

**FACTS** **WHAT DOES GUILD MORTGAGE COMPANY DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Guild Mortgage Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Guild Mortgage Company share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call (800) 365-4441 – our menu will prompt you through your choice(s)
- Mail the form below

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?** Call (800) 365-4441 or go to [www.guildmortgage.com](http://www.guildmortgage.com)

**Mail-in Form**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: Guild Mortgage Company Attn: Privacy Opt Out PO Box 85304 San Diego, CA 92186
Address		
City, State, Zip		
Loan #		

Who we are	
Who is providing this notice?	Guild Mortgage Company
What we do	
How does Guild Mortgage Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Guild Mortgage Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or provide account information</li> <li>■ give us your income information or give us your contact information</li> <li>■ provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include financial companies, such as:</p> <ul style="list-style-type: none"> <li>■ <i>Guild Financial Express</i></li> </ul> <p>And nonfinancial companies, such as:</p> <ul style="list-style-type: none"> <li>■ <i>Guild Administration Corporation</i></li> <li>■ <i>Mission Village Insurance</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliated companies we share with include:</p> <ul style="list-style-type: none"> <li>■ <i>Banking and financial institutions, mortgage service providers, insurance companies, mortgage companies and direct marketing companies</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> <li>■ <i>Banking institutions</i></li> </ul>
Other important information	
<p><b>California Residents</b> – In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.</p> <p><b>Nevada Residents</b> - Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do</p>	

Not Call list by following the instructions in the "Your Choices" section 5 above or writing to Guild Mortgage Company,  
Attn: Privacy Opt Out, PO Box 85304, San Diego, CA 92186

You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General  
555 E. Washington Street, Suite 3900  
Las Vegas, NV 89101  
Phone: (702) 486-3132  
Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)