

Top of Mind's Mortgage Marketing University Companion Ebook

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Top of Mind Networks

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A Publication of



Introduction



Your marketing strategy is your business's road map for growth. Marketing cultivates your product awareness, establishes your company's credibility and builds trust with your current and future customer base. How you market your business directly correlates to your business's success, and without it, you cannot succeed.

Mortgage lenders and brokers are no exception. In this new age of digital marketing, successful mortgage professionals rely on their marketing efforts as an effective means to nurture relationships with prospective and past customers.

Whether through time-tested methods of direct mail or new techniques that target prospects through their personal digital devices, the right mortgage marketing strategy can optimize the entire lending process.

This is why Top of Mind Networks created our Mortgage Marketing University. Through our ever-evolving library or free online articles, any lender can expand their professional skills, generate more leads, close more deals and delight their customer network.

Throughout the Mortgage Marketing University Companion Ebook, you'll discover the different components that make an effective mortgage marketing strategy, how specific types of lenders use these components differently and the various tech solutions that can work with your marketing strategy to boost your results.

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About Top of Mind Networks

Your Partner in Understanding TCPA Compliance

Founded in 2003, Atlanta-based Top of Mind Networks (TOMN) (<https://www.topofmind.com>) started as a bootstrapped direct-mail marketing company.

Today, the company is recognized as the mortgage industry's most-relied-upon marketing automation and creative content solutions provider. From individuals to enterprise lenders, Top of Mind's Surefire CRM helps thousands of mortgage professionals win new business, earn repeat business and deserve referral business with intuitive, "set it and forget it" workflows and award-winning content that inspires emotional connections with customers.





Mortgage CRM Software

No matter what your business role, you'll be able to get your job done with Surefire.

Mortgage **Client Relationship Management (CRM)** software creates a powerful competitive advantage for a loan officer by automating key marketing tasks and scaling up loan officer (LO) follow-up with everyone from prospects and clients to referral partners. A mortgage CRM software creates a branded marketing platform for small lender teams. And for the enterprise lender, a mortgage CRM software is the engine of productivity that allows you to market to borrowers, deliver engaging content, meet compliance regulations and connect to all of the technology needed to recruit the top talent in the mortgage industry.

As a mortgage professional, one of your biggest challenges is maintaining a steady **pipeline** of repeat customers. Loan officers are often too busy to keep up with the daily management of their client list. As a result, they lose countless clients almost routinely. **Surefire CRM**, which is widely regarded as the best CRM software for mortgage professionals (according to Capterra), was created to avoid this needless loss of business for mortgage lenders.

What is a mortgage CRM?

CRM stands for Customer Relationship Management. This is a technology for centralizing and orchestrating records of interactions with a company's prospects and customers.

Sounds simple right? The truth is that it's more complex than it sounds. Beyond customer and communication notes, CRM software often includes marketing automation capabilities connected to prospect and customer contact records.

As a loan officer or mortgage professional, you probably have the general idea of what mortgage CRM is and what it constitutes. Still, there are a number of additional functions that your mortgage CRM software can and should supply.

Is mortgage CRM software important?

Yes, having a quality mortgage CRM is essential for your business. The bedrock of sustainable success in any business is the relationships between the business and its customers. Regarding the money lending industry, the quality and quantity of the relationships you are able to keep are one of the primary differentiators between one mortgage firm and another. There are a few questions to ask yourself to be able to judge the strength of your database at this time accurately.



How does a mortgage software get you more leads?

Mortgage software gets a loan officer leads by form submissions and integrations. A mortgage software like Surefire CRM has **lead capture forms** built into it and the ability to accept leads from other websites such as Zillow. Quickly working on these leads is important once you get them, and mortgage CRM helps automate that immediate response.

What are the benefits of using a mortgage CRM?

Yes, having a quality mortgage CRM is essential for any lending professional. The bedrock of sustainable success in any business is the relationship between the company and its customers.

Regarding the money lending industry, the quality and quantity of the relationships you can keep are among the primary differentiators between one mortgage firm and another. There are a few questions to ask yourself to accurately judge your database's strength at this time.

What percentage of your clients return to use your services?

The best customer is a returning customer. Remarketing to current and past customers is a great method for generating a higher ROI with less cost to convert.

How accurate is your database?

Data is everything in the world of business. In analyzing hard data, you can determine if you are making progress or the business is suffering. A company's database should have all the records of the transactions made, the transactions' date, and with whom the transactions were for. Relying on your ability to accurately monitor all this without the aid of a mortgage CRM software could help save you both time and money.

How much faith do your customers and partners have in you?

Trust is crucial, but when it comes to money business, it is beyond essential – if that's possible. Most of the customers you are going to be working with as mortgage professionals have no prior experience in the business. For some of them, the loan they are seeking is the biggest financial move they have had to make. In that case, it takes a lot of trust for them to choose you over your competitors. It also takes a great impression and trust level for customers to come back to use your services. So, do your customers and partners trust you?

Do your customers like you?

Everyone, if given the choice, would prefer to work with people they like. It is a human thing to do. It is common in every business, but in the money industry, it seems to be even more pertinent. A client who likes you and the way you handled your first business with them will return for your services. On the other hand, first-time borrowers are even more likely to purchase based on a superficial feeling. They are nervous and looking for familiar ground. So, if they like you, they will choose you.

If left to your discernment, you may not have accurate answers to the above questions. And that is where a good mortgage CRM software comes into play. As they say, numbers never lie! With a mortgage CRM software, you can easily provide answers to the above questions and much more

How important is mortgage CRM?

A CRM helps you build the strongest and most stable relationships with your clientele. Your customers will be pleased with your extreme attention to detail and amazed by your immense knowledge about their preferences if they have previously worked with you.

What's more, it allows your mortgage processes to be seamless. With a CRM software, you don't have to consistently task your brain to remember the tiniest details, making the experience remarkably easier.

You can track and manage the percentage of return customers for your business. This way, you can tell if your business is failing, why it is failing, and then you can set up measures to stem that tide. On the other hand, it can also show you if your business is doing well by displaying the percentage of return customers and purchasing frequency. So, you can step up those actions you are doing correctly.

With a mortgage CRM software, you don't have to guess what's going on with your business; you know exactly what is happening. Your business stands a better chance of survival and even thriving with such data.

Perhaps the most important reason you need a CRM system is that you can **close more deals** and help your customers secure more loans. Of course, every business's goal is profit, and the right mortgage CRM will ensure you close loans faster and with much less effort than your competition.

Another advantageous effect of using the right mortgage CRM is that **your Realtors will demonstrate higher confidence** in your business. You can notice this by the number of referrals they will bring to your business over time.



How can you evaluate your current CRM?

To assess and evaluate the effectiveness of your mortgage CRM, you have to first understand the goal of having one in the first place. There are three primary reasons to use a mortgage CRM:

- Enable you to close loans faster and easier
- **Accurately facilitate your marketing efforts**
- **Substantially grow your pipeline**

A good mortgage CRM software will satisfy all the below requirements:

- Range
- **System integration**
- User Friendliness
- **Lead generation capability**
- **Communication**

What features make up a mortgage CRM?

All CRMs aim to manage customer relationships. Therefore, they share certain features and similarities. They all **track leads**, manage your **prospective and active customers** and centralize your contact database so that your loan officers can manage their pipelines more efficiently.

Mortgage CRM software always begins with a base of contact records often described as leads. These leads are sourced from your social and professional network or through your website or third-party lead generation tools. Mortgage CRM software then engages these leads through mortgage-related workflows (such as in-process loan information) to drive your business goals. Through **automation and key integrations**, mortgage CRM helps you get more applications, close more loans and **keep up with the borrowers long after the loan closes to start the cycle again with repeat and referral business**. Advanced CRM systems like Surefire CRM employ advanced tactics such as multi-channel marketing and **award-winning content** has proven to generate more closed loans for lenders and help them compete.

Mortgage marketing and regulation compliance

Compliance in mortgage marketing is critical, and lenders and mortgage professionals must be up to date with the industry's most **recent compliance regulations and issues**. To that end, you would find that many industry-specific marketing CRMs are equipped with integrated compliance modules. Some organizations make and enforce these regulations, such as FHA, HUD, and VA.

The best mortgage CRM should have the features that keep you updated on the latest changes in regulations by any of these agencies. These features ensure that no lines are crossed and that all the business operations align with the industry's best practices.

“Our open rate for in-process videos is almost 400%, meaning customers find them so valuable that they are opening them multiple times to watch them again or show them to a co-borrower.”

Fred Olorunyomi, TexasLending.com

Great marketing content is critical

As the markets continue to change, providing content to your borrowers that fits their needs is critical to building lasting relationships. In a recent **case study conducted by Top of Mind with TexasLending.com**, we learned exactly how important this content is to their customers and to their organization's success. In a quote from Fred Olorunyomi, creative content manager for **TexasLending.com**, he explains:

“Our open rate for in-process videos is almost 400%, meaning customers find them so valuable that they are opening them multiple times to watch them again or show them to a co-borrower.”

Loan pipeline management

A Mortgage CRM can work with the **LOS system** to improve the management of your loan pipeline. Mortgage pipeline management is a crucial area where loan officers need help because it's tough to handle on your own. A CRM makes it easy for a lender to view loan information, contact information, as well as emails and phone call history. You can also track loans at various stages of processing and view the various loan reports. What more? With a mortgage CRM, you can synchronize your most essential data, such as the 1003 application form and your loan status value.

Mortgage events alert

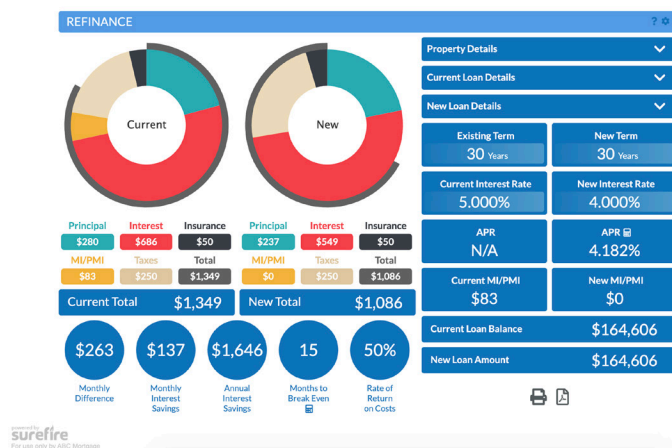
Mortgage CRMs usually have tools that pop up alerts to inform the mortgage professional of upcoming events. These events could be happening within the company or the mortgage industry at large. For example, your CRM can remind you which clients would need to refinance in the not-too-distant future.

Similarly, the best mortgage CRM would provide updates for you about application upgrades and the latest happenings in the industry. With this feature, you will be aware of changes in UFMIP and news about increased annual premiums.

Referral partner marketing

Mortgage email marketing, otherwise known as drip marketing campaign is an integral part of marketing in the mortgage industry. The dedicated mortgage CRMs can send targeted messages to your referral partners and borrowers. These CRMs also monitor the campaigns so you can know your loyal partners, strengthen partnerships and figure out **how to reward** them.

With this feature, the real estate partners and borrowers you have worked with will routinely receive automated emails. This would ensure that, in a competitive market, you remain in the minds



of your customers. Also, you would always have fresh **mortgage marketing content** to email your clients, you won't forget to email and you would free up more time to prospect new leads.

Award-winning content

Surefire CRM features a variety of different types of award-winning mortgage marketing content for all of your needs.

How do you find the right CRM?

To assess and evaluate the efficacy of your mortgage marketing CRM, you have to first understand the goal of having one in the first place. A good mortgage CRM software will satisfy the following requirements:

- Enable you to close loans faster and easier
- Accurately facilitate your operation and marketing efforts
- Substantially grow your pipeline

However, you can use certain general qualities or properties to judge if a CRM would be great for you and your company in the long term.

Range of operation

Indeed, you should be concerned about the CRM capabilities you choose to use for your business. This is especially necessary for analyzing the range or scale of price points and features of the CRM. You need to study the prospective CRM and understand what it means for your business.

Let us simply explain this: some CRMs are better suited for small business operations, while others are specifically created to handle businesses on a much larger scale. So, it is not unusual to find a CRM that does not have enough features to accommodate big companies. Likewise, you can also find CRMs with price ranges that cannot be scaled down to the level of small businesses.

However, **the best mortgage CRM software should accommodate a broad spectrum of price ranges and features**. It should factor in small businesses such as local mortgage lenders and the biggest money lenders in the industry. After all, it is these small firms and startups that eventually scale up and become industry giants.



Mortgage professionals trust Surefire CRM, from small broker teams to credit unions to sizable independent mortgage bankers. It has possibly the broadest range of operation in the market. The good news is that you can quickly [request a demo](#).

When is it time to purchase mortgage software?

The moment you decide to join the mortgage industry is the best time to start looking for and start using mortgage software. Your LOS helps make sure your calculations are accurate. When set-up properly, your mortgage CRM will update your transaction log to keep you out of hot water with your state's department of banking and finance. Furthermore, it will help you safely house the records you need for compliance. It will also store your clients' and prospects' contact information for future marketing and refinances.

After an LOS, the next step is tracking your leads and marketing to them with a mortgage CRM. Your initial book of business will come from your sphere of influence and expand from there. Keeping track of conversations, using the proper timing for sending communications and not letting things slip through the cracks is the easiest way to succeed. Once you have these in place, depending on your business's volume, look for a [Point of Sale \(POS\) system](#) and a [pricing engine](#) to make repeated interactions easier with potential borrowers.

What factors should you consider if changing your CRM system?

Now, here's the thing: switching CRMs is much more than just changing a program or hardware in your company. Transitioning from one CRM to another can be tedious and very complicated. CRMs usually have steep learning curves and varying modes of operations.

Changing your software may require retraining your entire staff, improving your other systems and most importantly, your mode of operation, which would detract from your productivity within that period.

So, you must [pick a flexible mortgage CRM software that can adjust to your business's future needs](#).

Ease of operation

[Mortgage email marketing](#), otherwise known as the drip marketing campaign, is an integral part of the mortgage industry's marketing. The [dedicated mortgage CRMs send targeted messages](#) to your referral partners and borrowers. CRMs also monitor the campaigns so you can know your loyal partners, strengthen partnerships and figure out how to reward them.

With this feature, your partners and borrowers will routinely receive **automated emails**. This ensures that, in a competitive market, you remain in the minds of your customers. Also, you would always have fresh mortgage marketing content to email your clients, you won't forget to email, and you would free up more time to prospect new leads.

How does a CRM impact your business?

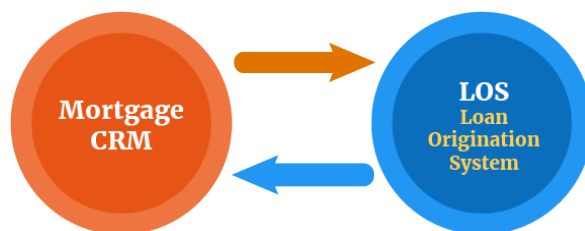
The average human doesn't like stress and would do anything to avoid it. Having a CRM that would confuse your borrowers – who are already probably anxious about the loan they are seeking – would be counterproductive. One of the primary purposes of mortgage marketing CRM is to reduce stress. So, what good is a CRM that confuses and stresses out your customers?

