



## E-Mail Netiquette

## Tips & Techniques

**Email at work is a formal communication tool and should look like formal communication.**

## The Most Important Tips of Email Netiquette:

- **Where to Put Your Signature.** Always use a signature if you can. Your email signature should not be more than 4 to 5 lines of text; it is not wider than 75 characters and should be placed right below the end of your text. This should be included in replies as well as new messages. The placement should be the same as where you would typically sign a business letter.
- **Take Another Look Before You Send a Message.** With email it is easy to be misunderstood. Allow a few minutes of rest after you finished it and before you press the “Send” button.
- **Do Not Default to “Reply All”.** Use this feature only when your reply will be necessary to know for the original sender and all people in the original email.
- **Keep Emails Short.** Clarity is achieved with the use of fewer words. Only use flowery or long winded messages for personal emails. If it must be long, break your message into bullet points. Begin each point with a concise summary of the action you want taken and make sure important info. is not hidden in your messages.
- **Properly Format Your Email Replies.** Use the text of the original message quoted in your reply to make your reply clear. Start your message right at the top of the reply, include the original message you are replying to below, make sure your signature is above the quoted text, do repeat, in as few words as possible the questions you are answering and do not use a mere “Yes”, and if replying to the reply of a reply make sure you remove the old unnecessary message from the bottom.
- **Write Perfect Subject Lines.** Give the messages bottom line. If replying to multiple topics consider breaking it into multiple messages. Summarize the message, be precise and include detail that allows the recipient to identify what you are talking about. Leave out unnecessary words such as adjectives and adverbs.
- **Clean Up Emails Before Forwarding Them.** Think before forwarding, how will the recipient profit from what you share or why they will care. Then write it down in the forward. With other’s interests in mind, they see you care about them including their interests and their time.
- **Answer quickly.** Customers send an email because they want to receive a quick response. Therefore, each email should be replied to within the same day and no more than 24 hours.
- **Use the active voice instead of the passive.** For instance, “We will process your order today” sounds better than “Your order will be processed today”. The first sounds more personal.
- **Don’t forget Please and Thank You.**

## The Most Important Tips of Email Netiquette: Pg. 2

- **When in Doubt, Send Plain Text Email, Not HTML.** Not everyone wants to receive rich text messages with fancy formatting like stationary. Some email programs are not capable of rendering the HTML used for rich formatting due to purity of the medium, bandwidth issues, security and privacy. Send plain text emails by default unless you have previously talked to the recipient.
- **Don't Forward Hoaxes.** Hoaxes are chain letters telling interesting stories of computer viruses, something for free, new laws, etc. Unless you have investigated it yourself forwarding these will irritate those that do not spot the hoax and they will probably pass it on.
- **Use Current Antivirus Software, Keep it Up to Date.** Make sure you're not spreading worms and viruses via email or act as a vehicle for spreading spam. Spammers use open relays established by viruses to send their junk mail thru innocent computers turned spam zombies.
- **Say Why You Think Will Interest the Recipient When Forwarding.** The heighten the chances your forwards are welcome spell out, at the top, why you think they will find this interesting. Value their time.
- **Punctuation Matters In Emails Too.** How you say a sentence can carry a lot of its meaning. Which words are emphasized and when you briefly stop often alters the message expressed. Punctuation carries much of suggested interpretation of the mere words. Professional emails are usually not the right place for many exclamation or question marks.
- **Use Acronyms Sparingly in Email.** Acronyms are great! They are funny, they save time and allow us to type less. Most of all they make us belong to those email users in the know. These can be annoying and not used in business emails.
- **Avoid "Me Too" Messages.** These should be avoided as they are typically considered an annoyance. If you have something to add you should create another message to add something new to the discussion.
- **Always use proper spelling and grammar.** You can set up your computer for auto spell check before emails are sent.

