

Guild Style Guide

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Introduction

Why do we need an editorial style guide?

We are as strong as our word. Our national leadership in the mortgage industry requires us to make a reliable, professional impression. This guide will help us demonstrate ourselves as a cohesive, national brand.

Think of this as a set of conventions for writing that ensures consistent and appropriate usage for printed and electronic communications.

These references, and industry standards, are the basis for this guide.

- [The Associated Press Style](#) or “AP Style.”
- [Webster’s New College Dictionary, fifth edition](#)

Voice and tone

Everything we say says something about who we are and what we value. How do we want to be known? Who are we?

Our brand pillars are the character of who we are and how we want others to know us.

At Guild we:

- Put customers first
- Encourage inclusion
- Do what’s right
- Lead the way
- Strengthen communities

Use fewer words, but choose them carefully. Copy is an art form. The nuances of words, their cadence and tone convey a shared voice. In general, less is more.

Write in a way that is honest, friendly and sincere like we’re talking to a friend. Our voice is the way we come across to our various audiences. Our voice is:

- **dynamic**—it feels inspired, lively and energetic
- **confident**—it feels honest, strong and stable
- **fresh**—it feels thoughtful, bold and bright
- **genuine**—it feels approachable, empathetic and sincere

You can hear our voice in our tagline and in other marketing materials:

- Own what matters
- Loans to fit your life

- We've got your back
- Opening doors to new possibilities

For additional guidance on striking the right tone, the following resources are really helpful:

<https://drive.google.com/drive/folders/0B9NdOFknFKWWNWNNXzhQYmJNQUU>

<https://drive.google.com/drive/folders/0B0GAeP1Mn7z3dGpuMUttVm15dEE>

Who's your audience?

It's important to know your audience. Are you talking to consumers or partners? Is the demographic millennials or retirees? If your writing is consumer-facing, be careful to avoid using industry specific terms that most consumers wouldn't know. Be sure to spell out the first instance for consumer materials, but you can use abbreviations or other industry terms for partners or other audiences familiar with the content.

Consumer vs. customer vs. client

Our primary audiences are consumers and partners (real estate agents, builders, etc.) When speaking to our primary audience use consumer instead of client. In general, try to use borrower, homebuyer, homeowners, or buyer.

Example:

- We have loans to fit your life. (this is speaking directly to one of our primary audiences, "consumers.")

A secondary audience refers to the people that our partners are targeting. We can use the word clients in this case, because it's not our audience, it's a real estate agent's audience.

Example:

- Here's an offer for your clients that they won't want to miss.

Another example of a secondary audience would be if we are marketing to a general contractor that refers to consumers as "customers."

Example:

- Ever give an estimate to a customer and they can't afford to get the work done?

Only make claims that are accurate.

- Oregon is the only region that can say, "We are number 1 in the region." Also acceptable:
 - "Guild is the #1 mortgage lender in Oregon."
 - "Guild is the #1 purchase lender in Oregon."

These claims need to reference the 2017 Corelogic report and must be accurate at the time of publishing. These claims are only valid for 2018. Source: Corelogic mortgage lender report for 2017. No other state or region can make this claim at this time.

- J.D. Power information and statements can be found [here](#). Note that the J.D. Power claims expire October 31, 2018, unless we win again.

Avoid:

- Investor names in marketing materials (Redwood, Chase, Everbank, Caliber, etc.)
- “Your loan on time, every time” (this is a competitor tagline)
- “... with the soul of a small company”

Content and formatting

Bullets or ordered lists

Always use an initial capital letter on the first word in a list item. Use end punctuation only if the list item is a complete sentence. Use ordered (lettered or numbered) lists when the order of the items is important. Otherwise, use bullet lists. Make all items within a list parallel in construction; e.g., start each item with a verb, make each item a complete sentence, etc. If an introductory sentence precedes the list, end the sentence with a colon.

Example:

There are many benefits to a renovation loan:

- You can get into a better neighborhood by buying a fixer
- You can personalize a property to make it fit your style
- You’ll likely benefit at tax time

Calls to action

A call to action should be short and simple, relevant to the topic, and actionable.

Here are some examples you can use:

- Contact us today to get started
- Call us today for details
- Find out why so many homebuyers choose Guild
- Let us be the first to welcome you home
- Welcome to Guild. A partner you can count on.
- Let's talk today
- Ready to talk? Let's get you closer to home.
- We deliver what matters
- Stop dreaming and get started today
- Ready to get started? Let's talk.
- Apply online (note: lowercase “online”)

Contact blocks

Please use these guidelines and follow the exact format below.

