

CONTENT GUIDELINES

OPTIMIZING CUSTOMER EXPERIENCE

Along with visual design, content is a big part of how users experience Borrower Wallet. The way we see it, consumers using an online mortgage application tool have three important needs:

1. **Information**
2. **Reassurance**
3. **Validation**

One way PromonTech addresses these needs in Borrower Wallet is by using plain language, which is the style recommended by the CFPB: <http://www.plainlanguage.gov/>. If you're interested in learning more, the Plain Language site describes good business writing using many enjoyable references.

There are many consumer-facing applications that use traditional, mortgage-industry language. Borrower Wallet is different. For consumers, Borrower Wallet is not trying to be an online 1003 form. When there's a choice, our designers prefer language that is more commonly used and easier to read, even if it's not the language used on a government form, or in a traditional LOS. Most content in Borrower Wallet follows "Plain Language" guidelines and anticipates upcoming regulations that protect consumers with limited English skills. PromonTech is forward-facing. We're committed to keeping lenders productive by anticipating the inevitable changes in regulations that have brought traditional loan origination systems to a standstill. Our forward-facing user experience is designed for a generation of new homebuyers who demand digital-first, mobile-first tools. Not all customers are demanding this kind of app, but they can all benefit from it!

1

INFORMATION

Consumers' own data, integrated into educational content that shows "What You Look Like to a Loan Approver". Status updates, alerts, and emails.

2

REASSURANCE

Sincere confirmation that they can do it. Friendly, non-technical language that communicates what users do right, not just what they do wrong.

3

VALIDATION

Acknowledgement that these are difficult topics and that the amount of information can be overwhelming.

EMAIL CONTENT

Email is a great way to personalize your customer experience and reinforce brand identity. Clients can add to the content within the existing format, there are no dynamic data elements, and the button and button label can't be changed. Review Whitefall demo content for best practices.

1

SENDER EMAIL ADDRESS

Either a monitored customer service email that users can reply to, or a placeholder, like no-reply@whitefallb&t.com or do-not-reply@whitefallb&t.com.

2

GREETING

Don't like "Dear"? Use "Hi" or "Hello" to be a bit less formal.

3

BODY TEXT

What to do, how to do it. Clients can add a paragraph below the default text. Great for a tagline or just an extra thank you.

4

SIGN-OFF/SIGNATURE

Don't like "Yours Truly"? Use "Thank You" instead.

5

TEAM NAME/LO NAME

Account information (like password reset) comes from the system or lender. Other email can be "signed" by the loan originator and include their email or phone.

6

FOOTER

Corporate, compliance, and legal information.

EMAIL BUILDING BLOCKS

1

do-not-reply@promontech.com
to kayla.peterson@example.com
Subject: Borrower Wallet – Property Information Updated

3:35 AM (8 hours ago)



Borrower Wallet - Property Information Updated

2

Hi Kayla,

Your loan team has updated the information about the home you're buying.

Use the button to log in to Borrower Wallet and review the changes.

3

Thank you for being a customer!

[OPEN BORROWER WALLET](#)

