



NEMTM

NathanMortgage

BRAND STYLE GUIDE





NathanMortgage

TABLE OF CONTENT

BRAND OVERVIEW

- 3 Guide Purpose
- 4 Mission
- 6 Vision
- 7 Strategy, Audiences, Marketing Mix
- 8 Brand Personality
- 10 Brand Messaging, Voice and Tone
- 12 Core Values
- 14 Brand Pillars
- 15 Primary Target Audiences

LOGO USE

- 22 Nathan Mortgage Logo

COLOR PALETTE

- 24 Brand Primary Colors

TYPOGRAPHY

- 25 Typefaces
- 26 Recommended Sizes
- 27 Standard Treatments

GRAPHIC ELEMENTS

- 29 Triangle Accents, Icons

PHOTOGRAPHY

- 30 Style and Color

IN-USE EXAMPLES

- 32 Digital
- 33 Print



GUIDE PURPOSE

The guide is the brand's rulebook that details its visual traits, identity (personality, tone, and values), and high-level strategy. Adherence to the guide will keep all marketing and customer experience of the brand in lock-step. Implementation of this guide is key to building the brand, building brand equity, and maintaining its culture internally.

Internal Facing Marketing: Inform and Invigorate

As the business scales, it's essential to share the brand's story and values with new employees who will be both representatives of the brand and ambassadors. The brand's heart and soul are detailed and shared in an illustrative format to provide insight into the brand's mission, vision, core values, and brand pillars which can serve as a rallying cry for all employees. Beyond the emotional connection, guidance will ensure that all employees represent and champion the brand across all facets of the business, from conversations with clients to conversational tone in emails.

External Facing Marketing: Distinguish and Differentiate

A brand is built through its story and values. If a person hears the same story or sees the same message, they will remember it more easily because they have a cognitive connection to it. The guide tells the story of who we are and what our values are in an engaging way that lets customers experience who we are at every touchpoint with them. With all content rooted in this guide, we'll be able to speak from one voice on from social media to print materials while maintaining consistency. In a highly saturated market, our strong brand will help us stand out from the noise, communicate a clear value proposition, key messaging, and attract the ideal customer for our brand.



OUR MISSION

At Nathan Mortgage, our mission is to deliver, serve, and champion our clients towards finding their next home. We deliver highly-tailored loan options with the utmost care, ease, simplicity, and attention-to-detail. We serve as an informative guide, bringing our clients the best options along with our expertise and rationale, leaving no stone unturned. We champion each and every client as their strongest advocate, building trust and giving them peace of mind knowing that they made the best possible decision.

DELIVER
SERVE
CHAMPION



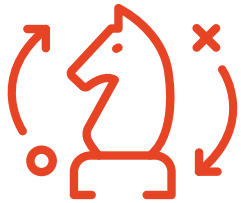


OUR VISION

We seek to become Lakewood's premier mortgage lender, changing the loan purchasing experience by treating our customers with respect, always acting in their best interest and for their benefit. We create a seamless experience for our customers purchasing or refinancing their homes, lowering their stress by providing confidence in their loan process.

SLOGAN

Your perfect mortgage, on time and under budget.



STRATEGY | Go-to-Market Strategy

MICRO-MARKET SATURATION

+

MAXIMIZING REFERRALS

+

COMMUNITY INVESTMENT

APPROACH:

- Establish and increase brand awareness.
- Curate content that resonates with potential and past clients on an emotional level.
- Key messaging based on audience, location, and psychology/mindset.

AUDIENCE

Marketing will be focused on 4 target audiences:

1 First time home buyers

2 Self-employed borrowers

3 Refinancers

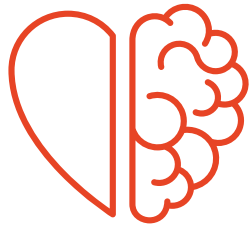
4 Multiple or experienced borrowers

MARKETING MIX | Digital

- Educational Content
- Email Nurture
- SEO
- PPC
- Social

MARKETING MIX | In the Wild

- Print/Mailers
- Events



BRAND PERSONALITY

Nathan Mortgage is...

