



# Disclaimers

## Disclaimer Management in Total Expert

Total Expert can ensure that, with proper configuration, assets deployed out of Total Expert include the appropriate contextual disclaimer based on the your compliance requirements. You can create separate disclaimers that are specific to each marketing medium (Web, email, or print).

You, as an organization, are responsible for adding any necessary disclaimers (which may equivalently be called *disclosures* in Total Expert assets) to Total Expert and managing them.

## Disclaimer Best Practices

It is important to have a standard disclaimer for social media, print, and email assets. Depending on your compliance requirements, this disclaimer might be the same for all or different for each medium. If they are the same, you can name this disclaimer `Standard_Disclaimer` and make a note that this will be used across all media. If you need different versions for each medium, you can name them `Standard_Disclaimer_Print`, `Standard_Disclaimer_Email`, and so on.

Your compliance officer should review and approve each disclaimer and any future adjustments.

When submitting a custom asset or template to be created by Total Expert, identify all required disclaimers you want applied to each.

## Total Expert Disclaimer Naming Conventions

State-specific disclaimers must use that state's postal abbreviation. For example, New York must use `NY`.

Disclaimer names cannot contain a space. Use an underscore instead in any multi-word disclaimer names, such as `Standard_Disclaimer_Print`, `Cobranded_Disclaimer`, or `Rate_Flyer_End`.

## DBA Disclaimer Considerations

For disclaimers that are the same for all your DBAs, use `{{ brand_company_name }}` in the body of the disclaimer; this dynamically populates the corresponding DBA name. You do not need to include the DBA in the disclaimer name if the disclaimer is the same for all DBAs.

When you need different disclaimers for each DBA, use the naming convention

`[disclaimer_name]_[DBA_name]` to identify which disclaimer applies to each DBA. For example: `Standard_Disclaimer_Northwest`, `Cobranded_Southeast`, or `LoanProductFHA_WestBranch`.

For state disclaimers that differ between DBAs, use the naming convention

`[state_postal_code]_[DBA_name]`. For example: `NY_Northwest`, `OH_WestBranch`, or `CA_Southeast`.



# Rate Disclaimers

There are several nuances and variations when it comes to rate-specific disclaimers. Based on your compliance requirements, you should provide a standardized disclaimer and any product-specific disclaimers.

## Common Disclaimer Tags

Occasionally, you will want variable information to populate in your disclaimers. Below are some common tags that you can use to retrieve the variable data. If you have additional questions on variable data that can be used in a disclaimer, please reach out to Content Marketing Services ([contentmarketingservices@totalexpert.com](mailto:contentmarketingservices@totalexpert.com)).

- `{{ brand_company_name }}` – This populates the company name in the disclaimer if there are multiple brands.
- `{{ "now" | date: '%m/%d/%Y' }}` – This inserts the date the asset is created in a MM/DD/YYYY format.
- `{{ "now" | date: '%Y' }}` – This inserts the year the asset is created in a YYYY format.
- `{{ agent_company }}` – This populates the company name of the agent partner in a co-branded asset.

## Assessing Disclaimer Complexity

Disclaimers use varying levels of complexity depending on your compliance requirements. Use the example disclaimers below to help gauge where your disclaimers fall. If your disclaimers are typically considered complex, reach out to Total Expert’s Content team to ensure they are configured correctly.

Complexity	Example Disclaimer
basic	© 2020 Print Mortgage LLC. All Rights Reserved.
intermediate	© 2020 Print Mortgage LLC. All Rights Reserved. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. GA - Georgia Residential Mortgage Licensee (Corp. #12345). GA 12345
complex	© 2020 {{DBA Name}}. All Rights Reserved. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. GA - Georgia Residential Mortgage Licensee (Corp. #12345). GA {{User License Number}}. This communication does not constitute a commitment to lend or the guarantee of a specified interest rate. All loan programs and availability of cash proceeds are subject to credit, underwriting and property approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. {{DBA Address}}

## Examples

### Informational/Program Flyer

Standard + State:

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underwriting and property approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. 1234 Main Street, Anytown, NY 12345. Corp NMLS# 123456 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. GA - Georgia Residential Mortgage Licensee (Corp. #12345). GA 12345

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**PRINT TEAM**

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## Rate Flyer

### Product-Specific

Rate Start + Product + Rate End:

These scenario is based on a {FHA} and {35}% as the down payment. A credit score of 740 or higher is required. Interest rates and APR are subject to change. Borrower must meet credit-qualifying guidelines.

(Text in {brackets} in the example above represents information populated by a tag in the disclaimer.)

### Generic

Generic Rate:

Rates advertised are current as of {12/31/2019} but are subject to change without notice. APR and rate advertised based upon a 35% DTI borrower credit score of 720 for conventional loans, 720 for FHA loans, 720 for VA loans. Not all borrowers will qualify for financing at the rate advertised.

(Text in {brackets} in the example above represents information populated by a tag in the disclaimer.)

## Web

Standard (with hyperlink-enabled web addresses):

© 2020 Anyone’s Mortgage LLC. All Rights Reserved. This communication does not constitute a commitment to lend or the guarantee of a specified interest rate. All loan programs and availability of cash proceeds are subject to credit, underwriting and property approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. 1234 Main Street, Anytown, NY 12345. Corp NMLS# 123456 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)).



**Register**



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 Senior Demo Loan Officer

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## Email

Standard + State (with hyperlink-enabled web addresses):

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# Adding Disclaimers

1. Log in as the Marketing Administrator in your organization.
2. Navigate to **Manage Marketing → Disclaimers**.
3. Click the **+Create** button at the top of the page.
4. In the slide-out panel:
  - a. Enter the name of your new disclaimer in the **Disclaimer Name** field.
  - b. Enter the text for your disclaimer, including any tags, in the **Disclaimer Description** field.
  - c. Select the appropriate option from the **Disclaimer Type** drop-down menu.
  - d. Click the **Submit** button.
5. Test that the disclaimer and its tags function as expected by adding it to an asset.