

Brand Guidelines

Sente
MORTGAGE

Index for Sente Brand Bible (Standards and Identity Guide):

[Our History & Who is Sente:](#)

[Our Mission/Purpose:](#)

[Vision Statement:](#)

[Buying Personas/Audience:](#)

[Competitive Advantages:](#)

[Messaging & Positioning:](#)

[Taglines:](#)

[Our Personality & Voice:](#)

[Our Imagery:](#)

[Design:](#)

[The Symbol:](#)

[Templates:](#)

[Paper and Printing:](#)

[Office Interior:](#)

Note: This is a living, breathing document. The best brands evolve and change on a regular basis to adapt to market trends. We want to create a brand that evolves on a regular basis.

Our History & Who is Sente:

Our History:

Sente Mortgage was created, designed and launched by a team of originators in the midst of one of the most historical eras in mortgage banking - often referred to as the “mortgage meltdown.” Founded in 2007, Sente Mortgage was formed with thought leadership and a vision for an industry in crisis. The very fabric of the company was designed to thrive in the new highly-regulated environment.

This historical change in mortgage lending led to a shift in the industry that has affected (and continues to affect) borrowers, real estate agents, mortgage companies, banks, mortgage banks, brokers, and investors. Since then our industry has experienced an onslaught of new and ongoing regulation, reform, changes and stipulations.

What is Sente?

“Sente” comes from an ancient strategy game called Go. To play Go, you place black and white pieces, called “stones,” on the vacant intersection “points” of a board. The objective of the game is to surround a larger total area of the board with one’s stones than your opponent, i.e. to take the most territory. When you are in a position where a response to a move is required—in other words, you have no option—you are in *gote*. Gote means you are in a reactionary position and you can not win the Game of Go if you are in Gote.

The term Sente means you are in the proactive position and have taken enough territory to win the game. To win the game you must have Sente.

Our Mission/Purpose:

We create financial possibility.

Explained:

Founded in 2007, Sente Mortgage is a Texas-based mortgage company. We know that buying a home is often the single largest purchase that someone will make within their lifetime. Not only does this have a great impact on their net worth, but we’re also helping our customers get into a home. Helping someone get into a home is a special job, because your home is where you go to unwind, connect, create, build. It’s a place that’s full of possibility.

Because a home is such a special place in someone’s life, we hold the trust that our customers and partners give us to help them achieve this dream with a fiduciary responsibility. We work tirelessly to fulfill on our promises to our customers and business partners, and strive to deliver a high-quality mortgage experience.

Our purpose goes beyond just a single loan; it’s a relationship. We know that each customer who comes to us has a unique financial background. We work individually with our borrowers to find the right solution for their financial situation. This is not a “one size fits all” approach; we truly see the family behind the finances.

“Starting and surviving in today’s economy is hard, but the companies who figure it out have something in common: the pursuit of purpose, alongside the pursuit of profit. A purpose mobilizes people in a way that pursuing profits alone never will. For a company to thrive, it needs to infuse its purpose in all that it does.” Sherry Hakimi, CEO of Sparktures

Vision Statement:

By 2020 we are the #1 independent mortgage bank in Texas, known for our performance, integrity and culture.

Explained:

Sente Mortgage is a leading independent mortgage bank, helping create financial possibility for individuals and families across Texas. The company's commitment to delivering a 5-star experience for every customer has allowed them to become one of the fastest-growing residential mortgage providers in the state of Texas, with a team of expert Mortgage Bankers dedicated to finding the right mortgage products for each client's individual needs. Since its founding in 2007, Sente has been recognized three times as one of nation's fastest-growing companies on the Inc. 5000 list. Today, the company operates 11 offices across Texas, with headquarters in Austin.

Values:

Our Core Values:

Together we will...