Sincere
Rational
Approachable
Exacting
Highly organized
Meticulous
Attentive
Knowledgeable
Thorough
Methodical
Trustworthy
Responsible
Helpful
Balanced
Caring
Diligent
Collected
Precise

Nathan Mortgage is NOT...

Phony or insincere
Intense, highly-emotional
Unrelatable, cold, stale
Rigid, sarcastic
Messy, flakey
Rushed
Unapproachable, one-size-fits-all
Green, novice
Rushed, quick, fleeting
Impulsive
Unreliable
Lackadaisical
Self-centered
Inconsistent
Insensitive, out-of-touch
Brash, hurried
Scattered
Vague



BRAND PERSONALITY | Behaviors

Uses an analytical approach to solving problems	Considers many factors when making a decision	Gathers information and assesses risk before making decisions	Shows people how to do things in a step-by-step manner
Maintains quality by asking questions frequently	Explains rationale thoroughly and carefully	Remains calm and provides reassurance during high-stress moments	Separates emotions from decision-making during account care
Radiates warmth and approachability when engaging with clients	Connects with emotions regarding the importance of the customers' purchase	Is energized by maintaining high-quality results	Has vast knowledge of the Denver area market per neighborhood
Understands not just the lending process, but the home buying process as a whole			



BRAND MESSAGING

VALUE PROPOSITION

As a trusted and results-oriented front range lender, Nathan Mortgage provides expertise, insight, guidance, and is in your corner to get you the best rates from a variety of lenders. Nathan Mortgage is motivated to help you find comfort in the decisions you make towards a home you can enjoy and afford for years to come with the best mortgage, at the lowest cost.

MICRO VALUE PROPOSITION (MVP)

The best mortgage at the lowest cost through expert lending—without the high commissions.

TONE - How the Brand Sounds

The way Nathan Mortgage sounds can be summed up by **Smart + Disarming.**

Copy Example

We know that purchasing a home **can seem daunting**; we help you **navigate the buying process with expert advice.**

Social Post

Mortgage rates are rising. If you've been considering a refinance but have not done so yet, now is the time to take action. **Get in on the savings.**

Pain x Gain x Claim Copy

Your home is your castle. But it's tough to find the right mortgage lender who can give you a fair deal and make the process easy. **You need someone who has access to all lenders and provides unbiased advice on how to get the best loan for you,** not just one that pays them more commission. That's why we're here with Nathan Mortgage,

SLOGAN

Your perfect
mortgage,
on time
and under
budget.





CORE VALUES |

Nathan Mortgage is driven by a key set of internal, non-negotiable tenets; our timeless guiding principles that serve as a beacon for success. These intrinsic values are to:

1 Deliver superior communication to every customer, in every way.

Professionalism is 24/7. Punctuality, timeliness, responsiveness to emails, phone calls, and other inquiries. Going beyond a generic response to provide insight and options, all while remaining extremely adept and flexible.

2 Execute everything with the utmost passion and transparency.

We truly care about each and every customer, creating a sense of security and trust. By staying positive, calm, and encouraging we help make lending a pleasant and satisfactory process.

3 Serve as the front range's leading lender through our expertise.

Always. Exceed. Expectations. Serve as a thought leader in the localized market amongst heavy competition by utilizing our vast knowledge of the lending and real estate space. Educate the consumer. Present options. Leave no stone unturned.

4 Show that we care through our outstanding attention-to-detail.

We are your eyes and ears. We welcome challenges with open arms. We see the big picture, yet go through everything with a fine-tooth comb. We are thorough and meticulous. You won't miss any opportunities when you work with us.

5 Provide exceptional pricing on time, every time.

We derive satisfaction from getting our clients the best possible loan on time, every time. More money saved = more opportunities for our customers. Always present ALL options and rationale. Give freedom to the customer to help them make the best possible choice.



