

# Expert Content Adjustments

Expert Content is designed to be utilized within your marketing library as originally built. Once the branding profile is set up during implementation, all Expert Content assets will automatically incorporate your dynamic colors, logos, and disclaimers.

Expert Content is managed and released from a single location, meaning any design layout changes affect every customer library using that content. Consequently, the library has limited flexibility for design adjustments for individual libraries.

Below are common adjustment requests for the Expert Content library.

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## Adjustment Parameters:

Adjustments in this guide are categorized as either **non-billable** or **billable**:

- **Non-Billable:** The request does not require the usage of content hours.
- **Billable:** The request requires the usage of content hours.

If you wish to proceed with a billable request, please consult your Customer Success Manager to purchase an hours package.

Requests will also be categorized based on whether they can be completed by an **adjustment** or require a **custom template**:

- **Adjustment:** The change can be made to the existing Expert Content template or asset.
- **Custom Template:** The change cannot be made to Expert Content and requires the creation of a new template or asset.
  - **Note:** Expert Content will not provide design files of existing assets for customer modifications.

To submit a custom template request, please package the design file, including links, fonts, and a marked-up PDF, and submit it to Freshdesk. For more information, consult the following resources:

- [Customer Submission Requirements](#)
- [FreshDesk Quick Start Guide](#)

## Common Compliance Exceptions

Generally, Expert Content adjustments are supported to satisfy compliance requirements. Below are common scenarios where Content Marketing Services will allow adjustments:


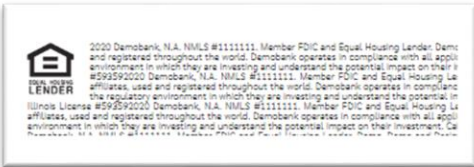
- **Adding FDIC or Compliance Logos:** Adding an FDIC logo for banking content or other compliance logos for different verticals.
- **Disclaimers:**
  - Adding dynamic/editable fields to disclaimer text, provided they fit within the space allotted by the EC design.
  - Mapping disclaimers to loan products.


For adjustments outside of these exceptions, most requests will require a custom template design. A few exceptions are outlined in their respective examples below.

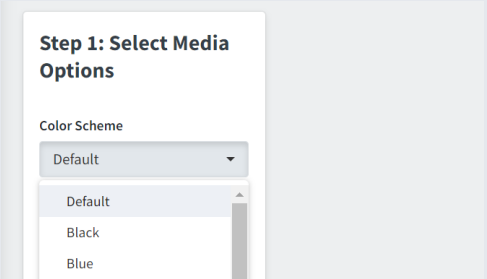
## Common Requests

This section describes common requests, provides examples, and notes what Content Marketing Services can support. It also indicates when the requested work will be billable.

### Templates and Assets

Request	Example	Adjustment Type	Notes
<b>Add Additional Compliance Logo to Disclaimer</b>	<p>Add an additional compliance logo, such as the FDIC logo, next to the Equal Housing logo.</p> 	Non-Billable Adjustment (compliance requirement)	<p>Submit a Freshdesk ticket:</p> <ul style="list-style-type: none"> <li>• Include the relevant logo as a PNG.</li> <li>• Ensure the PNG combines the required EH/EHL logo with the new compliance logo. (Example screenshot left)</li> <li>• Provide both black/white and color variations of the logo for different landing page uses.</li> </ul>
<b>Resize Disclaimer in Contact Block</b>	<p>Your standard disclaimer text is too long to fit in the Expert Content flyer template.</p> 	Billable Custom Template	<p>Discuss your compliance needs with your Implementation or Customer Success Manager.</p> <p>Does your disclaimer contain state-specific language? Evaluate the following:</p> <ul style="list-style-type: none"> <li>• Does the disclaimer list all states the company markets in?</li> <li>• Could user profile-based logic shorten the disclaimer to ensure that the disclaimer only pulls the states the user is licensed in?</li> </ul>

			<ul style="list-style-type: none"> <li>• Could the disclaimer hyperlink to an external full list of state disclaimer language or does it need to be displayed in the design?</li> </ul> <p>If disclaimer adjustments are insufficient, submit a custom design through Freshdesk.</p>
<p><b>Add dynamic fields to Expert Content contact blocks</b></p>	<p>Add QR code images or other additional fields from marketing profile</p>	<p>Billable Custom Template</p>	<p>Expert Content has released alternate template designs that may incorporate your desired fields. Please discuss this with your Customer Success Manager.</p> <p><b>Example:</b> EC Template Layout D has space for a QR code which dynamically pulls from the user profile</p>  <p>The image shows a design template for Expert Content. It features a header with 'Headline Text' and 'Subhead Text Goes Here'. Below this is a preheader message in orange, followed by body copy in primary color. A QR code is located at the bottom left, and a large image placeholder is on the right, labeled 'Image placeholder size: 3.55"x5"'. The Expert Content logo is in the top right corner. A footer note states: 'Prefill CTA text in template code. CTA can be editable for end users.'</p>