- 01 Learn, Stretch, and Grow
- 02 Deliver on Our Promises
- 03 Embrace Challenges as Opportunities
- 04 Improve and Innovate
- 05 Care so Much We Make a Difference
- 06 Always Do the Right Thing
- 07 Think Long-Term

Sente
MORTGAGE

Buying Personas/Audience:

Consumer Personas:

1st Time Home Buyers/Millennials (1982-1994), age 20-35

Characteristics:

- Have grown up with the mortgage meltdown and economic recession playing a pivotal role in their career and finances.
- General lack of knowledge about what they can afford, or if buying is even an option.
- Limited or zero down payment.
- Younger buyers tend to buy older homes, and are more likely to buy previously owned homes. Most often they do so because the home is a better price and better overall value.
- There is a clear trend of moving to larger, higher priced homes for Gen Y and Gen X, moving into a similar home for Younger Boomers, and downsizing in both square footage and price for Older Boomers and the Silent Generation.
- Younger buyers were considerably more optimistic that their home purchase was a good financial investment in comparison to older buyers.
- When financing the home purchase, younger buyers also financed larger shares—the typical Gen Y downpayment is seven percent and Gen X is 10 percent compared to 22 percent among the Silent Generation.

Moving up/Dual Income, kids or no kids, age 35-55

Characteristics:

- These are the peak earning potential years, the time in someone's life where they are amassing the most wealth.
- The prevalence of children in the home also peaks for home buyers that are 35-49
- Looking because of a change in family situation, job relocation, etc.
- Home buyer satisfaction with the home buying process increases as age increases. This may be due to not only tightened inventory in lower price brackets, but also realistic expectations of older buyers who are often repeat buyers.

Boomers, Downsize, Vacation homes/2nd Homes, age 55 retirement

Characteristics:

- More likely to move for retirement, the desire to be closer to friends, family, and relatives, and the desire for a smaller home.
- As age increases among recent home buyers, the rate of owning more than one home also increases.
- Older Boomers and the Silent Generation are more likely than other generations to purchase a new home, most often doing so to avoid renovations or problems with plumbing or electricity and for the amenities in new home construction communities.

Veteran, age any

Characteristics:

- Eighteen percent of veterans were first-time home buyers and 38 percent for active-service military.
- The typical buyer was 44 years old, and has a median household income of \$86,100. The typical veteran home buyer was 61 with a median income of \$84,000 and the typical active-service military was 34 with an income of \$76,800.
- Sixty-seven percent of recent buyers were married couples, 15 percent were single females, nine percent were single males, and seven percent were unmarried couples. Seventy-eight percent of veterans and 77 percent of active-service military were married couples.
- Sixty-four percent of active-service military had children living at home, compared to 63 percent of all buyers and 74 percent of veterans that reported having no children under the age of 18 living in the home.
- Thirteen percent of home buyers purchased a multi-generational home, to take care of aging parents, for cost savings, and because children over the age of 18 moving back. Fifteen percent of veterans and 21 percent of active-service military purchased multi-generational homes.
- At 30 percent, the primary reason for purchasing a home was the desire to own a home of their own. The primary reason for the home purchase for active-service military was a job relocation at 33 percent. Veterans were more likely to want to be closer to friends and family (14 percent) and retirement (11 percent).
- Eighty-one percent of veterans and 97 percent of active-service military financed their home; of the home purchase, 95 percent for veterans and 100 percent for active-service military was financed.
- Fifty-two percent for veterans and 74 percent for active-service military used savings for the down payment, 42 percent and 21 percent respectively cited the sale of a previous of a primary residence.
- Thirteen percent of all buyers cited that saving for a downpayment was most difficult step in the home buying process. This number was significantly lower at five percent for veterans and three percent for active-service military.
- Fifty-four percent of veterans and 74 percent for active-service military cited using VA loans to finance their home purchase.
- Seventy-five percent of veterans and 79 percent of active-service military considered their home a good financial investment.

Mortgage Banker Personas:

Individual Mortgage Banker Candidate

Characteristics:

- Successful in self-sourcing business for 3-5 years.
- Minimum production of \$10 million or 24 closed transactions.
- Committed to excellence and desire to be an expert
- Over the last few years, he has seen his business level off and can't seem to break through his performance plateau.
- Relationship builders
- Skilled at sales and marketing
- Earned a minimum of \$75K with a desire to earn \$100K+
- Considers Mortgage Banking to be their full-time career.

Mortgage Branch Candidate

Characteristics:

- Managing people and closing deals makes it difficult to increase personal production or recruit. Has reached a performance plateau and doesn't have the systems or support needed to leverage business.. Doesn't know how to increase personal production, help the team increase their production, AND add new Mortgage Bankers. Already stretched too thin and working 50-60 hours per week.
- Has been in the business for 5-10 years.
- Producing Branch Manager
- On average has closed \$20M a year consistently for 3+ years.
- 1-2 Mortgage Bankers

Realtor:

Second Career Agent:

- Motivated by making money and a professional career.
- Has a large network and some life experience. This is a second career.
- Needs credibility establishing themselves, training to convert relationships to clients.
- Also needs training on how to work with client, systems and tools.
- "I've always loved real estate, and I have a lot of friends that I can sell homes."