- To create a vertical bar (or pipe), use these keystrokes: Shift and \
- Note the format for NMLS #123456 (no "ID" and no space after #)
- State abbreviations should not use periods (TX, CO, MA, CA, etc.)
- Use periods in phone numbers 888.123.4567
- Email addresses use all lower-case
- URL (do not use "www")

Example:

Lucy Loanslayer
Loan Officer | NMLS #123456
7777 Jumbo St., Suite 100
Mortgagetown, CA 92010
O: 123.456.7891 | M: 101.123.4567
lloanslayer@guildmortgage.com
guildmortgage.com/lucyloanslayer

Headers and subheads

Use sentence case and avoid periods

Exceptions:

- Use punctuation if the header or subhead contains more than one sentence
- Use a question mark even if the header or subhead is a single sentence in the form of a question
- Use exclamation marks sparingly, but they may occasionally be warranted

Guild usage and industry terms

Terminology

The mortgage industry has specific terms that are commonly used and Guild follows those conventions. There are also a few terms or programs that are specific to Guild.

Note: The following entries are written exactly as they should be used, so please use capitalization, symbols and hyphenations as they are listed here. Also, please see the next subsection on Capitalization for additional entries.

For consumer-facing communication, always spell out an industry term in the first instance followed by its abbreviation in parentheses. On subsequent mentions you can simply use the

abbreviation. An exception to this would be if you want to use the abbreviation in a header or subhead, but then you would spell out the term in the body copy, followed by the abbreviation.

When speaking to partners, you can skip spelling out the term and just use abbreviations.

Example:

- (Consumers) Have you considered an adjustable-rate mortgage (ARM)? An ARM might be the best option for you.
- (Consumers) Are you paying private mortgage insurance (PMI)? You may be able to save money on your mortgage every month by getting rid of your PMI.
- (Partners) Does your borrower have information on ARMs? (first instance)

adjustable-rate mortgage (ARM)

annual percentage rate (APR)

asset depletion

cash out vs. cash-out

Use no hyphens as a verb but use hyphens as an adjective before a noun like “refinance” or “loan”.

- Looking to take cash out of your mortgage?
- Check out your options for a cash-out refinance.
- Ask me for more information on when a cash-out refi makes sense for your buyers.

Closing Disclosure

credit approval

credit score

Use credit score instead of FICO, however if necessary, use FICO® Score *(not FICO)

debt-to-income (DTI)

direct lender

down payment

down payment assistance

earnest money

first-time homebuyer

fixed-rate loan; fixed-rate mortgage (note: when “rate” is the noun, do not hyphenate, i.e., “30-year fixed rate”)

flyer (note: use this spelling for a pamphlet and for “frequent flyer;” use “flier” only for: a risky, sometimes reckless, gamble or speculation)

high-balance (note: hyphen and lowercase)

home builder (note: exception to the other instances listed, per industry standard)

homebuying

homeowner

homeownership

Loan Estimate (LE) (note: capitalization)

mortgage insurance (MI)

mortgage insurance premium (MIP)

multifamily (note: no hyphen)

non-warrantable

paid outside of closing (POC)

pre-approve, pre-approval, pre-approved

pre-payment

pre-paid

pre-qualify, pre-qualification, pre-qualified

private mortgage insurance (PMI)

real estate agent or real estate professional

(note: do **not** use realtor or REALTOR® to refer to a real estate professional since it is a trademarked term.)

super conforming (note: no hyphen, no caps; term for high-balance Freddie Mac loans)

verification of employment (VOE)

Capitalization

Branch and department names

In general use uppercase for a formal name of a department or branch. Exceptions: use lowercase when “branch” is used prior to the location. Use lowercase when referring to a team or group and not using the formal department name.

- The Santa Rosa Branch supports the local community
- Our branch in Santa Rosa is proud to partner with several charities
- Your file has gone to Underwriting.
- Your file has gone to the Underwriting department.
- Contact the Corporate Marketing department anytime
- The marketing team is happy to help

Credit Approval Program (CAP) (note: for subsequent references you may use CAP)

Guild Mortgage

Use as a first reference in marketing materials to all external audiences.

Second reference or less formal instances use:

- Guild (only use after a first mention “Guild Mortgage”)

Guild Mortgage Company, Inc.

Only necessary for legal purposes.

Guild Giving Foundation

The preferred usage in body copy or in complete sentences is:

- the Guild Giving Foundation (note lowercase “the”)

Subsequent mention or for internal audiences as the first mention:

- Guild Giving

If we are speaking about Guild Giving as a program, do not capitalize “program.”

- the Guild Giving program encourages employees

Guild Giving Foundation Scholarship

Guild University

Use as first mention unless audience is internal (internal audience materials can use GuildU).

Second reference:

- GuildU (note spacing and capitalization)

Headers (see section on Headers and subheads)

Use sentence style

- Loans to fit your life

Homebuyer Express Guarantee (HBE) (note: for subsequent references you may use: Homebuyer Express or HBE)

Job titles

Use lowercase when referring to the profession in general. Use uppercase when referring to a person's formal title (preceding their name or in a contact block). Avoid abbreviating titles like LO, LOA, TC when writing consumer-facing materials. Job title abbreviations may be used on second reference for partners and internal audiences.

