WHY SCOTSMAN GUIDE?

Article-Submission Guidelines: Page 3  Departments: Page 4  Submission Cheat Sheet: Page 5  Editorial Calendar: Page 6

Year after year, Scotsman Guide builds upon its position as the leading resource for mortgage originators.

Nationwide reach
- Each month, Scotsman Guide reaches more than 64,000 mortgage professionals across the country. More than 54,000 are mortgage-origination offices.

Unparalleled readership
According to independent research firm Wholesale Access’s most recent study, Scotsman Guide is the most-read publication among mortgage brokers. In the past year, Scotsman Guide has gained more recognition:
- Best Single Editorial Illustration/Trade (Western Publications Association Maggie Award)
- Best Original Web Database (American Society of Business Publication Editors)
- Best Spot Illustrations (Society of Publication Designers)
- Best Regular Department Spotlight (American Society of Business Publication Editors)
- Best Opening Page/Spread with Illustration (American Society of Business Publication Editors)

Targeted submissions
Reach specialized markets with each unique issue
- Spotlight focus: Subject city in our Spotlight feature
- Departments focus: Theme for front-of-the-book features such as Trends, Define This, From the Top and more
- Bonus distribution: Issues distributed at industry trade shows and events, such as the National Association of Mortgage Brokers’ annual conference and many state-association conferences.
  For more information, see Page 6.

Be a part of it
Write for Scotsman Guide: articles@scotsmanguide.com
Want to reach Scotsman Guide’s 64,000+ readers for free?

Write a feature article.

Scotsman Guide accepts submissions of mortgage-related articles that are educational (no references to companies or products), well-written and previously unpublished. (We cannot accept articles that have been submitted to other publications [print or online] or that will be printed in another publication within three months of appearing in Scotsman Guide.) In determining which articles to publish, we ask, “Can mortgage brokers apply this information to their daily work?”

Articles in Scotsman Guide’s residential edition can take one of three forms:

- **Lead Articles**: The top piece we receive each month, published near the front of the magazine; submission must be at least 1,200 words
- **Articles**: Mortgage-industry-related features
- **Tools & Tips**: Marketing and business-development experts share advice on how to better your business

All articles also are available at our award-winning Web site, scotsmanguide.com.

**The specifics:**

- **Word count**: 800 to 2,500 words (1,200 words for consideration as Lead Article)
- **Deadline**: Approximately six weeks before publication date
- **Submit**: As a Microsoft Word attachment (Rich Text Format or Plain Text, please) to articles@scotsmanguide.com

**Topic ideas**

**Our suggested topics include — but are not limited to:**

- Affordable housing
- Alien/foreign-national loans
- Alt-A
- Business development
- Commercial market
- Condo/timeshare loans
- Construction lending
- Correspondent lending
- Credit-scoring
- Direct mail
- Down-payment assistance
- Education and training: Emerging and underserved markets
- Ethics and fraud
- Government-sponsored lending
- GSE issues: Hard money/private money
- High-CLTV loan trends
- Home-improvement loans
- Interest-only loans
- International lending/real estate
- Internet security and services
- Lead generation
- Legislation
- Marketing and sales
- Market trends: Mobile homes and manufactured housing
- Mortgage insurance
- Networking
- Nonprime-lending climate
- Preapprovals and prequalifications
- Prime-lending climate
- Refinancing
- Regulatory issues
- Relationships with wholesalers, Realtors, borrowers
- Reverse mortgages
- Risk management
- Rural lending
- Technology
- Underwriting
- Warehouse lines