CORE VALUES

Superior communication

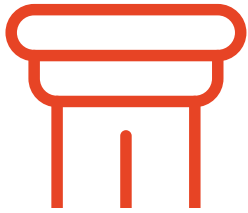
Passion

Transparency

Expertise

Attention-to-detail

Exceptional Pricing



BRAND PILLARS

AUTHENTIC

True to core competencies
Transparent in actions
Responsive to stakeholders (clients, partners)
“Owns” decision no matter the outcome

RELEVANT

Obsessed with creating value for customers
Useful, simple, easy to work with
Constantly adapting to market changes and needs
Highly tailored and personalized approach

DISTINCT

Not affiliated with any single bank
Caring, personable approach
Expertise in highly-localized areas
Personally invested in clients’ outcomes



PRIMARY TARGET AUDIENCES | First-Time Home Buyers

BUYER PERSONA SNAPSHOT

- Typically early 20's to mid-30's
- Little to no experience in the home-buying process
- Energetic/excited

PAIN POINTS

- Can be easily confused
- Propensity to get quickly overwhelmed
- Unaware of how to make a choice of which lender (how to qualify)
- Worried about the process (down payments, loan approval, etc.)
- Mainly looking at numbers vs. experience and process - must give them context for why these are as important as rate and terms
- Worried about down payment
- Worried their loan won't go through

VALUES

- Millennials want to feel that it is "collaborative" and have input
- Value being respected
- Value excitement for their new venture
- Value being encouraged and supported



PRIMARY TARGET AUDIENCES | Repeat Home Buyers

BUYER PERSONA SNAPSHOT

- Typically early 30's to early 50's
- May be out of touch with current lending standards, especially if the last loan they took out was pre-2009
- Largely these are Gen-X or Boomers, rarely millennials unless in the mid-30s bracket moving up to make space for kids

PAIN POINTS

- Looking for guidance outside of just the loan
 - Questions about taxes on sale of current home
 - Questions about how to be non-contingent on new purchase
 - Best way to move equity over
- Worried about the process / stress of moving (*Less worried about rate and terms*)
- Want "kid gloves" experience and more catering to their logistics
 - In-person meetings
 - Scanning documents for them
- Recast options
- Sometimes want help evaluating different properties in relation to one another

VALUES

- Working with a trusted expert who can give them answers on things beyond just the numbers:
 - Contract issues
 - Negotiation
 - Tax implications
 - Logistics of moving
 - Logistics of selling current home
 - Prioritization and timeliness
 - Stress management





PRIMARY TARGET AUDIENCES | Re-Financers

BUYER PERSONA SNAPSHOT

- All ages, home types, and financial needs from just-bought-their-first-home to retirees who have a lot of equity
- Largely online only / digital applications
- Pragmatic mindset
 - Will usually be looking at more than one company (comparison shopping)
 - Are thinking about the refinance against long term wealth building
 - COVID economy reframed their relationship with money
- Have some understanding of the lending process from last home purchase

PAIN POINTS

- Need to see the benefit of the refinance and understand the value
- Questions about the cost of the loan or paying the lender
- Don't want to meet in person (especially in the sub-40-year-old category)
- Looking to save somewhere (monthly payments, PMI, rates, life of loan) want to know if they are getting a good deal
- Sometimes wonder if we are "too small" or some other misunderstanding of the process / the risks they face

PAIN POINTS

- Wary of the lender/loan (trust issues)
- Want as smooth and fast a process as possible
 - Believe they want RATE more than anything but HATE when things are delayed, even if they chose that option to save a little on price
 - Important to give them a firm understanding that cheapest option will come with some hiccups because of “Fast, Cheap, and Quality, Pick any Two” reality of business

VALUES

- Consistent updates through the process
- Knowing what documents are needed upfront
- Fewest touches possible
- Speed and transparency



PRIMARY TARGET AUDIENCES | Self-Employed Borrowers

BUYER PERSONA SNAPSHOT

- Typically mid-30's to mid-50's
- Harried, busy, and sometimes hard to reach
- Tend to be more receptive to ideas because they, too, own a business
- Better-than-average ability to assess the value proposition of a refinance,
- Don't push back on a higher cost as long as they understand it comes with excellent service/attention to their needs

PAIN POINTS

- Underserved by lending in general - skeptical, worried, and often have a previous bad experience that forms their idea of what process will be like.
- Have complicated financial needs
- Skeptical, worried, and often have a previous bad experience that forms their idea of what process will be like (*pre-conceived notions*)

VALUES

- Feeling understood
- Demonstrated competency in breaking down their income and options
- Upfront communication to convey credibility and knowledgebase (i.e., they are an expert at what they do, and I am an expert at what I do - they need





BRAND VISUAL IDENTITY | Logo Usage

The Nathan Mortgage logo is the cornerstone of our visual identity. It is a meaningful mark, symbolizing the brand wherever it appears. The logo has been designed and under no circumstances should it be altered in any way, including using unapproved colors or type fonts. The entire logo should never appear smaller than 1" in total width.