- Many loan officers are attending the event.
- She has worked as a loan officer for more than 20 years.
- Loan Officer Susie Sales has a degree in finance.
- Susie Sales
Loan Officer
Eagle Rock Branch

Use consistency in the same asset, document or material for honorifics and courtesy titles (they can either be prefixes and suffixes for a name). Choose either Sr. or Senior and follow that format throughout the material. Do not drop the period after any abbreviated instances:

- Senior or Sr.
- Junior or Jr.
- Mr., Mrs., Miss., Ms.
- Asst. or Assistant

Loan categories and programs

Do not use capital "L" for loan. Use exact capitalizations as shown:

- Builder Extended Rate Lock Program
- Certificate of Occupancy
- Conforming loan (versus "conforming loan")
- Conventional loan
- FHA 203(h)
- FHA 203(k)
- FHA loan
- FHA Solar
- Guild 1% Down loan (note: lowercase "L" and no "program")
- Home Possible® (note: space and registration mark required; a Freddie Mac program)
- HomeReady® (note: no space and registration mark required; a Fannie Mae program)
- Interest Only
- Jumbo loan
- Renovation loans (Conventional, 203(k) and 203(k) Limited)
- Unison HomeBuyer
- USDA loan or rural development loan (USDA is the preferred term.)
- VA loan

Lunch & Learn

Not Lunch n' Learn, or Lunch and Learn

veteran(s)

Capitalization is not required when referring, in general, to a veteran. Proper nouns or holidays would be capitalized (i.e., Veteran's Day, Office of Veterans Affairs, etc.). Also, we spell out the full word and do not shorten to "vet".

Abbreviations

Do not use abbreviations in consumer-facing materials unless they are very commonly used terms. It's OK to use abbreviations for common industry terms to partners, builders and real estate agents, or for recruits or internal audiences. Spell out the whole name for first reference with the abbreviation in parentheses immediately following it: loan-to-value (LTV).

- APR: annual percentage rate (OK to use abbreviation for consumers)
- ARM: adjustable-rate mortgage (note: hyphen)
- CalHFA: California Housing Finance Agency
- CAP: Credit Approval Protection
- CHFA: Colorado Housing Finance Agency
- DTI: debt-to-income
- FHA: Federal Housing Administration (OK to use abbreviation for consumers)
- FHA 203(b)
- FHA 203(h)
- FHA 203(k) (note: do not use: 203K)
- FHA 203(k) Limited (note: uppercase "L")
- FHLMC: Federal Home Loan Mortgage Corporation (note: use Freddie Mac instead of abbreviation for consumer-facing materials)
- FNMA: Federal National Mortgage Association (note: use Fannie Mae instead of abbreviation for consumer-facing materials)
- HBE: Homebuyer Express Guarantee (spell out first reference for all audiences)
- HFA: Housing Finance Agency
- LE: Loan Estimate
- LTV: loan-to-value
- PMI: private mortgage insurance
- POC: paid outside of closing
- USDA: United States Department of Agriculture (OK to use abbreviation for consumers)
- VA: Veterans Affairs (OK to use abbreviation for consumers)
- VOE: verification of employment

J.D. Power

Use the exact wording and punctuation for any of these four approved options for our J.D. Power recognition.

1. Ranked #1 “Highest in Customer Satisfaction with Primary Mortgage Originations” — J.D. Power
2. Ranked #1 “Highest in Customer Satisfaction with Primary Mortgage Origination” — J.D. Power
3. Ranked #1 “Highest in Customer Satisfaction with Primary Mortgage Sales” — J.D. Power
4. “Highest in Customer Satisfaction with Primary Mortgage Sales” — J.D. Power

Required disclaimer

Guild Mortgage Company received the highest numerical score in a two-way tie among 23 lenders ranked in the J.D. Power 2017 Primary Mortgage Origination Satisfaction Study, based on 5,893 total responses, measuring the opinions of customers who originated a new mortgage or refinanced within the past 12 months, surveyed July – August 2017. Your experiences may vary. Visit JDPower.com.

- The full disclaimer **MUST** be used as a footnote or legal copy any time the claim is cited, with the below exceptions.
- The disclaimer should be separated from the claim and in a smaller font than the claim. The disclaimer may be provided using a link if there is a reference mark, such as an asterisk.
- Billboards, TV and radio spots greater than 30 seconds may use a shortened disclaimer: “For J.D. Power award information, visit JDPower.com.” The disclaimer may be omitted for annual reports, business stationary, email signatures, and radio spots less than 30 seconds.

In secondary references, the claim may be paraphrased as follows:

- Our customers ranked us the highest in customer satisfaction.
- Our company is top ranked for customer satisfaction.
- Guild earned the highest customer satisfaction score for primary mortgage origination in the U.S.
- Guild delivers exceptional customer satisfaction, as demonstrated by J.D. Power’s 2017 Report on Primary Mortgage Origination in the U.S.
- Guild was awarded the “Highest in Customer Satisfaction with Primary Mortgage Origination” by J.D. Power

Grammar and general word usage

academic degrees

The preferred form is to avoid an abbreviation and use instead a phrase such as: Mary Smith, who has a doctorate in philosophy. Use an apostrophe in bachelor's degree, a master's, etc.,

but there is no possessive in Bachelor of Arts or Master of Science. When academic degrees are referred to in general terms such as doctorate, doctoral, bachelor's, or master's, they are not capitalized. When using the initial forms, do not use periods and do not put spaces between the initials. Note that the sound of the first letter determines whether to use "a" or "an."

