

Policy & Compliance

Morty encourages Platform LOs to be active on social media – it is a great way to engage with potential borrowers and provide valuable information to a broad audience. Morty allows you to use your personal social media profiles to communicate with potential borrowers but requires that you stay in compliance with all applicable state and federal regulations. You can avoid many pitfalls by including your NMLS ID in all social media profiles, including proper disclosures when posting about loan options, sticking to the facts, and refraining from the promotion of other settlement service providers.

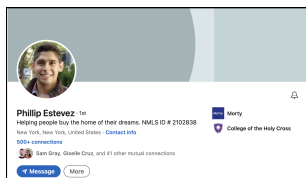
Please add Morty as a connection on any account with which you plan to post mortgage-related content. Morty's social media accounts can be found at the following links: [LinkedIn: linkedin.com/company/morty-inc](https://www.linkedin.com/company/morty-inc/), [Instagram @mortydotcom](https://www.instagram.com/mortydotcom), [Tiktok @mortydotcom](https://www.tiktok.com/@mortydotcom), [X \(formerly Twitter\) @hiMorty](https://twitter.com/hiMorty), and [Facebook @hiMorty](https://www.facebook.com/hiMorty). Morty trusts that you will act in a compliant manner and does not require prior approval for social media posts, with the exception of video content. Prior to posting mortgage-related video content, please send the video to support@morty.com for approval by Morty's Legal and Compliance team.

Social Media Profiles and NMLS ID

Any social media account that is used by a Platform LO to communicate mortgage-related information must be edited to include the Platform LO's NMLS ID (SAFE Act).



X profile (formerly Twitter)



LinkedIn profile

Trigger Terms

It is a TILA violation to reference payment amounts, finance charge amounts, repayment periods, and/or downpayment information without providing complete information.

If any such terms are used, you must provide the following information: the downpayment amount or percentage, the full repayment terms (including any required balloon payment), the annual percentage rate, and whether the rate could increase during the term.

Misrepresentation of Facts

This might sound obvious, but it is illegal to misrepresent facts when posting about loan programs and options. In general, we recommend that Platform LOs do not post about specific loan options as it requires proper disclosure and 100% accuracy. It is always a safe option to share the downloadable marketing materials found on platform.morty.com or to share a link to Morty's website.

Promotion of Third-Party Providers

It can be construed as a RESPA violation to promote a settlement service provider (e.g. real estate brokerage, title insurance company, homeowners insurance company, real estate law firm, or appraisal company). To play it safe, we encourage Platform LOs to avoid promoting third-party services in social media posts.

Morty's Legal and Compliance team is available to answer any questions regarding social media or otherwise. Please send questions to support@morty.com.