<p><b>Remove fields from contact blocks</b></p>	<p>Remove cell or office phone, remove website, remove headshot</p>	<p>N/A</p>	<p>Expert Content is designed to collapse dynamic fields if the corresponding field in the user profile is not filled in. If you remove the information from the user profile, the template will no longer display those fields.</p>
<p><b>Add colors schemes to color dropdown</b></p>	<p>Select data integrated assets include a standard list of selectable colors from a dropdown. Admins have requested to add additional color values to this list.</p> 	<p>Billable Adjustment</p>	<p>Please submit a Freshdesk ticket:</p> <ul style="list-style-type: none"> <li>• Please provide RGB color values and list of assets to adjust</li> <li>• This is only allowed where a dropdown is currently established.</li> <li>• Assets need to be adjusted individually, so a list of assets is required. This cannot be automatically applied to your library.</li> </ul>
<p><b>Adjust/Add Toggles in Layout Templates</b></p>	<p>Marketing Admins have requested to add toggles beyond what the layout is built to support.</p> <p>For example, select Expert Content templates contain established layouts with toggles for admins to update text and images. Admins have requested to add additional fields and functionality.</p> <p>Please refer to the example below of <b>EC – Self-Serve Flyer – Option B</b>. Flyers with this functionality will have established</p>	<p>Billable Custom Template</p>	<p>Expert Content is meant for use across all customer instances and cannot be adjusted. These template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.</p> <p>For a glossary of common Expert Content toggles, please refer to this <a href="#">guide</a> on the Knowledge Base.</p>

layouts and are currently labeled Option A – Option J.



### Resize Elements in Templates

Resize company logo, resize headshot, resize font size

### Billable Custom Template

Expert Content is meant for use across all customer instances and cannot be adjusted. These template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.

**Note:** Admins frequently request a change to the logo in the social template. If a horizontal logo is set as the brand default, it will display smaller, as the social template frame is designed for a taller stacked logo.


The EC Team is aware of the need for additional logo options in this template. The current recommendation is to use the included logo toggle in the template to turn off the logo. If your brand does have a horizontal logo variation, CMS can adjust the branding snippet to use that logo on Expert Content.

## Rate Flyers

Request	Example	Adjustment Type	Notes
<p><b>Change Product Names in Flyer</b></p>	<p>Admin/End User would like to rename a product in a rate flyer.</p>	<p>N/A</p>	<p>Can be updated using pricing engine settings or editable fields in design</p> <ul style="list-style-type: none"> <li>The product name can be updated using either the pricing engine settings or the editable fields in the design.</li> <li>Optimal Blue Setup: End users can designate the product name when editing the Flyer Display Name within Optimal Blue.</li> <li>If this field is greyed out, organizational permissions must be updated to enable editing. Please consult your Implementation or Customer Success Manager for assistance.</li> </ul> <div data-bbox="1367 902 1877 1073" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Loan Term 1 *      Amortization Type *</p> <p>30 years      ARM</p> <p>Loan Amount 1 *      Flyer Display Name 1 *</p> <p>\$ 551,920      Conforming 5/1 ARM</p> </div> <ul style="list-style-type: none"> <li>Expert Content designs also leave the loan product name field editable to the end user in case they need to change the name of the product</li> </ul>

Program	Conforming 5/1 ARM
Down Payment	\$137,980 (20%)
Total Loan Amount	\$551,920
Interest Rate	3.250%
Principal & Interest Payment	\$2,401.99
MI (Mortgage Insurance)	\$0.00
Taxes	\$699.92
Insurance	\$0.00
<b>Total Payment/PITI</b>	<b>\$3,101.91</b>
HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.583%

- Expert Content has released fully editable designs which are not connected to a pricing engine. These designs could also solve for this use case.



**EC - Rate Flyer - D - Editable - CB - 0270** Co-Branded

Delivery:

Cost Split: 50% Lender / 50% Co-Marketer


**Rename Row Fields in Rate Flyer**

Rename 'Principal and Interest Payment'

Billable Custom Rate Asset

Expert Content is meant for use across all customer instances and cannot be adjusted. These template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.

