

PromonTech Style Guide

What we're writing and how we're writing it. Plus, who we're writing it for.

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Do We Need a Style Guide?

Yes! A style guide helps PromonTech people write content that informs, communicates, and persuades more effectively. A style guide helps:

- Keep tone, voice, and messaging consistent
- Give guidance on how to write for PromonTech audiences
- Maintain a cohesive brand identity
- Answer questions and settle disputes about what to say

Who Is this Guide For?

This style guide is for anyone who creates or reviews content of any kind:

- Analysts who write acceptance criteria
- Executives who create presentations
- Developers who document code or write instructions
- Designers who create wireframes, mockups, or prototypes
- Salespeople who contribute to RFPs and other documents
- Client Services people who document client content requests
- Anyone who writes an email to a customer, client, vendor, or employee

Which is . . . everyone!

Legal Considerations

We're developing software for a highly regulated industry. It's important that what we publish complies with regulations. Our Business Architecture team can address legal or compliance concerns about your content.

Patents

Did you know you work for a company that's inventing stuff? It's true! PromonTech is developing stuff that no one else has thought of. Perfected Qualifying Data is a patent-pending method for recording underwriting decisions. Our patents give us a competitive edge, and we should say so when we speak or write about PromonTech. Make sure you understand what the patents are for by reading this Confluence page:

<https://promontech.atlassian.net/wiki/spaces/DKB/pages/78020622/Perfected+Qualifying+Data+for+Underwriting+Decisions+Patent+Pending>

Copyright Considerations

We want other companies and individuals to respect our brand. Client or customer-facing content should include a copyright notice. For an example of correct usage, see the Style Guide Lunch & Learn presentation.

We can show similar respect for others (and avoid legal problems) by obtaining the correct permissions to use copyrighted material, including clip art. Talk to the Design team for more information about graphics that are approved and legal.

PromonTech Logo

There are guidelines for using this logo on the Web and in printed or electronic documents. Please ask the Design team if you need a copy of the logo or information about using it.

Is the Style Guide Mandatory?

Not all content types call for our voice or preferred tone.

Communicating effectively means putting the message of the content first. This means we may have to stretch or adapt our voice or guidelines a little. That is not a license to ignore the style guide, though!

Our External Style Guides

Our primary external style guide is The Chicago Manual of Style. The CMOS will be the source for most general grammar and punctuation questions. Our secondary source is the Material Design Guidelines – Writing section, except where the Google preference for the AP Stylebook contradicts the CMOS.

These exceptions use the AP Stylebook:

- Sales & marketing collateral
- Social media

For UI content and other in-application content, use the Material Design Guidelines:

<https://material.io/guidelines/style/writing.html>

For what the Material Guidelines don't cover, use the Microsoft Manual of Style for Technical Publications. The IBM developerWorks Editorial Style Guide is also a good resource.

Word Lists: Beyond Style Guides

Plaintext.gov and other resources offer guidance, but style guides tend to get ignored at crunch time. Limiting content to the 3000 most recognized words forces writers to rework stilted "Dear Sir" language.

Simple Writer

The "Upgoer Five" xckd comic is a great example of using simple language to describe something complex. The comic uses the 1000 (ten hundred) most frequently used English words to describe the Saturn V moon rocket. The author, Randall Munroe went on to write a book called "Thing Explainer" with many more examples. [In this blog post](#), Munroe explains his process, and introduces the [Simple Writer](#). The Simple Writer is a text editor that compares what you type to the 1000 words Munroe used to write Upgoer Five and Thing Explainer. Since then, people have improved on the concept.

[The Upgoer Six text editor](#) color codes what you type to show how common the words are.

[Scientific American article](#) about two bloggers who documented their efforts to describe hydrology and geology using simple words. [It resulted in a Tumbler](#) with contributions from many other scientists.

[These lists](#) are the kind Monroe uses in his writing and the Simple Writer.