BRAND VISUAL IDENTITY | Logo Clear Space



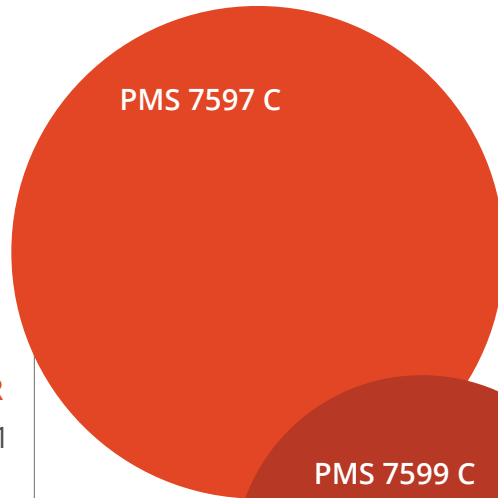
The 'clear space zone' refers to the area around the logo which must remain free from other copy to ensure that the logo is not obscured. As the diagram above indicates, the 'exclusion zone' is equal to that of the "N" height in the NATHANMORTGAGE letters.



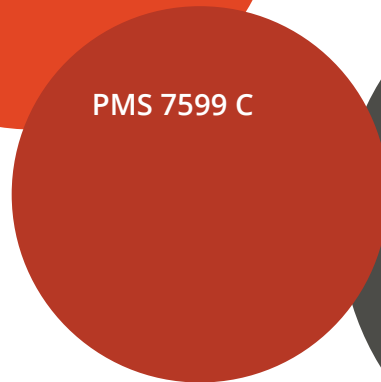
BRAND VISUAL IDENTITY | Color Palette

BOLD MAIN COLOR

CMYK 5 88 100 1
RGB 255 69 37
HEX e14525



PMS 7597 C



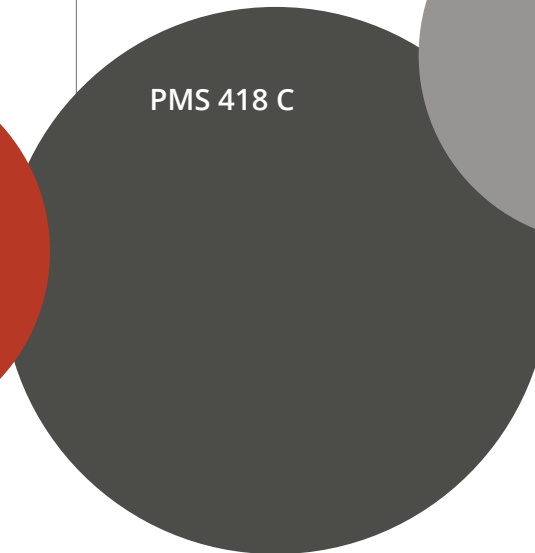
PMS 7599 C

COMPLIMENTARY COLOR

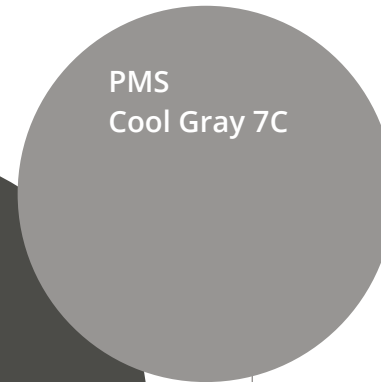
CMYK 20 91 100 11
RGB 182 56 38
HEX b63825

DARK NEUTRAL COLOR

CMYK 64 57 60 39
RGB 77 76 73
HEX 4d4c48



PMS 418 C



PMS
Cool Gray 7C

LIGHT NEUTRAL COLOR

CMYK 43 36 38 2
RGB 151 149 146
HEX 969492



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BRAND VISUAL IDENTITY | Typography

Open Sans is a humanist sans serif typeface designed by Steve Matteson, Type Director of Ascender Corp. This version contains the complete 897 character set, which includes the standard ISO Latin 1, Latin CE, Greek and Cyrillic character sets. Open Sans was designed with an upright stress, open forms and a neutral, yet friendly appearance. It was optimized for print, web, and mobile interfaces, and has excellent legibility characteristics in its letterforms.