- Expert Content has released fully editable designs which are not connected to a pricing engine. These designs could also solve for this use case.



**EC - Rate Flyer - D - Editable - CB - 0270** Co-Branded

Delivery:

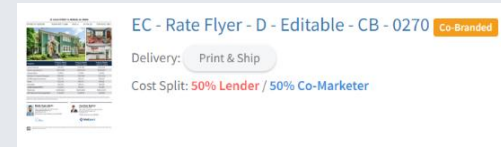
Cost Split: 50% Lender / 50% Co-Marketer



<b>Additional Rows/Columns in Rate Table</b>	Adding editable buydown field, adding editable discount points field	Billable Custom Rate Asset	Expert Content is meant for use across all customer instances and cannot be adjusted. These template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.
<b>Adjust math in rate table</b>	Changing monthly payments to annual payments, changing which fields the total payment is adding together	Billable Custom Rate Asset	<p>As calculations are time-consuming to re-code, a substantial rework of the asset would be needed to accommodate this request.</p> <p>Expert Content is meant for use across all customer instances and cannot be adjusted. The template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.</p> <ul style="list-style-type: none"> <li>• When designing custom rate assets, TE can only support basic math calculations             <ul style="list-style-type: none"> <li>○ Addition, Subtraction, Multiplication, Division, no complex formulas</li> <li>○ Will not code math for calculations that should be provided by the pricing engine</li> </ul> </li> </ul>
<b>Adjust editability of dynamic fields in rate table</b>	Making Principal & Interest title editable	Billable Custom Rate Asset	Expert Content is meant for use across all customer instances and cannot be adjusted. The template layouts are intended to be used as they are. Please submit a custom design through Freshdesk.

**Note: the fields that are editable have been selected because their values directly contribute to the total monthly payments without requiring complex recalculations or additional input from the pricing engine. If additional fields are made editable in a custom design, we recommend setting an approval flow for the completed design.**

- Expert Content has released fully editable designs which are not connected to a pricing engine. These designs could also solve for this use case.



**Add dynamic fields to rate disclaimers**

Add dynamic fields from rate table (Interest Rate, Principal & Interest, etc.)  
 Payment stream for ARM products

Non-Billable Adjustment

Discuss with your Implementation or Customer Success Manager. Content Marketing Services can add these to your Expert Content Library, provided the disclaimer text can fit within these designs.

- Add rate disclaimer to library
  - Bracket fields to designate where dynamic information needs to pull, i.e. [company name]
- Please submit a Freshdesk ticket for Content Marketing Services indicating the name of the

disclaimer. CMS will adjust the disclaimers with dynamic tags.

**Note: The fields already included in EC rate designs are a standard guideline for which dynamic fields are possible to include here. Dynamically pulling any other fields will depend on whether they are provided by the pricing engine.**

**Shift positioning of rate disclaimer text to allow for more space**

This request is related to the disclaimer spacing request in the ‘Template’ section, but instead refers to the separate rate disclaimer area above the contact block.



Billable Custom Rate Asset

- Discuss your compliance needs with your Implementation or Customer Success Manager.
- Evaluate:
    - How much text is getting cut off
    - How much additional space is needed
    - What is currently included in the rate disclaimer and if anything can be removed
  - If this process does not reduce the amount of disclaimer text needed to pull into the Expert Content footer, please submit a custom design that fits all necessary text. Expert Content is designed to work for most use cases, but some libraries are unique.

**Adjust hardcoded rate disclaimer**

Currently, this is only in use on the EC Buydown designs.

Instead of using dynamic rate disclaimers that pull from the org disclaimer library, this is hardcoded text. Edit Template can be

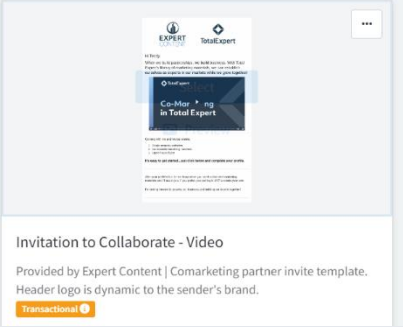
Non-Billable Adjustment

Please discuss this with your Implementation or Customer Success Manager. They will assist with adding this toggle to Edit Template on the assets you would like to use