Another thing you should consider is the time it takes to fully process one loan payment. If your system operates smoothly, you will close loans at a much faster rate. With a good CRM giving good and easy-to-follow prompts, your clients can quickly fill out forms and upload documents. If it takes too long for a potential customer to understand your prompts and do the paperwork, they may decide to opt-out of using your services.

Why is LOS integration necessary for evaluating your CRM?

The bottom line is that if your CRM does not work seamlessly with your loan origination system, then there's no need for a CRM. The entire purpose of a CRM is to facilitate mortgage lead generation, pipeline management and help you close loans at an incredible pace.

For that to be done properly, it must be able to integrate with the LOS you have in place. Whether it is Mortgage Director, **Calyx Path** or Encompass – the major LOS providers available – the right CRM for you should be compatible with any of them.



Mortgage CRM User Experience

User experience is simply how your borrowers feel about your business – what feelings they associate with your services. You provide a positive user experience if your customers enjoy working with you. On the other hand, if they feel like your system didn't serve them in the best possible way, that's bad user experience.

It's no secret that for your mortgage business to do well, the majority of your borrowers must enjoy working with you. Firstly, mortgages and money problems are stressful. Most of the clients that would come your way are already stressed about not making a mistake, the risks they are taking and could do without paperwork and complicated processes adding to their troubles.

The best mortgage CRMs expedite loan processes by providing a user-friendly interface. For this to be effective, however, there has to be a synergy between your LOS system and CRM. The mortgage CRM of your choice should afford your borrowers the ability to e-sign easily, without stress and complications.

Is user experience essential when evaluating a CRM?

The answer is yes. User experience keeps you in business. In fact, you would be in business only a little longer than when you stop producing a positive user experience.

On the contrary, if you have very positive ratings from your customers and partners, it becomes easier to convert prospects. The right mortgage CRM for you is the one that can achieve the best possible ratings in terms of service to your customers.

Communication

The best CRM is able to automate a lot of its communication to maintain a good relationship with your customers and partners. Simply put, a good mortgage CRM is a more reliable follow up option because the possibility of forgetting to follow up is completely out of the question. The CRM automates many emails that would be sent to the borrower or your Realtors.

With CRM, you can celebrate with your partners and customers on their birthdays, anniversaries or other special events. These emails can be customized for a more personal touch – and for an important customer – or it can be generic, with only the name of the recipient being the difference.

Should you assess your CRM based on communication?

Without communication, there is no relationship. Whether in the area of lead generation, prospecting or pipeline building, mortgage professionals need to be in touch with their real estate agents and customers. Just by being in touch, you significantly increase your chances of earning **clients for life**. Most borrowers would prefer to work with a professional they had used in the past but end up losing touch due to poor follow up.

Sending automated messages on important occasions like birthdays and anniversaries goes a long way to endear you to your customers. For your Realtors and partners, an email reminding them of how together, you closed a major loan and how incredible they were throughout the process, could propel you into becoming their favorite.

The best mortgage CRM also provides closing gifts that you can personalize for your clients. **Closing gifts**, such as cutting boards, serve as constant reminders of the awesome service you provided, keeping you top of mind with past borrowers.

You would build strong bonds, which would, in turn, affect the frequency with which your customers return to use your service.

What are the factors to consider when assessing the right mortgage CRM for you?

After considering the general qualities of CRM software, it is time to get down to the specifics. Because what good is a system that is highly rated but won't be the right fit for your business? With that in mind, here are a few things you should consider before you decide the best mortgage CRM software for you:

What would be your preference in terms of how you want to host the software? Do you plan to host it on the cloud or locally on your servers?

Using cloud hosting services gives you the ability to access the data more easily while also working as a backup in case of emergency but will also require additional security measures.

Does the mortgage system you are shooting for work well with the other systems you have in place?

You need to consider software that suits your existing legacy systems such as your accounting and ERP systems.

What capabilities does the right mortgage CRM have?

The right CRM should provide base functions for generating leads, sending out communications and creating reports. The right CRM will also have customizable features that meet your company-specific needs.

May we reiterate once more that the best mortgage CRM for you is the one that seamlessly optimizes your operation and not the one that is the rave of the moment. You can [sign up for a demo free of charge](#) to see if we are the best fit for you.

Final thoughts

The best thing you can do for your mortgage business is to incorporate a dedicated mortgage CRM. Not a regular CRM like the type used for other companies as that can be counterproductive, but a mortgage CRM.

Understand that when you are shopping for a CRM, it is for the long run. So, endeavor to get yourself a mortgage CRM that is flexible and can scale up or down, depending on how business is going. Of course, you may want to try out Surefire; it has the best possible scalability.

[Surefire mortgage CRM](#) has unique offerings that set us apart from most other CRM's out there. Our mortgage marketing plans include [mortgage social media marketing](#), [mortgage landing pages](#), and [mortgage marketing flyers](#), among others.

GET THE MOST CURRENT INFORMATION

For the latest news and updates visit the MMU site

In an ever-changing market, staying on top of trends and regulations is critical to achieving success in the mortgage industry.

Visit Mortgage Marketing University by Top of mind Networks for the latest news and updates that every mortgage professional needs.

Get the Latest Updates



Mortgage Lead Generation

Market to the leads that matter most.

Every business has a list of qualifications for the ideal customer. As a mortgage lender, generating and educating your leads should be a primary focus for your marketing efforts.

If you are a loan originator, mortgage lead generation is at the forefront of everything you do. We often think of leads as brand-new borrowers. As your business grows, the leads will come more regularly in the form of repeat business and referrals from happy clients. Either way, you are always on the lookout for deals to fill out next quarter's pipeline.

In your **Complete Guide to Mortgage Lead Generation**, we'll talk about different methods for gathering and capturing leads. Read on for new ideas and twists on the traditional ways of lead capture that may surprise you.

Is buying mortgage leads an effective method for generating leads?

While it's tempting to identify potential customers by purchasing lists from lead companies, proceed with caution. In fact, you may save money and hassle by skipping purchased leads altogether.

Be especially wary of large or free lists. Many CRM platforms — mortgage or generic — either do not allow or strongly discourage the upload of these types of lists. If you market to them, you are likely to receive spam reports and, in some cases, could even have your server blacklisted by email clients. You can go from having an influx of potential customers to not being able to contact any prospects at all after one failed email.

If you do successfully connect with leads from this type of list, they are also likely to be high in the sales funnel. They may require months of nurturing before they move to prospect or borrower status.

Should you consider exclusive leads? These are more likely to transition successfully into borrowers since the information is typically shared with only one or a few LOs. Records of exclusive leads typically come with details that enable better marketing, such as the type of financing they seek, their time frame for making a move, or their creditworthiness.

While exclusive leads can be relatively expensive — \$100 or more each — they also are more likely to make it to a closing. Plus, CRMs are more welcoming of exclusive leads. Surefire CRM has **partnerships that enable the integration** of exclusive leads into the platform, allowing for easy tracking, management and marketing.

Why is it better to attract leads through consumer direct marketing?

The best leads are likely to be those who come to you — not those you go after. And how do you get them to come to you? You go after them first, of course!

Consumer direct mortgage originators put themselves out into the world as an expert, the borrowers whose interests, experience, location, and desires most align with your business will see you as the person who **MUST** write their loan. So yes, you go to them, then they come to you.

We're going to talk about four primary ways to create direct mortgage lead generation: online content, retargeting existing clients, print marketing and personal networking.

How can a mortgage CRM help you generate more leads?

If you pay for a coaching program hosted by billion-dollar originators, you'll likely get advice on establishing an online presence to generate leads. You'll be encouraged to identify your niche (or a few areas of expertise), then develop educational content around that topic.

Maybe you'll host a live video on YouTube each week, then promote it on Instagram and Facebook. You'll likely be encouraged to develop downloadable materials, which you'll provide in exchange for a prospect's email address.

These billion-dollar originators are not wrong. But is there a better way?

What if you didn't have to produce all of the content yourself?

That's where you can combine the coaching advice of experienced loan officers with the tried and tested content of your favorite mortgage CRM.

Choose your niche, which should be something important to your community of potential borrowers. For example, if you're located near a military base, you may want to select VA loans as one of your areas of expertise. If you're in a high-priced area, you might look for information on jumbo loans or trade up buyers.

Review the information in your CRM that applies both directly and indirectly to your niche. For example, you might search for info on VA loans and also for moving from renting to buying or first-time buyer options. Edit the content as necessary to fit your audience and your niche.

You now will have weeks of content ready to go. You can repurpose the messaging to record videos, or you can distribute directly through social media channels.

Remember to provide viewers a way to get in touch with you. The easiest way will be to send them to a landing page related to your topic. Include a contact form that will allow them to reach out quickly. Results can feed directly into your mortgage CRM and trigger an automated response.

How do you grow your lending efforts through retargeting existing clients?

As your business grows, remembering every deal becomes more difficult, if not impossible. A strong mortgage CRM will continually monitor your database to identify leads and help you retarget existing contacts.

Three common opportunities to identify include:

- Rates – Your CRM will compare current rates with contact's rates. You'll be alerted when current rates drop below the threshold you've set.
- Just Listed – Your CRM will monitor properties in your database against online real estate listings and let you know if your contact is selling a property they financed with you.

- Credit Pull – Your CRM will notify you if a contact's credit has been pulled for a mortgage transaction.

In the case of the rate alerts, you can reach out to your client to tell them about their refi opportunity. In the other cases, you can reach out to offer your services and recapture the client. **One Surefire CRM** user notes that the Just Listed alerts specifically have helped recapture business from clients who didn't realize their company could help with out-of-state moves.

How can print marketing help you generate more leads?

While direct mail may feel passé, studies show it's still an effective and cost-efficient method of mortgage marketing and mortgage lead generation. Recipients of direct mail open about 90% of the pieces they receive, versus only 20-30% of emails received. They remember direct mail too. Only 44% of recipients remember the company that sent a digital ad, while 75% recall the brand that visited their mailbox.

And perhaps the most important statistic – direct mail garners a 5-9% response rate, while emails get only a 1% response rate.

Numerous options exist for generating mortgage leads through print marketing. With the help of a mortgage CRM, you can segment your database to send targeted messages. For example, past clients will appreciate receiving information on refinance or HELOC opportunities from a trusted advisor, while prospective buyers might like a quick reminder of low downpayment options.

You might also segment your database into groups based on age. For example, clients 62 and older might appreciate information on reverse mortgages, as might clients in the "sandwich generation," who may be looking after their parents' affairs. If you collect career information, you might send first responders, medical professionals or teachers information on special offers for their professions. Referral partners might also be willing to share address lists for sending targeted information, such as recent sales, open houses, or special educational sessions.

Direct mail can be especially useful for mortgage lead generation when you take a multichannel marketing approach. Consider including a QR code link and/or the address of a unique landing page to provide more information and collect the recipient's contact information.

How can you generate leads through professional referrals?

Referral leads come from two primary sources—referral partners and past clients.

The most common referral partner for loan originators and mortgage bankers is a real estate agent, and many loan officers establish their pipelines with the help of just a few good agents.

The best way to build a referral relationship with a real estate agent is to deliver on time, every time, and to communicate clearly through the process.

In-process marketing materials from a strong mortgage CRM like Surefire will deploy automatically based on loan process triggers you set up. These allow you to keep borrowers and deal team members updated and informed of next steps without any extra work. By including all deal team members — not just those you already work with — you can expand your reach.

Here are some more tried-and-true methods to help you build relationships with referral partners:

- Demonstrate your unique way of doing business with an online presentation or a drip campaign that showcases the marketing tools you offer. A strong mortgage CRM will provide these.
- Offer strong referrals after you learn about your partner's specialties and interests. A referral partner form can help you gather the intelligence and store it in your CRM database.
- Cobrand communications with in-process borrowers, prospects, and past clients.
- Provide online tools, like [embeddable calculators](#) and interactives or co-branded single property websites.
- Publish cobranded landing pages (including single property sites) with contact forms that bring leads into your database and add the agent's co-branded information to all communications.

Real estate agents may express concerns about value sharing to meet RESPA requirements. While strategies for meeting these rules vary across companies, you should be prepared to enter the discussion. A strong mortgage CRM like Surefire CRM will offer options for value sharing.

When building referral partner relationships, expand beyond real estate agents. Financial planners, CPAs, insurance agents, and lawyers are among the other professionals that may bring value as referral partners. Learn their specialties and areas of interest. Then, as you're bringing in leads, be prepared to answer prospect requests regarding other financial professionals.

What are the best methods for generating leads using your personal network?

Collecting leads when you're out and about in your daily life should be quick and easy. With a mortgage CRM like Surefire, it is. Assets like forms and calculators are optimized for mobile use. When you meet someone who's interested in a loan, it's easy to collect their information from your mobile device.

These leads will go directly into your database, triggering an immediate response. They can also trigger an appropriate prospect workflow without you having to remember to do anything when you get back to the office.

Final thoughts

Gathering leads is not enough. You've got to do something with them, too. A strong mortgage CRM like Surefire can help your company take leads all the way through closing with tools such as:

- Quick response times
- Round Robin lead assignments
- Scoring-based prioritization
- Educational and nudge campaigns

Surefire CRM can help you get the leads, nurture them, walk them through closing and keep them for life. [Schedule a demo](#) and let us show you how.

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Mortgage Landing Pages

Create a Mortgage Landing Page that Converts More Leads.

Landing pages are an essential function of any marketing campaign. They allow you to **capture leads** while automating your responses to create an automated communication channel for loan officers, prospective home buyers, and even your referral partners.

While you can be granular with the data that you look to capture with your landing pages, we find that it is a best practice to ask for only the essential information you need to **qualify your leads**. You can always gain the information you need through continued communication with the prospective buyer.

What is lead capture?

Lead capturing is the process of using interconnected web pages (landing pages) to acquire new leads. This process allows loan officers to capture online mortgage marketing leads without buying them directly, which provides prospects closer to the bottom of the sales funnel.

What is a landing page?

In the world of digital marketing, a **landing page** is a stand-alone web page used as a method to encourage a contact to complete one specific goal or call to action (CTA).

Unlike most web pages that can have many goals in the hopes of increasing the time spent on the site by the visitor, a landing page focuses the visitor on completing the defined goal as quickly as possible.

What are the advantages of using mortgage landing pages?

Industry-leading mortgage CRMs like Surefire CRM provide everything needed for digital mortgage marketing lead capture. Instead of providing generic forms and creative content, Surefire CRM comes with mortgage landing page templates that do not require any technical configuration.

When done incorrectly, internet mortgage marketing can be frustrating for loan officers and prospective buyers. When relying on a “contact us” form or a prospect picking up the phone to call, loan officers experience lost leads as emails are misfiled, and calls are not picked up during busy times.

How should I respond to leads?

The mortgage landing page backed by a lead capture form connected to your mortgage CRM allows for:

- Guaranteed capture of lead data
- Immediate response through automated workflows
- Multi-channel response through compliant text message solutions

It is important that your response be immediate and contain the contact information for the Loan Officer who will be assigned to the prospective buyer. Therefore, using the automated functionality of a CRM like Surefire is essential for streamlining your communication process.

Should I co-brand landing pages with referral partners?

The best digital marketing plan for mortgage companies does not stop with borrowers. Referral partners, such as buyer’s agents and listing agents, are critical sources of leads on your mortgage marketing website and you should always seek new and effective methods to combine your marketing efforts.

