



CODE OF ETHICS

The NTLA takes the ethical considerations of the tax lien industry very seriously. All members are required to adhere to a code of ethics and sign an anti-trust compliance statement.

1. **NTLA members** will be informed on local, state, and national issues, important to the tax lien industry.
2. **NTLA members** will conduct business affairs in a manner which recognizes the rights of property owners and the responsibilities of public revenue officials, and which brings credit to the tax lien industry.
3. **NTLA members** and prospective NTLA members, will always provide accurate and full disclosure for those membership categories based upon a dollar value.
4. **NTLA members** will maintain appropriate competency to enhance the professional image of the Association through continuing education and business experience.
5. **NTLA members** will work cooperatively with tax collectors, county treasurers, revenue commissioners, and other public revenue officials responsible for ad valorem tax lien and tax sale laws.
6. **NTLA members** shall not make false or misleading statements about competitors, their business or business practices.
7. **NTLA members** shall conduct business practices in accordance with local, state, and federal laws governing the purchase, issuance, and investment of tax liens, tax deeds, and the administration of tax lien sales, tax land sales, and foreclosure proceedings.
8. **NTLA members** shall obey all local, state, and federal laws and regulations, particularly those concerning the registration and sale of securities; the buying and selling of tax liens, and tax deeds; the collection of taxes, tax liens and other municipal, state, and federal debt sold to third persons; real property foreclosures; fair debt collection practices; truth in lending; and unfair trade, anticompetitive, and antitrust behavior.

STATEMENT OF COMPLIANCE

I, _____, hereby declare and affirm that: I have read and understand the NTLA's Code of Ethics and By-Laws; I will comply with the NTLA's By-Laws and Code of Ethics. In particular, I state the information in my NTLA membership application, (and renewal) is true and correct to the best of my knowledge. I shall not knowingly make false or misleading statements about competitors, their business, or business practices. I will conduct my business, and all aspects thereof, in accordance with local, state, and federal statutes governing the purchase and investments of tax liens, the administration of tax lien sales, and foreclosure proceedings. I shall comply with and not intentionally violate local, state, and federal laws and regulations, concerning the registration and sale of securities, the buying and selling of tax liens, the collection of tax liens, real property foreclosures, debt collection practices, and truth-in-lending. I shall comply with all federal and state laws concerning unfair acts and unfair methods of competition, unfair trade, and anticompetitive behavior. I shall comply with all federal and state antitrust laws.