



The Ultimate Mortgage Marketing Guide for Loan Officers



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CHAPTER 1

What is Mortgage Marketing?

A clear marketing plan for your mortgage company is key to building brand awareness, attracting qualified leads, and closing more clients. Whether you are just starting to develop your mortgage marketing strategy or looking to bolster your firm's current strategy, this guide will provide valuable insights for your marketing efforts.

In this first of five chapters, we will:

- Define mortgage marketing
- Give an overview of types of mortgage marketing
- Explain the mortgage marketing stages and how to reach your audience at each stage
- Share mortgage marketing tools every loan officer or mortgage broker can use to help automate their mortgage firm's marketing efforts

What Is Mortgage Marketing?

Mortgage marketing is quite simple – it's all the activities a mortgage lender, mortgage broker, or bank uses to educate and persuade potential clients to choose their mortgage services over those of their competitors. Marketing activities include traditional mortgage advertising, digital marketing, co-marketing partnerships, and referral marketing.

How Do I Market My Mortgage Company?

Before diving in, let's review our top three best practices to guide the development of your mortgage marketing strategy.

- **Quality Over Quantity:** While various mortgage marketing strategies can lead to success, it's essential to focus on quality over quantity. When choosing the best marketing channel(s) for your firm, keep your marketing budget and the time each campaign will require in mind. It's better to start with one or two marketing strategies to avoid spreading your resources too thin before you can see a return on your investment.
- **Measure Your Marketing Efforts:** Remember to create a measurable goal for your marketing efforts to evaluate each campaign's performance and optimize your marketing strategy (and budget) along the way.
- **Keep Your Clients In Mind:** Ultimately, your marketing strategy should revolve around your clients' wants and demands. Since clients tend to be quite diverse and the marketing world is constantly evolving, it's important to solicit feedback from your clients to better understand their behaviors and continually improve your chances of effectively reaching your target audience.

Types of Mortgage Marketing

A successful mortgage marketing strategy will generate a consistent flow of new mortgage business. Determining which is right for your business will depend on your marketing budget and available time. Here's a look at three of the most successful types of marketing for mortgages.

1 Traditional Marketing

Traditional mortgage marketing uses offline forms of communication like newspaper ads, magazines, and billboards to spread a message. It's a tried-and-true method of marketing that typically lasts longer and can reach a broader audience than online marketing methods. This form of marketing can also be very effective for reaching a local audience.

Traditional marketing and advertising for mortgage brokers often include:

- [Printed](#) materials (flyers, direct mailers, business cards)
- Concierge programs/customer loyalty programs (gifts, holiday cards)
- Newspaper/magazine advertising
- Event sponsorships
- Direct mail campaigns
- Billboard advertising
- Television or radio commercials

2 Digital Mortgage Marketing

[Digital mortgage marketing](#) is any form of promotion of mortgage services through an online or digital channel. As the world shifts towards all things digital, new methods for marketing mortgages continue to emerge. Some of the top digital mortgage marketing strategies include:

- [Email marketing](#)
- SMS text message marketing
- Content marketing
- [Social media marketing](#) (Instagram, Facebook, Twitter, LinkedIn, and Youtube)
- [Video marketing](#)
- Pay-Per-Click (PPC) advertising
- Search Engine Optimization (SEO)
- Property listing websites and landing pages
- Virtual events and webinars

3 Co-Marketing and Referral Marketing

Relationship-building can be an extremely effective addition to your mortgage marketing plan. Co-marketing and referral marketing are two strategies that allow you to increase brand awareness, broaden your audience, and grow your business.

- **Co-marketing** is a mutually beneficial relationship where professionals in related industries (like mortgage brokers and real estate agents) work together to undertake joint promotional efforts. This partnership often promotes co-branded materials, open houses, events, and/or shared offers.
- **Referral marketing** uses word-of-mouth recommendations to grow your customer base through collaboration with other professionals already working with your target audience. When you create a mutually beneficial referral relationship, you and your referral partner can experience significant business growth.

Combining your marketing efforts with other trusted professionals allows you to add more value to your audience and attract a greater volume of potential clients.

Some common examples of co-marketing and referral marketing include:

- Hosting networking events
- Asking for client reviews
- Cross-promoting content
- Co-hosting educational events
- Building your referral network
- [Real estate marketing](#)
- Post-close marketing strategy
- Check Out Jungo's Reffinity

Check Out Jungo's Reffinity

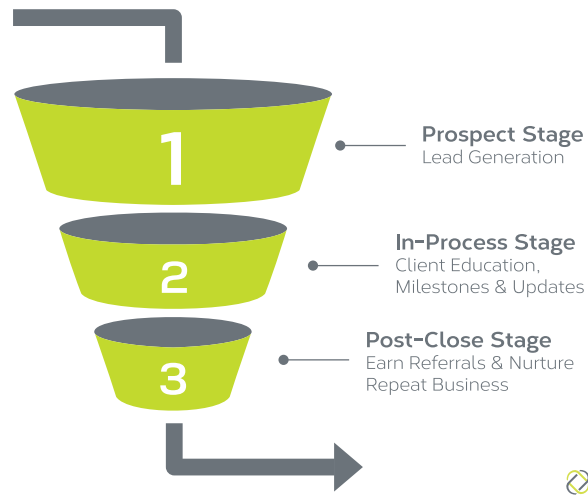


3 Stages of Mortgage Marketing

Marketing isn't just about getting your name in front of potential clients. To grow your business, you must have a strategy to move mortgage prospects through your pipeline. Typically, this involves guiding your client through the mortgage process from lead to post-close.

Taking the time to establish a "Know, Like, Trust" relationship will significantly expand your client base and improve your closing rates. To do this, start by familiarizing yourself with the three primary stages of the mortgage client journey, then make sure you're taking action at each stage to strengthen your relationships.

3 Stages of Mortgage Marketing



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1 Prospect Stage – Lead Generation

Once a client is actively looking for a mortgage solution, competition is fierce. If you want to position yourself for success, getting your brand in front of mortgage leads before they're ready to make a buying decision is essential.

In the early parts of the prospect stage, a client may be completely unaware of you, your service, or your company. For example, a homeowner may have a mortgage one to two points higher than the current market rate. This same person could be struggling with debt and have plenty of equity in their home but may never have thought of refinancing their home to pay off debts. At this point, providing educational content is the best way to make them aware of who you are and that you have a solution for their problem. By offering valuable resources to your prospects through blog posts or social media posts, you solidify yourself in their minds as an authority in the mortgage industry. Because they are familiar with your brand and trust you as an authority, prospects are more likely to choose your business for their mortgage needs.

In other cases, a prospect may know their need and understand that companies like yours offer a potential solution. Marketing efforts such as local SEO strategies, email marketing, social media, or PPC ads can help draw their attention to your business while they are still in the research phase.

Check Out Juno's Automated Email Marketing

2 In-Process Stage – Client Education, Milestones & Updates

Many mortgage professionals make the mistake of thinking that their marketing work is done once they've landed a client, and this couldn't be further from the truth. During the in-process stage, your focus should be on ensuring your client has such a good experience that they won't hesitate to come back to you when they need to refinance or purchase another property. Providing a positive experience for your clients is the best way to earn repeat business, positive reviews, and referrals. So, continue building the relationship by instilling confidence in the client through every step of the process.

In this stage of the client journey, your marketing should center around client education and communication. Focus on reassuring your clients that things are proceeding as they should and make sure everything is as easy as possible.

You can significantly improve the client experience by using [mortgage tools](#) to increase your efficiency and streamline the process. For example, you may use a Mortgage CRM, such as [Jungo](#), to automatically provide notifications when a client hits a specific milestone. Salesforce backs Jungo with thousands of integrations, such as top LOS and PPE integrations. Not only will this keep the line of communication open, but informing the client on what's happening will also improve your [mortgage pull-through rate](#).