# Examples of Email Signatures:

- **Basic Example:**

- John Doe
- United Wholesale Mortgage
- Title
- Phone #800-981-8898 ext.
- [Jdoe@uwmco.com](mailto:Jdoe@uwmco.com)

- **For a Closer:**

- John Doe
- United Wholesale Mortgage
- Closer
- Phone #800-981-8898 ext.
- [Jdoe@uwmco.com](mailto:Jdoe@uwmco.com)
- **ATTENTION CLOSING AGENTS**
- All package are password secured **USE COMMITMENT # FOR PASSWORD.** Please send HUD back for approval, once HUD is approved final TIL will be sent. Once HUD is approved wire will be requested. Allow 2-3 hours for processing and our cut off time for wires is 2:00 pm est.

# Examples of Email Signatures:

- **For Underwriting:**

- **Example- Underwriter II**

- Jane Doe
- United Wholesale Mortgage
- Underwriter II
- Phone # 800-981-8898 ext.
- [Jdoe@uwmco.com](mailto:Jdoe@uwmco.com)
- **CONDITIONS CLEARED IN 24 HOURS**
- FHA lender ID is 7184500075

- **Retail Processor**

- Jane Doe
- Shore Mortgage
- Loan Processor
- Phone # & Extension
- [jdoe@shoremortgage.com](mailto:jdoe@shoremortgage.com)

- **Example- Sr. Underwriter**

- Jane Doe
- United Wholesale Mortgage
- Sr. Underwriter
- Phone #800-981-8898 ext.
- [Jdoe@uwmco.com](mailto:Jdoe@uwmco.com)
- **“The Nicest Compliment is**
- **Another Submission.”**

- Jane Doe
- Shore Mortgage
- Sr. Underwriter
- Phone # & Extension
- [Jdoe@shoremortgage.com](mailto:Jdoe@shoremortgage.com)

# Examples of Email Signatures:

## Example- Loan Officers

John Doe  
Shore Mortgage  
Loan Officer  
Phone #      Ext.      Cell Phone #  
Fax #  
[JDoe@shoremortgage.com](mailto:JDoe@shoremortgage.com)  
License No. 123456789

### “We Strive For 5”



Confidentiality Notice: The information contained in and all attachments accompanying this communication ("Data") are strictly confidential, are intended only for the use of the intended recipient, and are the property of Shore Financial Services, Inc. or its affiliates and subsidiaries ("Shore"). If you are not the intended recipient, you are hereby notified that any use, communication, dissemination, distribution or copying of the Data without the express written consent of Shore and the sender is strictly prohibited by law. If you have received this communication in error, please immediately return this communication to the sender and delete this communication and any copy of it in your possession. Neither Shore nor the sender make any representations or warranties whatsoever, either expressed or implied, concerning the completeness or accuracy of the Data, except pursuant to such representations and warranties as may be contained in a definitive written agreement signed by the recipient and Shore.

Non-Binding: This communication does not reflect an intention by Shore or the sender to conduct a transaction or make any agreement by electronic means. Rather, this communication is merely an indication of some of the potential terms and conditions which may be incorporated in a definitive written agreement signed by the recipient and Shore. Nothing contained in this communication shall be binding upon the sender, recipient or Shore until the appropriate disclosures, fees and regulatory documents are submitted, approved and accepted by the recipient and an authorized representative of Shore Mortgage.

# Examples of Email Signatures:

## Example- Account Executives

*John Doe*

Account Executive / FHA Specialist

United Wholesale Mortgage

(800) 981-8898 Ext. \_\_\_\_\_

[Jdoe@uwmco.com](mailto:Jdoe@uwmco.com) or [www.uwmco.com](http://www.uwmco.com)

Special Comments:

Example -CLOSE YOUR FHA IN 1 WEEK

Example- Top Producer

The UWM GUARANTEE

24-48 hour Underwrites

24 hours on Conditions

24 hours CTC to close

Closing loans in 5 to 7 Business Days

Checkout UWM at:



Lending in: AL,AZ,AR,CO,CT,FL,GA,IA,ID,IL,IN,KS,KY,LA,MA,MD,ME,MI,  
MN,MO,MS,MT,NE,NH,NM,ND,NV,NC,OH,OK,OR,TN,TX,SC,UT,VA,WA,WI,WY