**Join the elite group of authors who have written for Scotsman Guide, including:**

A+ Letter Service: Ron Appel
Aegis Funding: Brett Reall
American Consumer Information Bureau: Serena Schmidt
APEX Mortgage: Mark Langman
Approved Financial Corp.: Gary Oppor
Beehive Commercial Lending: Kellene Bishop
BPI Consulting and Ethical Lending Foundation: Kevin Boieau
Charter Funding and Loan Toolbox: Eric T. Mitchell
The Ciccarelli Group: Chad Ciccarelli
Coast to Coast Credit Repair: Cindi Moore
Trevor Cobb
Commercial Mortgage Capital: Leo Gluck
Countrywide, America’s Wholesale Lender: Todd Dal Porto
Creative Mortgage Lending: Blaise Dietz
Credit Plus Inc.: Steve Grant and Allen Johnson
Credit Power Educational Foundation Inc.: Alexis Stuart
Credit Suisse Bank: Irena Renata Stefanovich
Direct Capital: Richard Henderson
Double Positive Marketing Group: Joey Liner
First Magnus: Dominick Marchetti and Rachel Wertheimer
First Security Lending: Justin Aldi
Fraudcon Inc.: Jerome Mayne
Geraci Law Firm: Anthony F. Geraci
Gibraltar Mortgage Capital Management: Greg Freedman
GLE Training: Victor Hunt
Greenwell Realty: Jim Hughes
Gronsky Law Office: Robin Gronsky
IntelliDyyn Corp.: Peter Harvey and Gene Devine
Interactive Financial Corp.: Hunt Gersin
Jeff, Mangels, Butler and Marmaro LLP: Paul L. “Buddy” Warner
John Long Law: John Long
Kaufman, Rossin & Co.: Ivan A. Garces
KC Capital: Kim Daugherty
Lane Powell PC: Douglas L. Davies
Leads360: Jeff Solomon
Lender Lead Solutions: David Peskin
Lincoln Financial Advisors Corp.: Christopher Lawson
Andy Lockwood
Monge Mortgage Publications and Apex Financial Corp.: Chris Monge
NeighborWorks America: Marietta Rodriguez
New Day Trust Mortgage: P. Morgan Brown
Next Online Mortgage Technologies Inc.: Peter Phelps
NIGMA Capital Finance LLC: Carlos F. Crespo
NonSuch Consultants Inc.: Jim Levie
NovoStar Mortgage: Chris Barker
Old West Mortgage: Howard Bono
OriginationPro Mortgage School: Dave Hershman
Phoenix Financial Services Group: Manuel V. Sicre
pulsé220: David Jaffe
PushMX: Dean Haritos
Regent Mortgage Co.: Greg Lindsey
Gordon Schlicke
Seascape Financial Group: Randy Groover
Silver Hill Financial LLC: Mike Boggiano and Salomon Wancier
Single Parent Properties: David Hovasse
Success Mortgage & Financial Services Co.: Paul Wells
Texell Interactive Media: Rick Grant
The Telephone Doctor Customer Service Training: Nancy Friedman
Thomas Law Firm P.C.: Herbert H. Thomas
Thornburg Mortgage: Joseph Badal
Tom Hopkins International Inc.: Tom Hopkins
Velocity Funding: Tisha D. Hartman
Vermillion Consulting Inc.: Dale Vermillion
Vertice and the Mortgage Brokers Association: John M. Robbins
Wachovia Mortgage Corp.: Rich Leffler
Wholesale Access: David Olson
Larry Winget
Zelcom Group: Robert Zelikson

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In addition to submitted articles, Scotsman Guide presents news you can use — and some in which you can see your name as well as your company’s.

- **From the Top**: Editor’s note on the trends that shape our industry
- **Q&A**: Interview with top industry leaders, including association leaders and trend-spotters
- **Spotlight**: Analysis of a city or regional market — and how its changes affect its mortgage climate
- **Classes**: Educational events for brokers
- **In the Past Month**: Miss the news? Catch it here, in brief
- **Trends**: A look behind the developments that shape the mortgage industry
- **Helping Hands**: Profile of an extraordinary effort of a company or individual giving back. Submit information to helpinghands@scotsmanguide.com
- **Tip of the Month**: Top business techniques. Submit yours (75 words or less) to tip@scotsmanguide.com
- **Survey Says**: We ask an industry-related question, and you provide the answer — which we could publish in an upcoming edition. Submit answers (25 words or less) to surveysays@scotsmanguide.com
- **Define This**: We print a mortgage-related term, and you define it — with top definitions appearing in a coming edition. Submit definitions (25 words or less) to definethis@scotsmanguide.com

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**Departments Focus**

Plan your article submission around our Departments. Each month, numerous Departments features are tied to a theme. For more information, see Page 6.

We do, however, welcome all article topics at any time.
Is your article ready for submission? Consider these 5 tips:

1. Include an author bio
   A short (75 words or less) author bio accompanies each article. This is your chance to "sell" yourself to our readers. Bios should include:
   - Author’s name (preferred spelling)
   - Professional title
   - Company name
   - Company URL
   - Telephone number (with area code) and e-mail address

Scotsman Guide reserves the right to edit bios that are longer than 75 words.

2. Eliminate direct references to your company.
   Specific references to any company, its products or anything in direct competition with Scotsman Guide are prohibited in article body. Please reserve this information for your author bio. References to industry associations, nonprofit organizations and government organizations are OK.

   INCORRECT: Mortgage industry professionals should contact XYZ Bank to finance their real estate ventures.
   CORRECT: Mortgage industry professionals should contact a lender to finance their real estate ventures.

3. Get to the point of your article immediately.
   Inform readers of your topic and intent in the first two paragraphs. Otherwise, they’ll stop reading.
   This also applies to the rest of your article: Write concisely, and make every word count.

