

Our Privacy Notice

Introduction

Guild Mortgage Company ("Guild") knows that you expect privacy and security for your personal financial information. This Privacy Policy is designed to inform you of:

- The types of information we collect from our customers;
- How we use that information; and
- The circumstances under which we will share it with third parties.

We Respect Your Privacy

Guild respects your privacy and is committed to treating your information responsibly. We believe many consumers appreciate receiving offerings of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us and that you expect privacy and security for your personal and financial affairs.

Information We Collect

Guild will collect nonpublic personal information about you only where we reasonably believe the information will be necessary or useful in processing or administering your loan, or providing products, services and other opportunities that we think will be of interest to you. In this notice, the term nonpublic personal information refers to information about you that we receive from the sources described below and that is not otherwise lawfully available to the general public.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications, supporting documents or other forms (such as your phone number, social security number and account numbers, assets, income and employment history);
- Information about your transactions with us, our affiliates or others (such as your loan balance, payment history and other account information);
- Information we receive from consumer reporting agencies (such as your credit history); and
- Information we receive from you online when you visit our website, www.guildmortgage.com, or one of our branch's or affiliate's websites (such as information you provide us on an online application or information you send us by e-mail).

Information We Share

To meet your needs for quality products and services, we may share your information (as described above), whether you are a current customer or a former customer, with certain businesses. These businesses include affiliates, non-affiliated third party service providers and joint marketers.

- 1. Affiliates.** We may share the types of information described above with our affiliated companies (an "affiliated company" or "affiliate" is a company that we own or control or that is commonly owned or controlled by one of our subsidiaries). Guild affiliates are all financial service providers such as an insurance company, trustee, or mortgage broker/lender.
- 2. Third Party Service Providers.** Guild may also disclose the information we collect, as described above, to companies that perform services (such as appraisals, credit reports, biweekly mortgage payment processing) on our behalf or to other financial institutions (such as insurance companies) with which we have joint marketing arrangements.
- 3. Lawful Use.** In addition to the third parties described above, we may share your nonpublic personal information to certain nonaffiliated third parties as permitted by law.

Our Former Customers

After you are no longer a customer of Guild, we will continue to treat the nonpublic personal information we have about you as if you were still our customer.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards to help ensure the security and confidentiality of your nonpublic personal information.

We appreciate your business and want you to understand our commitment to maintaining the privacy of your nonpublic personal information, as expressed in this Privacy Policy. This Privacy Policy is effective July 1, 2001. We reserve the right to amend this policy at any time. If you have any questions about this Privacy Policy, please contact Guild Mortgage Company at 1-800-365-4441 or visit us online at www.guildmortgage.com.