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# Mortgage Lead Generation Ecosystem & Tactical Landscape

By: Bill Rice, Kaleidico

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## Introduction

The mortgage market is one of the most mature and sophisticated lead generation and sales process markets. The mortgage industry was one of the first to figure out customer demand generation on a massive scale and just as importantly to perfect the sales processes that efficiently and economically convert these customer inquiries (leads) in loan applications and closed loans.

This resource is has been assembled in the course of Kaleidico's years of experience in both the lead management (CRM software) business working in close partnership with dozens of lead providers during the last mortgage boom (2005-2009) and as a lead generation marketing agency for a variety of industries since.

Understanding the full ecosystem and potential source of sales leads in this true ecosystem of advertisers, lead providers, and technology can help inform the ideal mix of lead generation tactics for your stage and scale of operations as well as and sales experience and style.

The following is detailed, but not necessarily exhaustive (as innovation continually evolves this landscape) list of lead generation tactics.

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## Lead Providers

### Definition

Leads are generally considered the final phase or output of a variety of advertising campaigns. In the context of digital or online marketing for mortgage leads, this typically implies the completion of a web form requesting a “rate quote” or “applying” to determine what loan programs for which they might qualify.

Typically, these leads are sold on a Cost Per Lead (CPL) basis and require a minimum monthly commitment.

### Customer and Sales Experience

Once customers have submitted their information via a web form online they are about to experience a journey that is often unexpected and can be frustrating. How you handle that customer and acknowledge the ‘assault’ of hungry salespeople is critical to success with internet mortgage leads.

### Strengths and Weakness of Channel

**Strengths:** Leads acquired via lead providers are unquestionably the best way to quickly ramp up any new mortgage operation. The prospects from this type of channel are what we call “hand raisers”, meaning that they have high intent for applying and qualifying for a mortgage.

In addition, because they are generated by professional advertising and marketing professionals that have reached an enormous scale

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over time, the economics of this channel will tend to be your cheapest cost per closed loan.

Finally, this channel is the most efficient to manage the potential volatility in your mortgage operation--turning up and down the lead volume and spend is typically as easy as a quick email to adjust.

**Weakness:** These leads are very expensive to generate and as a result lead providers must sell these leads to multiple loan originators simultaneous to generate a positive ROI on their advertising and operational expenses. Therefore, you must have an aggressive and experienced sales force, specifically trained in selling to these types of customers against the competitors that are also using this lead strategy. However, if you have a disciplined and aggressive salesforce you can transform this into a strength as most of the competitors handle these leads very poorly and haphazardly.

## **Strategies and Tactics Necessary for Success**

The keys to success with purchased leads are 'speed to contact' and tenacious follow-up and follow-through. This strategy basically translates into the following sales and marketing framework:

1. Directly integrate and have leads posted into a capable CRM system
2. Generate (preferably with sales automation) an immediate SMS, Email, and phone call to all new leads
3. Use an intelligent prioritization system to feed or automate calls by loan officers
4. Simultaneously, begin short-term drip emails campaigns, to assist the initial contact process, and begin a long-term lead

