

USFN Content Style Guide



USFN AMERICA'S
MORTGAGE BANKING
ATTORNEYS®

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OUR EXTERNAL RESOURCE

USFN's content style guidelines are a combination of the Associated Press (AP) Stylebook rules and legal industry writing best practices. As with many publications and organizations, these guidelines and best practices have been combined, and at times adjusted, to effectively communicate with a wide range of professionals in the mortgage industry and beyond.

TARGET AUDIENCES

- Attorneys
- All levels of servicers
- Various other professionals in the mortgage industry

A key to writing for a publication is knowing your audience and with such a diverse group of readers, stories should be balanced enough to discuss the issue thoroughly while not being overly technical. One of the goals of USFN publications is to act as an educational tool for servicers and government-sponsored enterprises, while establishing our members as subject matter experts.

CONTENT TYPES + STANDARDS

- USFN Report – Quarterly digital news magazine with in-depth features on industry trends and hot topics, DEI, and state updates.
- USFN News – Biweekly digital newsletter featuring a mix of timely USFN news, original member content, and expertly curated industry news in a quick, digestible format.
 - Feature stories should be up to 1,500 words
 - State updates should be 500-700 words
 - Items for the “Member Moves + News” section in the USFN Report should be kept to 75 words or less. Press releases submitted for this section will be edited to fit the word limit.

- Submissions should be in Word format, include a headline (up to eight words; see example for details), byline, and any sections the article would apply to (Legal Issues/REO-Eviction/Foreclosure, Bankruptcy, Compliance).
- Feature articles should also include five key bullet points or takeaways that servicers can use for staff education and discussion points.

- **Headlines**

Headlines are “upstyle” in which all nouns, adjectives and adverbs are capitalized. Articles (a/an, the), coordinating conjunctions (and, but, or), most prepositions (on, in, at), and “to” should all be lowercase. Headlines should be up to eight words (Ohio Legislature Enacts New Requirements for Mortgage Servicers).

- **Bylines**

Submitted stories should include bylines and contain the following information:

by [Author name, with Esq. added for attorneys]

[Formal firm or company name]

USFN Member ([States in which the firm or company has regular member and affiliate offices])

GENERAL WRITING BEST PRACTICES

Writing for a publication can be challenging even for experienced writers, especially when they aren’t familiar with the concepts of the editorial style of writing. Here are a few suggestions to help with the process.

In the article “[How to Stop Writing Like a Lawyer](#),” attorney Austen Lott offers several tips that he learned in his development as a writer. Some of these tips may also apply to writing for USFN publications:

“Identify and write to your audience.” – This is key, considering approximately 75% of the people on the USFN Report mailing list are classified as servicers or GSEs. As a result, articles should

appeal to a wider audience and focus on how court cases, legislation, and industry trends will affect the servicing industry overall.

“Write shorter sentences/paragraphs.” – Lott makes the argument that many people are now more likely to scan articles rather than reading them, and smaller areas of text will be easier for them to digest.

“Use common words.” – As mentioned earlier, most of the audience reading the story are not attorneys and may not have the same depth of legal knowledge as the author. Therefore, the goal is to use language that a wider audience will be able to understand.

There are several key sections that can help accomplish this.

Lede

The lede, or opening sentence of the story, should capture the reader’s attention and make them want to read more of the story.

For state updates, using the concept of “five Ws and H” (who, what, when, where, why and how) in the lede can help create a solid, informative opening.

Example: “In May (*when*), the Florida (*where*) 5th District Court of Appeals (*who*) granted certiorari relief to US Bank (*what*), quashing a circuit court’s order (*how*) compelling the bank to produce a specific person for an out-of-state deposition in a residential foreclosure action (*why*).”

