

Mortgage Compliance Copy Checklist

A federal baseline review aid for mortgage social posts, graphics, GIFs, and lead magnets. This is not legal advice or final compliance approval.

Claims

- No unsupported payment, APR, savings, or qualification claims
- No guaranteed, best, lowest, free, no-cost, or urgency language without review
- Any numeric example has context and substantiation

Disclosures

- NMLS signal appears where required
- Equal Housing signal appears where required
- Company-required language has been checked

Fair-lending sensitivity

- Copy does not steer or exclude protected classes
- Local examples are neutral and educational
- CTA invites a conversation without pressure

Risky

Guaranteed lowest rate

Safer

Compare loan options carefully

Review note

Final requirements depend on policy and jurisdiction
