

Guild Mortgage Company LLC

“Stay Connected & Win Mortgage Payment Sweepstakes”

Official Rules

1. NO PURCHASE NECESSARY

No purchase, payment, or obligation is necessary to enter or win. A purchase will not increase your chances of winning.

2. SPONSOR

Guild Mortgage Company LLC

5887 Copley Drive

San Diego, CA 92111

3. ELIGIBILITY

Open to legal U.S. residents (excluding New York) age 18 or older who:

- Have an active loan serviced by Guild Mortgage as of the drawing date
- Are current – and not delinquent – on their loan through the end of August 2026

Void where prohibited.

Not eligible:

- Paid off loans or loans paying off during the Sweepstakes Period
- Loans that refinance during the Sweepstakes Period
- Service-released loans
- Loans in bankruptcy
- Loans in loss mitigation including but not limited to forbearance, repayment, modification, or foreclosure alternatives
- Employees, employees of Sponsor affiliates, and immediate family members of the employee, including spouse, domestic partner, parents, grandparents, children, grandchildren, siblings, and their respective spouses.

4. SWEEPSTAKES PERIOD

Begins on 8/1/2026 and ends on 8/31/2026.

5. HOW TO ENTER

Enter via try.guildmortgage.com/summer-sweepstakes

- Limit one entry per loan
- Entrant must identify loan if multiple loans

Marketing consent is optional and not required to enter.

6. PRIZE

One winner will receive one monthly mortgage payment made on their behalf, applied as a loan credit. Maximum value: \$4,000. No cash alternative. If payment exceeds \$4,000, winner pays difference; if less, value capped at actual amount.

7. ODDS OF WINNING

Depend on number of entries.

8. WINNER SELECTION AND NOTIFICATION

Random drawing within 5 business days after end of Sweepstakes. Winner notified via call and/or email. Failure to respond or comply may result in disqualification.

9. WINNER REQUIREMENTS AND TAXES

Winner must submit IRS Form W-9. Prize is taxable and reported on Form 1099-MISC by Sponsor. No cash provided for taxes. Failure to comply may result in disqualification.

10. PRIZE DELIVERY

Within 10 days after verification and documentation completion.

11. PUBLICITY

Winner agrees to allow use of name and likeness where permitted by law.

12. WINNER LIST

Available at try.guildmortgage.com/summer-sweepstakes on or about 9/8/2026.

13. STATE DISCLOSURES

New York residents are not eligible.

California: Personal information handled per Privacy Policy. No marketing consent required.

Florida & Rhode Island: Sponsor will comply with applicable promotional requirements and filings if required.

Arizona & Tennessee: Prize cannot be transferred; Sponsor may substitute equal or greater value.

Colorado: All material terms disclosed herein.

Washington: No purchase necessary; no fee required to enter.

General: Subject to all applicable federal, state, and local laws.

14. GENERAL CONDITIONS

Sponsor may cancel or modify the Sweepstakes and disqualify entrants who violate rules.

15. LIMITATION OF LIABILITY

Entrants release Sponsor from claims related to participation or prize use.

16. GOVERNING LAW

Governed by applicable U.S. law.

17. PRIVACY

Information handled in accordance with Sponsor Privacy Policy at guildmortgage.com/privacy-policy.

18. LOAN STATUS CONDITION

Winner must have an active Guild-serviced loan at time of entry and selection or may be disqualified.