



Welcome to the **Atlantic Bay Brand**

Welcome to our brand guidelines book. This is a road map to show how we want to be perceived by anyone we encounter. It represents ideas we can all grab onto, no matter what position we hold here at Atlantic Bay. From this common ground, we'll be able to make decisions together based on universal understanding, so we can see real and measurable business results.

While this document explains the agreed upon guidelines of who we are, it is not meant to be unquestionable. This is a living work and should be reviewed and refined as our business evolves over time. Everyone is encouraged to review and align with its ideas as much as possible. It should be consulted whenever clarity is needed on who we are, who we serve, and how we portray what we do.

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Our Purpose

FOUNDATION

Atlantic Bay Mortgage Group is home to incredible business minds, skilled creative teams, and talented lending professionals. While we're all capable of great things on our own, we're best when we act and speak as one. This section outlines the common ground that unites all of us.

MISSION

Atlantic Bay Mortgage is a mortgage lender where the genuine care and consultation of our clients is our highest mission. We pledge to provide the finest personal service to our clients, who will enjoy the entire mortgage process and become a client for life.

VISION

By focusing on the needs of the modern home-buyer, Atlantic Bay Mortgage Group will establish itself as a household name through an easy and enjoyable lending experience.

CULTURE MOTIVATIONS

Enable Homeownership

Through an easy, fast, and enjoyable lending process, we empower borrowers to experience the privilege and joy of homeownership.

Cultivate Professional Relationships

We partner with like-minded industry professionals by providing them with a reliable, proactive, effective, and rewarding relationship.

Healthy and Happy Team Members

We want our employees to have meaningful and rewarding jobs where they are free to thrive, grow, and innovate professionally and personally.

Philanthropy

By donating our time and money to worthwhile causes we improve the quality of life in our communities, create a good public image, and feel good about helping others.

Audience

BORROWERS

Our primary marketing audience is our borrowers. Though we depend on each of our target audiences, our business model doesn't work unless we connect with people who want to buy homes. In addition to receiving referrals from agents, Atlantic Bay directly targets borrowers so we're not dependent on the agent alone to bring us business.

Needs of this audience:

- Buy a home
- Easy lending experience
- Financial advice
- Security, assurance and trust
- Process efficiency
- Good faith
- Communication

INDUSTRY PROFESSIONALS

This audience includes but isn't limited to real estate agents, builders, and financial professionals. While we publicly advertise to the borrower primarily, we're also invested in forming mutually-beneficial relationships with industry professionals (like real estate agents), making them a valuable long-term resource.

Needs of this audience:

- Reliability
- On time closing
- Easy transactional experience
- Proactive Communication
- Relationship-focused
- Security, assurance and trust
- Act in their best interest
- Perception of increased success
- Efficiency

TEAM MEMBERS

Because our team members are essential to our growth and good reputation, it's important that we focus on their growth and happiness in return. Although public-facing marketing mostly targets borrowers, we also understand that team members are the reason we close loans. We invest marketing resources in creating an environment that will attract new talent and also reward current team members.

Needs of this audience:

- Recognition, encouragement, reward
- Culture, family, relationship
- Security, assurance and trust
- Opportunity for growth
- Training and resourcing
- Communication on all levels
- Goals, fulfillment
- Making a difference, seeing results
- Unified vision and mentality



Brand Archetype: The Best Friend

Our archetype strives to make emotional connections with our audiences that are perceived as genuine, relatable, long-term, and in their best interest. We take pride in being down-to-earth. Our audiences feel important and involved in what we do. Our image is honest, caring, witty, and dependable. The worst thing we could be perceived as is greedy, elitist, unfaithful, or self-motivated.

STRATEGY

Be down-to-earth, relatable, empowering, disarming, accessible, and inclusive.

CUSTOMERS FEEL

Understood, happy, included, at ease, trusting

VOICE

Friendly, subtly witty, honest, practical

GOAL

Making others feel important, giving people a sense of belonging and accomplishing homeownership together. “People like us, we like people, and we’re good at what we do”.

Demeanor

IF ATLANTIC BAY WAS A PERSON, HOW WOULD WE DESCRIBE THEM?

- Down-to-Earth and Relatable
- Endearing and Disarming
- Trustworthy and Honest
- Engaging and Empowering
- Knowledgeable yet Accessible
- Positive yet Realistic
- Fresh and Progressive

WHAT WORDS DO WE WANT PEOPLE TO ASSOCIATE WITH US?

- Competent
- Consistent
- Relevant
- Welcoming
- Clean and Concise
- Innovate and Efficient
- Engaging



Pillars

BORROWERS

Experiences, Not Transactions

It's not about getting a mortgage, it's about having a home to build your life in. Unlike most "big banks," we understand the stresses associated with getting a mortgage, so we're dedicated to helping you every step of the way, while providing an enjoyable journey from start to finish.

Clear Path to Closing

Buying a home is likely one of the largest purchases you'll ever make, but getting a mortgage doesn't have to be overwhelming or complicated. By having a history of closing loans with speed and efficiency, we've built a track record of trust. We make the mortgage process smooth and easy, so you're still smiling at the closing table.

Tailor-Made Lending

We know that behind every loan is a person with individual needs. Our team reviews your entire situation, so we're able to create a plan that's customized to you.

INDUSTRY PROFESSIONALS

Closing Dates That Actually Mean Something

Our closing dates aren't a vague estimate, they're a commitment we take seriously. You can confidently refer your clients to us knowing we respect and understand the importance of closing on time.

Common Sense Underwriting

Other lenders tend to over complicate the approval process. We think it should be simple. We ask ourselves, "Can the borrower repay the loan and can we sell the loan?" Our team looks for reasons to say "yes" to your clients instead of disqualifying them without knowing all the facts.

Your Local Lender

Partnering with us gives you the marketing and business development tools that national chains struggle to offer. Because we're committed to successful relationships in markets of all sizes, we're flexible enough to provide support like a local business can. We're committed to holding successful, in-person relationships in markets of all sizes, which allows us flexibility to provide support like a local business does.

TEAM MEMBERS

Love Where You Work

At its core, Atlantic Bay is in the business of helping people. It's rewarding to know that your everyday efforts make it possible for real people to experience the joy of homeownership.

Create Your Own Success Story

If you work hard, you're good at what you do, and you have a good attitude, there is very little you can't achieve at Atlantic Bay.

Connect and Collaborate

Our workplaces thrive on passionate and encouraging people who come together to achieve far more than they could on their own.

A man with a beard is sitting at a desk, typing on a laptop. He is wearing a dark blue shirt. The desk is cluttered with papers, a pencil, and sticky notes. In the background, other people are visible, suggesting a meeting or collaborative work environment. The overall lighting is dim and blue-toned.

Identity

Our brand's identity is more than colors, illustrations, or words. It represents who we are as people. It's the experience we create for our borrowers and team members. We've intentionally crafted our brand to be approachable and playful yet honest. With your help and attention to detail, we can reinforce our identity with clarity and consistency.

Logo

OVERVIEW

Our logo is a distinct and thoughtful representation of who we are. The monogram's smooth curves and straight lines conveys both movement and steadiness. We want our borrowers and team members to identify with our mark because it represents our flexible and disarming nature but also our commitment and trustworthiness.



