

## Editorial Kit



2012

Writers' guidelines, deadlines and 2012 calendar

In our April 2012  
Residential Edition



Find more info at:

[www.scotsmanguide.com/Tolist](http://www.scotsmanguide.com/Tolist)

[facebook.com/SGTopOriginators](https://facebook.com/SGTopOriginators)

Scotsman | Guide   
media

The Leading Resource For Mortgage Originators

*Scotsman Guide* is the most decorated and most trusted publisher of monthly magazines directed to residential and commercial mortgage originators. At our core: You.

As an author for *Scotsman Guide's* residential edition, *Scotsman Guide's* commercial edition and [scotsmanguide.com](http://scotsmanguide.com), you reach top industry professionals for no cost in print and online.

## WHAT'S INSIDE:

### 3 | About our content

- *Scotsman Guide* accepts submissions of articles that are educational, directed to mortgage brokers and originators, original and previously unpublished.
- Learn more about the topics we cover, the people we reach and how we reach them.

### 4 | Multimedia channels

- Discover how your article can reach dedicated print and online readers.

### 5 | Editorial calendar and submission checklist

- Target your article to a certain deadline, an issue focus or a Spotlight state.
- Before submitting your piece, run it through our quick guideline list.
- Get to know our vetting process — and the integrity that sets *Scotsman Guide* apart.

## EDITORIAL

[articles@scotsmanguide.com](mailto:articles@scotsmanguide.com)

Editor

**Jennifer E. Garrett**

[jenniferg@scotsmanguide.com](mailto:jenniferg@scotsmanguide.com)

Associate Editor

**Rania Oteify**

[rania@scotsmanguide.com](mailto:rania@scotsmanguide.com)

Associate Editor

**Raymond Fleischmann**

[raymond@scotsmanguide.com](mailto:raymond@scotsmanguide.com)

## ADVERTISING

Managing Principal

**Brian Britton-Simmons**

[brianb@scotsmanguide.com](mailto:brianb@scotsmanguide.com)

Executive Vice President of Sales

**Todd Britton-Simmons**

[todd@scotsmanguide.com](mailto:todd@scotsmanguide.com)

Senior Account Executive

**Kari Jackson**

[karij@scotsmanguide.com](mailto:karij@scotsmanguide.com)

Matrix and Loan Post Coordinator

**Garrett Geiger**

[garrettg@scotsmanguide.com](mailto:garrettg@scotsmanguide.com)

Subscriptions:

[circulation@scotsmanguide.com](mailto:circulation@scotsmanguide.com)

General information:

[general@scotsmanguide.com](mailto:general@scotsmanguide.com)

## SOCIAL NETWORKING

In addition to our print and digital magazines and our website, [scotsmanguide.com](http://scotsmanguide.com), we share news and information daily on Facebook and Twitter. Keep in touch with us there for industry insights and sneak peeks at our magazine content.

### • Facebook:

[facebook.com/scotsmanguidemedia](http://facebook.com/scotsmanguidemedia)  
[facebook.com/TopOriginators](http://facebook.com/TopOriginators)



### • Twitter:

Editorial department:  
[twitter.com/ScotsmanGuideEd](http://twitter.com/ScotsmanGuideEd)

Raymond Fleischmann/residential edition:  
[twitter.com/ScotsmanGuideRE](http://twitter.com/ScotsmanGuideRE)

Rania Oteify/commercial edition:  
[twitter.com/ScotsmanGuideCE](http://twitter.com/ScotsmanGuideCE)



## CONTACT

Scotsman Guide Media

P.O. Box 692

Bothell, WA 98041-0692

TEL (800) 297-6061

FAX (425) 485-3550

[scotsmanguide.com](http://scotsmanguide.com)

## JOURNALISM-AWARD RECOGNITION

(2006-2011)

[scotsmanguide.com/awards](http://scotsmanguide.com/awards)

American Society of Business Publication Editors

Best Opening Page/Spread — Illustration

Best Original Web Database

Best Regular Column, Contributed

Best Regular Department

Apex Awards

Best Illustration & Typography

Best New Web & Intranet Sites

National Association of Real Estate Editors

Best Mortgage/Financial Real Estate Magazine

Society of Professional Journalists

Best Cartoon/Illustration

Best Feature Design

Best Spread Design

Society of Publication Designers

Best Design Spread/Single Page

Best Spot Illustration

Trade, Association and Business Publications International

Best Department

Best Opening Page or Spread

Western Publishing Association

Best Color Editorial Layout/Trade

Best Digital Edition Magazine (Finalist)