Aspiring Agent:

- Career agent, motivated by maintaining and improving lifestyle.
- Experienced, has built a book of past clients.
- Needs training to grow referral and repeat business.
- Help adding new sources of business, tools systems and automation.
- Challenges: motivation to further develop, investing in his/her self and business.

Mature Agent:

- Career pro with an established business.
- Feels like they have to 'do it all' to satisfy her clients.

Competitive Advantages:

The Key Areas of Value:	Recruiting Messaging	Consumer Messaging	Real Estate Partner Messaging
High Ethics & Values Driven	We stand by our Core Values and use them in the hiring process and decision making process.	As a high ethics and values driven company we put the needs of our customers first. We don't cut corners or take advantage of a lack of knowledge about the process. We hold the responsibility that our customers are giving us with fiduciary responsibility, and work to help find the right solutions that fit our customers short and long term financial goals.	
A-Player Philosophy	We specifically seek people for our organization that are high performers and align with our core values. The combination of the two is critical to our success.	We specifically seek people for our organization that are high performers and align with our core values. We want people that care about our customers and do their very best for them everyday.	
Business Building Platform	The Business Building Platform was designed and created to support MB's making \$250K+. We have robust technology tools and business practices designed to enhance your business and push you past natural plateaus.	Our Business is committed to be a technology leader, and help our MB's build businesses that focus around customer support and success. What this means for you, is access to streamlined systems, consistent communication, disclosures and web based systems to help you quickly and efficiently complete the loan process.	
High Performance Team Model	The high performance team model supports a long-term career as an MB. Proven model helps MB's achieve \$400K+ Annual Salary and emphasizes work/life balance.	Sometimes you just can't do it alone. As we like to say, it takes a village. At Sente, we want our village to be high performers. We strive to get the right people, in the right roles, so we don't miss a beat. Our goal is to get you through the home loan process smoothly, and effectively.	

5-Star Service and Expert Identity Model	Sente’s organization structure has decentralized branches with local processing and underwriting. We provide a full service model where MB’s can focus on what they do best- building relationships, producing leads, and loan consultation.	At Sente, we want every customer to have a 5-Star Service experience. We think our reviews really highlight just how effectively we do this on a regular basis. But don't take our word for it, go to Facebook, Google, or Yelp and see for yourself.	
Thought Leadership	Sente is known for participating as Thought Leaders in the Industry. For a small organization, we have an extraordinarily high percentage of leadership roles in important industry organizations. It demonstrates our commitment to the industry and lead by example.	For us, thought leadership is having the insight, experience, and knowledge to guide our customers through the convoluted home loan process. It’s seeing the family behind the finances and having the expertise to find a loan product that’s right for their family and financial situation.	
Education	Sente is committed to growth. Growth requires new knowledge and we are known for producing innovative models and education to help people sustain growth throughout their career. We help people avoid performance plateaus.	Sente is committed to guiding our customers through the home loan process, ensuring that each client has the information they need to make informed decisions throughout the home loan process. We want to take the mystery out of the loan process, and give our customers the transparency they need to feel confident their home is going to close on-time.	

Sente has built proprietary systems designed to give you digital leverage. It starts with your digital hub, an online ecosystem that gives your customers a one stop shopping experience to learn about you, apply for a loan and track their progress throughout the transaction.

Circles and Smarter Money Moves are designed to take the onus of marketing and staying in touch off of your shoulders, and let you get back to doing what you do best.

Our goal is to give you the tools to make yourself and your business better.

Messaging & Positioning:

High Level Messaging:

Sente Mortgage helps families turn their dream of home ownership into reality. We are a local independent mortgage bank, with expert Mortgage Bankers that take the time to understand each client's particular financial situation and find a mortgage solution that's customized to fit their short and long term financial goal. *We see the family behind the finances.*

Taglines:

Consumer:

- We create financial possibility.
- Smarter Money. Smarter Move.
- We see the family behind the finances.

Recruiting:

- A Smarter Career Move.

Real Estate Partner:

- A 5-Star Partner
- Your mortgage partner.
- You can't have a 5-star real estate experience without a 5-star lending experience.