   WORDY: At the end of the day, there often appear to be seven systematized implementation tactics that often work toward creating a robust customer-relationships mechanism that every company should follow if that company is to be successful in what it is doing.
   CONCISE: Successful companies follow seven steps to create good customer relations.

4. Show, don’t tell
   Want to prove your point? Try statistics — and always cite your sources. Back up general statements with examples.

5. Consider a query
   Still in doubt? Send us a pre-submission query, which should include:
   - The article’s topic and proposed focus
   - An outline or three to five supporting points
   - The topic’s relevance to Scotsman Guide’s mortgage-broker audience

Don’t hesitate to e-mail any other questions to articles@scotsmanguide.com, as well.

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 will be in touch with you throughout the editing process.
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| May | March 12 | San Antonio | Marketing | California Association of Mortgage Brokers Central Coast Chapter Trade Show  
California Association of Mortgage Brokers Silicon Valley Chapter Trade Show  
California Association of Mortgage Brokers Southern Los Angeles County Chapter Trade Show  
Colorado Mortgage Lenders Association Southern Colorado Mortgage Lending Fair  
Florida Association of Mortgage Brokers Central Chapter Trade Show  
Florida Association of Mortgage Brokers Northwest Chapter Trade Show  
Mortgage Bankers Association Commercial Asset Administration and Technology Conference (Phoenix)  
New Mexico Association of Mortgage Brokers Convention  
South Carolina Association of Mortgage Brokers Convention and Trade Show  
Western Regional Mortgage Brokers Conference (Las Vegas)* |
| June | April 10 | Indianapolis | Legislation | Arizona Mortgage Lenders Association Annual Conference  
California Association of Mortgage Brokers Orange County Chapter Trade Show  
National Association of Mortgage Brokers Annual Convention (Seattle)* |
| July | May 10 | Orlando, Fla. | Condominiums | Florida Association of Mortgage Brokers Annual Convention*  
Kansas Association of Mortgage Brokers Annual Convention and Trade Show  
New Jersey Association of Mortgage Brokers Annual Tri-State Wholesale Lending Fair  
Ohio Association of Mortgage Brokers Southern Regional Conference  
Western Secondary Market Conference (San Francisco) |
| August | June 11 | Silicon Valley | Specialized property types | California Association of Mortgage Brokers Annual Convention*  
Colorado Mortgage Lenders Association Annual Convention  
Colorado Association of Mortgage Brokers Annual Tradeshow and Convention  
Income Property Lending Conference (San Diego)  
Iowa Association of Mortgage Brokers Annual Convention  
Minnesota Association of Mortgage Brokers Convention and Trade Show  
Oklahoma Association of Mortgage Professionals Annual Convention  
Oregon Association of Mortgage Professionals Convention  
Texas Association of Mortgage Brokers Annual Convention and Marketplace*  
Washington Association of Mortgage Brokers Annual Convention and Marketplace*  
Western States Commercial Real Estate Finance Conference (Las Vegas) |
| September | July 10 | Denver | Compliance | Commercial Real Estate Women Annual Convention and Network Marketplace (Denver)  
Illinois Association of Mortgage Brokers Conference  
Indiana Association of Mortgage Brokers Annual Convention  
Kentucky Mortgage Brokers Association Trade Show  
Missouri Association of Mortgage Brokers Tradeshow and Convention  
Tennessee Association of Mortgage Brokers Annual Convention and Tradeshow  
Virginia Association of Mortgage Brokers Annual Convention |
| October | Aug. 10 | Jackson, Miss. | International markets | Commercial Real Estate Women Annual Convention and Network Marketplace (Denver)  
Illinois Association of Mortgage Brokers Conference  
Indiana Association of Mortgage Brokers Annual Convention  
Kentucky Mortgage Brokers Association Trade Show  
Missouri Association of Mortgage Brokers Tradeshow and Convention  
Tennessee Association of Mortgage Brokers Annual Convention and Tradeshow  
Virginia Association of Mortgage Brokers Annual Convention |
| November | Sept. 10 | Las Vegas | Creative financing | Income Property Lending Conference (Bay Area)  
National Association of Mortgage Brokers West conference (Las Vegas)* |
| December | Oct. 10 | Boston | Business development | Strategies for Success in Construction Lending (Laguna Niguel, Calif.)  
The Mortgage Brokers’ Forum: Small-Balance Commercial Real Estate Lending (Las Vegas) |

*Meet Scotsman Guide’s staff  **Subject to change as events announced
searching for a wholesale lender has
now searching means lenders find you
at the new Scotsman Guide Loan Post