Dale-Chall Word List

[This list was compiled by linguists](#) to measure readability. When I'm having trouble with content that's not passing the Simple Writer test, I turn to Dale-Chall.

Audience

Before you create content, think about the people who will be reading, seeing, or hearing it.

Corporate Audience

Potential lender clients, the business community, job applicants, and PromonTech employees are some of the audiences for our corporate communications. When you write sales materials, demo scripts, website copy, RFP content, marketing collateral, and job descriptions, you're writing for potential clients and the business community. When you write Confluence pages, or if you are HR, you'll be addressing the employee audience.

Borrower Wallet Audience

The Borrower Wallet audience, a home loan applicant, is represented by our personas: Kayla, Brandon, and Emily. When you write page titles, instructions, emails, notifications, error messages, field names, and drop-down list items, keep our personas in mind. What they're looking for:

Need	Description
Information	Their own data, integrated into educational content. "What You Look Like to a Loan Approver"
Reassurance	Sincere confirmation that they can do it
Validation	Acknowledgement that these are difficult topics and that the amount of information can be overwhelming

“Factory” Audience

The Factory audience includes loan officers, underwriters, and processors.

- Matt Carson (loan officer)
- Michelle Parker (processor)
- *underwriter

When you write page titles, instructions, emails, notifications, error messages, field names, and drop-down list items, keep our personas in mind. What they’re looking for:

Need	Description
Information	How to complete tasks. “Calculate monthly qualifying income”, “order a credit report”, “chat with an applicant”.
Reassurance	Confirmation that they made the right decision, successfully completed a task.
Validation	Acknowledgement that these are difficult topics and that the amount of information can be overwhelming

Personas

Personas are individual representatives of an application’s users. We have two Borrower Wallet personas and two EELS personas. You can find out more here:

<https://promontech.atlassian.net/wiki/spaces/DKB/pages/63930373/User+Personas>

Voice

A voice is consistent. It’s our style and point of view. Ultimately, voice represents our brand’s personality. For any audience, our primary style goal should be to use plain language, which is the style recommended by the CFPB: <http://www.plainlanguage.gov/>. The Plain Language site spells out what good business writing is with enjoyable references you can present to doubters and nay-sayers when our choices are questioned.

Plain language is the style we’re using, for any audience. Tone is the attitude we address the reader with. Word choice can affect tone. All together these elements create a cohesive voice for our brand.

Tone and Word Choice

Tone is specific to our messaging. It's attitude, and can change depending on the type of message conveyed. Our corporate tone should be respectful, direct, and post-millennial. Word choices should tend toward positive over negative (you can't eradicate negativity completely). Steer yourself away from words that create pomposity, pettifoggery, and puffery. MK calls this "Dear Sir" writing.

Borrower Wallet Voice

Along with visual design, content is a big part of how users experience Borrower Wallet. The Borrower Wallet Dashboard and Application Checklist were designed to share our mortgage experts' insights with users in a patent-pending way that personalizes educational content about the home loan journey. These features are part of a core user experience based on our best design practices, user research, and industry knowledge.

There are many research studies out there that show that consumers find the mortgage process confusing, intimidating, and generally unpleasant. There's also some research that says that feeling good influences financial decisions more strongly than how the numbers add up. That means that being kind to our users will pay off for us. Being kind means not using a big word when a simple one works just as well. Content that's kind meets users where they are in an approachable, informal way. It means not using words that sound like they're from a form letter. Or using mortgage-industry jargon. It also means complying to regulations.

Borrower Wallet Personality Traits

The [PromonTech Design Persona](#) represents the product/brand voice. It provides more detail about how to create this voice. This list is an overview:

- Inventive but not impractical
- Helpful but not intrusive
- Friendly but not condescending
- Knowledgeable but not domineering
- Diligent but not demanding

Borrower Wallet Tone

The language we use in Borrower Wallet should be that of a friendly guide who wants you to succeed. The words we chose should create a tone that is:

- Simple, forgiving, encouraging

Borrower Wallet Word Choice

Word choice is one of the most important ways we communicate. These choices can sometimes sound strange to people used to reading government forms, business reports, and mortgage guidelines. They may not sound as “official”, but they mean the same thing. Remember, the words loan officers, processors, and underwriters use sound just as unfamiliar to consumers. To see a list of recommended replacements for some of those words, go to the Usage Quick List, Appendix A in this guide.

