



AGENT ADVERTISING GUIDELINES

ALL FLYERS, POST CARDS, MAGAZINE ADS, WEBSITES, ETC. MUST DISPLAY YOUR OFFICE NAME, ADDRESS OR OFFICE PHONE NUMBER. THE CONSUMER MUST BE ABLE TO CONTACT THE BROKER AT ALL TIMES.

THE FAIR HOUSING LOGO CRITERIA ARE AS FOLLOWS; FOR AN 8 ½ X 11 FLYER THE LOGO MUST BE AT LEAST 1 INCH X 1 INCH AND "EQUAL HOUSING OPPORTUNITY" MUST BE LEGIBLE.

THE FAIR HOUSING LOGO CANNOT APPEAR WITHOUT THE SLOGAN "EQUAL HOUSING OPPORTUNITY." THE SLOGAN IS PART OF THE LOGO.

THE BROKERS LOGO MUST BE PROMINENT IN ALL ADS.

ALL ADS MUST BE APPROVED BY THE BROKER PRIOR TO PRINT, PUBLISHING AND DISTRIBUTION. PLEASE EMAIL, FAX OR DROP OFF A COPY OF ALL ADS FOR APPROVAL.

DID YOU KNOW...

RESPA - Prohibition of defraying costs. RESPA LAW indicated that normal promotional and educational practices are permissible, as long as there is no defrayment of costs involved. IF YOU ENTER INTO A COOPERATIVE MARKET CAMPAIGN WITH A LOAN OFFICER, TITLE REP., OR ANY OTHER PROFESSIONAL, THE OTHER PARTY CANNOT PAY FOR YOUR PORTION OF THE COSTS. COSTS FOR ADVERTISING AND DISTRIBUTION MUST BE DIVIDED PROPORTIONATELY. FOR EXAMPLE, IF YOUR NAME AND IMAGE BRANDING TAKES UP TO ¼ OF THE ADVERTISING SPACE IN A CO-OP MARKETING CAMPAIGN WITH A LOAN EXECUTIVE, THEN THE LOAN OFFICER SHOULD PAY 75% AND YOU SHOULD PAY 25% OF THE COSTS, BASED UPON FAIR MARKET VALUES.

TO AVOID A DEPARTMENT REPRIMAND OR FINE PLEASE BE SURE TO HAVE YOUR DESIGNATED BROKER REVIEW AND APPROVE ALL MARKETING MATERIALS.

YOUR COOPERATION IS GREATLY APPRECIATED!!

Maggie Smith
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