These agents can have a dedicated mortgage landing page on their site backed by your mortgage CRM, allowing them to connect borrowers with loan officers for pre-qualification on the properties they represent.

Referral partners also benefit from **Single Property Sites** hosted on the loan officer's mortgage landing pages because they allow co-marketing of specific properties while serving to qualify borrowers simultaneously. This improves the chances of closing the loan with the current partner but also helps to earn the loan officer the right to the referral from the listing agent in a future transaction. Mortgage website marketing is best when it is a portal to both your borrowers and your partners.



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Mortgage Marketing Content

The Content You Use Is The Key To Achieving Your Mortgage Marketing Goal

Mortgage marketing is evolving into a deeper and more complex specialty every year. As buyers become more sophisticated, loan officers and their leaders demand more of the marketing team. Competitors from large online lenders use marketing to occupy the mind space of borrowers and make it difficult for consultative lenders to help them find the best loan for their goals. The ultimate goal of any marketing team is to help the lender close more loans. But getting there is not easy, so be sure to address all of the major stages of mortgage marketing.

The backbone of mortgage marketing is the mortgage marketing CRM. This system should combine lead management, automation, creative content, **multi-channel engagement** and critical integrations to help lenders market their services. While these systems vary, Surefire CRM from Top of Mind Networks can help your team close more loans with all of the processes in this article.

How can content help generate and capture new leads?

Generating new leads is critical and can be done in many ways. Creating the right message on your website and using **landing pages** to capture lead information in a usable format (inside your mortgage CRM, versus a generated email or a difficult to access spreadsheet). Social media marketing has become a central strategy for lenders as well. And of course, purchasing leads is still very popular and is the main source for many originators today. Integration is key with your lead sources through partners like **Zapier** for example, to again drive the leads into your **mortgage CRM**.

Capturing these leads in an accessible, compliant, and highly effective CRM like Surefire CRM is more important in the mortgage industry than other similar industries because response time is so important as buyers move from “just looking” to falling in love with their dream home and expect to immediately secure pre-qualification for a mortgage.

Of course, borrowers are not the only focus in **lead generation**. Partners, such as real estate agents, need attention as well. Sharing important market and neighborhood updates, as well as showing these partners regularly how valuable it is to work with you through demonstrations of your technology to improve the borrowing experience drives more referrals as well.

How can content generate more loan applications?

Once the prospective borrower has connected through a landing page, the loan officer enters them directly into the CRM (rare with automated lead capture), or identifies them from a purchased list, the engagement begins. **Speed to lead** is so important to stress here, so marketing responses in the first moments with engaging emails or texts drive lead conversion rates significantly higher.



Once the first engagement is complete, enroll (or more likely use the **rule engine to automatically place**) the borrower in a well planned automated workflow in Surefire CRM to provide education, timely content, invitations to download additional materials that guide them in their borrowing journey, and offers to help them through the application process. Modern marketing CRMs accomplish this through mortgage **email marketing**, **texting**, **phone**, **mortgage marketing flyers**, and a number of other channels.

How can content increase closures?

Once the prospective borrower applies for a loan, the mortgage marketing team should launch into a series of educational outreaches that are triggered by each funding milestone. Informing the borrower about issues that could negatively impact their application, such as taking on additional debt, help to both increase the close rate for the lender and also improve the likelihood that the borrower will recommend the lender in the future. Surefire CRM includes an **award-winning** set of in-process videos to humanize the loan experience and help them stay away from critical mistakes during the loan process.

How can content create a client for life?

When the loan is closed, the mortgage marketing has really just begun. Many loan officers shift their focus to the next loan, but the marketing team needs to step in and continue to nurture and elevate the relationship with the borrower, now client. Clients respond positively when the loan officer offers consultation, informs them of changes in the market that they can take advantage of, provides timely news content, and generally educates and engages them.

Simple reminders of the relationship, like holiday and birthday greetings, make a major difference in helping the client remember the lender first when a live event occurs that turns them back into a prospective borrower.

Creating a **client for life** pays massive dividends for lenders. Being there to fund future loans, including refinancing, second homes, moving, upsizing, downsizing, and more is much less expensive than generating the same number of brand new leads. In fact, many originators set a goal to establish and maintain a base of clients for life to avoid the need to prospect at all.

But the mortgage lending market is extremely competitive, and just generating a few emails or **postcards** will not work to engage your clients. To succeed, mortgage marketers need to build automated but human-like touches with their clients. These need to be maintained long after the deal closes, for years into the future. Quantity is not enough either though, you need spectacular creative content and stand out of the crowd, it better be **award-winning**!

Follow the detailed tactics below to drive up your engagement with your borrowers and convert them to clients for life. Lenders using Surefire CRM can simply enroll a borrower on a Client for Life workflow. Your client for life will automatically receive the contacts and touchpoints necessary, at the right frequency and using just the right mix of communication channels. You'll earn repeat business and deserve referral business by putting each closed loan on this proven workflow.

Knowing the goals is important, but getting there is just as critical. The best and highest achievement of your team's sales goals relies on marketing executing at the highest level as well. A modern mortgage CRM, such as Surefire CRM, is an absolute necessity to get there.

Mortgage Marketing Content — Should you create content or use stock content?

Finding stock images and slapping them into emails and postcards is neither difficult nor is it very creative. In today's marketing-saturated world, this type of content will just add to the noise in the borrower's busy day. Most loan officers and even larger lenders are essentially doing exactly this without even knowing it. If there was no competition for the attention of the borrower and

the opportunity to be their source for mortgage consulting for life, this would be acceptable. But competition in mortgage marketing is fierce with multiple lenders approaching borrowers when they indicate interest. This is where mortgage industry marketing creative provides significantly higher value to lenders than stock content.

Modern mortgage CRM systems develop content from the ground up with a focus on the needs of lenders. And not just static, reusable content but also timely and market responsive content. Key interactives, videos and creatives designed for mobile distribution enable lenders to stand out. Of course, Surefire users can truly stand out, with **award winning content** at their fingertips and a powerful marketing platform with which to distribute it.

What are the advantages of a multi-media marketing approach?

Lenders are B2C marketers and therefore require sophisticated approaches to developing engagement with borrowers. Their mortgage marketing CRM is the engine driving this engagement in a way a single loan officer would be unable to replicate without automation and access to all types of content.

- Email marketing is an efficient and potentially automated method to stay in touch with borrowers but suffers from saturation, with even the most legitimate messages often lost in the shuffle.
- Print marketing allows lenders to stay in touch from within the home, where most borrowing decisions are made. Production has a per-contact cost but each print piece, whether delivered as a flyer or a mailer, is proven to leave a lasting impression.
- SMS/text marketing allows for an immediate response in a format borrowers have learned to be comfortable using. With no “junk box” for texts, delivery is highly likely but industry compliance is critical and a tool like **Top of Mind's Power Messaging** provides enormous coverage to lenders working within the rules.
- Videos and interactive pieces bring the internet alive and power social media with interest grabbing and timely content. Sophisticated mortgage CRMs like Surefire even have custom video delivery systems through partnerships with platforms like BombBomb.

Mortgage Marketing Automation — How can you implement a multi-channel marketing approach?

Of course, content on its own has little value to lenders. Mortgage CRM platforms like Surefire must also provide efficient automation that ensures the content is delivered on task, on time, and looking great for the borrower to consume. But not all mortgage CRMs are created equal, and years of experience in the automation process are critical. Surefire has been awarded for content, which has proven to work twice as well when loan officers utilize its automated workflows to market to borrowers.

Highest use of loan officer time

Recruiting and retaining loan officers is a challenge for lenders. Using the team that you have to their highest value to the organization will help you reach the common goal of closing more loans. Manual tasks can often be automated to allow loan officers to focus on getting borrowers through the application process and building close relationships with referral partners.

This leads to two schools of thinking when it comes to mortgage marketing. Some lenders view their CRM as a set-and-forget tool to automate marketing. These lenders load in prospects and closed loans and let the automation handle the rest. Often there is a Loan Officer Assistant or Marketing Manager that handles data entry and upload in these situations. Other lenders view the CRM as an interactive hub for loan officers and use it to generate daily task lists and contact points. The best strategy is typically a combination of these two methods, with the level of CRM adoption driven by the specific goals of the loan officer and their role in marketing for the lender.

Integrations save time here as well. CRMs like Surefire CRM can integrate to key systems like the LOS, POS, social media, lead generation, media creation tools, and more. These integrations and support for a single sign-on can work together to create a single hub for all marketing activity for the loan officer. This drives engagement with and utilization of the CRM.

Final thoughts

Find a consultant. Mortgage marketing requires a deep understanding of the mortgage industry and marketing methods. Even with both backgrounds, years of experience blending the two will drive better decisions in where to invest. For example, any company can create a campaign to send emails to clients, but getting the mix of digital, print, social, text, and phone correct takes years. Finding a consultant, like Top of Mind Networks, will help make sure your marketing investment drives your business and not to experimentation.

Smaller lenders (anyone smaller than the top handful of digital-first lenders that push high-fee loans online and on television) need guidance to make sure their marketing investment pays dividends.

Treat prospects like friends and family. In the end, borrowers are people. They are mothers and fathers, uncles and aunts, grandparents and neighbors. They need assistance and education about securing financing for a home or other property. Treating them well, consulting with them as trusted advisors, and ultimately helping them through an exciting yet stressful event in their lives is both the business goal and the marketer's goal. This generates a WIN-WIN scenario and helps ensure you create **Clients for Life**.

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Mortgage Email Marketing

Stand out with Effective Mortgage Email Marketing

Mortgage email marketing is a key strategy to enable loan officers to engage with their prospect base, connect and educate borrowers who are in the process of securing a mortgage or refinancing, and remain a consultative influence in their client's journey to earn repeat and referral business.

The challenge for many lending professionals is finding the appropriate methods to automate their email marketing efforts in a way that keeps their prospects and clients engaged long term. Surefire CRM assists in this process by providing different lead nurturing sequences that keep you top of mind with all of your borrowers.

How can automating your emails help nurture your leads?

Email marketing for mortgage brokers is similar to standard drip and education campaigns used in typical digital marketing campaigns. Automation is absolutely key with workflows creating efficiencies that enable the loan officer to have more time to work the high volume of work related to in-process loans and therefore close a higher loan volume.

A prospective mortgage lead or current mortgage customer needs to be nurtured and educated to convince them that the loan officer or mortgage broker is the best choice for them. Email marketing offers mortgage loan originators an easy, automated channel to educate and build trust.

How do you create engaging email templates?

To make this possible, **mortgage CRM** systems like Surefire from Top of Mind Networks provide mortgage email marketing templates and preconfigured **automated workflows** that draw on extensive **mortgage email marketing experience**. These marketing templates let the loan officer engage with their borrowers without the need for reinventing key messages or experimenting to find what works best.

What is an email marketing workflow?

A marketing workflow is a series of operations or steps set during the development of a marketing campaign or project.

The rules and requirements established in this workflow dictate the potential emails a lead will receive based on their information or actions.

What type of creative content should I include in my email marketing?

Best practices for mortgage email marketing go well beyond the emails themselves, with modern **mortgage CRM** systems providing **multimedia and multi-channel engagement**. For example, instead of delivering flat mortgage newsletters for marketing, the best mortgage CRM systems offer the loan officer choices, such as video-based or animated market and local reviews for periodic content delivery.

How do I adopt a holistic mortgage marketing strategy?

Holistic marketing considers a business and all of the departments that make up that business to be part of one entity. To grow that business, holistic marketing seeks to focus each department of the company towards one objective.

An email marketing mortgage campaign may actually just be a small part of the total outreach for a loan officer. Delivering outreach with an expert blend of email, phone, SMS, print, and social content is actually the best and most effective way to engage the widest range of prospects and clients. This can be very time-consuming and complex without the right mortgage CRM solution.

Final thoughts

Surefire CRM removes the marketing automation paralysis that loan officers often feel by delivering done-for-you marketing workflows. Award-winning creative content is constantly refreshed and automatically made available for originators. Key communication tools like an automated phone dialing system and automated and instantaneous text message response through workflows are offered to all Surefire CRM users.



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Social Media Marketing for Mortgage Lenders

Although it feels like social media marketing is ever-changing, there are strategies that remain tried and true.

Best practices for **social media marketing** change as quickly as the social media landscape itself. With studies showing 78% percent of salespeople who use **mortgage social media marketing** out-perform their peers, there's a good reason for loan officers to get involved. Some tried-and-true strategies remain consistent, and when you implement those, building your social media brand may be easier than you expect.

Are there rules for what mortgage lenders can post on social media?

It's not the first thing you want to talk about, but **compliance** must be addressed, so let's get it out of the way. If your posts don't meet rigid industry requirements, they could lead to devastating fines.

In addition to following the rules yourself, be aware that commenters on your posts could make **non-compliant statements**. You might consider turning off comments completely when that option exists. Otherwise, carefully monitor comments on your page and delete those that may be misleading. To avoid angering commenters, let your followers know you will hide comments that may violate mortgage lending advertising laws.



Be aware, too, that advertising on social media sites will look different for mortgages than for other consumer products. For example, Facebook requires mortgage lenders to create a “Special Ad Audience” based on how the targets behave online, but not on potentially discriminatory factors like ZIP code or age.

Using a CRM created for the mortgage industry to create and schedule social media posts can help with **compliance**. For example, Surefire CRM allows companies to require approval for messages and tracks posts for auditing purposes.

How do you drive lead generation through social media?

If you want your social media followers to pause in their scrolling to look at your messages, then you probably know from your own experience that you’ll need to stand out in the crowd.

Here are some guidelines to remember whether you’re generating your own content or selecting messages from your mortgage CRM.



Mind your tone. Overall, social media is a place to be casual, and you’ll want your writing to be casual as well. You’ll want to remain professional, too, as everything you post is a reflection of your business. If you use humor, keep it rated G.

Address your audience. Take a look at who’s following you on different platforms. Facebook may have started out for college students, but it has long been popular with older generations, too. In general, newer platforms are more likely to have younger participants.

You may be able to determine who your audiences are by reviewing your lists of friends and followers. If not, pay attention to which types of posts gain traction on the various platforms. Do first-time buyer messages resonate more on Instagram, while refi messages get more likes and shares on Facebook?

Once you determine a pattern, you can begin to tailor your posts accordingly. However, you will not want to restrict certain topics exclusively to any one platform. Maybe most of your refi prospects are on Facebook, but you likely have some first-time homebuyers there, too. Plus, **social media** is all about sharing—even if your content isn’t relevant to some friends or followers, you hope they’ll share with friends who may be interested.

Stay relevant. Your business accounts should focus on your business, industry-related topics and the community you serve. Talk about your special products, the charity you support and your great team (with their permission). Leave most, if not all, of your personal posts for your personal pages.

One way to get personal without oversharing is to talk about your community involvement. Let people know you'll be out supporting the hometown football team or that you're planning to check out a community park since the weather has turned nice. These topics give your followers insight into your personal life while also showing your support for the community—a valued trait for many prospective borrowers.

Provide timely industry news. Did conventional loan limits recently increase? Did the FHFA report house prices are rising faster than ever? Are rates at historically low levels?

Help your friends and family members stay current on industry news, then go a step further to give context for the national headlines.

What do conventional loan limit increases mean for your community, especially if you're in a pricey area? How does that help your typical home buyer?

