

GUILD HOLDINGS COMPANY
CHARTER FOR THE AUDIT COMMITTEE
OF THE BOARD OF DIRECTORS

(Approved by the Board of Directors as of May 8, 2024)

PURPOSE:

The purpose of the Audit Committee (the “Audit Committee”) of the Board of Directors (the “Board”) of Guild Holdings Company, a Delaware corporation (the “Company”), in order to assist the Board in fulfilling its responsibilities, shall be to oversee:

- The design, implementation, organization and performance of the Company’s internal audit function, accounting and financial reporting processes of the Company and audits of the financial statements of the Company;
- The integrity of the Company’s financial statements; the Company’s compliance with legal and regulatory requirements; internal controls over financial reporting and disclosure controls and procedures;
- The preparation and approval of the reports that the rules of the Securities and Exchange Commission (the “SEC”) require be included in the Company’s annual proxy statement;
- The selection, engagement terms, fees, qualifications, independence, and performance of the registered public accounting firms engaged as the Company’s independent outside auditors for the purpose of preparing or issuing an audit report or performing audit services;
- The review and assessment of the Company’s risk management, risk assessment and major risk exposures with respect to financial, accounting, tax, privacy and cybersecurity and technology risk; and
- Transactions between the Company and a related party.

In connection with the foregoing, the Audit Committee will provide the Board with the results of its monitoring and make recommendations derived from such monitoring. Further, the Audit Committee will provide the Board such additional information and materials as it may deem necessary to make the Board aware of significant financial matters that require the Board’s attention.

In addition, the Audit Committee will undertake those specific duties and responsibilities listed under “Committee Responsibilities and Authority” below and such other duties as the Board may from time to time prescribe.

The Audit Committee’s responsibility is one of oversight. The members of the Audit Committee are not employees of the Company, and they do not perform, or represent that they perform, the functions of the Company’s management or the independent auditors. The Audit Committee relies on the expertise and knowledge of management and the independent auditors in carrying out its oversight responsibilities. The management of the Company is responsible for preparing accurate and complete financial statements in accordance with generally accepted accounting principles and for establishing and maintaining appropriate accounting principles and financial reporting policies and satisfactory internal control over financial reporting. The independent auditors are responsible for auditing the Company’s annual consolidated financial statements and the effectiveness of the Company’s internal control over financial reporting and reviewing the Company’s periodic financial statements. It is not the responsibility of the Audit Committee to prepare or certify the Company’s financial statements or guarantee the audits or reports of the independent auditors, nor is it the duty of the Audit Committee to certify that the independent auditor is “independent” under applicable rules. These are the fundamental responsibilities of the Company’s management and the independent auditors.

COMMITTEE MEMBERSHIP AND ORGANIZATION:

The Audit Committee members will be appointed by the Board on the recommendation of the Nominating and Corporate Governance Committee and will serve at the discretion of and can be replaced by the Board. The Audit Committee will consist of at least three (3) members of the Board. The Board may designate one member of the Audit Committee as its chair. The Audit Committee must meet the following criteria (as well as any additional criteria required by the SEC or the New York Stock Exchange):

- The Audit Committee shall consist of such number of independent directors as required under the New York Stock Exchange rules, the rules of the SEC and applicable law (in each case subject to any applicable transition period), as in effect from time to time.
- Each member will be able to read and understand fundamental financial statements, in accordance with the New York Stock Exchange Audit Committee requirements for financial literacy; and
- At least one member will be an “audit committee financial expert,” as such term is defined under the rules of the SEC and applicable law, as in effect from time to time. Such member may be the same person with accounting or related financial management expertise, as the Board interprets such qualification in its business judgment.

Vacancies occurring on the Audit Committee will be filled by the Board. Resignation or removal of an Audit Committee member from the Board for any reason will automatically constitute resignation or removal from the Audit Committee. No member of the Audit Committee may serve on the audit committee of more than two other public companies concurrently, unless the Board (i) has determined that such simultaneous services would not impair the ability of such member to effectively serve on the Audit Committee and (ii) discloses such determination either on or through the Company's website or in the annual proxy statement.