- bachelor's degree, master's degree, doctoral degree, a BA, an MS, a PhD, an MFA, an MBA

accept vs. except

Use accept as a verb meaning to take something or agree to something. Use except as a verb to exclude or leave out, but it usually means "other than."

- We only accept loan applications that are complete, except for when there is a special circumstance.

acronyms and abbreviations

Use the entire name first, followed by the acronym in parentheses, then use the acronym in subsequent references:

- Debt-to-income (DTI)

Exception: If the acronym is familiar to your audience, you can use it at first mention

- FHA

Avoid using the word "the" with an acronym unless it is necessary for clarity.

addresses

Address format should follow the guidelines below:

- Address number, street name and unit/apartment number or suite should all be on one line
- City, state, ZIP code on second line
- Directional abbreviations do not include periods (NE, SW, etc.)
- Street types should be abbreviated:
 - o Dr. = Drive
 - o Blvd. = Boulevard
 - o St. = Street
 - o Ln. = Lane
 - o Ave. = Avenue
 - o Wy. = Way
 - o Ste. = Suite
 - o Apt. = Apartment
 - o Pkwy. = Parkway
 - o Unit: no abbreviation

Examples:

501 Main St.
Grand Junction, CO 81501

636 NW Cedar Ave.

Redmond, OR 97756

1234 Main St., Ste. 500 & 600
San Diego, CA 92102

If written all on one line, note the placement of commas:
1234 Main St., Ste. 500, San Diego, CA 92102

affect vs. effect

Typically you want to use effect as a noun and affect as a verb.

- The economic downturn had a profound effect on our industry.
- The downturn affected a lot of mortgage companies.

In rare cases, use affect as a noun (emphasis is on the first syllable) and effect as a verb.

- After such a big announcement, you would think he would show more affect.
- Her team effected an industry-wide change that would make its mark forever.

am

Use lowercase with no periods. Do not write 12 am, instead use noon or midnight for clarity.

among, between

“Between” introduces two items and “among” introduces more than two.

- The money was split between my sister and me.
- The money was split among my siblings and me.

biannual

Occurs twice a year

bias-free language

Avoid reference to gender, race, age, sexual orientation, ethnic background or debilitating physical condition if it is not pertinent to the story.

- Age: Avoid the terms "elderly" and "senior citizen" in reference to an individual.
- Diseases: Do not use a disease to describe an individual: He is diabetic. Rather: He has diabetes. One acceptable variation is "survivor of," as in "She is a survivor of cancer."
- Racial and ethnic group identification: Avoid unless pertinent to the story.
- "deaf" is acceptable, or use "hard of hearing," but not "hearing impaired."
- The term "disabled" is preferable to "handicapped." The phrase "people with disabilities" is preferable to "the disabled." Do not use "afflicted with" or "wheelchair-bound."

biennial

Occurs every two years

bimonthly

Every other month. Semi-monthly means twice a month.

biweekly

Occurs every two weeks

capitalization

Generally, avoid unnecessary capitalizations or those that result from individual preference or sense of emphasis. See the **Guild usage and industry terms** section on Capitalization in this guide for industry exceptions. Consult the [Webster's New World College Dictionary](#) if lowercase is an acceptable form, follow that usage.

coast

Use lowercase when referring to the physical shoreline. Capitalize when referring to U.S. regions lying along such shorelines. Capitalize the Coast when standing alone only if the reference is to the West Coast.

collective nouns

Nouns denoting a unit take singular verbs and pronouns: class, team, faculty:

- The class comprises freshmen only.
- The faculty is prepared to meet.

compose

To create or put together, to make up.

- She composed a PowerPoint deck for the meeting.
- Many ethnic groups compose our nation.

comprise

To encompass, to contain, to embrace, to include all. It is not followed by the word "of." The parts compose the whole; the whole comprises the parts.

- The executive board comprised five men and five women.
- Our nation comprises many ethnic groups.

days of the week

Use "weekdays" instead of "Monday through Friday." Generally, spell out the days of the week:

- Monday through Wednesday

When space is an issue (e.g., on some graphics), abbreviate the days. Do not use a period after an abbreviation, and separate the days with an en-dash.