4

Yours truly,

Matt Cordoba, Loan Officer
matt.cordoba@whitefallb&t.com
NMLS# 111111

5

6



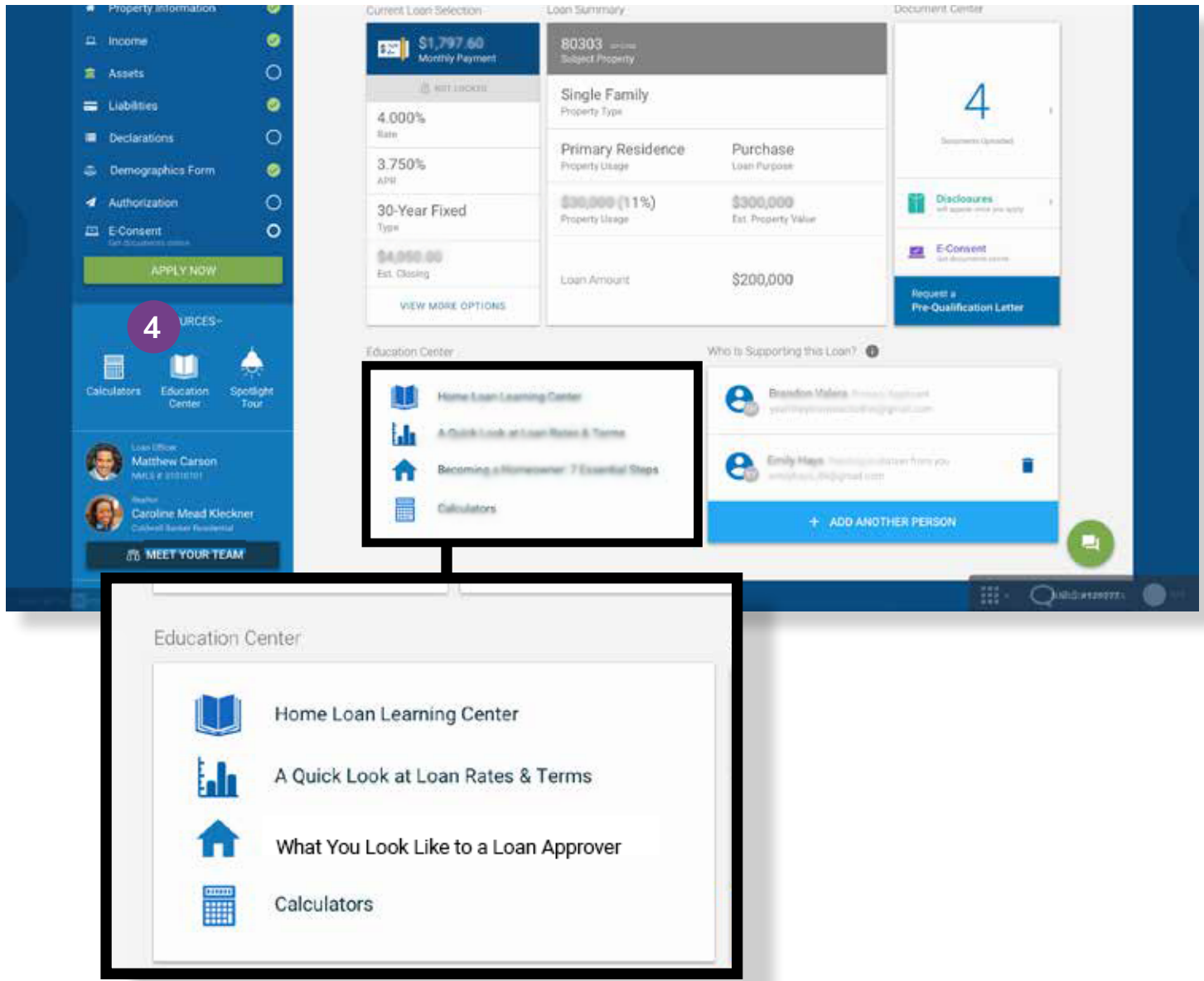
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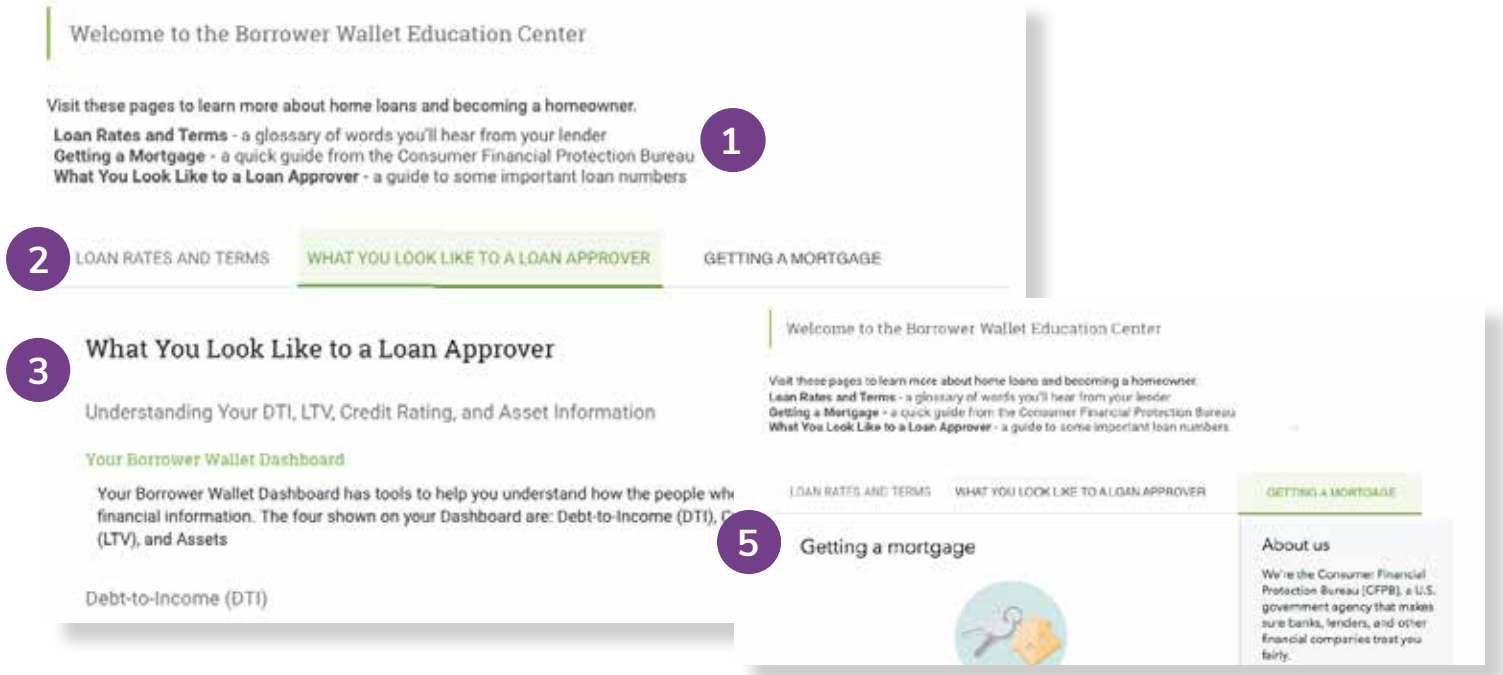
NMLS# 12345