LANDSCAPE LOGO

The landscape logo is the preferred version for all mediums.



PORTRAIT LOGO

This portrait logo is the preferred version when space is an issue like t-shirts and thin inserts.



MONOGRAM

Our monogram must be accompanied by our full landscape or portrait logos. However, it can stand alone in internal applications.

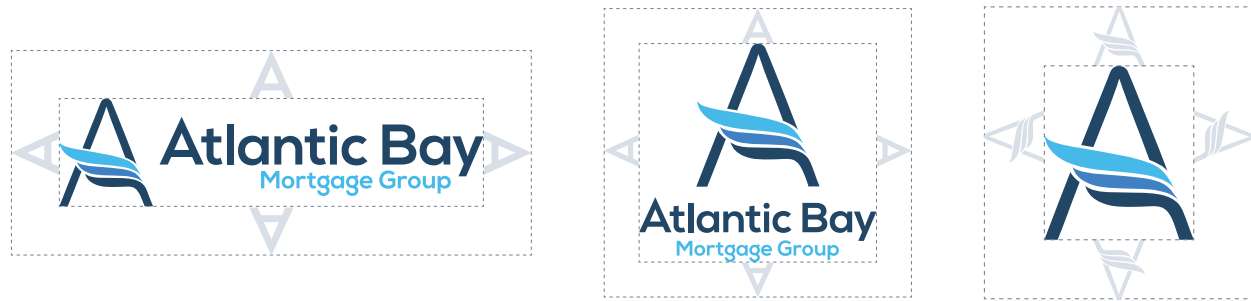
Tagline

Lending Peace of Mind

Our logo is a distinct and thoughtful representation of who we are. The monogram's smooth curves and straight lines conveys both movement and steadiness. We want our borrowers and team members to identify with our mark because it represents our flexible and disarming nature but also our commitment and trustworthiness.

Margins

Even logos need breathing room. That’s why we have “margins” surrounding each version of our logo. This is to keep other design elements or text from encroaching upon them. Side note: When one of our brand colors is used behind the logo it must extend to a minimum of the same dimensions as the required margin on all sides.



LANDSCAPE AND PORTRAIT LOGO

For our landscape and portrait logos, the margins are based on the dimensions of the uppercase “A” in “Atlantic Bay.”

MONOGRAM

Maintain the height of 35% of the monogram on all sides of the logo.

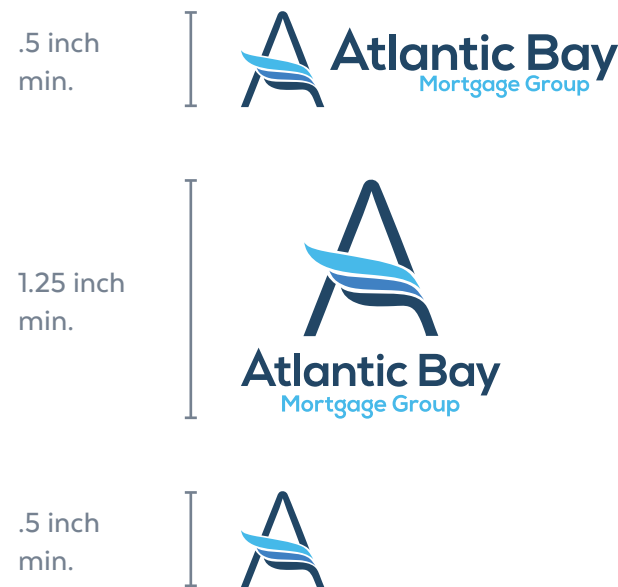
Sizing

MINIMUMS

Landscape logos must not be reproduced at a size smaller than .5 inches in height. Portrait logos must not be reproduced at a size smaller than 1.25 inches in height. Monograms must not be reproduced at a size smaller than .5 inches in height.

INFRASTRUCTURE

Sizing logos for infrastructure purposes is based on the golden ratio (1.618:1). The landscape logo in the default for interior and exterior fabrication and the sizing should be done against the side of the canvas that the logo touches first.



Logo Use on Color

Use an Atlantic, solid white, or Arctic Blue version of the logo when displayed on top of the following brand colors.

WHITE LOGO

Can be displayed on brand colors Atlantic, Pacific, and Arctic.



ATLANTIC LOGO

Can be displayed on brand color Arctic.



Logo Use on Gray-scale

When color is not an option, use the solid white or Dark Gray logo when displayed of the following colors.

WHITE LOGO

Displayed on Dim Gray and Dark Gray



DARK GRAY LOGO

Displayed on Light Gray and Gray, and white



Exceptions

Whenever you have to use the logo on a non-brand color, choose the version that creates the highest contrast. Ex: Use the Dark Gray logo on bright yellow and the White logo on red.

Logo Lock-Up

In conjunction with sizing, our materials are required to have the three point tag (our logo, disclosure statement that includes our NMLS license number, and the Equal Housing Lender logo). For more specific information, please consult with one of our compliance team members.



Logos Misuse



Never use embellishments



Never skew or distort



Never alter colors



Never rearrange the logo



Never rotate the logo



Never alter colors



Color

We express our brand's personality and convey emotion largely through the use of color. Our range of blues makes us welcoming, genuine, and trustworthy while our accent colors infuse playfulness and energy into our designs. Color also helps us organize information and highlight points of action for our audiences. We want to make the home buying experience as pleasing as possible and that means making it visually pleasing, as well.

