COALITION FOR HOME EQUITY PARTNERSHIP

Member Code of Conduct

The Coalition for Home Equity Partnerships (CHEP) is a national trade association representing a collaborative group of organizations committed to advancing responsible, transparent, and consumer-friendly approaches to access home equity. This Code of Conduct sets shared expectations for all CHEP Members.

As Members, we agree:

I. To support CHEP's mission to protect and promote the shared equity product industry and promote innovation that improves homeowners' financial lives.

II. To conduct business with honesty and transparency and to ensure any customer communications are clear, accurate, and not misleading.

III. To disclose all expected fees, costs, choices, risks, benefits, and expectations for any product or service to customers.

IV. To strive to promote products and practices that deliver fair, responsible, and lasting value to homeowners.

V. To commit to practices that expand access, fairness, and inclusion in homeownership and home equity opportunities.

VI. To promptly address customer complaints.

VII. To cooperate in good faith with all government agencies and lawmakers, and to comply with all applicable state and federal laws and regulations.

VIII. To support coalition initiatives and to share knowledge, research, and best practices to advance CHEP's mission.

IX. To act with integrity, honesty, and professionalism in all coalition activities.

X. To seek to resolve disagreements professionally and avoid disparagement of fellow members.

XI. To respect the diverse perspectives of coalition members, homeowners, and stakeholders.

XII. To accurately represent our organization's products, services, and role within CHEP and not speak on behalf of CHEP unless specifically authorized.

XIII. To disclose and appropriately manage any conflicts of interest.

XIV. To follow all CHEP policies including our antitrust and logo use policies.

This Code of Conduct was approved by the Board of Directors on Sept. 17, 2025.