Guidelines, deadlines and 2010 calendar
In each of the past three decades, *Scotsman Guide* has improved upon its position as the most-decorated and most-trusted monthly magazine directed to residential mortgage originators. At our core: You.

As a *Scotsman Guide* and scotsmanguide.com author, you can reach top industry professionals for no cost in print and online.

3 | About our content

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Guide* accepts submissions of articles that are educational, directed to mortgage brokers, original and previously unpublished.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

4 | Submission checklist

- 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.

5 | Editorial calendar

- Target your article to a certain deadline, an issue focus or a Spotlight state.
- Discover how your article can reach dedicated print and online readers.

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**JOURNALISM-AWARD RECOGNITION**

(2006-2009)
scotsmanguide.com/awards

American Society of Business Publication Editors
Best Opening Page/Spread with Illustration
Best Regular Column, Contributed
Best Regular Department
Best Web Database

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 Publications Association
Best Color Editorial Layout/Trade
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)
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educational (no references to companies, their employees or their proprietary products), well-written and previously unpublished.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) 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 originators apply this information to their daily work?”

Submitted pieces in Scotsman Guide’s residential edition and on scotsmanguide.com can be drafted in multiple ways:

• **Regular articles**: Mortgage-industry-related features (700 to 2,000 words)
• **Tools and Tips articles**: germane to the mortgage industry but usually offering tips on marketing, customer service or business development (700 to 1,400 words)
• **Lead Article**: The top piece we receive each month, published near the front of the magazine (1,200 to 2,000 words). We choose lead articles based on their relevance, timeliness and quality.
• **Tip of the Month**: Pass along your top business technique (75 words or less). E-mail tip@scotsmanguide.com.
• **Getting Personal**: Share your biggest lesson, professional turning point or similar experience (500 words or less). E-mail gettingpersonal@scotsmanguide.com.

There are additional options in our Departments features in the front of each magazine, as well.

• **Spotlight**: Be the featured expert for your state in the month we cover it. More information on Page 5.
• **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.

WHO’S READING?

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

**Who are they?**

• **76.1%** 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.
• **54.9%** have subscribed for more than a year.
• **36.6%** identify as brokers, **22.5%** as loan originators and **14.1%** as loan officers.

*Based on results from latest Scotsman Guide subscriber survey

TOPIC IDEAS

Our suggested topics include — but are not limited to:

• Affordable housing
• Appraisals
• Business development
• Buybacks
• Conforming loans
• Construction lending
• Correspondent lending
• Creative financing
• Credit scores
• Customer service/client retention
• Downpayment assistance
• Education and training
• Ethics and fraud
• Fannie Mae and Freddie Mac
• FHA loans
• Foreclosures, REOs and distressed properties
• Green practices
• Hard money/private money
• Home-improvement loans
• Housing-market trends
• Insurance
• Interest-only loans
• International markets
• Jumbo loans
• Lead generation
• Legal matters
• Legislation
• Loan modifications
• Marketing and sales
• Niches
• Preapprovals and prequalifications
• Prime-lending climate
• Referral relationships
• Refinancing
• Regulatory issues
• Reverse mortgages
• Risk management
• Rural lending
• Social media
• Technology
• Underwriting
• VA loans
• Warehouse lines
Submission checklist

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.

READY TO HIT SEND?
First, run your article through our quick guideline checklist:

❍ **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, not lenders or consumers.

❍ **Originality:** Previously published articles — in print or online, 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 prior to deadline (see Page 5).

Have more questions? E-mail us at articles@scotsmanguide.com or check out our FAQ at scotsmanguide.com/write.

THE SUBMISSION PROCESS

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.

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.

[Diagram of the submission process]

Write

Submit

1 week

Approval

Rewrite

Editing and Fact-Checking

Editorial Committee
Editorial calendar and Multimedia options

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* Scotsman Guide accepts articles on any relevant topic for any edition — regardless of the edition’s monthly focus.

Editorial kit and FAQs:
scotsmanguide.com/write

Submit articles:
articles@scotsmanguide.com

Scotsman Guide makes decisions regarding editorial placement and content independent of all advertising influence.

All edition information is subject to change.

MULTIMEDIA REACH

When you write for Scotsman Guide, you’re literally going places. Here are just a few spots in which your article can appear:

PRINT EDITION

Our residential print magazine — redesigned in October 2009 by our award-winning staff — still reaches tens of thousands of U.S. mortgage offices each month.

DIGITAL MAGAZINES

Our digital magazines (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.

SCOTSMANGUIDE.COM

All articles from our print editions appear on 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.

E-NEWSLETTER

Our News and Notes e-newsletter presents new and exclusive content to more than 75,000 subscribers each month. Articles featured here average four times as many clickthroughs as average pieces.