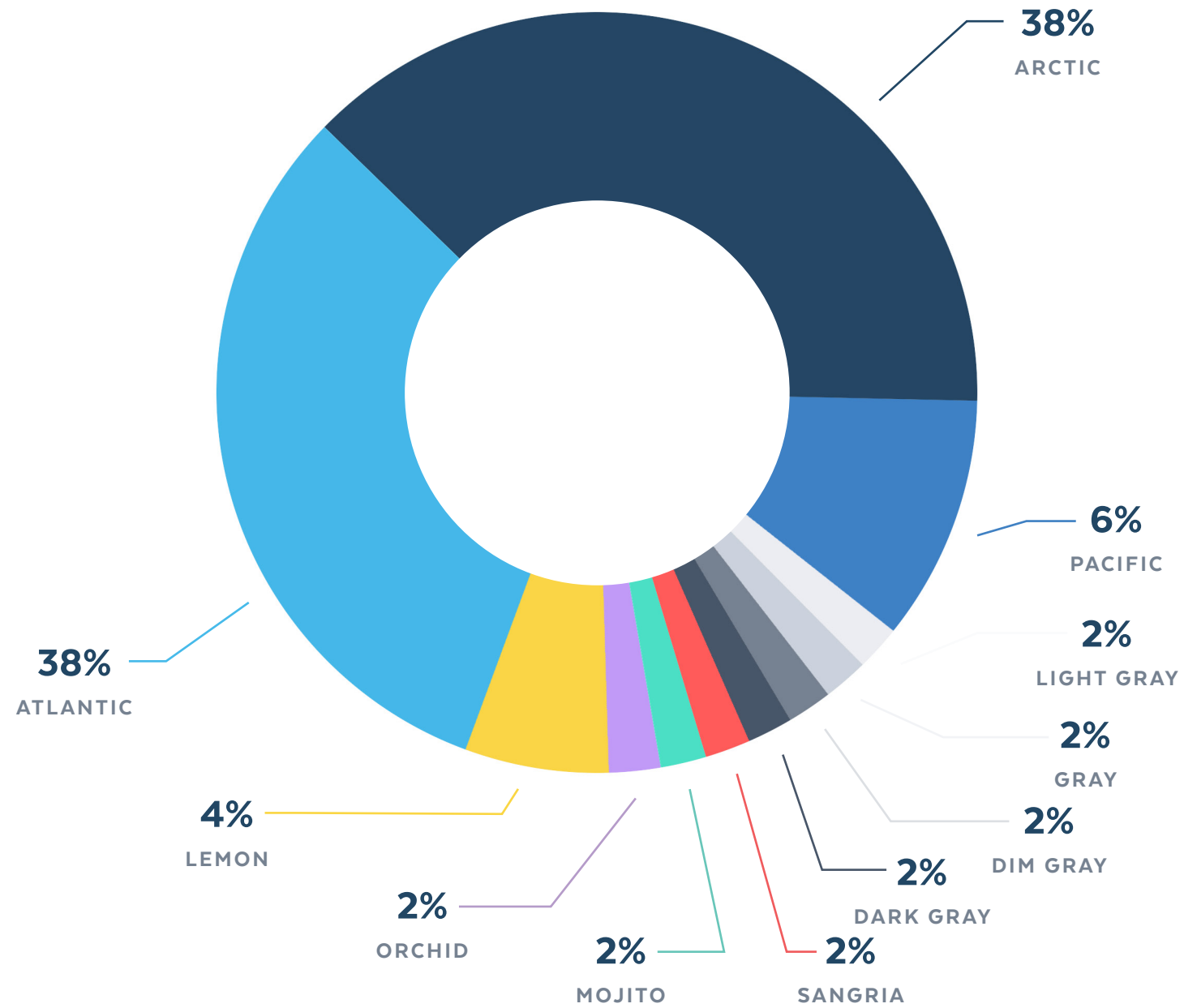


Primary

Our primary blues act to both disarm and empower our audience. We primarily rely on Atlantic and Arctic blue to make friendly first impressions, and secondly on our mellower Pacific blue to evoke trust and inner-strength.

Accents

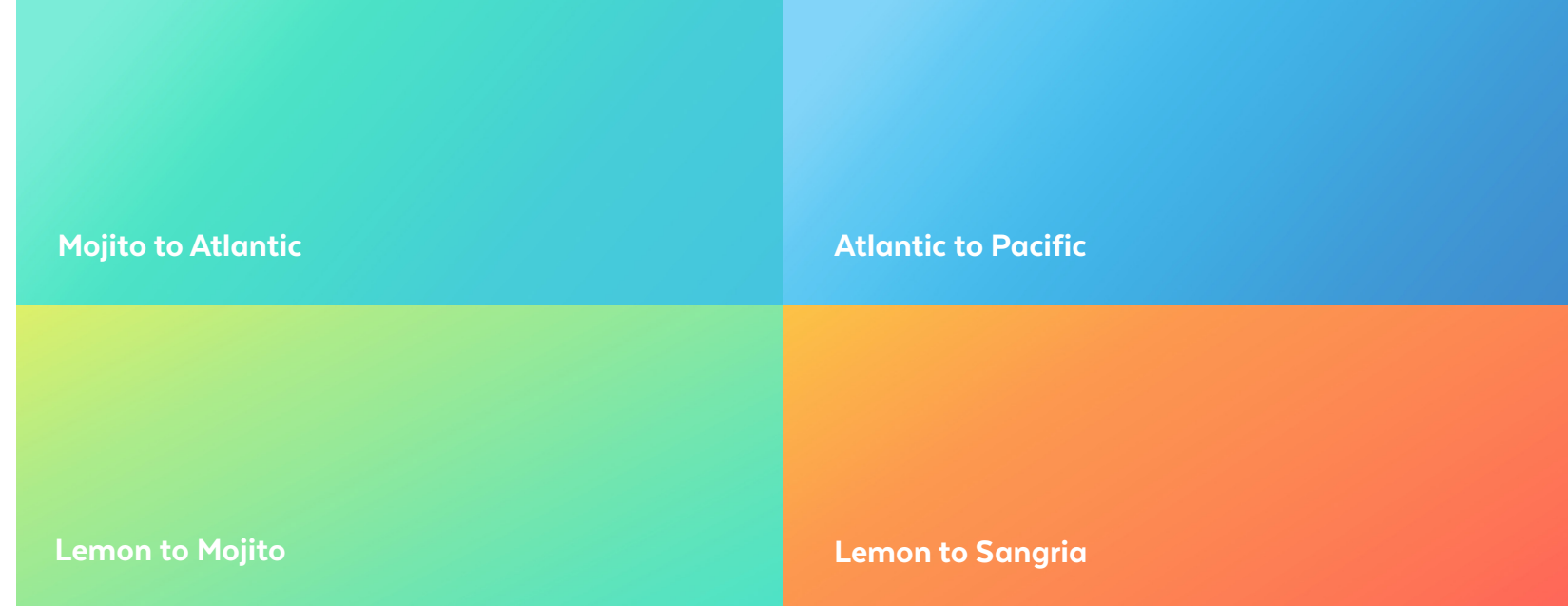
While our Primary blues express the most important aspect of our brand’s personality, our Accent colors play to our fun and adventurous sides. Accents are used sparingly in order to give variety, gain attention, and bring energy and vibrancy to the design. Our grays are meant to simulate a true gray-scale palette while sitting slightly cooler in hue, complimenting our brand primaries..



Color Balance

Our primary colors are the main colors we want associated with our brand, especially Atlantic and Arctic since they hold good contrast with one another. Lemon is our main accent color, while Sangria, Mojito, Orchid, and Grays are used more sparingly.

As it is the highest point of contrast to our blues, Lemon is used for elements that require action like buttons and CTAs. Mojito, Sangria, and Orchid are used to visually organize charts, paragraphs of text, as well as for illustrative elements.



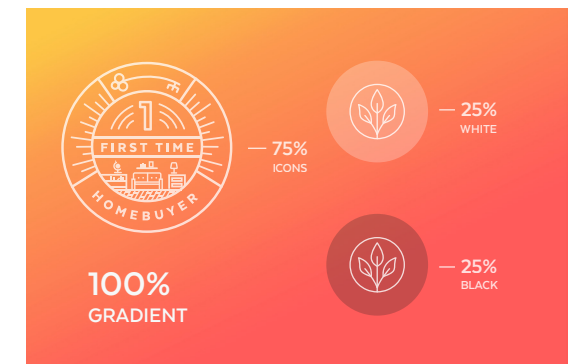
Gradients

Gradients are an excellent way of adding an interesting visual on top of imagery and single colors. They should be treated like accents in that they are to be used sparingly and not take away from the color balance representation ratio. An ideal scenario would be to use the gradients as visual separators for a six-piece campaign with one gradient per piece.

