



Advertising and Marketing Policies and Procedures

All Senior Freedom Inc. (SFI) employees are required to follow the SFI Advertising and Marketing Policies and Procedures listed below in the conduct of their mortgage business:

Must do the following:

1. If at all possible, utilize marketing and advertising material supplied by one of our Lending partners who have already approved that material for compliance.
2. Provide copies of all advertising, marketing material, or circulated information to management for approval to insure compliance. Submit any changes of marketing materials to management for approval prior to distribution. Due to the continually changing of products and HUD rules, no marketing material may be distributed that does not have an effective date clearly printed on the material, with that date being no later than the date the material is distributed. *Exception to the effective date rule is for business cards only.*
3. SFI provides a comprehensive website with a custom tailored personal website feature for each loan officer that has been approved for compliance by each of our lenders. If a loan officer should decide they want to publish their own website, that website must be approved for compliance by each of our lenders as well before it is promoted or advertised.
4. Follow any Lender / Investor specific guidelines issued concerning their proprietary marketing materials.

The above listed policies and procedures for advertising and marketing may be amended from time to time and distributed to investors and originators. All employees must read and attest to the policies and procedures and attest to any modifications to the policies and procedures that are distributed in the future.

Advertising and Marketing Policies and Procedures Acknowledgement

I hereby certify that I have read and received a copy of the Senior Freedom Inc. Quality Control Policies and Procedures. I understand and agree to conduct myself according to the policies and procedures contained therein. I understand that the policies and procedures may be modified from time to time and that I must conduct myself according to those updated policies and procedures when transmitted to me.

Signature

Date

Printed Name

Position

Senior Freedom Inc. - 2505 Wanakah Ridge Dr, Cedar Park, TX 78613 NMLS: 1203862