



**Halo Mac**  
HOME LOAN MODIFICATION ASSOCIATION OF COMPANIES

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The Home Loan Modification Association of Companies, "**Halo Mac**"

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Individual Membership Application

Congratulations on taking the first step towards membership with Halo Mac, the nation's leading trade association for the loan modification industry. Halo Mac was created in response to the emerging loan modification industry. Our purpose is to support the industry by pre-screening individuals and companies, setting high standards, and developing & promoting best practices. The following application and corresponding requested documents is required for individuals desiring membership into Halo Mac.

Halo Mac Individual membership includes the following description of individuals:

- Sales Consultants
- Loan Officers
- Real Estate Agents
- Negotiators
- Processors
- Customer Service Representatives
- General office support staff

Please include all of the following documents with your Individual Membership Application:

Complete and sign the following Halo Mac Documents:

- Application
- Logo License Agreement
- Credit Card Authorization

Provide the following supporting documentation:

- Licenses/Certifications (provide state licensing and certifications you may have. If exempt from licensing, please state "Exempt")

**Send completed application with supporting documents to:**

By Mail: Halo Mac  
420 Stevens Ave, Suite 180  
Solana Beach, CA 92075  
ATT: New Membership Application

By Fax: 858-509-4182

By Email: [membership@halomac.org](mailto:membership@halomac.org)

For any questions, please call (877) HALO MAC



**Individual Information Form**

<b>Full Name:</b>	<b>Street Address:</b>	
<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Name of Company Employed By:</b>	<b>Position:</b>	
<b>Phone Number:</b>	<b>Company Website(s):</b>	
<b>Primary Email:</b>	<b>Secondary Email:</b>	

Halo Mac Individual Membership dues:

Non-Sponsored Individual Membership	\$195.00 total for a 6 month membership
Sponsored Individual Membership	\$97.00 total for a 6 month membership*

Membership fees are billed once every six months.

*\* **Sponsored Individual Membership** refers to individuals employed by Halo Mac Corporate Member Companies in good standing and receive a 50% discount off the published Individual Membership price.*



INDIVIDUAL DECLARATION AND AFFIDAVIT

I, \_\_\_\_\_ (“Applicant”) for consideration of membership with The Home Loan Modification Association of Companies (“Halo Mac”), certify the following:

Check One

1.

- a. Applicant certifies that he/she:
  - a. Is in good standing in the state(s) he/she does business in.
  - b. All information provided to Halo Mac is accurate and true.
- b. Applicant has NOT, via court order, judgment, administrative ruling or other legal finding,
  - a. Violated any law regulating residential financing, debt management, foreclosure prevention, or any other type of debt relief or loan modification services.
  - b. Failed to maintain a license or comply with a state license requirement.
  - c. Been issued a cease and desist order by any governing state or federal authority.
  - d. Been the subject of any legal claim resulting in an adjudication of guilt, liability or wrongdoing, relating to a matter of fraud, dishonesty, theft, deception, or a felony.

2.

c. Applicant provides the attached explanation with supporting documentation incorporated by reference in this declaration for any reasons Applicant cannot check box #1 above.

By signing below, Applicant certifies that the statements made above are true.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Company



**Halo Mac Guidelines and Declaration of Principles for Individual Members**

Members of Halo Mac believe that the interests of the consumer and loan modification companies are best served through the voluntary observance of Halo Mac’s Professional Code of Conduct.

Modification Association of Companies, (“Halo Mac”), or the integrity, validity, or security of Halo Mac examinations. Members and Candidates shall adhere to the standards required of their designation at all times while engaging in the loan modification business. Failure to do so can result in the cancellation of Halo Mac membership.

Members and Candidates must not engage in any conduct that compromises the reputation or integrity of The Home Loan

**Requirements of Membership**

Members and Candidates must understand and comply with all applicable state and federal laws, rules, and regulations (including Halo Mac’s requirements) of any governmental, regulatory or licensing agency. In the event of conflict, Members and Candidates must not knowingly participate or assist in and must separate themselves from any violation of such laws, rules, or regulations.

