

TELEMARKETING LAW COMPLIANCE AND SAFE HARBOR POLICY

INTRODUCTION AND PURPOSE

This Telemarketing Law Compliance and Safe Harbor Policy (the "Policy") contains critical information concerning MortgagePros, LLC ("MortgagePros") policies applicable to compliance with the Telephone Consumer Protection Act ("TCPA"), the Amended Telemarketing Sales Rule (the "TSR"), and various other federal and state telemarketing laws. This Policy establishes procedures designed to ensure compliance with applicable laws and to qualify for safe harbor protections wherever available.

YOU MUST READ THIS POLICY CAREFULLY. It contains mandatory obligations and responsibilities you must fulfill in connection with your employment with, or services performed on behalf of, MortgagePros. Failure to comply with this Policy will result in disciplinary action up to and including termination of employment.

SCOPE AND MODIFICATION

This Policy supersedes and replaces any and all prior telemarketing-related policies and practices, and any inconsistent verbal or written policy statements, solely in connection with:

1. The collection of consumer data records with TCPA Consent (as defined below) ("TCPA Consented Records");
2. The maintenance and sharing of such TCPA Consented Records; and
3. All telemarketing activities undertaken in connection with TCPA Consented Records, as well as non-TCPA Consented Records (collectively, the "Covered Topics").

MortgagePros reserves the right, in its sole discretion, to revise, delete, and add to the provisions of this Policy at any time. All revisions, deletions, or additions to this Policy must be in writing. No oral statements or representations can change any provisions of this Policy.

All questions relating to the Covered Topics, including this Policy, must be directed to your immediate supervisor, manager, and/or MortgagePros contact, as applicable.

IMPORTANT NOTICE: Information in this Policy is privileged and confidential and is intended for the use of MortgagePros employees and contractors only.

TCPA COMPLIANCE REQUIREMENTS

MortgagePros strictly complies with the TCPA (and state law equivalents) by ensuring the following:

1. MortgagePros obtains the TCPA-required consumer "prior express written consent" (or its state law equivalent) ("TCPA Consent"), as defined in the TCPA (and corresponding state laws, as applicable), to be contacted by MortgagePros and its third-party lending

partners ("Lenders") via automated means (including autodialed calls and/or SMS text messages).

2. **PROHIBITED ACTIVITIES:** Under no circumstances should any MortgagePros personnel engage in telemarketing activities that involve outbound pre-recorded calls, artificial voice calls, ringless voicemails, and/or the use of artificial intelligence or "soundboard" technology without express written authorization from legal counsel and executive management.
3. Unless otherwise authorized in writing in each instance, MortgagePros requires collection of TCPA Consent in connection with all leads that it generates itself and that it acquires from applicable third-party lead sellers.

PROCEDURE FOR ACQUIRING TCPA CONSENT FROM CONSUMERS

Website Collection Requirements

MortgagePros owns and/or operates proprietary websites, or contracts with third-party lead sellers that operate websites (collectively, "Sites"), through which consumer data is collected via registration forms. Each Site must:

1. Present users with a clear and conspicuous TCPA Consent form containing all required elements set forth in 47 CFR §64.1200(f)(9) (the "TCPA Consent Language");
2. Include TCPA Consent Language that lists the names of the Lender(s). The Lender list should be concise, relevant, and current, with no more than three (3) Lenders included. Lenders must be identified by their respective full corporate names or registered DBAs.
3. Maintain "TCPA Consent Records" for a minimum of five (5) years, including:
 - o Consumer names and associated phone numbers;
 - o Copies of the TCPA Consent Language as presented to consumers;
 - o Copies of the TCPA-related consent provided by consumers;
 - o Date and time that consumers provided consent; and
4. When TCPA Consent Records are generated by a lead seller, that lead seller must provide MortgagePros with copies of the corresponding TCPA Consent Records concurrently with providing MortgagePros with the associated TCPA Consented Records.

