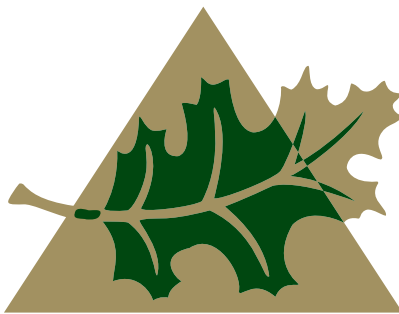


CORPORATE IDENTITY GUIDELINES AND BRANDING STANDARDS



Franklin American
MORTGAGE COMPANY

UPDATED NOVEMBER, 2017

Franklin American Mortgage Company (FAMC) has developed a reputation for building business relationships on unparalleled service. Vital to that reputation is the brand of FAMC. Our brand consists of who we are, our principles, and our mission to serve our customers. Our marketing standards further enhance our existing brand and reputation. Consistent applications of these standards are crucial as we communicate with our clients, vendors, media, and industry partners. These guidelines contain rules and examples for maintaining the brand in all phases of FAMC’s marketing communications. **Every FAMC employee is responsible for adhering to these corporate standards.** If any employee needs assistance with these standards, contact the FAMC Marketing Department – marketing@franklinamerican.com.

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Mission • Vision • Value System

The foundation for which we stand and the core of our belief system at Franklin American Mortgage Company.

Mission: The mission of Franklin American Mortgage Company is an all encompassing definition of who we want to be internally and externally. We want to be a company internally that believes in an “old school” approach to business with new age forward thinking in technological areas. We want to establish a strong work ethic and form leaders who want to serve and develop their constituents by equipping them with all the tools necessary to compete and achieve the highest level possible. We have a strong commitment to professionalism in how we represent our company and our clients. Professional appearance, timeliness, self-discipline, and commitment to daily improvement professionally, personally and spiritually are all vital to our success. Externally, we want to offer a broad range of conservative products with consistently competitive prices and support this initiative with **unparalleled service**. We must also be committed to supporting the character and integrity of the mortgage banking industry that is the foundation for which we work and provide for our families.

Vision: The vision of Franklin American Mortgage Company is to apply all aspects of our mission statement to our goal of becoming the standard for excellence in the mortgage banking industry. We choose to challenge ourselves individually, everyday to strive to be the best mortgage banker in America.

Value System: The core of Franklin American Mortgage Company is to establish a culture that promotes a system of values that will sustain us in all markets good and bad, and allows us to make the right choices whether difficult or simple in all aspects of our daily responsibilities. We must always err on the side of caution and promote faith, character, and integrity in all aspects of our organization. Our values will forever be our intimate keys to success.



Dan Crockett

President/CEO

Franklin American Mortgage Company

Logo Usage

The FAMC logo is the principal element of our visual identity. As such, its correct usage is paramount and it may not be changed, redrawn, or recreated in any way other than what is prescribed in these guidelines.

The two approved versions of the logo are vertical^① stacked on three lines, and horizontal^② stacked on two lines.

Logo Colors

Franklin American Mortgage's corporate logo colors are based on specific CMYK, RGB, or PMS (Pantone) color values. Black and white^③ versions of the logo are acceptable for certain applications. Specific usages may also require a reversed out^④ version as well. All logos provided by the Marketing Department follow these guidelines and cannot be modified in any manner.

Taglines

Franklin American Mortgage utilizes multiple taglines^⑤. *"It All Begins with Home"* is used for all business lines. *"It means so much to you... That's why it matters so much to us"* is our secondary message. *"Honored to Serve Those Who Serve"* is used for VA lending in all business lines.

Protection Space

Setting the FAMC logo apart from other graphic elements in a layout is key to preserving its visibility and legibility. The protection space of the logo^⑥ is defined by the height of the "F" in Franklin. The size of the logo determines the actual amount of protection space.

