

## Partner and Regulatory Communication Tips (Guidelines)

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**Purpose** Provide practical communication tips for interacting with lender partners and for handling questions that may have regulatory implications. This is a non-binding reference for staff.

**Core Ideas** - Be accurate and measured. If you do not know an answer, say you will check and follow up. - Keep commitments realistic. Avoid absolute promises. Use time frames like generally, typical, or based on what we see today. - Document context. When you summarize an applicant to a partner, include the sources you used and any assumptions you made. - Route sensitive questions. If a partner asks about a state-specific rule or a disclosure nuance, email [support@bigthinkcapital.com](mailto:support@bigthinkcapital.com) for a quick read before responding.

**Examples** - When asked about fees: explain the typical structure and note that final terms come from the funding partner. - When asked about credit: describe the general criteria partners look at and avoid speaking for a specific lender unless you have written guidance.

**When To Ask For Help** - You are unsure whether a script or page might overpromise. - A partner requests information or a process you do not recognize. - A customer raises a fairness or discrimination concern. Send a short email to [support@bigthinkcapital.com](mailto:support@bigthinkcapital.com) with the request and your draft language. The team will reply with suggested wording.

**Exceptions** If a team needs to deviate from this guidance, email [support@bigthinkcapital.com](mailto:support@bigthinkcapital.com) with the context, risk, and temporary controls. Keep exception decisions in writing.