

OVERVIEW

Comprehensive support to provide marketing compliance reviews that highlight an institution's implementation of federal and state advertising regulations.

Through our guidance, both management and compliance personnel can be assured that the financial institution complies with the regulations, rules, and laws governing advertising, marketing and lead acquisition.

The first and only full-service mortgage risk management firm in the country.



Lenders Compliance Group

www.LendersComplianceGroup.com

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Advertising, Marketing & Lead Acquisition Compliance

Marketing Compliance

Our professionals have expertise in understanding the complex compliance issues regarding marketing and lead generation programs.

We evaluate Commercial Communication across all media, including:

- Advertising (Print, TV, Radio, Social)
- Direct Mail Solicitations
- Direct Telephone Solicitations
- Email Marketing Campaigns
- Lead Purchases (Review and Assess Lead Vendors)
- Social Media (Face-Book; Twitter; LinkedIn and others)
- Targeted Data Sources (Trigger lists and other credit data)
- Websites
- Wholesale Channel Review (Mortgage Bankers and Mortgage Brokers)

We determine whether marketing policies, procedures and practices are consistent with the requirements of applicable laws and regulations.

We can review individual pieces, marketing programs, social media programs, scripts and any other type of Commercial Communication.

We are here to help you stay compliant and manage your risk in the marketing and lead acquisition areas.

Our reviews are based upon the CFPB's examination manual. We review for compliance with various laws/regulations including: (TILA; Regulation Z; RESPA; Regulation X; ECOA; Regulation B; SAFE Act; and the Mortgage Acts and Practices - Advertising Regulation N (MAP), as well as applicable State laws & regulations.)

The CFPB is reviewing the "life-cycle" of the mortgage starting with marketing. MAP has greatly expanded what actions are included through its definition of Commercial Communication. The expansion of Social Media as a marketing tool provides new opportunities for residential mortgage lenders and originators, though these marketing venues require careful preparation and monitoring to ensure compliance with application regulatory requirements.

Our guidance provides the confidence to advertise and market in a compliant manner and manage risk.