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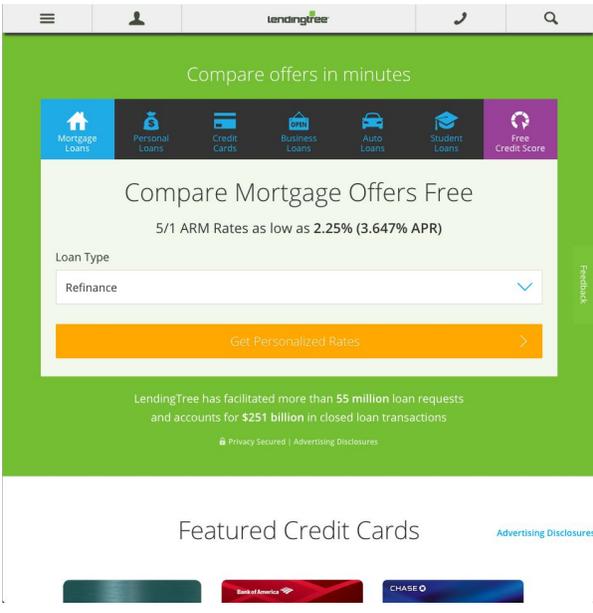
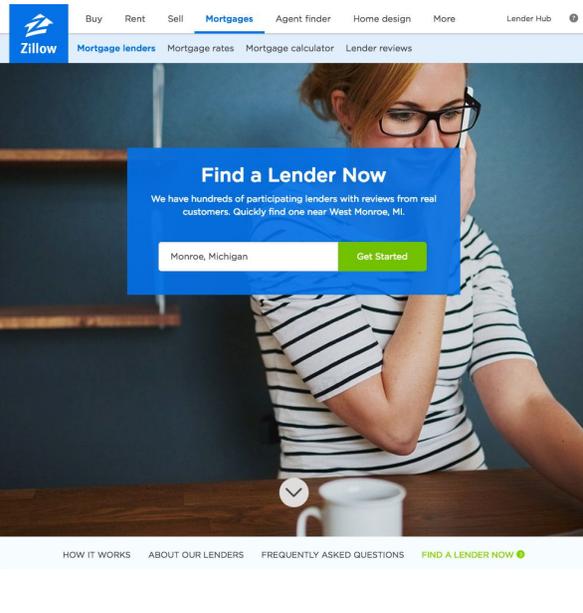
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nurturing email program to mature and stay top-of-mind to customers that fall away or get frustrated, but will likely return over time

## Indicative Examples of Lead Provider Approaches

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Compare offers in minutes</p> <p>Compare Mortgage Offers Free</p> <p>5/1 ARM Rates as low as 2.25% (3.647% APR)</p> <p>Loan Type</p> <p>Refinance</p> <p>Get Personalized Rates</p> <p>LendingTree has facilitated more than 55 million loan requests and accounts for \$251 billion in closed loan transactions</p> <p>Privacy Secured   Advertising Disclosures</p> <p>Featured Credit Cards</p> <p>Bank of America   CHASE</p> |  <p>Buy Rent Sell Mortgages Agent finder Home design More Lender Hub</p> <p>Mortgage lenders Mortgage rates Mortgage calculator Lender reviews</p> <p>Find a Lender Now</p> <p>We have hundreds of participating lenders with reviews from real customers. Quickly find one near West Monroe, MI.</p> <p>Monroe, Michigan</p> <p>Get Started</p> <p>HOW IT WORKS ABOUT OUR LENDERS FREQUENTLY ASKED QUESTIONS FIND A LENDER NOW</p> |
| <p><b>Product/Loan Type First</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p><b>Lender Search First</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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## **LendingTree**

LendingTree is probably the most identifiable brand in both the mortgage industry and to consumers. They were one of the first and quickly became the dominant online lead provider.

**Primary website:** <https://www.lendingtree.com/>

### *Experience and Differentiation*

Most leads generated by LendingTree are the result of demand and earned media and converted directly on the LendingTree branded website. This tends to produce a sales lead and consumer that clearly understands and intends to get information about a mortgage.

### *Success Strategies and Tactics*

LendingTree, because of the nature and expensive of the channel, will require a very aggressive and disciplined sales team. Each of these leads will have been sold at least to 3-4 additional mortgage companies. So, the competition will be high.

Therefore, sales automation (auto-dialers, SMS, email) and marketing automation (lead nurturing and email campaigns) are going to be critical to consistently convert and win against your competitors.

**Indicative Cost:** ~\$25-35 lead (minimum \$2,500 per month in spend)

## **Zillow**

Zillow has grown into the leading real estate and home buying destination on the web. Most every home shopper and homeowner comes to Zillow.com at one time or another to check home values.

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**Primary website:** <https://www.zillow.com/>

### *Experience and Differentiation*

Most leads generated by Zillow are the result of organic and direct searches for a home or home value and converted directly on the Zillow-branded website. This tends to produce a sales lead that is associated with a very early-stage homebuyer or homeowner assessing their home's value for a cash-out refinance.