POWERED BY PROMONTECH

EDUCATION CENTER

Clients may have three items linked to from the Dashboard. They may change the heading of the icon but not the icon itself. Content on the back of the card is configurable but must follow the template format. May skip the content and link directly to content on the client's site.





1 STANDARD EDUCATION CONTENT

Loan Rates and Terms - a glossary of words you'll hear from your lender

Getting a Mortgage - a quick guide to the most important steps

What You Look Like to a Loan Approver - a guide to some important loan numbers

2 THREE ARTICLE TABS

If you have educational content that you want to add to Borrower Wallet, you can provide text for each of the three available article tabs. The screenshot shows how the content can be formatted. These tabs can be linked to the three education icons at the bottom of the dashboard.

3 THREE HEADING LEVELS

Our standard content templates provide lots of options for formatting your educational content within Borrower Wallet. Subheading color is based on your design theme choices.

4 EDUCATION CENTER BUTTON

Your customers can get to this content from everywhere in Borrower Wallet. (See opposite page.)

5 YOUR WEBSITE CONTENT IN BORROWER WALLET

Display content from your website within the Borrower Wallet Education Center.

CONGRATULATIONS

Content here must follow the same format of three headers and bullet points. The idea is to give applicants a preview of what's next and keep them engaged as the application moves into processing and underwriting.

1 | You've taken the first step!

Goals

- Gather the paper forms and online records your lender asks for
- Shop for and set up the services you need to close the loan
- Close (sign the papers) on your home and the loan you use to pay for it

What are the Next Steps?

- Gather paper and online records and make any changes the bank needs to get you your loan
- Set a time for someone to inspect the home you are buying
- Read what the lender sends you carefully to make sure that what you agreed to earlier has not been changed in the loan details
- Shop for the services you need to close the loan: Homeowners' insurance, title insurance, closing agent services
- Read papers, messages, mail from the bank, and go over all the parts of the loan one last time before the closing
- Close the deal
- Save and store your loan records and forms in a safe place where you can find them later

BACK NEXT

1 **HEADING**
Keep it upbeat and positive!

2 **GOALS**
Give applicants up to three things to focus on in this phase of the process.

3 **NEXT STEPS**
List up to seven tasks or actions to take in the next few days and weeks

TERMS & CONDITIONS

1 DEFAULT LANGUAGE

Add client contact information to the PromonTech default terms and conditions language. Or, clients can provide their own terms and conditions content.

2 PRIVACY POLICY

A client privacy policy can be added to the Terms & Conditions and formatted with a separate link users can click to access it.