COMMITTEE RESPONSIBILITIES AND AUTHORITY:

The responsibilities of the Audit Committee shall include:

Interaction with the Independent Auditor

- Appointing, retaining, compensating and overseeing the work of the independent auditors (including resolving disagreements between management and the independent auditors regarding financial reporting) for the purpose of preparing or issuing an audit report or related work. Selected independent auditors shall report directly to the Audit Committee;
- Prior to engagement of any prospective auditors, reviewing a written disclosure by the prospective auditors of all relationships between the prospective auditors, or their affiliates, and the Company, or persons in financial oversight roles at the Company, that may reasonably be thought to bear on independence, and discussing with the prospective auditors the potential effects of such relationships on the independence of the prospective auditors, consistent with the applicable requirements of the Public Company Accounting Oversight Board (United States) (the "PCAOB");
- Pre-approving audit and permissible non-audit services provided to the Company by the independent auditors (or subsequently approving non-audit services in those circumstances where a subsequent approval is necessary and permissible); in this regard, the Audit Committee shall have the sole authority to approve the selection and termination of the independent auditors (which independent auditors shall report to the Audit Committee), all audit engagement fees and terms and all non-audit engagements, as may be permissible, with the independent auditors;
- Reviewing and discussing with the independent auditors any documentation supplied by the independent auditors as to the nature and scope of any non-audit services to be approved, as well as the potential effects of the provision of such services on the auditor's independence;

- Discussing with management and the director of internal audit their views as to the competence, performance and independence of the independent auditor and resolving any disagreements between management and the independent auditor regarding financial reporting;
- Reviewing and evaluating the lead partner of the independent auditor team and ensuring an orderly rotation of the lead audit partner as required by law;
- Reviewing and providing oversight with respect to the external audit and the Company's relationship with its independent auditors by (i) reviewing the independent auditors' proposed audit scope, approach and independence for the annual audit and quarterly reviews for the current year; (ii) obtaining on a periodic basis a written statement from the independent auditors regarding relationships and services with the Company which may impact independence and presenting this statement to the Board, and to the extent there are relationships, monitoring and investigating them; (iii) discussing with the Company's independent auditors the financial statements and audit findings, including any significant adjustments, management judgments and accounting estimates, changes in the Company's selection or application of accounting principles, any difficulties encountered in the course of the audit work, suggestions for improvements provided to management by the independent auditors, any restrictions on the scope of activities or access to requested information, any significant disagreements with management and any other required communications described in applicable accounting standards, significant new accounting policies and any other matters required by the PCAOB ; (iv) reviewing reports submitted to the Audit Committee by the independent auditors in accordance with the applicable SEC requirements; (v) discussing with the independent auditor the quality of the accounting principles to be applied; (vi) discussing with the independent auditor to understand the nature of each identified critical audit matter, the auditor's basis for identifying a matter as a critical audit matter and how each such identified matter will be described in the auditor's report; and (vii) reviewing all alternative treatments of financial information within GAAP that have been discussed with management, ramifications of the use of such alternative disclosures and treatments and the treatment preferred by the independent auditor;
- Reviewing with the independent auditors, as appropriate, communications between the audit team and the independent auditors' national office with respect to accounting or auditing issues;
- Reviewing and discussing with management and the independent auditors the annual audited financial statements, including the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations," in connection with filing the Company's Annual Report on Form 10-K with the SEC, and recommending to the Board whether such financial statements should be

included in such filings;

- Reviewing, discussing with management and the independent auditors, and approving the quarterly unaudited financial statements, including the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations," in connection with filing the Company's Quarterly Reports on Form 10-Q with the SEC;
- Engaging the Company's independent auditors to review, prior to filing with the SEC, the Company's interim financial statements included in Quarterly Reports on Form 10-Q, using professional standards and procedures for conducting such reviews;
- Reviewing, prior to announcement, the Company's press releases containing material financial information as well as any financial information and earnings guidance provided to analysts and rating agencies, and discussing with management whether such press releases and guidance properly disclose financial information presented in accordance with GAAP and, to the extent non-GAAP information is included, applicable rules and regulations of the SEC governing the disclosure of such non-GAAP information;
- Overseeing the Company's system of internal controls over financial reporting, including meeting periodically with the Company's management and the independent auditors to review the adequacy of such controls and to review the disclosure regarding such system of internal controls required under SEC rules to be contained in the Company's periodic filings and the attestations or reports by the independent auditors relating to such disclosure;
- At least annually, obtaining and reviewing a report by the independent auditor describing the audit firm's internal quality-control procedures and any material issues raised by the most recent internal quality-control procedures, peer review or any inquiry or investigation by governmental or professional authorities within the preceding five years, and any steps to deal with any identified issues; and
- Approving hiring policies for employees or former employees of the Company's independent auditors, consistent with SEC and the New York Stock Exchange regulations and guidelines.

