Georgia Mortgage Broker Social Media Compliance Checklist

This checklist is designed to help ensure social media posts comply with applicable Georgia and federal mortgage advertising requirements. Complete this checklist before publishing.

1. Company Identification

☐ Use the exact legal company name as listed on the mortgage broker license.
☐ If using a DBA, ensure it is properly registered and approved for use.
☐ Include the company NMLS ID in every post.

2. Loan Originator Identification

☐ If an individual loan originator is named, include their individual NMLS ID next to their name and ensure they are licensed in any state referenced.
☐ Ensure the loan originator is licensed in any state referenced or targeted by the post.

3. Georgia License Statement

☐ Include a statement indicating Georgia license status (e.g., 'Georgia Residential Mortgage Licensee #XXXXXX').

4. Equal Housing Statement or Logo

☐ Include the text 'Equal Housing Opportunity' or the Equal Housing logo in the image/graphic.

5. Truth-in-Lending Accuracy

If referencing a specific rate, also include APR, loan type, term, and assumptions (credit score, down payment, loan amount, etc.):
☐ Ensure all rates and terms are accurate as of the posting date.
☐ Do not use misleading or vague phrases like 'guaranteed approval' or 'lowest rates.'
☐ Include all required disclosures, disclaimers and material terms applicable to the advertised loan program, offer or promotion.
☐ Do not use misleading or vague phrases such as "guaranteed approval" or “lowest rates.”
☐ Verify that all required federal, state, investor and company disclosures/disclaimers are included, when applicable.

6. Fair Advertising

☐ Avoid unsubstantiated claims (such as "#1 in Georgia") unless they can be verified.
☐ Do not imply affiliation with or endorsement by a government agency unless it is accurate.
☐ Ensure eligibility, benefits and program requirements are presented accurately and do not imply every borrower will qualify.

7. Mortgage Broker Representation

☐ Accurately represent Johns Creek Mortgage as a mortgage broker.
☐ Do not imply that Johns Creek Mortgage is the lender unless that is factually correct.
☐ Use language that reflects the company's role in arranging mortgage financing rather than making loans.
❌ “We lend...” ❌ “Our loans...” ❌ “Our underwriting...”
✓ “We help borrowers find...” ✓ “We arrange financing...” ✓ “We connect buyers with loan options…

8. Final Compliance Review

☐ Review the entire post, graphic and caption for compliance before publishing.
☐ If unsure whether disclosures or disclaimers are required, submit the post for compliance or marketing review before publishing.