Generally, the consumer clearly understands and intends to get information about a mortgage, but several of these leads will be simply curious about home values or finding a real estate agent, not a mortgage lender.

There are a couple of unique features in how Zillow has built this channel. First, each lead is an exclusive lead to you or your company based on Zillow's recommendation of you in the areas that you serve. Then once the lead is generated Zillow controls the first three days of the sales process and you only receive the lead if Zillow's sales team live transfers a call, sets an appointment for you, or the lead is nonresponsive.

### *Success Strategies and Tactics*

Zillow, because of the nature and expensive of the channel, will require a disciplined sales process and team. Each of these leads are exclusive, but you will have to have the processes in place to take live transfers at indeterminate times throughout the day and weekend as well as track appointment set by Zillow. Poor performance with these processes will begin to damage your standing in the channel and decrease your flow of leads.

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In addition, online ratings pay a huge part in your position and success within the channel. You need to have some process of marketing automation to continually solicit these ratings for your company and all of the loan officers on your team.

Therefore, sales automation (auto-dialers, SMS, email) and marketing automation (lead nurturing and email campaigns) are going to be critical to consistently convert and win in this somewhat complex channel.

**Indicative Cost:** ~\$25-35 lead (minimum \$2,500 per month in spend)

### **Loanbright, Consumertrack, Bills.com, iLeads**

These lead providers are traditional, mid-tier lead provider and media company. They generate mortgage leads using a variety of digital marketing strategies and tactics. These include some of the following:

- Use of numerous content marketing and micro-websites in conjunction with PPC and SEO campaigns
- Social media advertising and offers
- Lease list email marketing

**Primary websites:** <http://www.loanbright.com/>,  
<http://www.consumertrack.com/>, <https://www.bills.com/>,  
<https://www.ileads.com/>

#### *Experience and Differentiation*

Because of the diverse advertising tactics and non-branded nature used by these kinds of companies the customer journey will be all over the map. For example, in any given flow of leads, you might hear customers expressing that they responded to a Facebook offer,

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used a mortgage calculator, or responded to an email.

The big advantage with companies like this include the following important benefits:

- Leads are very affordable and can be purchased in sufficient volume to immediately fill loan officers' sales pipelines
- There tends to be less competent sales competition on each lead
- They tend to have a liberal return policy because they understand some advertising mixes will produce pockets of bad leads

*Success Strategies and Tactics*

Media and advertising companies like Loanbright are a great source of affordable leads.

However, they do require a fairly disciplined and organized sales process for a couple of key reasons:

1. The quality of the lead flow will tend to fluctuate from time to time based on market conditions and advertising mix. These kinds of companies, because of their affordability, deal with a lot of volatility in matching their supply of leads to their demand for leads, which can impact quality on occasion.
2. There will be a broader spectrum of consumer intent within this leads flow--from just curious to ready to get a mortgage.

We recommend a strong sales process, automation, and lead nurturing program to maximize success with this lead generation tactic.

**Cost:** ~\$12-15 lead (minimum \$1,000 per month in spend)

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## **Really Great Rate (RGR) Marketing**

There are numerous lead providers that use email marketing as a core lead generation strategy. RGR Marketing is one of the oldest and strongest in this category of lead providers. They use a combination of email marketing and content marketing to generate leads.

**Primary website:** <https://www.rgrmarketing.com/>

### *Experience and Differentiation*

Because the majority of these leads are generated by email marketing, they tend to be responding to a specific, incentive, or [co-registration](#) type offer. There are positives and negatives to the potential quality of the leads from this kind of channel. On the positive side, you tend to get a highly responsive and curious sales lead. On the negative side, you will also get a fair amount of 'tire-kickers' and even some 'surprised' inquiries.

### *Success Strategies and Tactics*

Cost: ~\$5-10 lead (minimum \$1,000 per month in spend)

## **Doublepositive**

Doublepositive belongs to a category of live-transfer lead providers. There are fewer of these and they provide a broad spectrum of quality. Typically, their leads are generated by a variety of different marketing tactics and from a diverse set of lead partners. These leads are then called and warmed up for a conversation about mortgages. Qualified calls (leads) are then transferred to you via a live call connect as a '[warm transfer](#).'

