



Dear Homeowner;

We know this may be a difficult and stressful time and we are committed to helping you get your property restored/repaired as quickly and easily as possible. As your mortgage servicer, we have a security interest in the property and need to ensure the property is repaired and restored to its original condition.

Below is information and guidance on this process so that you can help us better manage your claim:

Initiate a Claim with Your Insurance Carrier:

If you have not done so already, you must begin the claim process by directly contacting your insurance carrier to notify them of any damage to your property. The insurance carrier may send an adjuster to your property to assess the damage, prepare a report and determine a settlement amount. If you disagree with the adjuster's report or the damage/property valuations contained therein, you should immediately contact the insurance carrier for more information about how to dispute the adjuster's findings.

Send Documents to Guild:

If you have successfully initiated your claim, the insurance company will send you a check based on the adjuster's report. The check will be made jointly payable to you (and your co-borrower, if applicable) and Guild Mortgage Company. Your total insurance proceeds (**the total of all checks received or to receive, noted as net claim**) will determine the documents required and process we must follow. *Please be advised, the total of ALL checks could potentially create a need for additional documents or amended process/steps.*

Please see the table, on the next page, for the specific guidance.

You will mail the following documents to: **Guild Mortgage Company, 5th Floor - Attn: Property Damage Support Team, 5887 Copley Drive, San Diego, CA 92111:**

- 1. Original check, fully endorsed**
- 2. Copy of Insurance Company Adjuster's Report**
- 3. Copy of all contractor proposals, bids, or estimates to repair the property damage, if applicable**
- 4. Declaration of Intent to Repair**
- 5. If opting to pay off your loan with the insurance proceeds, a signed, written request advising Guild to do so**

Please be advised that all of the **above identified documents must be received by Guild in order for us to process your request.** Guild will do its best to notify you of any missing or inaccurate information, but it is ultimately your responsibility to provide the necessary documents.

Based on the insurance proceeds (**net claim**), your claim will be handled according to the table on the next page.



Mortgage Loans Current or Less Than 31 Days Delinquent (at time of loss):

If the insurance proceeds are...	Then Guild...
Less than or equal to \$40,000	will disburse the insurance loss proceeds in one payment.
Greater than \$40,000	will disburse an initial disbursement of insurance loss proceeds up to the greater of <ul style="list-style-type: none">• \$40,000;• 33% of the insurance loss proceeds; or• the amount that exceeds the sum of the UPB, accrued interest, and advances on the mortgage loan; and will disburse any remaining funds based on periodic inspections of the progress of the repair work. FINAL INSPECTION REQUIRED

NOTE: If you make advance payments to a contractor and/or to purchase materials, then Guild will reimburse you by releasing insurance loss proceeds as evidenced by paid receipts.

Mortgage Loans 31 Days or More Delinquent (at time of loss):

If the insurance loss proceeds are...	Then Guild...
Less than or equal to \$5,000	will make the disbursement in one payment. FINAL INSPECTION REQUIRED
Greater than \$5,000	<ul style="list-style-type: none">• will disburse an initial disbursement of insurance loss proceeds of 25% of the total insurance loss proceeds but no more than \$10,000, and• will disburse the remaining funds in increments not to exceed 25% of the insurance loss proceeds following inspection of the repairs. FINAL INSPECTION REQUIRED

If your property repairs are subject to inspection(s) based on the above schedule, you must notify Guild when you are ready for the inspection(s) to be ordered to prevent delays in the disbursement of your funds. All funds are mailed via United States Postal Service, unless acceptance of overnight delivery service has been requested (form provided on next page). If you do not wish to select this option, you may provide us a prepaid Fed Ex shipping label. **If you choose to overnight your paperwork to Guild, please be advised there is an internal processing time, for completed packages, of 10 business days.** We encourage you to provide periodic updates on the status of your property repairs by contacting your Property Damage Specialist or our Customer Service Department at our toll-free number 1.800.365.4441, Monday through Friday, from 6:00 a.m. to 5:00 p.m. Pacific Time.

Sincerely,

Property Damage Support Team
Guild Mortgage Company



Acceptance of Overnight Delivery Services – Form must be included with your check

Our standard mail delivery method for returning Property Damage claim checks to you is via regular mail through the United States Postal Service. For your convenience, we do offer the option of reduced rate overnight shipping for expedited delivery of your claim funds, at an additional fee. (Depending on location, could be two-day delivery) **If you choose to overnight your paperwork to Guild, please be advised there is an internal processing time, for completed packages, of 10 business days.**

If you would like to take advantage of this service, please select from one of the following:

- Please enclose a check or money order in the amount of **\$20.00** made payable to Guild Mortgage for **one** overnight return service of your claim check (s)

- Please enclose a check or money order in the amount of **\$60.00** made payable to Guild Mortgage for the overnight return services of **all** disbursements of claim funds for the duration of the monitored claim

Note: Overnight shipments cannot be shipped to a Post Office Box.



DECLARATION OF INTENT TO REPAIR

This form is required — by completing this form, you verify your intent to repair the damage to your home. To avoid delays, please make sure all fields on this form are completed before you submit it.

Loan number: _____

Name(s) of borrower(s): _____

Email address: _____

Preferred phone number(s): _____

Property address: _____

(Street, city, state, and Zip code)

Amount of claim
check: _____

Cause of damage/loss: _____

I/We hereby certify that the insurance claim funds in the amount listed above are to be used to repair/restore the property to as good a condition or better than prior to the damage, that all repairs will be made in a timely manner and that no material or labor liens will occur as a result of the labor performed or the materials used.

I/We understand that a licensed contractor must be used to repair/restore the property.

Signature(s) of borrower(s): _____ Date: _____

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Once you've completed this form, you can scan and email it to propertydamagesupport@guildmortgage.net. You can also return it to us by mail or fax:

Regular Mail or Overnight Mail:
Guild Mortgage Company
5887 Copley Drive
Property Damage Team
San Diego, CA 92111

Fax 1.858.346.1104

AUTHORIZATION TO MAIL FUNDS TO ALTERNATE/TEMPORARY ADDRESS

This form is optional -- complete and include this form with your check if you would like the funds sent to an address other than the one that we have on file for you. **This form is not required to receive your funds.**

Loan number: _____

Name(s) of
borrower(s): _____

Property Address: _____
(Street, city, state and ZIP code)

Please check the appropriate box.

- I/We would like the funds mailed to an address different than the one on file.
The desired mailing address is:

Address: _____
(Street, city, state ZIPcode)

- I/We would like the funds mailed directly to a contractor or another third party, such as a property adjuster, attorney, etc. The name and the address of whom the checks will be sent to is:

Name: _____

Address: _____
(Street, city, state ZIPcode)

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____

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AUTHORIZATION TO RELEASE INFORMATION TO A THIRD PARTY

This form is optional -- complete and submit this form if you would like us to release information about your claim to any person other than the borrower(s) listed on the loan or have checks from your special interest-earning account made payable to the contractor only. This form is not required to receive your funds.

Loan number: _____

Name(s) of borrower(s): _____

Property Address: _____
(Street, city, state and zip code)

Please check the appropriate box(es).

- I/We would like Guild to release information about my claim to a third party.

Name of Third Party: _____

Relationship to borrower: _____

- I/We would like the disbursement check(s) made payable out to a third party only--- the borrowers name(s) will not appear on any disbursement check(s).

Name of Third Party Payee(s): _____
(Street, city, state and zip code)

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____

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