	<p>updated with the toggle shown below to allow admins to adjust this text.</p> <pre> &lt;!-- var: override_rate_disclaimer comment: enter rate disclaimer between the capture and end capture --&gt; {% capture override_rate_disclaimer %}Monthly savings based on year 1 payment versus year 2. *Scenario shown used the 1-0 temporary buy down with a conventional 30 year mortgage. Scenario assumes a sales price of &lt;span class="editable"&gt;\$XXX,XXX&lt;/span&gt; with &lt;span class="editable"&gt;\$XXX,XXX&lt;/span&gt; down payment, 740+ credit score, Annual Percentage Rate of &lt;span class="editable"&gt;X.XX%&lt;/span&gt;, and APR fees of &lt;span class="editable"&gt;\$X,XXX.XX&lt;/span&gt;. Mortgage rate for this loan will be &lt;span class="editable"&gt;X.XXX%&lt;/span&gt; for the first year and &lt;span class="editable"&gt;X.XXX%&lt;/span&gt; for the second year which will continue for the life of the loan thereafter. Rate pulled ([ "today"   date: "m/d/Y" ]), rates change daily. Certain loan programs do not allow buy downs, additional restrictions may apply. Savings will vary. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Payments shown are principal and interest. The actual payment obligation will be greater.{% endcapture %} {% assign override_rate_disclaimer = override_rate_disclaimer %} </pre>		
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**Comarketing Invite**

Request	Example	Adjustment Type	Notes
<p><b>Adjust Comarketing Invite Email</b></p>	<p>Requested adjustments vary from logo sizing and positioning to a redesign of the entire email.</p>	<p>Non-Billable Adjustment</p>	<p>Any adjustment made to the comarketing invite will be set up as a new email. This new email can be set as the default comarketing invite in Organization Settings.</p> <p>Please design and build the new email using Email Builder. The easiest method is to select 'Invitation to Collaborate – Video' when creating a new email using the email Template Gallery and make your adjustments there.</p>

			 <p>Invitation to Collaborate - Video</p> <p>Provided by Expert Content   Comarketing partner invite template. Header logo is dynamic to the sender's brand.</p> <p>Transactional</p> <p>Once the email is complete, please submit this as a request to Freshdesk and be sure to include the email name. Content Marketing Services will set this new email as the default invite.</p> <p><b>Note: The new custom email must include the Total Expert logo for compliance.</b></p>
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## Landing Pages

Request	Example	Adjustment Type	Notes
<p><b>Add compliance logo next to disclaimer</b></p>	<p>Banking customers need to add the FDIC logo next to the EH logo.</p>	<p>Non-Billable Adjustment</p>	<p>Please submit a Freshdesk ticket including the relevant logo as a PNG. The logo should combine the required EH/EHL logo with the new compliance logo</p> <ul style="list-style-type: none"> <li>TE will replace the default EH/EHL logo image with the newly submitted image.</li> <li>Black/White Variation of logo image is needed as some landing pages use a white version</li> </ul>



<b>Adjust compliance logo sizing</b>	Resize the compliance logos to better match the length of the disclaimers/the overall layout	Non-Billable Adjustment	Please submit a Freshdesk ticket for this request and if possible, include a mockup example of the intended size.
<b>Replace logo in design with alternate logo</b>	Replace main brand logo (connected to branding snippet) with alternate logo	Non-Billable Adjustment	<p>Please submit a Freshdesk ticket and include the alternate logo.</p> <p>Please include a white version of the logo for landing pages that would require it. A version with a white background would also work.</p> <p><b>Note: Total Expert recommends that this logo should always be connected to the branding snippet. Overriding the branding logo and hardcoding an alternate logo will mean that this logo is no longer connected to branding logic.</b></p> <p><b>If your brand is updated, this hardcoded logo will not update automatically to match.</b></p> <p><b>If cost center logic is introduced, these landing pages would need to be adjusted and that work would be billable.</b></p>
<b>Adjust font size of disclaimer text</b>	Adjust the disclaimer font size on a landing page	Non-Billable Adjustment	Submit a Freshdesk ticket and indicate your preferred font size

<p><b>Update colors in landing page to match brand colors</b></p>	<p>Admin would like hardcoded colors in landing page design to match brand colors</p>	<p>Billable Adjustment, will require SOW project</p>	<p>Please discuss this with your Implementation or Customer Success Manager</p> <p><b>Note: Colors cannot be tied to branding logic, would not be updated with future rebrands or added cost centers.</b></p> <p>If you proceed with these adjustments, these adjustments would need to be made again with any rebrand, which would result in a large use of billable hours</p>
<p><b>Adjustments to layout of landing page/ custom landing page design</b></p>	<p>Content Marketing Services does not support this functionality in landing pages</p>	<p>N/A</p>	<p>Please discuss this with your Implementation or Customer Success Manager</p>