Interaction with Internal Audit

- Reviewing the design, implementation, organization, and performance, and determining the scope, roles and responsibilities, of the Company's internal audit function, including: (i) assessing resource requirements (internal, external and/or combined); (ii) reviewing with management and the chief internal audit executive any Internal Audit Charter,

audit plans and the process used to develop such plans, activities, staffing and organizational structure of the internal audit function; (iii) ensuring there are no unjustified restrictions or limitations on the chief internal audit executive; (iv) reviewing any significant reports to management prepared by the internal audit department, including management's adoption and resolution of the internal audit department's recommendations; (v) reviewing the effectiveness of the internal audit function annually as part of the year-end external audit and reporting process; and (vi) on a regular basis, meeting separately with the chief internal audit executive to discuss any matters that the Audit Committee or internal audit believes should be discussed privately; and

- Reviewing and discussing with executive management, and recommending to the Board, the appointment or dismissal of the chief internal audit executive and consulting with executive management about his or her performance goals and subsequent performance evaluation and compensation, and the application of the Company's compensation policies to other internal audit personnel.

Financial and Reporting Matters

- Discussing with management and the independent auditors correspondence with regulators or governmental agencies that raise material issues regarding the Company's financial statements or accounting policies and the effect of regulatory and accounting initiatives, as well as off-balance-sheet structures on the Company's financial statements;
- Reviewing and discussing with management and the independent auditor the Company's financial risk exposures (including its investment policies) and assessing the policies and processes management has implemented to monitor and control such exposures;
- Reviewing and assessing the Company's open litigation and regulatory matters as they relate to financial reporting and its litigation management process as it relates to financial reporting;
- Reviewing, in conjunction with counsel, any legal matters that could have a significant impact on the Company's financial statements;
- Reviewing management's monitoring of compliance with anti-money laundering laws and unlawful payments, including the Foreign Corrupt Practices Act and other similar laws, as applicable;

- Reviewing and approving all transactions between the Company and a related party for which review or approval is required by Company policy, by applicable law or that are required to be disclosed in the Company's financial statements or SEC filings;

Risk Management

- Assisting the Board in fulfilling its oversight responsibilities regarding the Company's policies and processes with respect to enterprise risk assessment and management;
- Periodically reviewing and discussing with the Company's Chief Information Officer material risks relating to data privacy, technology and information security, including cybersecurity, threats and back-up of information systems and the Company's process for assessing, identifying, and managing such risks, as well as the Company's internal controls and disclosure controls and procedures relating to cybersecurity incidents;
- Reviewing and assessing the effectiveness of the Company's risk management, which shall include, but is not limited to, monitoring the resources directed to such risk management;
- Reviewing and overseeing selected additional risk topics as management or the Audit Committee deems necessary or appropriate from time to time; and
- Consulting with other committees of the Board on risk-related matters as the Audit Committee deems necessary or appropriate.