3 Post-Close Stage – Earn Referrals & Nurture Repeat Business

Once the initial closing excitement fades, you lose touch with your clients, resulting in fewer check-in calls and emails. Don't let this happen! The first step in maintaining a great relationship with clients is maintaining contact with them.

Even after a client's loan closes, your client experience and mortgage marketing strategies should not come to a grinding halt. Staying familiar with your clients is a sure way to earn their refinance business down the road. It will take some extra time and effort, but investing in post-closing marketing will pay off.

Examples of post-close marketing strategies include:

Sending personalized emails, cards, and gifts to clients on birthdays, holidays, and special milestones
Sending thank-you gifts to referral partners who made the deal possible

Keeping in touch after the close is one of the best ways to ensure that your past clients aren't rate shopping with another lender when it comes time to refinance or buy another property. You can [automate post-close marketing](#) to save time and effort while ensuring you never miss an opportunity to connect and continuously grow your business reach.

Top 3 Mortgage Marketing Tools for Loan Officers

Planning and executing a mortgage marketing strategy without the right tools can quickly become overwhelming. You need a system to keep track of the clients and prospects you've contacted and tools and technology to help you effectively distribute your message. Here's a look at some cutting-edge solutions to take your mortgage marketing to the next level.

1 Mortgage Customer Relationship Management (CRM) Software

You've gone to great lengths to bring in new leads through your marketing efforts— don't let it go to waste! Mortgage Customer Relationship Management (CRM) software can help you manage leads, track referrals, and streamline communication with prospects, clients, and referral partners. A Mortgage CRM makes it easy to keep clients updated throughout each phase of the loan origination process. You can also make your referral partners feel confident when recommending your services by providing automated pipeline reports so they can watch their referrals progress. The tracking tool lets you see which referral relationships bring you the most business, so you can continue nurturing them.

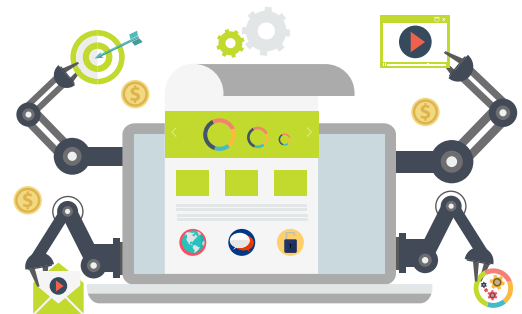


Mortgage Customer Relationship Management (CRM) Software

2 Marketing Automation for Email, SMS & Video Marketing

[Contact marketing solutions](#), such as email, SMS (text), and video, allow you to reach your clients and prospects in a way that is convenient for them. With Jungo's [Mortgage Email Marketing solution](#), it's easy to market your business even when you're away from your desk. You won't have to worry about coming up with ideas or even remembering to click send. The system includes:

- Pre-written, ready-to-send mortgage emails
- Automated special occasion emails
- Automated drip campaigns to help build relationships from the prospect stage to post-close follow-ups



Marketing Automation for Email, SMS & Video Marketing

Since everyone knows just how crowded email inboxes can get, Jungo also offers [Video Emails](#) to help you stand out from the crowd, build trust, and convert more leads. This tool makes it easy to record a personalized video and send it to a client with just a few clicks.

[SMS Text Messaging](#) allows you to send messages directly to your clients' or prospects' cell phones so that you can communicate with them in real-time. Don't like texting? You can also respond to text messages using your email platform. You can even schedule your messages, so you can be sure they will go out at the perfect time.

3 Co-Marketing & Referral Marketing Solutions

One of the roadblocks to a successful co-marketing relationship is the time and effort it takes to create properly branded marketing materials. Jungo's Co-marketing solution makes it easy to customize email marketing campaigns, flyers, and post-closing cards with the branding you need. The system also allows you to track your results and provide customized reports to your partners, reaffirming the value of your relationship and allowing you to track the effectiveness of your campaigns.



Co-Marketing & Referral
Marketing Solutions

How Does Marketing Automation Increase My Revenue?

Marketing automation is the key to streamlining your marketing programs, allowing you to create a more effective strategy with less effort. Additionally, marketing automation allows you to personalize your client's experience to their preferences, characteristics, and behaviors. According to a study by [Oracle](#), when marketing automation is used, lead quantity increases up to 80%, and there's a 451% increase in qualified leads. Jungo receives a lot of questions from mortgage professionals about how marketing automation works and whether it will be a good solution for their business needs. Here's a look at the answers to some of our most frequently asked questions.

How Can Jungo's Marketing Automation Platform Benefit My Mortgage Business?

The [automated systems](#) available within Jungo's Mortgage CRM can help you automate your internal processes, marketing efforts, and sales development. Jungo's bulk content creation and distribution systems will allow your team to work on a massive scale, quickly expanding your marketing efforts – and your results. Not only will automation help you find more leads and close more business, but it will also allow you to run your entire company more effectively.

"A robust CRM is the lifeblood of my business, and I have deep trust in Jungo as my service partner."
–Eric, Wells Fargo Home Mortgage

Do I Need to Have a Lot of Content to Benefit from Marketing Automation?

No! That's the beauty of Jungo's platform. It includes access to over 400 pre-built marketing templates that your marketing team can quickly and easily customize for your company and send out to thousands of clients with just a few clicks.

How Is Marketing Automation Beneficial to Loan Officers?

Jungo's marketing program's automation features can provide clients with a consistent stream of updates, pre-branded educational information, and more. Integrating these types of automation into a [loan officer marketing](#) plan streamlines several processes. Automation can free up a significant amount of time for loan officers, allowing them to focus on revenue-generating activities such as making phone calls and meeting with clients.



Bottom Line

We've covered a lot of ground in this first chapter of the Mortgage Marketing Guide. To recap the main takeaways, we learned that:

- Mortgage marketing encompasses all the activities mortgage businesses perform to educate and persuade potential clients to choose their mortgage services.
- Mortgage marketing strategies include traditional marketing methods, digital marketing methods, and co-marketing & referral marketing.
- The typical borrower moves through three stages of mortgage marketing: the prospect stage, the in-process stage, and the post-close stage.
- Tailoring your marketing efforts to each stage of the mortgage marketing process will allow you to provide a superior client experience that leads to repeat business and referrals.

Now that you are familiar with mortgage marketing and all its stages, head over to Chapter 2 to how to develop your mortgage marketing plan.





CHAPTER 2

What Every Loan Officer Should Include in Their Marketing Plan Template

In the first chapter of our Mortgage Marketing Guide, you learned the definition of mortgage marketing, the types of marketing, and the stages of the mortgage marketing process. Now, it's time to put this information into a detailed loan officer marketing plan to entice and obtain new business. In this chapter, we will define what a marketing plan is and explain how you can use Jungo's free loan officer marketing plan template to create one for your mortgage business.

What Is a Loan Officer Marketing Plan?

A loan officer marketing plan communicates your business goals and identifies the marketing tactics you will use to reach them. A solid mortgage marketing plan will identify the business's target market, its value proposition, and its competitive advantage in the market. Additionally, a mortgage marketing plan should outline the marketing goals of the business, the tactics it will use to achieve them, and how it will measure the performance of its marketing campaigns.

How To Develop a Loan Officer Marketing Plan Template

Just like the many steps accompanying client loan processes, a thorough and valuable loan officer marketing plan also requires various tactics. Fortunately, most loan officers don't need to create a strategy from total scratch. Instead, check out the following loan officer marketing plan template to streamline your efforts for maximum Return On Investment (ROI).

1 Find Your Target Audience or Niche

The first step in a loan officer marketing plan is identifying your target audience or niche. Marketing is most effective when it speaks to a specific audience. So, rather than focus on the entire mortgage industry, hone in on the individuals currently powering your business. These demographics help create a loan officer marketing plan template tailored to these specific customers.

For instance, when dealing with mortgage loans, it's helpful to break the general audience into various borrower types. First-time homebuyers, refinance clients, and even low-credit loan seekers are niches. These can be hyper-targeted in a loan officer marketing plan. Alternatively, you can focus your target audience on particular loan types. Such as individuals seeking a VA home loan or investment property loan.



