





INSPECTION #527 06/16/2014

Dan Loan
tom@data3m.com

Media Name: Web Page
Website Url: <http://www.clixloans.com>
Inspection by: M Wallace



SUMMARY OF REPORTED PROBLEMS

ISSUE TYPES	CRITICAL
 1. Title (Not approved. Eg: lists □owner□, □Partner□,)	1
 2. Email address (Not corporate Eg: gmail)	1
 3. Unfair, Deceptive Act or Practice (Likely to mislead the consumer which is reasonable and it is material)	2
 4. Other	2

If button links are not active, please copy and paste the supplied URL to your browser to view.

LIST OF PROBLEMS

1. 06/16/2014 <http://www.clixloans.com/>

Screenshot: http://acuclix.data3m8.com/data/1402925067_29_DanLoan_6606_MWallace_6607_httpwwwclixloanscom_20140616_1422_5399_527_.jpg
[VIEW](#)

Url: <http://www.clixloans.com/> [OPEN](#)

! **CRITICAL** Title (Not approved. Eg: lists owner, Partner,)

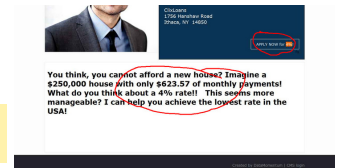
Owner is not appropriate

! **CRITICAL** Email address (Not corporate Eg: gmail)

Using personal email account and not corporate.

! **CRITICAL** Other

Quoting rates without appropriate APR disclosures. Also is Dan accepting applications on line? Is this company policy and proper safeguards established?



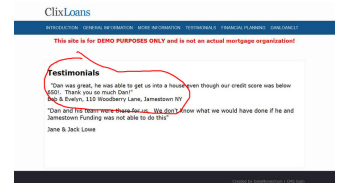
2. 06/16/2014 <http://www.clixloans.com/Testimonials>

Screenshot: http://acuclix.data3m8.com/data/1402925161_62_DanLoan_6606_MWallace_6607_httpwwwclixloanscom_20140616_1422_5399_527_.jpg
[VIEW](#)

Url: <http://www.clixloans.com/Testimonials> [OPEN](#)

! **CRITICAL** Other

Does not comply with FTC guidelines for testimonials as well as violates privacy and other regulations.



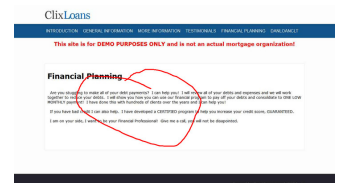
3. 06/16/2014 <http://www.clixloans.com/Financial-Planning>

Screenshot: http://acuclix.data3m8.com/data/1402925267_90_DanLoan_6606_MWallace_6607_httpwwwclixloanscom_20140616_1422_5399_527_.jpg
[VIEW](#)

Url: <http://www.clixloans.com/Financial-Planning> [OPEN](#)

! **CRITICAL** Unfair, Deceptive Act or Practice (Likely to mislead the consumer which is reasonable and it is material)


Possible UDAP. Appears to be financial planing and not a mortgage.



4. 06/16/2014 <http://www.clixloans.com/DanLoanCLT>

Screenshot: http://acuclix.data3m8.com/data/1402925405_91_DanLoan_6606_MWallace_6607_httpwwwclixoncom_20140616_1422_5399_527_.jpg
[VIEW](#)

Url: <http://www.clixloans.com/DanLoanCLT> [OPEN](#)

 **CRITICAL** Unfair, Deceptive Act or Practice (Likely to mislead the consumer which is reasonable and it is material)

Team concept. This appears to make the team appear to consumers that it is a separate mortgage company and not a branch of a mortgage company. Concerns also from corporate branding and reputation risk perspectives.