Official Logos:



Official Logos with Taglines:



Protection Space



Misuse of Logo

Do Not:

- Stretch, condense, or distort the logo in any way
- Alter the proportions of graphic elements
- Separate the leaf/triangle icon from the text portion of the logo
- Alter the colors of the logo
- Recreate the logo
- Replace the FAMC logotype with another typeface
- Use a low resolution logo for printed materials (This creates a bit mapped or pixelated appearance.)

For example, do not download (right click and save) the logo from the top header of the FAMC website and reuse for any purposes, as this is a low resolution version and will appear pixelated when printed.

Exceptions:

Occasionally, there are exceptions that can be made to these rules in regard to the size or placement of the logo. Any exception must be approved by the Director of Marketing.

Logo Requests:

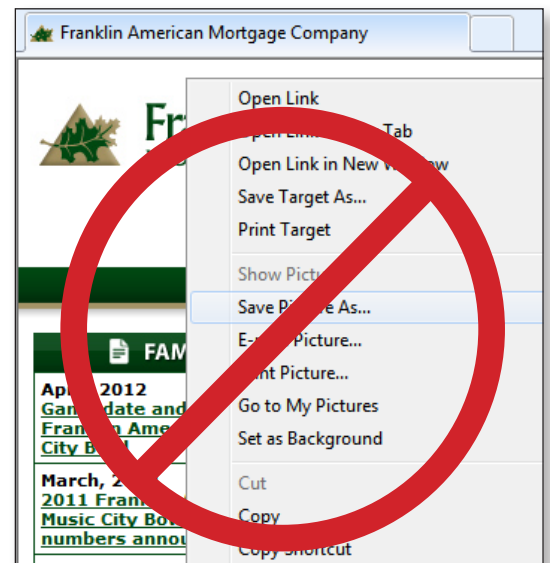
Logo files may be requested and provided in appropriate formats by the Marketing Department for approved usage. All requests must be approved by the Marketing Department.

Unacceptable Logo Examples:



To scale the logo proportionately in **Microsoft Office** products such as Word, PowerPoint, or Excel, select the logo and hold down the shift key while dragging the corner of the logo.

Low Resolution Examples:



Please do not download the logo from the FAMC website top header or your e-mail signature for printed materials.

Use of Fonts/Typefaces

Typography is also an essential component of consistent branding. When creating PowerPoint presentations, Word documents, e-mails, etc., it is important to use approved fonts (or typefaces). These approved fonts are standard on any PC running Windows (the standard operating system installed on all FAMC-issued PCs). This not only ensures consistency in branding, but also ensures that the typefaces will display consistently on all PCs. Using unique installed fonts can cause certain documents to substitute a default typeface (like Courier) on PCs that don't have that typeface installed.

Approved Font Families:

Official Headlines and Sub-heads:

TRAJAN REGULAR

TRAJAN BOLD

Ideal Sans Semibold

Body Copy:

Myriad Condensed

Myriad Condensed Italic

Myriad Bold Condensed

Myriad Bold Condensed Italic

Myriad Light

Myriad Regular

Myriad Italic

Myriad Semibold

Myriad Semibold Italic

Myriad Bold

Myriad Bold Italic

Ideal Sans Light

Ideal Sans Light Italic

Ideal Sans Book

Ideal Sans Book Italic

Ideal Sans Medium

Ideal Sans Medium Italic

Ideal Sans Semibold

Ideal Sans Semibold Italic

PowerPoint/XLS/Doc/Web/E-mail:

Arial

Arial Italic

Arial Bold

Arial Bold Italic

Times New Roman

Times New Roman Bold

Times New Roman Italic

Times New Roman Bold Italic

Calibri

Calibri Italic

Calibri Bold

Calibri Bold Italic

Corporate E-mail Signatures

An e-mail signature is a text block at the end of an e-mail containing the sender's name, address, and contact information. For a consistent and strong corporate image, all e-mails should identify the sender in a standardized and clear manner. *Do not* add graphics, logos, slogans/taglines, quotes, text, or unapproved titles to your signature. This includes Microsoft Outlook pre-designed stationery. Tutorials on creating a standard corporate e-mail signature are available at: <https://www.franklinamerican.com/wiki/>

Graphic/HTML E-mails and Third Party E-mail Campaigns

Graphic HTML e-mails appear as customized stationery or a webpage with graphics when viewed in an e-mail client application. Sending third-party e-mail campaigns is prohibited. Customized e-mail campaigns (internal and external) can be created by the Marketing Department upon request. All content must be approved by an FAMC EVP as well as the Marketing Department.