If house prices are rising nationally, does that mean they're rising in your state or region too? How much have the prices grown and how much equity might that add for a typical homeowner? How will equity growth help your readers today, even if they aren't planning to sell any time soon?

Rate news? We've heard about low rates for a while. Talk about how—specifically—low rates benefit your clients. Did you help someone save \$500 a month with a refi? How much will they save over the life of their loan? Talk about it! (Avoid tagging clients in these cases, and definitely do not tag them without permission!)

Timely news is important in your **social media marketing**, and local context and/or success stories will make the news even more impactful. **A strong mortgage CRM** will provide timely messages and images. Grab those, then take it a step further and add a sentence or two to localize the information.

Solve a problem. The pandemic offers a good illustration of opportunities to provide solutions to problems your followers are likely experiencing. When the CARES Act was passed, many loan officers shared helpful information ranging from general updates on forbearances to student loan options to credit score impacts of different actions.

Even in normal times, people have problems to solve, though those problems might not be as universal as a pandemic. Are you seeing families post pictures as they tour college campuses with their high school students? Perhaps a post about using home equity to help pay tuition is in order.

Are you or your friends preparing to take on some home improvements this summer? Maybe your followers are too. It's a good time to share info on the FHA 203K.

Give your readers something to do. People love to play games, take quizzes and answer silly test questions on social media. You don't want to share games that could compromise participants' security. Instead, consider devising interesting interactions on your own.

For example, an easy way to engage followers is to ask questions related to homeownership. How long did you live in the first home you owned? What's your favorite thing about your neighborhood? What's your favorite or least favorite home maintenance chore? Whether people answer your question online or not, they will respond mentally, helping them associate your name with homeownership and financing topics.

Loan officers who use a mortgage marketing CRM likely have access to **mortgage calculators**, interactive games, and tools that can be used to encourage interaction on your social media channels. Surefire CRM has a series of neighborhood reports that allow readers to type in any street address and learn more about their area, from typical commutes to demographics to recent home sales. Loan officers can also share game show-style educational games, simple calculators, video riddles and more.

Include a call to action. You probably don't want to end every post by saying, "Call me for a quote on your next home loan or refinance." A call to action can be as simple as inviting your followers to like or comment on your post or encouraging them to use the cool calculator you posted. But, at least sometimes, you'll want to remind them why you're there—to make lives better through homeownership and home financing.

Posting timely news? "Comment below or reach out if you have questions."

Posting about low rates? "I've helped many clients save money, even when they thought it might not be possible. Let me know if you'd like to see how much you may be able to save."

Posting a pre-qualification calculator? "Even if you're not purchasing a home right now, it's fun to play with the simple calculator and see what you may be able to afford at this stage and with today's rates. Try it out!"

Which social media channels should I use?

No matter which platform you choose to use, content is key. If you want your social media followers to pause their scrolling to look at your messages, you must provide consistent eye-catching content that follows industry regulations.

How should your CRM integrate with your social media channels?

While managing your social media presence can feel overwhelming, there are tricks for making it easier. The largest and most comprehensive is a CRM platform that's built specifically for the mortgage industry. Your CRM can help with your social media marketing in three primary ways: compliance, scheduling, and resources.

Compliance. A strong mortgage CRM will offer your company tools for reviewing and approving content deployed through the system. The company maintains control over which social media accounts are linked with the CRM and can deny or make edits for posts that don't meet industry rules or are not on brand.

When auditors descend, a strong mortgage CRM will also be equipped with self-service tools so you can pull reports. Then, if auditors require more in-depth or unexpected details, you'll have access to support that will help you answer the requests.

Scheduling. A key factor of success in social media marketing is consistency. Your followers need to hear from you regularly. As a result, if you let it get away from you, managing your accounts can turn into a full-time job. But your full-time job is supposed to be getting homeowners and home buyers into great loans. Who has time to be on social media all day?!

The ability to plan ahead and schedule out your posts is a key factor in making your social media marketing campaign work. You can set up recurring deployments to take care of weekly, monthly or annual messages.

For example, Surefire CRM provides a weekly market update. You set it up only once, and your followers will receive up-to-date messaging from you each week.

Recurring messages are also appropriate for market updates that occur less frequently or for regular reminders. Surefire CRM has a report you can schedule to appear on your social media feeds each quarter after FHFA releases its updated House Price Index.

You can also schedule messages to repeat annually. For example, encourage your followers to check their credit reports each summer or include a home financing checkup among their New Year's resolutions each January. Tell them about 203K renovation loans before summer projects begin or tout low-down payment loans before the spring buying season.



Another strategy is to set aside time at the beginning of each year to **schedule distinct messaging for that year**. These might include fresh holiday wishes since you don't want to use the same one each year. You can also pre-schedule messages that are evergreen but that you don't want to repeat annually. Examples might include mortgage calculators, credit riddles, or interactive games.

Before you know it, your social media marketing will primarily be a set-it-and-forget-it machine. You can hop in with timely news occasionally, but overall, your social media posting will take care of itself with a little setup from you.

Depth of Resources. It's impossible to schedule social media marketing posts out for a year or longer without a broad content library. Your mortgage CRM should contain a full catalog of content options, covering the breadth of mortgage-related topics, presented in a variety of styles, and available to distribute through several avenues, including social sharing. This way, you'll find something you like, messaging that is on-point, and content that's bound to make you stand out from your competitors.

We may think of physical libraries as stale, quiet, musty places, but your mortgage CRM's content library should not be! In fact, it should be downright noisy with announcements of new and updated resources. You should be wowed constantly by timely messages, fresh styling of evergreen messages, and new ways to invite interaction and engagement.

In 2020, during the first six months of the pandemic, Surefire CRM's creative team released 25 timely messages to help loan officers communicate clearly about changes impacting the market. During that time, Surefire CRM also released re-styled and updated designs for in-process communications, several mortgage calculators, and the weekly markets newsletter.

Final thoughts

Social media marketing should work for you, not the other way around.

With a strong mortgage CRM at your back, social media marketing will become a fun and easy part of your job. You'll put your social media accounts to work for you bringing in new business, rather than working for your social media accounts as you try to manage your posts.

Surefire CRM can help you with social media and more. **We would love to give you a tour.**



Enhance Your Creative Content Game With Mortgage Memes

Mortgage Memes are a great way to entertain your customers and partners so long as you follow some simple rules.

Since their inception as an effective and enjoyable conversation method and **marketing trend**, memes remain at the top spot of shareable, viral content. But what is a meme, and why are they an effective means of communication for mortgage lenders? This article covers the reasons why memes are effective and provides examples of memes that mortgage professionals can and should incorporate into their **mortgage marketing** strategy.

What is a meme?

A meme is an image, video, piece of text, etc., that a creator edits with a tagline matching their desired message. At its core, a meme is meant to be humorous and relatable. Popular memes pick up speed fairly quickly, as internet users can share their favorite memes to their social networks with the click of a button.

Memes are made using any imagery that helps to convey a culturally-relevant idea. The most successful use of memes includes imagery that is instantly identifiable to an existing culture or subculture. The more the audience connects to the image, the easier a meme gains traction when sent through different marketing channels, including social media, **email**, and **text**.

Several industries are discovering the untapped potential for businesses to use memes to distribute branded content since they offer a more informal way to introduce their brand identity and company culture to new audiences.

Why should mortgage professionals use memes?

Meme marketing is an essential aspect of modern social engagement and internet marketing; therefore, all mortgage lending professionals need to consider their use in future marketing efforts. **Memes are a powerful tool for mortgage lenders** to:

- Educate borrowers in a format that is both fun and memorable.
- Introduce their brand through a demonstration of personality.
- Increase audience engagement for social media and email marketing campaigns.
- Generate additional leads through client referrals.

Remember, most internet users spend over two hours per day on their social media accounts scrolling through timelines. Funny Mortgage memes can elicit a positive response from potential borrowers by speaking directly to their culture. Of course, not everybody finds mortgage memes funny, so be careful to keep it professional to avoid turning off buyers from an offensive meme.

How should I use mortgage memes?

Like any **mortgage social media marketing plan**, the basics of successfully using mortgage memes can be summarized as things you should always do and those you should never do.

Always:

Cater to your audience. Know your audience's humor before you post. It is easy to miss the mark and even easier to offend someone, so make sure you are setting up the right jokes for your audience. This also means being specific when deciding on what is timely, such as refinance memes when rates are dropping.

Leave your mark. Mortgage-specific memes need branding. Adding your brand to your memes ensures that your audience knows which lender posted the meme that made them chuckle. It also guarantees that when people share your meme, you are given credit for your work.

Be witty. Memes that are silly and fun are great for sharing with your personal network, but mortgage memes need to relate to mortgage-specific topics in the form of witty commentary.

Post sparingly. Too many mortgage memes will make a loan officer or the company they work for look unprofessional.

Study the experts. Online culture can shift in a matter of minutes, and what seemed funny last week can be offensive the next. Before you post, complete a quick search for what is popular and resonates with the current culture.

Stay compliant. Like any other social post, your mortgage memes have to remain in compliance with all federal and state regulations. These regulations also apply to your comments section.

Never:

Show your frustration. Whether you're frustrated because one of your borrowers is causing unnecessary delays in the approval process or a Realtor follows up a bit too frequently, your mortgage memes should remain positive at all times. Remember, you are trying to attract real estate professionals and borrowers, not your fellow mortgage lenders.

Intimidate borrowers. The loan origination process is complicated, but the top loan originators make it look easy. Never post a mortgage meme that makes the process seem difficult to borrowers.

Post anything offensive. Positive memes can gain traction with your audience, but an offensive meme will spread much faster and quickly damage your reputation as a mortgage lender.

Final thoughts

As with any **mortgage marketing trend**, funny mortgage memes offer **mortgage brokers**, **loan officers**, **credit unions**, **banks** and **consumer direct** lenders a method to create a broader audience in a way that feels natural to prospective home buyers. You will also appeal to different audiences with new home memes, mortgage memes, refinance memes, and of course, loan officer memes or real estate memes (for your colleagues and referral partners to get a laugh as well!)

Be aware that advertising on social media sites and emails looks different for the mortgage industry than it does for other industries. For example, Facebook requires mortgage lenders to create a "Special Ad Audience" based on how the targets behave online, but not on factors like ZIP code or age.

Using a mortgage CRM created specifically for the mortgage industry to design and schedule engagement with your prospective borrowers can comply. **Surefire**, the **best mortgage CRM**, allows companies to require approval for social media posts and also tracks posts for auditing purposes, allowing leaders in mortgage lending to remain top of mind with their audience.



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Mortgage Marketing Trends That Will Grow Your Business

Keep up with the latest marketing trends to stay competitive in the lending space.

At their core, marketing trends are popular, cost-effective business practices that savvy marketing professionals pursue to meet their company's goals. Marketing trends use the introduction of new features, technological capabilities, or tools to expand their audience of potential customers.

While certain mortgage marketing trends seem to fall out of popularity as fast as they enter, others integrate to become necessary business practices. At one time, artificial intelligence, data-driven marketing, and search engine optimization were all considered to be nonsensical tech jargon. Today, these former **mortgage marketing trends** are among the top priorities for loan originators.

But what current trends should be a priority for mortgage companies and which will prove to be a waste of time? Top of Mind Networks has the answer.

Video

What is video marketing?

Video marketing uses videos to accomplish one or all of the following goals:

1. Advertise and market your brand
2. Educate your prospective and current customers
3. Engage with your digital audience via different **social media** channels

More recently, video has conquered **social media**, providing mortgage marketing professionals with a method to more effectively grab the attention of their intended audience as they scroll through their **social timelines**.

Why should mortgage originators implement video marketing?

If you aren't using video in your **mortgage marketing** efforts, you will likely fall behind your competitors that do. Video marketing is the future, and the future is NOW! If you need additional convincing, then please review some of the high-level numbers on video marketing.

Per a previous study released by **Optinmonster**, video marketers received 66% more qualified leads, achieving a 54% increase in brand awareness through the use of video in social media channels.

Video is a great way to grow your lending customer base, and it's now more affordable than ever. Production of video marketing content is no longer held back by constraints associated with equipment and cost. Anyone can create a high-quality 4K video using only their cell phone.

What are some guidelines for great mortgage video marketing?

Rule number one is to ensure that your video marketing remains compliant with **state and federal regulations**. Even though video marketing is still seen as a new frontier for lenders, what you can and cannot broadcast in these videos is highly regulated.

The second rule of **great mortgage video marketing** is that any video you produce should tell a story. If you are introducing your company members to the world or walking potential borrowers through the steps they will likely experience during the buying process, your video needs to tell a story that is easy to understand.

Whether you are an independent LO or a chief marketing officer for a large lending institution, mortgage marketing videos are a great way to stand out from the faceless crowd of online mortgage ads promising low-interest rates.

Memes

What is a meme?

In digital marketing and engagement, a **meme** is an image, video, or text edited to relay a new message, usually in a humorous and lighthearted manner. While previously thought to be unprofessional, wise mortgage marketing professionals have begun to use these little messages to **increase their brand interactions** with potential and current customers.

How can you use memes in mortgage marketing?

Using humor in any of your **lead generation** efforts can be a double-edged sword. When producing any **mortgage memes**, you need to think about what might happen if someone doesn't get the joke, or worse, feels offended by the punch line.

When using memes in your mortgage marketing initiatives, you must remember that memes are professional when:

1. They inspire your customers or internal staff to achieve their goals.
2. They educate your customers on the lending process or news within the mortgage industry.

If the meme you want to post doesn't accomplish one of the guidelines above, do not post on any of your **social channels**.

Interactive media

What is interactive media?

Interactive media refers to a digital product or tool that mortgage lenders use to create an instant digital experience with their prospects. An example of the most common and simple of these interactive media tools is an interest rate calculator. These calculators help educate borrowers on the monthly and annual costs of a mortgage loan based on different lending scenarios.

There are interactive media solutions for every lending scenario and service that a lender offers to borrowers. In the recent market, lenders have commonly used interactive media to introduce potential refinance options to their existing borrowers.

When should mortgage lenders consider using interactive media?

Interactive media should be used as a tool to help borrowers set goals they can achieve effectively and efficiently through your lending services. Whether you are looking to source new qualified leads or want to introduce existing customers to different financing opportunities, always consider engaging them first through interactive media.

Gamification

What is gamification?

Gamification is a digital marketing strategy that uses gameplay elements to encourage interaction with a product or service. Through game design elements such as levels, badges, leaderboards, custom avatars, etc., mortgage lenders can engage with their customers in a way that the customer views as less formal and more enjoyable.

Why should mortgage professionals consider incorporating gamification into their marketing strategy?