Find Your Target Audience or Niche

2 Develop a Buyer Persona for Your Target Market

A buyer persona is a fictional representation of your ideal customer. It puts a fictional face on your target audience. So, you can focus your time and resources on the type of content and verbiage your ideal client prefers. By creating a buyer persona, you can hyper-target your marketing efforts and determine which types of marketing, such as traditional marketing, digital marketing, or referral marketing, is best for reaching your audience.

To develop a buyer persona, take a deep dive into previous client data and identify which client types are the most successful (and enjoyable). Leverage this information. Along with demographics such as household size and annual salary range, create a persona for each of your desired niches. What does each persona want and need from a loan officer?



Develop a Buyer Persona for Your Target Market

Buyer Persona Examples

For instance, 'First Time Buyer Bob' can encapsulate the preferences and finances of a new buyer. Also, 'Refinance Rita' can sum up the details of a client looking for refinancing. Each time you create new marketing materials or communicate with a potential client, return to these personas to ensure your messaging and positioning match their current needs, wants, and preferences.

3 Perform a SWOT Analysis

With your target audience in mind, the next step in a loan officer marketing plan template is to perform a SWOT analysis. Short for Strengths, Weaknesses, Opportunities, and Threats, a SWOT analysis is a critical marketing practice. So, it helps businesses identify and assess various factors.



Strengths

Weaknesses

Opportunities

Threats

Perform a SWOT Analysis

These can either positively or negatively impact their clients' goals.

In terms of a loan officer marketing plan, the acronym SWOT can be broken into:

- S: Areas of strength you and/or your mortgage company perform well in along with your competitive advantages, such as strong communicative skills.
- W: Areas of personal weakness that your competitors have an advantage in, as well as areas where you are limited by resources or inexperience, such as clerical skills.
- O: Present market opportunities or trends in your local area that you can capitalize on with your strengths.
- T: Present threats in the current housing market that could impact your marketing plans, such as COVID-19, increased competition, and new regulations.

By completing a SWOT analysis, loan businesses can better prepare for both potential advantages and disadvantages in their marketing plans.

4 Develop a Value Proposition

In the increasingly competitive mortgage industry, loan officers need to understand the importance of a value proposition. A value proposition is a simple statement that sums up why a potential client should choose your specific service. The basis of a value proposition is always your customer's main problem. So, to formulate yours, return to your buyer persona to identify your customer's primary problem or need.

Next, review your SWOT analysis to identify your strengths and how these strengths can be valuable to your target audience. For instance, strong communication and intrapersonal skills are valuable to 'First Time Buyer Bob' who doesn't understand how home loans work. Also, position this information to differentiate yourself from your competitors. This develops your unique value proposition.



Develop a Value Proposition

5 Define Your Goals

Goals are the backbone of a loan officer marketing plan template. Without goals, none of your marketing efforts have a true purpose or a means of measurement. So, when defining your goals, it's important to explain what you want to accomplish and how you plan on getting there. What do you need to do differently to execute your loan officer marketing plan?

For example, perhaps you'd like to increase your brand awareness and solidify your reputation in your local community. Then you might decide to dedicate part of your marketing budget to your [Search Engine Optimization \(SEO\)](#) efforts to help your website rank higher in search results and outperform your competitors. Decide what your goal is, and write down the steps you need to take to make it happen.



Define Your Goals

Ask Questions

Whatever you decide to do differently, make sure that your goals are trackable and specific. Otherwise, you'll never be able to tell if you're truly hitting your benchmarks. Check in on your loan officer marketing plan regularly. Are you missing, hitting, or surpassing your goals? Do you need to adjust your methods? After all, what you do now determines where you will be later.

6 Cultivate Relationships To Build a Quality Database

So, have your goals and value proposition in mind. Then, you can decide how to optimize the gap between where you are now and where you'd like to be. While you may think cultivating new relationships is a challenge, it's something that needs to be done to reach your marketing goals.

Fortunately, building and maintaining customer relationships does not need to be as intimidating as you may think. The right [Mortgage Customer Relationship Management \(CRM\)](#) tool can help loan officers stay in touch with clients throughout the entire buying process, all from one convenient dashboard. Jungo's Mortgage CRM software offers robust capabilities to manage customer data, send SMS text messages, and automate email communications to effortlessly meet your marketing goals.



Cultivate Relationships To Build a Quality Database

7. Create Partnerships with Referral Partners

The massive size of the real estate market means countless other professionals understand and value your work. Not all of them are your competition! If you want your loan officer marketing plan template to take on a life of its own, you'll need to support your business growth by [creating partnerships with referral partners](#).

Creating strong partnerships with fellow industry professionals, such as real estate agents, allows loan officers the opportunity to give and receive beneficial referrals. [Jungo's co-marketing tools](#) help attract and build these profitable partnerships. These use aesthetically appealing email templates, flyers, and post-closing cards/gift packages. The costs and performance of these various referral partner marketing materials can also be easily tracked using customizable reporting capabilities.



Create Partnerships with Referral Partners

8 Provide Ongoing Value

All in all, this loan officer marketing plan template is a great source of starter knowledge for you and your ongoing future as a mortgage loan officer. As you continue to navigate which marketing efforts work best for you and your target audience, you must remember that existing and potential clients may also need a bit of industry knowledge to also help guide their processes.

Fortunately, it's easier than ever to disseminate helpful industry information with the right [marketing tools](#). Loan officers can provide a variety of mortgage loan industry topics. These appeal to existing and potential customers via email and video marketing. Also, position yourself as a leader in your field. These marketing materials also speak to the quality of your business, which can benefit overall lead generation.



Provide Ongoing Value

Bottom Line

Know you know the ins and outs of developing a loan officer marketing plan for your business. Let's recap what we've learned in this chapter:

- A loan officer marketing plan provides an overview of your business goals and the marketing tactics you will utilize to reach them.
- To create your marketing plan, you must identify your target market and understand what they are looking for in a mortgage solution.
- With your target market in mind, you can conduct a SWOT analysis of your business and its competitive landscape to determine where your advantage is in the market.
- Leverage your competitive advantage (the thing your mortgage business does well) into your value proposition to reach your audience by speaking to their needs.
- Define the goals of your marketing efforts and the marketing tactics you will use to achieve them. Make sure your marketing campaigns are measurable.
- A Mortgage CRM with marketing automation features is crucial to managing your relationships with leads, prospects, clients, and referral partners and ensuring you provide value at every step.

While this loan officer marketing plan template is an excellent guide on where to start with your efforts, it's not the guarantee of complete marketing success. In reality, loan officer marketing features a good deal of trial and error. As you continue to experiment with a variety of marketing tactics, you'll eventually identify what works best for you and your target audience. In Chapter 3, we will discuss [digital mortgage marketing strategies](#) and how you can leverage digital channels to drive new qualified leads.





CHAPTER 3

Loan Officer Marketing to Realtors: Earn More Referrals in 2022

4 Effective Digital Mortgage Marketing Strategies for MLOs

Many mortgage borrowers begin their journey online, using the internet to gather information and compare their options before ever speaking to a mortgage broker or lender. The increased use of online search has made digital mortgage marketing a critical part of any successful mortgage broker's marketing plan.

In this chapter of our Mortgage Marketing Guide, we will:

- Discuss the importance of incorporating digital marketing strategies in your mortgage marketing plan
- Identify three critical questions to ask before developing your digital marketing strategy
- Explore four top digital marketing strategies to drive new business and engage your clients throughout their client journey

If you're looking for ways to optimize your online and social presence, you're in the right place. Keep reading to learn more.

What Is Digital Mortgage Marketing?

Digital mortgage marketing refers to all promotional efforts to connect with prospective mortgage clients through digital channels. It typically involves using a variety of channels, including your website, search engines, email, SMS marketing, and social media, to reach potential borrowers. Since so many people spend their time online, digital marketing is integral to any successful [loan officer marketing plan](#).

