

## **LOCAL BUSINESS COMMUNITY DIRECTORY SPONSOR — NO SPAM POLICY**

This No Spam Policy ("Policy") establishes the communication rules, email marketing standards, and spam-prevention commitments between the sponsoring Mortgage Loan Officer and Sponsoring Institution (collectively, the "Sponsor") and your company (the "Participating Business" or "Sponsor Business").

By executing our Directory Sponsorship Agreement, submitting your business details, or subscribing to our CRM/newsletter list to participate in the community business directory (the "Directory"), you agree to the communication practices outlined in this Policy.

---

### **1. Our B2B Anti-Spam Commitment (CAN-SPAM Compliance)**

The Sponsor strictly prohibits the use of deceptive, unsolicited, or predatory email practices. All communications sent by the Sponsor to the Participating Business must comply with the Federal CAN-SPAM Act. The Sponsor commits to the following strict guidelines:

- **A. Accurate Headers:** All sent emails will utilize accurate, clear, and non-deceptive header information (including the "From," "To," and routing information).
- **B. Honest Subject Lines:** The Sponsor will never use misleading, deceptive, or false subject lines to manipulate you into opening an email.
- **C. Valid Physical Address:** Every marketing and administrative email sent by the Sponsor will include the valid physical mailing address of the Sponsoring Institution or Mortgage Loan Officer.
- **D. Direct Opt-Out Mechanism:** Every promotional or newsletter email sent by the Sponsor will contain a clear, conspicuous, and functional opt-out (unsubscribe) link, located at the bottom of the email.
- **E. Swift Processing:** The Sponsor will honor and process all unsubscribe requests within ten (10) business days of submission.

---

### **2. California State Spam Law Compliance (Cal. Bus. & Prof. Code § 17529.5)**

To ensure compliance with the strict regulations of the State of California, the Sponsor strictly enforces the following prohibitions regarding any emails sent to California-based businesses or residents:

- **A. No Unauthorized Domains:** No email sent in connection with the Directory shall contain or be accompanied by a third party's domain name without the express written permission of that third party.
  - **B. No Header Falsification:** No email shall contain falsified, misrepresented, obfuscated, or forged header, routing, or sending information.
  - **C. Strict Subject Line Honesty:** No email shall utilize a subject line that is reasonably likely to mislead a recipient about the content, sender, or purpose of the message.
- 

### 3. Mandatory "Notice and Opportunity to Cure" (Spam Litigation Shield)

- **3.1 Mandatory Written Notice:** To the maximum extent permitted by law, the Participating Business agrees that before filing any complaint, administrative action, or lawsuit under California Business & Professions Code § 17529.5 or any other state or federal anti-spam statute, the Participating Business must provide the Sponsor with written notice of the alleged violation.
  - **3.2 30-Day Cure Period:** Upon receipt of such written notice, the Sponsor shall have **thirty (30) calendar days** to fully cure the alleged violation (including permanently removing the email address from all distribution lists).
  - **3.3 Waiver of Action:** If the Sponsor successfully removes the email or corrects the technical error within this 30-day period, the Participating Business agrees that the violation is cured, and they waive all rights to bring any statutory, civil, or class-action claims for damages.
- 

### 4. Technical Platform Disclaimer (marketingusa.net)

- **4.1 Tech Infrastructure Only:** The Participating Business explicitly acknowledges and agrees that the Directory and its registration portals are built, hosted, and powered by an independent third-party software provider, **marketingusa.net** (the "Platform Provider").
- **4.2 Zero Delivery Liability:** The Platform Provider is strictly a technology supplier. The Platform Provider does not generate, send, review, or control the email lists, email content, newsletter campaigns, or outbound communication systems utilized by the Sponsor.

- **4.3 No Third-Party Liability:** Under no circumstances shall the Platform Provider (marketingusa.net) be held legally or operationally responsible for any spam complaints, deliverability failures, domain blacklistings, or CAN-SPAM/Cal-SPAM violations committed by either the Sponsor or the Participating Business.
- 

## **5. Opting Out of Communications (Unsubscribe Rules)**

- **How to Unsubscribe:** You may opt out of the CRM list at any time by clicking the "Unsubscribe" link located at the bottom of any email sent by the Sponsor.
- **Directory Impact:** Under the terms of the Directory Sponsorship Agreement, your complimentary directory ad spot is provided *in consideration for* maintaining an active marketing subscription with the Mortgage Loan Officer. If you choose to unsubscribe from the Sponsor's email updates, your business listing on the public Directory will be queued for technical removal.