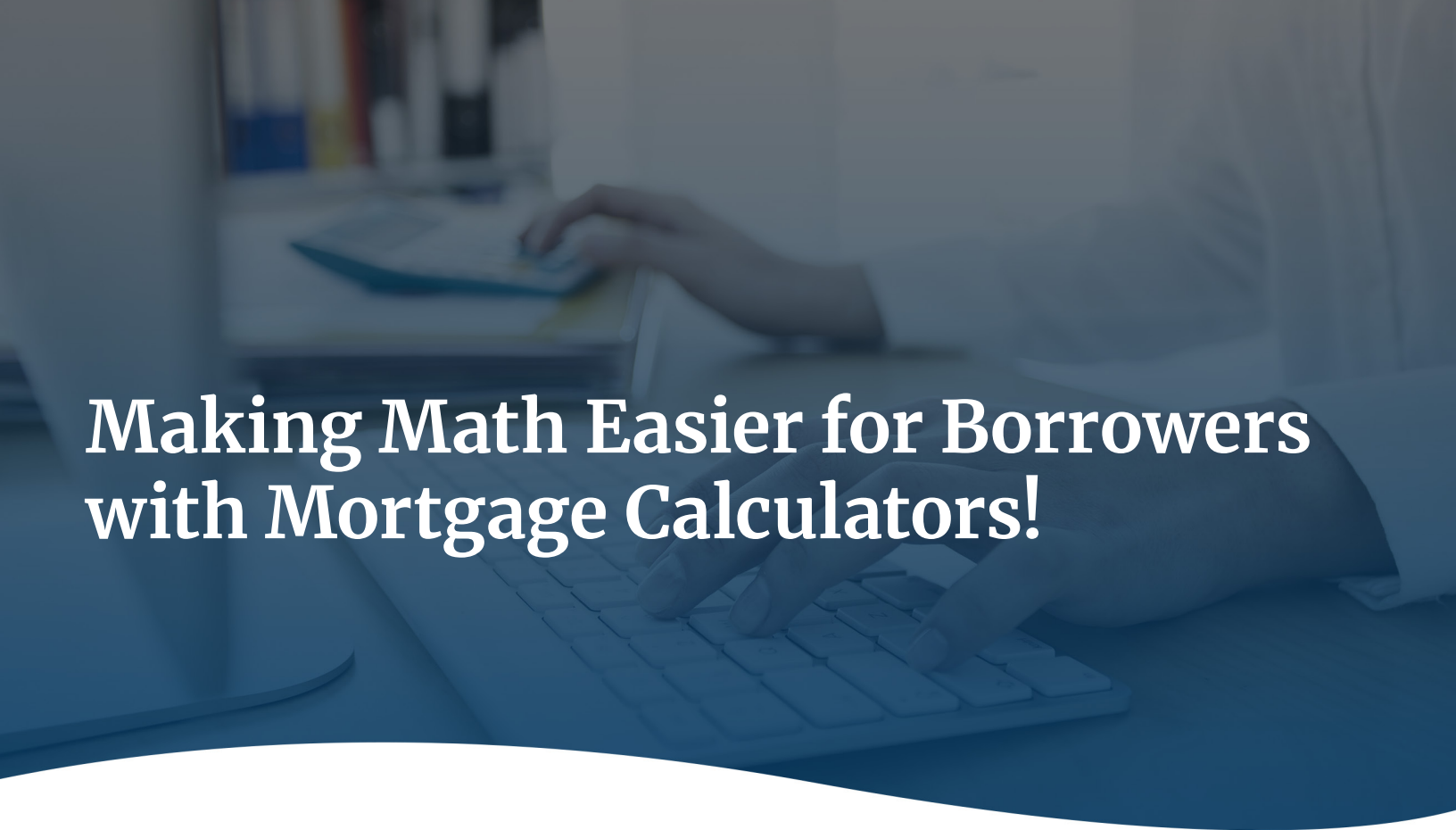
By the numbers, gamification is likely to become another highly utilized marketing technique for mortgage lenders to build a rapport with an untapped customer base. Based on current reports from the [U.S. Census Bureau](#), nearly 130 million people have grown up with video games, and 155.9 million residents play at least one or more mobile games.

How does Surefire CRM keep mortgage lenders up to date on mortgage marketing trends?

As the leading [solution provider](#) for mortgage marketing automation, Surefire CRM continues to stay at the forefront of [mortgage marketing trends](#), creating innovations to meet loan originators' ever-changing needs.

Through Surefire CRM, you can create and post custom videos, send interactive calculators, and deploy interactive media to your list of contacts with just a few clicks.

If you'd like additional information on how Surefire CRM uses marketing trends to keep you top of mind with your customers, [click here to schedule a demo of the industry's top mortgage CRM](#).



Making Math Easier for Borrowers with Mortgage Calculators!

Mortgage Marketing Trends

A mortgage calculator is an excellent starting point on a borrower's journey to achieving their financial goals. Whether helping potential borrowers estimate their monthly payments or creating scenarios for refinancing their homes, these interactive tools offer value to both borrowers and lenders looking to increase the volume of qualified leads in their mortgage pipeline.

How do mortgage calculators work?

Mortgage calculators are a fantastic tool for borrowers to determine all of the costs involved in purchasing a mortgage. Homebuyers use mortgage calculators to quantify the monthly payments for a particular loan amount, the purchase price, the budget they will have to keep to afford their dream home, and more.

Whether or not a borrower is mathematically inclined, most prefer to leave the mortgage math to a calculator for accuracy and efficiency.

What makes a great mortgage calculator?

A great mortgage calculator collects the right amount of information for the mortgage lender without overwhelming the borrower. However, this can create challenges for lenders who use these mortgage calculators as a part of their **lead generation strategy**.

If the information entered by the borrower is not thorough, the calculator will give an inaccurate answer. Misinformation can cause frustration for the borrower, who may feel like they are a victim of a “bait and switch,” potentially souring the borrower’s relationship before it ever really began.

The best mortgage calculators use “microtransactions,” spacing out the questions in phases to make the calculator feel less daunting.

Another factor for lenders to consider is how the calculator they use feeds into their marketing automation. If all the calculator does is provide the answer to the borrower without any follow-up communication or calls to action, the lender is not guaranteed to win the business.

Lenders can fix this issue by adding a clickable link where the prospective borrower enrolls themselves into the lender’s mortgage CRM. Once in the system, the lender can communicate with the potential borrower and guide them through the loan application process.

What types of mortgage calculators should lenders use for digital marketing?

Mortgage calculators are not a one-size-fits-all-tool. There are many unique calculators that can educate borrowers and increase the volume of **digital leads**.

Mortgage Payment Calculator:

A mortgage payment calculator is a tried-and-true solution for any borrower looking at financing options for their home purchase. A mortgage payment calculator creates an amortization schedule based on the loan amount, interest rate, down payment and loan term (typically calculated in years). This calculator provides the lender with a breakdown of their monthly mortgage payment showing interest and principal reduction.

Suppose the down payment is below the standard 20%. In that case, this calculator showcases a factor known as private mortgage insurance (PMI) , which will be an added cost for the borrower until they reach a certain percentage of loan to value (LTV).

As a bonus, a loan officer can use a detailed breakdown of the loan balance year over year to generate an amortization schedule. This amortization schedule also shows when the borrower will no longer be required to pay PMI.

Mortgage Affordability Calculator

A mortgage affordability calculator focuses on the borrower and their monthly incomes vs. expenses. Using the information from this calculator, borrowers evaluate how much mortgage they can realistically afford.

With the information from the affordability calculator, lenders can change their communication strategy to educate their borrowers on achieving their financial goals.

Mortgage Pre-Approval Calculator

A mortgage pre-approval calculator assess a borrower's creditworthiness to estimate how much financing they can qualify for. The borrower's annual income and the mortgage's term and interest rate is compared to their credit score, employment status, and other factors that determine the range for the total loan amount.

Rent vs. Buy Calculator

The rent vs. buy calculator shows that the grass may be greener as a homeowner instead of a renter. This calculator compares the borrower's financial situations of both renting and buying a home.

These calculators showcase the appreciation of a home that the potential borrower will not experience as a renter for added value. Lenders can use the information gained from this calculator to educate potential borrowers about the benefits of homeownership.

Mortgage Refinance Calculator

These calculators answer the question, "How much money can a borrower save per month by refinancing?" The borrower compares their current mortgage payment to what they could be paying with a new term, interest rate, APR, and more.

Loan Comparison Calculator

Short term or long term? Fixed rate or variable rate? Loan comparison calculators help borrowers determine the loan that is right for their situation.

When comparing loans, there are a multitude of factors to be considered. This calculator goes further than the interest rate and loan term. Origination fees, commitment fees, balloon payments and the annual percentage rate (APR) are all factors that loan comparison calculators take into consideration.

Mortgage Payoff Calculator

A mortgage payoff calculator is a great tool that helps borrowers understand the interest they can save by increasing their mortgage payments. This mortgage amortization calculator clarifies the borrower's situation using information on the original mortgage term, years remaining, current payments, and the current principal of the loan.

Mortgage marketing professionals who integrate their mortgage payoff calculator with their mortgage CRM often use a mortgage payoff calculator to educate their customers on different programs available, including a mortgage refinance.

How can I add mortgage calculators into my digital marketing plan?

The mistake many mortgage marketing professionals make when implementing mortgage calculators is that they add them to their website's main page and then forget that they exist.

Mortgage calculators are an excellent method to gather information on prospective borrowers and trigger **automated workflows**. Many successful mortgage marketing professionals use these interactive tools in their **emails**, **landing pages** and **social media channels** to ensure that their contacts see the value in engaging with the lender's marketing content.

Should I use a free mortgage calculator on my website?

There are many free mortgage calculator options available to lenders. Through a simple code, anyone can add this functionality to their website in a few easy steps. However, a free mortgage calculator comes with its own set of pros and cons compared to other options available.

Pros:

- They're free for you and your borrowers
- They are formatted to make them easy to install on your website
- Borrowers can refer other prospective homebuyers to the calculator's page, garnering more traffic

Cons:

- These calculators are created and supported by a third party making it hard to ensure quality
- Hard to differentiate from other lenders with free mortgage calculators
- Could have a virus built into the JavaScript
- Your branding is not reflected in the colors/logos on the calculator and they might link out of your site
- Free options are limited; borrowers are looking for more loan options

Final thoughts

Like any tool used in a digital marketing strategy, **mortgage marketing professionals** need to approach the implementation of mortgage calculators with a clear understanding of how the information these tools collect can **automate** the mortgage process.

This is why **Surefire CRM** is the preferred marketing solution for mortgage lenders and mortgage loan officers. With our ever-expanding library of mortgage calculators and other **interactive tools**, mortgage marketing professionals can quickly implement an optimized digital experience for their borrowers. Surefire's marketing tools give mortgage lenders and mortgage loan officers the power to win new business, earn repeat business and gain referral business with award-winning content and groundbreaking workflows.



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Mortgage Marketing Flyers

Get Inspired by Our Stunning Mortgage Marketing Flyers

Mortgage flyers and other types of **direct mail** materials are still one of the top methods for engaging with your audience. However, the static, non-interactive mortgage marketing flyers and brochures your parents received in the mail are a thing of the past. Modern **mortgage CRM** systems like Surefire take mortgage direct mail marketing to a whole new level.

Should I use digital or physical mailers?

Fresh and consistent delivery of engaging content is critical to maintaining repeat and referral relationships with borrowers. That means just the right mix of post-close materials ranging from **gifts** and **mortgage marketing postcards** to digital content. These digital materials are now completely downloadable and available on desktop and mobile, serving modern borrowers' tastes.

What are best practices for mortgage marketing flyers?

Most mortgage marketing professionals find that it is best practice to integrate their marketing flyers with other **digital marketing initiatives** including downloadable content, **scheduling of live calls**, or **email workflows**.

Should my flyers and mailers include information for my referral partner?

Of course, the borrower is not the only consumer of mortgage marketing flyers. Referral partners such as real estate agents receive massive value from co-marketing materials, educational flyers about lending, and other flyers and digital interactives they can use to secure loans for their buyers. With a **mortgage CRM** like Surefire CRM, loan officers can easily generate custom co-branded presentation books to help them secure the referrals from partners required to fill their lead pipeline.

Final thoughts

While traditional mortgage marketing flyers are great, other mortgage marketing materials can truly differentiate a loan officer's brand. With Surefire's dynamic and interactive online tools, calculators and games, loan originators look like high-tech web wizards to their clients. Send dynamic video content to prospects through our **automated workflows** and in-process milestone rules, reach out directly through a singular email, or embed our content on a personal website. Bring leads in from anywhere on the web through the use of custom forms, surveys, and **landing pages**. Or take advantage of Surefire's Zapier integration to sync and send leads directly to your Surefire database. These other mortgage marketing materials elevate the loan officer in the eyes of the borrower beyond the use of flyers.



Creating a Mortgage Marketing Plan

Creating and Implementing the Best Digital Marketing Plan for Mortgage Companies

Why is digital mortgage marketing a key component of any loan officer's success? There's no doubt that digital communication is ubiquitous. Chances are we're logging on or logging in whether we're working, watching a movie or staying in touch with friends.

Would we expect less when it's time to make a move? The [National Association of Realtors](#) says that 55% of 2018 home buyers started their purchase journey with either an online search for properties or for information on the home buying process.

A solid online mortgage marketing program will help lenders start a conversation with potential clients before they decide to act, whether for a purchase, refinance or other mortgage product. Furthermore, a plan will guide you in keeping the conversation going after those prospects have closed on a loan and may be ready to refinance. If you show up in their inboxes and social media feeds regularly, your name will be top of mind when they begin that online search.

The best place to start is by creating your own plan from scratch or adapting a digital marketing plan for mortgage companies – because as we all know, the mortgage industry has unique opportunities and its own set of challenges.

Determine your Digital Marketing Goals

Whether you're a mortgage marketing professional or a loan officer in need of marketing strategies to grow your [personal pipeline](#), your digital marketing plan should align with your business's goals.

Ultimately, many plans focus on generating increased closings efficiently, with minimal cost. Write down some numbers to help you measure your success. Consider a percentage increase in closings; number of leads or prospects added; or percentage of leads converted to prospects or prospects converted to in-process borrowers.

Digital Marketing Goals

Look past the numbers, too. Consider how your digital marketing efforts will **support your mortgage company's mission statement**. If you're creating a plan as an individual mortgage professional, focus on showcasing your personal business values. You might include concepts like community support, customer service and consumer education.

It's harder to set numeric goals for supporting a mission statement. Here are some to consider:

- **Community Support Value** – Develop one message a month in support of your community. Ideas include highlighting service you and your teammates are performing, sharing opportunities for contacts to support a non-profit, or promoting an investment you've made in a community effort. Don't think of it as blasting an email each month about your endeavors (that might be overkill). Consider posting stories on your company blog or social media, too.
- **Customer Service Value** – Add a note offering/or highlighting availability of service providers in each message. Within one month, make service easier to access with a contact form link in your outgoing messages. Send messages to referral partners one time each month to remind them of your availability over the weekend.
- **Consumer Education Value** – Add 10 first-time buyer educational pieces over the year. Create a series of messages to support prospects with credit trouble. Acquire access to [online mortgage calculators](#). (NOTE: The best mortgage industry CRMs will have these educational materials and ways to distribute them. No need to start from scratch!)

How do you identify your target audiences?

Most mortgage companies will market to the following groups, at least.

- First-time buyers
- Renters
- Credit challenged prospects

- Trade-up buyers
- Investment buyers
- Vacation home buyers
- In-process borrowers
- Current homeowners (prospects for refinance, HELOC, reverse mortgage and other services)
- Closed-loan clients
- Referral partners

You might also think of your target audiences in terms of generations. First time buyers are more likely to be around 30, while homeowners don't qualify for a reverse mortgage until they're in their 60s. If your digital marketing plan includes social media platforms, you may want to consider posting more first time buyer materials on Instagram and more reverse mortgage information on Facebook, for example.

When you're planning, prioritize communications with your target audiences based on your own way of doing business and the areas you would like to see the most growth.

What are the channels you should use for your digital mortgage marketing?

