

INSTRUCTIONS

Using your logo with *Your Home Loan Toolkit*

If you plan to use *Your Home Loan Toolkit* with customers and clients, you may want to add your logo to the cover of the booklet. Below you'll find the [legal requirements](#) to do this, and practical instructions on how to work with the PDF file.

When you add your logo:

- You (the "Licensee") are agreeing to the licensing agreement on [pages 2-4](#) of this document
- You'll add your logo to the cover (instructions on [pages 4-6](#))
- You'll add the required language to the inside front cover (instructions on [page 7](#))
- Please read the licensing agreement carefully. **These instructions and agreement apply to Your Home Loan Toolkit only**, not to other CFPB publications. The CFPB logo cannot appear on content you create yourself.

How to add your logo to a PDF

You'll need to use Adobe Acrobat, not Adobe Reader.

Before you begin:

To achieve the best results, make sure you have the appropriate version of your logo, depending on whether you will be delivering the document on paper or electronically.

FOR PRINT

If you are adding your logo to the print PDF, make sure you have a high-resolution, **CMYK jpg or eps file** of your logo. High resolution is 300 dpi or greater.

FOR WEB

If you are adding your logo to the interactive web version, you can use a lower-resolution **RGB jpg** file. Lower resolution is 72 dpi.

Trademark Licensing Agreement

This Trademark Licensing Agreement (the "Agreement") is binding and enforceable upon the Consumer Financial Protection Bureau ("CFPB" or "Licensor") and the Licensee. The CFPB grants to the Licensee a limited, non-exclusive, worldwide, revocable, non-transferable, royalty-free license to use the CFPB's trademark-protected searchlight logo ("Logo") in connection with the *Your Home Loan toolkit* ("materials"), subject to the following conditions:

1. Specific Use Restrictions.

- (a) Where the Logo appears on the cover of the materials, Licensee must not make any changes to the content of the materials without the CFPB's express written permission.
- (b) Licensee must not use the Logo for any purpose other than on the cover of the materials, unless authorized by the CFPB.
- (c) Licensee must not modify the Logo; combine it with another mark; or use, adopt, or register any marks confusingly similar to the Logo.
- (d) In adding Licensee's logo to the materials, Licensee must comply with all of the CFPB's graphic design requirements set forth in the instructions incorporated into this document.

2. Nonconforming Materials.

If Licensee becomes aware, or if the CFPB deems and notifies Licensee at any time that the materials bearing Licensee's logo do not conform to this Agreement, Licensee will at its sole cost:

- (a) Immediately cease all nonconforming use of the Logo;
- (b) Immediately discontinue distribution of all nonconforming materials; and
- (c) Remove the Logo from all nonconforming materials or, if it is impractical to remove the Logo, destroy all nonconforming materials.

3. CFPB Ownership of the Logo.

Licensee acknowledges the CFPB's exclusive right, title, and interest in and to the Logo, and that nothing in this Agreement will be construed to accord to Licensee any rights in the Logo except as expressly provided in this Agreement.

4. Representations of Licensee.

Licensee represents and warrants that:

- (a) Licensee is duly organized and in good standing under the laws of its jurisdiction of organization;
- (b) Licensee has taken all actions necessary or advisable for it to enter into this Agreement;

- (c) The person making this Agreement on behalf of Licensee is authorized to do so; and
- (d) Licensee will not challenge the CFPB's rights under this Agreement and will not challenge the validity of any CFPB mark including without limitation the Logo.

5. Limitation of the CFPB's Liability. The CFPB is not liable for Licensee's lost profits or special, incidental, or consequential damages arising out of or in connection with this Agreement or the Licensee's use of the Logo.

6. Termination of this Agreement.

- (a) Either Licensee or Licensor may terminate this Agreement for any reason or no reason, effective upon receipt of the other party's notice.
- (b) Upon termination of this Agreement, the license granted in this Agreement immediately terminates, and Licensee must:
 - i. Immediately remove the Logo from all materials;
 - ii. Destroy all materials in its possession containing the Logo, if removal of the Logo is not feasible or is impractical; and
 - iii. Certify to such removal or destruction if CFPB requests it.

7. Assignment or Sublicense. Licensee must not transfer or sublicense its rights or obligations under this Agreement in whole or in part to any third party without the prior written consent of the CFPB.

8. Governing Law. This Agreement will be interpreted and implemented in accordance with the laws applicable to the United States Government.

9. Severability. If any provision of this Agreement is held to be invalid or unenforceable for any reason, the remaining provisions will continue in full force and effect.

10. Entire Agreement; Waiver. This Agreement sets forth the entire understanding and agreement of the parties with respect to the use of the Logo in connection with the materials. This Agreement may not be amended except in writing signed by both parties.

