

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

(Approved by the Board of Directors as of November 2, 2023)

PURPOSE:

The purpose of the Compensation Committee (the “Compensation Committee”) of the Board of Directors (the “Board”) of Guild Holdings Company (the “Company”) shall be to:

- Review and approve the compensation of the Chief Executive Officer (“CEO”), as well as the executive direct reports of the CEO and the other executive officers of the Company (the “Executive Officers”);
- Review and make recommendations to the Board with respect to compensation of the Company’s directors;
- Provide oversight of the Company’s executive compensation policies, plans and benefit programs;
- Oversee the Company’s compensation-related disclosures required by the Securities and Exchange Commission (the “SEC”); and
- Administer the Company’s compensation programs and plans, including incentive compensation plans and equity-based plans, for Executive Officers.

In furtherance of these purposes, the Compensation Committee will undertake specific duties and responsibilities listed below, and will have the authority to undertake such other specific duties as the Board may from time to time prescribe.

STATEMENT OF POLICY:

The philosophy of the Board is to provide compensation to the Company’s Executive Officers in such a manner as to attract and retain the best available personnel for positions of substantial responsibility with the Company, to provide incentives for such persons to perform to the best of their abilities for the Company, and to promote the success of the Company’s business.

COMMITTEE MEMBERSHIP AND ORGANIZATION:

The Compensation Committee will be appointed by the Board on the recommendation of the Nominating and Governance Committee and will serve at the discretion of and can be replaced by the Board. The Compensation Committee shall consist of at least two (2) members of the Board. The Board may designate one member of the Compensation Committee as its chair.

Vacancies occurring on the Compensation Committee will be filled by the Board. Resignation or removal of a Compensation Committee member from the Board for any reason will automatically constitute resignation or removal from the Compensation Committee.

Each member of the Compensation Committee must meet the following criteria: (i) the non-employee director definition of Rule 16b-3 promulgated under Section 16 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”); (ii) the definition of independence as set forth in the applicable rules of the New York Stock Exchange (“NYSE Rules”) and in any rule or regulation prescribed by the SEC, in each case in existence as of the date hereof or implemented in the future, provided that members of the Compensation Committee shall not be required to satisfy the director independence requirements set forth in the NYSE Rules for so long as the Company qualifies as a “controlled company” (as defined in Section 303A of the NYSE Listed Company Manual) or as permitted by any applicable transition period; and (iii) other eligibility requirements as set forth in the applicable NYSE Rules and in any rule or regulation prescribed by the SEC, in each case, in existence as of the date hereof or implemented in the future. The Compensation Committee may form and delegate authority to subcommittees when appropriate. Any such subcommittee shall consist solely of Compensation Committee members. Any action of the subcommittee will be presented to the full Compensation Committee at its next scheduled meeting.

COMMITTEE RESPONSIBILITIES AND AUTHORITY:

The responsibilities of the Compensation Committee include the following:

- Annually review and approve corporate goals and objectives relevant to the CEO’s compensation, evaluate the CEO’s performance in light of those goals and objectives and determine and approve the CEO’s compensation level based on this evaluation. In determining the incentive components of CEO compensation, the Compensation Committee may consider any number of factors, and should consider the Company’s performance and relative stockholder return, the value of similar incentive awards to CEOs at comparable companies and the awards given to the CEO in past years;
- At least annually, review and approve the annual base salaries and annual incentive opportunities of the Executive Officers;
- Periodically and as and when appropriate, review, approve, and make recommendations to the Board for approval, the following as they affect the Executive Officers: (a) all

other incentive awards and opportunities, including both cash-based and equity-based awards and opportunities; (b) any employment agreements and severance arrangements; (c) any change-in-control agreements and severance protection plans and change-in-control provisions affecting any elements of compensation, benefits and perquisites; and (d) any special or supplemental compensation and benefits for the Executive Officers and individuals who formerly served as Executive Officers, including supplemental retirement benefits and the perquisites provided to them during and after employment;

- Review and approve the list of companies to be included in any compensation peer group used to benchmark pay levels based on criteria the Compensation Committee deems appropriate;
- No less frequently than every other year, review and make recommendations to the Board with respect to the compensation and benefits of directors, including under any incentive compensation plans and equity-based compensation plans;
- Act as administrator of the Company's equity compensation plans for its employees;
- Review the Company's practices and policies of employee compensation as they relate to risk management and risk-taking incentives, to determine if such compensation policies and practices are reasonably likely to have a material adverse effect on the Company, and take such determinations into account in discharging the Compensation Committee's responsibilities;
- Conduct an annual review on succession planning, report its findings and recommendations to the Board, and work with the Board in evaluating potential successors to executive management positions;
- Make recommendations to the Board regarding amendments to the equity compensation plans, and changes in the number of shares reserved for issuance thereunder;
- Approve the grant of options to purchase the Company's common stock, restricted stock units, or other equity grants pursuant to the Company's equity compensation plans, or amend such options, restricted stock units, or other equity grants and take all other actions permitted under the plans (including delegating authority to the extent permitted under the terms of the plans);
- When required, review and discuss with management the Company's compensation disclosures in the Compensation Discussion and Analysis (the "CD&A") section of the Company's annual reports, registration statements and proxy statements filed with the SEC;

