

Privacy Policy

Effective Date: 09/25/2025

This Privacy Policy applies to your interaction with Guild Mortgage Company or any of its wholly owned subsidiaries (collectively, “we,” “us,” or “our”). We operate the <https://www.guildmortgage.com/> website and related mobile applications for the solicitation, origination, servicing, and sale of mortgage loans (hereinafter referred to as the “Service”). This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data.

Our U.S. Consumer Privacy Notice (<https://www.guildmortgage.com/privacy-notice/>) contains information on how we may share information with affiliates and third parties.

In some circumstances, we may provide you with additional or supplemental privacy notices to the extent they apply to you because of the products and services you obtain from us or different laws that may apply to you. Some states may provide additional privacy rights. Please refer to the Notice to United States Data Subjects section below to learn more.

By using the Service (on and offline), you agree to the collection and use of information in accordance with this Privacy Policy and our U.S. Consumer Privacy Notice. Unless otherwise defined in this Privacy Policy, the terms used in this Privacy Policy have the same meanings as in our Terms of Use.

Information Collection and Use

We collect various types of information to provide and improve our Service.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). Personal Data includes, but is not limited to:

- Email address;
- First name and last name;
- Phone number;
- Address, State, Province, ZIP/Postal code, City;
- Social Security Number;
- Employment information;
- Financial information such as your income, assets, and liabilities, as well as information about your savings, investments, insurance, and business; and
- Cookies and Usage Data.

How We Obtain Personal Data

We collect Personal Data from a wide range of other sources to provide you the Service. These sources may include, among others, directly from you, employers, attorneys, banks, title insurers, insurance companies, and credit reporting agencies. We may also use your Personal Data to contact you through

newsletters, marketing or promotional materials, and other information that may interest you. You may opt out of receiving any or all of these communications from us by following the unsubscribe link or instructions in any email we send.

How We Obtain Usage Data

We also collect information that your browser automatically sends whenever you visit our Service or access the Service through a mobile device ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address, browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers, and other diagnostic data. When you access the Service with a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

How We Obtain Location Data

We collect and store information about your location if you permit us to do so ("Location Data"). We use Location Data to provide our Service's features and improve and customize our Service. You can turn location services on or off when you use our Service at any time through your device settings.

Tracking Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service. Cookies are files with a small amount of data that may include an anonymous, unique identifier. Cookies are sent to your browser from a website and stored on your device. We may also use other tracking technologies, such as beacons, pixels, tags, and scripts to collect and track information and to improve and analyze our Service. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may be unable to use some portions of our Service.

Examples of Cookies we use:

- Session Cookies. We use Session Cookies to operate our Service.
- Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
- Security Cookies. We use Security Cookies for security purposes.

Contact forms

If you fill out a contact form on our site, we store that information in a database and use the information to respond to you regarding the reason you contacted us. In addition, we collect phone contacts in the mobile app when you share the app. We do not sell or share SMS opt-ins.

Use of Data

We use the collected data for various purposes:

- To provide and maintain our Service;
- To notify you about changes to our Service;
- To contact you if there is a problem completing a transaction you requested or to discuss your account;

- To allow you to participate in interactive features of our Service when you choose to do so;
- To provide customer support;
- To enable our financial services partners to implement automatic payments and funds transfer;
- To gather analysis or valuable information so that we can improve our Service;
- To monitor the usage of our Service;
- To detect, prevent, and address technical issues;
- To provide you with news, special offers, and general information about other goods, services, and events that we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information; and
- To comply with our legal obligations and rights.

Cross-Border Data Transfer

Our Service (including our websites) is only intended for people located within the United States. Your information, including Personal Data, may be transferred to and maintained on computers located outside of your state or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction. If you are located outside the United States and choose to provide information to us, please note that we transfer the data, including Personal Data, to the United States and process it there. By providing us with your personal information, you consent to the collection of data and subsequent transfer to the United States.

Disclosure of Personal Data

Disclosure for Law Enforcement

Under certain circumstances, we may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

Legal Requirements

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation;
- To protect and defend our rights or property;
- To prevent or investigate possible wrongdoing in connection with the Service;
- To protect the personal safety of users of the Service or the public; and
- To protect against legal liability.

Service Providers

We employ third-party companies and individuals to help us provide the Service to you, perform Service-related functions, or assist us in analyzing how our Service is used ("Service Providers"). These third parties have access to your personal information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Security of Data

The security of your data is important to us, but remember that no method of transmission over the Internet or method of storage is 100% secure. While we strive to use commercially reasonable means to protect your personal information, we cannot guarantee its absolute security.