Think about how you'll get the word out. What channels will you use, and what's your desired functionality for each? What target audiences will you reach? Here are some examples:

Email and/or Text Messaging

- Educational messaging for all life cycles and target audiences, including **automated drip campaigns** (such as a series of educational communication for prospects)
- **Personalized communication** (including specific deal or neighborhood details, for example)
- Automated in-process communication
- Messages based on triggered events (such as a loan anniversary or refi opportunity)
- Regularly recurring messages (such as a weekly market update for real estate agents, birthday greetings, or an annual credit report check reminder)
- Timely industry messages sent to an individual contact or as a blast to a large audience

Social (consider which platforms you'll use for different types of messages)

- Industry updates
- Links to **calculators** or other interactive tools

- General holiday greetings or motivational messages
- Company or personnel updates (such as new hires or a staff members' new certification)
- Program highlights
- Home buying or home selling tips

Website and/or Blog

- Basic company information
- Team member introductions
- News releases
- Educational content
- Links to **branded mortgage landing pages** with educational content, interactive tools or calculators (all with contact forms!)
- Embedded calculators or interactive tools
- Embedded "contact us" form

Overarching Elements of a Digital Mortgage Marketing Plan

You'll want to apply some unique industry considerations to your online mortgage marketing plan. These will need to apply to every marketing strategy, every piece of content, every target audience, and every action you take.

Compliance

In your planning, account for both the features you'll need to ensure are compliant and for any extra time to implement.

- Understand requirements for displaying your licensing, NMLS number and disclaimers consistently.
- Ensure a reliable system for opting out of email and text messaging to meet CAN-SPAM Act requirements.
- Enact a system for compliance reviews and approvals.
- Prepare ahead for audits in case regulators come knocking.

You may need to plan extra time both for setting up these systems and for the review of content as you create it later. Again, the best CRMs for the mortgage industry will help you in these areas.

Co-branding

Many mortgage lenders rely on referrals from real estate agents for high quality leads. You'll start seeing more leads coming in from your digital mortgage marketing efforts, too. Still, your marketing plan should include ways to build relationships with referral partners. These might include:

- Co-branding your partner's contact information alongside your own in emails or on mortgage landing pages
- Creating messaging specifically for co-brand partners
- Providing digital tools for real estate agents, such as single property websites to promote their listings or co-branded calculators to help buyers estimate costs as they're looking at homes.
- A CRM created specifically for the mortgage industry like Top of Mind's Surefire can help meet your co-brand needs plus address RESPA concerns around value sharing.

Interactivity

Remember the old Chinese proverb? "Tell me and I forget, teach me and I may remember, involve me and I learn."

To help your potential borrowers learn and remember, you'll want to include interactive online tools in your digital mortgage marketing plan. Calculators, video riddles and personalized animations will not only help your prospective clients absorb more information but will also go a long way toward engaging them and keep you top of mind.

Responsiveness (Speed-to-Lead)

In the mortgage industry, as in many others, speed-to-lead makes a noticeable difference. Seventy-eight percent of customers buy from the company that responds to their inquiry first. That's almost 4 of 5 leads, simply by being the first to reach out!

To maximize your mortgage marketing, be consistent about adding contact forms to your messages. Just as importantly, employ a system for immediate **automated responses** and develop a plan for human follow up as needed.

Mobile Optimization

All digital marketing plans should include ways to optimize all content for displaying on mobile devices. This is where consumers are most likely to receive your messages. Your **email marketing**, **landing pages**, mortgage website and your entire online presence should be designed for mobile display first.

Company Branding

This one may seem obvious, but it's easy to overlook. It's important to pay attention to your branding. You'll want to ensure your company's style, colors and proper logo are applied consistently.

Video

Think about how, not if, you'll incorporate **video into your digital marketing plan**. Ninety percent of consumers say a video helps them decide to buy. Consider these options:

- Videos on your website can optimize your search engine results. Ideas include explainer animations to help potential borrowers understand loan products, personal greetings from loan officers, and reviews from happy clients.
- A **personalized video** embedded in an email through a service like **BombBomb** or **Cyrano** helps prospects associate a face, a voice and mannerisms with a name. This makes the selling process exponentially more personal than an everyday professional headshot. And won't it be harder to turn down a loan officer you feel like you know? Look for a **mortgage CRM** that offers integrations with these types of services.

Live videos on social media channels also offer the feel of a personal conversation but to a public audience. You can use these to offer timely interest rate or industry news in a casual format.

How do you create the best digital mortgage plan for you?

Now that you've (finally!) worked through the preliminaries, it's time to create an actionable digital marketing plan.

The primary part of your plan will address the types of communication you'll use and details of each. Plans typically are arranged on a spreadsheet for easy organization. Here are primary components of a digital marketing plan for mortgage companies:

- List your goals at the top of the spreadsheet for reference in all planning.
- Divide your digital communication into primary distribution channels, including Public and Individual. Under Public, include rows for your website, blog, **mortgage landing pages** and single property sites. Also list the social platforms you will use. Individual communication might include recurring deployments, drip campaigns, triggered communication, and standalone blasts.

- In the spreadsheet columns, note and track your descriptions, requirements, and progress. Common column headings include target audience, types of messages (article, email, video or text message, for example), whether any content already exists, whether new content is needed, actions to take, and expected or actual completion dates.

Your plan will also likely include linked documents and spreadsheets. You might attach:

- **Content Library.** You'll probably use a spreadsheet. On each row, list the name of a content piece. Create columns for if whether it's existing or needs to be created, target audience, type of content (blog post, email, social media, etc), creator, due date (or date for update, expiration). You might also include a column to note where it's used. Examples are in a drip campaign, blog, standalone blast, or some combination. Finally, you could include columns to check whether it meets certain goals or requirements, such as compliant, cobranded, interactive or optimized for mobile.
- **Content Calendar.** These are typically organized in a spreadsheet by month. List topics or pieces that you plan to post in each row. In columns, include anticipated publication date, interim deadlines (such as a draft due or date to send for compliance review), and the channels where you'll post. These may include your blog, social media channels and/or email. Also include a column for results, such as views, click through rate or even deals won. Some teams also like to track publication dates and deadlines on an actual shared calendar, such as through Outlook or Google Calendars.
- **Style Guidelines.** You'll want to publish your company's rules regarding use of company logo, colors, fonts and editing style. You might also include approved templates or graphics in addition to compliance guidelines and cobranding rules. Reminders of priorities may also be in order, such as a focus on interactive content or on messaging that promotes your company's values.

Your digital marketing plan should be a living document that you can adjust to fit company needs, industry shifts, and [mortgage compliance regulations](#) as needed.

Final thoughts

Creating a broad digital marketing plan is not for the faint-hearted. You may want to start by building a sample plan focused on a few platforms/channels or a single target audience.

Consider the resources available to help. Surefire CRM provides not only a place to manage your customer information but also a vast content library, the ability to schedule or trigger communications, [set-it-and-forget it](#) workflows, and more.

[Let us give you a look around.](#) We are confident you'll like what you see.

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Compliance in Mortgage Marketing

As a mortgage professional, what steps are you taking to ensure your marketing efforts are compliant with lending regulations?

In a highly regulated industry like loan origination, compliance officers play a critical role in balancing the business needs to grow and stay flexible with the ever increasing pressures and risks associated with evolving regional and federal laws. Modern **mortgage CRMs** like Surefire make the internal and external audit processes easy and seamless. Reporting is key, from tracking the fair market value of print, mailing for **mortgage industry compliance**, and co-branding services to tracking opt-outs and following other strict marketing rules.

What are best practices to keep your mortgage marketing compliant?

The sheer volume of audit requests coupled with the varying requirements regionally and the evolution of those requirements mean that pain points for compliance officers boil down to the ease of control and reporting.

Controlling compliance related issues requires **mortgage CRM software** with the capability to create an approved content strategy and controls for which tools loan officers and their marketing counterparts are deploying. Key to this control is the ability to bring **multi-channel marketing** communication under a single mortgage compliance umbrella within the CRM. Control also requires complex hierarchical relationships for permissions ranging from loan officers, to branches (and their DBAs) as well as the corporate entity and its subsidiaries.

Mortgage CRM systems often rely on the marketing team to produce compliance reporting, but modern CRMs like Surefire allow the compliance officer specialized access to do so on demand. Compliance needs to easily report on content used in marketing campaigns including those based on one or more of **email**, **text messages**, recorded messages, **phone calls**, as well as print marketing. Depending on the organization, the compliance officer may prefer to use professional service offerings from the host of their mortgage CRM to produce these reports.

What some of the regulations all mortgage professionals should know?

Compliance officers are faced with a bevy of regulations to analyze. It amounts to an overwhelming alphabet soup that can force organizations into compliance paralysis. And it is completely understandable why.

- RESPA (Real Estate Settlement Procedures Act) – Prohibition of kickbacks for business referrals and educating borrowers regarding settlement costs through disclosures about the loan transaction, value and cost-sharing.
- CAN-SPAM (Controlling the Assault of Non-Solicited Pornography and Marketing) – Requirement to provide consumers the right to opt-out of emails or from receiving commercial messages. Included in all emails from the CRM. Violations can easily top \$1600 or more per email.
- DNC (Do Not Call) – These lists are hard to maintain. You can import DNC if you are subscribed to the registry to better manage and mitigate complaints.
- TCPA (Telephone Consumer Protection Act) – Addresses telemarketing, restricts the use of automatic dialers or artificial prerecorded voice messages, regulates telemarketing calls, auto-dialed calls, prerecorded calls, text messages, and unsolicited faxes.
- CCPA (California Consumer Privacy Act) – This is specific to California residents, gives them the right knowhow what services have information about them and be able to see what data companies have gathered about them, have that data deleted, and opt out of those companies selling it to third parties.
- Truth in lending enforced through Reg Z (gives borrowers the right to cancel certain credit transactions, including a lien on a borrower's dwelling, to regulate some credit card practices, and to provide consumers with access to fair and timely credit billing disputes.) / Reg N (regulates how mortgage lenders, servicers, brokers, advertising agencies and others can advertise mortgage services. The rule forbids deceptive claims in mortgage advertising and other commercial communications sent to consumers by mortgage brokers, lenders, services, and advertising agencies. Mortgage lenders and advertisers found to be in violation of Regulation N can face civil penalties.)

- Reg B. Equal Credit Opportunity Act (intended to prevent applicants from being discriminated against in any aspect of a credit transaction. Regulation B outlines the rules that lenders must adhere to when obtaining and processing credit information. Lenders are prohibited from discriminating on the basis of age, gender, ethnicity, nationality, or marital status. Reg B mandates that lenders provide oral or written notice of rejection to failed applicants within 30 days of receiving their completed application.)
- NOIA (Notice of incomplete application) The NOIA is used if the application is missing information that the applicant can provide and can stop the Reg B clock.
- Changes to 1003 are coming, URLA, Universal Residential Loan Application.

What is the process of a lender audit?

Every mortgage lender is subject to audit, both annually and without warning. During this process lenders will need to produce documentation for every social post, flyer, email, text blast, etc. during a set period requested by the auditor.

During an audit, the auditor is trying to determine whether or not any violations occurred. For example, was there a trigger term used in a social post which did not include a disclosure made accessible to the prospective borrower? If a violation is found, the lender could be subject to fines or a complete lockdown.

During an audit, what information is a lender required to provide?

Lenders are required to retain records of all customer marketing communications which can include **text messages**, **emails**, **social posts**, etc.

To demonstrate compliance in the event of an audit, lenders must keep track of what materials were sent to whom, when they were sent and who reviewed and approved them.

For materials co-branded with a referral partner, lenders must demonstrate that each co-marketing party has shared fair market value in accordance with RESPA. And in some instances, such as text message marketing, lenders must document that consumers expressly opted in to receiving communications.

When is it required that a disclosure be added to marketing materials?

Disclosures are required in any marketing materials which use a word or phrase that advertises the terms of a credit agreement. The Federal Trade Commission (FTC) defines these words or phrases as “Triggering Terms.”

The purpose of Triggering Terms is to clarify the terms of a loan providing consumers with the opportunity to compare offers from different lenders.

Examples of triggering terms include:

- The amount of a finance charge
- The title time required to pay and period of repayment
- The number of payments
- The amount of a down payment expressed as a percentage or a dollar amount
- The rate of interest charged by the lender

Final thoughts

Adding to the challenge for compliance officers is keeping track of the technology tools used by loan officers. Changes to regulations can introduce risk. Lenders usually respond to regulation by ratcheting down what they'll allow loan originators to do, but that approach has been known to backfire. Rules intended to rein in employees can exacerbate the same risks they are intended to prevent.

Lockdown can cause top producers to leave or use unsanctioned tools because the approved tools are so limited. This can expose the lender to fines but the pressure to keep these high performers is high in a competitive labor market. A CRM with a well-designed approval management function allows organizations to assert control where necessary while offering leeway to the qualified, trustworthy individuals who deserve it.



Mortgage Pipeline Management

Ditch the spreadsheet: Mortgage pipeline management doesn't need to be complex.

Is your chosen method for managing your pipeline increasing your ROI every year, or is it falling flat? No matter the system you use, at its core, it should ensure that you are closing loans no matter the market cycle.

Managing the **mortgage pipeline** can be daunting as a loan officer. With so many prospects in different stages, it can be hard to perform the necessary steps and simultaneously educate the borrower to keep them on track. To make matters worse, loan officers are often looking for mortgage pipeline management software but instead settle for a **mortgage pipeline spreadsheet**! This is understandable as the format is familiar and can be easily sorted.

What is the advantage of using a CRM for mortgage professionals?

Spreadsheets are familiar, but not very efficient. They do not integrate to the loan officer's **loan origination system (LOS)**. A modern mortgage CRM like Surefire takes that step and can therefore track key milestones automatically and provide mortgage marketing materials that help the borrower complete the loan process. The real value to **mortgage pipeline management** to the originator is a higher rate of closed loans as well as educating the borrower and creating a higher likelihood of repeat and referral business. This is achievable with the built-in award-winning creative content from Surefire CRM.

How do you make lasting impressions with potential home buyers?

Look like a star and keep your client informed in an entertaining and memorable manner with in-process dynamic video campaigns. Clients receive a dynamic and customized video email as they move through the loan process. Use your own branding or co-brand with your agent partners or add your agent partners (both buying and selling agents). Completely automate when you **synchronize with your LOS**. Your mortgage pipeline will be served from application to close. And if borrowers do not qualify for a loan today, the same technology can educate them through a credit repair process, adding them back to the mortgage pipeline once complete.

Final thoughts

Mortgage loan pipeline management does not need to be complex, however. Surefire has a tool that feels familiar, functions simply, and is much more powerful than a spreadsheet. The power comes from a live connection with the LOS. The ease of use comes from “My Views,” a time-saving mortgage pipeline software tool for mortgage pipeline management. It navigates like a spreadsheet, but saves loan officers from exporting, double data entry, missed milestones, and more.


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What to Look For In Mortgage Marketing Automation Tools

Finding the right software to communicate and manage the loan origination process effectively can be complicated if you don't know what to look for.

Marketing Automation

Success for any mortgage lender requires time — time spent ensuring that every loan stays on a clear path to close. On top of this, successful lenders need to ensure they are bringing in business to keep their business **pipeline** growing. Marketing automation offers a solution to mortgage professionals so they can scale their engagement with prospects and customers; continually track and optimize their performance; and even integrate with artificial intelligence to automate the communication. The result is precious time back given back to loan originators.