3 FOOTER

It's possible to add the Terms & Conditions link to the content in the Borrower Wallet footer.

4 CREATE AN ACCOUNT

A link to the terms and conditions is available on the Create an Account form.

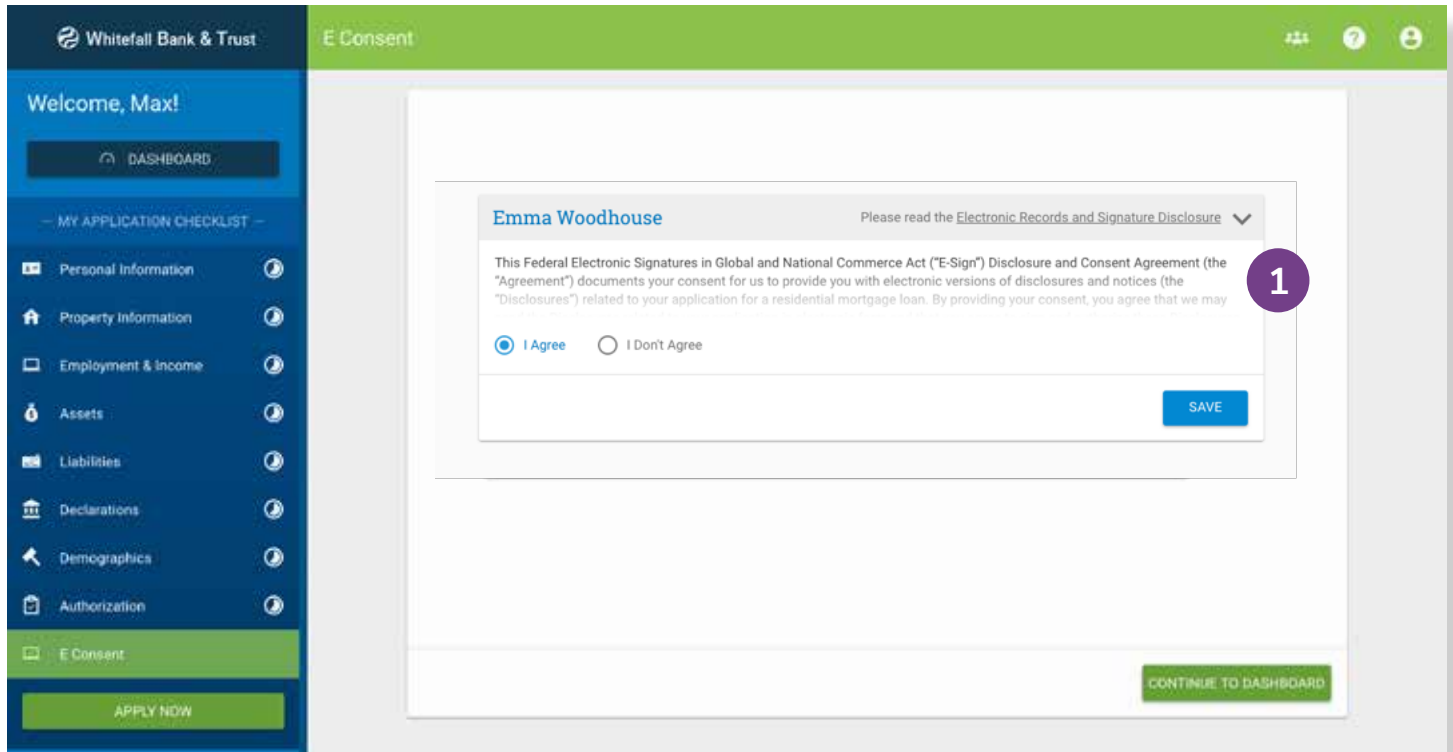
The screenshot shows a mobile device displaying the 'Whitefall Bank & Trust Terms & Conditions' page. The page content includes:

- 1** (Callout): The title 'Whitefall Bank & Trust Terms & Conditions'.
- 2** (Callout): The sub-header 'PROMONTECH TERMS AND CONDITIONS OF USE and ONLINE PRIVACY POLICY'.
- 1** (Callout): A section titled '1. Electronic Signature and Communications Consent'.

At the bottom of the page, there is a 'CLOSE' button and a footer for 'Whitefall Bank & Trust'.

ECONSENT AGREEMENT

Client-provided legal content and contact information.



