



Compliance

Documents Home Loop

Pages

Compliance Sites

Vendor Request Link

Marketing and Advertising

Compliance Team

WHAT'S NEW? ightarrow

MEET THE TEAM





Compliant Marketing and Advertising

Vendor Request/MSA & Co-Marketing Requests











Documents

Compliance Sites Pages

Vendor Request Link

Marketing and Advertising

🖂 Send by email

Compliance Management Team



Jeff Goshert Chief Compliance Officer



Tony Villarreal Vice President Compliance



Christopher Baker General Legal Counsel



Gennifer Lee Compliance Manager



Melissa Dyson Assistant Compliance Manager



Search across sites

Compliance Team



Leeann Marshall Legal Analyst



Dawn Howard Administrative Assistant



Sarah Watts Compliance Support



Carl Goshert **Compliance Reporting Analyst**



Cody Thomas Compliance Data Analyst



Tracey Detwiler Post Closing Quality Control Analyst







EASILY CONNECT WITH ANYONE IN THE DEPT.

Vice President Compliance



Appraisal Desk Team Lead



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CUSTOMER SOLUTIONS

The behind the scene team to help you.





SOLUTIONS TEAM

- Melissa Dyson / Asst. Compliance Mgr.
- Sami Elhaydouni / Customer Solutions Specialist
- Marlo Blackman / Customer Solutions Specialist
- Yusef Idris / Customer Solutions Specialist
- Shirley Pope / Customer Solutions Specialist

- Assist with Ellie Mae disclosures and e-signing processes
- Answer calls inbound from Nations Lending 800#
- Monitor and assist with Social Survey
- Initial intake of customer concerns
- Assist branch employees with compliance questions and tracking of deadlines for disclosures





SOLUTIONS TEAM

- Branch oversight compliance visits (usually Jeff, Gen and sometimes Christopher Baker or Tony). Usually once a year. Visit to reduce risk to the branch and help keep in compliance with regulators and ensure personal connection with corporate and compliance.
- Regulatory examinations, audits Jeff and Gen
- Complaints Tony is contact all complaints should be directed to compliance.





POLICIES & PROCEDURES

Answers to some of your questions.







POLICY LIBRARY ON ICOP

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ADVERTISING

How to get your ads approved quickly

ADVERTISING DIRECTIONS ON

Marketing and Advertising Site contents

Bookshelf

Compliant Marketing and

Advertising Approval Process Scroll down on the loop advertising page

Compliance

APPROVAL PROCEDURES

Forms

Before introducing an advertisement, brochure, statement insert, or any marketing related item, the branch or employee should present the ad, the appropriate and completed review checklist, and the **Advertising Approval Request Form** to the Advertising and Marketing Compliance Manager for review and approval. **This form must be filled out completely or the process can be delayed.** See the sample below and the folder to download the form to your computer this will make the form fillable.

Open the folder below to download the fillable Advertising

📿 Sync 🛛 🔯 Export to Excel

Name \checkmark	Modified \smallsetminus	Modified
Marketing and Advertising	January 3, 2018	Tony Vill

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			Published 10/18/2018	🖉 Edit

Approval Request Form.		See all
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ADVERTISING APPROVAL PROCESS

The Company implements the following procedures for advertisement approvals:

1. If applicable, Vendor must be approved through the Vendor Management department prior to advertising approval request submittal. All new vendors must be approved through compliance before any agreements or contracts can be executed.

2. Employee submits the completed Advertising Approval Request Form (Approval Request Form) to the Chief Compliance Officer (CCO) or designated compliance employee along with a copy of the proposed advertisement.

ADVERTISING APPROVAL FORM

NATIONS

ADVERTISING APPROVAL REQUEST FORM

Submitted By:	(Employee Name) Branch Location:
Date: Fax Number or Er	mail Address: # Pages (If Faxed)
Advertisement for:(LOAN PRODUCT	NAME / PROMOTION / PROJECT NAME)
Type of Media: Newspaper Brochures Leaflets/Flyers Lobby Board Television Telephone Solicitation Internet Billboard Other:	 Signage Email Direct Mail Statement Insert Counter Cards Electronic Board Radio Other Outdoor Media
Run Dates: to Example Attached? In Final Formation Yes No Audience:	Repeat Dates: to orm? New Advertisement? No Yes
(2)	tate / Demographic)

	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Initial Approval Required					

	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Final Approval Required					

* Comments / Changes Required:

CONFIDENTIAL DOCUMENT

Advertising Manual. Update: 9/24/13. Nations Lending Corporation must give prior written permission for this work, or any part thereof, to be used, reproduced, or transmitted in any form or by any means, by or to any party outside Nations Lending Corporation its regulators and investors.