What is marketing automation?

Marketing automation uses technology to manage and automate many different mortgage marketing processes and procedures across multiple channels.

By implementing marketing automation, mortgage lenders can develop custom communications for both prospective and current customers in many formats, including **calls, emails, text messages, social media**, and the web. These communications can be personalized based on the information contained in your mortgage CRM.

Every member of a loan origination team can benefit from using marketing automation, from loan officers to compliance managers, as automation creates a method to optimize marketing and sales activities in a way that administrators can approve and track.

How does marketing automation work?

Marketing automation works by creating a series of communications based on the typical actions a customer or prospect might take when interacting with your company.

As a mortgage marketing professional, a crucial step for planning your marketing automation strategy is to ensure that you understand the messaging for each step of the customer's journey.

Whether your customer is in the stages of a necessary credit repair or considering the opportunity to refinance their current mortgage at a lower rate, your messaging needs to speak to their unique situation.

Human involvement is also a critical component of automating your **mortgage marketing process**. When a customer needs a call, it is essential that your workflow triggers a task to the loan officer or loan officer's assistant to follow up personally.

What is a marketing workflow?

Although many marketing professionals use the term workflow and campaign as if they were the same, a marketing workflow is a unique function of the marketing automation process. Marketing workflows act as a road map for your leads, creating an automated set of actions. Your leads are set sent down individual paths of the roadmap using the logic of "if this, then that" triggered by the information a customer submits or the **marketing content** they interact with.

Marketing workflows operate based on the rules you set for any leads. When marketing mortgages, rule-based workflows are critical components for creating a long-term relationship with your customers

As an example:

A Prospective customer John Smith enters your site looking for approval on their first home purchase. During John's customer journey, it is discovered that his credit disqualifies him from the loan he wishes to obtain. The workflow rules should trigger a conversation regarding possible alternatives such as FHA financing if practical, and if not, then reroute John to a different avenue of the customer journey from the loan application phase to educating him on how to repair his credit.

After the necessary time elapses for John to repair his credit, your workflow should trigger a message to John inviting him to begin the application process.

John doesn't see the invitation as an automated communication but a personal message from the company that helped him prepare for homeownership. As a result, John is more likely to become a crusader for his new lender, referring new leads and adding them to the mortgage lender's **lead generation** pipeline.

The purpose of using workflows goes far beyond reaching simple lead generation metrics. If you work to understand and improve your customer experience, mortgage marketing workflows can work as a strong advocate for your brand while ensuring that you meet your revenue goals.

When should a mortgage lender use automated workflows?

In the new age of technology, there is very little of the mortgage process that would not **benefit from internal and external communications automation** — however, the more complex your workflows, the more time and capital you may need to commit.

For any mortgage lender looking to take a more general approach to market automation, there are five types of workflows that can optimize production.

Inbound lead workflows

As the name implies, this type of workflow is about attracting new leads to your lending organization. Generating these leads comes from engaging them with some form of **marketing content** to submit information about themselves and their financial goals.

Most mortgage marketing professionals use different content types, including Interactive **mortgage calculators**, funny **mortgage memes**, or a new interest rate report, to prompt the initial interaction, thereby creating a unique contact record within their **CRM** to house the new lead's information.

But this workflow type shouldn't end as soon as your new lead submits their contact information. Other interactions through email, text, mail, or a phone call may be needed to determine if the lead should upgrade to a prospect.

Nurture workflows

These workflows help to guide prospective borrowers to the application process. Until the prospect upgrades to an applicant, most of the communication in this workflow needs to be centered on hypothetical scenarios, as critical pieces of information will not be known until the prospective borrower completes the application process.

As a bonus, nurture workflows can also be applied to existing clients and referral partners, helping to build and strengthen relationships.

In-process workflows

These workflows aim to help close loans in the most efficient way possible, deploying customized communications through integrations with different systems such as your LOS and PPE software when specific goals are met or not met.

These workflows also help simplify the process for your borrowers, ensuring that they are educated at each step of their journey.

Re-engagement workflows

Not every prospective borrower makes it through a workflow on their first go around. Regardless of the reason, re-engagement workflows are designed to get prospects and clients back on track.

Post-close workflows

Many mortgage professionals don't realize that the clear to close is not the end of the mortgage marketing process. It is just the beginning. **Post-close workflows** allow you to capitalize on your previous customers by triggering communications when they meet certain milestones or anniversaries, ensuring that they remain **clients for life**.

What are some mortgage marketing automation best practices?

Rule number one for successfully implementing mortgage marketing automation is to know your audience. Workflows need to be designed for the people they serve in any event, be it an internal or external process.

As you work through the steps that the contact takes, be sure you consider what they might do. A workflow can always have another branch, so make sure you think of the different actions a contact can take at each step and build accordingly.

Another great rule to follow when developing your marketing automation process is to remember to test and update. No process is perfect on the first go, and there is always room for improvement. So review your stats frequently and adjust accordingly.

What should lenders look for in marketing automation tools?

Working with a system that is made specifically for mortgage lenders is a great start. But for those looking to weigh their different options, here are three functions that you need in any mortgage marketing automation tool.

Integration with your other systems

Communication is the key to excellent **marketing automation**, so it is essential that any system you choose needs to work with any of the loan software you use in the loan origination process.

This should include your **loan origination system**, your **product pricing engine**, and even your **point of sale software**. These systems need to communicate with your mortgage marketing automation platform to keep the origination process moving efficiently.

Administrative approval and review

For any team size greater than one, you'll need a review function that both allows you to ensure **mortgage marketing compliance** and also allows you to track the status of any customer, employee, or referral partner in your database.

Templated content and workflows

Starting from zero is never easy. This is why any system you choose needs to come equipped with templated workflows and **content** tailored to your business needs.

Final thoughts

The best thing you can do when implementing the mortgage marketing automation strategy for your mortgage business is to build your processes with the end goal in mind.

If you want to stay ahead of the game, you'll want to start with a flexible **mortgage CRM** that can scale up or down, depending on the business cycle.

Surefire CRM has unique offerings that set us apart from other CRM's out there. Our **mortgage marketing plans** include rule-based workflows that will work with your internal staff, current and past customers, and referral partners all in one platform. Surefire also offers numerous **integrations** with different systems essential to your business, ensuring that no communication is ever missed.



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Mortgage Loan Origination Systems

The process from origination to fulfillment is complex. A LOS paired with a CRM is what you need to keep your pipeline on track.

Loan Origination Software

Along with your **mortgage CRM**, there are systems that you will need to ensure consistent growth year over year. A mortgage loan origination system (LOS) is one such platform that can assist you and your team from application to post-closing.

A **LOS software** manages the essential steps that must be completed for new loans, as well as refinances. This includes the origination, fulfillment, pricing and eligibility and document management.

As a mortgage professional, the biggest challenge is managing your contacts throughout these steps, which is why **Surefire CRM** has made integrating with your LOS software our top priority.

What is a loan origination system (LOS)?

A loan origination system (LOS) is a software platform that takes a mortgage transaction from origination to post-closing.

It is best to think of your LOS as a lock system in a canal, opening the gates to the next phase once it has all of the necessary information to proceed. The data can range from basic borrower contact information to confidential information, which must be stored securely.

Although every lender has their own loan fulfillment process, they usually follow the same principles and procedures. With these methods, an LOS can provide mortgage lenders with customizable support systems for the origination and fulfillment of every loan.

What are the essential functions of a loan origination system?

The two key functions of any LOS software is origination and fulfillment of a loan. Origination begins at the start of the loan process. This includes some functionality for **point of sale (POS)**, management of the loan application and pre-qualification. Fulfillment takes the information gained during the origination phase and guides the borrower through the steps of the appraisal, underwriting, closing, funding and post-closing.

The start of any loan begins at the application stage. First, the home buyer learns whether their current credit rating and savings qualify them to purchase their prospective home. The LOS takes this information from the point of sale and pulls it into the **pricing engine**. Once completed, the borrower can choose between different lending programs they qualify for, concluding with their pre-approval letter.

Once pre-approval is given to the buyer and the purchase contract is signed by both parties, the LOS software kicks into high gear processing the order for the appraisal. With the independent estimate of the property's value, the mortgage underwriter can process the loan with all necessary credit reports, title searches and tax transcripts. Underwriting is driven by information, which means that you'll need **the best mortgage CRM** that can send out requests as quickly as possible.

When all of the documentation is prepared, the clear to close is given with all of the necessary documentation presented for the borrower to sign including the all-important closing disclosure document. Documentation is key during this stage and your LOS software needs to keep you compliant.

At any point in these stages, a piece of the dozens of documents can come up missing, data points may be missed or a deadline can be pushed back. Without the proper support from your **LOS software**, unexpected delays can reduce productivity and harm your ROI.



What are key features for implementing a LOS software?

There are many software vendors available to mortgage professionals. During your discovery phase prior to implementing an LOS, there are key factors that you'll need to consider. Some of these features we've already discussed, such as CRM compatibility, document management and **POS integrations**.

One of the other key features to consider will be compliance. Your LOS system needs to follow federal and state laws, which doesn't just apply to data security regulations. For example, your loan estimate and closing disclosure need to match one another to remain compliant.

Which systems need to integrate with your LOS?

While LOS software provides origination and fulfillment management to help LOs manage their **pipeline**, these systems are not designed for external communications.

This is why the **best mortgage CRM systems like Surefire** work with LOS software to manage your **mortgage pipeline**. **When these systems work in tandem**, your communications with internal team members, borrowers, agents and other third-party service providers will be optimized giving you and your team members the ability to close more loans.

Who are the top mortgage LOS software companies?

When considering the loan origination system you'll use to optimize your lending team, it is important to consider the value that they bring to your current systems. Below is a list of the top mortgage LOS providers.

Encompass by Ellie Mae

Designed for midsize to large mortgage lenders, Ellie Mae's Encompass is a cloud-based loan origination platform that expedites and improves the digital mortgage process.

Encompass allows loan officers, underwriters, and other team members to track loan files throughout the entire origination process. The system also provides systems for expediting the underwriting process.

Key Features: Custom workflows, document management; loan tracking; risk management functionality; internal audit features; integrated pricing engine; application programming interface (API) for application customization and integration.

Calyx

Calyx is a cloud-based mortgage loan origination system (LOS) designed to provide service to any level of lender. Calyx provides three different solutions depending on the type of lending professional. Calyx Point is designed for mortgage brokers, Calyx Point Central provides service to small to medium sized mortgage companies with Calyx Path is designed for larger financial institutions.

Key Features: Custom workflows; document management; loan tracking; internal audit features; centralized reporting; granular access rights.

LendingPad

A cloud-based mortgage loan origination system (LOS), LendingPad aims to help businesses streamline and manage their loan origination processes and improve customer experience.

LendingPad offers specific editions for brokers, lenders, banks, credit unions, and institutions to improve collaboration between different lending professionals.

Key Features: Custom workflows, document management, loan tracking; internal audit features; post closing audit features; secondary workflows for investors.

Final thoughts

Whether you are a smaller broker or large bank, a loan origination system is a significant investment in a lender's tech stack. The process for finding the right LOS should include a review of the processes and procedures that make up your lending operation. The information used by your team will affect the level of customization you will need.

Get a list of the top loan origination systems here!



Mortgage Point of Sale Software

Point of Sale software creates a front-facing gateway for borrowers to apply for new loans via desktops, tablets and mobile devices.

Point of Sale systems provide lenders with an easy way to leverage automation by offering relevant pricing, quotes and products via desktops and mobile devices.

In the digital age, every potential borrower expects that their home buying experience will be virtual. Top-performing LOs and lenders use the digital experience provided by **POS and CRM integrations** to drive revenue by incorporating ease of use to the application process.

What is a point of sale (POS) system?

Where other **mortgage software** works to optimize internal procedures and systems for mortgage professionals, **a point of sale (POS) system** involves borrowers in the loan process through an external platform.

The right POS provides clarity to borrowers and improves efficiency in the mortgage application process while providing borrowers with the seamless digital experience they expect.

What are the essential functions of a point of sale system?

Over 90% of home buyers conduct a majority of their home buying searches and activities via the web, and this number continues to rise every year.

Digital applications are a large part of most POS platforms, providing lenders with a portal for new borrowers to inquire about different programs available with a quick click of the mouse or tap on a phone screen.

An additional function of a POS that lenders should consider is the ability to create follow-up sequences. This includes generating an instantaneous credit pull post completion of the loan application.



Which systems need to integrate with your POS?

While POS systems are invaluable to lenders, this software needs to work with your **loan origination software (LOS)**, **pricing engine** and mortgage CRM to optimize the loan process from application to fulfillment.

A **distinguished mortgage CRM system** like **Surefire works with POS software** to create an efficient solution for keeping potential borrowers on track through different communication channels.

Who are the top mortgage POS companies?

When considering the POS software you'll use to optimize your borrower interactions, it is important to consider the value that they bring to your current systems. Below is a list of the top mortgage POS providers.

Floify

Designed for loan originators and mortgage professionals, Floify is the industry's leading point of sale solution that streamlines the loan process. The platform provides a secure communication channel and document portal for the lender and borrower.

Floify is used to collect and verify borrower documentation and track loan progress communicating with borrowers and their real estate agents to close loans faster.

Key Features: Custom workflows, document management; loan tracking; online application processing; internal audit features; electronic signature; compliance management

SimpleNexus

SimpleNexus provides best-in-class app connections for loan officers to communicate with their borrowers and real estate agents. Through their channels SimpleNexus users are able to communicate and exchange data throughout the entire loan lifecycle.

SimpleNexus connects loan originators with their borrowers and real estate partners to deliver a measurable return on investment by reducing turn times, increase loan application submission and delivering referral business.

Key Features: Custom workflows; mobile platform; loan tracking; online application processing; internal audit features; electronic signature; compliance management.

Blend

Blend partners with **retail banks, credit unions, and mortgage banks** of various sizes to offer digital lending solutions for mortgage and home equity products.

With their digital lending platform, Blend helps lending institutions increase productivity. The company strives to make the process of getting a loan simpler, faster, and safer.

Key Features: Custom workflows; document management; loan tracking; online application processing; internal audit features; electronic signature.

Cloudvirga

Cloudvirga works with different lenders to provide a lower cost of origination through a world-class borrower experience.

Through their automated lender workflows, Cloudvirga cuts overall loan costs, increases transparency and reduces the time to close a loan.

Key Features: Custom workflows; document management; loan tracking; online application processing; internal audit features; electronic signature.

Final thoughts

Whether you are a smaller broker or large bank, a POS system is a significant investment in a lender's tech-stack. The steps for finding the right software should include a review of the processes and procedures that make up your lending operation. Knowing exactly what your team needs must play a critical role in choosing and implementing the best POS software solution for you.

Get a list of top POS software systems here!

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Mortgage Product Pricing Engine

Mortgage Pricing Engines provide potential borrowers with quick and accurate pricing.

Borrowers demand efficiency! Top-performing lenders increase their ROI year over year by finding new methods for streamlining the loan process. One efficiency that every mortgage professional needs to consider integrating into their lending system is a **product pricing engine**.

What is a Pricing Engine?

A product pricing engine (PPE) is a software that streamlines the beginning of the loan process to calculate pricing options. Using a pricing engine, mortgage professionals can automate the generation of different loan pricing scenarios with varying rate options.

