

NHF MARKETING GUIDELINES

GUIDELINES FOR UTILIZING MARKETING MATERIAL TEMPLATES PROVIDED BY NHF

National Homebuyers Fund, Inc. (NHF) administers a variety of housing programs on behalf of state and local Housing Finance Agencies and housing related organizations. NHF does not promote nor market housing programs directly to potential homebuyers. Instead, we assist Participating Lenders with advertising loan programs by providing marketing literature such as brochures and flyers in template format.

Marketing templates are located on the NHF website www.nhfloan.org. Materials are not available on all programs.

ELIGIBILITY GUIDELINES:

Only Participating Lenders may utilize the marketing material templates provided by NHF. This means mortgage professionals who are approved to originate loans for an NHF administered program. Approval is program specific.

If you have any questions about whether you meet the requirements to utilize the NHF marketing templates, please contact NHF toll-free at (866) 643-4968.

HOW TO VIEW & DOWNLOAD MARKETING TEMPLATES:

Marketing materials (i.e. brochures, flyers, etc.) are provided in PDF template format. These templates contain information about the program advantages and basic guidelines. They are not a substitute for complete program guidelines, as published in program Term Sheets or other applicable documents. Participating Lenders (and brokers) are responsible for furnishing loan applications, applicable fees, APRs and complete program guidelines to potential homebuyers.

The materials are intentionally designed with a blank area for you to add your own contact information. If you do not have a version of Adobe Acrobat or another graphics program that allows you to electronically add contact information, you may want to affix a business card or label with your contact information on it. Some lenders have even chosen to purchase an ink stamp and stamp the materials with their contact information and/or logo. Due to time and resource constraints, NHF is unable to customize the templates for individuals.

To download Adobe Reader, go to <http://get.adobe.com/reader/>.

GUIDELINES FOR USING MATERIALS:

Except for customizing the materials with your company contact info, and any applicable disclaimers and licensing information, the materials may not be altered in any way. The artwork may not be used for any other purposes or placed into other documents.

By using these marketing materials, you further agree and represent that:

- a) You or your company are a validly licensed mortgage lender or broker, or real estate professional in the United States or its territories;
- b) This agreement does not constitute a trademark license in the NHF or the program sponsor's trademarks;
- c) You may not misrepresent your relationship with the NHF or the program sponsor nor present false or misleading information about the program;
- d) The materials are provided as-is without any warranty of any kind; and
- e) You acknowledge that legal issues may arise in connection with co-branding these materials and that you are responsible to ensure that these materials, as customized by you, are in compliance with all federal state, and local laws and regulations.