Our Personality & Voice:

Personality: Our goal is to be smart, relatable and motivated.

Voice is personable, smart and savvy.

Our Imagery:

Photography is a powerful and dynamic tool. Our purpose and values are reflected in the images that we use. They should communicate possibility, diversity, family and personality.

Photography should convey emotion and atmosphere. We're looking for a more inspirational and approachable perspective. Our images should show natural real life people, in natural real-life settings (ideally we want our imagery to be less staged).

Only use images that are relevant and add value. Ensure that content does not offend or stereotype. Images that are used in printed materials should be reproduced at print quality – 300 dpi.

Our strategy for imagery should align with the following:

Potential Homeowner: Real families, individuals in homes building family memories. It shows people connecting with one another, relaxed, imagining or dreaming about the possibilities in their lives or spaces.



Recruiting: We want to show people on teams in strategy. Our goal is to help MB's overcome adversity, climb to the next stage of success, and do it in a structured, supportive environment where there is a team of people around you. We want highly motivated, go getters. Our ideal images include small teams of people doing extraordinary things.

Real Estate Partners: *partnership imagery. We're in this together. You have an extra player on your team willing to go the extra mile. It's a 5-star experience. You can't have a 5-star real estate experience without a 5-star lending experience.*



Design:

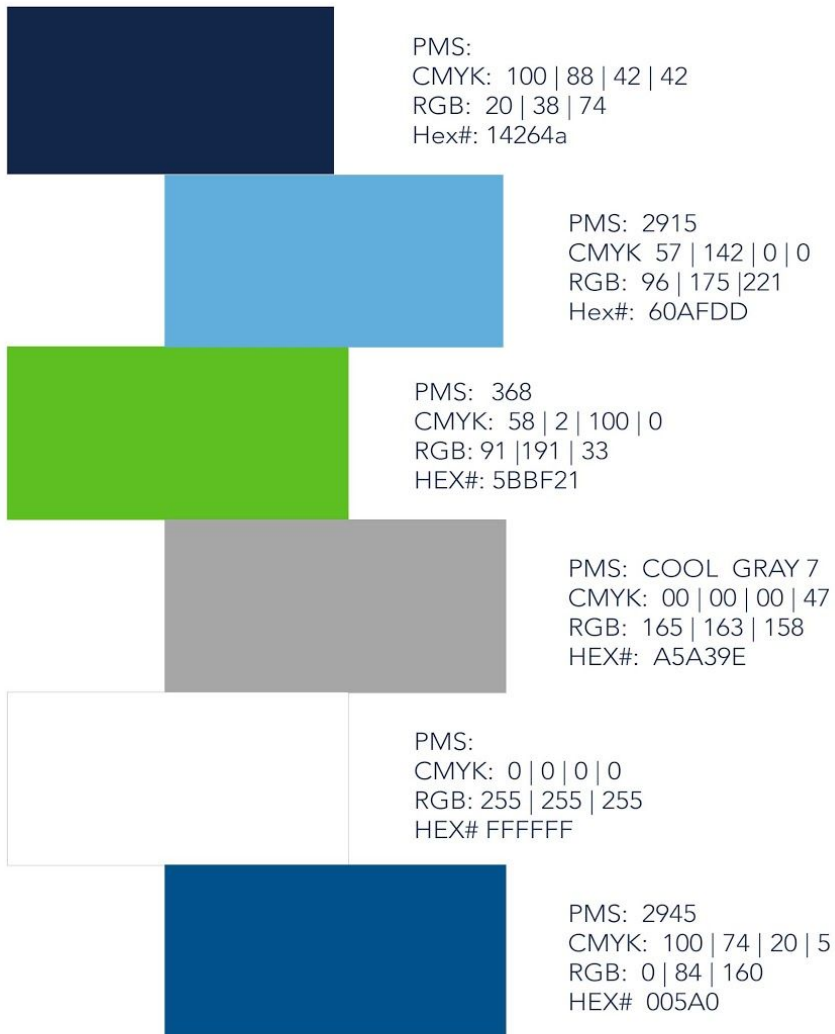
The Colors:

The Sente Mortgage color pallet is shown below. It should be used on all of our communications.

