
BRANDING GUIDELINES AND CONDITIONS OF USE FOR MAKING HOME AFFORDABLE® AND RELATED PROGRAMS

TABLE OF CONTENTS

Overview	2
Purpose of “Branding Guidelines And Conditions of Use For Making Home Affordable®”	2
Making Home Affordable	2
Authorized Users of MHA Logo and Related Marks	3
Pre-Authorized Users	3
Approved Users	3
Guidelines for Use of MHA Logo and Related Marks	3
General Terms and Conditions	3
Referring to MHA in Text	3
Linking to MakingHomeAffordable.gov	4
Proper Use of Templates and Materials	4
Proper Use of MHA Logos	4
Horizontal Two-Color Making Home Affordable Logo	5
Stacked Two-Color Making Home Affordable Logo	5
One-Color Making Home Affordable Logo	5
Reverse Making Home Affordable Logo	5
User Agreement with Terms and Conditions	5

OVERVIEW

There are a number of organizations and individuals working to help homeowners avoid foreclosure through the Making Home Affordable program. We recognize and appreciate the value of their work and want to ensure that they are equipped with materials that properly represent the MHA Brand in a way that is appropriate and easily recognizable to homeowners as credible.

PURPOSE OF “BRANDING GUIDELINES AND CONDITIONS OF USE FOR MAKING HOME AFFORDABLE®”

The purpose of this document is to identify the protected marks—Program name, logos, and design—related to the Federal Making Home Affordable® (MHA) Program, identify authorized users of those marks, and define the proper use of those marks.

Through MHA and related Programs, homeowners can lower their monthly mortgage payments and get into more stable loans at today's low rates. For those for whom homeownership is no longer affordable or desirable, MHA provides a way to exit the property gracefully, while avoiding foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more than their homes are worth.

Within MHA is a spectrum of programs, each focusing on particular needs of struggling homeowners. The following list includes protected Programs in and related to MHA:

- Making Home Affordable®
- Home Affordable Modification ProgramSM (HAMP)
- Home Affordable Foreclosure Alternatives ProgramSM (HAFASM)
- Second Lien Modification ProgramSM (2MP)
- Home Affordable Unemployment ProgramSM (UP)
- Principal Reduction AlternativeSM (PRA)

Treasury's authorization to use the MHA marks under these Branding Guidelines is subject to the continued compliance by pre-authorized users and authorized users with terms and conditions set forth below and the requirements set forth in these Branding Guidelines.

MAKING HOME AFFORDABLE

MHA is a key part of the Obama Administration's comprehensive strategy to stabilize the country's housing market and help homeowners avoid foreclosure. MHA was launched in February 2009 and is managed by the U.S. Department of the Treasury (Treasury) Homeownership Preservation Office.

Through MHA and related Programs, homeowners can lower their monthly mortgage payments and get into more stable loans at today's low rates. For those for whom homeownership is no longer affordable or desirable, MHA provides a way to exit the property gracefully, while avoiding foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more than their homes are worth. Within MHA is a spectrum of programs, each focusing on particular needs of struggling homeowners.

AUTHORIZED USERS OF MHA LOGO AND RELATED MARKS

PRE-AUTHORIZED USERS

The following organizations are pre-authorized to use the MHA marks—Program name, logos, and design—in their publications, promotional materials, signage, Web pages, and publications (in accordance with the guidelines described herein) without prior review from Treasury:

- [Mortgage servicers \(with signed agreements\) participating in MHA Programs](#)
- [Departments, Agencies, and Commissions of the U.S. Government](#)
- [Official State and Local Governments](#)
- [HUD-approved housing counseling agencies](#)
- [Housing counseling agencies funded by National Foreclosure Mitigation Counseling \(NFMC\)](#)

These users, while not required, should feel free to seek advice from Treasury, and may consult with Treasury at any time on the creation of materials using the marks by sending an email to mha_brand@fanniemae.com.

APPROVED USERS

Individuals and organizations outside the pre-authorized list of users that are interested in creating original materials must be granted written authorization from Treasury for use of the marks—Program name, logos, and design—prior to creating promotional materials, signage, Web pages, and publications.

To obtain authorization to create and publish materials using the marks, or for more information on who can be authorized to use the marks, please contact Treasury via Fannie Mae (acting as agent of Treasury) by sending an email to mha_brand@fanniemae.com.

GUIDELINES FOR USE OF MHA LOGO AND RELATED MARKS

GENERAL TERMS AND CONDITIONS

MHA marks—Program name, logos, and design—are trademarks belonging to Treasury. These marks are not in the “public domain” and their commercial use must be authorized by Treasury. For all users, Treasury’s authorization to use the MHA marks under these Branding Guidelines is subject to the continued compliance with the following terms and conditions:

- These marks may be used only in support of MHA and related Programs.
- When using MHA marks, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury.” This does not apply to Hardest Hit Fund.
- When using the marks, only the exact files and color schemes described within may be used.
- Use of the marks must not imply Treasury’s endorsement of products or services or imply an affiliation between the organization using the marks and Treasury without prior written consent by Treasury.
- Treasury reserves the right to review any and all materials created using the marks.
- Treasury may limit, revoke, or terminate the right of any user to use the marks at any time.
- Treasury retains all rights, title, and interest in and to the marks and the materials.
- The unauthorized or improper use of the Treasury’s symbols, logos, or emblems, including the marks is not permitted; and is subject to civil and criminal liability, including penalties and imprisonment.