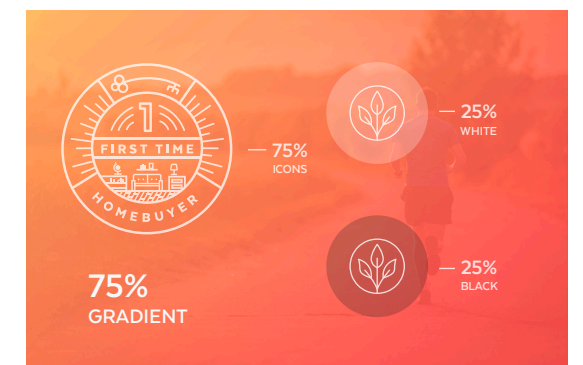
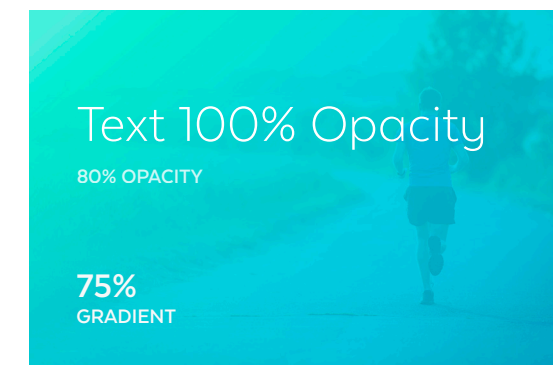
DIAGONAL GRADIENTS: used for photo overlays, backgrounds, and illustrations.

LINEAR GRADIENTS: use sparingly for thinner horizontal scenarios, such as footer or divider lines.

GRADIENT
+ TEXT
+ ILLUSTRATION



GRADIENT
+ PHOTO
+ TEXT
+ ILLUSTRATION



Icon, symbols, and heroes that do not have a background default to 75% when placed on top of a gradient but can be changed in 25% increments depending on contrast. This is done at the designer's discretion.

TYPE

OGRAPH

PHY

Typography is one of the ways we communicate with our audiences. It gives personality and clarity to each word we write, complimenting our colors and tone of voice.

Texta Alt

Our primary typeface is Texta Alt

In the past, we've used multiple typefaces with varying weights to deliver our message. While this worked for a corporate audience, it's no longer best for directly speaking to the modern home buyer. Texta Alt is simple, modern, and relatable, as well as legible at varying font sizes.

LIGHT

Light is to be used sparingly and in larger sizes to offset its thin weight. This weight is mostly used in italics for pull quotes, and for large headlines or supporting sub-headers.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

REGULAR

Regular is the default weight for most copy from 20px and below on screens. It's a legible weight that isn't too hefty or visually bulky.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

MEDIUM

Medium is the default weight for most copy from 14pt and below on print. It's legible but also still contrasts well against titles.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

HEAVY

Heavy is used when you really want to make a statement, it should be used with shorter phrases or headlines for maximum impact.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

Hierarchies

PRINT (PT)

Headline

36pt, Texta Alt Heavy, Color: Arctic, Leading: 36pt

Headline Alt

36pt, Texta Alt Light, Color: Arctic, Leading: 36pt

Subheader

21-24pt, Texta Alt Light, Color: Arctic, Leading: 30pt

Subheader Alt

21-24pt, Texta Alt Heavy, Color: Arctic, Leading: 30pt

Tertiary Header

16pt, Texta Alt Heavy, Color: Arctic, Leading: 20pt;

SECTION HEADER

10pt, Texta Alt Heavy, Color: Arctic, All-Caps, Tracking: 100, Leading: 14pt

Body Copy

9-12pt, Texta Alt Medium, Color: Dim Gray, Leading: 14pt

Disclaimer

8pt, Texta Alt Medium, Color: Dim Gray, Leading: 12pt

DIGITAL (PX)

Further definition of type and other screen patterns can be found in the digital pattern library.

Page Title

60px, Texta Alt Heavy, Color: Arctic, Line-height: 60px

Page Title

48px, Texta Alt Light, Color: Arctic, Line-height: 60px

Subheader

36px, Texta Alt Light, Color: Arctic, Line-height: 36px

Subheader Alt

36px, Texta Alt Heavy, Color: Arctic, Line-height: 36px

Tertiary Header

24px, Texta Alt Heavy, Color: Arctic, Line-height: 30px;

SECTION HEADER

20px, Texta Alt Heavy, Color: Arctic, All-Caps, Letter-spacing: 1.5px, Line-height: 30px

Body Copy

18px, Texta Alt Medium, Color: Dim Gray, Line-height: 30px

Disclaimer

14px, Texta Alt Medium, Color: Dim Gray, Line-height: 20px

Fall backs and Compliance

Our primary fall back font is **Verdana**, followed by any modern sans serif.

There will be instances where our brand font will not be available. The most common case for this is when issuing a design or document to the field that has the ability to be customized. A good example of this would be a powerpoint that the mortgage banker would need to fill in with their contact info or additional presentation material.

Since it is not practical to pay for licenses based on such a narrow use-case, we need to employ to use of fall back fonts. Fall back fonts are fonts that are universally available on all computers regardless of operating system or software. The sans serif font that most closely resembles our brand font is Verdana.

VERDANA REGULAR

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

VERDANA BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789!@#\$%^&*()

FALL BACK ORDER

Texta Alt -> Verdana -> Sans Serif. The corresponding CSS for this would be: font-family: "Texta-Alt", Verdana, Sans Serif;

COMPLIANCE INFORMATION

The required minimum size for compliance text is 7pt. Please make sure all disclosure and required information is displayed at this size or larger.

In conjunction with sizing, our materials are required to have the three point tag (our logo, disclosure statement that includes our NMLS license number, and the Equal Housing Lender logo). For more specific information, please consult with one of our compliance team members.

Typography Do's and Dont's

AVOID DOING

Low Contrast

Avoid using tonally similar colors together for copy that is meant to be read. For example don't use Pacific over Arctic, or Mojito over Atlantic. When mixing weights don't use medium next to bold, or bold with heavy. We need to project an ease of readability to our content and establish a clear sense of visual hierarchy.

Crowded Elements

Avoid trying to squeeze too much content into a given space. Try not to use tight leading, overly tight kerning, or less than adequate margin between elements

Busy Backgrounds

Do not place text over busy photos or heavy textures. We do not want our users to expend extra effort to read what we have to say.

Center All the Things!

Avoid having paragraphs of copy and bulleted lists center or rag aligned. This will make content much more difficult to read and scan.

Widows and Orphans

No one likes to be left alone. This includes words and sentences. Don't make sad typography.

INSTEAD TRY

High Contrast

Whether it is in color use or with font weights, make sure type is easy to read when using on colored, photo, or gradient backgrounds. When using subhead make sure it's of contrasting weight of the main headline; light with heavy, bold with regular.

White Space

White space is everyone's friend. Visual space helps the reader digest what they have read, understand where content starts and stops and overall makes our work look better. This also pertains to proper line height on body copy and adequate paragraph margins.

Containment Devices

Have a photo that needs a headline, but have no clean legible space to put it? Try a 75% opaque white or arctic box behind that font or icon. Boom, readability ensues!

To the Left

Copy that is left aligned provides the highest degree and ease of readability. Whether that is headlines and subheads, bulleted lists, or paragraphs of copy.