Special Words and Phrases

- Nevermind - It’s all one word on some Borrower Wallet pop-ups. That’s on purpose. It’s an easter egg/[micro-delighter](#)
- Please, thank you, congratulations, exclamation point! These are all ok
- Instead of purchase, use buy
- Instead of mortgage, use home loan
- Instead of request, use ask

Using Mortgage Industry Words and Jargon

Of course, we can’t always get around using some of those important financial words. If that’s true, follow the Lemony Snicket example, and define the word in context.

“Factory” Voice

Along with visual design, content is a big part of how users experience Factory. The functionality and features included with Factory are part of a core user experience based on our best design practices, user research, and industry knowledge.

“Factory” Tone

The language we use in Factory should be that of a friendly guide who wants you to succeed. The words we choose should create a tone that is:

- Simple, forgiving, encouraging

“Factory” Word Choice

Word choice is one of the most important ways we communicate the qualities. For loan officers, processors, and underwriters, we should use words they know. This includes industry jargon and other terms that we avoid using in Borrower Wallet.

Special Words and Phrases

- Instead of page (e.g., Employment & Income), use tab
- Instead of “the applicant”, use applicant or applicants
- Instead of decide, use choose

Using Mortgage Industry Words and Jargon

Loan officers, processors, and underwriters should be familiar with most industry words and jargon. However, we can't always assume that's true and should define words in context when necessary.

Grammar & Punctuation

This section lists grammar and punctuation quandaries and how to solve them. In general, antiquated no-nos like split infinitives, or ending sentences with a preposition, are fine. No linguistic contortions to avoid them are required.

Oxford Comma

Also known as the serial comma; we use it, we love it, and that's not gonna change.

Hyphenation

Hyphenate compound adjectives. Example: Click this button, then log in on the log-in page.

Ending Punctuation

- Exclamation points are allowed in Borrower Wallet
- Checkbox statements don't need ending punctuation
- In-line error messages don't need ending punctuation
- Punctuate Texas Toast messages
- Mini Toasts don't need it

Articles in Button Labels

Using articles like a, an, or the makes a label sound more conversational. For the Factory, it's ok to leave these out, and be more straightforward.

- Yes: Order Report
- No: Order a Report

Formatting

This section describes formatting quandaries and how to solve them.

Bold, Italics, Underline

- Avoid using bold type except for headings
- Use italics to format quotations, examples for data entry, and the titles of publications
- Don't use underlines instead of italics

Bulleted Lists

- Short, punchy, and short
- No ending punctuation
- Ending punctuation or not, all items in the list should match

Capitalization

Use sparingly, for headings, proper nouns, names. For everything else, including UI content use these styles, in order of preference.

- **Headline-Style Capitalization** where Every Important Word Is Capitalized.
 - In Some Places In The UI, Every Word Is Capitalized By CSS.
- **Sentence style capitalization**, which is capitalized like a sentence.
 - Use this for checkbox statements: I agree, This is my “primary” job.
- **ALL CAPS** can be used sparingly for headings, button labels, and the like in the UI. In documentation there's rarely a need for it.
- all lowercase capitalization is just awful

Capitalizing UI Elements in UI Text

The style convention for referring to UI elements in instructional and other on-page text is:

- **Element Name in Title Case Capitalization**

This convention applies to all UI elements, regardless of the actual capitalization style of the label on the element.

