

One-On-One Marketing

We utilize a one-on-one marketing approach tailored to each loan officers' individual vision and we have many tools in place that enable us to accomplish this. For starters, our loan officers have weekly meetings with their marketing manager. This has proven to be highly advantageous in regards to highest and best use of loan officers' marketing time and their overall increased productivity. By meeting one-on-one with their marketing manager this helps them maintain their clientele within their CRM (Customer Relationship Management system), manage their day-to-day marketing objectives, supply their current prospects and referral partners with relevant market information via email campaigns, and brainstorm ideas on other marketing opportunities.

The CRM provides an array of communication geared toward customers, prospects and referral partners. The marketing manager uploads all prospects and closed loans from their LOS system to the CRM system weekly. The marketing manager will meet with the loan officer weekly to guide them through the fundamentals of the CRM and help ensure the most efficient and effective way to utilize the system. In that weekly meeting, they will pull a report showing the new prospects and closed clients from the prior week and can simply put them on the appropriate email campaign that best suits their needs, this also serves as a reminder to the loan officer that this is an "active" new prospect in their pipeline or a recently closed client. The email campaign will serve as a back-up to ensure that the client is getting information from them and the loan officer can call at their convenience to follow through with more details specific to that client.

Our key to email marketing success is our ability to ensure that the *right message* is being delivered to the *right contact* at the *right time*. The system is setup for the loan officer to input specific criteria to be triggered to hit their 'Hotlist' based on the following: rates drop a certain percentage, savings for said customer is a certain amount, equity has reached a certain amount, appreciation, ARM re-pricing soon, loan anniversary as well as the client's birthday and so on. The system runs the market data against the current loan product and rate in each LO's system and therefore creates a loan officer's 'Hotlist' for the day. The loan officer will get an email showing how many deals are on their Hotlist for each particular day and have icons to show what it's on the Hotlist for i.e. rate has dropped .75%; savings is over \$100, loan anniversary, etc. You can also filter the Hotlist by loan amount, loan program, closed date, rates, savings and the list goes on and on. There is a multitude of ways to utilize this system and you can select whatever you choose for that specific day so

trying to find leads should not be a problem...trying to keep up with them should be the biggest problem. The email campaigns are automated, and the system manages the ongoing delivery for the loan officer. You simply select from a list of email campaigns that are setup in your account (some have been created by the CRM company but most are developed in-house by the marketing manager so they are specific to our loan officers') and there will be an email sent every week or so depending on the campaign selected. Some examples of the email campaigns are: Introduction to our Company, First Time Homebuyer, FHA campaign, refinance (with rates and without), purchase, post-closed campaigns, holiday, credit repair, and Realtor campaigns. There are also an abundant number of letters in Word doc format that have been created to mail out (specific to the loan officers wants or needs for that particular client) to anyone who does not have an email or if the loan officer wants to be connecting with them from all ends to the spectrum; email campaign, mailed letter and phone call. Past customers appreciate that the loan officer is staying in contact with them and provides them with personalized relevant information, and all they had to do was add them to their database and make sure to follow up with them at the appropriate times. Even if a client cannot be helped the loan officer will still reach out to them. For example, a client's loan anniversary is coming up and the terms of their mortgage compare favorably against the marketplace, we will notify them that they are good where they are at and we will continue to track their loan and contact them as soon as a more beneficial opportunity becomes available. The first-rate customer service remains to be the biggest reason the majority of our clients are a product of referrals from previous clients we've worked with. We are always trying to exceed our clients' expectations in every way!

We can also pull reports within the CRM to show what emails went out, who opened them and when they opened their emails. This can be targeted by certain date timeframes or specifically to one campaign or email sent out by the loan officer. By looking at this report and seeing who opens their emails, the loan officer can then prioritize who they should be calling on first. The prospect that is opening their emails should most likely be called first because they now know they are more engaged in the process. This is just a great tool even just to see at a glance who is opening your emails. What stands out to us when opening these reports is what is "working" and what is not in regards to email campaigns or email blasts. Who is engaged and who is not.

We also utilize dual marketing with Realtor partners; such as post cards, flyer and direct door mailers. They can be very general i.e. rates are low, home prices are too good to be true...to an actual rate comparison showing a current rate/payment and the assumption rate toward the end of the year being much higher and what that

rate/payment would be. Stating simply that now is the time to purchase the home of your dreams and waiting could cost you a lot of money compared to the current market. The loan officer meets with the marketing manager and provides her with an idea and they will collaborate on what the final piece should look like or what the overall message should be. Once we have created a marketing piece we push it out to all of the loan officers so they can mimic someone else's idea without having to reinvent the wheel. It also helps to get the juices flowing on someone else's take on the same topic or something similar. Another resource, direct door mailings, is fairly inexpensive and you can target certain cities, neighborhoods or a specific distance from your business.

After speaking to many realty companies on what they are looking for from their lending counterparts; what they find useful and what is just taking up space in their inbox. We've found that they want current mortgage news and rates. Therefore, we have put together a piece that entails that criterion and send it out on a weekly basis to each loan officers' specific Realtors. They want to have an idea about where the rates are at when they are speaking to their clients and if there is something new in the mortgage/lending world they want to have that knowledge as well. We are always trying to keep ahead of the curve on what is going on in the mortgage world and getting that information out to our counterparts first!

Overall, we have found by the loan officers utilizing a marketing manager and having that additional one-on-one support keeps the loan officer on target for reaching their weekly goals which contributes tremendously to their overall success. The fact that everything is so streamlined on the loan officer's part allows them to focus on new business, which is a win-win for everyone.

"When the customer comes first, the customer will last." Robert Half