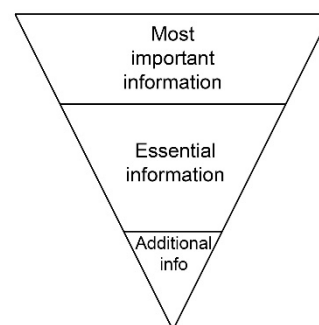
Feature ledes can be more creative, using a slower build to introduce the longer story.

Example: “Since the financial crisis (*when*), servicers and their counsel (*who*) have struggled with statute of limitations challenges (*what*) in New York (*where*). Longer timelines, frequently dismissed cases, and tougher proof standards – even in uncontested cases – have created a

toxic mix that can lead to total lien loss (why). Even worse, inconsistent and sometimes contradictory application of the law by different trial and appellate courts has led to confusion and uncertainty (how).”

Format

Many writers use a format called “the inverted pyramid,” placing the most important information at the top of the story, essential information in the body of the story and less important information at the end. The end of the story should also summarize key points of the article and, if applicable, what lies ahead for the topic.



Best Practices

Writing Voice

Active voice is preferred, with the subject coming before the action.

Example: “Numerous mortgage servicers utilize nationwide title companies to perform title searches for their loans in default.”

Tense

The present tense should be used as often as possible, with past and future tenses used only as needed.

Example: “The *Obduskey v. McCarthy & Holthus LLP* decision also raises several long-term questions.”

Point of View

The third-person perspective should be used in almost all cases. First person perspective should be reserved for the President’s Letter in the USFN Report and occasionally a feature column to avoid editorializing.

Example: “Each firm and trustee will need to continue to appropriately evaluate each matter to

ensure foreclosure is proceeding with proper authority and documentation.”

Example: “When I think of ‘corporate speak,’ I think of any phrase or saying that sounds super fancy, but actually means nothing.”

Citations

Footnote citations should be used.

Links

Links to court cases and opinions should be used in articles for reference as applicable and appropriate.

Spaces

Only use one space between sentences. Example: The Supreme Court upheld the appeals court ruling. It cited three reasons in its opinion.

PUBLICATION POLICIES

- Regular USFN members are given authorship priority for state updates in states they hold voting memberships.
- All authors will be asked to sign and submit an author release agreement.
- Artificial Intelligence is becoming a great resource to aid in the efficiency and productivity of some tasks. However, it is also known for inaccuracies in some of its data. A signed author agreement states that your submitted work does not “partially or fully contain AI elements.” If AI is used in your writing research or prompts, we ask that you state as such in the article submission, and your signed author agreement affirms that you have fact-checked the information and have not used it in verbatim.

STYLE GUIDELINES

- **ABBREVIATIONS**

Abbreviations should be avoided as much as possible. State names and other often abbreviated items should be written out.

Note: For consistency, PC, LLC (both without periods), Inc. and Esq. (with periods) are written as abbreviations. In the shortened form of “United States,” use periods when placing it in bodies of text (U.S.).

- **ACRONYMS/SHORTENED NAMES**

Spell out the first use of a name, with the shortened name referenced in quotes and parenthesis: Fair Debt Collection Practices Act (“FDCPA”).

After that, use the established abbreviation without quotes (The court ruled that the FDCPA’s statute of limitations...).

CEO is accepted for Chief Executive Officer and is always shortened and capitalized.

- **ASSOCIATION NAME**

Use USFN when referring to the organization. Do not put “the” in front of USFN unless referring to a product produced by the organization (the USFN Member Directory). When referring to USFN after the first formal mention, “the association” or “association” may be used. The reference should be lowercase since “association” is not part of the formal name.

- **BANKRUPTCY**

Capitalize the various sections of the Bankruptcy Code – Chapter 7, Chapter 11, Chapter 12, Chapter 13, etc.

- **CAPITALIZATION**

Capitalize all agencies and their programs; legislation (House Bill 123); geographic regions (the West Coast); official titles when they precede a name (Governor Wilson).