How We Respond to Do Not Track Signals

Our websites do not respond to or honor Do Not Track signals.

Analytics

We may use third parties to monitor and analyze the use of our Service. Examples include but are not limited to:

Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its advertising network. For more information on Google's privacy practices, please visit its Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>.

Hotjar

Hotjar is a web analytics tool that monitors user activity on our website and improves the user experience by analyzing user trends to diagnose technical problems. Hotjar delivers deidentified or anonymous data on how users navigate our website via heatmaps and cookies. Hotjar does not access, harvest, or sell this data. For more information, please visit <https://www.hotjar.com/legal/policies/privacy/>.

TVSquared

TVSquared is a web analytics service that tracks and reports advertisement impressions to monitor the performance of advertisements. TVSquared may place cookies on your browser and collect device IP addresses, operating system information, device type, and, in the case of mobile devices, the mobile device identifier. TVSquared also collects browsing history, search history, location data, and information about your interaction with our website or advertisement. For more information about TVSquared's privacy policy, please visit: <https://www.tvsquared.com/privacy-policy>.

Behavioral Remarketing

We use remarketing services to advertise on third-party websites after you visit our service. We and our third-party vendors use cookies to inform, optimize, and serve ads based on your past visits to our Service.

Adroll/Nextroll

Adroll/Nextroll remarketing web services deliver interest-based browser and social ads to users who have visited our website. Adroll/Nextroll may place cookies on your browser to serve this targeted advertising. Also collected are device IP addresses, operating system information, device type, and the mobile device identifier in the case of mobile devices. Adroll/Nextroll also collects browsing history, search history, location data, and information about your interaction with our website or advertisement. You may opt out of receiving Adroll/Nextroll ads by clicking on the blue icon that typically appears in the corner of their webpage and by following the instructions provided or by

visiting <https://app.adroll.com/optout>. For more information about AdRoll/Nextroll's privacy policy, please visit: <https://www.nextroll.com/privacy#service-13>.

Salesforce Pardot

Pardot is a marketing tool and service provided by Salesforce.com. Pardot improves the user experience on our website by using cookies and the information you have submitted to us to obtain our financial products and services. If you have questions about your rights regarding our use of Pardot, please visit this webpage: <https://www.pardot.com/legal/permission-based-marketing-policy/>. If you wish to unsubscribe from any marketing emails sent by us through Pardot, please use the Unsubscribe link at the bottom of that email or inform us of your communication preferences in writing.

Payments

We may provide paid products and/or services within the Service. In that case, we may use third-party services for payment processing (e.g., payment processors). We will not store or collect your payment card or banking details unless you elect to pay using the Service's recurring payment feature. Information may be provided directly to our third-party payment processors, whose use of your personal information is governed by their respective privacy policies.

Links to Other Websites

Our Service may contain links to other websites or mobile applications that we do not operate. You will be directed to that third party's website or mobile application if you click a third-party link. We strongly advise you to review the privacy policy of every website you visit. We have no control over and assume no responsibility for the content, privacy policies, or practices of third-party websites, mobile applications, or services.

Social Media

We encourage you to review your privacy options and settings with the social media platforms and networks you use to understand your choices about disclosing your information through those platforms and networks with us.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Child" or "Children"). We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and know that your Child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from Children without verification of parental consent, we take steps to remove that information from our servers.

Changes to Your Personal Data

You can access most of your Personal Data that we collect online and maintain by visiting your profile in the My Account section of our website. This section of the website is password-protected to safeguard your information better. As an applicant or a borrower, you can update your password, email address, mailing address, and phone number on the website at any time. As a borrower, you can also update your payment and banking information. If you need to change any other sensitive information, please contact Customer Service at 1-800-365-4441.

Notice to United States Data Subjects

A number of U.S. states have enacted privacy laws ("State Privacy Laws"). We are exempt from most State Privacy Laws by virtue of the federal Gramm-Leach-Bliley Act ("GLBA"). However, some of the personal information that we collect may be subject to certain State Privacy Laws – including California, Minnesota, and Oregon. Accordingly, we provide these additional disclosures regarding our collection and processing of personal information, and rights you may have, for U.S. residents.

The following information only applies to residents in states with State Privacy Laws ("consumers") to which we are subject.

