



# ZILLOW<sup>®</sup>GROUP

**25 Things You Should Do Right Now  
to Grow Your Mortgage Business**

Growing your mortgage business doesn't always require a major brand makeover or complete change in processes. There are many small things that you can do to improve and grow your business in the immediate future, and different steps that can keep your business moving forward and bringing in more prospective borrowers.

Here are 25 things you can do to grow your business right now.

## 1 – Follow up with current and former borrowers

While the internet has a significant effect on the way people research and shop for products and services, consumers still rely heavily on word of mouth when deciding who to do business with. This is no different in mortgages, and you can bet that prospective borrowers are doing their research before choosing a lender. By following up with current and former borrowers, you're demonstrating that you're still thinking about them and care about their business. That, in turn, can prompt them to tell others about their positive experiences with you, leading to a greater chance of referrals and new business.

## 2 – Gather reviews and testimonials

Once you've followed up, go a step further and ask your clients to write a review or short testimonial about your company. Consumers put a lot of trust in this type of feedback, so reviews are an important way to show prospective borrowers that you're the best fit for their needs. Prospective borrowers are actively researching lenders before they choose one — having your current and former clients' positive reviews easily accessible and viewable online is an easy way to help new, potential borrowers learn more about your company, see how good you are at what you do and feel confident that you are the right lender for them.

## 3 – Send a hand written note to a prospective borrower

Sending a personalized note is a great way to start building a relationship. It shows that you're thinking about them and not just treating them like another customer on a list. A hand written note can pay huge dividends when the client ultimately decide on a lender, as they're likely to remember your willingness to go out of your way to follow up and send them a note of your appreciation.

## 4 – Collect and analyze your data

Numbers help you measure, assess and track your company's progress and direction. Gathering performance data is an excellent way to decide how to move forward, understand what's working well, and determine what needs to be fixed or eliminated. From looking at website visitors to analyzing individual performance, data can drive everything that a company does. Following positive data can keep your company moving in the right direction and provide insight into what needs to be done to bring in and retain more borrowers. Data gives you and your

company something concrete on which to base your decisions and helps you feel confident that your strategy is the best course of action.

## 5 – Improve your lead engagement times

Once a lead comes in, make sure you're responding to them as fast as possible. This can be accomplished with technological solutions like multiple dialers or auto-responders. Customers expect an immediate response, and if they don't get one, they'll move to the next lender on their list. Reducing the time between points of contact is hugely important to improving lead conversion and establishing relationships with your prospective and current borrowers right from the start.

## 6 – Set consistent, achievable goals

Setting business-oriented goals that are achievable yet challenging can be a healthy motivator. Maybe your goal is to bring in X more leads for the month, or increase total website visitors by X%. No matter what the goal is, creating a plausible strategy and getting all of the right people on board is essential. Goal setting will not only improve company performance, but also encourage collaboration between co-workers and departments.

## 7 – Prepare for the busy season now

While summer and early fall are typically the busiest seasons for lenders, you shouldn't spend the slower months simply sitting around waiting for the busier lending season to return. Begin preparing for the busy seasons early, and reach out to current and prospective clients to get them thinking about home buying as well. Establishing early contact with borrowers will ensure that your company is fresh in their minds when they start looking at houses and thinking about a mortgage.

## 8 – Get involved in the community

Whether through a charity event or a festival with corporate sponsors, getting involved in the community is a simple and easy way to get your company in front of a lot of people in a short span of time. Make your efforts recognizable, and show your community that you're committed to contributing and giving back. Even if it's something as simple as a logo appearing on a charity's website, it can go a long way toward conveying the culture and attitude of your company, and it can give current and potential clients something to appreciate.

## 9 – Be creative with your marketing swag

A good way to get your company in front of people daily is to offer marketing giveaways that people will actually use. Pens and water bottles are practical and timeless, but also consider items like coasters, koozies and power banks. There are many unique yet useful products that serve as effective branding tools for your business.

## 10 – Research current industry trends

Stay tuned in to the current buzz, the big and upcoming news, and the general industry trends. Not only can you use this information to further your own business efforts, you can also share it with current and potential borrowers to show them what's going on and tell them how you're using that knowledge to their advantage. This demonstrates your credibility and expertise, and shows that you know your industry inside and out.

## 11 – Start utilizing a CRM system

A good customer relationship management (CRM) system allows you to keep your customers organized, respond to their needs quickly, provide personalized service and create effective marketing campaigns that you can use to reach hundreds of online borrowers. Strong customer relationships are your lifeblood, and having a tool that helps you manage, maintain and foster those relationships can be a great benefit to your business.

