

# Marketing and Advertising Policy

As a Loan Officer of Loan Factory, you must follow our Marketing and Advertising Policy. This policy ensures that all marketing materials are truthful, accurate, and comply with laws and regulations. Loan Factory may review and monitor your materials and take corrective action if needed. By working with Loan Factory, you agree to follow this policy.

## 1. Cost associated with Marketing/ Advertising

Loan Officers shall be responsible for all costs associated with paying for their marketing efforts including but not limited to advertisements, print documents, and lead purchases.

## 2. Approval before posting

All advertising/ Social Posting (that solicit clients) should be approved by Loan Factory Marketing:

- Add ALL of your Campaign's information in the Marketing Campaigns tab for approval
- Our Marketing team will also audit your Social Media once a month and send out To-do to make sure all the posts stay in compliance.

## 3. Compliance

- All Loan Officers are required to fully disclose *ALL their professional social media sites* to Loan Factory at the time of registration.

### Steps:

- Log in to the Loan Factory website
  - Drop down from your name => Choose My Profile => Personal Information => Social links => Click Add to disclose all Social Media URL
- In the About Section; you must disclose all the information below (Make it **public** so everyone can check the information easily).
    - All links below are required to be added to your Social Media
      - [www.loanfactory.com](http://www.loanfactory.com)
      - [www.loanfactory.com/privacy](http://www.loanfactory.com/privacy)
      - [www.loanfactory.com/state\\_licenses](http://www.loanfactory.com/state_licenses)
      - [www.loanfactory.com/disclosure](http://www.loanfactory.com/disclosure)

- If you are licensed in Texas, you must also list the Texas Disclosure on your Facebook page ([link](#)). When the user clicks on it, they must immediately see Texas Disclosures.

Eg: Thuan Nguyen's profile: [www.facebook.com/ThuanLoanFactory](http://www.facebook.com/ThuanLoanFactory)

Please be advised that LOs need to disclose these links on their About Section but with their domain page;

Eg: if your domain is: **lfus**, the links that need to be added are

[www.lfus.com/privacy](http://www.lfus.com/privacy)

[www.lfus.com/state-licenses](http://www.lfus.com/state-licenses)

[www.lfus.com/disclosure](http://www.lfus.com/disclosure)

b.2 LO's name and LO's NMLS

b.3 Company Name "Loan Factory" and NMLS "NMLS #320841".

c. When generating the Flyers/ Images; Please note that:

- The size of the company name cannot be smaller than the LO's name and LO's domain name.
- The NMLS # and the CA DRE #: the size cannot be smaller than the smallest font size used in the advertisement.  
(<https://www.dre.ca.gov/files/pdf/forms/re858.pdf>)
- Add Equal Housing Lender logo

If you're using Powered by Loan Factory, create the Powered by Loan Factory logo directly on our Marketing Materials Portal and use it on your Social Media posting

d. Advertising/ Social Post content

- All LOs are prohibited from posting offensive, discriminatory, and misleading information on their social media sites.
- LOs are prohibited to disclose non-public information of the clients on any means of digital marketing. Personal information includes but is not limited to, clients' full name, address, social security number, date of birth, employment information, and other financial information without verbal or written consent from the clients.
- All post mention rates (except Non-QM), must **include APR**. APR must have the same or similar font/ size as the interest rate.

- You cannot claim to have “lowest rates”, “best rates”, “no closing costs” or “guarantee”. Your ads must reflect the facts and be able to support them. For example, you cannot advertise a 2% rate with no costs when the lowest possible rate we can offer is 2.25%.
  - If you mention your domain name in the post: Make sure to include the company name and NMLS in the post too
- e. In Business Card: It is recommended that all Loan Officers use the company's address on their business cards. However, if our company does not have an office in a particular state, Loan Officers may use their own address.
- f. In all Social Media and GMB: you have to include the company name "Loan Factory"

#### 4. Company networks

All LOs are highly encouraged to like and follow our company's social media sites, add friends/follow other LOs in Loan Factory.

- Facebook Page: <https://www.facebook.com/LoanFactoryHQ/>
- LinkedIn: <https://www.linkedin.com/company/loan-factory-inc>
- Twitter: <https://twitter.com/LoanFactoryHQ>
- Instagram: <https://www.instagram.com/loanfactoryhq/>

LOs are highly recommended to join these discussion Facebook groups below:

- [Loan Factory groups](#) (for all clients)
- [An Cu Lac Nghiep](#) (for Viet clients)
- [Mortgage Brokers](#) (for all brokers or LOs)
- [Vietnamese Loan Officers](#) (for Viet LOs)