TCPA Consent Language Requirements

The TCPA Consent Language must:

1. Be presented as a stand-alone paragraph with its own unchecked box. The unchecked box next to the TCPA Consent Language **must not** be used to obtain consumer consent to any other document or call to action other than TCPA Consent, such as agreement to the applicable Site's Privacy Policy and/or Terms and Conditions, and/or consent to receive commercial e-mail. Such non-TCPA consumer consent should be obtained by and through a separate paragraph, with a separate unchecked box;
2. Only apply to, and list, the applicable Lender(s) and/or MortgagePros, and no other business entity;
3. Be located directly above the call-to-action button, which should read "Agree and Submit";

4. Not be in grey scale and/or of a smaller type size than other language on the applicable Site page;
5. Never be pre-populated with the consumer's telephone number;
6. Never have a pre-populated check box;
7. Include an alternative means to sign up for the featured product, service, and/or offer other than by providing TCPA Consent; and
8. State that consumers may withdraw their consent at any time.

Additionally, each Site must have a Privacy Policy that contains disclosures required by the TCPA, TSR, and other applicable laws, including clear disclosure to consumers that the Site operators collect telephone numbers and that:

- The Site operators and MortgagePros are permitted to use those telephone numbers for telemarketing purposes (subject to collection of valid TCPA Consent); and
- The Site operators and MortgagePros are permitted to share those telephone numbers with third parties, such as Lenders, for marketing purposes.

Third-Party Verification Requirements

Jornaya's Lead ID or Active Prospect's TrustedForm certification protocols must be implemented on all Sites. These services collect evidence of TCPA Consent. The applicable Site Privacy Policies must disclose that Sites use these technologies to record visits and certain user actions, and affirmative consent must be obtained from each Site visitor prior to these technologies engaging in any visitor tracking. These consent records must be maintained for a minimum of five (5) years following collection.

TCPA Consent Revocation Procedure

When a request for TCPA Consent revocation is received:

1. The individual revoking TCPA Consent must be immediately placed on internal Do-Not-Call Lists ("DNC List");
2. The party receiving the TCPA Consent revocation must promptly, but in no event more than three (3) business days later, notify all parties to whom the subject lead was shared of the revocation, with instructions to not call/text that user again; and
3. A request for TCPA Consent revocation must be treated as a request to opt out of receiving both future calls and future texts.

TSR COMPLIANCE AND RECORDKEEPING PROTOCOLS

MortgagePros must maintain records of all service providers used to perform telemarketing services on its behalf, including contracts with those third parties. These contracts must:

1. Require service providers to implement record retention requirements applicable to MortgagePros; and

2. Contain audit provisions sufficient to grant MortgagePros access to records of telemarketing activities on MortgagePros' behalf.

MortgagePros and its telemarketing service providers must collect and retain the following records for a minimum period of five (5) years:

1. Records of all outbound telemarketing calls/texts and call/text detail records
2. Copies of each substantially different telemarketing script
3. Customer information, including purchase data
4. Records of established business relationships with consumers
5. Personnel records for employees involved in telephone sales or solicitations
6. Consent records obtained under the TSR
7. Records of opt-out requests
8. National Do Not Call Registry access records

TELEMARKETING PROCEDURES AND PROTOCOLS

Script Review and Approval

All telemarketing scripts intended for use in connection with telemarketing activities must be submitted to your immediate supervisor, manager, and/or MortgagePros contact for prior written approval in each instance. You may not modify, alter, amend, and/or deviate from any approved scripts.

Mandatory Data Scrubbing

Prior to calling/texting, each telemarketer must scrub all data against:

1. The MortgagePros DNC List, which includes all users who have either contacted MortgagePros and requested not to be contacted again or otherwise revoked their respective TCPA Consent; and
2. Any DNC List applicable to the telemarketer.

Time of Day/Call Frequency Restrictions

1. Calls/texts may only be placed/sent between the hours of 9:00am and 8:00pm local time in the recipient's time zone.
2. Calls/texts should not be placed/sent on Sundays.
3. Residents in the States of Alabama, Louisiana, Mississippi, Pennsylvania, Rhode Island, and Utah should not be contacted on federal holidays.
4. For residents of (and consumers with area codes for) Florida, Maryland, and Oklahoma, telemarketers may not make more than three (3) commercial solicitations via telephone or text to the same person during any twenty-four (24) hour period regarding products/services in the same business vertical.
5. Massachusetts prohibits calls before 8:00am or after 8:00pm, 7 days a week, as does Delaware, Maine, and Montana.

