myIDFi Compliance, Privacy & AI Governance Policy

Public policy framework for mortgage and real estate compliance review | V 2.0 | November 4, 2026

Audience: Compliance officers, legal and risk teams, brokerage leadership, mortgage lenders, and professional subscribers.

1. Overview

myIDFi is developing a compliance-first AI education environment designed to help homebuyers ask questions about real estate and mortgages with greater clarity, privacy, and confidence. Our AI Assistants combine structured governance with a growing, curated knowledge collection and a Retrieval-Augmented Generation (RAG) strategy to ground explanations in relevant approved material rather than relying exclusively on a language model's general training. The underlying knowledge effort comprises extensive mortgage, real estate, policy, and instructional content supported by a substantial software and rules infrastructure; volume alone, including tens of thousands of lines of source material or code, is not presented as proof of accuracy. myIDFi strives to reduce unsupported claims, biased guidance, inappropriate personal-data collection, and confusion between general education and licensed professional advice. Generative AI remains probabilistic; our commitments describe a risk-reduction approach, not a guarantee that every answer is complete, error-free, or compliant in every circumstance.

2. Policy topics at a glance

#	Topic	Compliance significance
1	Platform purpose and role	Education rather than underwriting, brokerage, legal advice, or a binding offer.
2	Consumer privacy and consent	Anonymous exploration, sensitive-data boundaries, consent-driven handoffs.
3	Terms, disclosures and limitations	Consumer understanding of AI identity, scope, uncertainty, and professional involvement.
4	Governance and subscriber controls	Platform-level safeguards, roles, authorization, and configuration boundaries.
5	RAG and knowledge quality	Curated sources, retrieval, evidence grounding, freshness, and limitations.
6	Hallucination risk and testing	Unsupported-answer controls, calibrated responses, quality evaluation and correction.
7	Mortgage and real estate regulation	Fair housing, fair lending, advertising, RESPA, privacy, and communications risk.
8	Transparency and lead routing	Branding, commercial relationships, permissioned professional connection.
9	Security, retention and providers	Access, data handling, vendor dependencies, incident processes.
10	Oversight, audit and remediation	Supervisory visibility, escalation, issue review, and continuous improvement.
11	Compliance review and evidence	What an institutional buyer can evaluate and which assertions need verification.
12	Consumer rights and contact	Choices, requests, concerns, and policy maintenance.

3. Detailed policy commitments

3.1 Platform purpose and regulated-activity boundaries

myIDFi provides an AI-powered educational interface for exploring homebuying, housing and mortgage concepts. The platform is not a mortgage lender or broker, and ordinary AI conversations do not constitute a credit application, underwriting decision, preapproval, legal advice, tax advice, or fiduciary engagement with myIDFi.

Individualized lending terms, program eligibility, property suitability and transaction decisions depend on the applicable professional, institution, documentation, jurisdiction and timing. myIDFi aims to make these boundaries understandable to consumers and to facilitate a human connection when their questions exceed an educational context.

3.2 Privacy, anonymity and affirmative consent

General educational exploration is designed to avoid requiring Social Security numbers, dates of birth, bank or payment credentials, passwords, identity documents, or uploaded financial statements in ordinary AI chat. When a transaction involves sensitive verification or documents, the intended experience directs consumers to a separately authorized secure application or professional channel.

Lead submission, marketing contact, professional handoff, optional external information retrieval and release of identifying information are distinct activities. myIDFi's policy approach emphasizes clear consumer choice and purpose-limited use rather than treating an anonymous question as blanket permission for solicitation.

The applicable Privacy Notice, Cookie Notice and consumer-specific consent experience provide operational details regarding categories of information, purposes, recipients, retention, rights and withdrawal. This policy does not replace those instruments or represent a blanket claim that no information is processed.

3.3 Terms, disclosures and consumer understanding

Consumers are informed that they are interacting with AI and receiving general education. Information about financing, rates, fees, available programs, laws and properties can vary by date, geography, lender and individual circumstances.

myIDFi seeks to avoid representing educational calculations as an offered interest rate, APR, loan approval, eligibility determination or guaranteed financial result. Material transaction decisions remain subject to independent verification by authorized professionals.

Published Terms of Use and specific service disclosures govern legal terms where applicable. The presence of an AI Assistant does not remove a participating lender's or brokerage's own legal and supervisory obligations.

3.4 Governance hierarchy and subscriber authority

myIDFi's governance design separates platform-wide safeguards from professional authorization, assistant identity and tone, approved knowledge, and conversation context. This separation is intended to preserve privacy and compliance boundaries while permitting controlled co-branding and customization.

Professional claims and regulated subject areas are treated as sensitive to licensure, organizational role and jurisdiction. The platform aims to restrict unsupported impersonation, unauthorized approval claims, prohibited steering and misleading communications.

Controls can evolve as requirements change. The existence and effectiveness of a particular safeguard in a given installation depend on that deployment's verified configuration and release status.

