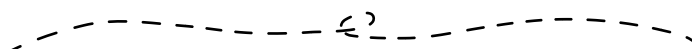




Maximizing Borrower Connections:

Marketing Techniques and Templates To Use All Year



Both mortgage lenders and servicers have a challenge when it comes to retaining loyal, long-term customers. After all, the average homeowner has been in their home for **eight years** — which is a long time to stay relevant in borrowers' minds and to potentially wait for repeat business. The good news is that a lot can happen in those eight years. Your customers can refer you to family and friends, refinance their mortgage, or take out home equity financing.

Each of these opportunities for repeat business will only happen if your customers think of you when the occasion arises. That's why it's crucial to develop an ongoing communications plan that gives you planned touchpoints all year long.

It may sound overwhelming, but it's easier than you think. We've got an in-depth game plan so you know exactly what to say and when to say it to your customers.

Why it's important to regularly communicate with borrowers

Both lenders and servicers benefit from creating consistent touchpoints with homeowners before and after the mortgage closes.

Lender benefits

Keeping your mortgage company in touch with borrowers through your loan officers increases brand awareness both before and after the application process. Building an online audience by posting relevant social media content sets you up for long-term success. It also establishes your brand as the go-to resource for anything related to homeownership, whether it's property value trends or other tools and resources for homeowners. This establishes trust and showcases your company's expertise, so that borrowers feel comfortable entrusting you with such a large purchase.



Provide your loan officers with ideas on how to connect with customers before and after closing. This support sets them up for success, leading to increased employee loyalty and LO retention. And as your primary revenue drivers, investing in your loan officers can help improve productivity and efficiency — which helps the company's overall bottom line.

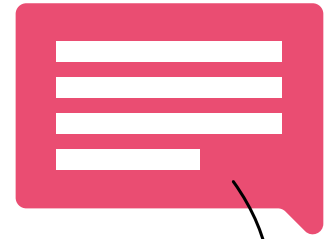
Servicer benefits

Similarly, mortgage servicers can improve their customer experience by making the relationship less transactional. This is important for reputation management because research shows that borrowers prefer to stay with their original lender. In a recent [J.D. Power Mortgage Servicer Satisfaction survey](#), both customer satisfaction and trust dropped significantly when borrowers' loans were transferred.

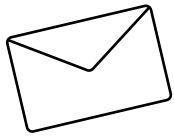
You can improve your customer relationships by providing valuable touchpoints throughout the life of the loan. On top of that, it will be a major differentiator compared to other servicers out there.

Where to connect with homeowners

There are several different places you can share content to connect with leads and existing customers. Social media platforms like Facebook and Instagram are a good choice because people spend time there and are used to seeing both personal and business posts. It's also a great way to gather contact information for your email list by offering free downloadable content in exchange for that email address. You can create a guide or checklist to entice people to sign up.



That leads us to the primary method of borrower communication: your email communications. This is a top way to nurture leads because you own the contact information, rather than relying on social media platforms to push your content in an algorithm.



Email your list at least once a week to solidify your brand awareness and showcase your expertise. People will remember you the next time they want to buy, refinance, or recommend a lender to a friend.





Month-by-month themes for homeowner communications

So, what should you actually say in all of your lead generation content? Save this guide to use as inspiration for your monthly social media and email communications. Note: Be sure to include NMLS ID, company address, and state licensure details on public posts to remain in compliance.

Month	Themes	Tips
May	<ul style="list-style-type: none"><input type="checkbox"/> Memorial Day<input type="checkbox"/> Summer renovation projects	<ul style="list-style-type: none">✓ The summer kickoff is a good time to offer professional guidance and showcase your personality.✓ Share a story and a few pictures from your own vacation.✓ Tie in summer renovation projects to mortgage financing options, such as a cashout refinance, home equity loan, or HELOC.
June	<ul style="list-style-type: none"><input type="checkbox"/> National Homeownership Month<input type="checkbox"/> Hurricane season begins (June - September)<input type="checkbox"/> How to pest-proof your home	<ul style="list-style-type: none">✓ Invite customers to share your referral information as part of National Homeownership Month.✓ For those who serve hurricane-prone areas, send an educational post about homeowners insurance coverage.✓ Share tips for pest-proofing homes, along with any trusted referrals you have for local vendors.
July	<ul style="list-style-type: none"><input type="checkbox"/> Vacation season<input type="checkbox"/> Budgeting tips<input type="checkbox"/> Tips for leaving your home on vacation	<ul style="list-style-type: none">✓ Engage social media followers by asking questions and posting polls about their summer vacation plans.✓ Offer local staycation ideas for those on a budget.✓ Discuss safety best practices when leaving on vacation, including local referrals for security systems.
August	<ul style="list-style-type: none"><input type="checkbox"/> 8/14: National Financial Awareness Day<input type="checkbox"/> Back to school tips for parents	<ul style="list-style-type: none">✓ Share the financial benefits of homeownership (great time to send property value updates).✓ Remind parents how home equity can be used to finance education costs, such as private school or college.
September	<ul style="list-style-type: none"><input type="checkbox"/> National Neighbor Day<input type="checkbox"/> National Preparedness Month<input type="checkbox"/> Labor Day	<ul style="list-style-type: none">✓ Share neighborhood activity ideas, like a block party with a food truck.✓ Post a checklist of ways homeowners can prepare for disasters and emergencies; create a month-long series with ideas for different events.✓ Give a roundup of local Labor Day events for homeowners to enjoy.
October	<ul style="list-style-type: none"><input type="checkbox"/> Financial Planning Month<input type="checkbox"/> Halloween tips	<ul style="list-style-type: none">✓ Remind homeowners to check on their financial planning goals and include home equity as part of their net worth.✓ Send a list of Halloween safety tips or best local neighborhoods for trick-or-treating.