How Do You Get Started In Digital Mortgage Marketing?

Digital marketing is not something you will master overnight. Start slow. Below are a few essential questions to ask before developing your digital mortgage marketing strategy:

1 Who Is My Target Audience?

One of the most significant advantages of implementing a digital marketing strategy is the ability to reach your target audience precisely. Define what your ideal client looks like, their needs, how your services can solve those needs, and what value you can offer to differentiate yourself from competitors. For example, do you specialize in VHA loans, cash-out refinances, or another specialty? Think about the unique needs of a client seeking these types of loans and how you can address them. Lastly, consider the geographic location of your target audience and localize your communications as much as possible

2 What Channels Can I Use To Reach My Target Audience?

Now that you know who your ideal client is, put yourself in their shoes:

- **Research your ideal client's behaviors** – Where do your clients go when seeking information? Do they search online? Do they ask their friends? Understanding your target audience's habits will help you reach them at every stage of the mortgage marketing process, from the prospect stage to post-close.
- **Use your current customer base** – Gather information from current and past clients to create a template of a typical customer journey and identify crucial touchpoints where you can nurture a lead, provide value to an existing client, or reach out to ask for a referral. Ask your clients about their experience with your mortgage firm. What did they like throughout the prospect stage that led them to choose you over your competitors? Was there a moment during the in-prospect stage that made them glad they chose you? Qualitative feedback is useful for shaping your brand messaging and continually improving your client interactions.
- **Research your competitors** – You're not the only one targeting your ideal client, be sure to conduct first-hand research on all the alternatives your clients might encounter while searching for a mortgage broker. Analyze your competitors' marketing efforts and determine whether you could achieve results using the same methods.

Lastly, don't forget to consider your budget. Depending on your marketing budget, you might find that some digital marketing strategies, such as SEO, content marketing, or email marketing, are more cost-effective than paid ad campaigns that you can carry out on Pay-Per-Click (PPC) platforms. Make sure to measure the Return On Investment (ROI) of your campaigns to make informed budget decisions and maximize your marketing outcomes.

3 How Will I Measure the Success of My Digital Marketing Campaigns?

Once you've decided on the best digital marketing channels to reach your target audience, it's time to establish Key Performance Indicators (KPIs) for your campaigns. Standard performance metrics include cost per lead, conversion rate, customer acquisition cost, and customer lifetime value. Keeping track of these metrics will help you monitor your campaigns, optimize them for better results, and determine where your budget is well-spent (and where it's not). Once you answer these three essential questions, you are ready to create your digital marketing strategy. Focus on the digital marketing channels that give you the most significant ROI, and don't feel you need to do everything at once! Start with one or two ideas, and go from there.

4 Digital Marketing Strategies for MLOs

There are various digital marketing strategies businesses can use to expand their reach. For mortgage marketers, some of the most effective options include email, social media, SMS texting, and video marketing. Here's a closer look at how you can use these strategies to optimize your online presence and grow your mortgage business.

1 Mortgage Email Marketing

WHAT IS MORTGAGE EMAIL MARKETING?

Mortgage email marketing is the process of using email to communicate with current and prospective clients. It's an effective strategy for connecting with and educating individuals considering taking out a mortgage or refinancing their existing mortgage. According to OptInMonster, 59% of consumers say marketing emails influence their purchase decisions, and 80% of marketers believe email marketing increases customer retention.



Mortgage Email Marketing

Rather than sending customized emails one at a time, email marketing typically uses pre-made, professional-looking email templates that allow you to quickly reach clients and prospects with relevant information designed to appeal to a broader audience. This mass email marketing strategy will enable you to reach more people with less effort.

WHAT ARE THE BENEFITS OF EMAIL MARKETING FOR LOAN OFFICERS?

Email marketing offers many advantages for loan officers and other mortgage professionals. A loan officer can acquire a substantial database of customers through an email campaign. Additionally, the officer will be able to promote content related to how a mortgage loan works and what the reader can expect during the lending process.

Using email marketing to stay in touch with clients and prospects regularly also ensures they remain aware of the loan services you offer, even when the market is struggling. By varying the types of communications you send, you'll be able to maintain contact without feeling like you are constantly pushing your services.

HOW TO GET STARTED WITH MORTGAGE EMAIL MARKETING

Mortgage professionals often hesitate to start email marketing campaigns because they don't have time to consistently write and create fresh content. Loan officers can easily automate their email marketing with a mortgage email marketing solution. Examples of mortgage email templates you can send include holiday emails, event invitations, and updates about industry and community news, in addition to your standard mortgage marketing newsletters.

As you plan out your email marketing strategy, remember that it's important to send emails people want to read. Make your content relevant to your audience. 74% of consumers get frustrated when emails contain content that has nothing to do with them. These emails are likely to get lost in the inbox or immediately deleted. Keep your messages brief, make the content enjoyable, and experiment with different formats and various calls to action.

2 Social Media Mortgage Marketing

WHAT IS MORTGAGE SOCIAL MEDIA MARKETING?

Social media marketing is a form of digital marketing that uses social media apps – like Facebook, Instagram, Twitter, and LinkedIn – to connect with an audience and build brand recognition. With 3.96 billion social media users across all platforms (and growing), social media marketing can no longer be ignored as a strategy to drive traffic to your website, build a community of followers who will engage with and share your content, and, ultimately, increase your sales.



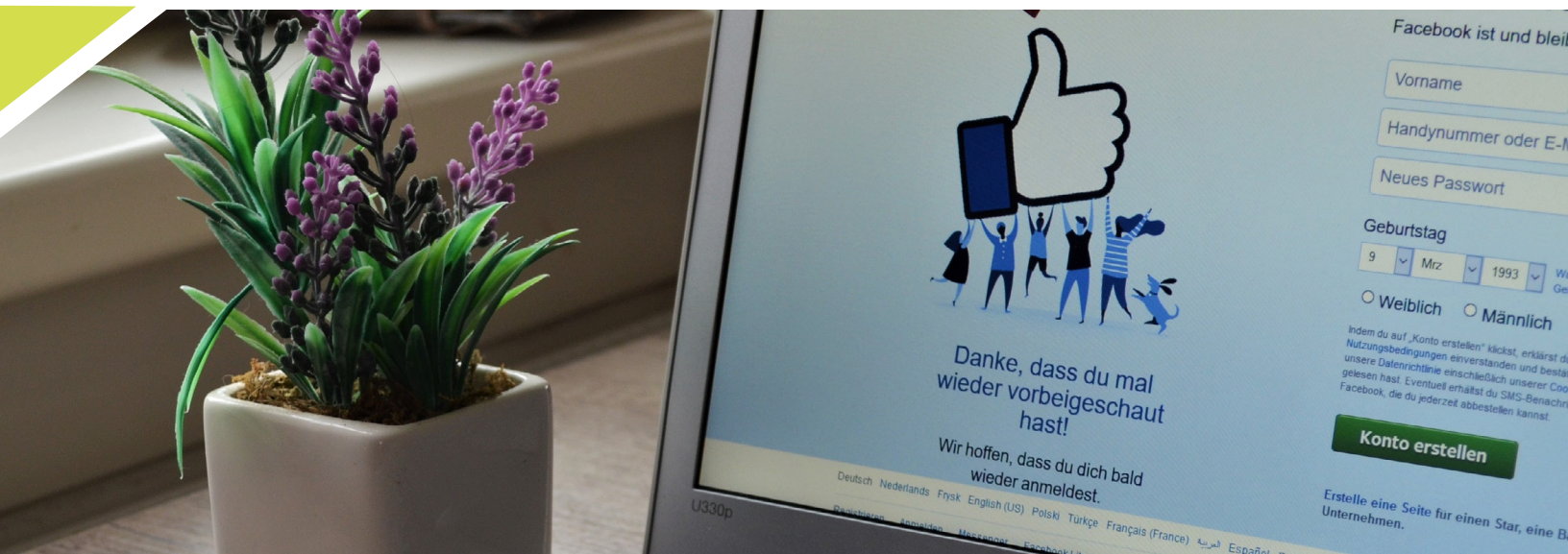
Social Media Mortgage Marketing

WHAT ARE THE BENEFITS OF A SOCIAL MEDIA MORTGAGE MARKETING STRATEGY?