Best Single Editorial Illustration/Trade

Best Regularly Featured Department, Section or Column/Trade (Finalist)

Best Table of Contents (Finalist)

Best Tabloid/Trade (Finalist)

Best Web E-Newsletter/Trade & Consumer (Finalist)

Most Improved Publication/Trade (Finalist)

## SUBMITTED ARTICLES

*Scotsman Guide* accepts submissions of mortgage-related articles that are educational (no references to companies, their employees or their proprietary products), well-written and previously unpublished. We cannot accept articles that have been submitted to other publications (print or online, including blogs) or that will be printed in another publication within three months of appearing in *Scotsman Guide*.

In determining which articles to publish in our separate commercial and residential editions, we ask, “**Can mortgage originators apply this information to their daily work?**” Pieces submitted to *Scotsman Guide* can be drafted in multiple ways:

- **Regular articles:** Mortgage-industry-related features (700 to 2,000 words)
- **Lead Article:** The top piece we receive each month, published near the front of the magazine. We choose lead articles based on their relevance, timeliness and quality. (1,200 to 2,000 words)
- **Tools and Tips articles** (residential edition): Articles that offer tips for mortgage professionals on marketing, customer service or business development (700 to 1,400 words)

There are additional options in our Departments features in the front of each magazine and on [scotsmanguide.com](http://scotsmanguide.com) as well.

- **Spotlight:** Be the featured expert for your state in the month we cover it in our award-winning Spotlight feature. More information on Page 5.
- **Getting Personal:** Share your biggest lesson, professional turning point or similar experience (500 words or less). E-mail [gettingpersonal@scotsmanguide.com](mailto:gettingpersonal@scotsmanguide.com).
- **Helping Hands:** Share news of your or your company’s charitable or volunteer work, and we’ll write it up. E-mail [helpinghands@scotsmanguide.com](mailto:helpinghands@scotsmanguide.com).
- **Tip of the Month:** Pass along your top business, sales or marketing technique (75 words or less). E-mail [tip@scotsmanguide.com](mailto:tip@scotsmanguide.com).

## WHO’S READING?

As the leading resource for mortgage originators, *Scotsman Guide* reaches more originators and brokers nationwide with each edition than any other monthly magazine — online and in print.

Based on results from the latest *Scotsman Guide* subscriber survey, the majority of our readers identify as loan originators, brokers, bankers and loan officers.

Plus, most keep each print edition for more than one month, with a pass-along rate of 3 employees per subscribing office; we only allow one print subscription per office, though digital-magazine subscriptions are unlimited.

## TOPIC IDEAS

Our suggested topics include — but are not limited to:

- Affordable housing
- Appraisals
- Banking
- Branch operations
- Bridge/mezzanine lending
- Brownfields
- Business development
- Buybacks
- Capital markets
- Commercial mortgage-backed securities (CMBS)
- Compliance
- Construction and development lending
- Cost-segregation studies
- Credit scores and repair
- Customer service/client retention
- Education and training
- Environmental issues
- Equipment leasing and financing
- Ethics and fraud
- Fannie Mae and Freddie Mac
- Financial reform
- Foreclosures, REOs and distressed properties
- Government loans (FHA, HUD, SBA, USDA)
- Green practices and sustainability
- Hard money/private money
- Health-care properties
- Insurance
- Jumbo loans
- Lead generation
- Legal matters
- Legislation and regulatory issues
- Loan modifications
- Manufactured housing
- Market trends
- Marketing
- Multifamily lending
- Niches and property types
- Prime lending
- Referral relationships
- Refinancing
- REITs
- Renovation and rehab loans
- Reverse mortgages
- Risk management and mitigation
- Senior housing
- Short sales
- Small-balance commercial lending
- Social media
- Student housing
- Tax incentives
- Technology
- Underwriting
- Warehouse lines

When you write for *Scotsman Guide*, you're literally going places. Here are a few spots your article can appear:

## PRINT EDITION

Our residential and commercial print magazines reach tens of thousands of U.S. mortgage offices each month.

## DIGITAL MAGAZINES

Our digital magazines ([scotsmanguide.com/digitalmag](http://scotsmanguide.com/digitalmag)) are exact replicas of our print editions — and they allow you to e-mail your article; post it to Twitter, Facebook and LinkedIn; and share it elsewhere with just a single click.