The color pallet should be used to add depth and variety to the brand. A set of tonally darker and lighter colors have been developed to create contrast and can be used in various combinations. These colors have been chosen to reflect a modern, sophisticated, classic, elegant brand. We are helping our



customers with one of the most important financial transactions that they will make within their lifetime, and our color pallet needs to reflect our knowledge, stability, and intelligence. The addition of the navy color conveys importance, intelligence and stability. It is a timeless, classic color which illustrates our brands ability to endure. Additional colors have been added to add depth and accent to create visual appeal in our marketing and branding documents. The colors that have been selected compliment the brand, and follow modern color trends. They are used to keep us relevant and highlight our ability to evolve and change over time. Attention should be given to the use of the appropriate colors. It's important to note, that less color usage is often the most effective.



When choosing colors it is important to consider the best option from the color pallet that will project the information clearly and compliment any chosen image. When designing literature we would like you to select a consistent color combination. There must always be a good contrast between text and color pallet. Dark type on a white or light background is the most legible.

Typeface:

Raleway, Avenir and Arial have been selected as Sente Mortgages typeface.

Raleway has been selected in consultation with Swizzle Collective as the primary brand typeface. We know it will not suit every application. Avenir and Arial have been selected as alternative fonts. (We recommend that Avenir is reserved for use by professional designers).

Text should range from the left-hand edge of the Sente logo. Centered or right justified text is recommended for titles or call out boxes. Lower case letters are easier for the eye to read. Reserve capital letters for headlines, and avoid using in body copy.

Font examples listed below:

RALEWAY

Regular
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

Thin
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

SemiBold
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

AVENIR

Roman
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

35 Light
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

55 Roman Bold
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

Arial

Light
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

Narrow Bold
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

The Symbol:

The Sente Symbol represents the brand. Currently, the first e in our Sente logo is representative of one of the game pieces from the Japanese Go game, from which the term Sente comes (as explained earlier in this guide.)

In 2016, market trends toward initialized names or a symbol. The symbol represents the brand, and becomes an easily recognizable image of your brand.

- JCPenny = JCP
- Target = Bullseye
- Outbound Engine = engine symbol
- Facebook = f symbol
- Amazon - A with arrow
- LinkedIn - in
- Dropbox - box

Logos:

There are five basic logo versions: the solid two-color positive logo, reverse two color negative logo, solid one-color (black) logo, solid one-color (navy) logo, and reversed one-color (white) negative logo.

All may be used interchangeably. The designer has the freedom to use the most visually appealing version for the specific application at hand.

Always use original art files for the Sente Logo; poor quality reproductions are unacceptable.

Apply the logo at the appropriate size for each specific execution; avoid making it too overpowering or too understated.

Never use the Sente logo within a headline or body copy.

You can locate and download Sente logos in the Marketing Resource Center.

Proper Logo Usage



Sente
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Sente
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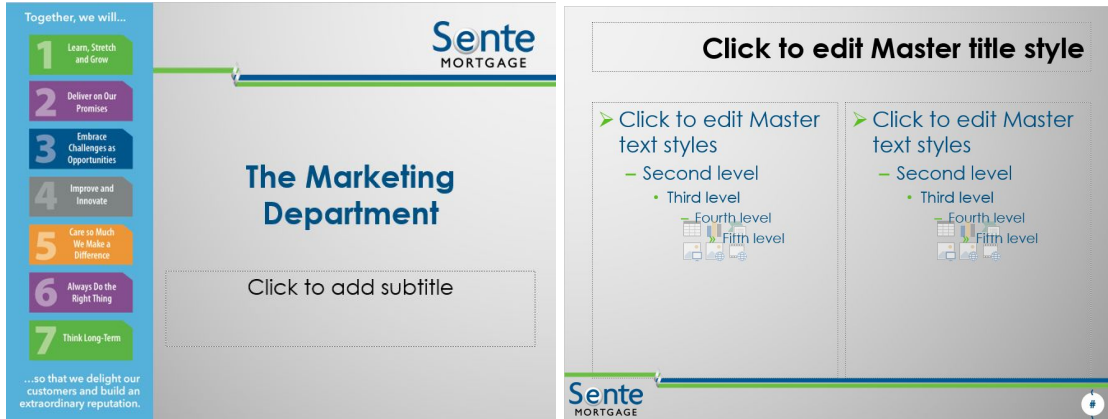


Design:

The horizontal bar design forms the basis of Sente's brand layout. It adds a unique design element that is used across brand materials to create consistency and brand recognition.