Prohibited Calls

You are prohibited from making outbound telephone calls using an Automatic Telephone Dialing System ("ATDS") to any of the following:

- Any emergency telephone line and/or emergency line of a hospital, physician, health care facility, poison control center, fire department, or law enforcement agency;
- The telephone line of any guest room or patient room in a hospital or healthcare facility;
- Any healthcare facility, elderly care facility, or similar establishment; and/or
- Any telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the call recipient is charged for the call.

In-Call Rules

1. In situations where a consumer answers, and the call is automatically dropped or not connected to a salesperson within two (2) seconds, the TCPA considers the call "abandoned." Abandoned calls must average no more than three percent (3%) for each campaign over a thirty (30)-day period.
2. Caller identification requirements must be met – cannot block or transmit misleading caller identification information.
3. The No Rebuttal Rule means that if a consumer indicates that he or she is not interested in a product and/or service promoted by the telemarketer, the call must proceed to the courtesy close, and the telemarketer may not continue to try to convince the consumer to purchase/obtain the product and/or service being offered. Observe the "No Rebuttal Rule" in states including AK, AR, ID, KS, MS, NC, PA, UT, and WA.
4. The Permission to Continue Rule requires the telemarketer to ask the call recipient for permission to continue with the call at the outset of the call. Observe the "Permission to Continue Rule" in states including CT, IL, KY, NY, OR, and SD.
5. For states other than those adhering to the No Rebuttal Rule, only one (1) "rebuttal" is permitted before proceeding to the courtesy close.

State-Specific TCPA Requirements

MortgagePros and all telemarketers must comply with the following state-specific telemarketing laws in addition to federal requirements:

California

1. Additional disclosures required: Must clearly inform the called party at the beginning of the call that it is a telemarketing call (or sales call) and identify the person on whose behalf the call is being made.
2. Cannot use pre-recorded messages in telemarketing under the California Invasion of Privacy Act unless prior consent is obtained.
3. Must honor Do-Not-Call requests for ten (10) years (vs. federal five (5)-year requirement).

Florida

1. Under the Florida Telemarketing Act, telemarketers must:
 - o Register with the Florida Department of Agriculture and Consumer Services;
 - o Post a bond if the telemarketer engages in certain activities;
 - o Make calls only between 8:00am and 9:00pm local time; and
 - o Disclose within the first thirty (30) seconds: name of salesperson, company name, and purpose of call.
2. Mini-TCPA law (effective July 1, 2021) includes:
 - o Private right of action for unwanted calls/texts.
 - o Prohibition on the use of auto-dialers without prior express written consent.
 - o Statutory damages of \$500-\$1,500 per violation.

New York

1. Within the first sixty (60) seconds of each call, must provide called party with name of caller, name of person on whose behalf the call is being made, and telephone number or address where calls can be received.
2. Required registration with NYS Department of State for telemarketers doing business in New York.

Texas

1. Requires telemarketers to register with the Secretary of State.
2. Must identify the solicitor and the company immediately.
3. Prohibits calls before 9:00am or after 9:00pm on weekdays and Saturdays or before noon or after 9:00pm on Sundays.

Washington

1. Commercial telephone solicitors must register with the Department of Licensing.
2. Must identify the individual caller, company, and product within the first thirty (30) seconds of each call.
3. Automatic dialing devices prohibited unless introduced by a live operator who obtains consent.

Michigan

1. Registration with Attorney General required for certain telemarketing activities.
2. Must honor state-specific Do-Not-Call registry.
3. Must provide clear notice of rights to be placed on MortgagePros-specific do-not-call list.

New Jersey

1. Caller must identify themselves within first thirty (30) seconds.
2. Prior express written consent required for robocalls.

3. Must give phone number or address where seller can be contacted during normal business hours.
4. Prohibits blocking of caller ID information.

Colorado

1. No-Rebuttal Rule: If consumer expresses disinterest, must end the call.
2. Must provide the name and telephone number of the seller during the call.
3. Registration required for certain telemarketing activities.