1 DEFAULT LANGUAGE

Add client contact information to the PromonTech default e-consent language. Or, clients can provide their own e-consent content.

2 E-CONSENT PDF

In addition to the E-Consent page in Borrower Wallet, the e-consent language is sent to applicants after e-signing.

PREQUALIFICATION LETTER



WhiteFall Bank & Trust
 1512 Larimer Street, Suite 325
 Denver, CO 80202

Re: Pre-qualification Letter

Date: 11/18/18

To: Kayla Peterson

Thank you for using Whitefall Bank & Trust Borrower Wallet! We have processed your request for a prequalification for a home mortgage loan. Our review of the information you entered in the Borrower Wallet shows that you could qualify for:

Loan Amount: Up to \$325,000



This is not a commitment to make a loan. Your pre-qualification is based on information that Whitefall Bank & Trust has not verified. The quoted rate and terms are only to show what you could qualify for as of the date of this letter. A final loan decision cannot be made until your completed mortgage application is received, verified and approved.

If you decide to move forward with a mortgage application, the rate and terms may be different than what is described in this pre-qualification letter.

If you have questions or would like more information about applying for a home mortgage loan, please call me at (888)-555-5280. You can use the Message feature in Borrower Wallet or send an email to: loanofficer@whitefallb&t.com.

Sincerely,

Matt Cordoba, Loan Officer
matt.cordoba@whitefallb&t.com
 NMLS # 111111

*The Annual Percentage Rate ("APR") reflects the interest rate of a loan plus additional closing costs charged to a consumer, such as points, broker fees and direct lender charges, in order to obtain a home mortgage loan. The APR can be helpful as you shop for your home loan.



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NMLS# 12345

1 PRE-QUALIFICATION DATA ELEMENTS

Add any of these pieces of data related to the pre-qualification:

Loan Product Name	Loan Amount	Amortization Type	Amortization Term
ARM Fixed Term	Interest Rate	APR	Principal & Interest
Principal Interest Taxes Insurance Association Amount (PITIA)			

CREDIT AUTHORIZATION

CLIENT-SPECIFIC LEGAL LANGUAGE

The screenshot shows a form with the following fields and elements:

- Postal Code ***: A text input field with a character count of **0 / 5**.
- Plus Four**: A text input field with a character count of **0 / 4**.
- Country ***: A dropdown menu with **US** selected and a character count of **2 / 2**.
- Green text**: "Please call to arrange approval by mail, fax, or in person."
- Callout 1**: A purple circle with the number "1" pointing to an unchecked checkbox.
- Callout 2**: A purple circle with the number "2" pointing to the text "Review the Whitefall Bank & Trust Credit Authorization Terms and Conditions."
- Navigation**: "BACK" button on the left and "NEXT" button on the right.

