

chfa participating lender cobranding



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financing the places where
people live and work

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Included are the terms under which CHFA will authorize a CHFA Participating Lender (PL) to reference its use of CHFA products within marketing and advertising pieces. As a PL, you are licensed to use the CHFA Participating Lender badge and CHFA product names as defined herein. However, you are not licensed nor authorized to use the CHFA logo. CHFA reserves the right to withdraw our consent at any time to a lender using the PL status. If you need to request a PL badge for use in your materials, please email the CHFA Marketing and Community Relations Division (MCR) at chfabrand@chfainfo.com. Please note that CHFA will not pay for any advertising or marketing/promotional materials produced by the PL.

chfa participating lender badge

PLs must use CHFA "Participating Lender" badge if mentioning any of our products in their ads or marketing materials. PL should never use just the CHFA logo. The badge will be available upon request from the CHFA MCR team at chfabrand@chfainfo.com.

- Badge size:
 - If the marketing piece is created by CHFA (i.e., cobranded flyer from CHFA website), lender company logo (if pasted on by the CHFA MCR team) should be no larger than 50 percent the size of the PL badge on the document.
 - If the marketing piece is created by the PL, the badge size should be at least 50 percent of the size of lender's logo.
- Placement of badge on piece should have generous space around it, not encroaching on any other element. Badge should not be placed too near edge of piece, especially if there is a risk that portions of the badge will be left out.
- Badge should not be squashed or stretched and should only be scaled proportionately.
- Badge should not be modified in anyway other than scaling (i.e., do not change colors, layout, wording, or proportions of elements in badge).
- The PL Badge, CHFA name, or trademarked product names may not be used on any items produced for sale or resale.

referencing chfa

- The use of "CHFA" instead of "Colorado Housing and Finance Authority" is preferred, except:
 - "Colorado Housing and Finance Authority (CHFA)" is preferred in the first instance of listing our name in flyers, brochures, and any other marketing communications where space is not an issue.
 - Never refer to CHFA as "**The** Colorado Housing and Finance Authority"

review of participating lender-created marketing materials

CHFA does not review or approve marketing materials on behalf of its Participating Lenders. Participating Lenders may use the flyers available on CHFA's website. However, if you wish to create your own marketing or consumer materials that refer or relate to CHFA or any of its programs, services or activities, then your materials and their distribution must meet CHFA Seller's Guide requirements, including Section 112 copied below.

section 112: cobranding and comarketing

Participating Lenders are licensed to use the CHFA Participating Lender badge and product names within their marketing and advertising pieces. Such use must be in accordance with the requirements of this Seller's Guide Section and with the CHFA Cobranding Guide, which is posted on the CHFA website, www.chfainfo.com. Participating Lenders are not licensed nor authorized to use the CHFA logo.

Requests for a Participating Lender badge for use in advertising materials, may be directed to the CHFA Marketing and Communications Team at chfabrand@chfainfo.com.

Participating Lender's marketing, informational, commercial or consumer-related publications and materials which, in whole or in part, refer or relate to CHFA including, but not limited to, any CHFA programs, products, services or co-branding with CHFA (collectively, the "Comarketing Materials"), regardless of form, whether hard copy, electronic, video, audio or otherwise, and the manner or means by which such Comarketing Materials are distributed, delivered, posted or published, must fully comply with any and all applicable federal, state and local legal and regulatory laws, rules, regulations and requirements including, but not limited to, the CAN-SPAM Act, Truth in Lending Act and Regulation Z. CHFA and the Participating Lender agree that the Participating Lender shall be designated and deemed the "sender" of the Comarketing Materials for purposes of CAN-SPAM Act compliance. Rights and remedies relating to non-compliance with this provision is as further detailed in the Mortgage Purchase Agreement.

chfa service and trademarks

PLs are authorized to use the Service and Trademarks defined by CHFA for our programs and services, as long as it is mentioned that these are registered marks of CHFA in a footnote.

Logos, phrases, tag lines, product names, and other material which have been filed with the Colorado Secretary of State are all considered service marks/trademarks. Therefore, when writing a term from the list below, you must include the service mark (sm) as shown. This must be legible and noticeable. Always use in superscript and lowercase form. The service mark should be used in the first instance of the term within a document, not every time the term is used throughout a document.

Please note: To avoid confusion between our loan program names and those of others outside of our organization, our standard is to place CHFA before the program names, (like "CHFA Advantage"). Even though some of the examples below are not registered with CHFA before the name, please place CHFA before all loan program terms.

The current programs are the registered Service and Trademarked terms relevant to your business with CHFA:

CHFA Advantagesm/CHFA Advantagesm Refinance

CHFA Preferredsm/CHFA Preferred Plussm/CHFA Preferredsm Refinance

CHFA SectionEightsm Homeownership/CHFA SectionEightsm Homeownership Plus

Colorado Housing and Finance Authoritysm

financing the places where people live and work[®]

CHFA HomeAccesssm/CHFA HomeAccesssm Plus

HomeConnectionsm

CHFA SmartStepsm/CHFA SmartStep Plussm

CHFA FirstStepsm/CHFA FirstStep Plussm

Up to 4% down payment assistance/Up to 3% down payment assistance

additional requirements

- Refer to CHFA Seller's Guide for proper descriptions of CHFA programs and services.
- PLs should never infer that they have exclusivity in offering CHFA Loan Products.
- PLs should never infer that they are an entity of CHFA or affiliated with CHFA other than as a "Participating Lender." PLs should never represent themselves as being CHFA. This includes imitation of CHFA ads, campaigns, marketing materials, or visual or written style.
- CHFA has marketing materials and Participating Lender stickers for use by the PLs to promote CHFA products and services. The PL may not embed their logo or contact information on said materials; however, PLs may attach contact information to these items.
- PLs should not make any claims or guarantees of success with CHFA Loan Products.
- PLs should only refer to themselves as "CHFA Participating Lender" and should refer to Seller's Guide for further clarification.
- Use of the CHFA name or products may not be used in meta tags or any other hidden text on PL websites or electronic media.
- If requested by CHFA, PLs shall make their marketing materials referencing CHFA available for inspection.
- A PL may be required to discontinue the use of any marketing material if CHFA, in its sole discretion, deems the material to be in violation of these terms; and CHFA reserves the right to revoke the limited license to use the PL badge and any of the Service and Trademarks referenced herein at any time in CHFA's sole discretion. By signing the Seller's Guide each PL explicitly agrees to these provisions and represents and warrants that it is in compliance with these terms.

chfa participating lender badge examples

When logos are requested it is standard that we will send the full color PL logo; however, we have the grayscale and one-color versions available to send if needed. Badges will be sent as image files but if the EPS vector file is needed we can send it upon request.

full color indicia

For use on materials printed using full (process) color only. An RGB version will also be available for use on websites and other electronic media.



grayscale indicia

For use on materials printed in one color or spot color. Should only be printed in black ink if two or more colors are used, or the darkest color if black is not used.



one color indicia

For use on materials utilizing pad printing (pens & other "give aways") or other processes not capable of printing in grayscale