**Basic Requirements**

1. Members and Candidates must adhere to federal and state laws as they affect the Clients privacy over personal and confidential information.
2. Members and Candidates shall offer and apply loan modification services to any individual that needs the service in a non-discriminatory manner.
3. Members and Candidates shall provide loan modification services to clients that are qualified based on a review from information provided by Client.
4. Members and Candidates shall conduct an initial review and analysis of clients debts and obligations.
5. Members and Candidates shall fully and completely describe the methodology of loan modification including all the advantages and disadvantages in a way that’s easily understandable to clients so that client can make an informed decision on whether or not the loan modification process is right for them.
6. Members and Candidates must fully evaluate each client to determine if the loan modification process, and result, will be an affordable and viable option for client.
7. Members and Candidates will pursue continuous training and continue their education in residential finance.

**Misrepresentation**

Members and Candidates must not knowingly make any misrepresentations or distort any application or documents in anyway with the intent to mislead analysis and/or recommendations to prospective Client or industry professionals.

**Marketing**

Members and Candidates shall not engage in deceptive advertising or marketing of any kind including unsubstantiated claims of loan modification success that cannot be supported by factual documentation.

**Fees**

Members and Candidates must only charge fees for loan modification services that are reasonable and customary. Fees will be separately itemized, fully disclosed, explained, and agreed to by Client. Fee refund policy shall be clearly explained and stated in contract with Client.

**References to Halo Mac, Halo Mac Membership and Membership Reviews**

1. When referring to Halo Mac or Halo Mac Membership, Members and Candidates must not misrepresent or exaggerate the meanings or implications of membership in Halo Mac.
2. Members may be reviewed for compliance at the discretion of Halo Mac.
3. Membership status shall be reviewed annually by Halo Mac. Halo Mac reserves the right to amend these “Standards for Individual Members” as Halo Mac deems necessary. Membership with Halo Mac is a privilege and can be cancelled or revoked by Halo Mac at any time.

**By signing below, I acknowledge and accept the Halo Mac Guidelines and Declaration of Principles for Individual Members**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Company



**LOGO LICENSE AGREEMENT**

The HALO MAC logos and name are the property of The Home Loan Modification Association of Companies ("HALO MAC") but may be used by HALO MAC members in good standing and in accordance with the terms and conditions set forth below. Use of one or more of the logos shall constitute consideration for, agreement to, and acceptance of, the terms and conditions of this license by the user.

**User agrees to the following:**

1. The attached HALO MAC logos (the "logos") are the sole and exclusive property of HALO MAC. These logos may be used only by HALO MAC members in good standing if and only if such use is made pursuant to the terms and conditions of this limited and revocable license. These logos may not be distributed or sublicensed to any individual, corporation, agency, association, partnership, affiliate, subsidiary, or other entity without the specific prior written consent of HALO MAC. Any failure by a user to comply with the terms and conditions contained herein may result in the immediate revocation of this license, in addition to any other sanctions and legal remedies imposed by HALO MAC. The interpretation and enforcement (or lack thereof) of these terms and conditions, and compliance with them, shall be made by HALO MAC in its sole discretion.
2. As set forth on the Attachment, the logos are made available to HALO MAC members that are in good standing in color and black-and-white. The logos may not be revised or altered in any way, and must be displayed in the same form as produced by HALO MAC.
3. The logos may be used in a professional manner on the user's business cards, stationery, literature, advertisements, internet web sites, store-front window, electronic mail, or in any other comparable manner to signify the user's membership in HALO MAC. The logo may never be used independent of the term "Member". Notwithstanding the foregoing, the logos may not be used in any manner that, in the sole discretion of HALO MAC: discredits HALO MAC or tarnishes its reputation and goodwill; is false or misleading; violates the rights of others; violates any law, regulation or other public policy; or mischaracterizes the relationship between HALO MAC and the user, including but not limited to any use of the logos that might be reasonably construed as an endorsement, approval, sponsorship, or certification by HALO MAC of the user, the user's business or organization, or the user's products or services, or that might be

reasonably construed as support or encouragement to purchase or utilize the user's products or services.