AS A COURTESY, THE FOLLOWING DISCLOSURES INCLUDE INFORMATION THAT MAY BE EXEMPT FROM THE STATE PRIVACY LAWS. THE COURTESY DISCLOSURES ARE MADE WITH A RESERVATION OF ALL RIGHTS WE HAVE UNDER THE STATE PRIVACY LAWS.

Personal Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). Amongst others, personal information does not include publicly available information, de-identified or aggregated information, and information covered by certain industry-specific privacy laws such as the Fair Credit Reporting Act ("FCRA"), GLBA, and California Financial Information Privacy Act ("CalFIPA").

We have collected and will collect the following categories of personal information about our consumers:

- "Sensitive Personal Information" such as Social Security numbers (SSNs), Driver's license, financial account or card numbers, Precise geolocation, Racial and ethnic characteristics, Contents of mail, email and text messages, and Genetic and biometric data.
- "Personal Identifiers" such as name, alias, address, unique identifier, internet protocol address, email address, account number, Social Security Number, or government identification number.
- "Other Personal Information" includes any information that identifies, relates to, describes, or is capable of being associated with a particular individual. This includes the person's name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information. This does not include publicly available information lawfully made available to the general public from federal, state, or local government records.
- "Protected Characteristics" under federal or applicable state law for classifications such as age (40 years or older), race, color, ancestry, national origin, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), or veteran or military status.
- "Commercial Information" such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

- “Internet or Other Electronic Network Activity Information” such as browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.
- “Geolocation Data” such as physical movements or location.
- “Sensory Data” such as audio, electronic, visual, thermal, olfactory, or similar information.
- “Professional or Employment-Related Information” such as current or past job history or performance evaluations.
- “Inferences” such as a profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We will not collect additional categories of personal information or use personal information collected for additional purposes without notifying you.

Sources of Personal Information

- Categories of sources from which we have collected the personal information:
 - Directly from you
 - Vendors, including both Service Providers and third parties
 - Automatically collected through your usage of our Service
 - Publicly available sources
 - Applicants and employees

Uses of Personal Information

We use personal information for the following purposes:

- Performing services on behalf of us, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of us.
- Helping to ensure security and integrity to the extent the use of the consumer’s personal information is reasonably necessary and proportionate for these purposes.
- Debugging to identify and repair errors that impair existing intended functionality.
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer’s current interaction with the business, provided that the consumer’s personal information is not disclosed to another third party and is not used to build a profile about the consumer or otherwise alter the consumer’s experience outside the current interaction with the business.
- Providing advertising and marketing services, except for cross-contextual behavioral advertising, to the consumer provided that, for advertising and marketing, a service provider or contractor shall not combine the personal information of opted-out consumers that the service provider or contractor receives from, or on behalf of, the business with personal information that the service provider or contractor receives from, or on behalf of, another person or personal or collects from its interactions with consumers.
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
- Undertaking internal research for technological development and demonstration.

- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.
- Support employment, infrastructure, and human resource management, including providing benefits to employees, beneficiaries, and dependents, such as healthcare and retirement plans.

Disclosure of Personal Information

We disclose categories of personal information with outside companies or organizations, including Service Providers subject to appropriate confidentiality and use restrictions, as part of providing products and services, completing transactions, supporting our everyday operations, business management or development, and compliance. Such third parties may include:

- Affiliated Financial or Nonfinancial Companies: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, Professional or Employment-Related Information, and Inferences.
- Marketing Providers: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, and Inferences.
- Advisors (examples include attorneys, consultants, and accountants): Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, Professional or Employment-Related Information, and Inferences.
- Regulators and governmental agencies: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, Professional or Employment-Related Information, and Inferences.
- Shipping vendors: Personal Identifiers, Other Personal Information.
- Credit reporting agencies and dispute vendors: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Professional or Employment-Related Information, and Inferences.
- Foreclosure trustees and vendors: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Professional or Employment-Related Information, and Inferences.
- Law enforcement, government entities, courts, and pursuant to legal process: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, Professional or Employment-Related Information, and Inferences.
- Human resources, information security and workforce management vendors: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Protected Characteristics, Commercial Information, Internet or Other Electronic Network Activity

Information, Geolocation Data, Sensory Data, Professional or Employment-Related Information, Inferences.

We share personal information for cross-contextual behavioral advertising. In doing so, we disclose the following categories of personal information: Personal Identifiers, Other Personal Information, Sensitive Personal Information, Commercial Information, Internet or Other Electronic Network Activity Information, Geolocation Data, Sensory Data, and Inferences.