By streamlining the process, mortgage originators and borrowers can compare rates effortlessly with the option to lock the rates for up to 60 days.

What are the essential functions of a PPE?

Product pricing engines provide value by optimizing interactions between lenders and home buyers. Allowing borrowers to view their pricing data directly within the software builds trust and confidence with the loan officer.

Mortgage Produce Pricing Engine. While different product pricing engines are similar in providing service, lending professionals need to look for these critical functions when selecting a product pricing engine:

The numbers must be accurate! Real-time rates effectively win new buyers, but if the information is inaccurate, you will quickly lose that buyer and face potential consequences for being non-compliant.

Rate locking. Rate locks give home buyers the time they need to review different lending options without the fear of losing a competitive rate.

PPE training. Your product pricing engine should be able to educate prospective borrowers on potential worst-case scenarios.

Which systems need to integrate with your PPE?

A pricing engine grants lenders the ability to provide real-time results to potential borrowers. Still, without a CRM like Surefire streamlining communications and following up with buyers, it is easy to lose the potential sale.

Integrating a product pricing engine with your CRM helps you stay top of mind throughout the borrower's journey.

Who are the top mortgage PPE service providers?

The right mortgage product pricing engine should perfectly fit the needs of your team. With so many to choose from, we compiled a list of the top mortgage PPE providers.

Optimal Blue

The right mortgage product pricing engine should perfectly fit the needs of your team. With so many to choose from, we compiled a list of the top mortgage PPE providers.

Key Features: Custom workflows, rate lock functions, price comparison visibility, document management, compliance management, loan processing, internal audit features.

PollyEx

PollyEx's state-of-the-art tagging-based system enables lenders to build and manage their products and pricing in a simple, elegant experience.

Through their change management and version control features, PollyEx allows lenders to test and revise pricing quickly and accurately on every scenario.

Key Features: Custom workflows, rate lock functions, price comparison visibility, document management, compliance management, loan processing, internal audit features.

Lender Price

Lender Price prides itself on being the most accurate and dynamic mortgage product pricing and eligibility engine. Their versatility allows banks, lenders and credit unions to manage product pricing for all mortgage types.

With advanced business intelligence and analytics, Lender Price provides powerful performance with full mobile functionality.

Key Features: Custom workflows, rate lock functions, price comparison visibility, document management, compliance management, loan processing, internal audit features, application programming interface (API) for application customization and integration.

Mortech

With its fully automated mortgage loan and PMI pricing eligibility and product selection, Mortech's solutions help any lender thrive.

Key Features: Custom workflows, rate lock functions, price comparison visibility, document management, compliance management, loan processing, internal audit features, application programming interface (API) for application customization and integration.

Final thoughts

As you continue to grow your client base, a product pricing engine will be a welcome addition to your lender tech stack, creating an engaging experience for your prospective borrowers.

Get a list of top PPE software systems here!



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Retail Mortgage Marketing

How traditional lenders are evolving to meet the needs of today's borrowers.

When people think of mortgage lenders, they think of what we in the industry refer to as retail mortgage lenders. In years past, retail lenders held a daunting share market towering over other types of loan originators through a process that would originate and fund loans in-house. More recently, other industry competitors have begun to even the playing field, creating retail lenders' need to evolve.

What is a retail lender?

Retail lenders, such as banks and mortgage-focused businesses, employ loan officers who issue loans directly to individual home buyers. **These lenders** often take an in-house approach to originating and funding their prospects' loans.

What challenges do retail lenders face?

Retail Loan Officers have to maintain many relationships with different needs. They must educate and nurture prospects, shepherd applicants through the process, and stay connected to borrowers for **many years** post-close. Coupled with how critical it is for LOs to create new referral relationships are to keep the **loan pipeline** full, and **they need another set of hands just to keep up**.

What technologies can improve the retail lending process?

Communication is pivotal to closing more loans in any lending organization. For retail lenders, it goes a step further. Communication needs to feel **unique and personal** to establish a trusting relationship with prospective and current clients.

A centralized marketing and **content messaging process** helps mortgage originators deliver personalized marketing content and educational materials that follow brand guidelines.

System reporting is also an essential function for retail lenders as it creates visibility for the status of each potential borrower in their pipeline.

Why is Surefire CRM the best system for retail lenders?

For nearly 20 years, **Surefire CRM** has been the leading mortgage marketing software provider, helping retail lenders stay top of mind through different customer marketing and engagement platforms backed by **industry-leading compliance**.

Surefire continues to evolve with the needs of mortgage lenders, ensuring loan originators can:

- Provide multi-media brand integrations with customizable journeys that engage and retain customers
- Increase the number of new prospects with marketing automation that lets mortgage professionals understand each customer's needs
- Close more loans through the implementation of customer recapture and retention **campaigns**
- Remain compliant by automating the administrative review of all marketing materials and campaigns
- Strengthen referral partner relationships with co-branded communication



Consumer Direct Connect

Marketing directly to borrowers lets lenders flex their brand's value muscle. Surefire CRM helps lay the framework for seamless automation with consumer direct lenders.

As the lending industry continues to evolve, your customer's demand for digital integrations increase. Consumer direct lenders provide lending options to a higher volume of borrowers using mortgage CRM software and other apps to provide web-based lending experience, where traditional retail lenders use loan officers to work directly with the borrower on their loan.

What is a consumer direct lender?

Consumer direct divisions of mortgage origination companies offer a quick, efficient online experience for completing the entire loan process digitally. Typically these loan originators rely on broad marketing campaigns and programs to bring inbound leads to consumer direct loan officers.

Originally, consumer direct lending was thought of as a novelty, but during the post-crisis housing recovery, low-interest rates created the environment for tech-savvy home buyers and refinance customers to dominate the market. These customers wanted to engage with the loan origination process in the digital world.

With some estimates indicating that more than half of home buyers complete their **mortgage process digitally**, many lenders are looking to adopt the structure of a consumer direct model.

What challenges do consumer direct lenders face?

Consumer direct lenders continue to face challenges when it comes to providing the same experience to borrowers and referral agents that they can offer the same, or better, level of customer service that home buyers come to expect from retail lenders.

The difficulty for loan officers who deal in consumer direct lending is that they deal with a much higher volume of prospective clients than a traditional retail lender and need specialized toolsets to respond within the aggressive follow-up protocols laid out by their organization's leadership. Essentially, a powerful **mortgage CRM** can create those nearly instant responses to borrower inquiries required in the consumer direct model. This can be accomplished through automated marketing tools built into the CRM across text, email, or web channels or even through integrations with **inbound call center systems** through open data APIs.

Luckily, as technology continues to improve, the gap that once existed is beginning to narrow.

The key for consumer direct lenders to continue their growth with new home buyers is to have open and clear lines of communication.

What technologies can improve the consumer direct process?

Communication is key to closing more loans. This is why consumer direct lenders choose **Surefire CRM** by Top of Mind Networks over other mortgage CRMs. Centralized marketing and **content for messages** direct from the lender to the consumer allow for a seamless stream of communication for any number of lending scenarios.

This, paired with lead distribution algorithms and open data interfaces to connect with inbound call systems offered by Surefire ensures that customer inquiries and new leads are given the same customer service experience they'd receive from a retail lender.

Permission access for referral partners also helps ensure that real estate agents can monitor the loan origination process and assist with keeping their buyer's transaction on track to close.

Why is Surefire CRM the best system for consumer direct lenders?

As the leading mortgage marketing software provider, Surefire CRM keeps consumer direct lenders top of mind and allows creative freedom for customer marketing and engagement with award-winning creative content backed by industry-leading compliance. Surefire also helps lenders:

- Close more loans through the implementation of customer recapture and retention campaigns
- Provide multi-media brand integrations that engage and retain customers with customizable journeys
- Increase the number of new prospects with marketing automation that lets mortgage professionals understand each customer's needs
- Ensure compliance by automating the administrative review of all marketing materials and campaigns
- Strengthen referral partner relationships with co-branded communication



Wholesale Mortgage Marketing and Third Party Origination (TPO)

Wholesale lenders work with other mortgage professionals to provide borrowers with the options they need.

Wholesale Lending

Variety is the key to success in mortgage lending. However, due to **underwriting standards or other guidelines**, traditional **retail lenders** may be unable to handle certain customers in-house. Rather than let the prospective borrower fall by the wayside, there is the option for the lender or broker to offer alternatives.

Wholesale lenders offer brokers and financial institutions loan programs that they can offer to their borrowers.

What is a wholesale lender?

Wholesale lenders (also known as Third-Party Originators) are lenders who work with other financial institutions, mortgage brokers, and mortgage banks in a B2B model as opposed to dealing directly with individual homebuyers in a B2C model.

These lenders will underwrite and/or process and underwrite the loan prior to funding the loan at closing using a broker or other financial institution as the intermediary with the consumer.

Third-Party Originators generate their market share through unique or more flexible product offerings, guidelines, or pricing.

For example, if a mortgage broker can't approve a loan for a homebuyer due to the underwriting guidelines of their bank, they have the option to offer a product from a wholesale lender for which they are an approved broker.

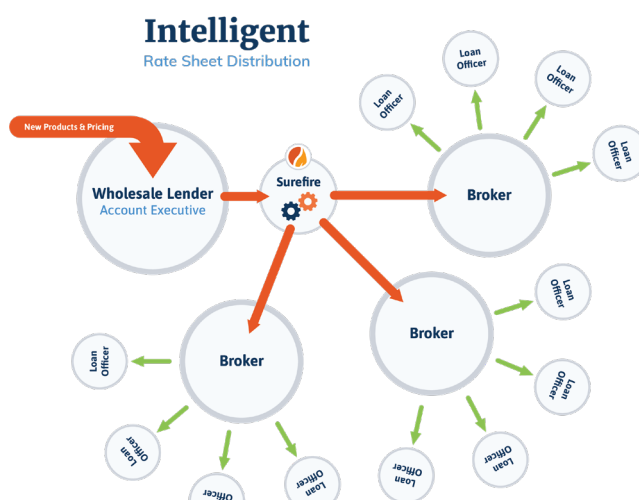
By offering products and rates that traditional lenders cannot, wholesale lenders can do more business at higher margins.



What challenges do wholesale lenders face?

Like any mortgage originator, competition is the greatest challenge that all wholesale lenders face. The nature of third-party origination requires **wholesale lenders to work with a database of financial institutions and brokers**, providing them with accurate and up to date information on the best pricing/rates and programs they offer.

The other challenge that many wholesale lenders face is sustainable growth. To establish long-standing relationships with different mortgage professionals, wholesale lenders rely on their teams to manage specific accounts of financial institutions, mortgage brokers and mortgage banks. But, without proper systems, these account managers can become overwhelmed by the challenge of keeping current clients happy while nurturing relationships with new lenders.



What technologies can improve the wholesale process?

Whether marketing to mortgage professionals or the end consumer, every mortgage lender requires a system that can automate their internal and external communication process. This is why wholesale lenders choose Surefire CRM by Top of Mind Networks over other mortgage CRMs. Centralized marketing and content for messages direct from the lender to their database of mortgage professionals allow for a seamless flow of communication for any number of lending scenarios.

This, paired with lead distribution algorithms and open data interfaces to connect with inbound call systems offered by Surefire ensures that you can grow your database of approved lenders on day one, ensuring that inquiries and new leads are given a customer service experience like none other.

Why is Surefire CRM the best system for wholesale lenders?

As the leading mortgage marketing software provider, Surefire CRM keeps wholesale lenders top of mind and allows streamlined communication for customer marketing and engagement with award-winning creative content backed by industry-leading compliance. Surefire also helps lenders:

- Qualify new broker leads through rule-based assignments, empowering account executives to grow their database
- Provide multi-media brand integrations that engage and retain customers with customizable journeys
- Ensure compliance by automating the administrative review of all marketing materials and campaigns
- Streamline communications by automating activities on behalf of account managers to ensure they never miss an opportunity.

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Cross-Sell Mortgage Marketing

Use mortgage lending as an effective relationship product in your cross-sell strategy.

Did you know that 80% of your future profits will come from 20% of your current customers? **Cross selling** is an **invaluable mortgage marketing practice** that saves mortgage professionals time and money and keeps them top of mind with customers.

Look at cross-selling as a way to become a trusted advisor with your **repeat customers**. While mortgage professionals look at buying a home as one of many transactions completed month after month, buyers look to this as both an aspirational and emotional chapter of their life. Show your customers that you genuinely care by listening to their needs. A mortgage lender is more likely to win the sale when they actually take the time to listen to the customer's needs and offer a product or service based on those needs. What better place to store and use this information than a world-class mortgage CRM like Surefire?

What is cross-selling?

In the mortgage industry, cross-selling happens when financial institutions with a mortgage lending division use the information gained during the mortgage origination process to offer different financial products. Credit unions are one of the main financial institutions that create incremental revenue growth opportunities by cross-selling.

What are the challenges to implementing a product cross-sell program?

Product cross-selling requires financial institutions to overcome natural challenges that exist within a complex lending organization: internal communication and data sharing between divisions.

Existing mortgage customers expect that the bank that financed one of the biggest events in their life should know them well. But, without the proper methods to share complete customer records with different divisions, lenders run the risk of damaging relationships with existing clients by sending generic communications.

As an example, if a customer was recently turned down for credit, the last thing that should be sent from their lender is a text about refinancing their home. Don't make the mistake of rubbing salt in the wound and inevitably causing irreparable damage to your bank's reputation.

What technologies can improve the cross-sell process?

Automated workflows that can be triggered based on client interactions are imperative when implementing a cross-sell program. These triggers should be reactive to the actions of your borrowers instead of your sales team. Borrowers seek out information when they think of taking action, so having articles available that speak to those actions helps current clients qualify themselves as leads for other divisions or lending programs.

Information sharing is also an essential function of successful product cross-selling. The borrower's full story needs to be accessible at any point of the decision making process while remaining compliant with federal lending regulations.

Why is Surefire CRM the best system for product cross-selling?

As the leading mortgage marketing software provider, Surefire CRM enables lenders to engage with their clients using award-winning creative content backed by industry-leading compliance. Surefire also helps lenders:

- Close more loans through the implementation of customer recapture and retention campaigns
- Maximize cross-selling opportunities through system integrations that alert lenders of credit pulls, lifestyle changes or web interactions.
- Ensure compliance by automating the administrative review of all marketing materials and workflows
- Strengthen borrower relationships through placement in appropriate nurture campaigns

A man with short dark hair and glasses is smiling while looking at a laptop screen. He is wearing a grey blazer over a dark red t-shirt. The background is a blurred office setting with large windows.

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Conclusion

Implementing the core principles of [mortgage marketing](#) goes beyond the growth of your sales channels. The right mortgage marketing strategies backed by powerful systems empower loan originators to qualify and gain customer commitment at the first conversation while assisting in underwriting and approval, reducing the cost to originate a loan.

If you'd like to learn more about why the top mortgage lenders choose [Surefire CRM](#) by Top of Mind Networks, [attend one of our weekly product demos](#).

You'll learn additional techniques to maximize your marketing ROI during the Surefire demo by implementing tools from the mortgage industry's most-used mortgage-specific CRM.

Congrats, grad!

Show your network that you're a mortgage marketing pro! [Add Mortgage Marketing University as a skill on LinkedIn and leave a review using this link](#).



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