Social media is now integral to a business's overall marketing strategy. Unfortunately, many businesses are missing key opportunities to see results from social media marketing because they don't have a strategy. Your mortgage business has financial goals and plans to achieve them, and you should treat your social media presence the same way!

If you truly want results, it's time to implement a social media strategy. An intentional strategy can help you build your brand, develop relationships, strengthen your fan base, and increase word-of-mouth advocacy.

To learn more, download Jungo's free e-book, The Art of Social Media for Loan Officers, which drives loan officers to social media success with specific examples and tips and tricks.



Top Social Media Platforms for LOs and Mortgage Brokers

One of the keys to mastering social media marketing is choosing the right platforms. Here's a look at some of the top platforms most effective for loan officers and mortgage brokers.

LinkedIn

LinkedIn is primarily a business networking platform focused on building professional relationships. Creating a LinkedIn personal profile and actively using the platform will allow you to connect with business partners and clients. LinkedIn is an effective platform for creating and promoting your brand and actively growing your network.

Tips for getting the most out of your LinkedIn profile:

- Treat your LinkedIn profile as a landing page for your services. Spend time crafting your about me & skills sections, using keywords relevant to your target audience.
- Connect with realtors and nurture professional relationships that can lead to referrals
- Write and share relevant posts that showcase your knowledge of the mortgage industry and provide value to your followers

Facebook

As the world's largest social media platform, Facebook offers a wealth of opportunities for mortgage professionals. While many people use this platform for connecting and sharing with family and friends, [creating a strong Facebook presence](#) for your mortgage business can help you develop relationships with an audience you may not usually reach using other marketing methods. According to Statista, Facebook remains the leading platform used by marketers globally (93%) with Instagram following closely behind (78%).

Tips for getting the most out of your Facebook profile:

- Post regularly and engage with your audience. Examples of posts include client testimonials, partner spotlights, and closing highlights
- Showcase your brand and personality. Customize your profile to give people a better idea of what it's like to work with you.
- Provide your contact information. Ensure you include a way for clients to get in touch with you. Fill out your "About" section with your phone number, email, or website.

Instagram

While it may not be the first platform you think of for business marketing, there are some significant advantages to having an [Instagram business profile](#). Instagram is one of the fastest-growing social media platforms, and it's also excellent for finding and connecting with realtors in your area, potentially leading to strong referral relationships. Since younger homebuyers often consider Instagram their platform of choice, it can also be a great way to connect with millennials, who are predicted to be the largest demographic of homebuyers in the coming years.

Tips for getting the most out of your Instagram profile:

- Take advantage of reels to engage your customers with captivating content
- Use Instagram stories to provide updates about your firm or share industry news

Twitter

Twitter is another platform to help you reach a large pool of potential clients. It has a large number of users who have a desire for real-time information, allowing you to connect uniquely and position yourself as an industry expert. Using [Twitter best practices](#) will help you efficiently use the platform and make the most of your time there.

Tips for getting the most out of your Twitter profile:

- Research trending industry topics and use relevant hashtags to reach a wider audience
- Engage with your clients and industry partners by responding to and sharing their posts

3 SMS Texting Mortgage Marketing

WHAT IS SMS MORTGAGE MARKETING?

SMS is a form of marketing that uses text messages to reach customers, prospects, and referral partners. Texting is a conversational and naturally engaging way to communicate. And since the messages are sent directly to the recipient's cell phone, SMS allows you to avoid overcrowded inboxes and reach people in a highly convenient way.



SMS Texting Mortgage Marketing

WHAT ARE THE BENEFITS OF SMS MORTGAGE MARKETING?

Sending business communications through SMS text messaging is the best way to reach your contacts directly. While emails can easily get lost in the shuffle, SMS messages have a [98% open rate](#), allowing you to enjoy instant engagement with your contacts.

SMS is a powerful tool to add to your automated marketing strategy. Using text messaging, you'll be able to get your message out quickly and efficiently and have the confidence of knowing that it's delivered securely and reliably. SMS is also an excellent way to communicate with your team and referral partners, keeping everyone updated in real time.

HOW TO GET STARTED WITH SMS MORTGAGE MARKETING

Mortgage professionals have successfully used SMS to send document confirmations, loan process updates, and reminders. Jungo's [SMS text messaging platform](#) integrates with your Jungo Mortgage CRM so that you can send messages with a single login. The system also makes it easy to send mass text messages and automated and scheduled text messages. It's an excellent way to streamline your workflow so you can focus on closing instead of texting.

"Junjo's SMS Text Messaging allows me to send out automated text messages that support my clients even if I don't send them individually, and we keep the conversation going from there."

-Nathan Burch, LO from Vellum Mortgage

4 Video Mortgage Marketing

WHAT IS MORTGAGE VIDEO MARKETING?

It's an emotionally engaging way to connect with clients, prospects, and potential referral partners. This marketing strategy may involve posting videos on platforms like YouTube or embedding them into your website. You may include them in your mortgage social media posts and mortgage email templates.



Video Mortgage Marketing

WHAT ARE THE BENEFITS OF MORTGAGE VIDEO MARKETING?

Utilizing video marketing, specifically on channels such as YouTube, can be a great way to connect with an audience that prefers video content. Video is often more engaging and eye-catching than written forms of communication. Users are typically more likely to sit through a 2-minute-long video explanation versus reading that same amount of content in what would translate to a 10-minute article.

Creating value-packed videos is a highly effective inbound marketing strategy. Rather than pushing your message out, videos help draw people to your website and social media channels. When you share your knowledge, you grow your following and firmly position yourself as an industry expert. Since the format is so easy to consume, mortgage videos should consider brokers exploring inbound marketing for residential mortgages.

HOW TO GET STARTED WITH MORTGAGE VIDEO MARKETING

Mortgage professionals looking to start video marketing can often benefit from [establishing a presence on YouTube](#). Establishing a presence requires creating and maintaining a channel and consistently posting new videos over time. You'll need to start brainstorming [video ideas](#) and set aside time to film and edit your videos. Examples of mortgage marketing videos to create include:

- **Explainer Videos** – educate your clients on the borrowing process, give process updates, and provide helpful tips
- **Promotional Videos** – promote your services and upcoming events
- **Customer Testimonials** – highlight past or current clients that are happy with your services
- **Expert Interviews** – interview other professionals in real estate or related industries to bolster your firm's reputation as an authoritative resource

You'll also need to promote your videos and periodically analyze your results.

"The secret to being successful on YouTube is determining who your ideal prospect is, researching the questions and problems they are trying to solve, and making content that addresses those questions in a way that is not even remotely self-promotional," Karin Carr, CEO of Karin Carr Coaching

Suppose you're not ready to commit to YouTube. In that case, you can also take advantage of video marketing by using [video emails](#) to send personalized introductory videos, status updates, meeting follow-ups, and more. Integrating videos and their transcripts into your website can also [improve your SEO](#), helping your site rank higher and increasing the chances you'll be found through organic searches.

Bottom Line

You've learned all there is to know about how mortgage brokers and loan officers can use digital marketing channels to win new clients, provide value to existing clients, and nurture repeat business with past clients. Let's recap the main takeaways from this chapter:

- Digital mortgage marketing encompasses a mortgage business's promotional efforts to connect with prospects through digital channels. Digital channels include your mortgage business website, blog content, email marketing, SMS marketing, and social media.
- Before you develop your digital mortgage marketing strategy, you must identify your target audience and understand their needs and behaviors. With this knowledge, you can choose the digital marketing channels that will best support your marketing efforts.
- The top digital marketing channels mortgage professionals use include email marketing, social media marketing, SMS text marketing, and video marketing.
- Many digital marketing activities can be automated with the right mortgage [marketing automation](#) tools so you can dedicate more of your time to delivering a quality client experience.