Concise Line Length

A best practice for optimal readability of copy is 40-70 characters, depending on font size. Another way to think of it is an alphabet and a half. Now we are not referring to the word alphabet but abcdefg...



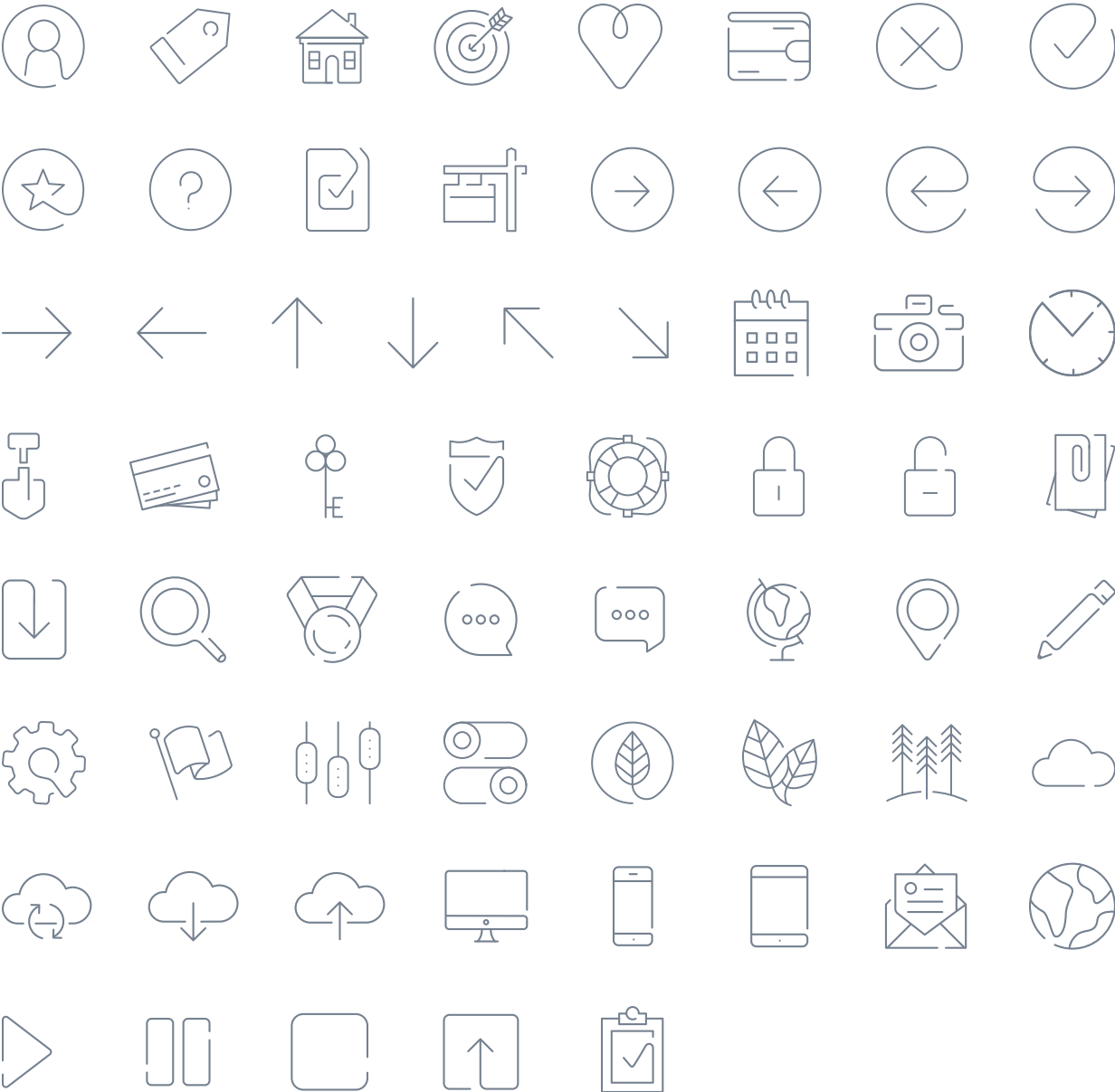
Illustration

Our illustration system is made of icons, symbols, and heroes. We carefully crafted it to be expressive and convey stories with minimal or no words. Whether our illustrations represent products, services, or brand stories, they are designed to be one (or as few as possible) continuous lines to convey simplicity and flow.

Icons and Symbols

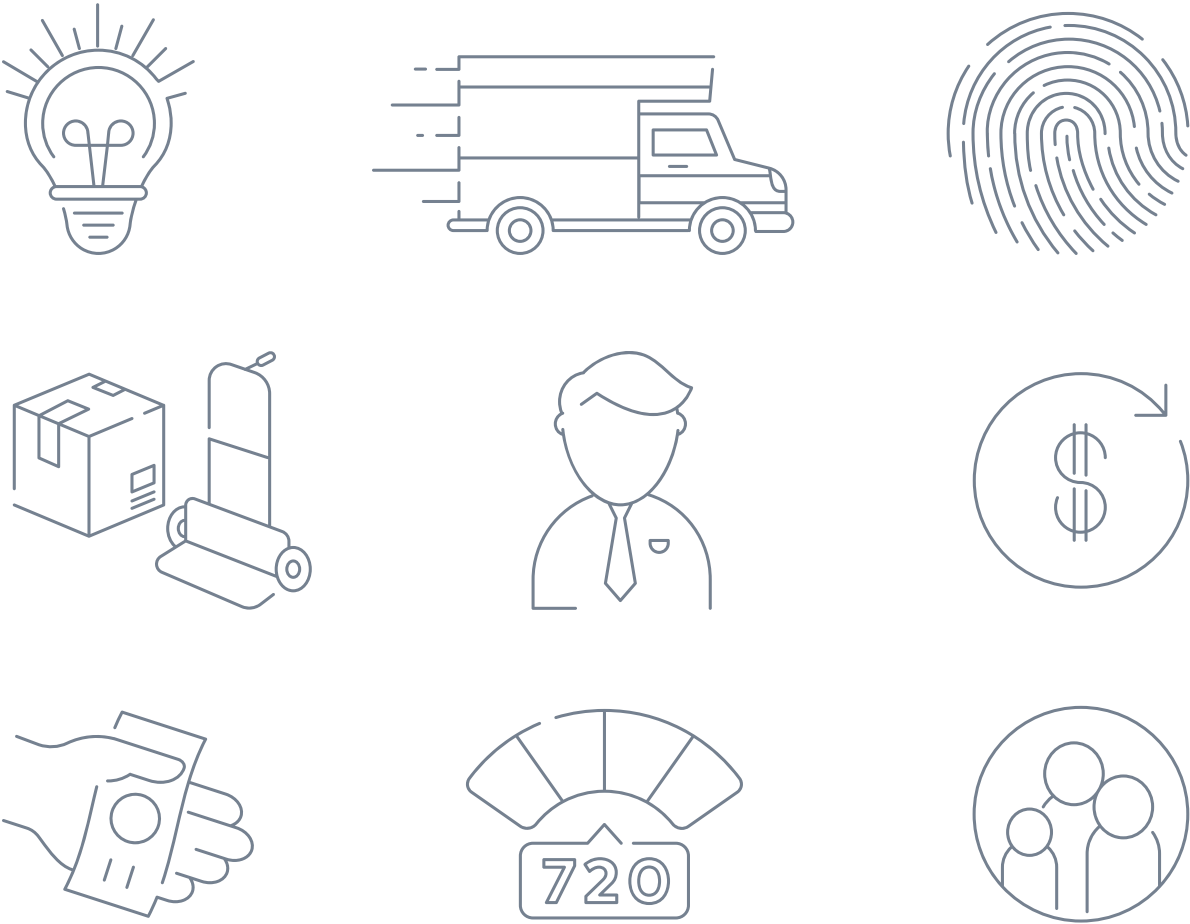
ICONS

We use icons to represent the most functional concepts - like way-finding. Therefore, they're mostly used at a generally smaller scale and are not meant to represent large ideas or concepts.