**Primary website:** <http://www.doublepositive.com/>

### *Experience and Differentiation*

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These customers have probably inquired about a mortgage at some point and during the call these customers are qualified (i.e., determined to be ready to talk about a rate quote) for transfer. Essentially, these lead providers act as your high-volume, highly disciplined sales development representatives that you probably do not have the people or the processes to manage in-house.

*Success Strategies and Tactics*

Much of the work has been done in the early sales process. At this phase, the most important process to have in place is a salesforce and CRM that can reliably take and manage these calls.

Cost: ~\$85-100 lead (minimum \$2,500 per month in spend)

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## Traffic Providers

### Definition

Traffic, simply defined, is the flow of customers attracted or distracted by advertising and directed or moved towards an offer to submit a request via a web form for more information.

It's interesting and important to note that all lead providers and advertisers necessarily start with acquiring traffic. You can start here as well, and probably should with at least some of your marketing budget for a variety of reasons, like brand awareness and establishing credibility with new customers.

Typically, this traffic is sold on a CPC (Cost Per Click) basis and requires a minimum monthly commitment.

### Customer and Sales Experience

Unlike lead providers, traffic providers are giving you access to the very early stages of the customer journey to finding a mortgage lender or loan. Most of these providers use some combination of content and 'rate tables' to generate a click (traffic) to your website.

Once that customer clicks, they land on your website and the rest of the journey is controlled and dependent on your marketing and sales acumen. Therefore, we always recommend that you have or [retain some strong lead optimization](#) talent to ensure you get the most out of this traffic and marketing budget.

*Strengths and Weakness of Channel*

**Strengths:** You get high intent customers, but you get more control

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and less competition on the lead.

You will still need a reasonably disciplined and skilled sales process because although you won't necessarily have direct competition on the leads you generate through this channel, these are likely to be shoppers and will have responded or compared several offers--becoming leads in other places and for other competitors.

Also, assuming that you are effective at converting this kind of traffic this can be a very economical channel and might rival lead providers on a cost per closed loan basis.

**Weakness:** You have to be good at landing page optimization and conversion. You also need to be reasonably skilled at tracking and measuring this conversion to be able to determine if this channel is profitable.

#### *Strategies and Tactics Necessary for Success*

This channel of lead generation requires less skill and discipline in sales and significantly more in marketing to achieve an acceptable level of conversion. Specifically, you will need capabilities in the following areas:

1. Website development--specifically in the area of landing page design, development, and optimization
2. Copywriting and offer development to effectively capture the attention and compel the web visitors to inquire with you
3. Google analytics--specific competence in not only analyzing the sources and quality of traffic, but also setting up and optimizing goals and events to inform ongoing optimization
4. Ability to integrate your web forms with your CRM and any other sales or marketing automation systems you might be

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using

5. Sales systems and processes similar to what we recommended for purchased leads

*Indicative Examples of Traffic Provider Approaches*

The image displays two examples of mortgage-related websites. The left example, titled 'Typical Rate Table Website', shows a search for '30 Year Fixed' rates in Arizona with a \$250,000 loan amount. It features a table of results from various lenders like Quicken Loans, Pinnacle Peak Lending, and AimLoan.com, with columns for Rate, APR, Payment, and Points & Fees. The right example, titled 'Mortgage Calculator/Rate Table Hybrid', shows a mortgage calculator interface with input fields for Home Value, Loan amount, Interest rate, Loan term, Start date, Property tax, and PMI. It also includes a 'Today's Mortgage Rates' section with a 3.12% APR and a 'Mortgage Repayment Summary' table.

## Google and Bing Search

Google Adwords is one the original online lead generation tactics, combining consumer searches and call to action to encourage a click through to your website. Bing is Microsoft's competitive and very similar answer to Google. Whereas Google is the most ubiquitous, Bing has a strong position as the default search engine in the Windows increasingly Internet-connected desktop and Internet Explorer/Edge browser.