Label	Capitalization style	Text reference
APPLY NOW	All caps	Click Apply Now.
cancel	All lowercase	Cancel
Go To Dashboard	Every word capitalized	Go to Dashboard
I Consent to this Agreement	Title case	I Consent to this Agreement

It is a subtle convention, but it's something users can learn as they use the app. It benefits users by keeping on-screen text plain and readable. Using bold or italic type for emphasis can distract users from important design elements. Quotation marks can also become distracting when there are multiple elements being mentioned.

Capitalizing Job Titles

There's no need to capitalize titles like Loan Officer, Ops Manager, Loan Processor, Customer, and Applicant. These words are not proper nouns and can be presented in all lowercase text.

Examples and Code Snippets

Examples used in text should be formatted in italics. Use "n" to represent the hypothetical letter or number:

- Yes - Enter your Social Security Number: *nnn-nn-nnnn*
- No - Enter your social security number: *111-11-1111*
- Yes - Enter your first name: *Nnnnnn*

Note: Don't use X or x in examples.

Code Snippets

Use a fixed-width font, like courier, to format the code.

Do this:

```
"CONTENT": {
  "LIST": {
    "APPLICATION-CHECKLIST": "Application Checklist"
  },
  "BW_GOAL": "The goal of the Borrower Wallet is to help you prepare
an application for a mortgage loan, so you can become a borrower.",
}
```

Not this:

```
"CONTENT": {
  "LIST": {
    "APPLICATION-CHECKLIST": "Application Checklist"
  },
  "BW_GOAL": "The goal of the Borrower Wallet is to help you prepare an application
for a mortgage loan, so you can become a borrower.",
}
```

Headings and Subheadings

Break up blocks of content with headings and subheadings. Use Headline Style Capitalization, because It Is Super-Professional Looking.

Visual Design

Content consists of both verbal and visual communication. Visual communication is especially important for creating a recognizable brand. All customer- or consumer-facing content should support our brand with its visual design. That's not just graphics and colors; it means typefaces, footers, and headers. It also means choosing the right kind of document to deliver your message most effectively.

Do you need a Web page, a slide presentation, handouts, or training materials? At PromonTech we are fortunate to have a designer who can help us express our ideas visually. PromonTech has a visual style guide for our client lenders that shows how they can use their colors, typefaces, and graphics to make Borrower Wallet part their customer experience. You can find the [Borrower Wallet Toolkit for Configurable Styling](#) here.

The first step you should take when you want to create a slide deck is to ask yourself: "What is the most effective way I can get my message to my audience?" You might realize that another format might work better! If you decide to create a presentation, [use the PromonTech template](#). To learn more, see the Creating Visually Appealing Slide Presentations page in the PromonTech Knowledge Base.

Content Types

This section describes the different media and methods we use to communicate about PromonTech and its products. Not an exhaustive list.

Configurable Content

PromonTech offers several ways for lenders to integrate their own educational content into the Borrower Wallet for the benefit of their customers. See [Appendix B](#) in this guide to learn more.

Content Library

The Content Library is a Google team drive that is available to everyone at PromonTech. The Library is a place where you can find published and approved content about PromonTech, MortgagePath, our products, and our team.

Delighters

Delighters are emotional engagement methods. We use delighters in Borrower Wallet to support the design persona, and create a memorable experience. Delighters provide an unexpected moment, a delightful surprise, that rewards users for interacting with the software.

Micro-delighters

Little treats in microcopy. A great example is from Trello's log-in form: the helper text is Dana Scully's email address.

Rewards

Animations at the end of a major task workflow, like the Congratulations page after Apply Now.

Document Templates

Please work with the Design team to find, edit, or create new document templates. The PromonTech branded Google Presentations template is in the Templates folder on the Content Library team drive.

RFP Source Content

Approved, copyedited content for requests for proposals is available on the Technical Writing Team Drive.

Standard Content for Sales & Marketing Collateral

This content is maintained in the Approved Content document on the Content Library Team Drive. These descriptions come from the Finovate Demo Script, patent documentation, past RFP documents, and the How to PromonTech page on Confluence. Please use them when presenting to business or technical audiences.

