

NATIONAL "DO NOT CALL" REGISTRY

What USMR Representatives Need to Know

U.S. Mortgage Reduction, Inc. requires each Independent Representative to obey all Federal Trade Commission (FTC) rules. You are fully responsible for complying with the FTC's Do Not Call and other telemarketing guidelines.

In 2003, the FTC amended the Telemarketing Sales Rule to give consumers a choice about whether they want to receive most telemarketing calls.

- In July, 2003, consumers began signing up for the national "Do Not Call" registry.
- In September, 2003, telemarketers were provided access to the registry and are now prohibited from calling consumers who are listed in the registry, except in specified circumstances. Telemarketers are also being required to compare their call lists to the registry and remove consumer telephone numbers listed from their call lists at least once every 90 days.
- In October, 2003, the FTC and states started to enforce the new provisions and fine violators up to \$11,000 per violation. California consumers will also be able to pursue cases against violators in small claims court.

There are additional changes to the Telemarketing Sales Rule and requirements about which you should be aware. Further information is provided by the FTC at:

<http://www.ftc.gov/bcp/online/pubs/buspubs/calling.htm>.

The FTC also provides a guide to complying with the Telemarketing Sales Rule at:

<http://www.ftc.gov/bcp/online/pubs/buspubs/tsrcomp.htm>.

Consumers can add their home and mobile phone numbers to the national "Do Not Call" registry at www.donotcall.com.

Please add this page to the Telemarketing portion of the Lead Development Section of your EAP Marketing Manual