Even though paid search is the oldest it's still arguably one of the most effective techniques.

*Experience and Differentiation*

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Customers that come from this channel have searched specifically, using keywords you deem to be relevant, for information about mortgages. Based on your ad and subsequent landing page they have chosen to get that mortgage information from you.

Search-based lead generation provides a high intent and well branded lead for your loan officers.

#### *Success Strategies and Tactics*

Getting search ads to convert to clicks consistently and then being able to convert that click on your landing page into a lead takes a significant amount of skill. The next hurdle is then getting that conversion rate and volume high enough to make it a significant lead gen channel.

**Cost:** ~\$150-200 per lead

#### **Local Directories & SEO**

For mortgage companies that have a local presence and branch locations, local SEO and directories are critical to giving you an additional search and branding opportunity. In addition many of these directories (i.e., Google Places, Yelp, YP.com, Mapquest, etc.) also give you opportunities to build trust with customer ratings and reviews.

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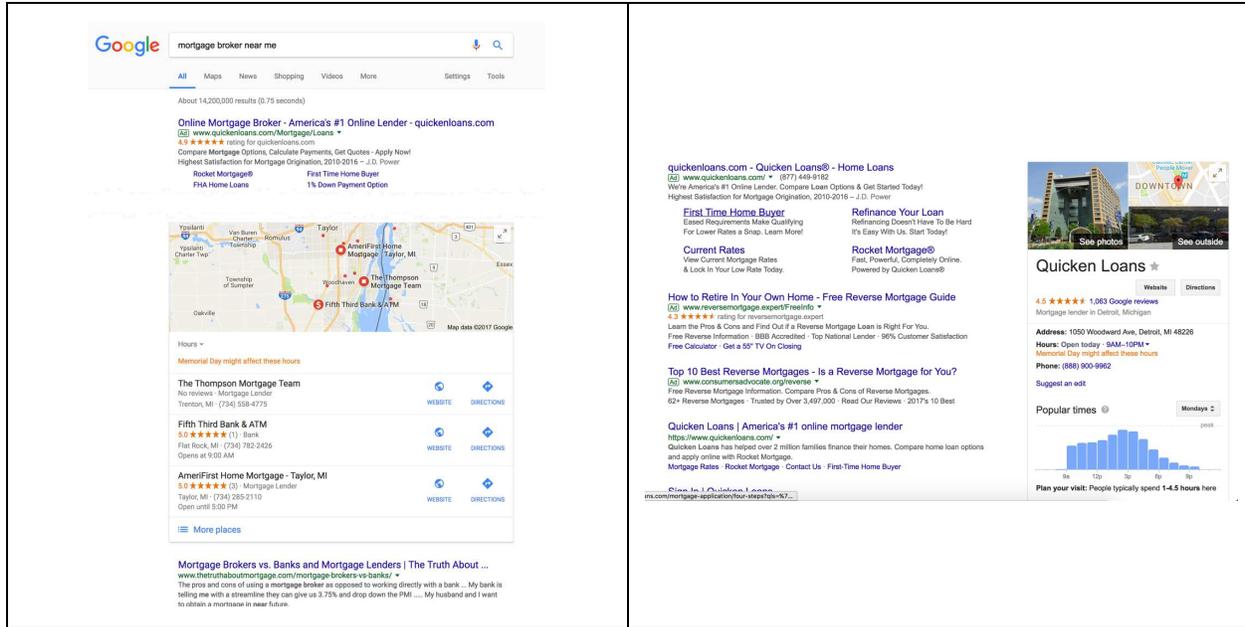
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### *Experience and Differentiation*

Customers that come from this channel have searched specifically, using your brand and/or location. Based on your listing and website homepage they have chosen to get that mortgage information from you.

### *Success Strategies and Tactics*

Getting local listings to convert to clicks consistently and then being able to convert that click on your landing page into a lead takes a significant amount of skill. The next hurdle is then getting that conversion rate and volume high enough to make it a significant lead gen channel.

