Editorial Kit

Writers’ guidelines, deadlines and 2015 calendar

In our April 2015 Residential Edition

Find more info at: www.ScotsmanGuide.com/TOlist

In our June 2015 Residential Edition

Find more info at: www.ScotsmanGuide.com/TopLenders

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, 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submissions of articles that are educational, directed to mortgage brokers and originators, original and previously unpublished.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.

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SOCIAL NETWORKING
In addition to our print and digital magazines and our website, 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.

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JOURNALISM-AWARD RECOGNITION
(2006-2014)
American Society of Business Publication Editors
Best Opening Page/Spread — Illustration
Best Feature Article — Design
Best Original Web Database
Best Regular Column, Contributed
Best Regular Department
Page(s) of Content
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
Best Regular Department
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 Publication Tabloids/Trade
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)
See a full list at ScotsmanGuide.com/Awards
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 1,500 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 1,500 words)

There are additional options in our Departments features in the front of each magazine and on 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.

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, SBA, VA, 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

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, although digital-magazine subscriptions are unlimited.
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 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.

**TOP ARTICLES**
Our Top Articles e-newsletter presents new and exclusive content to about 212,000 subscribers each month. Articles featured here average four times as many online readers. Learn more about our enewsletters at: sctsm.in/enews

**SCOTSMANGUIDE.COM**
All articles from our print editions — as well as online-only features — 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.

**SOCIAL MEDIA**
We’re active on Facebook and Twitter, as well as other social media sites. 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.

- Twitter: @ScotsmanGuideED
- Facebook: Scotsman Guide
- LinkedIn: Scotsman Guide
- Google: +ScotsmanGuideOnline
**Editorial calendar and 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.

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In April’s Residential Edition: **TOP ORIGINATORS 2014** Info: ScotsmanGuide.com/TOlist

In June’s Residential Edition: **TOP MORTGAGE LENDERS 2014** Info: ScotsmanGuide.com/TopLenders

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

**Editorial FAQ:** 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.

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**READY TO HIT SEND?**

Run your article through our quick guideline checklist first:

- **Word count:** Regular articles must be between 700 and 1,500 words — 1,200 to 1,500 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, bankers 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 prior to deadline.

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**THE SUBMISSION PROCESS**

Once you submit your article, *Scotsman Guides* 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 considerations.

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 or check out our FAQ at ScotsmanGuide.com/Write.