REFERRING TO MHA IN TEXT

In the interest of consistency and to ensure clarity, on first reference, MHA should be described in one of the following ways:

- The Obama Administration’s Making Home Affordable® Program

- The Administration’s Making Home Affordable® Program
- The Federal Government’s Making Home Affordable® Program
- The Federal Making Home Affordable® Program

When referring to MHA in text, the first use should include the full Program name with the acronym. Subsequent uses may use only the acronym. For example:

Making Home Affordable® (MHA) is part of the Administration’s comprehensive approach to helping homeowners avoid foreclosure. MHA was launched in February 2009.

LINKING TO MAKINGHOMEAFFORDABLE.GOV

Organizations are encouraged to link to any page of MakingHomeAffordable.gov, subject to the following:

- The link to MakingHomeAffordable.gov must not be done in such a way that it implies a Treasury endorsement of products or services or some other affiliation between Treasury and the linking individual or organization.
- The linking individual or organization cannot create frames around MakingHomeAffordable.gov content, alter the presentation of MakingHomeAffordable.gov content, or use techniques to mislead users about the source of the content on the linking site.
- Treasury shall have no responsibility or liability for any content appearing on the linking organization’s site.
- Treasury may, at any time, in its sole discretion, immediately terminate the organization’s right to link to MakingHomeAffordable.gov.

PROPER USE OF TEMPLATES AND MATERIALS

Individuals and organizations are encouraged to promote and publicly support MHA. Those interested in using MHA materials provided by Treasury in hard copy form or as downloadable templates, may do so, so long as no alterations are made. Individuals and organizations that download and use the marks and/or materials must agree to the following:

- Materials must be used as they are, including any proprietary markings, such as copyright notices.
- Any change to the materials must be approved in writing by Treasury, or by Fannie Mae acting as a financial agent of Treasury, prior to publication or distribution. Any intention to change materials must be submitted for review by sending an email to mha_brand@fanniemae.com.
- Individuals and organizations are encouraged to check for or inquire about new versions of the materials, as they may be updated periodically.

PROPER USE OF MHA LOGOS

For the MHA logos and designs, only the exact files and color schemes described within may be used:

- Do not attempt to typeset “Making Home Affordable.” Use only the authorized electronic files.
- The symbol and wordmark arranged as shown form the Program logo. Do not alter the size/space relationship between the symbol and the wordmark (“Making Home Affordable”).
- The minimum size for use of the logo is 1.25” wide, and the logo’s dimensions should not be altered in any way.
- The logo should always appear darker than its background. This ensures that the “front of the houses” will always appear white or light, since the paper or background color should appear through the “front of the houses.”
- At no time should a white square be printed behind the symbol.
- A minimum safety area (white space) equal to approximately the height of the logo must be maintained on both sides.

- When using the Making Home Affordable logo, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury.”

Horizontal Two-Color Making Home Affordable Logo

When printing the logo in two colors, follow the “Two-Color Key” below. The left and right “houses” in the symbol, and the words “MAKING” and “AFFORDABLE” print Pantone 294 (blue). The center “house” in the symbol and the word “HOME” print Pantone 186 (red). No other combination of colors (other than the CMYK and RGB values noted below) is acceptable. Use the two-color version only on white or light colored backgrounds. When using the Making Home Affordable logo, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury.”

Stacked Two-Color Making Home Affordable Logo

When the space is more appropriate for a vertical logo, the stacked logo may be used. When printing the logo in two colors, follow the “Two-Color Key” below. The left and right “houses” in the symbol, and the words “MAKING” and “AFFORDABLE” print Pantone 294 (blue). The center “house” in the symbol and the word “HOME” print Pantone 186 (red). No other combination of colors (other than the CMYK and RGB values noted below) is acceptable. Use the two-color version only on white or light colored backgrounds. When using the Making Home Affordable logo, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury.”

One-Color Making Home Affordable Logo

When printing the logo in Black, the left and right rooftops, the windows, and the words “MAKING” and “AFFORDABLE” will print in 100% black. The center rooftop and the word “HOME” will print in 42% black. When using the Making Home Affordable logo, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury and is used under license.”

Reverse Making Home Affordable Logo

The reverse version of the logo must be used when the paper or background is black or another dark color (i.e., a color as dark or darker than the blue used in the color version of the logo). The “rooftops,” “windows,” and words “Making Home Affordable” should all be the “non-printed area.” When using the Making Home Affordable logo, include the footnote “Making Home Affordable is a trademark of the United States Department of the Treasury.”

USER AGREEMENT WITH TERMS AND CONDITIONS

Before accessing MHA marks—Program names, logos, and design—from MakingHomeAffordable.gov, users will be prompted to acknowledge and agree to the terms of use, conditions, and all applicable laws described herein. Potential users must seek appropriate authorization.

By downloading the files accessible from MakingHomeAffordable.gov, users confirm their agreement and understanding that Treasury's authorization to use the MHA marks is subject to the continued compliance by the user's organization with the terms and conditions set forth in the Branding Guidelines and Conditions of Use for Making Home Affordable and Related Programs.