Cost: ~\$150-200 per lead

### **Bankrate, Informa Research Services**

Bankrate and Informa are two of the highest profile 'rate table'

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website. Both grew out a time when they provided bank and loan rate tables to traditional newspapers' business sections. When much of this information migrated online they transition their rate tables too.

#### *Experience and Differentiation*

Bankrate and Informa are similar in that they generate leads from mortgage products and rate listing sent to them via partnering lender's real-time rate feeds. However, both of them acquire traffic to those rate tables in very different ways--giving the customer slightly different experiences.

Bankrate uses content marketing, SEO, and PPC to acquire in traffic to Bankrate.com and then generates consumer inquiries from the rates tables throughout Bankrate.com and the associated blog. In contrast, Informa distributes their rate tables to many websites, both owned and affiliates that use a variety of context to source the traffic that then becomes a lead from their rate table technology, which is embedded in the various websites.

#### *Success Strategies and Tactics*

Rate table traffic tends to be high-intent traffic, but does require some skill in crafting landing pages that convert this traffic into mortgage leads. This typically requires creating a landing page that continues the experience from the rate table, while giving the customer the opportunity to apply.

**Cost:** \$25-30 per lead

#### **Leased List Email Marketing (i.e., TrueMail)**

Email marketing is still one of the most effective ways of engaging

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consumers. However, one of the biggest challenges is growing and nurturing an email list with sufficient subscribers to yield a reasonable number of mortgage leads. Leasing an established list of targeted consumers can be a safe and efficient way of gaining access to thousands of targeted consumer inboxes.

These leads are typically of moderate quality, but you can typically generate numerous inquiries and often use them to quickly grow your own in-house list.

**Cost:** \$15-25 per lead

### **SEO (Search Engine Optimization)**

Search Engine Optimization (SEO) is another lead generation tactic born out of the Google search engine revolution. SEO is the practice of leveraging creating content that is optimized to have the best opportunity to rank for keywords that you determine are relevant to your potential customers.

This tactic takes a lot of specific digital marketing and content creation skill. In addition, it is a tactic that takes patience, diligence, discipline, and creativity to 'coax' the Google search algorithms to discover and rank your content into an valuable positions in relevant searches.

Lead generated by consumers doing an online search, choosing your 'ranked' content, and converted into a lead will be one of your highest quality leads. However, this is a long-term investment yielding a much more expensive lead in the short-term, but nearly free leads over the long-term.

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### Other more advanced traffic tactics

- Sponsored content
- Content discovery platforms
- Paid influencer campaigns
- Radio
- TV commercials
- Pandora

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## Lead Nurturing

### Definition

A high percentage of any lead generation channel is going to produce customers that are either quickly intimidated, overwhelmed, or just at a pre-sales stage of their experience. This makes some form of lead nurturing campaign a crucial part of any overall lead generation program.

Generally, these programs involve some form of email campaign, but increasingly should also involve Facebook.

### Customer and Sales Experience

In a lead nurturing program the customer has experienced your brand and probably moved through some portion of your marketing and sales funnel. The purpose of this tactic is to engage or re-engage the customer at the moment of renewed intent.

Once the customer re-engages via a lead nurturing campaign this new lead should be well conditioned by your brand and process, making intent high and conversion relatively straight-forward.

#### *Strengths and Weakness of Channel*

**Strengths:** This lead generation helps to maximize all of your advertising spend over a nearly infinite time horizon. It should also build a strong affinity and loyalty towards your brand as well as assist in generating referrals.

**Weakness:** This is one of the more complex and resource intensive lead generation tactic, requiring advanced topical sequencing,

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copywriting, and content creation both within the email campaign and on a content website, like a blog.

*Strategies and Tactics Necessary for Success*

Lead nurturing requires a keen balance of valuable/intriguing content and sales. The most important objective of this lead generation tactic is to keep your audience engaged and attentive to remain on the list while they are “out of the market” for a mortgage, but salesy enough to get the inquiry when they are considering a mortgage.

