J.D. POWER

Guild Mortgage achieves a standout Overall Satisfaction score in the 2023 U.S. Mortgage Servicer Satisfaction StudySM

Guild Mortgage received the highest score for Level of Trust, People, and Resolving Problems or Questions

In addition to achieving the highest score for Level of Trust, People, Resolving Problems or Questions, Guild Mortgage exceeded the industry average in the following study dimensions: Easy to do Business With, Kept Me Informed and Educated. This strong performance demonstrates Guild Mortgage's commitment to providing a satisfying servicing experience for mortgage customers.

The J.D. Power 2023 U.S. Mortgage Servicer Satisfaction StudySM, formerly known as the U.S. Primary Mortgage Servicer Satisfaction Study, measures customer satisfaction with the mortgage servicing experience in six factors (in order of importance): level of trust; makes it easy to do business with; keeps me informed and educated; people; resolving problems or questions; and digital channels. The study is based on responses from 11,325 customers who have been with their current mortgage loan servicer for at least one year. The study was fielded from October 2022 through May 2023.

Dimension Satisfaction Score Highlights:

DIMENSION	GUILD SCORE	INDUSTRY AVERAGE
Level of Trust	692	606
Easy to do business with	690	612
Keeps me informed and educated	642	574
People	696	610
Resolving Problems or Questions	676	606

For more information about the J.D. Power 2023 U.S. Mortgage Servicer Satisfaction StudySM, visit https://www.jdpower.com/business/press-releases/2023-us-mortgage-servicer-satisfaction-study

Guild Mortgage Company; Equal Housing Opportunity; NMLS #3274 (www.nmlsconsumeraccess.org)

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J.D. Power 2023 U.S. Mortgage Servicer Satisfaction StudysM Overall Customer Satisfaction Index Ranking

(Satisfaction scores on a 1,000-point scale)

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Rocket Mortgage	686
Guild Mortgage	668
Chase	665
Bank of America	662
Huntington National Bank	655
New America Funding	650
Regions Mortgage	650
CrossCountry Mortgage	646
Citizens Mortgage	632
Caliber	630
U.S Bank	623
Loan Depot	618
M&T Mortgage	615
United Wholesale Mortgage	612
PNC Mortgage	609
Fifth Third Mortgage	602
Truist	601
Study Average	601
Wells Fargo Home Mortgage	594
PennyMac	592
Flagstar Mortgage	591
Freedom Mortgage	585
Mr. Cooper	577
NewRez	555
SLS - Specialized Loan Servicing	547
Carrington Mortgage Services	536
Cenlar	534
LoanCare	531
PHH Mortgage	511
Select Portfolio Servicing (Credit Suisse)	479
Shellpoint Mortgage Servicing	443
Navas Fastanal One dit Unite a A	

Navy Federal Credit Union*

Note: ^ABrand is not rank eligible because it does not meet study award criteria. Source: J.D. Power 2023 U.S. Mortgage Servicer Satisfaction Study[™]

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To us, customer satisfaction is an ongoing journey. It's a constant pursuit of improvement, the willingness to listen, and the dedication to evolve to meet and exceed our customers' needs and expectations."

Terry Schmidt CEO, Guild Mortgage



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