Indiana

1. "Do-Not-Fax" law restricting unsolicited commercial faxes.
2. State DNC list requirements in addition to federal requirements.
3. Automatic dialer operator must register with state.

Kentucky

1. Must clearly state the call is a sales call at the beginning.
2. Must provide the name of the caller and business within the first thirty (30) seconds of each call.
3. No calls allowed on state holidays.

All telemarketing calls must be recorded and records maintained for at least five (5) years. At the outset of all calls:

1. The caller must state their real first and last name, and the full corporate name/registered DBA of the party on whose behalf the call is being placed;
2. The caller must disclose the purpose of the call clearly, including details about products/services promoted and any associated costs; and
3. The called party must be notified that the call will be recorded for quality assurance purposes.

Telemarketers are prohibited from:

1. Making false and/or misleading statements during any telemarketing calls; and
2. Using threats, intimidation, or profane/obscene language during any call.

Do-Not-Call Request Procedure

When a Do-Not-Call request is received during a call or from a text message recipient:

1. The individual making such request must be immediately placed on the internal DNC List.

2. The party receiving the Do-Not-Call request must promptly, but in no event more than three (3) business days later, notify all parties to whom the subject lead was shared of the Do-Not-Call request, with instructions not to call or text that user again.
3. A Do-Not-Call or Do-Not-Text request received during a call, or from a text message recipient, should be treated as a request to receive no more calls and no more texts.

SMS TEXT MESSAGING COMPLIANCE

Federal SMS Requirements

1. All text messages must include:
 - o Identity of the sender;
 - o Clear opt-out instructions; and
 - o Customer service contact information.
2. Frequency of text messages must match what was disclosed during opt-in.
3. Text messaging campaigns must maintain separate consent from voice calling campaigns.
4. Any material changes to the text program require new consent from consumers.

State-Specific SMS Requirements

California

1. California Consumer Privacy Act (CCPA) applies to text message marketing.
2. Must honor "Do Not Sell My Personal Information" requests related to text marketing.
3. Must provide privacy notices before obtaining consent for text messages.

Florida

1. Under Florida's mini-TCPA, written consent must specifically include:
 - o Clear authorization for texts from an automatic system;
 - o The specific phone number authorized to receive texts; and
 - o Signature of the person providing consent.

Washington

1. No text message solicitations to any Washington resident registered on the state's Do-Not-Call list.
2. Must maintain records of text messaging opt-ins for at least 24 months.

Additional SMS Rules

Advertising Material Requirements

Advertising that solicits TCPA Consent for SMS marketing campaigns (but not the TCPA Consent language itself) must contain all of the following:

1. The applicable program/campaign name;

2. A description of the applicable product/service;
3. The categories/types of SMS text messages to be sent;
4. The anticipated frequency of messaging;
5. The URL to the applicable sponsor's Terms and Conditions;
6. URL to the applicable sponsor's Privacy Policy;
7. Opt-out (STOP) instructions;
8. HELP instructions; and
9. A disclosure that "Message and Data Rates May Apply".

HELP Message Requirements

SMS text recipients must be able to receive help information by texting the keyword "HELP" to the applicable program short code. HELP response text messages should contain:

1. The applicable program or sponsor name;
2. A description of the applicable program;
3. The anticipated frequency of messaging;
4. A toll-free number and web address for support;
5. Opt-out (STOP) instructions; and
6. A disclosure that "Message and Data Rates May Apply".

Opt-Out (STOP) Response Requirements

Telemarketers must offer subscribers the opportunity to revoke their TCPA Consent at any time by texting "STOP" to the short code used for the applicable program. Similar keywords including END, CANCEL, UNSUBSCRIBE, and QUIT must also be honored.

SAFE HARBOR QUALIFICATION REQUIREMENTS

To ensure MortgagePros qualifies for safe harbor protections under the TCPA, TSR and state telemarketing laws, MortgagePros will maintain and document:

1. **Written Procedures and Standards:** This Policy and related procedures demonstrate MortgagePros' commitment to TCPA/TSR compliance.
2. **Comprehensive Training Program:**
 - o All employees involved in telemarketing must complete mandatory TCPA/TSR compliance training upon hire.
 - o MortgagePros must require quarterly refresher training sessions on TCPA/TSR regulations and company policies.
 - o MortgagePros must maintain documentation of all training sessions, including attendance records and curriculum.
 - o MortgagePros must require specialized state-specific training for employees who contact consumers in states with unique requirements.
3. **Regular Monitoring and Enforcement - MortgagePros must require:**
 - o Weekly audits of telemarketing calls.
 - o Monthly reviews of SMS messaging campaigns.