Most lead nurturing campaigns consist of education email lifecycles that inform and educate customers about a variety of topics relevant to potential homeowners or future homeowners. For example, everything from contemporary kitchen design and DIY home projects to budgeting and investing tips. The quality of the content, most of which is ideally sourced from your blog, is key to building a long-term relationship with your subscribers and potential customers.

Meanwhile, the key to making that relationship profitable is savvy sales copywriting--creating a want and need to pursue their financial goals as a homeowner. Using clear and evocative calls to actions (CTA) to drive them back to a more traditional offer and web form submission is the ultimate goal.

To execute this more complex, but potential highly sustainable and scalable tactic, you will need the following skill sets:

- Article writing and content creation for your website
- Offers and advertising strategically places on your blog and website

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- Landing page optimization
- Email template design and development
- Email automation programming
- Strategy in storytelling and topic sequencing to create and evergreen email lifecycle
- Sales copywriting

*Indicative Examples of Traffic Provider Approaches*



**Sales Automation**

Once a sales lead is acquired the customer journey and the conversion journey has only begun. Handling these leads in an efficient and coherent way is critical to maximizing conversions. Common tactics used in this phase of the lead to loan application journey includes the following:

- Welcome SMS (text) message – Something like: “I just received your request. When is the best time to talk?” In an age when few people answer their phones, even for friends, but read all of their text messages, this might be the most

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valuable communication you make to a new lead.

- Welcome email message – Email is still one of the most powerful communication channels in a busy noisy world. It also tends to be the archive where people collect and retrieve contact information when they need it. Therefore, make sure this initial communication has a well organized list of all of your contact points: email, office phone, mobile phone, fax number, and website at the very least.
- Voicemail – This can be done in connection with your first call (few will pick up on the first call) or there are a variety of way to automate this initial contact. Automating this has a lot of value in maximizing your sales productivity.
- Autodialer – Finding ways to have you loan officers spending more of their time selling and less dialing is important not only for the economics of productivity but also for keeping a highly motivated sales team.

### **Drip Email Campaigns**

Like I mentioned in the previous section, email is still one of the most effective sales and marketing channels. Every lead should immediately be put into a drip email sequence. These sequences should be matched to your sale lead statuses and correspond to sales process. When your loan officers aren't dialing there should be emails dripping on the customer ensuring them that you are doing everything in your power to reach and assist them with their inquiry and questions.

Ideally, these drip email campaigns will continue to re-engage and re-feed these leads into your warm sales queue.

### **Marketing Automation**

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Much like sales automation and email drip campaigns, the objective of marketing automation is to keep your message in front of the customer as long as possible, waiting for that moment when the customer is ready to engage.

There are a variety of marketing automation system; however, they typically give you the following features:

- Email lifecycles and campaigns driven by elapsed time and previous communication
- The ability to alter the email lifecycle and communication based on the subscriber's behavior on the last email (i.e., opened, clicked, didn't open, etc.)
- The ability to alter the email lifecycle and communication based on the subscriber's interaction and behavior on your website
- The ability to trigger a variety of communication types (i.e., Email, SMS, voicemail, phone call)

Since these systems are meant to manage thousands of contacts, used correctly, they will begin to feed you hundreds of additional leads from leads that your sales team has all but written off as dead.

### **Facebook Custom Audiences**

No one can deny how Facebook has risen to dominate our attention. Arguably, for most Americans, the first thing we do every morning is browse our Facebook feed. Then we repeat that scan many time throughout the day. Consequently, if you want to remain top of mind for leads that you are nurturing--you need to find out how to do that on Facebook.

Facebook has made this easy with Facebook Custom Audiences. It

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take a tiny bit of marketing skill, but the basics of the tactic is the following:

1. Feed all of your new lead email addresses into Facebook, which creates a Custom Audience
2. Use the Facebook tool that allows you to use that custom audience to find 'like audiences' to target for new prospects and lead opportunities
3. Design ads, offers, or video content to 'run' in your audience's Facebook feed
4. Encourage them to return to your website to check rates or get valuable content

Much like email marketing, this tactic will allow you to stay in front of your leads and target new opportunities much longer--waiting for that moment when they are ready to talk about a mortgage.