The horizontal bar design allows for a wide variety of designs and layouts that can be created while maintaining the brand presence.

Advertisements and posters should be eye-catching, informative, and easy to understand.

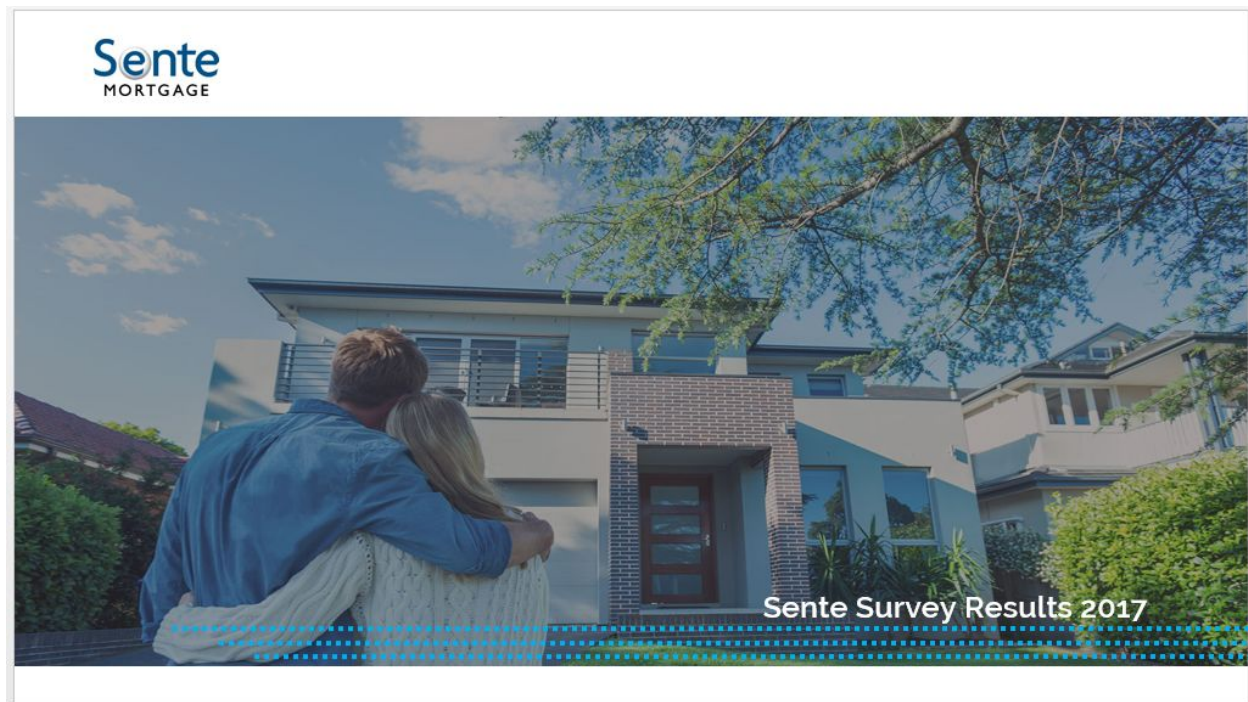


Templates:

Print, poster, publication, stationery, business cards, PowerPoint template, email signature.

PowerPoint: A PowerPoint template has been created to ensure visual consistency and should be used for all internal and external presentations. If using images, the style and content of photographs, charts, and graphs should reflect the brand standards outlines on pages, x,y,z. Only use images that are relevant and add value.

You can find the most current PowerPoint template in the Marketing Resource Center.



Sente Survey Results 2017



Sente Survey Results 2017

Email Signature: For compliance and branding purposes we ask that you please maintain the email signature that we have outlined below. Because we use a variety of systems to send emails on our Mortgage Bankers behalves, it is critically important that we maintain the same look and feel across all of these systems. Otherwise it can present you in an inconsistent way.