SYMBOLS

We use symbols to tell more complex stories. They can be used on the website, in emails, in print and generally wherever more space is available. They're not necessarily tied to interface and more serve a purpose in story telling



Hero Illustrations

HEROES

We use hero illustrations to tell a much more detailed, emotional story. These are best used at large scale – posters, brochure covers, and interior office wall graphics. They represent the top-level ideas of our brand and industry.





Imagery

Photography and videography is a powerful way support our message. Our imagery should instill confidence that we understand and relate to the homebuyer, and also that we're the right lender to partner with.

Defining Our Aesthetic

Our brand's photography is organic, inspiring, diverse and focused. It shows the world what we're capable of helping people accomplish. It provides an engaging narrative and a contextual view of people and experiences, highlighting our services and their results. Our photography captures genuine moments we make possible and helps borrowers envision these moments in their own lives.

ORGANIC

Feature real people in realistic settings. Use natural light and minimal retouching. Environments should feel engaging, inviting, and clean - never sterile and cold. Capture relevant moments that feel real, not staged.

INSPIRED AND LIVELY

Use angles that allow viewers to imagine themselves as the subject and see themselves in the shot. Feature people who are enjoying and using the home we helped them purchase.

DIVERSE

Maintain a balanced mix of diversity, ethnicity, and gender with your subjects and make sure locations feel authentic to the subject.

FOCUSED

Busy scenes distract. That's why it's important to compose your shots with a possible use in mind. Choose one subject to feature in each shot, and be thoughtful in how you will draw the observer's attention.



Composition Do's and Dont's

1) ORGANIC VS. CONTRIVED

People should look down-to-earth, natural, and in-the-moment instead of perfect, fake, or posed.

2) SITUATIONAL IDENTIFICATION VS. VISUAL METAPHORS

Do not communicate through visual metaphors like having a padlock on top of a computer keyboard to illustrate (network security). Showing people and objects in motion or scenarios that relate to the topic keeps the message relevant without coming across as cheesy or pandering.

3) MOMENTS IN TIME VS. STAGED SCENARIOS

Photos should capture organic and authentic moments, instead of manufactured or awkward ones. Viewers are much more likely to identify with scenes they can project themselves into. Overdone imagery has a sheen too it, making it more difficult for the viewer to see it as something they themselves could be apart of.



Photography

CONNECT THE VIDEO AND PHOTOGRAPHY

Having images with a shallow depth of field helps to focus the viewer, and at the same time enables us to blur images when necessary to accommodate type or a device overlay.

- Always try to compose images using natural/available light. Artificial lighting is allowed only if it contributes to achieve the feel of a naturally lit space.
- Files should be delivered without a crop, but keep in mind that images will be cropped according to their intended use case, ranging from ultra-wide to portrait.

DO

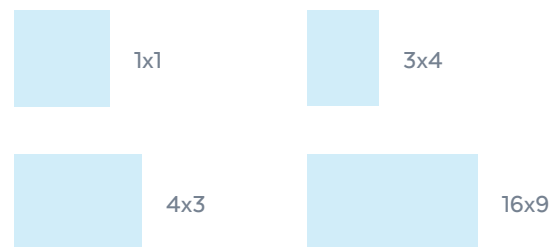
- Use adjustments to achieve the most natural color palette.
- Properly expose subjects through natural lighting adjustments.
- Adjust sharpness and clarity to naturally enhance focus.
- Adjust contrast for the most cinematic look, flattening blacks when necessary.
- Use tasteful vignettes when appropriate (headshots, portraits, and objects).
- Crop when requested for use.

DON'T

- Oversaturate or alter colors in an unnatural way.
- Over or under expose a photo through editing.
- Adjust sharpness and clarity to an unrealistic point.
- Adjust contrast to the point of washing the photo out or to the point of creating harsh blacks.
- Vignette every photo or over-vignette certain photos.
- Crop without a reason.

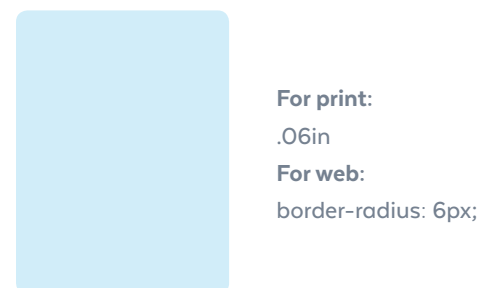
ASPECT RATIOS

We have 4 accepted aspect ratios that our proprietary photography can be cropped to. The exception to this is when needing to crop according to a third party requirement.



ROUNDED EDGES

Rounded edges are required for our headshot imagery. This may be accomplished through rounding the edges in our print templates or through the border-radius property in CSS on the web.



Video

CONNECT THE VIDEO AND PHOTOGRAPHY

A homepage video will be the viewers entry point into a main website page (which will feature the other photography styles connected to the same story). The video needs to be easy to identify what is happening and connect with the photography on the landing page. Ideally the video is shot from the same scene as the photography.

CAPTURE A MOMENT

The video is all about finding a 10 to 15 second moment. The moment should be a single shot and feel organic and personal. We should always strive to make our shots look as if they weren't staged, but were rather captured as they happened naturally.

DIRECT THE VIEWER'S EYE TO THE ACTION

Using a shallow depth of field can create that intimate feel to the video. This also allows you to direct the users eye as only a part of the frame is in focus.

BE MINDFUL OF THE CENTER FRAME

With the copy being placed in the center of the video be careful not to have anything framed in the center of your shot that will make the text difficult to read (busy patterns, bright white colors, etc.). In order to ensure the text is legible, a 10% dark overlay will be placed over the top of the video when it is playing. When the video is paused, the overlay will darken to 50%.

VIDEO LENGTHS

Web (soft cap unless otherwise noted)

- **Advertisement:** 15-120s
- **Social Media**
- **Facebook:** 60-90s
- **Instagram:** 15s max
- **Twitter:** 30s max
- **LinkedIn:** 60-90s
- **Snapchat:** 5-15s
- **Instructional:** 30-120s
- **Testimonial:** 120s
- **Informational:** 30-120s
- **Brand Endearment:** 180s
- **Broadcast:** 5, 10, 15, 30, 45, ≥60s (rare)

Content

We've taken the time to fine-tune our image and desired message. Now its time to focus on how we create and deliver written content. It's important that we speak in a unified way because our tone, voice, and interactions shape how our audiences perceive us just like our logo, colors, and imagery do.

