

# J.D. POWER

## Guild Mortgage ranks second in the J.D. Power 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

Guild Mortgage achieves the highest score for “Level of trust” and “Keeps me informed and educated” study dimensions.

Guild Mortgage demonstrates a steadfast commitment to borrower satisfaction, earning an Overall Satisfaction Score (OSAT) 81 points above the industry average. This focus on delivering a positive experience is evident in consistent year-over-year performance improvement, with a shift in overall ranking from 4th to 2nd between 2024 and 2025. Even amid uncertain economic conditions, Guild Mortgage maintains a strong emphasis on serving and satisfying borrowers.

The U.S. Mortgage Servicer Satisfaction Study measures customer satisfaction with the mortgage servicing experience in six dimensions (in order of importance):

- Level of trust
- Makes it easy to do business with
- Keeps me informed and educated
- People
- Resolving problems or questions
- Digital channels

The study is based on responses from 15,912 customers who have been with their current mortgage loan servicer for at least one year. The study was fielded from May 2024 through May 2025.

Trust is earned — and we believe this ranking from J.D. Power shows our commitment to providing Guild customers with service, support, and guidance they can count on in their pursuit of homeownership.”

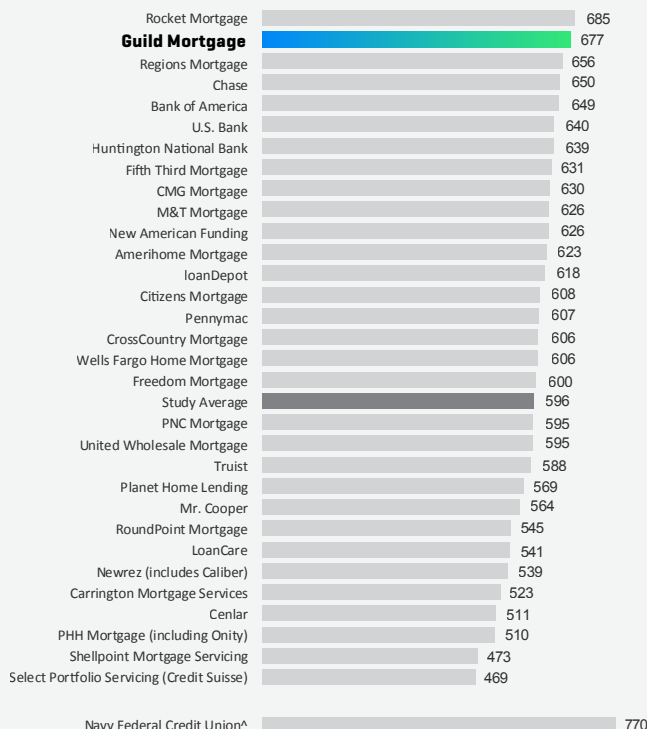
**Terry Schmidt**

CHIEF OPERATING OFFICER



### J.D. POWER 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

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



Navy Federal Credit Union<sup>A</sup> 770

<sup>A</sup>Brand is not rank eligible because it does not meet study award criteria. Source: J.D. Power 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>  
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Guild Mortgage Outperforms the Industry Average Across All Study Dimensions in the J.D. Power 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

Guild Mortgage Dimension Score Highlights

FACTOR	INDUSTRY AVERAGE	vs. DIMENSION
LEVEL OF TRUST	600	702
KEEPS ME INFORMED AND EDUCATED	565	652
Makes it easy to do business with	607	695
People	689	606
Resolving problems or questions	603	683
Digital channels	607	620

Guild received the highest scores for the highlighted dimensions.



To measure customer satisfaction, J.D. Power studies the performance of more than 31 of the largest mortgage servicers by using a comprehensive index model. The analysis yields a benchmark of excellence for each of the core study dimensions. In 2025, Guild Mortgage earns the highest scores in the “Level of Trust” and “Keeps Me Informed and Educated” dimensions, in addition to exceeding the industry average for all key drivers of satisfaction.

**Trust** - Customers want a mortgage servicer they can rely on. With a dimension score of 702—102 points above the industry average, Guild Mortgage demonstrates the strong level of trust among borrowers.

**Keeps Me Informed and Educated** - Customers report high satisfaction with how Guild Mortgage works to keep them informed and educated in the process of servicing their mortgage loan. This commitment earns Guild Mortgage a dimension score of 652 outperforming the mortgage servicer industry average by 87 points.

**Easy to do Business With** – Today’s customers expect the providers they work with to make it easy to do business with them and mortgage servicing customers are no exception. Guild Mortgage rises to the occasion by achieving the second highest dimension score of 695 – 88 points higher than industry average.

**People** - Employees who interact with borrowers play an important role in driving satisfaction and building client relationships. Guild Mortgage earns the second highest dimension score of 689, which exceeds the industry average by 83 points.

**Resolving Problems** – How well a mortgage servicer handles problems when they arise can have a strong impact on the customer experience. Guild Mortgage earns the third highest score in the Resolving Problems dimension with a score of 683, outperforming the industry average by 80 points.

**Digital Channels** – As digital channels have increasingly become the key customer touch point for financial services providers, Guild Mortgage achieves an above-average dimension score of 620 – surpassing the industry average by 13 points.