Brand standard email signature:

Pam Smith

Mortgage Banker
NMLS# 123456

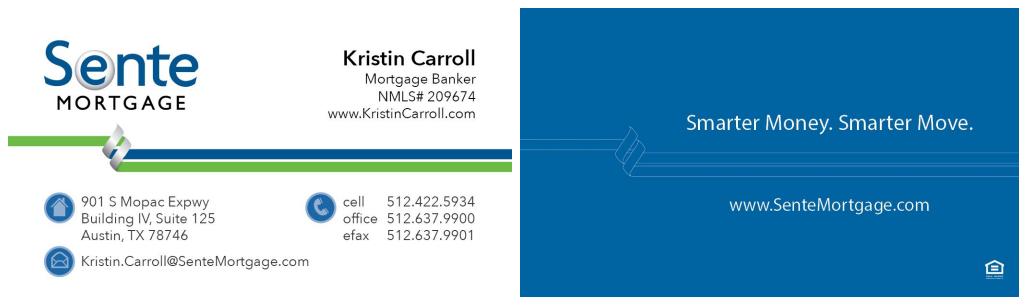
Sente Mortgage | NMLS ID #132111 | 901 S. Mopac, Building IV, Suite 125 | Austin, TX 78746
Office 512-637-9900 | Direct 512-617-9902 | Fax 512-637-9901
Pam.Jamison@SenteMortgage.com | www.SenteMortgage.com

Go to www.PamSmith.com to apply!

For help updating your email signature to match our specifications, please reach out to marketing@sente mortgage.com or it@sente mortgage.com.

You can also find the brand standard signature in the Marketing Resource Center.

Business Cards: Business cards are available to every employee at Sente.



To submit a NEW business card order, please visit:

To reorder business cards, email: marketing@sente mortgage.com.

Stationery (letterhead, thank-you cards, pocket cards):

Templates for the above-mentioned communication materials are produced in-house. They are specifically designed to ensure brand consistency.

- Office Letterhead can be found in the Marketing Resource Center.
- Thank you cards and pocket cards can be ordered through the CEO's assistant, Irene Lim.

If you have questions or need to request an update, please contact the marketing department at marketing@sentemortgage.com.

Paper and Printing:

When sourcing printers and paper stock it is important to consider brand representation and environmental responsibility.

Professional Printers:

Begin by evaluating if your project needs to be printed. Could the information be produced and promoted digitally?

If your project does require professional printing, there are several things to consider:

- Size
- Paper weight
- Ink

The marketing department recommends the following printers:

Desktop/In Office Printing:

For printer installation and printing equipment questions, contact the IT support desk.

Office Interior:

Introduction

Sente Mortgage developed the "Office Interior Brand Guidelines" as a reference for personnel, associate architects, furniture dealerships, furniture manufacturers and contractor personnel who are involved in the design, furnishing, construction, and/or use of new and renovated office areas. It presents guidance for the allocation and design of office space at Sente Mortgage. The intention of the guide is to specify the look and feel of our offices so that when someone walks into an office it represents the brand. Someone should walk into a Sente office regardless of where they are and be able to tell it is a Sente Office and that it is congruent with the rest of the marketing and branding standards.

Overall Philosophy:

Sente, as a brand, is moving into a modern, open office concept because we have a variety of different types of employees:

- Remote
- Hybrid
- In Office

Open office concept means more 'plug + play' spaces and areas for collaboration and engagement, and moving away from cubicles and private offices.

One way to think of this is your favorite coffee shop – space to work, relax, meet, and engage.

Objectives:

- To provide a quality environment for Sente Mortgage's high-quality employees that enhances job satisfaction among staff members.
- To foster the recruitment and retention of top-quality employees.
- To create functional, efficient workspace for staff performing diverse duties in a variety of settings.
- To encourage teamwork and interaction among members of each department.
- Promote innovation and creativity in the office environment.
- To apply a consistent and professional look to office environments across all locations.

Approval and Selection Process/Who Does What:

- Each element of the furnishing and design process should be a collaboration with Marketing (Note: We are working toward a cohesive office brand standard, please use this guide to your advantage when making selections)
- **Furniture/Décor/Art Selections** – Made by Branch Manager and Regional Manager in collaboration with marketing team. Please run selections by Becca Bueche before purchase. Refer to our furniture guide below while making your desired selections.
- **Moving, Installation, Construction, Execution** – Irene will coordinate and communicate as needed and sync with Marketing.
- **Signage** – Irene will order + coordinate with Marketing (Sente interior sign, Sente exterior sign, Compliance signage and Hours of Operation signage)
- **Core Values Poster** –ordered by Becca and delivered straight to the office