Other Matters

- Reviewing and updating the Company's Whistleblower Policy and related procedures;
- Establishing procedures for receiving, retaining and treating complaints received by the Company regarding accounting, internal accounting controls or auditing matters and procedures for the confidential, anonymous submission by employees of concerns regarding questionable accounting, internal accounting controls, auditing matters or related matters;
- Any additional responsibility or authority mandated by the SEC, the New York Stock Exchange or other applicable rule or regulation.
- If in the judgment of the Audit Committee such investigation is necessary or appropriate, instituting special investigations on any matter brought to the attention of the Audit Committee within the scope of its duties;

- Obtaining advice and assistance from outside legal, accounting or other advisors, with any resulting expenses being paid by the Company;
- At least annually, reviewing its own charter, structure, processes, and membership requirements and performing an annual self-evaluation of its performance;
- Providing a report in the Company's proxy statement in accordance with the rules and regulations of the SEC;
- Considering and approving directors' participation in possible corporate opportunities and conflicts of interest as set forth in the Company's Code of Business Conduct and Ethics;
- Considering any request by directors or executive officers of the Company for a waiver from the Code of Business Conduct and Ethics, which, if approved, shall be promptly disclosed as required by applicable law and NYSE Rules;
- Overseeing compliance with the requirements of the SEC and the New York Stock Exchange for disclosure of auditor's services and audit committee members, member qualifications and activities; and
- Reviewing and advising the Chief Executive Officer, the President and the Board with respect to the appointment, dismissal and replacement of the chief financial officer (and chief accounting officer) and consulting with the Chief Executive Officer and the President about the performance goals and subsequent performance evaluation and compensation of each.

The Company shall provide appropriate funding, as determined by the Audit Committee, for the payment of compensation to the auditors and independent counsel and other advisors engaged by the Audit Committee, as well as funding for the payment of ordinary administrative expenses that, as determined by the Audit Committee, are necessary or appropriate in carrying out its duties. Audit Committee members shall have full access to all books, records, facilities and personnel of the Company as the Audit Committee deems appropriate in order to carry out its responsibilities.

MEETINGS:

The Audit Committee will meet as often as it determines necessary, but not less frequently than quarterly. The Audit Committee may meet either in person or telephonically,

and at such times and places as the Audit Committee determines. The Audit Committee may establish its own schedule, which it will provide to the Board in advance. The Audit Committee may request any officer or employee of the Company or the Company's outside counsel or independent auditors to attend a meeting of the Audit Committee or to meet any members of, or consultants to, the Audit Committee.

The Audit Committee will meet separately with the Chief Executive Officer and the President and separately with the Chief Financial Officer of the Company (without the independent auditor present) at such times as are appropriate to review the financial affairs of the Company. The Audit Committee will meet separately with a member of the internal audit function (without any other member of management present) and with the independent auditors of the Company (without any member of management present) so as to enhance the opportunity for the identification and discussion of all issues warranting Audit Committee attention.

A majority of the members of the Audit Committee shall constitute a quorum for a meeting and the affirmative vote of a majority of members present at the meeting at which a quorum is present shall constitute the action of the Audit Committee. The Audit Committee shall otherwise establish its own rules of procedure, consistent with the Company's bylaws in effect from time to time.

MINUTES:

The Audit Committee will direct Company management to maintain written minutes of its meetings, which minutes will be maintained by management with the minutes of the meetings of the Board. The Audit Committee, or its chair, shall make regular reports to the full Board on the actions and recommendations of the Audit Committee.

REPORTS:

In addition to preparing the report in the Company's proxy statement in accordance with the rules and regulations of the SEC, the Audit Committee will summarize its findings and recommendations to the Board as may be appropriate, consistent with the Audit Committee's charter.

DELEGATION OF AUTHORITY:

The Audit Committee may form, and delegate any of its responsibilities to, a subcommittee, so long as such subcommittee is solely comprised of one or more members of the Audit Committee. Any action of the subcommittee will be presented to the full Audit Committee at its next scheduled meeting.

The Audit Committee may also delegate to one or more designated members of the Audit Committee the authority to pre-approve audit and permissible non-audit services, provided such pre-approval decision is presented to the full Audit Committee at its next scheduled meeting.

The Audit Committee may not delegate its responsibilities to non-Audit Committee members.

LIMITATION OF THE AUDIT COMMITTEE'S ROLE:

While the Audit Committee has the responsibilities and powers set forth in this charter, it is not the duty of the Audit Committee to plan or conduct audits or to determine that the Company's financial statements and disclosures are complete and accurate and are in accordance with GAAP, and applicable rules and regulations. These are the responsibilities of management and the independent auditor.