CONTENT

Voice and Tone

THE DIFFERENCE

Our voice represents our brand’s personality and how we verbally express ourselves. We always speak in our brand voice regardless of the audience, situation, or medium. Tone, on the other hand, represents our mood. Our voice never changes but our tone shifts depending on the context. We call these devices our “Brand Voice” and “Situational Tones.”

Brand Voice

VOICE	IN ACTION
Disarming: We know mortgages are often intimidating. We alleviate initial fear and confusion by being conversational, friendly, and humorous.	“Psst. So, you’re a renter? Don’t worry, we’ve all been there. Forget about that cramped, tan-colored rental. Instead, let’s chat about this new home you want to buy.”
Trustworthy: We value authenticity and transparency. We respect our industry partnerships and go to great lengths to earn and keep your trust.	“If we wouldn’t want it ourselves, we wouldn’t recommend it to you.”
Engaging: We look for ways to start conversations and keep them going. We create opportunities for you to become co-creators so you have ownership in our brand.	“Let’s connect. We’re listening and you’ve got great ideas. So spill.”
Empowering: We want you to feel energized and confident. That means putting you in the driver’s seat whenever possible.	“Life doesn’t stop when you need a mortgage. Start and finish the process anytime from anywhere.”
Optimistic: We focus on the possibilities rather than the problems. We’re realistic about hangups and issues, but we find creative ways to navigate them.	“Imagine how good it will feel to wake up for the first time in your new home.”

Situational Tones

Because we speak to borrowers at different times throughout the home buying process, we use a variety of tones to meet them where they’re at. There may be some overlap between the two, and that’s okay, but it’s important to understand the general distinction. Oftentimes, you’ll introduce a topic using the Big Idea Tone and then switch to the Helpful Tone when asking the borrower to give information or fill out a form. (Remember to speak with our Brand Voice at all times.)

BIG IDEA TONE

This is our “first impression” tone. It’s how we talk to you upon introducing ourselves as “Atlantic Bay Mortgage.” We speak in lofty, inspiring, and idealistic ways. We’re not concerned with logistics. We just want to connect with you emotionally as a person. By communicating on a deeper and higher level, we move beyond “mortgage talk” because we know getting a mortgage isn’t your end game. You want a fulfilling life.

Embrace colloquial, everyday language to create an emotional connection or appeal to humor. The Big Idea Tone is also ideal for follow-up marketing campaigns after the mortgage process is complete.

HELPFUL TONE

This is our customer service tone. When you’re trying to get from point A to B, our tone is direct, understandable, and patient. We mostly use this tone during the mortgage process to help you navigate each step. We still want to connect with you emotionally, but when you’re busy and on-the-run we know you just want it “straight up.”

Remember to rely on colloquial, everyday language for the Helpful Tone, as well.

BIG IDEA TONE	HELPFUL TONE
“We don’t do transactions. We create experiences.”	“Apply for a mortgage.”
“Watch as we clear your path to closing.”	“We’ll close on-time.”
“We specialize in tailor-made lending.”	“Tell us what you need.”
“Your home is your space. It’s where you can be yourself.”	“Your home’s ‘must haves.’”

Content Do's and Dont's

SPEAKING TO BORROWERS

- Relatable
- Casual
- Avoid industry jargon
- Disarming
- Sharing knowledge with a friend rather than dictating or talking down to
- Concise
- Occasionally Witty or Ironic
- Avoid “punch lines” and being cheesy or “punny”
- Positive but also realistic
- Empowering

AVOID BEING

INSTEAD BE

Cheesy or “Punny”

“We know you trust your bank and we know that the low rate they offer you is really tempting, but you shouldn’t always ‘bank’ on them to come through for you! Atlantic Bay Mortgage isn’t covered in corporate red tape, so we are free to make the process the best we can for you. Now is the time to find the home of your dreams — so bank on Atlantic Bay Mortgage!”

Relatable and Disarming

“We know how tempting it is to go with the lender who can give you the lowest rate. But before you hit that “Submit Application” button, consider a few things. Low rates might seem like the best way to save money when buying a home, but the reality is you’ll often pay hidden fees — or “junk fees” — which makes that low number a bit deceiving. Instead of just shopping rates, it’s smart to shop for things like unbeatable customer service, quick closing times, as well as no hidden fees.”

Boring and “Jargonny”

“Renovation 203(k) loans allow home repairs to be financed into your mortgage, avoiding having to pay for them out of pocket. They also give the borrower an opportunity to make home improvements and renovations that may increase the value of the property. The nature and cost of the repair or improvement will determine what type of 203(k) loan should be done (Standard or Limited).”

Casual Yet Concise (And Occasionally Witty!)

“It’s not always easy to find the exact house you’re looking for in the price range you want. But your search for the ‘perfect’ home might be over. With a Renovation Loan, you can buy a home and fix it up at the same time, making it better fit your needs (plus, it increases your home’s value). Maybe that means renovating a kitchen to rival a set on Food Network or upgrading your bathtub to a walk-in shower. Whether you want to make minor or major renovations, we have two Renovation Loan options for you.”

Negative or Dramatic

“Not paying attention to your credit history could be a big mistake. It’s imperative that you know your credit score, otherwise you might be stuck renting longer than you want or get an interest rate you’re not happy with.”

Positive Yet Realistic

“Just hearing the words ‘credit history’ might be enough to convince you that you’re stuck renting for life. But, honestly, your credit score is only scary if you don’t know what it takes to raise it.”

SPEAKING TO INDUSTRY PROFESSIONALS

- Relatable
- Trustworthy and Reputable
- Optimistic
- Empowering
- Approachable
- Knowledgeable
- Casual
- Convenient
- Transparent

AVOID BEING

INSTEAD BE

Cheesy or Patronizing

“If you have a client that has been turned down due to their credit, I’d love to talk with them. Homeownership may be just around the corner for them. Wouldn’t it feel great if you were the person who made their dream of purchasing a home become a reality? I’d love to be your industry professional in helping your clients achieve their dream.”

Relatable and Empowering

“If you have a client whose been turned down for a mortgage due to their credit, I’d love to talk with them. Their frustration or embarrassment doesn’t have to define their experience with you (or us). We can take a closer look at their specific situation and give them practical steps to repairing their credit, so they feel both empowered and encouraged.”

Overly Professional

“Knowing this is a growing sector in the marketplace, we are now offering our Construction Advantage Loan to better serve the needs of home-buyers looking to purchase a newly-constructed home. If you have clients with this goal, Atlantic Bay’s Construction Advantage Loan could be the perfect lending solution for them.”

Casual but Knowledgeable

“It’s not always easy to find the exact house you’re looking for in the price range you want. But your search for the ‘perfect’ home might be over. With a Renovation Loan, you can buy a home and fix it up at the same time, making it better fit your needs (plus, it increases your home’s value). Maybe that means renovating a kitchen to rival a set on Food Network or upgrading your bathtub to a walk-in shower. Whether you want to make minor or major renovations, we have two Renovation Loan options for you.”