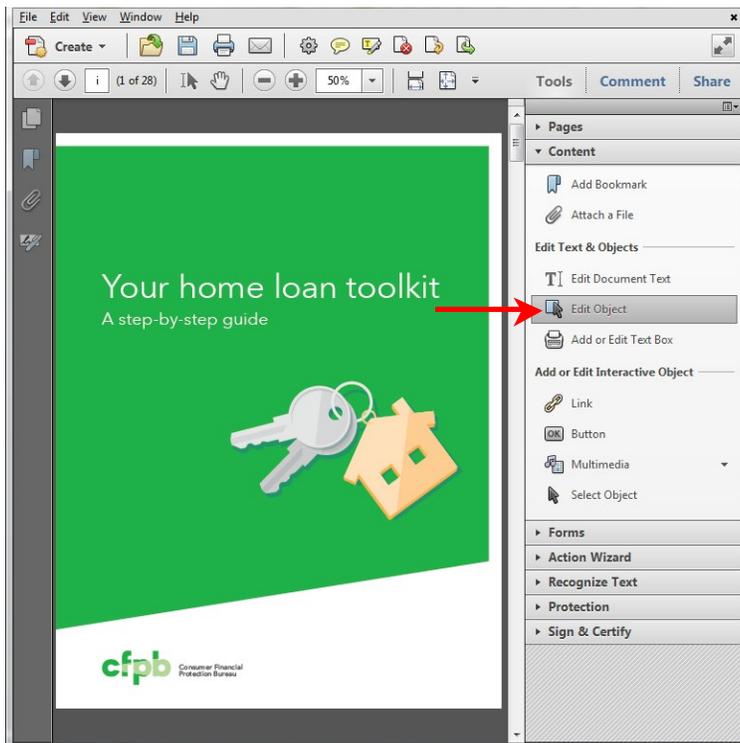
11. Acceptance of and Effective Date of Agreement. By placing its logo on the materials in accordance with the CFPB's instructions, Licensee acknowledges that it agrees to and will follow all provisions of this Agreement and that this Agreement takes effect as of the Licensee's first use of the Logo.

Directions for Acrobat X and Adobe Acrobat Pro

A. In Adobe Acrobat X

To add your logo to *Your home loan toolkit: A step-by-step guide* follow these steps:

1. Open the PDF
2. Make sure your **Tools** panel is open. If it is not open, click on **View, Tools, then Content**.
3. Within the Content section, click **Edit Object**.

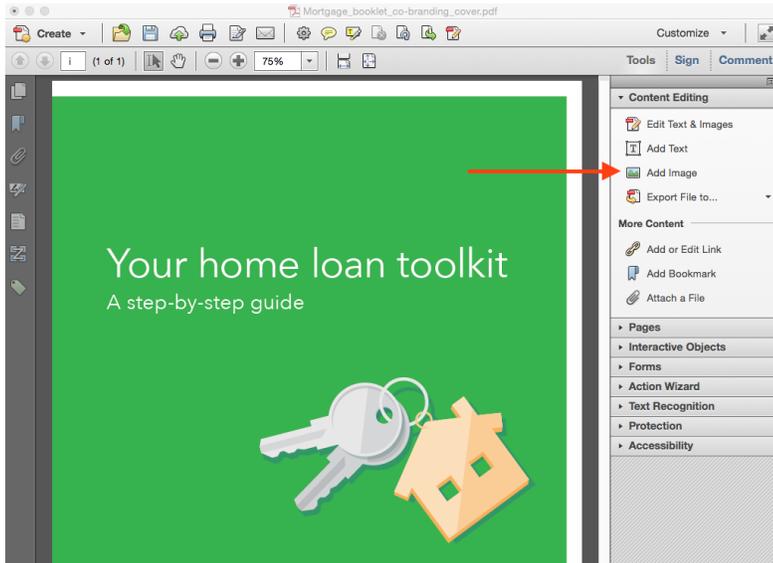


4. Right-click on the cover of the booklet, then select "Place image" from the menu, and browse to find your logo file.
5. Click OK and your logo will appear on the page, then use your mouse to move it to the lower right corner.

B. In Adobe Acrobat Pro

To add your logo to *Your home loan toolkit: A step-by-step guide* follow these steps:

1. Open the PDF
2. Make sure your **Tools** panel is open. If it is not open, click on **View, Tools, then Content Editing**.
3. Within your Content Editing menu, click **Add Image**.



4. When you click "Add Image," a window will pop open. Browse until you find your logo.
5. Click your logo, then click Open.
6. Your logo is now loaded into the file. Click in the white area at the bottom right of the cover page to place your logo here.

Example of logo placement

Your logo should be placed in the bottom right corner of the toolkit's cover, as shown below.



How to add the disclaimer language to the PDF

At the CFPB site, <http://www.consumerfinance.gov/learnmore/#respa>, you'll find the file you can use.

File name: cfpb_disclaimer_language.jpg

Right-click and save the file to your computer. The file contains the required disclaimer language. Because the text is saved as a jpg file, you can use the same steps above to place the image on the inside front cover of the booklet.

We recommend you don't change the size of the image.

Disclaimer language

Anyone may reproduce, publish, or otherwise use this content without the CFPB's permission. The CFPB logo appearing on this content and the name "Consumer Financial Protection Bureau" are registered trademarks, and they should not be used to imply CFPB endorsement of or connection with an entity or activity. Other than changes permitted by regulation, those who use this content with a CFPB trademark are not authorized to revise the content of the materials without express written permission from the CFPB.

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Placement example:

Place image near the bottom, center of the page.

