

Matrix and Lender Directory Style Tips

COMPANY INFORMATION

Company names

- **Spell out all words in a proper name** – except for the following, which are abbreviated when used at the end of a company name: Co. (for Company), Corp. (for Corporation), Inc. (for Incorporated), LLC (for Limited Liability Company), LLP (for Limited Liability Partnership) and Ltd. (for Limited or LTD). Also: Commas are not needed before any of these.
- To ensure our search functions work properly, please **make sure your company name is consistent** across all listings. This also applies to company names that are URLs (companyname.com, etc.).

Contact information

- If a phone number spells a word, please **include the corresponding digits** in parentheses. Example: 555-COMPANY (266-7269)
- **“http://” and “https://” are not necessary** in front of URLs, unless the site cannot be accessed without the secure-site prefix.
- In mailing addresses:
 - **Always use figures for an address number:** 10 Main St.
 - **Abbreviate compass points** used to indicate directional ends of a street: 10 W. Main St.; No periods needed in NW, NE, SE and SW
 - When used with an address number, **spell out all street names except St.** (for Street), **Ave.** (for Avenue) and **Blvd.** (for Boulevard): 10 W. Main St., 300 Smith Road, 145 SW Jones Court.
 - When the name of a street is a number, **please spell out all less than Ninth** and use digits for all others: 123 Second Ave., 456 23rd Drive SE.
 - **Please insert periods between “P” and “O”** in P.O. Box.
 - **Capitalize and spell out “Suite” and “Floor”** and set apart from the street address with a comma: 12 Main St., Suite 34.

COMMENTS/OTHER TEXT

- **Please capitalize only proper nouns** (e.g., names of companies, people, cities, etc.) and lowercase general ones: Smith Mortgage Co., Jason Smith, hard money, owner-occupied, foreign national, etc. Capitalization is not necessary in e-mail addresses. **It also isn’t necessary in URLs that are not case-sensitive (most are not).**
- Please use **only one space between sentences** and after periods, colons and semicolons.
- Please **write in complete sentences**, when possible, and end each complete sentence with a period. If the final phrase in a listing is not a complete sentence, please omit the period at the end.
- **When separating information with semicolons (;)**, please do not capitalize each individual phrase.
- For clarity, **keep abbreviations and acronyms to a minimum**, when possible. Please note the following terms’ abbreviations or acronyms and conform to them for consistency throughout the publication: owner-occupied (OO); non-owner-occupied (NOO); rate-and-term (R/T); cash-out (C/O); document (doc).
- Please **keep use of exclamation points to a minimum**. We reserve the right to ensure that each sentence ends in no more than one exclamation point.
- **When using an acronym, please omit periods and spaces between letters** unless the acronym spells an unrelated word: SBA, LTV but T.A.R.P., U.S.

- Effective with *Scotsman Guide's* January 2011 editions, when using the term “**website**,” please use a lowercase “w” and spell it as one word, as per Associated Press style, for consistency throughout the publication. Also: “online,” “Internet,” “e-mail,” “Web page”
- When possible, **please hyphenate compound modifiers**: single-tenant building, self-storage facility, high-rise apartments, mixed-use property, cash-out refinance, hard-money loan, etc.
- For product types, please **conform to Scotsman Guide spelling** for consistency and improved reader recognition: multifamily (no hyphen), rate sheet (two words), etc.
- **Please spell out the word “and”** instead of a “&” or “+” if space allows.
- **When listing loan amounts, please abbreviate thousand as K, million as M and billion as B** (e.g., \$500K, \$2M, \$3B).
- When separating phrases or other information within matrix or lender-directory listings, **please avoid using double dashes (-)**. Instead, use alternative punctuation, such as commas (,) or colons (:).