commitment to giving back and working to improve local communities – part of the company's culture for more than 50 years. This commitment was given formal definition in 2010, when president and CEO Mary Ann McGarry introduced the Guild Giving program, a company-wide initiative aligned with the organization's core strengths and conceived to further encourage and energize the natural generosity of its employees.

The Guild Giving program was designed to build on existing relationships in every community Guild serves and give employees the autonomy to choose where their energies and resources would be best placed. The program put a primary focus on supporting financial literacy, providing shelter and inspiring positive change wherever Guild operates. The Guild Giving program received further company support in 2012, when employees were awarded up to 16 hours of paid volunteer time per year.

The Guild Giving program has resulted in increasing community involvement among the company's more than 4,000 employees, as well as friendly competition among branches and regions to give back and promote the work they are doing to support their communities. Guild awards grants to branches with the most service work. These grants can be used for a charity of their choice.

In 2016, Guild established its first nonprofit organization, the Guild Giving Foundation, marking a major new phase in the evolution of the Guild Giving program. In addition to supporting dozens of local and national charities through direct donations and company-backed volunteer time, the Guild Giving Foundation now offers a dollar-for-dollar donation match, up to a maximum of \$250 per year, per employee, and 10 \$1,500 academic collegiate scholarships each year. To support important causes in San Diego, where it is based, Guild started an annual golf tournament and charity fundraiser, which raised more than \$174,000 for three local organizations in its first year.

To encourage employees to be successful in their charitable giving, Guild works with Benevity, an online platform that provides access to an extensive array of local volunteer opportunities and charitable organizations. Employees can register in minutes, choose their beneficiaries and track their contributions of time and money at any time through a mobile app.

Guild's employees in 344 branch and satellite offices in 29 states have recorded more than 10,000 volunteer hours to date, demonstrating the company's commitment to helping improve local communities, support financial literacy and open doors to new housing possibilities. Company-wide, Guild is committed to giving up to 1 percent of its profits to support communities wherever it serves.

Guild Mortgage supports youth development, financial literacy, economic revitalization and veterans' services. It takes an active role in programs to combat hunger, homelessness and domestic violence. The company supports many organizations to help their programs have a bigger impact in local communities. These include Habitat for Humanity, the Wounded Warrior Project, the Infinite Hero Foundation, Blue Star Mothers, the San Diego Food Bank, the San Diego Rescue Mission and Urban Corps of San Diego County.

The local focus has resulted in successful community assistance programs that provide shelter and inspire positive change wherever Guild operates, from the Southeast, South, Southwest, West and Mountain states to Alaska and Hawaii. The beneficiaries have included organizations that support communities with food and shelter, health and human services, youth and elderly philanthropy, veterans and military, and arts and education, home and school renovation projects, natural disaster and flood recovery assistance, among others, reflecting the relationships and strong commitment to service in every community

Guild was one of the first mortgage lenders to support the Mortgage Bankers Association (MBA) and its Opens Doors Foundation, a national nonprofit organization. The program helps families by making their mortgage payment when a sick or injured child must be hospitalized for an extended period. The purpose is to give parents relief from worrying about missing work and getting behind on their mortgage. Instead, the parents can stay with their children and focus on helping them get better. Guild was the first mortgage company to set up an automatic payroll deduction for employees who wanted to contribute to Opens Doors.

More information about the Guild Giving program can be found [here](#). Additional details on the Guild Giving scholarship program, including eligibility requirements and an application form, can be found [here](#).

Nationwide Examples of the Guild Commitment to Community and Service

Support for Veteran and His Family Impacted by Flooding, March 2018 – Guild Mortgage provided financial assistance to U.S. Army veteran Kevin Jensen, his wife Jessica and their family after their home was destroyed by heavy rains and flooding in the Houston area in April 2016. Due to the expenses the Jensens incurred rebuilding their home, they could no longer afford the modified payments on their mortgage. Guild provided a solution to their situation in the form of an interest free loan that allowed the family to stay in the home they've fought so hard for.

Donation to USX and Infinite Hero Foundation, February 2018 – The Guild Giving Foundation raised approximately \$106,000 in just two days to support [U.S. Expeditions and Explorations \(USX\)](#) and the [Infinite Hero Foundation](#). USX is a nonprofit that unites the veteran and scientific communities by connecting passionate, determined veterans with opportunities to participate in the process of scientific discovery. The Foundation's Nexus Expeditions advance technology and understanding of human capabilities while providing a sense of dedication and fulfillment to our nation's heroes. The funds went to support ongoing USX research and contributed to the purchase of two iBOT wheelchairs for veterans of the 101st airborne division of the U.S. Army through the Infinite Hero Foundation.