- M–Th
- Mon–Thu

do-it-yourself (DIY)

Note the hyphenation. DIY is acceptable for first reference for consumer audience as it has become a widely familiar term.

earth

Generally, use lowercase; capitalize when used as the proper name of the planet.

e.g.,

Means "for example" (Latin) and is followed by a comma. Do not confuse with i.e., which means "that is," or "in other words."

ensure

"Ensure" means to make certain of, to make sure of:

- We're working to ensure our team will meet its deadline.

ethnic groups, nationalities

Avoid racial, ethnic group references unless pertinent. Capitalize the names of people, races, tribes, and other groupings of humankind, including American Indian, Asian, and Hispanic. Use lowercase for black and white (noun or adjective).

every day, everyday

(adv.) every day; (adj.) everyday:

- She walks every day.
- She wears everyday shoes.

FAQ

FAQ is an acronym for "frequently asked questions." Use the acronym primarily in titles and headers, not in body text. Use the spelled-out version of "frequently asked questions" in body text, at least in the first usage. When referring to one document that contains frequently asked questions, refer to the document as an "FAQ" (not "FAQs"). When referring to more than one document that contain frequently asked questions, refer to the documents as "FAQs." Refer to specific questions within an FAQ as "questions," not as "FAQs." When writing an FAQ page, if you have more than 10 questions, try grouping them into categories.

farther vs. further

Farther refers to physical distance:

- He ran farther than before.

Further refers to an extension of time or degree:

- She will investigate the matter further.

fewer vs. less

User fewer to talk about a smaller number of individual things; use less to mean a smaller quantity of something. In general, use less for large quantities of items or non measurable amounts.

- She took fewer pieces of chocolate than she wanted, to leave some for the rest of her team.
- Her team had less experience than the competitor.

fiscal year

Abbreviate as FY: "FY 2007."

flyer, flier

Use "flyer" for both physical (paper) and electronic formats.

foreign words and phrases

If they have been adopted into the English language (e.g., burrito, karaoke), do not put in quotes or italicize—if the term is unfamiliar to the audience, use italics.

fundraising, fundraiser

One word, no hyphen

gender

If singular construction is necessary, use "he" or "she." No slashes ("his/her"). Avoid the awkward "he or she" and "his or her" by using plurals wherever possible, being careful not to mix singular and plural:

- All students have their preferences.

Be sensitive to gender-specific terms and titles:

- Chair (not chairman, chairwoman, chairperson)
- Supervisor (not foreman)
- Police officer (not policeman)
- Flight attendant (not stewardess)
- Server (not waitress)

Copy intended to apply to both sexes should be written without gender bias. Avoid specifying gender unless it is essential to meaning. Avoid using "man" or "mankind" when referring to men and women; instead, use "human," "humanity," or "humankind."

ID, IDs

All capitals, no periods or spaces.

i.e.

Abbreviation meaning "that is" or "in other words." Include a comma after the last period. When using "i.e." you are rephrasing or restating what you've just written in a slightly different way.

- On casual Fridays, we don't have to dress up (i.e., most employees wear jeans).

insure

To contract to be paid money in case of a loss.

- Guild offers health benefits so employees can insure against large out-of-pocket expenses.

middle class/ middle-class

No hyphen when used as a noun:

- He belongs to the middle class.

Hyphenate when used as a modifier:

- He lives in a middle-class suburb.

months

Spell out when using alone, or with a year alone:

- I was born in December.
- They emigrated in April 1943.

Abbreviate only with date in calendar and event listings. Abbreviate as: Jan., Feb., Aug., Sept., Oct., Nov., and Dec. Never abbreviate March, April, May, June, or July.

more than, over

“Over” generally refers to spatial relationships. It can be used with numerals, but “more than” is usually better suited. Use “more than” when referring to numbers unless an age.

- The plane flew over the city.
- She is over 30.
- We had more than \$15 billion in revenue last year.

nationwide

One word, no hyphen.

noon

Write “12 pm” or “noon” (but not “12 noon”).

north, northern, northeast, northwestern

But use Northern California.

OK

All capitals with no periods. Do not use “okay” or “ok.”

part time, part-time

Hyphenate only when used as an adjective before a noun (no hyphen when “part time” appears after the verb):

- This is a part-time position.
- This position is part time.

percent vs %

Write out the word “percent” instead of using the “%” sign. Exceptions include program names “Guild 1% Down loan” and in bulleted lists. In general, when written in complete sentences avoid using the % symbol and opt for the word “percent.”

pm

Use lowercase with no periods. Do not write 12 pm, instead use noon or midnight for clarity.

possessives

- Singular nouns not ending in “s”—add apostrophe s: The company’s location
- Singular common nouns ending in “s”—add apostrophe s unless the next word begins with “s”: The class’s topic, but the class’ story; the hostess’s invitation, but the hostess’ seat

- Singular proper names ending in "s"—use only an apostrophe: Socrates' life, Kansas' schools
- Plural nouns not ending in "s"—add apostrophe s: The committee's decision
- Plural nouns ending in "s"—add only an apostrophe: All employees' rights, the girls' parents, the students' parents

prefixes

Words formed with prefixes are generally not hyphenated. With “co-,” retain the hyphen with adjectives and verbs that indicate occupation or status (e.g., co-owner, co-director, co-chair). Do not use a hyphen in other combinations (e.g., coed, coexist, copay). No hyphens for most prefixes:

Examples:

- nonprofit
- midfield
- subterranean

Exceptions:

- Add hyphens before proper nouns, before years, to distinguish homonyms (words that have the same spelling but a different meaning), and if the prefix ends in a vowel and the word that follows begins with the same vowel.
 - non-Guild employee
 - post-1990s
 - re-create
 - co-owners
 - co-borrowers

Guild Exceptions

- Hyphenate any term that starts with “pre”
 - pre-approve, pre-approval, pre-approved
 - pre-qualify, pre-qualification, pre-qualified
- See the **Guild usage and industry terms** section of this guide for additional exceptions.