In Chapter 4, we will cover Search Engine Optimization (SEO) and how you can leverage your online presence to find clients that are already looking for your services.





CHAPTER 4

5 Loan Officer & Mortgage Broker SEO Strategies You Need

When borrowers search for a mortgage lender, many start by heading to Google or another search engine to search for local options. As a result, the mortgage broker or lending company with the best search engine optimization (SEO) strategy will get the highest number of qualified leads. When executed correctly, SEO can help you rank above your competitors without investing in paid ads.

This makes having a solid mortgage broker SEO strategy an essential part of your overall marketing plan. If you're not focusing on your SEO as a digital marketing strategy, you're missing out on the opportunity to connect with leads who are actively looking for the services you offer.

In this chapter of the Mortgage Marketing Guide, we will:

- Define mortgage broker SEO strategy
- Explain the business benefits of investing in SEO
- Explore five effective ways to quickstart your mortgage business's SEO efforts

What Is a Mortgage Broker SEO Strategy?

Search Engine Optimization (SEO) is a strategy you can use to improve the position of your website in organic (non-paid) search results. When your website and its content are properly optimized, search engines like Google, Yahoo, and Bing are more likely to rank it toward the top of the Search Engine Results Page (SERP) for specific targeted keywords.

Since the majority of internet users never make it past the first page of search results, if you're not ranking near the top of page one, there's a good chance that you'll get little – if any – organic website traffic. Mortgage brokers who leverage their SEO marketing strategy can increase their organic search rankings and drive more traffic to their website. This supports lead generation and creates opportunities to convert more leads into closed deals.

What Are the Benefits of SEO for Mortgage Brokers?

Help Potential Clients Find You Through Search

One of the top benefits of having a great home loan company SEO strategy is its ability to help prospects find your business online. Since users are more likely to click on one of the top five listings on a SERP, the higher you rank, the more visibility your business will have online.

Enhance Your Mortgage Firm's Brand Reputation

Ranking higher in search results will also make your business appear more trustworthy when compared to companies that show up on pages two, three, or lower. Since customers are making a big commitment when choosing a mortgage lender, the additional trust generated by a solid SEO strategy is an essential part of any successful digital mortgage marketing strategy.

Improve Site User Experience By Following SEO Best Practices

When determining where a website should rank, search engines also put a lot of weight on the user experience. A good SEO strategy doesn't just improve your rankings; it also ensures that your site communicates relevant information about your products and services. When users can easily find what they're looking for, you'll have more success converting them into customers.

[Floify](#), one of Jungo's many LOS integrations, says that, "The localized structure of a loan officer's business has some inherent advantages in SEO over other consumer industries. First, most non-branded searches in this space will focus on local results, thus immediately reducing competition for rankings. Second, this helps inform the keywords and search terms that a loan originator should focus on."

How Can I Improve SEO for My Mortgage Business?

While it may seem intimidating initially, you'll be glad to know that you don't have to be a technology expert to implement some of the top mortgage broker SEO strategies. Not only is it not as complicated as you may think, but implementing a few simple SEO strategies can often make a significant difference in your company's site rankings, setting you up to attract more potential customers.

5 Tips to QuickStart Your Mortgage Broker SEO Strategy

Ready to get started? You're in the right place! Let's take a look at five of the top things you can do right now to help give your SEO strategy a quick boost.

1 Plan Your Mortgage Website Structure & Layout

Your site structure and layout are vital to your SEO strategy. Not only does your website's organization impact the user experience, but it also helps search engines determine which pages on your site are most important and, therefore, should rank highest. To ensure you're ranking high for relevant searches, you'll want to ensure that you plan your pages around your core business offerings.

Some of the top pages that are typically included in a well-structured website include:

- Product/service pages
- Contact us
- About us
- Customer testimonials



Plan Your Mortgage Website Structure & Layout

While you may consider adding more pages and information to your site, it's important not to overcomplicate it. As your site grows, it can get cluttered and confuse visitors and the bots that crawl it. If you have pages that are no longer relevant, such as those that explain products or services you're no longer offering, consider removing them from your site.

Also, be careful not to bury important information too deep. Generally, it's best to ensure that users never have to go more than three clicks away from your homepage to find the information they need. As you're evaluating your website, remember that many internet users are impatient and have a short attention span. If you make it difficult for them to find what they're looking for, they'll simply click away and move on to another mortgage broker's site, causing you to lose out on a potential conversion opportunity.

2 Learn Elements of On-Page SEO

On-page SEO focuses on building search-engine-friendly website content to help improve your rankings. There are various ways to show search engines exactly what each webpage is about, and keyword research is one of the most important.



Learn Elements of On-Page SEO

Keywords are specific words or phrases users type into a search engine to find what they're looking for. Incorporating the right keywords into your website content will increase the chances that your site will appear in front of relevant leads.

Long-tail keywords are phrases that include three or more words. They're often an excellent choice since they make targeting a user's "search intent" easier, which can help drive more qualified traffic to your site.

By doing some keyword research, you'll better understand the search terms and phrases homebuyers typically use to find the services you offer. Once you have a list of relevant keywords and key phrases, you can optimize your site by including them in each of the following locations.

- **Page titles**– this helps search engines determine the topic of your webpage and distinguish one page from another. Your page title should be between 30 and 60 characters in length to appear in search results without being truncated.
- **Meta descriptions**– provide a brief summary of the page and can entice users to click through. Search engines often add bolded keywords from the query to the description display, helping attract the searcher's attention. Your meta descriptions should be between 50 and 160 characters in length to appear in search results without being truncated.
- **Image alt-text**– this is primarily to help visually impaired users understand on-page images. Adding alt-text can improve the user experience. By including a keyword, you can also take advantage of another opportunity to show the search engine what the page is all about.
- **Headings**– adding important keywords to your headings makes it easier for search engines and readers to scan your page and understand the key points quickly.
- **Content**– incorporating keywords into your content helps search engines further understand what the page is about. It can also help them determine how to rank the page compared to other pages with similar keywords.

When adding keywords to your site, it's important to do it in a way that feels natural. Over-using keywords, also known as "keyword stuffing," will hurt your site rankings. Search engines aren't easy to outsmart and place significant value on the user experience. Always make that your top priority, and you'll stay in their good graces.

3 Create Blog Content to Drive Qualified Traffic

Creating and maintaining an active blog is one of the top ways to incorporate relevant keywords into your website, but there are many other benefits. You can use your blog to develop content that provides answers to questions your potential clients may be searching for. This can help you establish yourself as an authoritative resource in the mortgage lending industry. Even if the searcher isn't looking for a lender at that moment, they're more likely to reach out to you when they need your services.



Create Blog Content to Drive Qualified Traffic

Creating and distributing valuable content can also allow you to reach out to current and prospective clients. By sending a useful blog post, you'll be able to make contact in a way that doesn't feel like a sales pitch. This will allow you to build rapport and nurture your relationship, increasing the likelihood that they will return to you when the time is right.

[Marketing to Realtors](#) is also easier when you can serve as a valuable resource for them and their clients. Try to occasionally cover topics that are useful to real estate professionals and use the opportunity to keep in touch with them.

Creating blog content consistently can boost your SEO by continually giving search engines fresh content to crawl. An example is [Jungo's mortgage blog](#), where fresh and relevant content is posted consistently, and with the audience in mind.

In addition, blog content creates opportunities for you to add internal links to other pages, further helping search engines understand the layout of your site, so you can rank higher. If you're lucky enough to have another website link to your content, the backlink will add credibility to your site, further improving its rankings.

4 Optimize Your Business for Local Search

Many home buyers prefer to work with a local mortgage broker or lending company. It's important to claim and optimize your Google Business Profile (formerly Google My Business) to ensure your business appears in local searches. Whether you have multiple mortgage business locations or just one, your Google Business Profile is one of the most important parts of your local SEO strategy.