Month-by-month themes for homeowner communications

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Month	Themes	Tips
November	<input type="checkbox"/> Thanksgiving	✓ Send a thank-you note to all of your clients.
	<input type="checkbox"/> Football season	✓ Post about your favorite football team or post a poll about local teams.
December	<input type="checkbox"/> Winter holidays	✓ Send direct mail to your customers for the holiday season.
	<input type="checkbox"/> Year-end financial planning	✓ Provide a reminder to make tax-related financial decisions like retirement contributions.
	<input type="checkbox"/> Charity donations	✓ Send details on ways to support local charities.
January	<input type="checkbox"/> New Year's Resolutions	✓ Share tips for creating realistic resolutions.
	<input type="checkbox"/> Financial tips	✓ Provide ideas on how to use home equity to reach goals in the coming year.
	<input type="checkbox"/> Upcoming housing market trends	✓ Give insights on upcoming real estate and interest rate trends.
February	<input type="checkbox"/> Valentine's Day	✓ Ask clients if they're in love with their rate and share details on when and why to refinance.
	<input type="checkbox"/> Real estate season starting soon	✓ Remind homeowners that the real estate market will heat up soon. Think about if it's time to sell and share what they can do to prepare.
March	<input type="checkbox"/> National Credit Education Month	✓ Create a month-long campaign on credit education, including how to get a credit report and tips to improve scores.
		✓ This is also a great time to talk about refinancing if a homeowner's credit score has increased since they purchased their home.
April	<input type="checkbox"/> Tax season	✓ Educate on homeowner-related tax advantages, including mortgage interest deduction for those who itemize.
	<input type="checkbox"/> National Financial Literacy Month	✓ Send financial literacy tips based on your audience. Analyze data on your customers' income, debt, and credit scores to create really tailored information.
	<input type="checkbox"/> Spring cleaning	✓ Spring cleaning tips can be about home or financial organization (or both, spread out over multiple touchpoints).



Annual digital marketing templates for email + social media

Now it's time to put these ideas into practice. We've got you covered with email and social media templates for some of the busier times of year. Remember to repurpose content across all of your online presence channels to make sure as many people as possible see your message.





June: National Homeownership Month and disaster preparedness

This topic is a great one to touch on in June as a way for homeowners to protect their largest asset. Segment your audience by geographic area and seasons for relevant natural disasters, such as hurricanes, flooding, tornadoes, blizzards, earthquakes, and wildfires.

EMAIL TEMPLATE



Subject: Stay Ahead of the Storm with 3 Hurricane Preparedness Tips

[Intro]

As we enter into hurricane season, make sure you're ready to protect your family and your home.

Here are some steps to follow.

- Step 1: Create a hurricane kit.
- Step 2: Identify evacuation routes.
- Step 3: Evaluate your homeowners insurance policy to fully understand your coverage.

[Call to action]

Have friends or family buying a new home this season? I'd love your referral!

Notes: Update the weather event to make it relevant to your audience's geography.



SOCIAL MEDIA POST

Hurricane season is here. Protect your home with these three tips:

- ✓ Create a hurricane kit at home with essentials like water, flashlights, batteries, and non-perishable food.
- ✓ Identify evacuation routes in advance.
- ✓ Evaluate your homeowners insurance policy to understand what type of damage is covered and what's not.

Stay safe this hurricane season! #hurricaneprep #hurricanerelief #hurricaneseason



October: Financial Planning Month

October is a great time to connect with homeowners. Financial Planning Month kicks off the last quarter of the year and gives people the chance to reflect on how to accomplish their upcoming goals.

EMAIL TEMPLATE



Subject: 💰 Maximize Your Money with Expert Tips During Financial Planning Month

[Intro]

Did you know October is Financial Planning Month? Kick things off by performing a financial check up to make sure you're on track to meet your year-end goals. Here are some things to review:

- Retirement contribution goals
- Next year's updates or renovation projects
- Interest rate comparison to see if you could save money by refinancing your mortgage

[Call to action]

Want to see if you could save money on your mortgage? Reach out today and I'll run the numbers based on today's rates.

Notes: Personalize this even more by segmenting your list into different audiences, such as first-time home buyers and existing homeowners.



SOCIAL MEDIA POST

October is Financial Planning Month! Make the most out of the last quarter of the year by taking a quick pulse on your financial goals.