3.5 RAG, curated knowledge and source governance

RAG refers to retrieving relevant information from an approved knowledge collection and supplying it as context for the language model's answer. This architecture is designed to make responses more grounded, consistent, and reviewable than unqualified generation from model memory alone.

myIDFi's expanding knowledge work spans mortgage concepts, real estate education, consumer protection, compliance policies, approved professional material, and question-and-answer resources. Curated records, policy instructions and executable code are different forms of infrastructure. A large corpus—even one containing tens of thousands of lines—does not independently establish correctness, recency or regulatory completeness.

The intended knowledge governance process emphasizes source provenance, applicable jurisdiction, versioning, review status, currency and conflicts between references. When support is inadequate, the safer response is a qualified explanation, uncertainty statement, or referral for verification rather than invented detail.

RAG connectivity is deployment-dependent. myIDFi does not represent that every live or embedded assistant currently uses a connected RAG retrieval pipeline; that claim requires installation-specific technical verification. Optional open-web retrieval, where offered, is treated separately from approved knowledge sources and remains subject to applicable configuration and consent.

3.6 Accuracy, hallucination risk and quality assurance

Generative AI can produce fluent but incorrect statements. myIDFi's approach to reducing that risk combines curated reference material, governance instructions, response boundaries, relevance and authority checks, and recurring testing of representative and adversarial questions.

High-risk topics include discriminatory housing guidance, unsupported current rate claims, credit eligibility, unverified legal requirements, privacy requests, sensitive data, fabricated citations, and instructions that attempt to override safety controls.

myIDFi strives to identify, investigate and correct material response failures through knowledge revisions, governance updates and release testing. No assurance of zero hallucinations, universal regulatory compliance, or perfect automated issue detection is made.

3.7 Fair housing, mortgage and advertising considerations

myIDFi's stated approach supports nondiscriminatory housing education and avoids steering consumers toward or away from homes, communities or services based on protected characteristics. Objective housing and financing factors, rather than demographic assumptions, guide the educational experience.

The compliance framework addresses potential implications of the Fair Housing Act, Equal Credit Opportunity Act and Regulation B, mortgage advertising and disclosure rules, RESPA Section 8, licensing requirements and applicable telemarketing and consent rules. Applicability varies with the deployed activity and the responsible organization.

myIDFi does not represent that the platform independently satisfies every compliance obligation of a lender, broker or real estate professional. Customers remain responsible for their own advertising, licensing, supervision, disclosures, transaction practices and use of consumer information.

3.8 Branding, neutrality and professional handoff

Embedded assistants may be presented on a participating Realtor, lender, team or brokerage website. The experience aims to distinguish the participating professional's identity from myIDFi's role as a technology provider and disclose when a consumer is interacting with AI.

Where an assistant is associated with a particular professional, the experience does not imply that all available lenders, homes or professional options have been compared. myIDFi's educational framework seeks to avoid concealed steering, inappropriate preferential claims and unsolicited lead transfer.

Consumer-initiated professional connections are designed as a separate, consent-aware step. The terms and regulatory treatment of subscriber relationships and referrals depend on the actual arrangement.

3.9 Security, retention, vendors and incident management

myIDFi's security objectives include appropriate access restrictions, tenant separation, protection of sensitive records and credentials, vendor oversight, and processes for investigating suspected security and privacy incidents.

Actual data-processing arrangements, provider terms, retention periods, deletion methods and notification duties are defined by the relevant service agreements, approved practices, applicable law and published privacy disclosures. This document does not invent retention durations, make unverified encryption certifications or guarantee that third-party AI providers never use data for model training.

Where issues arise, myIDFi seeks to support appropriate investigation, containment, remediation and communication consistent with applicable obligations.

3.10 Human oversight, escalation and correction

myIDFi views AI as a resource that supports informed consumer discussions, not a replacement for licensed professional judgment or institutional supervision. The intended experience provides pathways for professional assistance when questions require individualized analysis or a binding decision.

Accuracy, fairness, privacy and safety concerns can inform review of conversation behavior, knowledge material and governance rules. Reported issues are assessed in context; an acknowledgment or support ticket is not itself a determination that a concern has been resolved.

3.11 Monitoring, auditability and compliance review

The governance approach emphasizes repeatable quality evaluation, change accountability, documented exceptions and improvement over time. Relevant evidence may include versioned policies, test results, approved knowledge changes, observed failures, remediation status and authorization records.

An institution evaluating myIDFi can request information about applicable deployment configurations, tested behaviors and available documentation. The completeness of audit evidence varies by deployment and current system maturity. Public descriptions are not presented as independent certification or an external assurance opinion.

3.12 Consumer rights, changes and policy relationship

myIDFi's consumer experience aims to communicate available privacy choices, ways to seek assistance, and links to applicable notices. Specific statutory rights, response periods and request pathways depend on the consumer's location, the responsible data controller or business, and governing law.