- Provide recommendations to the Board on compensation-related proposals to be considered at the Company's annual meeting of stockholders, including the frequency of advisory votes on executive compensation if required by Section 14A of the Exchange Act and the rules and regulations promulgated thereunder. The Compensation Committee will review and consider the results of any advisory vote on executive compensation;
- Form and delegate authority to subcommittees when appropriate;
- Review and reassess the adequacy of this Charter annually and recommend any proposed changes to the Board for approval;
- If the Board or Compensation Committee determines to be necessary or appropriate, establish and monitor stock ownership guidelines for directors and/or executive officers of the Company;
- Establish and oversee the Company's compensation clawback or similar policies, including a clawback policy that complies with the requirements of the SEC and the NYSE Rules;
- Oversee the evaluation of the CEO and Executive Officers;
- Annually review its own performance;
- Evaluate whether any compensation consultant retained or to be retained by it has any conflict of interest in accordance with Item 407(e)(3)(iv) of Regulation S-K and consider how any such conflict is being addressed for disclosure in the Company's annual proxy statement or otherwise as required by applicable law and NYSE requirements; and
- Fulfill any other obligations required of the Compensation Committee as may be imposed by the SEC, NYSE Rules or other applicable law, in effect as of the date hereof or implemented in the future.

Compensation Committee members shall have full access to all books, records, facilities and personnel of the Company as the Compensation Committee deems appropriate in order to carry out its responsibilities.

OUTSIDE ADVISERS:

The Compensation Committee shall have the authority, in its sole discretion, to select, retain and obtain the advice of a compensation consultant, legal counsel or other adviser as necessary to assist with the execution of its duties and responsibilities as set forth in this Charter. The Compensation Committee shall be directly responsible for the appointment,

compensation and oversight of the work of any compensation consultant, legal counsel and other adviser it retains.

The Compensation Committee shall receive appropriate funding from the Company, as determined by the Compensation Committee, for payment of reasonable compensation to a compensation consultant, legal counsel and any other adviser retained by the Compensation Committee. For the avoidance of doubt, the Compensation Committee shall not be required to implement or act consistently with the advice or recommendations of its compensation consultant, legal counsel or other adviser, and the authority granted in this Charter shall not affect the ability or obligation of the Compensation Committee to exercise its own judgment in fulfillment of its duties hereunder.

The Compensation Committee may select, or receive advice from, a compensation consultant, legal counsel or other adviser to the Compensation Committee to assist it in the performance of its duties, but only after taking into consideration all factors relevant to the advisor's independence from management, including those specified in Section 303A.05(c) of the NYSE Listed Company Manual. However, nothing in this provision requires that any adviser be independent.

MEETINGS:

The Compensation Committee will meet as often as necessary to carry out its responsibilities. The Compensation Committee may meet either in person or telephonically, and at such times and places as the Compensation Committee determines. The Compensation Committee may establish its own schedule, which it will provide to the Board in advance. The Compensation Committee may request any officer or employee of the Company or the Company's outside counsel to attend a meeting of the Compensation Committee or to meet any members of, or consultants to, the Compensation Committee. The CEO and other executive officers ("executive officer" here means any "officer" as defined in Rule 16a-1(f) under the Exchange Act) may not be present during voting or deliberations by the Compensation Committee regarding the compensation of such executive officer.

A majority of the members of the Compensation Committee shall constitute a quorum for a meeting unless the Committee shall consist of two members, in which event one member shall constitute a quorum 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 Compensation Committee. The Compensation Committee shall otherwise establish its own rules of procedure, consistent with the Company's bylaws in effect from time to time.

MINUTES:

The Compensation Committee will direct Company management to maintain written minutes of its meetings, which minutes will be maintained by Company management with the

minutes of the meetings of the Board.

REPORTS:

The Compensation Committee shall review and discuss with the Company's Executive Officers and other members of management, including members of the Company's Legal department, Human Resources department, outside counsel and any outside compensation consultants, the disclosure regarding the Company's CD&A prepared for inclusion in the Company's annual proxy statement, when required, or where otherwise required to be filed with the SEC, and based on such review and discussion, recommend to the Board whether such CD&A should be included in the Company's annual proxy statement or such other filing with the SEC.

The Compensation Committee shall produce the annual Compensation Committee Report for inclusion in the Company's proxy statement, when required, in compliance with the rules and regulations promulgated by the SEC.

In addition, the Compensation Committee will summarize its examinations and recommendations to the Board as may be appropriate, consistent with this Charter.