External Corporate Communication

All public communication about the company is handled through the Marketing Department. Any unauthorized advertising, solicitation, interviews, participation in industry panels, or communication through any digital or traditional media outlets including: television, radio, and print, without the express permission of the Marketing Department is strictly prohibited.

If you are contacted by any media outlet, please use one of the following statements to answer any questions:

"Please provide additional information and I will ask our Marketing Department if this is something in which Franklin American Mortgage wishes to participate." **OR**
"Please contact Jennifer Werner, Franklin American Mortgage's Director of Project Marketing, at 615-468-3056 for any statements about the company."

Standard FAMC E-mail Signatures

With Logo:

Bobby Brannon

SVP / Director of Marketing



Franklin American
MORTGAGE COMPANY

Franklin American Mortgage Company

6100 Tower Circle

Suite 600

Franklin, TN 37067

Toll Free: 800-295-1020

Direct: 615-778-1110

Fax: 615-778-2793

E-mail: bbrannon@franklinamerican.com

Web: <http://www.franklinamerican.com>

Without Logo:

Bobby Brannon

SVP / Director of Marketing

Franklin American Mortgage Company

6100 Tower Circle

Suite 600

Franklin, TN 37067

Toll Free: 800-295-1020

Direct: 615-778-1110

Fax: 615-778-2793

E-mail: bbrannon@franklinamerican.com

Web: <http://www.franklinamerican.com>

Signature Font Style:

Font: 10 pt. Arial, Black (color)

Name in **bold**

E-mail and Web addresses should be linked

Step-by-step tutorials on how to create a standard e-mail signature are available on the FAMC Wiki:
<https://www.franklinamerican.com/wiki/>

Retail LO Signature (e-Card):*



Illinois Residential Mortgage Licensee

*Available for Retail Loan Officers only

Presentations and Training Materials

Presentations (PowerPoint or otherwise) and training materials that use FAMC branding must be sent to the Marketing Department for approval prior to distribution. Please allow for a minimum of 3-5 business days for any graphical cleanup and Marketing approval. Presentations are not intended to contain a large amount of data but should be used as a visual aid. It is recommended that copy is kept to a minimum.

PowerPoint templates for sales and training are available at https://www.franklinamerican.com/wiki/o/mkt/home#PowerPoint_templates Assistance in creating PowerPoints is available upon request.

Print Collateral

All design, layout, and reproduction of print materials is handled by the Marketing Department. This includes brochures, flyers, postcards, advertisements, stationery, signage, newsletters, etc. Printing and print quotes are also handled through the Marketing Department (some printing may be done by a local print shop closer to your location). Out-of-town quotes and printing must be approved by the Marketing Department.

Marketing Storefront:

All marketing collateral for Retail, Wholesale, and Correspondent Lending is available on each division's online storefront. See your supervisor or onboarding specialist for access.

Custom design services are available through the Marketing Department. Our experienced staff of design professionals can provide the tools you need to communicate to your clients. A Word document is the preferred method of delivery for providing content (verbiage) to the Marketing Department.

PowerPoint Templates:



Print Collateral:



Signage

Storefront signage (interior and exterior) is handled through the Marketing Department. It is often more cost-effective to work with local sign companies near a location. However, it is important that the Marketing Department be involved in this process to ensure that FAMC branding standards are met and the sign company has the appropriate graphic files required to properly create the signs. Please provide the Marketing Department with the contact information for the local sign company so that we may open a dialog with them, provide them the proper files, and be in communication throughout the process.