RSVP

No periods. Since it's an abbreviation of the phrase "please respond" in French, do not write "RSVP please."

seasons

Lowercase unless part of a formal name.

- We are a lot busier in the summer months.
- Join us at our Fall Football Social at the Eagle Rock Branch.

semimonthly

Occurs twice a month

Social Security number

Use initial caps on "Social Security" only:

- Social Security number
- Social Security card
- SSN for the abbreviation

south, southern, southeast, southwestern

But use Southern California

state abbreviations

For AP Style, different states follow different patterns for abbreviations. Certain states require no abbreviation: Alaska, Hawaii, Idaho, Iowa, Main, Ohio, Texas and Utah. Here are other abbreviations for other states:

| | | |
|-------------|------------|------------|
| Ala. (AL) | Md. (MD) | Okla. (OK) |
| Ariz. (AZ) | Mass. (MA) | Ore. (OR) |
| Ark. (AR) | Mich. (MI) | Pa. (PA) |
| Calif. (CA) | Minn. (MN) | R.I. (RI) |
| Colo. (CO) | Miss. (MS) | S.C. (SC) |
| Conn. (CT) | Mo. (MO) | S.D. (SD) |
| Del. (DE) | Mont. (MT) | Tenn. (TN) |
| Fla. (FL) | Neb. (NE) | Vt. (VT) |
| Ga. (GA) | Nev. (NV) | Va. (VA) |
| Ill. (IL) | N.H. (NH) | Wash. (WA) |
| Ind. (IN) | N.M. (NM) | W.Va. (WV) |
| Kan. (KS) | N.Y. (NY) | Wis. (WI) |
| Ky. (KY) | N.C. (NC) | Wyo. (WY) |
| La. (LA) | N.D. (ND) | |

statewide

One word, no hyphen

that, which, who, whom

Generally, use "which" in nonessential clauses (clauses that could be omitted without changing the meaning of the sentence). Nonessential clauses are usually set off by commas:

- That event, which focused on recruitment, was the first of its kind.

Generally, use "that" in essential clauses (clauses that can't be omitted without changing the meaning of the sentence):

- The press release that announced the acquisition can be found on our website.

Use "that" and "which" to refer to inanimate objects and animals without a name:

- The branch that created the process now shares it with other branches across the company.

Use "who" as the subject of a sentence, clause or phrase; or animals who have a name:

- Speak to the staff member who is in charge.

- Buster, who is a service dog, was part of the Guild Giving charity event.

Use "whom" as the object of a verb or preposition:

- She is the regional manager to whom you should address your questions.

time zones

Capitalize the full name of the time in force within a particular zone (e.g., Eastern Standard Time, Eastern Daylight Time, Central Standard Time). Lowercase all but the region in short forms (e.g., the Eastern time zone, Mountain time). The abbreviations, EST, PST, etc., are acceptable on first reference only if the abbreviation is linked with a clock reading (e.g., 9 am PST, noon EST)

toward

Do not use an "s" with toward, forward, backward, downward, onward.

- We offer \$300 toward closing costs to veterans.

United States

(preferred usage as a noun, but U.S. is also acceptable)

Use "US" with no periods, as an adjective.

- I live in the United States.
- The company is based in the U.S.
- She has been seeking to change US policy regarding video surveillance. Use U.S. (with periods) only as an adjective:

worldwide

Always one word

year-end

One word, and hyphenate

yearlong

One word, no hyphen

ZIP code

Use all caps in "ZIP" and lowercase "c" in code. Always two words, no hyphen.

Technology terms

app

Short for "application," a program that runs inside another service. It is acceptable on first reference to use the term "app" when referring to a software program like Simple Nexus to internal audience. Do not use the term "app" to refer to a consumer application for a loan.

Bluetooth

A standard for short-range wireless transmissions, such as headsets, that enable hands-free use of cell phones. Note capitalization.

cell phone

Always two words

clickthrough (n., adj.), click through (v.)

One word when used as a noun or adjective.

Two words when used as a verb.

- Click through the site to see your picture.
- The ad's clickthrough rate is very high.

cyberspace

The general rule for prefixes applies—no hyphen necessary

dial-in

Use a hyphen in all instances, even when another website referred to uses "dialin."

double-click

Two words, hyphenated

email

One word, no hyphen. Lowercase except when beginning a sentence.

high-tech

Note hyphenation

internet

lowercase

login vs. log in

A "login" is a noun (e.g., she will supply us with a login for the user testing). The term "log in" is a verb. (e.g., You need to log in to the website before you can take the training course).

offline

One word, no hyphen.

online

One word, no hyphen.

