

NEXA Mortgage, LLC

DO NOT CALL POLICY

Introduction:

At NEXA Mortgage, LLC we prioritize the privacy of our customers and adhere to all relevant laws. This policy outlines your responsibilities as a Broker/employee to respect our customers' wishes and avoid unwanted calls.

Do Not Call Policy

Under the TCPA “telemarketing” is defined as “the initiation of a telephone call or message for the purpose of encouraging the purchase or rental of, or investment in, property, goods, or services, which is transmitted to any person”. It restricts cold calls/texts, prerecorded sales calls (including ringless voicemails), and the use of auto dialers with varying levels of prior express consent from the customer.

Customers may request by telephone or in writing, that we stop calling/texting them and place their name on NEXA’s Internal Do Not Call List. Politely end your call, cease future calls to this number and immediately email their name(s), address and phone number(s) to **DoNotCall@nexamortgage.com** to be placed on the Internal Do Not Call list.

All Brokers/employees that engage in outbound telephone solicitation/telemarketing should observe that the following are **PROHIBITED** (when calling residential telephones, cellular devices and fax machines):

- Calls before 8 a.m. and after 9 p.m. (local time of the person being called). Be aware that **some state laws have more restrictive calling times** and also may ban calling on weekends and some holiday so know the laws of the state you are calling into as well as the laws in the state you are calling from;
- Calls and texts to numbers on the **Federal, State, and NEXA’s Internal Do Not Call List** without prior express **written** consent;
- Calling or texting using **automatic telephone dialer systems** (ATDS) to customers without prior express **written** consent to receive such calls;
- Calls using **artificial or prerecorded** voice recordings to customers without prior express **written** consent to receive such calls;
- Calls that do not identify the Broker/employee calling by name and the name of the company at the beginning of call and phone number during the call (**no spoofing**) – whether talking to customer or leaving a vmail;
- **Ringless voicemails** - Per the Telemarketing Sales Rule the phone must ring for at least 15 seconds or 4 rings before leaving a vmail if unanswered by the customer.

All Brokers/employees that engage in outbound telephone solicitation/telemarketing are responsible for scrubbing any telephone list that they may use to solicit customers including the Broker/employee’s prior book of business.

Third Party Vendors/Lead Generators/Telemarketers:

All Broker/employees that engage in outbound telephone solicitation/telemarketing using a third party vendors, lead generators, and telemarketers must:

- Only use vendors, lead generators, and telemarketers that are TCPA compliant.
- Request a copy of their written TCPA policy and retain a copy in your records.
- Ensure that the vendors, lead generators, and telemarketers obtained written consent from each lead you purchase, **and that this consent includes you as the purchaser of the leads.**

Remember that ultimately you (the Broker/employee) are responsible for TCPA compliance for each purchase lead/customer you solicit by telephone.

Request for Do Not Call Policy:

Forward all requests for copies of our Do Not Call Policy to DoNotCall@nexamortgage.com. It is our policy to provide a copy of our policy upon demand.

We respect the privacy of all our customers and will comply with all applicable laws.

Before each Telephone calling/texting campaign please click the link below and follow the Standard Operating Procedure - **Employee Procedure for Compliance with the Telephone Consumer Protection Act (TCPA)**.

{[LINK](#)} link to Paul's detailed procedure/SOP.

Acknowledgment and Agreement Statement

By signing below, I hereby confirm that I have read, fully understand, and acknowledge the contents of this document, including the **Federal Telephone Consumer Protection Act (TCPA)** and any other applicable federal and state regulations regarding unsolicited phone calls or text messages. I understand the risks, responsibilities, and potential penalties involved with violating any aspect of these laws, and I agree to adhere to the guidelines and practices outlined to ensure full compliance. I accept that failure to comply with these regulations may result in legal consequences, including fines, penalties, and other disciplinary actions.

NMLS#: _____
Signature: _____
Printed Name: _____
Date: _____

Ver.10/29/2024