Guild Mortgage 2017 Charity Golf and Social, October 2017 – The Guild Giving Foundation hosted its inaugural Charity Golf and Dinner Social, raising more than \$174,000 for three charities: [Monarch School](#), [Urban Corps of San Diego County](#) and [the San Diego Rescue Mission](#). The Monarch School has served San Diego for nearly three decades, evolving from a one-room education center to a comprehensive K-12 school dedicated to educating homeless youth. Urban Corps of San Diego County has established a unique work-learning program that allows youth to finish high school while earning a paycheck, learning real-world job skills and giving back to the community. The San Diego Rescue Mission has provided housing, meals, mental health counseling and educational programs to aid in the fight against homelessness for more than 50 years.

Liberty Road Foundation Charity Golf Tournament and Dinner Auction, August 2017 – Guild Mortgage served as the primary sponsor of the 13th Annual [Liberty Road Foundation](#) Charity Golf Tournament and Dinner Auction in Newcastle, Wash., which raised more than \$430,000 for charity. Guild provided \$50 TaylorMade/Adidas gift cards to more than 120 tournament participants, while company representatives served as individual hole, lunch and happy hour sponsors and several local branches purchased tables for dinner. Proceeds from the event benefited the Liberty Road Foundation, which works alongside seven nonprofit organizations helping at-risk children and families.

Guild Giving Golf Tournament in Twin Falls, July 2017 – The Twin Falls, Idaho branch hosted a charity golf tournament that raised more than \$12,000 for the [Wounded Warrior Project](#). The Wounded Warrior Project is a charity and veteran's services organization that connects wounded warriors and their families to valuable resources and each other, empowering them to live independently. More than

100 people participated, including realtors, appraisers, members of the community and Guild employees.

Guild Community Service Project in Mexico, May 2017 – More than 280 Guild employees and senior managers spent a day renovating a primary school and connecting with local students in Playa Del Carmen, Mexico. Company representatives volunteered their time to paint the school's classroom walls, doors and perimeter fence, while making many other enhancements to the school. Guild teams planted trees in the garden and assembled a swing set on the playground. In addition, Guild gave backpacks to the children. The initiative was part of Guild's Chairman and President's Club award program, which recognizes the company's top loan officers.

Hannah House Prom Dresses, April 2017 – Guild's main Columbia office donated more than 30 prom dresses to the [Hannah House](#) in Columbia, S.C. to help girls in need attend their prom. Hannah House is a shelter for women and children dedicated to creating "a haven of hope and center of help by identifying and responding to the emotional, physical and spiritual needs of our residents." Their mission is to transition the lives of women and children by providing them with hope to live a purpose-driven, empowering life.

Guild Gala, March 2017 – Guild's Morgan Hill, Calif. branch welcomed clients and partners to the Granada Theatre for the Guild Gala. The event benefited [Community Solutions](#), a nonprofit human services agency offering mental health services, support for survivors of domestic violence, sexual assault and human trafficking. It also provides housing programs for clients facing mental health and other challenges. Bidders pledged more than \$24,000 to support children, youth and adult victims of violence in Santa Clara and San Benito Counties. Community Solutions raised a record \$83,000.

Donation to ReWalk/Infinite Hero Foundation, February 2017 – Guild donated \$116,000 to the Infinite Hero Foundation, a nonprofit that helps provide disabled military veterans access to innovative rehabilitation programs. Guild's donation was used to purchase a revolutionary, wearable exoskeleton from [ReWalk Robotics](#) for the VA San Diego Healthcare System Spinal Cord Injury Center. The exoskeleton provides powered hip and knee motion to enable those with spinal cord injuries to stand upright and walk and will be used to train patients at the VA Center on use of the machine.

At the 2017 Guild Leadership Summit, Guild saw firsthand how the exoskeleton works when a veteran demonstrated the device. Guild attendees provided donations of \$24,000 to assist veterans, which was one of the largest single donations to the Infinite Hero Foundation.

Salem Branch Blanket Drop, October 2016 – The Salem, Ore. branch partnered with Oregon-based blanket makers Sackcloth & Ashes to donate to local families. Guild donated 150 fleece blankets to the [Saint Francis Shelter](#), which offers safe, temporary housing while teaching life skills to help homeless families get back on their feet and find permanent housing. The shelter provides families with fully

furnished, one or two bedroom apartments, and offers support in areas such as financial management, savings programs, community resource referrals, employment coaching, and parenting and child development.

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