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19

Subr	nitted By:	(E	Employee Name) Branch Loca	tion:
Date	2:	Fax Number or Email Add	ress:	# Pages (If Faxed)
Adve	ertisement for:			
		(LOAN PRODUCT NAME /	PROMOTION / PROJECT NAME)	
-				
Туре	e of Media:			
	Newspaper		Signage	
	Brochures		Email	
	Leaflets/Flyers		Direct Mail	
	Lobby Board		Statement Insert	
	Television		Counter Cards	
	Telephone Solicitatio	n 🛛	Electronic Board	
	Internet		Radio	
	Billboard		Other Outdoor Media	
	Other:			

ADVERTISING APPROVAL REQUEST FORM

Run Dates:	to	Rep	peat Dates:	to	
Example Attached	?	In Final Form?		New Advertiser	nent?
🛛 Yes 🔲 No		🛛 Yes 🔲 No)	Yes 🗆 N	0
Audience:					
		(State / D	Demographic)		
Ir					
	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Initial Approval Required					
					
	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Final Approval Required					

* Comments / Changes Required:

evaluate advertising compliance.

4. The CCO or designated compliance employee will review the compliance requirements of the advertisement or related marketing item. The completed Approval Request Form and Proposed advertisement may also be subject to a third-party regulatory compliance review, such as through risk management review or regulatory compliance counsel. A reply from the Advertising and Marketing Compliance Officer may take up to 24 hours.

5. After completing the review, the CCO or designated compliance employee will submit the advertisement back to the requesting employee with the changes required for approval.

3. The CCO or designated compliance employee adds the proposed advertisement to the Advertising Log and reviews the Approval Request Form, assigns it a name, and further reviews the proposed advertisement by using this Advertising Manual's checklists or any regulatory guides, information, or documentation that may be used to

6. The requesting employee will make any corrections deemed necessary by the CCO or designated compliance employee and resubmit for additional review and final approval if all requested revisions have been made.

7. Final approval shall be documented on the Approval Request Form and may take up to 24 hours from the time submitted for final approval.

8. Upon approval of the advertisement, the signed approval request, and the advertisement template, and supporting documentation relating to the subject advertisement will be kept in a secure environment and recorded in the Advertising Log as well as a final version of the approval.

COMPLIANCE

The videos

COMPLIANCE MESSAGE WITH A TWIST

Compliance

Home

Documents Loop

Pages

Compliance Sites

Vendor Request Link

Compliance Video Series 5 videos | 2 followers

OWNER OCCUPANCY Refinance Transactions LOOK OUT FOR 02:28 Avoiding Fraud Employee Loans An important message from Jeff Goshert about the company Employee Loan Policy. 239 🕑 79 ♡ 192 🕑 26 ♡

https://web.microsoftstream.com/channel/1295ae57-d393-466a-9c0d-db88aba09311

Marketing and Advertising

Site contents Bookshelf Search across site

nations lending

How to log into NLCU

All Users

1. Go to Loop at <u>https://nlcloop.com</u>. Click NLCU in the top navigation bar.

2. You should be automatically logged in to NLCU and see the dashboard. To access the classes assigned to you click on the MY LEARNING tab.

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CLASSES IN PROGRESS	SAFE ACT CE REQUIREMENTS HERE				-	
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Alternate Login Method: Encompass Access

1. If you have access to Encompass log in as normal.

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1			eMae
	User ID		
	Password		
	Server	https://BE11129522.ea.elli	i ∼
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2. After login click on Go to the Resource Center on the tab that says Encompass Resource Center.

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3. Make sure your pop-up blocker is disabled, and click on the Education Services tab.

4. Click on the blue Ellie Mae Academy tab (middle of the page).

5. The following screen will appear.

6. After a few seconds you will be directed to the NLCU dashboard. To access the classes assigned to you click on the **MY LEARNING** tab.

For assistance, please contact <u>nlcu@nationslending.com</u>.

FRAUD HOTLINE

https://nationshotline.nlcloop.com/

BSA OFFICER: JEFF GOSHERT

Compliance

Home

Documents Loop

Pages

Vendor Request

Marketing and Advertising

Site contents

+ New \vee \square Send by email \triangleleft Promote 3 Page details

Vendor Management/ MSA & Co-Marketing

Vendor Requests:

<Click> the link below to submit your new vendor request.

CLICK HERE to start a new Vendor Request

Download the PDF below. Open the form in Adobe to enter the requested information and save. Submit your Co-Marketing/Co-Branding agreement approval request by emailing the completed form to: vendormanagement@nlcloans.com

Co-Marketing

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Co-Marketing/Co-Branding Requests:

MSA Requests:

Download the PDF below. Open the form in Adobe to enter the requested information and save. Submit your MSA approval request by emailing the completed form to: MSArequest@nationslending.com

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Branding Approval Request	March	MSA Approval Request Form-Fil	Febru	