We do not sell the personal information of minors under 18 years of age without affirmative authorization.

Retention of Personal Information

We store personal information for as long as necessary to carry out the purposes for which we originally collected it and for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

Consumer Rights Under State Privacy Laws

Right to Know

You have a right to request that we disclose to you the following (“Right to Know”):

- The categories of personal information we have collected about you.
- The categories of sensitive personal information we have collected about you.
- The categories of sources from which we have collected personal information about you.
- Our business or commercial purpose for collecting or selling personal information.
- The third parties to whom we have disclosed personal information and the corresponding categories of personal information.
- If we sold or shared your personal information, the categories of personal information disclosed and a description of the receiving third parties.
- The specific pieces of personal information that we have collected about you.

Right to Delete

You can request that we delete your personal information (“Right to Delete”). Once we receive and verify your request, we will delete, de-identify, or aggregate your personal information unless an exception applies.

We may deny your Request to Delete if retaining the personal information is necessary for us or our Service Providers to:

- Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business’s ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer.
- Help ensure security and integrity to the extent that the consumer’s personal information is reasonably necessary and proportionate for those purposes.
- Debug to identify and repair errors that impair existing intended functionality.

- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- To enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business and compatible with the context in which the consumer provided the information.
- Comply with a legal obligation.

Right to Correct

You have a right to request that we correct your personal information if it is inaccurate ("Right to Correct"). Once we verify your identity and confirm that your personal information is inaccurate, we will make the correction.

Right to Limit the Use of Sensitive Personal Information

You have the right to direct a business that collects your Sensitive Personal Information to limit its use to uses necessary to perform the services or provide the goods reasonably expected. However, we only use Sensitive Personal Information as exempt from the State Privacy Laws; to provide the goods and services requested by you; to prevent, detect, and investigate security incidents; to resist malicious, deceptive, fraudulent, or illegal actions and to prosecute those responsible for such actions; to ensure people's physical safety; to perform services on our behalf; to verify or maintain the quality or safety of our products, services, and devices; to provide employment related services including compensation and benefits.

Right to Opt Out and How to Submit a Request to Opt Out

You have a right to opt out of the sharing of your personal information.

You may submit a Request to Opt Out by clicking our Do Not Share My Personal Information link.

The State Privacy Laws give consumers the right to opt out of the use of automated decision-making technology in connection with decisions about the consumer's work performance, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements. However, we do not use automated decision-making technology for personal information that FCRA, GLBA, and CalFIPA do not cover.

Right to Nondiscrimination

You have a right not to be discriminated against by us if you exercise any of your rights under the State Privacy Laws, including those rights described in this notice. Specifically, if you exercise any of your rights under the State Privacy Laws, (1) we will not deny goods or services to you, (2) we will not charge you different prices or rates for goods or services (including through the use of discounts or other benefits or imposing penalties); (3) we will not provide you with a different level or quality of goods or services; and (4) we will not suggest that you will receive different prices or rates for goods or services, or a different level or quality of goods or services.

Submitting a Request to Know, Request to Delete, or Request to Correct

You may submit a request to us for the information described above by:

- calling (833) 953-1480
- visiting <https://www.guildmortgage.com/privacy-request/>
- writing us at Guild Mortgage Company, Attn: Compliance Department, 5887 Copley Drive, San Diego, CA 92111

To protect your information and verify your identity and determine if you live in a state with a privacy law that applies to us, we may require you to submit additional information when you make your request. You must also provide your name, phone number, residence address, and email address. A mailing address will be required if you wish to receive our response via mail. Additional efforts to verify your identity may be necessary to prevent fraudulent activity. You may designate a third-party agent to make a request under the State Privacy Laws on your behalf. The agent must submit your proof of identification and written permission signed by you authorizing the agency to act on your behalf.

[Click to download our privacy policy.](#)

[Click to download the Submit a Privacy Request Form](#), which can be completed and sent via mail for submission.

Changes to This Privacy Policy

We may make changes to our Privacy Policy from time to time. We will notify you of any material changes by posting the new Privacy Policy to the website and updating the “effective date”. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when posted on this page.

Contact Us

For questions or concerns regarding our privacy policies and practices, you may email us at privacyrequest@guildmortgage.net, call us at [\(833\) 953-1480](tel:(833)953-1480), or write us at Guild Mortgage Company, Attn: Compliance Department, 5887 Copley Drive, San Diego, CA 92111.