Do not capitalize: Official titles when they follow a name (Jane Smith, president of the board, said...) or not used with a name (The president issued a statement.); compass directions (northeast Middletown); informal titles or labels (plaintiff, trustee, debtor, servicers, etc.).

- **COMMA**

Use the Oxford comma, placing it before “and” or “or” in a series of three or more (cars, trucks, and pencils).

- **COURT CASES**

Court cases should be written in italics, using the full name of the case in the first reference (*Obduskey v. McCarthy & Holthus LLP*). After that, the court case may be referenced by the first name of the case in italics (An interesting question is how the *Obduskey* decision will impact multistate firms).

- **COURT NAMES**

Use numerals for a court’s proper name (11th Circuit Court), unless it begins a sentence (Eleventh Circuit Court). Also, capitalize the formal court names – U.S. Court of Appeals, but in general references, such as federal appeals court, or the court, lowercase.

Exception: U.S. Supreme Court or Supreme Court or Court should be capitalized in all references.

- **CYBER**

In general, do not hyphenate – cyberattack, cybersecurity, but cyber liability insurance.

- **DATES**

Spell out month and use numerals for the day (January 10). Use only the numeral and do not include “th” or “rd.” Include the year only when necessary for clarity.

- **EVENT NAMES**

The names of USFN events should be written to match the graphic associated with the event (USFNgage, USFNdustry Forum).

- **ITALICS**

Italics should be reserved for court cases and occasionally used for placing emphasis. Italics will also be used in publication layouts for block and long quotes.

While it is common for legal terms with roots in Latin to be italicized, it should be avoided in articles so that the formatting is not overused.

- **JUDICIAL/NON-JUDICIAL**

It is non-judicial (with the hyphen) in most common legal uses.

- **MORATORIA**

The preferred plural usage of “moratorium.”

- **NAMES AND TITLES**

Use first and last name (with title, if necessary) when a person is first mentioned in a story, then, only the last name after that (no titles). Per AP style, this rule applies to judges as well.

When using a title upon first mention, capitalize the title if it precedes the name,

lowercase if it follows the name.

- **NUMERALS**

Use words for zero to nine, and numerals for 10 and after. Don't begin a sentence with a numeral, instead writing out the number. In a series of numbers above and below ten, use all numerals (...sets 2, 6, and 24...).

Always use numerals when referring to age, court decisions ("The Supreme Court ruled 9-1" or "a 9-1 decision"), monetary units (\$100), and votes ("a 5-4 vote").

- **SPELLING/HYPHENATION**

Use standard sources (The Merriam-Webster Dictionary, New Oxford American Dictionary, Microsoft Word spellcheck, etc.) for spelling.

The AP Stylebook's position on hyphens: "Use them to avoid ambiguity or to form a single idea from two words. Use of the hyphen is far from standardized. It is optional in most cases, a matter of taste, judgement, and style sense. But the fewer hyphens the better; use them only when not using them causes confusion (*small-business owner*, but *health care center* or *He recovered quickly from the fall*, but *He re-covered the leaky roof*)."

- **SYMBOLS**

Use "\$" or "%" with numerals and without a space (\$500, 100%). Do not use "&" "#" or "@" in text.

Note: "#" and "@" may be used when making social media references (#contracts, @SocialMediaHandle)

- **THAT**

In general, the conjunction that can be omitted, and only used to introduce a dependent clause if the sentence sounds or looks awkward without it.

General guidelines:

- That usually may be omitted when a dependent clause immediately follows a form of the verb to say (The president said he had signed the bill).
- That should be used when a time element intervenes between the verb and the dependent clause (The president said Monday that he had signed the bill).
- That is usually necessary after some verbs: advocate, declare, point out, state, propose.

- **TIME**

Examples: 8 a.m.; 5 p.m., 3:30 p.m., 9-11 a.m. Capitalize the full name of a time zone (Eastern Standard Time) and when just using letters (ET, PT). Use lowercase except for the region in a shortened form (Eastern time zone, Eastern time).