## E-NEWSLETTER

Our News and Notes e-newsletter presents new and exclusive content to about 50,000 subscribers each month. Articles featured here average four times as many online readers. Past e-newsletters: [sctsm.in/enews](http://sctsm.in/enews)

## SCOTSMANGUIDE.COM

All articles from our print editions — as well as online-only features — appear on [scotsmanguide.com](http://scotsmanguide.com), which receives consistent daily traffic from users of our popular Scotsman Guide Loan Post and award-winning lender search engines. You can link to your article for use on your company's site or blog — or download a PDF for similar use.



## SOCIAL MEDIA

We're active on Facebook and Twitter, as well as other social media sites (see Page 2). In addition to sharing industry news and updates on these sites, we also often post links to articles appearing in *Scotsman Guide* throughout the month — expanding articles' reach even further.



## BLOG

*Scotsman Guide's* blog ([scotsmanguide.com/SGblog](http://scotsmanguide.com/SGblog)) presents news and updates from around the industry. We welcome guest bloggers and their insights on mortgage-industry trends. E-mail [blogs@scotsmanguide.com](mailto:blogs@scotsmanguide.com) for more information.

By writing for *Scotsman Guide*, you receive free access to the kind of stable, insider readership in print and online that blogs and startups simply can't offer.

MONTH	FOCUS*	SPOTLIGHT	DEADLINE
January	Marketing	New Mexico	Nov. 10, 2011
February	Niches	Iowa	Dec. 9
March	Government loans & GSEs	Virginia	Jan. 10, 2012
April	Business development	Connecticut	Feb. 10
<b>IN APRIL'S RESIDENTIAL EDITION: TOP ORIGINATORS 2011</b> Info: <a href="http://scotsmanguide.com/Tolist">scotsmanguide.com/Tolist</a>			
May	Distressed properties	Ohio	March 9
June	Branches & banking	Hawaii	April 10
July	Underwriting	Alabama	May 10
August	Green practices	Wisconsin	June 8
September	Education	Utah	July 10
October	Technology	North Carolina	Aug. 10
November	Legislation	Maryland	Sept. 10
December	Trends & year-end analysis	Montana	Oct. 10

*Scotsman Guide* makes decisions regarding editorial placement and content independent of all advertising influence. All edition information is subject to change.

**Submit:**  
[articles@scotsmanguide.com](mailto:articles@scotsmanguide.com)

**Editorial FAQ:**  
[scotsmanguide.com/write](http://scotsmanguide.com/write)

\*We accept articles on any topic relevant to mortgage brokers and originators for any edition, regardless of that edition's monthly focus.

## READY TO HIT SEND?

Run your article through our quick guideline checklist first:

- **Word count:** Regular articles must be between 700 and 2,000 words — 1,200 to 2,000 words for Lead Article consideration.
- **Bio:** For each bylined author, please include the author's name, position, company and contact info (e-mail address and/or phone number). Each article's bio must be 75 words or less.
- **Format:** Microsoft Word documents are strongly preferred.
- **Audience:** Accepted articles must be geared to mortgage brokers and originators, not consumers.
- **Originality:** Previously published articles — in print or online (including blogs), in whole or in part — are not allowed.
- **Advertising:** Because of our editorial model, references to companies, their employees or their proprietary products are not allowed in text; they are OK in the bio and byline. Note that *Scotsman Guide's* advertising department operates separately from our editorial department, which allows us to make all editorial decisions independent of sales influence.
- **Spelling and grammar check:** Although we do edit articles, we strongly suggest you proofread your work before sending, to avoid miscommunication.
- **Submit:** E-mail to [articles@scotsmanguide.com](mailto:articles@scotsmanguide.com) prior to deadline.

## THE SUBMISSION PROCESS

Once you submit your article, *Scotsman Guide's* editorial committee will consider it for publication. Within a week, an editor will contact you to let you know if the piece will appear in a future publication or if it might need some tweaking.

An editor also may be in touch with you throughout the editing and fact-checking process. Articles will be edited for style, content and space consideration.

Our dedication to quality, educational editorial content is what sets *Scotsman Guide* apart from other media outlets. And we know that works both ways: We strive for an open line of communication between our editors and authors for every article we receive, through each step of the process.

## HAVE MORE QUESTIONS?

E-mail us at [articles@scotsmanguide.com](mailto:articles@scotsmanguide.com) or check out our FAQ at [scotsmanguide.com/write](http://scotsmanguide.com/write).



P.O. Box 692  
Bothell, WA 98041  
Toll-free 800.297.6061  
Tel 425.485.2282  
Fax 425.485.3550  
[scotsmanguide.com](http://scotsmanguide.com)