<https://docs.google.com/a/promontech.com/document/d/1LxPlo34ZU-T6BmQMupa0oxYC2CT6mHMiZZcffqaigA0/edit?usp=sharing>

Note: Standard language for consumer audiences can be found on the help page of the Borrower Wallet.

User Interface Elements

Analysts, developers, and designers can use the Content Dictionary for UI Elements to find standard field labels, user types, BW and Factory feature names.

Alerts, Emails, Notifications and Other User Messaging

Standards for how to use messaging to communicate with users are documented in the Content Dictionary.

Appendix A - Usage Quick List

A list of banned, overused, and frequently misused words and phrases, and a list of overused, jargony what to replace them with. There's also a list of words and phrases for specific audiences. In general, don't use a complicated word when a simpler one will do.

Banned, Overused, and Frequently Misused Words and Phrases

Cutting edge	newest, up-to-date, fresh, original, advanced, enhanced, ingenious, inventive, visionary
Empower (it's a competitor product name)	Help, make stronger, entitle, add confidence
In the market today	Try leaving this out. If the sentence still makes sense, you don't need the extra words.
In today's market	Try leaving this out. If the sentence still makes sense, you don't need the extra words. Otherwise, try using "industry environment" "mortgage industry" or "market conditions"
Utilize when use works just as well	Use
Literally – (if you can prove to me it's necessary, ok. Otherwise, avoid.)	Just leave it out.
User-friendly	Awesome customer experience, developed using design thinking, educational, personalized, welcoming
Leverage (v)	Use
Scratch the surface	Begin

Audience-Specific Word Choice

Phrase	Audience
Buy a home	Consumer
Head of the OCC	Lender, finance
Home loan	Consumer, BW users
Income, Debt, Assets and Property Valuation	Lender, technical
Loan journey, home buying journey	Consumer
Mortgage process	Lender, business, technical
Property	Lender, LO
Purchase a home	LO, lender
REO	Lender, LO

Replacement Words and Phrases

Replace	With This
Acknowledgment	Acknowledgement (Inspired by Tara Selch)
Add additional	Add
Adequate	Good enough
Artificial Intelligence	Augmented Intelligence
Assess, consider, contemplate	Think about
Atomic level data	granular data
Consistent	Regular
Dashboard vs. Borrower Wallet Dashboard vs. Loan Dashboard (applicant perspective - not LO View)	Always "Dashboard" or "your Dashboard". Never Loan Dashboard

Decide	Choose
Determine	Find out
Difficulty	Trouble
e-mail	email
Evaluate	Weigh, rate
Expenses	Costs
Favorable	Better
Former Comptroller of the Currency in President Clinton's Administration	Head of the OCC
Illustrate	Show
In order to	To or So
Influence	Change
Loan application, mortgage application	application
Modern	New
Monitor	Watch
Mortgage	Home loan
Mortgage journey	Mortgage process or home loan journey depending on the audience
Multiple	Many, more than one
Obligations	Debts
Obtain	Get
Online Sales process vs. registration process	Online Sales
Page (Factory - e.g., Employment & Income)	tab
Patent-pending Perfected Qualifying Data	Perfected Qualifying Data, a patent-pending method

Property	Home
Purchase	Buy
Reflects	Shows
Realtor ®	Real estate agent
Regularly	Often
Request	Ask
side navigation menu vs. sidebar vs. side nav menu	Right-side navigation or left-side navigation
Scratch the surface	Get started
The Borrower Wallet	Borrower Wallet, no “the”
The applicant (dehumanizes)	Applicant or applicants or persona name
Throughout the entire	Throughout or entire
Unforeseen	Surprise, unplanned
Verbiage	Language (verbiage = garbage)

Third-Party Companies

Replace	With This
Docusign	DocuSign
	Encompass
	Byte
OB	Optimal Blue