This high-level policy supplements, but does not replace, current Terms of Use, Privacy Notice, Cookie Notice, service agreements, and any legally required lender or brokerage disclosures. Material changes to this policy are subject to appropriate review and publication of a revised effective date.

4. Questions from mortgage and real estate compliance teams

The following answers summarize the policy boundaries. Installation-specific evidence and contractual terms provide the appropriate basis for formal vendor diligence.

Question	Policy position
Is the AI permitted to approve loans or quote binding rates?	No. The assistant is positioned as an educational resource, not an underwriting or binding pricing channel.
How does myIDFi reduce hallucinations?	Through a design combining curated knowledge, RAG where connected, governance boundaries, uncertainty handling and testing. Error-free output is not guaranteed.
Is every deployed assistant connected to RAG?	Not asserted. Retrieval capability and source coverage are

	verified by deployment and release.
How is fair housing risk addressed?	The governance framework emphasizes neutral, objective information and avoidance of protected-class steering. Customer-specific compliance review remains necessary.
Can subscribers override compliance safeguards?	The design separates subscriber customization from higher-level platform controls; exact enforcement is validated in the live configuration.
Can consumers ask questions anonymously?	The educational experience is intended to avoid requiring sensitive identity details. Technical and legal details of any telemetry or records are addressed in current privacy disclosures.
Are conversations passed automatically to a Realtor or lender?	The intended model distinguishes anonymous education from an authorized lead submission or handoff. Actual lead and retention practices are documented in the deployed service.
Can the company examine testing and audit evidence?	Available configuration, test and review materials can be evaluated in a formal vendor-diligence process, with coverage dependent on the deployment.
What happens if an answer is inaccurate?	The policy anticipates investigation, escalation and corrective updates, with human assistance for material consumer decisions.
Does myIDFi certify the customer's regulatory compliance?	No. The platform supports risk management; institutions retain their independent legal, supervisory and operational responsibilities.

5. Scope of claims and evidence available for diligence

For institutional evaluation, myIDFi distinguishes policy intent, verified product capability and contractual commitments. The following subjects are appropriate for a deployment-specific diligence review.

Diligence area	Illustrative evidence / verification
AI behavior	Representative answer testing, refusal and escalation tests, versioned governance rules.
Knowledge grounding	Approved source inventory, freshness controls, retrieval demonstrations where connected.
Privacy and consent	Published notices, consent UX, data-flow and processor documentation.
Licensure and fair housing	Role-specific policies, fair-housing test cases, relevant professional configurations.
Security and data handling	Applicable vendor terms, access controls, retention schedule, incident-contact procedure.
Operational accountability	Issue tracking, error triage, change approval and available audit artifacts.

6. Consumer-facing assistant disclosure example

"I'm a myIDFi AI Assistant. I provide general information about homebuying, real estate and mortgages. I am not a lender, and our conversation does not constitute a loan approval, binding rate quote, or legal, tax or financial advice. AI answers can be incomplete or inaccurate. Please do not enter Social Security numbers, dates of birth, banking information, passwords or financial documents in chat. A qualified professional can help with questions requiring individualized guidance."

7. Reference framework and publication status

This document reflects a risk-based policy framework informed by public guidance from the CFPB concerning consumer-finance chatbots, HUD guidance on AI and housing-related practices, and the NIST AI Risk Management Framework. References do not constitute government approval of myIDFi.

CFPB, Chatbots in Consumer Finance (June 2023): https://www.consumerfinance.gov/data-research/research-reports/chatbots-in-consumer-finance/chatbots-in-consumer-finance/

HUD, Guidance on the Application of the Fair Housing Act to Digital Advertising (April 2024): https://archives.hud.gov/news/2024/FHEO_Guidance_on_Advertising_through_Digital_Platforms.pdf

NIST, AI Risk Management Framework: https://www.nist.gov/itl/ai-risk-management-framework

8. Questions, Concerns and Compliance Inquiries

myIDFi welcomes ongoing questions from mortgage lenders, real estate brokerages, compliance officers, consumers and other stakeholders concerning its AI Assistants, privacy practices, consumer protections, governance controls and service terms. Inquiries about potential inaccuracies, inappropriate responses or suspected privacy or compliance issues may be directed through the contact channels below for review and appropriate follow-up.

Email: support@myidfi.com

Telephone: +1 (855) 720-1641

Contact page: https://www.myidfi.com/contact

For an effective review, inquiries can identify the AI Assistant or subscriber website, the approximate date of the interaction, and a description of the concern. Please do not include Social Security numbers, banking credentials, dates of birth, financial documents or other sensitive personal information in an initial email or AI chat. Where additional records are necessary, myIDFi can identify an appropriate secure channel.

Questions involving a specific mortgage transaction, credit decision, property representation or professional advice may also require follow-up with the responsible licensed lender, mortgage originator, brokerage or real estate professional. myIDFi does not make lending decisions or replace the compliance responsibilities of participating organizations.