This free business listing offered by Google allows you to provide essential details about your business and helps you rank on Google Maps, Google Search, and more. Claiming and setting up your page is a reasonably straightforward process. While there's a lot you can do to optimize it, at minimum, add all your contact information, including the phone number, physical address, and hours of operation for each location.

You can also leverage [your social media efforts](#) to create brand awareness among your local followers. Start by actively posting on the social media platforms that your target audience is most likely to use. As you get engagement from your followers, be sure to take the time to interact with them. This helps show that there are actual people behind your brand and allows you to build personal relationships with your followers.

Social media followers represent a pool of potential customers and an opportunity to convert them into brand ambassadors who are willing to leave reviews, share your social media posts, or even recommend your business to family and friends.



Optimize Your Business for Local Search

5 Develop a User-Friendly Contact Form

A great website and a spot-on SEO strategy will only get you so far if potential clients aren't motivated to take the next step or can't easily reach you. Every successful [loan officer marketing plan](#) includes clear calls-to-action (CTA).

When building your website, make sure there's CTA on each page and that it's easy to get to your contact forms. Be careful not to ask for too much information or make the forms too complex. Instead, make sure they are easy to complete and submit. Focus on gathering basic contact information; you can always follow up later to collect any additional information you need.



Develop a User-Friendly Contact Form



Bottom Line

Let's recap the main takeaways from this chapter:

- A mortgage broker SEO strategy helps your website rank higher in search engine results to help prospects find your services.
- The main benefits of investing in an SEO strategy include increased traffic to your site, where you can convert visitors into leads, enhancing your mortgage business's reputation through an authoritative online presence, and improved user experience on your website.
- Five ways to improve your SEO include optimizing your mortgage website to showcase your core offerings and help users find the information they are looking for, optimizing your on-page content for keyword targeting, developing valuable blog resources to establish yourself as an industry thought leader, optimizing your Google Business listing, and ensuring the contact form on your website is optimized for conversion.

In Chapter 5, we will switch gears to discuss how you can [leverage relationships with realtors](#) to gain access to a larger pool of prospects and earn more client referrals.





CHAPTER 5

5 Loan Officer & Mortgage Broker SEO Strategies You Need

Loan officer marketing to realtors is one of the most efficient ways to generate referrals. Learning how to promote your services to professionals in the real estate industry and gain their trust is a critical skill that requires time, consistency, and relationship building.

In this final chapter of our Mortgage Marketing Guide, we will:

- Examine the relationship between loan officers and real estate agents and why it makes for a natural source of referrals
- Look at five top tips for building strong relationships with realtors
- Explore five practical ideas for marketing to realtors
- Answer some of loan officers' most frequently asked questions about marketing to realtors

What Is the Loan Officer and Real Estate Agent Relationship?

Loan officers and real estate agents have a relationship that naturally lends itself to a promotional partnership for several reasons. They share a common goal of helping homebuyers purchase properties. So, this opens up a common target market. However, loan officers and real estate agents are not competitors in this market. Instead, they have something of value to offer. The real estate agent can access prospective properties they can provide buyers with. To buy these properties, buyers need financing, which is where the loan officer comes in. Also, the real estate agent and the loan officer need each others' services to make the deal happen.

Loan officer marketing to realtors is one of the most commonly used loan officer marketing strategies. The basic idea is that if you can give your real estate agents something of value, such as marketing materials that will help sell their listing, they'll want to provide you with something in return. This can look like access to clients who need loans, which makes the relationship between loan officers and real estate agents mutually beneficial.

What Is the Loan Officer and Real Estate Agent Relationship?



Benefits of Co-Marketing & Referral Marketing

Co-Marketing and referral marketing strategies provide a range of tangible and intangible benefits for you, your partner, and your clients. Let's take a closer look at a few of these benefits:

- **Maximize your marketing budget** – Co-marketing and referral marketing are cost-effective ways to grow your business. Since you're pooling your resources together, you and your partner will benefit from cutting costs.
- **Reach a new audience** – When you work with a realtor or industry partner, you gain access to a new pool of qualified clients. If you work with a reputable partner, you will also benefit from the trust they have already nurtured with their clients. Since someone they trust has already had a positive experience with you, clients who have been referred are often easier to convert than those who discovered your company through other channels.
- **Leverage your partner's expertise** – When done correctly, co-marketing allows you to execute a more effective campaign than you or your partner could have created on your own. Referral partners can be an excellent resource for your business since they provide free publicity and word-of-mouth marketing.
- **Create added value for your clients** – By partnering with a realtor or an industry partner such as an attorney, financial planner, or community leader, you are giving your clients access to a wealth of knowledge and a reputable contact they can trust with their business.

Top Five Tips for Developing Strong Relationships with Realtors

As a loan officer, you will have a lot of natural opportunities to interact with realtors, but there are proactive steps you can take to strengthen your relationships. Here are five of the most important tips you need to know.

- 
1 Know Your Target Audience: What Do Realtors Want from Lenders?
 Make yourself an attractive promotional partner for realtors by emphasizing how your services can help them sell more properties by helping their buyers find financing.
- 
2 Be Prepared for An Audit Before You Start
 Make your loan officer marketing to realtors process audit-ready from the start with a Mortgage CRM like Jungo.
- 
3 Always Split Payment (And Show Proof)
 Keep track of your co-marketing expenses to maintain compliance with RESPA. Eliminate headaches by automating your co-marketing with Jungo.
- 
4 Host Events Tailored to Realtors
 Connect with realtors by hosting live or virtual events tailored to their interests and client needs.
- 
5 Don't Stop Marketing After Closing
 Post-close marketing builds long-term relationships and keeps you in your customers' front of minds when asked for a referral or when they need your services again.

1 Know Your Target Audience: What Do Realtors Want from Lenders?

First and foremost, to make yourself an attractive promotional partner for realtors, you need to understand what they want from lenders. The priority of real estate agents is to sell properties to buyers, and you can help them in this task by helping their buyers find financing. This makes your services valuable both to realtors and to their clients. Emphasizing this when approaching realtors can help them understand why working with you is in their best interests.

Also, you can stress the value they provide you to emphasize that your relationship serves your mutual best interests. This lets them know you value your relationship with them – everyone likes to feel appreciated!

2 Be Prepared for An Audit Before You Start

If you make your loan officer marketing to realtors process audit-ready from the beginning, you'll save time and eliminate headaches in the future. So, you can easily make it audit-ready for compliance with a Mortgage CRM app.

What Is a Mortgage CRM?

A Mortgage [CRM](#) (Customer Relationship Management) tool is software that helps you keep track of your customer relationships. Relationships in the mortgage industry include everything from leads, loans, clients, and [referral partners](#). A mortgage-optimized CRM links people to processes.

Jungo is a Mortgage CRM that provides financial industry experts with marketing, co-marketing, and compliance from one login. Built on Salesforce®, it is a one-stop-shop solution, integrating with thousands of leading platforms to give clients the ability to track, interact with, and market to all of their contacts. Jungo's ease, accessibility and capabilities help businesses connect with customers to drive sales every day.

How Does a Mortgage CRM Work?

To illustrate how a Mortgage CRM can be used for compliance, let's say you create a co-branded marketing flier for you and your realtor partner and want to now keep track of any shared costs.

In your Mortgage CRM, you'll start by creating a contact for that realtor. Then, you'll connect all the processes related to that relationship. For example, all invoices or receipts from the co-marketing costs, email communication, co-marketed emails that went out, phone calls, times you met for coffee, or any additional documents related to the realtor all get connected to their contact profile in the Mortgage CRM. Linking people to processes will allow you to roll up all activities associated with a realtor into one nice, clean report.

When the time comes for an audit, you won't need to search your Outlook, credit card statements, and calendar to remember your interactions with your realtor partner. Instead, all the documentation you'll need will be in your Mortgage CRM on the detailed report you created.