- Internal compliance monitoring team to conduct regular checks.
 - Independent third-party compliance audits at least annually.
- 4. Progressive Discipline for Violations:**
- MortgagePros must maintain clear documentation of all violations.
 - MortgagePros must ensure the consistent application of disciplinary steps (detailed in this Policy).
 - MortgagePros must review of all warnings and terminations by legal/compliance staff.
 - MortgagePros must record maintenance of all disciplinary actions for at least five (5) years.
- 5. Evidence of Good Faith:**
- MortgagePros will promptly investigate any potential TCPA/TSR violations.
 - MortgagePros will take immediate corrective action for any identified compliance gaps.
 - MortgagePros will make proactive updates to this Policy based on regulatory changes.
 - MortgagePros will engage in frequent consultation with legal counsel on evolving TCPA/TSR interpretations.

The above safe harbor measures, combined with strict adherence to this Policy, are designed to demonstrate MortgagePros' good faith efforts to comply with all telemarketing regulations and to secure available safe harbor protections.

EMPLOYEE MONITORING AND DISCIPLINARY PROCEDURES

Compliance Monitoring

MortgagePros will conduct regular audits and monitoring of compliance with this Policy. These audits include:

1. Call monitoring and recording review.
2. Script adherence verification.
3. Do-Not-Call list compliance checks.
4. TCPA Consent verification.
5. Data handling practice reviews.
6. State-specific compliance verification.

Progressive Discipline for TCPA/TSR Violations

MortgagePros implements the following progressive discipline protocol for any violations of this Policy:

First Violation:

- Verbal warning.
- Mandatory refresher training on TCPA/TSR requirements.

- Documentation in employee file.

Second Violation (within three (3) months):

- Written warning.
- Additional comprehensive compliance training.
- Temporary suspension from telemarketing activities (1-3 days).
- Increased supervision and call monitoring.

Third Violation (within three (3) months):

- Final written warning.
- Extended suspension from telemarketing activities (1 week).
- Comprehensive retraining on all telemarketing compliance requirements.
- Performance improvement plan implementation.

Fourth Violation (within three (3) months) or Willful/Intentional Violation:

- Immediate termination of employment

Documentation Requirements:

- All violations must be thoroughly documented.
- Records must include date, nature of violation, and corrective action.
- Documentation must be maintained in both employee files and centralized compliance records.
- Records must be preserved for a minimum of five (5) years.

Note: Particularly egregious violations may result in immediate termination of employment, regardless of progressive discipline steps.

Reporting Violations

MortgagePros encourages all employees to report suspected violations of this Policy to their supervisor, manager, or compliance officer. No retaliation will be permitted against any employee who reports potential violations in good faith.

ACKNOWLEDGMENT OF RECEIPT

This is to acknowledge that I have received a copy of the MortgagePros, LLC (“MortgagePros”) Telemarketing Law Compliance and Safe Harbor Policy (“Policy”). I understand that the Policy contains important information about MortgagePros’ telemarketing-related policies and procedures.

I agree to read and comply with this Policy. I understand that this Policy supersedes and replaces any and all prior telemarketing-related policies and any inconsistent verbal or written policy statements or contractual provisions.

I understand that the policies outlined in this Policy may change from time to time. I understand that no oral statements or representations can change any of the provisions of this Policy.

If I have questions regarding the contents or interpretation of this Policy, I will communicate with my MortgagePros supervisor(s) and/or contact(s), as applicable.

I understand that failure to comply with this Policy may result in disciplinary action up to and including termination of employment, especially if I commit multiple violations within a three-month period as outlined in the Progressive Discipline section of this Policy.

PRINT NAME: _____

EMPLOYEE SIGNATURE: _____

DATE: _____