4. Use of the logos shall create no rights for users in or to the logos or their use beyond the terms and conditions of this limited and revocable license. The logos shall remain at all times the sole and exclusive intellectual property of HALO MAC. HALO MAC shall have the right, from time to time, to request samples of use of the logos from which it may determine compliance with these terms and conditions. Without further notice, HALO MAC reserves the right to prohibit use of the logos if it determines, in its sole discretion, that a user's logo usage, whether willful or negligent, is not in strict accordance with goodwill, or the user is not a HALO MAC member in good standing.
5. The HALO MAC seal may not be used without certification of the following: (a) Agreement to adhere to the applicable standards promulgated herein, including any future requirements made on members by HALO MAC which HALO MAC may make at its sole and absolute discretion. (b) All applicable web pages must list a physical address and phone number. (c) All applicable web pages must be registered with a domain registrant that publicly publishes the registrant's physical address and phone number. (d) Use of the logo must not imply endorsement of the organization, its services or affiliations. (e) All applicable advertising, including web pages, shall not use any unfair or deceptive representations, inducements or other communications.
6. This license and the enforcement and interpretation of this license agreement is subject to the laws of the state of California. The user hereby consents to the exclusive jurisdiction and venue of the courts, tribunals and agencies located in the State of California for any dispute arising from use of the logos.
7. Any questions concerning use of the logos or the terms and conditions of this license should be directed to the HALO MAC Executive Director in writing to HALO MAC at 420 Stevens Ave., Suite 180, Solana Beach, CA 92075, or by electronic mail to [membership@halomac.org](mailto:membership@halomac.org).
8. If any provision or provisions of this Agreement shall be held to be invalid, illegal, unenforceable or in conflict with the law of any jurisdiction, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

**By signing below, I certify that I am authorized to accept this license on behalf of the company indicated below and accept the terms and conditions of this License of Halo Mac Logos to Members:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Company



**Credit Card Payment Authorization**

This authorization made on the date of signature below shall be attached to and become part of the Agreement for Halo Mac Membership (the "Agreement by and between Halo Mac (together with its subsidiaries and affiliates,) and the undersigned ("Member Client").

The undersigned hereby authorizes Halo Mac to charge the credit card described below for the following services: *Halo Mac Membership dues.*

The undersigned hereby represents and warrants to Halo Mac to make charges to such credit card and to sign on behalf of the credit card holder. Furthermore, by execution hereof and by providing the credit card information listed below, the undersigned fully authorizes Halo Mac to charge such credit card on a regular basis (i.e., every six months when the charges would typically be invoiced by Halo Mac for membership dues) for the services and charges described above.

Client/Cardholder's Name (as it appears on card): \_\_\_\_\_

Client/Cardholder's Billing Address (as it appears on card billing statement)

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Customer's Telephone Number (as listed with credit card company): \_\_\_\_\_

Credit Card Type:  Visa  Mastercard  American Express  Discover

Credit Card Number: \_\_\_\_\_ CVV # \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**(Note: The CCV # is the last 3 digits of the account number located on the back side of credit card with the exception of American Express it will be the 4 Digit number above the account number on the front of the card)**

I understand that I will be charged once every six months for membership.

Except as specifically set forth herein, the terms and conditions of the Agreement and, if applicable, any Membership Agreement between Halo Mac and Client shall apply to this Credit Card Payment Authorization.

By signing below, I agree to the terms and conditions set forth in this agreement.

\_\_\_\_\_  
Signature \_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date \_\_\_\_\_ \_\_\_\_\_  
Title Company