SEO

Abbreviation for "search engine optimization." OK to abbreviate after initial reference.

smartphone

One word, lowercase

startup

One word (e.g., startup company)

URL, URLs

Abbreviation for “uniform resource locator.” Abbreviation is always OK.

username

One word

website

Use also: web page, webinar, webisode, webmaster (most “web” words will be lowercase).

Note: use Web (Capitalize when referred to as “the Web,” or the “World Wide Web.”).

wiki

Lowercase.

Wi-Fi

Capitalize and hyphenate.

Numbers

In general, use numerals for numbers more than 10. Spell out 1–9. Use numerals for measurements (percentages, feet, hours, etc.).

- We only have a 4% return on investment.
- The appointment lasted for 4 hours.

ages

Always use figures:

- Their son is 5 years old.
- The applicants are all in their 20s.

Use hyphens for ages expressed as adjectives:

- She is a 23-year-old homeowner.

dates

Use 1981–82, not 1981/82 or 1981–1982 (use en dash between); in the '80s or 1980s.

dollar amounts (\$)

Use the symbol and numerals for exact amounts: \$75. Spell out proximate amounts or casual references: a million dollars. Do not include decimal or zeros in round dollar amounts: \$50 (not \$50.00) For amounts over \$1 million, use the \$ symbol and numerals up to two decimal points.

- The home was appraised at \$4.25 million.
- The real estate agent has a \$3.5 million listing. (Note: no hyphens.)

millions, billions

Spell out the word and use with numerals:

- The population reached 1 million.
- The company posted a \$1.2 billion deficit.

Do not hyphenate when used in a phrase:

- Her \$24 million sales goal

ratios

Use figures and hyphens. Use “to” when “ratio” precedes the figures and omit “to” when “ratio” follows the figures.

- a ratio of 2-to-1
- a 2-1 ratio

speeds

Use figures:

- The car slowed to 11 miles per hour.
- Typhoon winds of 100 miles per hour hit the ship.

times of day

Always use numerals, except for noon and midnight. Use lowercase type and no periods with am and pm. Use an en dash for ranges. If the time is on the hour, do not use zeros, just write 7 am, not 7:00 am.

- midnight (not 12 am)
- noon (not 12 pm)
- 7:30 pm
- 7 am
- 1–2 pm
- 11:30 am–1 pm

weights

Always use numerals.

- The baby weighed 8 pounds, 5 ounces

years

Use figures, without commas: The company was really growing in 2016. (not ‘16)

To indicate decades, use an "s" without an apostrophe 1990s. It was back in the ‘80s or 1980s.

To indicate a range of years, use an en dash and this format: 2004–2006 (not 1981/82 or 1981–82)

Punctuation

ampersand (&)

Avoid using "&" except when it's part of an official name.

apostrophe (')

Plurals of a single letter, add apostrophe s for clarity:

- There are two i's in Hawaii.

Figures, or numerals, do not use an apostrophe:

- The 1960s marked the beginning of our history.
- The youngest homebuyer is in their 20s.

colon (:)

Within a sentence, capitalize the word following a colon only if it is a proper noun or the start of a complete sentence:

- We were on our way: San Diego, then Los Angeles, then north to San Francisco.
- The instructions read: Stay back.

Use a colon for emphasis or to begin a list:

- He had only two hobbies: eating and drinking.
- Please don't forget: Bring your swimsuit and goggles.

Colons go outside of quotation marks unless they are part of the quotation itself.

comma (,)

Do not use serial (Oxford) comma to set off the last item in a series. It is acceptable to use a serial comma when needed for clarity in a series with a conjunction.

Do not put a comma before the conjunction in a simple series.

Example:

- He does business in Oregon, Washington and California.

However, use a comma before the concluding conjunction in a series, unless an integral element of the series requires a conjunction.

Example:

- I had orange juice, toast, and ham and eggs for breakfast.

dashes

There are three different dashes, of varying lengths, to be used in different situations. See entries below for em dash, en dash and hyphen.

ellipsis (...)

Use an ellipsis to indicate the deletion of one or more words. Leave one space before and after an ellipsis. Do not use an ellipsis to indicate a pause in speech—use a dash, unless it is in a context where words have been deleted, in which case an ellipsis would be appropriate.

em dash (—)

An em dash is twice as long as an en dash. It is used to show an abrupt change, a series within a phrase, or to give attribution. No spaces should be before or after the em dash.

- She worked at Guild in two positions—first as a loan officer in the field—and now in the corporate offices.
- He listed the qualities—intelligence, flexibility, independence.
- Everyone at Guild is to be congratulated for their continued work and dedication to providing excellent customer service. —Mary Ann McGarry

To create an em dash, use keystrokes “Alt” and 0151.

en dash (–)

An en dash is half the length of a dash and longer than a hyphen. It is primarily used to represent “to” between figures. Exception: If the numbers are preceded by the word “from,” use “to” and not an en dash. It is also used to join compound adjectives. Do not insert spaces before or after an en dash.

