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The CHS MLS Board of Directors has approved a policy update changing what is allowed to be mentioned on listings in regard to potential financing moving forward.

**Section 1.1.6 of the Rules and Regulations now states:**

*M. Financing Information - Listings may note loan types and government-backed financing programs (FHA, VA, USDA, conventional, assumable), in dedicated fields and in Public Remarks and Agent Notes. However, references to specific lenders, financing companies, or their branded programs (company names, brand names, contact information, referral details, etc.) are prohibited in all public-facing fields, but may be disclosed in Agent Notes.*

**In short - you may now mention loan types and government-backed programs in dedicated fields, Agent Notes, and also Public Remarks.**

**You still cannot mention specific lender names, companies, branded programs, or contact information in Public Remarks.**

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## Quick Reference

*You may include in all fields (including Public Remarks):*

- Loan types: FHA, VA, USDA, conventional, assumable
- Government-backed program names
- Financing type selections in dedicated dropdown fields

*You may include in Agent Notes only:*

- Specific lender or company names
- Branded financing program names affiliated with a lender
- Lender contact information and referral details

*Not permitted in any public-facing field:*

- Private lender or financing company names
- Branded programs tied to a specific lender or company
- Contact information or referral language promoting a specific lender

THE RULE

Rules & Regulations Section 1.1.6 M:

Loan types and government-backed programs (**FHA, VA, USDA, conventional, assumable**) may appear in **all listing fields including Public Remarks**. References to **specific lenders, companies, branded programs, or contact information** are prohibited in public-facing fields — but permitted in Agent Notes.

 **Allowed**

All fields, including Public Remarks

 **Not Allowed**

In any public-facing field

 **Loan Types**

FHA, VA, USDA, Conventional, Assumable

"FHA and VA financing welcome. Assumable loan at 3.25%."

 **Lender & Company Names**

No private lender names in public fields

"Preferred financing through Palmetto Home Loans."

 **Government Programs**

Any federally-backed program by name

"USDA Rural Development eligible. VA offers welcome."

 **Contact Information**

No phone numbers, emails, or agent names

"Call Mike at 843-555-0100 at First Bank Mortgage."

 **Dedicated Financing Field**

Use the dropdown — no text entry needed













Selecting *FHA, VA, USDA, Conventional, or Assumable*.


 **Branded Program Names**

No company-affiliated program names

"Ask about the HomeReady Plus program from Coastal Lending."

QUICK REFERENCE

Content Type	Public Remarks	Dedicated Fields	Agent Notes
Loan types (FHA, VA, USDA...)			
Government program names			
Specific lender or company names			
Lender or company contact info			
Branded program or company names			

 **If in doubt** about what language may be included on your listing, please contact [Support@CHSMLS.com](mailto:Support@CHSMLS.com) — we would love to help you avoid a fine!

**PUBLIC-FACING FIELDS**

Includes Public Remarks, Dedicated Financing Fields, and any field visible to consumers or IDX feeds.

**AGENT NOTES**

Private MLS-member-only field. Lender names, contact info, and branded programs permitted.

Download this financing language PDF guide!

Please contact [Support@CHSMLS.com](mailto:Support@CHSMLS.com) with any questions regarding the change. We would be very happy to help you avoid a fine if you are unsure of what you may include in certain fields!

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