OPEN SANS
Aa

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

(. , ; ? ! # @ \$ % - + *) 0 1 2 3 4 5 6 7 8 9



BRAND VISUAL IDENTITY | Typography: Recommended Sizes

Open Sans Regular 24pt X-large

For main headlines

Open Sans Regular 20pt Large

For Subheads

Open Sans Regular 16pt Medium

For small blurbs / body copy

Open Sans Regular 11pt or 13pt Small

For body copy

Open Sans Regular 8pt X-small

For disclaimers

ABCDEFGHabcdefgh12345

Open Sans Light

ABCDEFGHabcdefgh12345

Open Sans Regular

ABCDEFGHabcdefgh12345

Open Sans Regular Italic

ABCDEFGHabcdefgh12345

Open Sans Semibold

ABCDEFGHabcdefgh12345

Open Sans Bold



BRAND VISUAL IDENTITY | Typography Standard Treatment

Here are some standard treatment recommendations for print materials such as brochures or case studies, and website.

1st Time ——— Open Sans Light
Home Buyers ——— Open Sans Bold

Never bought a home before? We can help you navigate the process with expert advice and insight. We want you to understand all your options and feel confident as you make such an important financial decision. We will answer all your questions and be at your side from your application through your closing. ——— Open Sans Regular

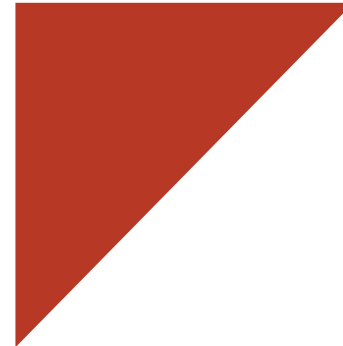




BRAND VISUAL IDENTITY | Graphical Elements

TRIANGLES

These triangles can be used in a variety of ways. They can be used to frame, accent and add visual interest to different elements in print and web layouts.



ICONS





BRAND VISUAL IDENTITY | Photography



Images that portray the Colorado lifestyle



Images that portray family & couples with Colorado style



Images that portray stress free moving





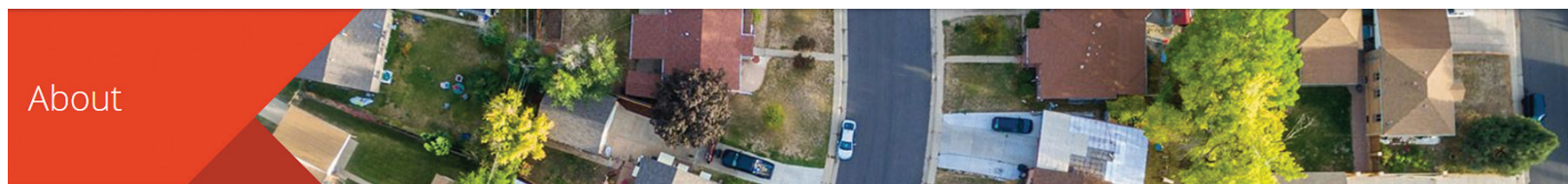
BRAND VISUAL IDENTITY | In-Use Examples

The general design direction is a clean modern look and feel with solid bold colors paired with images and photos that portray the front range Colorado landscape and lifestyle.

Finding the Right Mortgage
For You!

Find the best mortgage at the lowest cost
with easy-to-understand, simple loan
proposals.

GET PRE-APPROVED CONTACT

A photograph of a smiling family (father, mother, and two children) sitting inside a cardboard box that has been shaped into a house. The background is a chalkboard with a clock and a plant drawn on it.



BRAND VISUAL IDENTITY | In-Use Examples





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