## **Branding & Loyalty**

### **Definition**

Branding and loyalty strategies tend to be a crossover of several other lead generation tactics, but serve a distinctly different, but critical role. One of the quickest ways to lower your overall advertising costs is to make yourself the preferred choice in a list of competitors. Believe it or not, that preferred choice is often made because of something as simple as familiarity.

Campaigns with a primary or secondary objective of just "getting your name out there" fall into this category of branding and loyalty.

### **Customer and Sales Experience**

Customers that arrive in your sales pipeline as a result of this tactic are going to be preconditioned to your brand. They will probably

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have a preference or affinity for your brand and might even have searched to find you--typically as the result of some other campaign or tactic.

From the sales perspective, this tactic should be one of your easiest and high conversion lead sources. They want to do business with you. You now just need to provide them a professional and competent sales and customer experience.

*Strengths and Weakness of Channel*

**Strengths:** This tactic generates a strong, easy to engage sales lead.

**Weakness:** There is a tendency to undervalue this strategy and tactic, because it tends to be a long-term investment and rarely shows immediate, or at least directly measurable, sale conversion return on investment.

*Strategies and Tactics Necessary for Success*

Branding and loyalty campaigns tend to be heavily design, copywriting, and content driven. To be successful with this tactic it is critical to have the following skills on your team:

- Digital marketing strategist--people that understand behavior and how to interrupt and capture attention
- Copywriting--snappy, evocative copy in conjunction with design is really the secret to this tactic
- Design and videography--images and video dominate the social media streams of consumer, particularly on their mobile phones (the preferred medium getting all your consumers attention). Your design and video needs to be engaging and produced to be relevant and appropriate for the channel you are leveraging

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### *Indicative Examples of Brand & Loyalty Approaches*

Most of the previous tactics provide some element of branding and loyalty marketing. However, many of these opportunities require just a tiny bit of extra skill and design to give it the impact to make all of your lead channels more profitable.

Simply put, the more identifiable your brand is the more likely that impression will turn into a lead and the easier that lead will close for your loan officers.

Here are a few specific tactics that should be built out for your branding strategy:

### **Google AdWords & Bing**

- Display Campaigns - These campaigns should be specifically targeted at popular and relevant websites and blogs.
- Remarketing - Every visitor to your website should be surrounded by your brand as they continue to browse the web

### **Facebook**

- Demographic and Interest Targeting - There are lots of tried and true demographic profiles for new homebuyers and refinance opportunities. You should build specific campaigns for each and start building brand impressions. You can get tens of thousands of brand impressions for free and only have to pay for the few clicks you get.
- Custom Audiences - If you have an email address, you have the start of a client relationship. Use this feature to reinforce your email campaigns and other sales and marketing activities in a highly personal way.

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- Remarketing – Facebook has its own equivalent of AdWords remarketing. If a consumer has visited your website, they should see your brand on Facebook.

## YouTube

- In-stream and Suggested Video Ads – These take a bit more production expertise, but video is quickly eating the Web. You need to figure out some way to get your brand into the amazing amount of video consumption consumers are doing. Youtube is one of the simplest and cheapest ways to do this. I have seen these ads work at a variety of production quality and styles. Therefore, there is no reason to be intimidated by the channel. At this early stage in the maturity of video advertising there is a lot of opportunity for relatively low cost and risk.

## **Conclusion**

Generating high quality sales leads at a significant scale is a never ending challenge. Lead generation is a key strategic factor for mortgage lenders that want to aggressively grow their loan production in expanding markets and preserve their market share in contracting ones.

Because of its importance and the size of the mortgage market, mortgage lead generation is often where the most creative and expansive new tactics are emerging. This can make the ecosystem somewhat overwhelming and sometime invaded by bad actors.

Hopefully, this guide will assist you gain greater clarity and confidence in assembling the components and tactics that will give

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your mortgage operations the ideal mix of leads to grow your loan pipeline.

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