

EquitySmart

HOME LOANS

Marketing Compliance Checklist

Use this checklist before submitting any marketing for review via the [Submission Center](#).

1. General Requirements

- ☐ **All materials submitted for review and approval** before public use (Policy Section VIII).
 - ☐ **Equity Smart Brand Guide** followed (logos, fonts, colors).
 - ☐ Content **accurately represents you as an LO or team**, not the corporate entity (Policy Section IX).
 - ☐ No false, misleading, or exaggerated claims (Policy Section III.3).
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2. Required Disclosures

For any ad referencing mortgage products, rates, or services:

- ☐ **Your full name** as licensed.
- ☐ **Your role/title** (e.g., Mortgage Loan Originator, Broker, etc.).

- ☐ **Your NMLS ID** — in text size **no smaller** than the smallest text in the ad.
 - ☐ **Broker's name:** Equity Smart Home Loans.
 - ☐ **Broker's NMLS ID:** 856170.
 - ☐ **State license numbers** where applicable.
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3. Triggering Terms & Required Additional Disclosures

If ad contains **ANY** of these terms:

- Amount/percentage of down payment
- Amount/percentage of any payment
- Number of payments
- Period of repayment
- Amount of any finance charge

Then you **must also include**:

- Down payment amount/percentage
 - Full repayment terms (including balloon payments if applicable)
 - APR (using the term "Annual Percentage Rate")
 - Statement if APR may change after consummation
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4. Specific Content Rules

- ☐ **Interest Rates** — APR must be displayed **with equal prominence** as interest rate (Policy Section III.5).

- ☐ **"Fixed" vs. Adjustable** — Must disclose if an adjustable-rate mortgage and show ARM language before “fixed” (Policy Section III.6).
- ☐ **"No Costs" or "No Fees"** — Fully disclose all costs and fees (Policy Section III.7).
- ☐ **Rates/Programs** — Include disclaimer:

Visit equitysmartloans.com. Rates, fees, and programs are subject to change without notice. This is not a guarantee or a commitment to lend. Some products may not be available in all states. Not all applicants qualify for financing. Subject to review of credit/collateral. Equity Smart Home Loans NMLS#: 856170 DRE#: 01906808
Headquarters: 1499 Huntington Dr Suite 500, South Pasadena, CA 91030, (323) 258-4317. Equal Housing Lender logo required.

5. Platform-Specific Items

Print:

- ☐ Include all required disclosures.
- ☐ Disclaimer and Equal Housing Lender logo.

Social Media:

- ☐ Profile name/bio follows policy (no corporate impersonation).
- ☐ Posts with rates, terms, or program details include required disclosures.
- ☐ All images comply with Fair Housing rules (no discriminatory content).

Websites:

- ☐ NMLS and license info clearly displayed on every page.
- ☐ No mimic domains or URLs suggesting corporate affiliation without approval.
- ☐ All rates, fees, and program details up-to-date and truthful.