Here are a few questions to ask yourself:

- 🔥 Are you on track to meet your retirement contribution goals?
- 🔥 What kinds of home renovations are on the horizon and how much will they cost?
- 🔥 Could refinancing your mortgage lower your interest rate?

I can help you run the numbers on #3. Reach out to see if we can lower your monthly mortgage payments so you can put more towards your other financial goals this month!

#financialplanningmonth #financialplanning #homeownershipmatters



January: New Year's financial resolutions

January is another introspective time for your audience to start making plans for what they want to achieve this year. Give them some guidance with ways they can utilize real estate, whether it's upgrading their home, cashing out equity, or buying a vacation home. Understanding your audience helps you hone in on what topics will resonate best. Use these templates as a starting point.

EMAIL TEMPLATE



Subject: 🌟 New Year, New House?

[Intro]

Ready to add real estate goals to your list of resolutions? Here are some ideas to use as inspiration!

- Cashout refinance or home equity financing to upgrade home
- Purchase a vacation home or investment property

[Call to action]

I'm here to help you explore all of your real estate options in 2024. Reach out today to discuss how to achieve your resolutions!

Notes: Use this space to paint a picture of what your target audience could achieve with real estate in the New Year.



SOCIAL MEDIA POST



Dreaming of buying your own slice of paradise in the New Year?

Purchasing a vacation property could be on the horizon with a little foresight and planning!

Let's connect and find out what numbers make sense for you, both in terms of purchase price and down payment.

#vacationhome #buyrealestate #mortgagelife




March: Credit Education Month

Credit education is an important topic for homeowners because it helps them save money. But, depending on your audience, there may be a lot of fear and anxiety about assigning a number to their financial responsibility. Cater your content to your specific audience.

EMAIL TEMPLATE



Subject: Why Credit Score Matters for Homeowners 

[Intro]

Even if you own a home, it's important to take care of your credit score to help with future financing. Follow these tips to keep your score in tip-top shape.

- Pay bills on time each month
- Lower your high-interest debt
- Don't apply for too much new credit

[Call to action]

Wondering how your credit score impacts your mortgage? Reach out with any questions you have and I'll get right back to you.

Notes: Explain that the reader already owns a home but that doesn't mean they'll never need to look at their credit score again. Depending on your audience, they may want to refinance or buy a second property.



SOCIAL MEDIA POST



Three tips for homeowners to improve their credit score:



Pay your mortgage on time every month



Lower your high-interest debt



Don't apply for too much new credit

#creditscoresmatter #refinancemortgage #refinanceyourhome



April: tax season

Tax season is another time of year when you can show off your expertise in a way that's helpful for homeowners. Use these templates to provide value and make authentic connections.

EMAIL TEMPLATE



Subject: Is your home helping to lower your taxes? 🏠💰

[Intro]

Itemize your taxes? Here are some lucrative tax benefits you may qualify for as a homeowner.

- Mortgage interest deduction
- Property tax deduction
- Home office deduction
- Energy efficient home improvements
- Capital gains exclusion

[Call to action]

This is a good place to share any tax advisor referrals you have.

Notes: Discuss potential home-related tax deductions and credits. Add the caveat that most deductions require you to itemize instead of take the standard deduction in order to qualify.



SOCIAL MEDIA POST

🏠 Are you optimizing your taxes this season? Don't miss out on these potential deductions if you itemize your taxes.

- Mortgage interest deduction
- Property tax deduction
- Home office deduction

Need help with your next real estate purchase or refinance? I'm here to help!

#taxseason #taxseasonishere #taxdeductions

How to add value to borrower relationships all year

A comprehensive digital marketing strategy is crucial in building long-lasting relationships with customers. But you also need a quality customer experience that people remember. Here are some more ideas for adding value all year long.

Send property value updates

Keeping homeowners up to date on their home's value gives them accurate information to use for financial decisions. Maybe they need cash to finance a major expense. Maybe they're thinking about upgrading to a more expensive home but don't know how much they'd have to put towards the extra cost.

Using their purchase anniversary and other touchpoints throughout the year with an updated home estimate gives them this important data and ideas on how they can use it.

Host educational events

Hosting events is an effective strategy to get to know your audience and make a personal connection. Opt for in-person lunch-and-learns or put on a convenient online webinar. Expand on thematic topics that are already in your communications calendar — there's no reason to reinvent the wheel when it comes to content marketing ideas.

Also focus on topics that are prime for conversions, like refinancing tips or advice on investment properties. Think of areas in which you have specialized expertise. This can help you carve out a niche you're known for while developing people who are passionate about your services.

Offer products that complement your home offering

You don't have to stop providing stellar service to your borrowers once their mortgage closes. Incorporate additional products that complement the homeownership journey. For instance, offering insurance through Matic helps connect borrowers with the right homeowners insurance quotes available right within your existing systems.

By directing them to check on their insurance each year, you could potentially help your customers save money on their policy. It's a huge value-add and keeps you front-and-center when they're ready to refinance or purchase a new home.



Want to help borrowers find home insurance within your existing mortgage process?

See how easy it is to improve your customer experience and get started with Matic.

[Learn More](#)

Matic 