Ultimately, this upfront investment of resources to ensure your Mortgage CRM is linked to all your apps and data will pay you back tenfold by saving you valuable time and hassle you won't have to spend generating documentation for an auditor.

Ready to get started with an optimized Mortgage CRM today? [Check out Jungo.](#)

3 Always Split Payment (And Show Proof)

If you are in the mortgage or real estate business, you are probably familiar with RESPA (Real Estate Settlement Procedures Act). To comply with RESPA, all loan officer/real estate agent marketing materials and expenses must be split and documented. What does this mean? If you pay for half of a [co-marketing flyer](#), the flier must show the loan officer and realtor. Ultimately, you and your realtor must equally share the marketing space and the cost of printing the flier.

If you are non-compliant with RESPA, you can face a civil lawsuit or penalty by HUD (U.S. Department of Housing and Urban Development), according to MetFund Markets. This means necessary steps, such as investigation and legal action, will be taken if complaints are filed.

If you want to learn more about tracking co-marketing expenses with Jungo, [check out this article](#).

4 Host Events Tailored to Realtors

A great way to connect with realtors is by hosting events tailored to their interests. These can be [live or virtual events](#). For example, the information you know about the mortgage loan process can be valuable to realtors. So, consider hosting a live or online talk explaining how to help their clients navigate the process of obtaining a loan. A variation on this approach would be to offer tips on how to help their clients solve common financing problems which present barriers to buying property. When planning networking events, consider the importance of geographic location and choosing significant venues. For example, if you live near the coast, an outdoor event at the local beach could be a memorable way to bond with realtors and tailor the event to your community.

5 Don't Stop Marketing After Closing

Your past clients are your greatest referral source. Keep in touch with your client base with post-close marketing tactics like post-close gifts and cards or email drip campaigns. [Post-close marketing](#) builds long-term relationships and keeps you in your customers' front of minds when they are asked for a referral or when they need your services again. Sending post-close gifts and cards is a great way to maintain client relationships after closing. You can keep in touch with clients throughout the year by sending birthday, holiday, and loan anniversary cards and gifts. Also, co-branding these gifts with your realtor partner will help you maintain a relationship with your realtor partner and your client. In addition, co-branding can reduce your marketing costs.

Your past clients, current clients, and referral partners love receiving personalized cards for all occasions. So, use an automated solution like [Jungo's concierge program](#) to help you remember all those special dates.

With different packages to choose from, Jungo delivers timely gifts and cards via USPS to your selected clients. Connect with your clients and earn more referrals with customized gifts and cards that leave a lasting impact.

All concierge communications are highly personalized with your unique branding, photo, and contact information.

Five Unique Ideas for Marketing to Realtors

Building relationships with realtors positions you to send them the idea of a promotional partnership. Here are five ways to encourage realtors to join you in promotional partnerships with loan officer marketing to realtors.

Email Marketing to Realtors

1 Email Marketing to Realtors

One way to reach out to realtors is to send an email. First, compile a list of realtors you want to reach out to. Then, work through your list and send personalized introductions to each prospective partner. Introduce yourself, tell them why you're reaching out, and explain why working with you can be mutually beneficial. Conclude by inviting them to get in touch. Your email doesn't have to be long; it just needs to start the conversation.



Co-Branded Digital Media

2 Co-Branded Digital Media

Co-branded digital media provides another set of tools you can use to market to realtors. For example, you can use co-branded [email drip campaigns](#) to inform clients about the loan and home-buying process. Approaching prospective partners with examples of co-branding opportunities can illustrate how you can work together



Social Media Posts

3 Social Media Posts

Another co-branding opportunity is social media posts. You and your partner can [post content linking to informative blog posts](#) with more details on topics relevant to property buyers. Another way to deploy this strategy is by posting videos on social media, allowing partners to feel face-to-face with you.



Property Websites

4 Property Websites

Property websites can be another excellent co-branding opportunity for showcasing an agent and their preferred financing partner, and this can be as simple as mentioning both in the listing.



5 Print Media

Print media is a cost-efficient way for you and your partner to reach out to local property buyers. Keep branding consistent by developing a print campaign with multiple media assets, including:

- Just-listed postcards
- Open house flyers
- Open house sign-in sheets
- Financing options
- Just-sold postcards

These print promotions can be a great way to stay relevant in your target market's awareness.

Print Media



Loan Officer Marketing to Realtors FAQs

As you're thinking about loan officer marketing to realtors, you may be wondering about some key topics. Here are some answers to common questions.

Can Loan Officers Refer Realtors?

Yes, loan officers can refer realtors. In fact, loan officers are one of realtors' most common referral sources. However, you must comply with [RESPA rules](#) when making referrals.

RESPA rules prohibit real estate agents and brokers from receiving a "thing of value" as payment for referrals from loan officers. You also can't split fees with a realtor for loan officer services unless the fee is for a service performed. Also, there are exceptions to RESPA rules. Consult an attorney familiar with RESPA before pursuing any realtor referral strategies.

How Do Realtors and Loan Officers Work Together?

Realtors and loan officers can work together in multiple ways to help each other and serve their mutual target market. These include networking, marketing, educating property buyers, making referrals, and providing their respective services to each other's clients.

How Do I Promote Myself as a Loan Officer?

You can promote your loan officer services by using marketing methods such as networking, asking for referrals from your network, posting informative content on your blog and social media, hosting live and virtual events, and mailing promotional content to prospective property buyers and referral partners.

How Do Mortgage Loan Officers Get Clients?

Mortgage loan officers can get clients through referrals, digital marketing, print media, and local broadcast media. Referrals can come from not only realtors but also others involved in the property buying process, including accountants, appraisers, and real estate attorneys.

How Do You Cold Call a Realtor as a Loan Officer?

The key to mastering cold calls is to prepare yourself ahead of time. Start by practicing a pre-written script until it feels like second nature. This will help reduce your anxiety and ensure you won't forget to mention any critical points. Also, take some time to think about some of the objections you're likely to hear and brainstorm strategies to overcome them. Once you know what you're going to say, you'll feel far more confident each time you pick up the phone.

Not sure how to get started? Check out these [loan officer scripts](#) with ideas for multiple cold-calling scenarios. Be sure to read the script for building referral partnerships to help you develop your script for cold-calling realtors.

How Can Jungo Help with Co-Marketing & Referral Marketing?

A good Mortgage CRM tool is essential for using these methods to build loan officer marketing to realtors. Jungo's all-in-one Mortgage CRM software integrates with Salesforce to provide all the tools you need to manage realtor relationships, sales pipelines, and mortgage documents. [Try a free demo](#) to see how Jungo's features and implementation services can help you build profitable referral relationships.

Bottom Line

Now that you've had a crash course on how to market to realtors and develop mutually beneficial business relationships, let's recap what we've learned in this chapter:

- Loan officers and real estate agents have a natural relationship rooted in their shared interest in serving property buyers.
- Co-Marketing and referral marketing maximizes your marketing budget and helps you reach a new audience. You can also leverage your partner's expertise for your own professional development and create added value for your clients.
- You can build relationships with realtors by understanding what they want from lenders, being prepared for audits, splitting payments appropriately, hosting events, and investing in post-close marketing.
- When working with realtors, [Mortgage CRM](#) software is an indispensable tool that will help you track referral partners and joint expenses and remain compliant with RESPA.
- You can leverage the relationships you build with realtors through marketing methods such as email, co-branded digital media, social media posts, property websites, and print media.

This concludes our Mortgage Marketing guide. Please feel free to share if you've enjoyed this guide and found the information useful. As your mortgage marketing strategies start to bear results, you will need a solid customer relationship management solution to ensure a smooth follow-up process and close your leads. Jungo is a [Mortgage CRM](#) built on Salesforce with [marketing automation](#) features that help you keep prospects and clients engaged throughout their client journey. Our Mortgage CRM provides mortgage professionals with the advanced lead management, marketing, and sales support needed to create a thriving business. To learn more about how Jungo can help you save time and win more customers, [request a demo](#) today!