SPEAKING TO TEAM MEMBERS

- Relatable
- Empowering
- Knowledgeable
- Positive
- Subtly Witty
- Exciting
- Fun

AVOID BEING

INSTEAD BE

Cheesy or “Punny”

“Your sparkling personality, glowing customer skills, and scintillating sales will help you light the way to a golden adventure on this year’s Atlantic Bay Getaway!”

Relatable and Subtly Witty

“It might be hard to imagine yourself vacationing on a tropical island when it’s the dead of winter — especially when you’re currently buried under a mountain of paperwork and sweaters. But it’s not that far-fetched when you consider how your hard work secures you a spot on our annual Atlantic Bay Getaway.”

Tips and Tricks

BE THE BORROWER

The best writing considers the borrower's perspective. In fact, the more specific you are in writing for a particular person, the more universal your writing becomes. Imagine the person reading your writing. Is he a hipster on an iPhone? Is she a young mom with a grocery bag in one arm and a baby in the other? Is he a retiree opening a bait shop on the banks of a glassy lake? Relating to a specific customer will help you write focused, powerful content.

HEADLINE TIPS

- Stop the reader. Headlines should inform and entertain.
- Start a conversation. Use idiomatic, colloquial language.
- Think: would I say this to someone else? Would my dad?
- Make a good first impression. Headlines are the brand's handshake. Don't make them too firm. Or too soft.
- Double duty. All headlines walk a line between feeling and meaning. Ideally, the headline imparts both simultaneously.

BODY COPY TIPS

- Stop the reader. Get to the point quickly. What is the main point you're trying to make?
- Use contractions. They're a great way to keep the conversation casual.
- Use short, common words. A reader shouldn't need a dictionary to understand your message.
- Use the active voice rather than the passive voice. Write about people doing things. Just like Atlantic Bay's business, make people the subjects of your sentence.
- Make headings and links impactful. They should be descriptive enough that a borrower will know what to do if that's all they read.
- Be friendly and conversational. Use "you."
- Layer copy. Use short descriptions and link to additional information instead of showing all the detail on one page.
- Write in an active voice when possible. It's clearer and easier to read.
- Use bullets. Bullet structures could include: Time or sequence, Task or question, Audience, Type of information

MOBILE FIRST

Devices aren't mobile – people are. So think and write for people on the move. Keep it brief. Keep it clear. Keep it moving. Mobile writing is good writing. When you write for a mobile experience, your words will easily translate to desktop and tablet experiences. People scan when they read the web, focusing on headings, links, and lists.

CTA'S

Calls To Action are invitations for the borrower to do something. Be delicate – we want them to act, but we don't want to pester.

THE FINAL CUT

The very last edit is the most important. Take a walk, listen to some music, and clear your head before reading your writing for the final time. Try to use the fresh eyes of a Atlantic Bay customer. Favor clarity over cleverness. Above all, make sure it makes sense and reads easily.



Rules and Grammar

QUALITY AND CONSISTENCY

Our archetype of the “best friend” implies the use of a casual and conversational tone. While using this is important, it is equally important to use proper and contextually appropriate grammar in all writing. For example: a snapchat video would be permitted to use casual phrases and emojis where that would be inappropriate on a VHDA flyer. Please keep context and good judgment at the forefront of any grammar choice.

OUR NAME

As part of our marketing efforts, we need to be sure we are only using the following variations of our business name in any marketing efforts:

- Atlantic Bay
- Atlantic Bay Mortgage Group
- Atlantic Bay Mortgage Group, LLC.

REGISTRATION MARK

A registration mark (®) needs to follow our full name. Only on first mention per piece. Atlantic Bay Mortgage Group®

HEADLINES

- Use title casing. Capitalize the first letter of each word, except for articles, conjunctions, and prepositions of 3 letters or fewer, and “to,” unless they fall at the beginning or end of a line.
- Use punctuation, but stick to commas and periods. No exclamation points. Occasional use of question mark is acceptable as it pulls the reader in by asking a compelling question.

FORM FIELDS

- Identify the field; don’t write a call to action.
- Use sentence casing. No end punctuation.
- Don’t use “please” (as in, “Please fill in your email”).

ERROR MESSAGES

- Keep short and simple. Avoid double negatives, redundant words, and omit “please.”
- Say “we’re sorry,” only when a user is prevented from finishing a task. Always say “we’re sorry” – never just “sorry.”
- Passive language is OK

CAPITALIZATION OF TITLES

A title is capitalized if it is used directly before or after the individual’s name. Capitalize before, but do not capitalize after if there are any other words between the individual’s name and their title. For example:

- Senior Mortgage Banker, Example Name, recently moved to Virginia Beach.
- Example Name, Senior Mortgage Banker, recently moved to Virginia Beach.
- Example Name, who is a senior mortgage banker at Atlantic Bay, recently moved to Virginia Beach.

Always capitalize if the title and name are being used as a standalone description, rather than within the body of a text. A good example of this would be an email signature or business card.

The only current exception to this rule is REALTOR® since it is a proper noun. Please remember, however, that not all real estate agents are REALTORS® and that only the REALTOR® name requires capitalization. Any further exceptions to this rule must be cleared before use.

BUTTONS

- Use title casing. Keep short.
- Don’t use end punctuation.

PERSON

When referencing Atlantic Bay as an entity, speak in the first-person plural (“we”). We should initially introduce ourselves as “Atlantic Bay Mortgage Group” and then refer to ourselves as “we” going forward. If the content is living on our website, then we can refer to ourselves as “Atlantic Bay” or “we” throughout the site.

COMMAS

Use Oxford (or “serial”) commas, which are a comma at the end of a list; “We sell books, videos, and magazines.”

QUOTATION MARKS

Quotation marks are used for direct quotes only. Don’t use them for emphasis. Punctuation generally comes inside quotes.

AMPERSANDS

Please don’t use them in body copy. They are permitted to be used in a design capacity. For example: a “Lunch & Learn” graphic is ok.

CONTRACTIONS

Contractions are allowed as they promote our conversational tone.

MORTGAGE BANKER VS LOAN OFFICER

These are the two naming conventions we use for our retail sales employees that work directly with home buyers. Also, as these are titles and not proper nouns, they are to be displayed in lower case.

When to use “mortgage banker” or “loan officer”

“Mortgage banker” is considered the default naming convention for our sales team. Internally, we only use this term. Externally, we default to this but allow the use of

“loan officer” according to the sales individual’s preference or in cases where the more common term is beneficial (like higher SEO value for a blog post using “loan officer” instead of “mortgage banker.”

INDENTATION

Paragraph indentation is not required. It is acceptable relative to the length of the content. For example: don’t indent on a billboard add but you’re allowed to indent in a letter to an agent.

CHARACTER LINE LIMITS

Please try to limit lines of text to 80 characters or less. This is to ease reader fatigue.

CONJUNCTIONS

Conjunctions are allowed to be used at the start of a sentence. However, remember to not over use them. Some good alternatives to the standard conjunctions or, and, or but include:

- And: additionally, also, then, besides
- But: however, then
- Or: otherwise, else

ABBREVIATIONS AND ACRONYMS

If there’s a chance a reader won’t recognize an abbreviation or acronym, then spell it out the first time. If the abbreviation is more common than the long form, then just use the short form (DVD, TV).



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