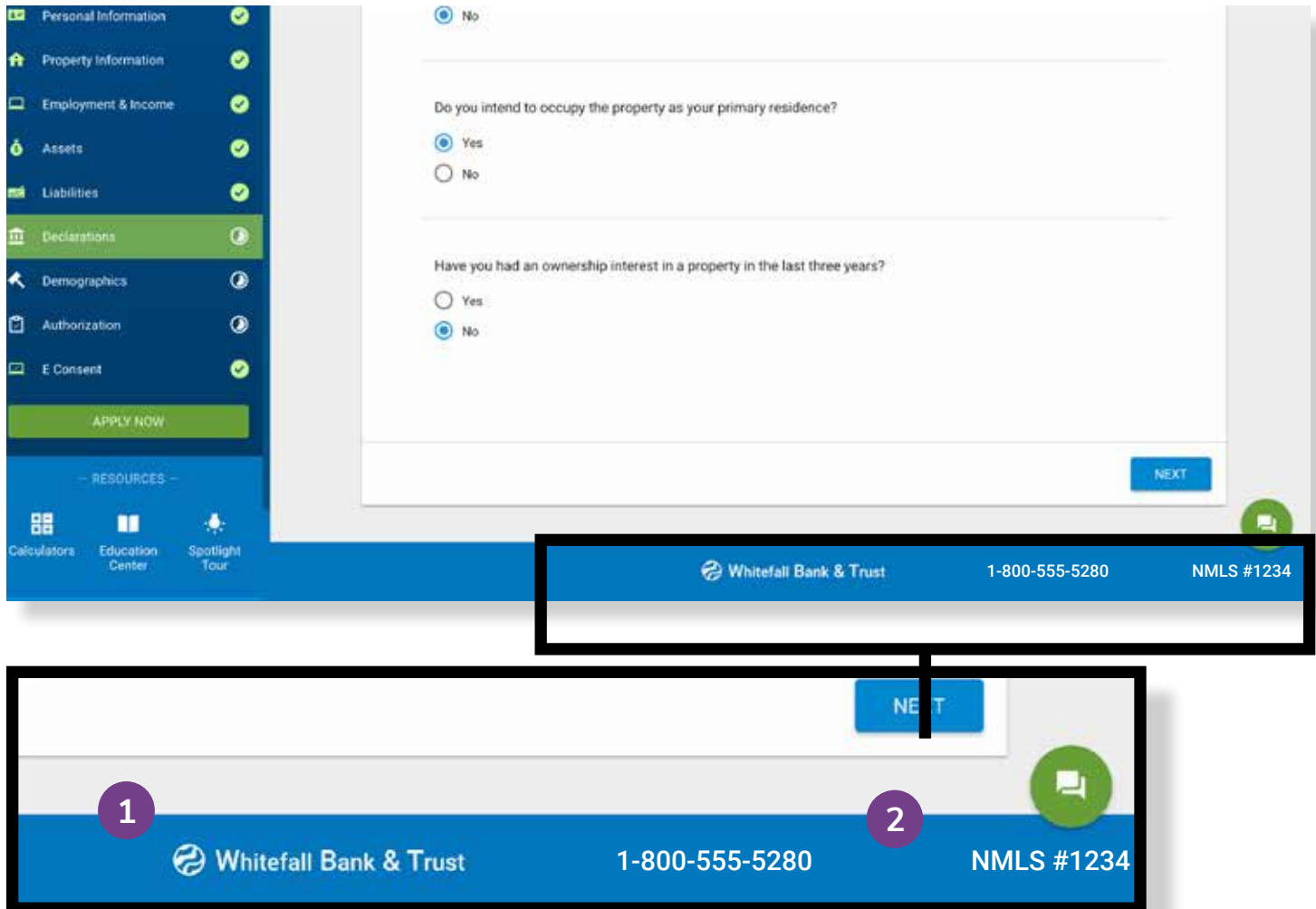
1 DEFAULT LANGUAGE

Use client-specific language or the PromonTech default language.

2 CREDIT TERMS & CONDITIONS

In addition to client-specific language, clients can include a link to a separate Terms & Conditions page, hosted by the client or PromonTech.

FOOTER CONTENT



1 DEFAULT FORMATTING

Add client contact information to the PromonTech default e-consent language. Or, clients can provide their own e-consent content.

2 WHAT TO INCLUDE

Contact information, tagline, lender NMLS#, links to privacy policy, and terms & conditions.

CLOSING CENTER

1 CLOSING CHECKLISTS

Clients can change the content of each list item of what to bring, and can remove items from the list, but can't add more items.

2 CLOSING CENTER FAQ

Clients can change the answers using the same format and number of lines, but can't add questions.

The screenshot displays the Closing Center interface with a progress bar at the top showing four steps: APPLICATION, VERIFICATION, APPROVAL, and CLOSING. The main content is organized into several sections:

- Contact Person:** Matthew Carson (Name), Whitefall Bank (Company), (925) 249-3200 (Phone).
- When & Where:** April 6, 2018 (Date), 1:45 p.m. (Time), 809 Bamboo Dr., Brentwood, CA 94513 (Place).
- How to Get There:** A map showing the location in Brentwood, CA, near Town Center and Palmilla.
- What to Bring:** A list of items to bring, including a cashier's check, closing disclosure, co-borrower information, check book, and driver's license.
- Important Documents:** A list of documents to bring, including Closing Disclosure, Promissory Note, Mortgage/Security Instrument/Deed of Trust, Deed, and Right to Cancel.
- Get Answers:** A list of frequently asked questions, such as "About how much will I need to pay at closing?" and "Who will be at the closing?"
- Current Loan Selection:** Shows a monthly payment of \$1,797.60, a rate of 4.000%, and an APR of 3.750%.
- Loan Summary:** Shows a subject property of 80303, a single family property type, primary residence usage, and a loan amount of \$200,000.
- Document Center:** Shows 9 documents uploaded, including Disclosures and E-Consent.