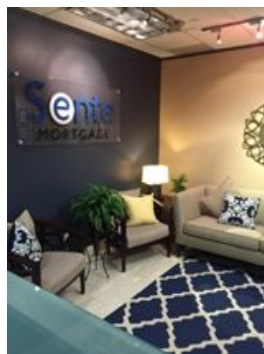
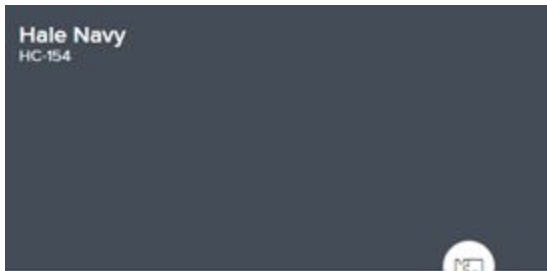
Design Elements

Paint Colors

Primary color: Sherwin Williams - Worldly Gray SW 7043



Accent wall color: Benjamin Moore - Hale Navy HC-154

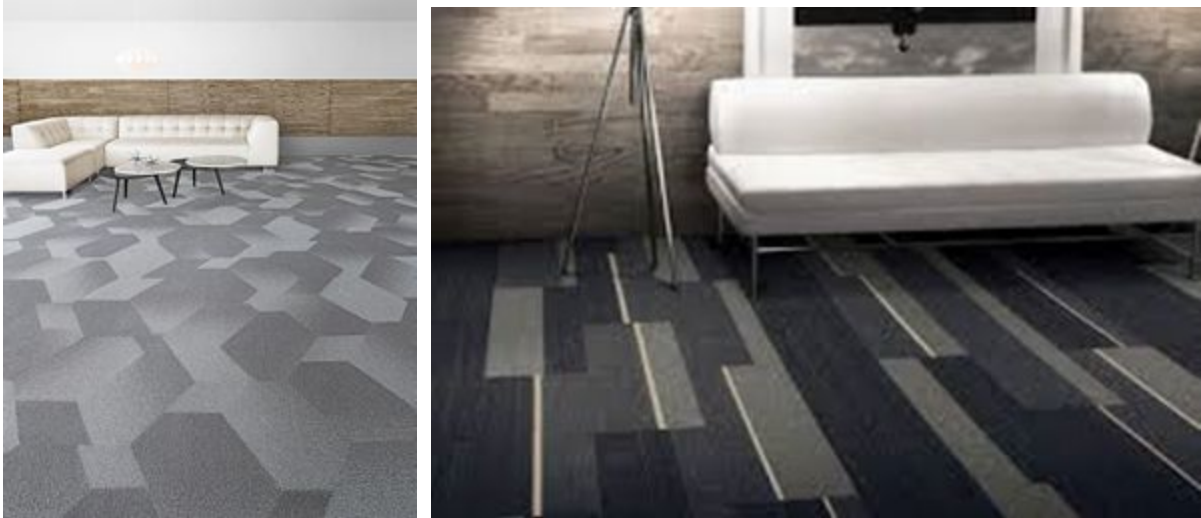


Flooring:

Ideal entryway flooring is wood in a vintage walnut.



Carpet should match the Sente color pallet, floor and wall colors (examples below):



Artwork:

Each office should have the following artwork in their office lobby:

1. **Sente Logo Sign. – Irene** The Sente logo sign should be hung on the focal wall when entering the space. The sign should be hung on a wall that is painted Worldly Gray.
2. **Core Values Poster. –Becca** We ask that each office hangs our Core Values Poster in their lobby. Preferable on an adjacent wall to logo sign. Becca will order in coordination with Office Design execution.
3. **Compliance Signage.-Irene** Each branch must frame and display the following compliance signage:
 - a. Customer Identification Program, Notice to Customers
 - b. Notice to Borrowers
 - c. Home Mortgage Disclosure Act Notice
 - d. Texas Consumer Complaint Notice
 - e. Equal Housing Lender HUD-928.1 (MUST be sized 11x14)
 - f. NMLS License Certificate (Print Out from website when branch is approved)
4. **Hours of operation.-Irene** Business Hours are posted on the door (HUD)

Furniture:

We invite you to make the office space warm and welcoming and to decorate to match your branch personality and location. We do ask that you choose items that are in good taste and match the color pallet and brand standards that Sente has laid out. Our goal is to create a modern inviting space for employees and customers.



Lobby Seating:

Lobby furniture appropriate fill the space in your office and create a welcoming atmosphere for guests and employees. We recommend the following styles and colors:



Area Rugs:

