

Marketing Guide for Loan Officers



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Introduction

The mortgage and housing industry are evolving at breakneck pace. With new guidelines, technologies, and shifts in consumer behavior coming at every turn, it can feel hard to stay in front of the curve and top of mind with the people who matter most to your success as a loan officer. Competition is booming, and with profitability a struggle in today's marketplace, **how you market yourself can make all the difference.**

Marketing is essential to your success as a loan officer. A great marketing strategy will help you do the following:

- Make sure people call **you** for mortgage help instead of your competition
- Appeal to fresh markets and break into new levels of production
- Build a long-term business plan to carry your success beyond the current refinance boom
- Deliver a better experience for your customers
- Establish stronger partnerships with agents, builders, and other referral partners

How can you achieve all this when you're already focusing most of your time originating loans and just trying to keep your head above water during these unprecedented times?

That's where this guide comes in.

We've compiled our top tips and latest advice to help with your most burning marketing needs. This guide was designed to help you pinpoint where to focus your time, energy, and budget to drive the best results and grow your loan origination business.

Happy Reading!



The FHM Approach to Marketing

Our goal is to grow your business alongside the company. Unlike most big, stuffy corporations or banks, First Heritage Mortgage (FHM) understands that your success is our success. Our team exists to help position you as a rock star in the mortgage industry. Think of us as your personal marketing squad.

- Say goodbye to red tape! Fast turn times and a streamlined workflow mean a stress-free approach to marketing your brand.
- We deliver the marketing resources and support you need to stand out in the crowd.
- All marketing initiatives establish FHM branding while promoting your unique voice.
- New ideas and innovations are encouraged rather than stifled. If there's something you want to try out, we're here to help you make it happen — and track success along the way!

About First Heritage Mortgage, LLC

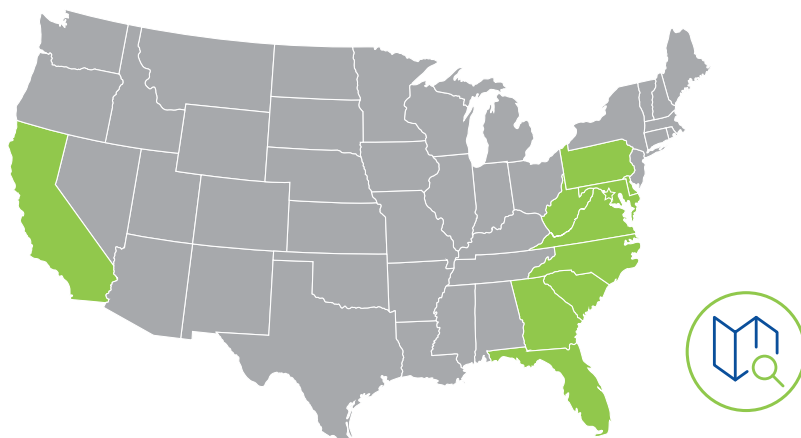


Founded in 1996, First Heritage Mortgage, LLC (FHM) was designed to be the premier source of mortgage financing in the Washington DC metro area. From the outset, our blend of best-in-class service, combined with competitive rates and products, has won the confidence of our partners and legions of satisfied borrowers.

We are a direct lender, meaning our borrowers' loans are processed, underwritten, and closed locally. This enables a speedy, accurate delivery of services, and removes much of the stress from the financing process.

Our staff brings a wealth of expertise, with our loan officers averaging over 15 years of mortgage banking experience. We love our jobs because we help change people's lives! **Learn more** about our company, our culture, and opportunities to join our growing legacy of success.

Where We Lend



VA | MD | DC | DE | WV | PA | NC | SC | GA | FL | CA

Awards & Honors



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Establish Your Unique Brand Voice

The first thing you need to do for marketing success is establish your unique brand voice, or personal brand. Already have yours figured out? Great, skip on to the next section. If not, keep reading.

Creating your personal brand is an essential part of marketing success as a loan officer. You may have the strength of your company's brand behind you, but your **personal brand** is what makes you stand out from the crowd.

The way you present yourself to the world gives people a glimpse of what it's like to work with you. When new clients or agents have a clear picture of who you are, they'll choose to work with you because they are drawn to you.

What is a Personal Brand?

A personal brand is more than your colors, team logo, and fonts. Those things are part of the deal, with the other part consisting of your personality, beliefs, and experience as a mortgage expert. Think of your personal brand as a consistent representation of what people can expect every time they interact with you.

How to Establish Your Personal Brand

- 1. Be Authentic.** Think of this as looking into a mirror. A personal brand is built on an authentic reflection of who you are personally and professionally. These are the elements that make you different from every other lender. Here are some questions to ask yourself during this step:
 - What are you interested in? What things are you passionate about? Are you involved in any hobbies, volunteer work, or other activities?
 - What are your core values? Knowing your core personal and professional values is a crucial part of building the foundation for your personal brand.
- 2. Define Your Value Proposition.** Why should people do business with you? There's not much difference between interest rates and mortgage products from lender to lender. When people are looking for a lender, they aren't looking for these things — they are looking for someone to guide them through one of the most important financial decisions they will ever make. Ask yourself: Why should that person be **you**?



- 3. Showcase Your Personality and Share Your Story.** Adding a personal touch to your marketing helps build your likability and credibility with potential borrowers before they even meet you. Sharing your story and personal brand helps people get to know, like, and trust you. Here are some ideas to get you started:
 - Do you speak another language? Make sure to include that in your branding.
 - Do you participate in community activities or coach sports? Showcase that!
 - Do you give a portion of your commission back to charity? Make sure that's shown in your marketing materials, along with some information about the charity and why it's important to you.
- 4. Stay Consistent.** Building a strong personal brand takes time. Take a look at your existing marketing materials and Google yourself to see how you're perceived online. Does what you find match your personal brand?

Be intentional about how you show up across all mediums — video, social media, photos, email communications, blogs you're featured in, your bio, website, phone conversations, and in-person interactions. The more consistent you are in these things over time, the stronger your personal brand will become.

Market Yourself as the Expert

Once you've established your personal brand and unique voice, it's time to position yourself as the subject matter expert. Here are a few ways to get started.

Start Blogging. Blogging allows you to share your mortgage expertise in multiple formats. Blogs can be turned into social media posts, emails, and even videos. What should you write about, though? We suggest using your blog to talk about things that impact your clients and/or referral partners. Focus on topics that provide the information they need to make well-informed decisions and to feel confident throughout the home buying journey.

BONUS TIP!

Make sure your blogs, and website for that matter, use best practices for search engine optimization (SEO). Good SEO allows your blogs and online content to show up in online searches for the people who are looking for the information you're putting out there. Learn more about SEO here: <https://neilpatel.com/what-is-seo/>

Hold Virtual Seminars. If you're licensed in multiple states, you probably know how hard it can be to get new business in areas away from your physical location. An easy and inexpensive way to combat this is with virtual courses or seminars. With Zoom and other video conferencing platforms becoming so popular, homebuyers are more comfortable than ever with engaging and learning in this way.

Host a virtual seminar that gives homebuyers a deep dive into the home buying process from application to closing and encourage them to submit a mortgage application or sign up for a prequalification consultation at the end of the seminar. You can hold virtual courses on other topics related to mortgage finance, too! Some ideas the FHM Marketing team has helped its loan officers with include:

- First-Time Homebuyers
- Understanding Forbearance
- Is Now the Right Time to Refinance?
- Construction Lending
- Marketing for Real Estate Agents
- *And more*

Create a Mortgage Resource Library. Help your clients and referral partners view you as their most valued resource for all topics related to mortgages and homeownership. Create a library of free checklists, guides, and other resources for people to download. Here are some ideas for information that you can include:

- Mortgage application checklist
- Renovation projects that increase a home's value
- Rent vs. Own calculations
- How to improve credit scores
- Saving up for a down payment
- Guides for specialty loan products



Our Take

At FHM, we have a complete arsenal of ready-to-publish content. From print flyers, to social media content, co-branded marketing materials, and automated email campaigns for all different types of customer journeys, we make sure our loan officers have the content needed to successfully engage and connect with customers and referral partners. We like to take it one step further by making sure our team knows how to send **the right content at the right time**, making their marketing efforts much more meaningful.

Mortgage Marketing Technology: Connect and Engage with Your Audience



Are you taking full advantage of the mortgage marketing technology that exists to help you?

Today's technology makes it easier than ever to expand your network and connect with your audience in an authentic, personal way.

Video Marketing

It's no secret that video marketing is more than a nice-to-have — it's now a necessity. Video can help you get your message across more quickly and help people get to know you without needing to be face-to-face. People find videos more appealing and more memorable than any other type of content. Here are a few ways to get active with video:

| Think of what your buyers have questions about. | Tell a story. | Go live. |
|---|--|---|
| One of the biggest obstacles that keeps people from getting started with video is that they don't know what to talk about. Overcome this by thinking of what your first-time buyers likely have questions about: down payments, interest rates, steps in the mortgage process, etc. Make short videos that address these questions in a straightforward, helpful way. | Storytelling is hard coded into us as humans and is at the core of connecting with others. Weave your passion for loan origination and past experiences into the topics you talk about in your videos. For example, instead of simply giving a definition of what DTI is, tell a story about how you helped someone improve their DTI ratio to qualify for a loan. | Both Instagram and Facebook have popular live video features that are great for sharing snippets of your day, answering questions for people, or even hosting a co-marketed chat with your referral partners. Going live may even send a notification to your followers, letting them know you're active and increasing engagement for your video stream. |

Mortgage Marketing Technology: Connect and Engage with Your Audience



Social Media

Social media is one of the easiest and most efficient ways to maintain connections with your existing customers and business contacts. It's the perfect place to show off your expertise in a way that is more educational and empowering, rather than sales-focused or pushy.

Your first step to effective social media marketing is to find out which social media platforms your ideal clients and referral partners are using. This could look slightly different for each target demographic.

- **Facebook** — As the largest social media platform in the world, Facebook has nearly 2.5 billion active users worldwide. It is most popular with 25- to 49-year-olds and reaches more people over the age of 65 than any other social platform. 74% of Facebook users check it daily, spending an average of 58 minutes per day on the platform. More than 98% of Facebook users access it via the mobile app, so make sure your content is optimized for mobile! *(Statistics from oberlo.com, Pew Research Center, statista.com, and Sprout Social)*
- **YouTube** — With 2 billion monthly active users, YouTube is the second-largest search engine globally, behind Google. 73% of all adults in the U.S. use YouTube, with 38% reporting they log in several times a day. It is most popular with people between the ages of 25 and 30, and the platform is growing quickly with the 35- to 55-and-up age group. *(Statistics via oberlo.com, Sprout Social, HubSpot, and statista.com)*
- **LinkedIn** — As the top social media platform for B2B marketing, LinkedIn has more than 690 million monthly active users, of which 40% check in daily. LinkedIn is most widely used by the 25- to 30-year-old age group. *(Statistics from LinkedIn, Sprout Social, and foundationinc.co)*
- **Instagram** — Instagram has more than 1 billion monthly active users and is mostly used by people between 25 and 34 years old. Over 60% of users log into Instagram daily and spend an average of 55 minutes on the platform. It's the second-most engaged with platform after Facebook. Video posts have 38% higher interactions on Instagram than image posts, so this is a perfect place to get started with sharing videos! *(Statistics via statista.com, sproutsocial.com, adespresso.com, and brandwatch.com)*

Mortgage Marketing Technology: Connect and Engage with Your Audience



Social Media continued...

Consistency Matters

Once you've identified the best social media channels for your audience(s), make a plan for consistent posting. One of the biggest social media mistakes you can make is to post every day for a few weeks, and then post nothing for a month or more.

Ideally, content should be shared on your social accounts three times a day. This helps to make sure your posts show up on your followers' feeds. That can feel like a lot of work when you're busy originating — that's why at FHM, our team posts on behalf of each loan officer on a daily basis. Our primary focus is to create empowered borrowers, agents, and builders, and to promote each team member as an industry thought leader.

If you don't have a marketing team to do this for you, the next best thing is to use a tool like Buffer or Hootsuite to schedule your posts ahead of time. This allows you to plan and knock everything out in one hour per week, rather than trying to set aside a few minutes every day. Start slow, with a goal of posting just three days a week and work yourself up to daily posting over time.

Remember to Be Social

This may seem like a given when talking about social media, but it's something we all need to be reminded of from time to time. Try to focus on building personal connections with potential clients, rather than zeroing in on a possible transaction. Respond when someone sends you a message or asks you a question, comment on other people's posts, and wish people a happy birthday or anniversary. Small gestures like this add up in a meaningful way to strengthen the relationship your social media followers have with you.

Social Statistics at a Glance

68%

of U.S. adults now report that they are Facebook users

3hrs

is the time on average spent per day per person on social networks and messaging

54%

of social browsers use social media to research products

91%

of all social media users access social channels via mobile devices

Statistics via www.oberlo.com/blog/social-media-marketing-statistics

Mortgage Marketing Technology: Connect and Engage with Your Audience



Email Marketing

Email marketing is a powerful tool for maintaining relationships with leads, customers, past clients, and referral partners. It's the best way to send notifications to your borrowers and agents each step along the mortgage process, as well as a great way to provide valuable advice and offers such as an annual mortgage checkup or reaching out about opportunities to refinance.

You can use email marketing to stay connected, too. Here are some ideas to help you get started:

- Send a weekly update with a short video of you explaining market trends or a mortgage tip
- Create drip campaigns to stay in touch with new leads as they shop for homes
- Integrate your email campaigns with your LOS to automatically send out milestone notifications and important information as your clients move through the mortgage process
- Wish your contacts a happy birthday and send warm wishes on holidays
- Congratulate your contacts on their mortgage anniversary or as they reach certain homeownership milestones
- Set up campaigns around specific products or promotions and send them to groups of contacts who might be able to benefit
- Automated drip campaigns sent to leads who attend an open house — This is also a great opportunity to co-market with your agent partners

BONUS TIP!

Segment Your Database. Make sure your list of contacts is up-to-date, then segment it into different lists of people. Think about the similarities and differences of everyone in your contact database, as well as the types of messages you're likely to send out. You'd probably market to a group of homeowners much differently than you'd market to a group of current renters. When in doubt, ask your marketing team for help!

Mortgage Marketing Technology: Connect and Engage with Your Audience



Mobile Mortgage App

If you're not already using a mobile app to stay in touch with your customers, you should be. An effective mobile app can be a game changer for you and your team, boosting productivity and customer satisfaction.

There are several advances in technology that put borrowers in the driver's seat throughout the mortgage process. While consumers enjoy the additional control and speed that many of these platforms offer, many borrowers still seek personalized guidance and human connection with their loan officer. The right mobile app can provide all of those things, allowing you to meet your customers' needs anytime, anywhere.

Here are a few ways that using an effective mobile app can free up time and maximize your efficiency:

- Create new leads, pull credit, send applications in just a few taps
- Provide pre-qualification letters on-the-go
- Track your borrowers' progress in real-time
- View and accept documents via mobile
- Contact borrowers via the app at any time

If you don't already have an app, or if your current mobile app doesn't provide the benefits listed above, it's time to look for something new!

LOAN NOW

The **LoanNow by First Heritage Mortgage** mobile app enables homebuyers to move effortlessly through all aspects of the loan process, directly from the palm of their hand.

With the LoanNow mobile app, loan officers and borrowers benefit from:

- **Enhanced 1003** — A mobile-friendly application that borrowers can start, pause, and complete whenever and wherever they'd like. You get notified as soon as an application is submitted, and everything ties seamlessly into the LOS.
- **Loan Command Center** — Order credit reports, send conditional approval letters, and more.
- **Milestone Notifications** — Track your borrowers' progress in real-time with live updates for you, the client, and agent as the loan move along each step to closing.
- **Scan and Review Docs from Mobile** — Request, view, and accept documents and sign disclosures on the go. Borrowers can scan and submit encrypted documents from the camera on any mobile device.
- **Mortgage Calculators** — Clients can explore different mortgage options, loan types, budgets, and monthly payments. You can view their saved calculations for a glimpse into their mindset.

Mortgage Marketing Technology: Connect and Engage with Your Audience

Customer Relationship Management (CRM)

The last piece of mortgage marketing technology we'll cover is Customer Relationship Management (CRM). A good CRM integrates everything we've talked about in this guide so far and allows you to put it to work to save you time, build deeper connections, and grow your business.

Get the Most from Your CRM

You know that maintaining solid relationships with all of your clients and referral partners is essential to your success, but have you taken actions to ensure that's happening? If so — are you doing it in the most efficient way possible?

That's where a mortgage CRM comes in. Mortgage CRMs are designed to help you manage the customer relationship from before your initial conversation all the way through to post-closing and beyond. Whether you're still keeping track of your contacts on a spreadsheet, or are already using a CRM platform through your company, here's how to get the most from a mortgage CRM:

- 1. Set up automated messages and campaigns.** Eliminate manual workflows and set up automated processes like contact nurturing campaigns, happy birthday or holiday messages, review requests, and opportunity-based outreach. Don't forget to keep things personalized! Setting up a customized automation within your CRM can help you boost the customer experience while freeing up time for you to originate more loans.
- 2. Integrate all your apps and workflows.** Make sure your loan origination system, mobile app, social media, lead sources, and office tools are working in tandem with your CRM. This allows you to access everything in one place when you log in to the CRM dashboard, keeping you organized and making it easier to identify and spend time on the contacts and issues that matter.
- 3. Get your referral partners involved.** Does your CRM allow you to give access to your co-marketing partners? If so, take advantage of this! Streamline collaboration efforts and give your agents a valuable tool to make sure you stay top-of-mind the next time they have a great client to refer.

Our CRM Has Been a Game Changer

We launched our CRM to be the all-in-one business growth solution for our loan officers and their teams. These are just a few of the CRM features our team takes full advantage of every day:

- **Lead Capture Apps** — Use for Open Houses and Events
- **Print Marketing** — Flyers, Direct Mail Postcards, EDDM Postcards
- **Web Marketing** — Single Property Websites, Social Media
- **Email Marketing** — Individual Emails and Drip Campaigns
- **Automated Campaigns** — Customer Journeys, Reviews, Lead Nurturing, Post-Close Follow Up
- **Third-Party Integrations** — Office365, Twilio, BombBomb, Zillow, Social Media, and more
- **Dedicated Co-Marketing Portal** — Your partners can create their own co-branded materials
- **LOS & Mobile App Integration** — Real-time syncing with the LoanNow mobile app, and data from our loan origination system is synced and refreshed every 15 minutes

Market to Real Estate Agents



We often get asked, *What's the best way to stay in front of my top agents?*

The answer is simple: **Consistently offer value.** There are many ways you can support referral partners through marketing and create a win-win for both you and the agent. Here are some ideas to help you get started.

Co-Market with Agents. When you co-brand marketing with your agents, you help make them look good with very little effort required on their part. Some of the most popular co-branded marketing we see agents get excited about are:

- Access to a co-branded mobile app to share with clients and grow the agent's business
- Use of a dedicated CRM branded to the agent
- Listing websites and listing flyers
- Educational materials that explain the home buying process and help clients understand their mortgage options
- Collaboration on blogs and social media posts
- Collaboration on videos
- Working together on direct marketing like postcards

Attend Open Houses. Support your referral partners and remind them you're here to help by attending a weekend open house. It's also a nice way to position yourself as an onsite resource for potential buyers with questions about the lending process.

Empower Your Agents. Host events that directly benefit your referral partners. Provide lunch and learns or webinars on topics realtors should know about, like essential technology, real estate marketing tips, or trends in the housing industry. Think about hosting a real estate coaching series or continuing education if you have access to a large office space. Outside of events, consider other ways you can share information with your agents that will help them do their jobs better, faster, or smarter. The few moments it takes to find and share a helpful article with your top agents could be the difference between a lead they send to you vs. someone else later that same afternoon!

Provide Homebuyer Workshops. Offer to teach homebuyer classes for realtors who might need them for their clients. Your agent gets an easy way to provide professional mortgage and home financing advice to their customers, and you get to show off your expertise to new prospective borrowers.

Ready to Get the Marketing and Operations Support You Deserve?



At First Heritage Mortgage, we pride ourselves on being #MoreThanABank.

Work with us to get the marketing support you need to cultivate your personal brand and grow your business. In fact, you can think of our marketing team as your in-house ad agency.






The goal of any great ad agency is to drive revenue and results. When you get started, we'll get to know you and your approach to create a tailor-made marketing strategy that delivers winning results for your individual business.

Here's just a sampling of the marketing support we provide to all First Heritage Mortgage loan officers:

- Onboarding & Welcome Promotion Campaign
- Personal Branding & Marketing Strategy
- Lead Generation & Tracking
- Industry-Leading CRM Platform
- Library of Marketing Collateral
- Mobile Mortgage App
- Social Media Management and Training
- In-House Video Studio & Production Support
- Compliance Management


When You're Ready, We'd Love to Connect.

Connect with FHM Online

-  fhmtg.com
-  Facebook | @FirstHeritageMortgage
-  LinkedIn | First Heritage Mortgage, LLC
-  Instagram | @firstheritagemortgage
-  Twitter | @fhmtg_tweets

Start the Conversation Today

Chip Beveridge | SVP, Southeast Regional Manager

- 703.293.6141 | cbeveridge@fhmtg.com
- Connect on LinkedIn  | Chip Beveridge

Other Resources You Might Find Helpful

- Social Media Guide
- Corporate Info Packet



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