- May–June
- 1–2 pm
- She worked at Guild from 2013 to 2016.

To create an en dash, use keystrokes “Alt” and 0150.

exclamation point (!)

Use the exclamation point to express a high degree of surprise, excitement, or other strong emotion. Avoid overuse by minimizing instances to only once on a short format document (one page or less). Minimize use of an exclamation point in Guild collateral. Overuse of exclamation points can come across as insincere, unprofessional, or can seem like we are yelling at our audience.

Place the exclamation point inside quotation marks when it is part of the quoted material.

- "How wonderful!" he exclaimed.
- "Never!" she shouted.

Place the exclamation point outside quotation marks when it is not part of the quoted material:

- I hated reading Huxley's "Brave New World"!

Do not use a comma or a period after the exclamation mark:

- "Stop!" the mother yelled. (Not: "Stop!", the mother yelled.)

hyphen (-)

Use a hyphen to link compound modifiers—two or more words that express a single concept that precedes a noun. Do not hyphenate words that end in “ly” or phrasal verbs (two words that create one verb).

Use a hyphen to link compound modifiers:

- It was a good-faith attempt.

Use a hyphen for clarity:

- She recovered the data.
- They re-covered the damaged roof.

Do not hyphenate compound modifiers that include the word "very" or words that end in "-ly":

- She gave very clear directions.
- The instructions were overly complicated.

italics

Avoid using italics online except in special design circumstances; it makes text difficult to scan online. For emphasis, use boldface type.

parentheses ()

Use sparingly or try to rewrite the sentence to avoid them. Use commas or dashes to set off incidental material within a sentence whenever possible. Place a period outside a closing parenthesis if the material inside is not a sentence (such as this fragment). (An independent parenthetical sentence such as this one takes a period before the closing parenthesis.) When a

phrase placed in parentheses (this is an example) might normally qualify as a complete sentence but is dependent on the surrounding material, do not capitalize the first word or end with a period.

percent (%)

Write out the word “percent” instead of using the “%” sign. Exceptions include program names “Guild 1% Down loan” and in bulleted lists. In general, when written in complete sentences avoid using the % symbol and opt for the word “percent.”

period (.)

Use one space after a period. Do not use periods for incomplete sentences or fragments. Do not use periods in headers, subheads or subject lines unless they contain more than one sentence (see section on Headers and subheads).

- Use a period at the end of a declarative sentence: We finished on schedule.
- Use a period at the end of a mildly imperative sentence: Shut the door.
- Use an exclamation point instead of a period for greater emphasis: You got this!
- Use a period at the end of some rhetorical questions. A period is preferable if a statement is more a suggestion than a question: Why don't we go.
- Use a period at the end of an indirect question: He asked what the score was.
- Use a period with initials: John F. Kennedy, T.S. Eliot. But, people referred to by their initials only do not take periods: JFK, LBJ.
- Periods always go inside quotation marks: She said, "We'll definitely reach our goal."
- Use periods in phone numbers instead of hyphens, spaces, and parentheses: 800.555.5555

question mark (?)

Use a question mark at the end of a direct question:

- Who started the argument?

Do not use question marks to end indirect questions:

- He asked who started the argument.
- To ask why the argument started is unnecessary.

Put question marks inside or outside of quotation marks, depending on the meaning:

- He asked, "Who wrote the book?"
- Have you read "The Fortune Cookie Principle"?

quotation marks (" ")

Use quotation marks around titles of works including: books, articles, movies, songs, radio and TV titles, speeches, etc. Use double quotes (") for initial quotations, single quotes (') for quotations within a quotation, and commas and periods placed inside the end quote, even when they are not part of the original quotation. Placement of other types of punctuation is determined by whether they're included in the original quoted material.

- She asked, "What are the loan options?"
- I answered, "Take a look at our 'Reference Guide for New Homebuyers,' which you can find on our website."

semicolons (;)

Used to indicate a greater separation of thought and information than a comma can convey, but less than the separation of a period. Semicolons go outside quotation marks.

- Call me tomorrow; I'll know the answer then.

slash (/)

No spaces after the slash:

- in/out
- and/or

spaces

Use one space between sentences, not two.

Resources

For writing style and spelling

[The Associated Press Stylebook](#) (book and website)

[Webster's New College Dictionary, fifth edition](#)

For grammar guidance

[Grammarly](#) (web-based tool)

[The Elements of Style, fourth edition](#) (Strunk & White)

[Eats, Shoots & Leaves: The Zero Tolerance Approach to Punctuation](#)

[Woe Is I: The Grammarphobe's Guide to Better English in Plain English, third edition](#)

For mortgage banking terms

[Mortgage Banking Terms: A Working Glossary](#) (book)