Trade show signs (banners, posters, etc.) are an important way of conveying FAMC's message and portraying our image at events. It is absolutely critical that these materials comply with the FAMC branding standards. The Marketing Department provides this signage as needed for events. Any custom-designed signage must be created by the Marketing Department and printed by an approved vendor.

Any billboards or outdoor advertising structure/materials will be handled similar to other signage. The Marketing Department will ensure brand integrity and oversee the use of any graphics. Franklin American Mortgage currently uses many mediums to promote our brand; therefore it is vital that we maintain a consistent theme and look to all signage.



Examples of Trade Show Retractable

Electronic Communication

In today's regulatory environment, FAMC can be held accountable for all comments, public and private, made by its employees. Internal e-mails, texts, etc. are not to be sent or forwarded outside of the company. Employees are also forbidden from representing themselves as a spokesperson for the company, including posting or commenting on the company's behalf on any online forum.

Social Media and Online Posting

Remotely hosted and maintained personal websites or social media profiles (i.e., Facebook, LinkedIn, etc.) containing information about FAMC and its employees are strictly prohibited.

Social media is not an outlet where FAMC conducts customer service interaction or solicits business. Franklin American Mortgage cannot and will not ask employees to avoid participation in social media; however, employees should not register using their franklinamerican.com e-mail address and never advertise, solicit, or act on the company's behalf using any social network, blog, or other online forums. Failure to adhere to these policies is subject to disciplinary action, up to and including termination. Refer to Section 7.7.1 in the FAMC Employee Policy and Procedure Handbook for details.

Prohibited Posting: *(posts include but are not limited to)*

- Intellectual property, including the FAMC logo, trademarks, and copyrights, cannot appear on any non-authorized webpage.
- Confidential or proprietary information including: customer, investor, or financial information, etc. Rates, closing costs, pricing, product features, or internal company information cannot be shared on any website at any time.

Permitted Posting:*

- FAMC may be mentioned as your current job or workplace on personal profiles (including LinkedIn). **NOTE:** if you choose to identify yourself as an FAMC employee, your activity is subject to all applicable employee conduct policies.
- It is acceptable to "tag" or mention FAMC in personal posts.
- Corporate social media posts, such as our videos, can be shared to personal pages.
- "Geo-locating" (linking to an FAMC Google Maps location) is allowed.
*FAMC reserves the right to request that any company-related post be removed.

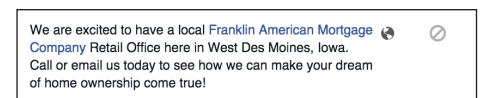
Official FAMC Profiles:

- <https://www.facebook.com/FranklinAmerican>
- <https://www.linkedin.com/company/franklin-american-mortgage-company>
- To inquire about posting on FAMC profiles, please contact the Marketing Department.
- To request blast e-mails (internal or external), please follow the procedures outlined by your department.

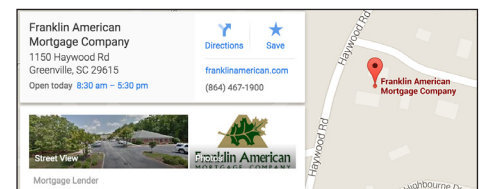
Examples of Permitted Posting:



Share – sharing an FAMC video on Facebook



Mentions – mentioning FAMC on Facebook



Geo-locating – an FAMC office on Google Maps

All requests for design services must be approved by a department supervisor before contacting the Marketing Department. If you have any questions regarding marketing policy or services, please contact any of the Marketing Department staff:

Bobby Brannon

SVP/Director of Marketing

Direct: 615-778-1110

bbrannon@franklinamerican.com

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VP/Director of Project Marketing

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jwerner@franklinamerican.com

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Debra Gannon

RICOH Technical Specialist

Direct: 615-468-3007

ricohmarketing@franklinamerican.com

Reminder: as an FAMC employee you are obligated to follow all policies outlined in this FAMC Corporate Identity Guidelines and Branding Standards manual.