

NATIONAL ASSOCIATION OF MORTGAGE BROKERS

POLICY REGARDING USE OF THE NAMB MARKS

1. NAMB Marks

- National Association of Mortgage Brokers (NAMB)
- Certified Veterans Lending Specialist (CVLS)
- Certified Credit Specialist (CCS)
- Certified Residential Mortgage Specialist (CRMS)
- Certified FHA Mortgage Professional (CFMP)
- Certified Reverse Mortgage Specialist (CREV)
- Certified Mortgage Consultant (CMC)
- Lending Integrity Seal of Approval (NAMB L.I.S.A.)
- General Mortgage Associate (GMA)
- 2. <u>Purpose</u>

These guidelines establish the rules and requirements for use of all NAMB logos and certification marks, which are owned and controlled by NAMB.

3. Authorized Use of NAMB Marks

NAMB grants individuals who have met all certification requirements permission to use the "Certified Veterans Lending Specialist," "Certified Credit Specialist," "Lending Integrity Seal of Approval," "Certified Residential Mortgage Specialist," "Certified FHA Mortgage Professional," "Certified Reverse Mortgage Specialist," "Certified Mortgage Consultant," "General Mortgage Associate," "CVLS," "CCS," "CFMP," "CREV," "CMC," "NAMB L.I.S.A.," "GMA," and "CRMS" marks in connection with professional and business materials such as business cards, email signatures, website, and general documents (including sales literature, brochures, and yellow pages and general advertisements, etc.). While the marks can be used on websites, they may not be used as domain names. The NAMB marks must consistently be used in the same format, proportioning, and type font as it appears on the NAMB website and marketing materials.

4. Documents and Items Other Than Letterheads, Websites, and General Documents

Members and certificants may not use the NAMB marks on products or on any document or item other than letterhead, websites, and general documents specified in Section 3 without the prior written approval of NAMB. The Board of Directors will decide whether or not to grant such approval based on the following considerations:

- a. Whether the proposed use of the NAMB mark in a particular situation could be construed by the public as an endorsement of the item or the contents of the document or website on which the NAMB mark appears;
- b. Whether the document or item on which the NAMB mark appears contains appropriate language making clear that NAMB does not guarantee, endorse, or in any way assure the accuracy of the contents of the document or website or the quality or integrity of the item on which the NAMB mark appears; and,
- c. Whether the rules specified in this policy above have been followed.

Use of the NAMB marks on documents such as company maintenance instructions, warning labels, and similar documents is prohibited, per the Board of Directors.

5. <u>Non-Assignability and Non-Transferability</u>

Permission to use the "Certified Veterans Lending Specialist," "Certified Credit Specialist," "Lending Integrity Seal of Approval," "Certified Residential Mortgage Specialist," "Certified FHA Mortgage Professional," "Certified Reverse Mortgage Specialist," "Certified Mortgage Consultant," "General Mortgage Associate," "CVLS," "CCS," "CFMP," "CREV," "CMC," "NAMB L.I.S.A.," "GMA," and "CRMS" marks is limited to the certified individual and shall not be transferred to, assigned to, or otherwise used by any other individual, organization, or entity.

6. NAMB Mark Usage Violation Reporting

Following receipt of information indicating that an inappropriate or unauthorized use of NAMB's marks may have occurred, NAMB will determine if responsive action will be taken.

If, after review, the Board of Directors decides that usage of the NAMB mark is improper, NAMB may terminate any license, whereupon the individual and/or organization must cease all usage of the NAMB mark and, at the expense of the individual, follow reasonable instructions provided by NAMB to minimize any dilution of NAMB's trademark rights.