## 12 – Network with real estate agents

Networking and partnering with real estate agents is a mutually beneficial way to get more borrower contacts. If an agent has a client who needs a good mortgage loan, they'll be more likely to refer them to a lender who has also referred borrowers to them when needing an agent. By working together, agents and lenders can expand their clientele and ensure that borrowers have all the resources they need.



## 13 – Redesign your website

The digital space is competitive, and an outdated website that's unattractive or hard to navigate can really set you back. Review your website and think about what might need to be changed or updated. . Borrowers want a lending professional who stays current with trends and technology, and your website should be a reflection of that.

## 14 – Keep your website content up to date

Along with refreshing your design, it's important to ensure that all of the information displayed on your website — including reviews and testimonials, marketing copy, and company information — is accurate and current. If a potential borrower sees that your website information hasn't been updated for months, they'll be far less likely to consider you as a reliable source of timely information and service.

## 15 – Focus on your borrowers, not yourself

While your website should include a headshot and general information about you and your company, dedicate more space to information that is relevant to consumers and worth their time. A prospective borrower is less likely to stay on a website that doesn't offer any immediate value toward their mortgage needs, and while your personal and corporate accolades can give you an edge, they don't need to be at the forefront.

## 16 – Review website analytics

Once you've updated all of your website content, you'll want to track everything to see what works, what doesn't, and how you can further improve your website for the best possible user experience. By monitoring site analytics, you can see what pages, links and calls to action (CTAs) are generating the most clicks and bringing in the most visitors. Having that data allows you to optimize your site based on the content visitors want and refine keywords to capture more traffic. Track the number of unique and total visitors to your site, and note what pages those returning users are looking at.

## 17 – Start and maintain a blog

One way to encourage repeat visits to your site is to offer your wealth of mortgage knowledge in the form of a blog. Having a well-written and regularly updated blog can help start the conversation with potential borrowers, giving you an opportunity to listen, share your input and establish a relationship before the borrowing process has even started.

## 18 – Create a content calendar

When updating content or writing a blog, it's important to create a content calendar that you can stick with. Providing new content on a consistent schedule makes it easier for site visitors to develop the habit of consuming and sharing your content. When creating a content calendar, don't plan too much; if it's too hard to maintain, you'll be less likely to do it, and your readership will drop off.

## 19 – Leverage social media

Social media is one of the easiest ways to connect with potential borrowers and make your company, website and people accessible. People expect companies to have a presence on Facebook and Twitter, and want the ability to send a quick post or tweet when they have a question. Social media gives you another way to interact with potential borrowers and provides an outlet for sharing your own site content as well.



## 20 – Set up automated posting

Once your blog and social media accounts are up and running, and you have a content calendar that you're following and updating, maintain a steady stream of content with automated blog and social media posting. You'll keep your content flowing even when you're out of the office, and your borrowers will always have fresh information to consume.

## 21 – Optimize your content for search

Search engine optimization (SEO) helps you be discovered by more borrowers searching online, and many businesses put a lot of time and resources into improving their ranking in search results. To gain an edge on competitors trying to bring in the same borrowers you are, every keyword, title, page description and piece of content on your website needs to be optimized so your site appears in front of the most borrowers and generates more traffic. There are many programs that will help you optimize your site content, but researching what keywords your target market are searching for is a good place to start.

## 22 – Send an email campaign

Perhaps you have a seasonal special coming up, or maybe there was some recent mortgage news that affects a large portion of your borrowers. Email is a quick and easy way to reach a lot of potential borrowers at once and share important and pertinent information. Email also offers a point of contact with your company should they want more information. When sending email campaigns, be brief and only include the information your prospective borrowers will want to see. Offering something of value in an easy-to-consume format increase the chances of your contacts reaching out to you for their mortgage needs.

## 23 – Get your rates in front of your customers

Whether through email or on your website home page, make sure you're putting your rates in front of your borrowers. Don't force your borrowers to search through your site; this is critical information that they expect to find, and if you don't make it easy, they will likely move on to another lender's site.

## 24 – Start a newsletter

Along with targeted email campaigns, you can also create a monthly or quarterly newsletter to demonstrate your mortgage expertise, give borrowers important news and information about the industry and your company, and share your blog and site content. On your blog or website, offer a "subscribe" option so site visitors can opt in to your newsletter updates. Think about what content readers are likely to share; if your borrowers are forwarding your newsletter to family and friends, you're likely to gain more site visitors, newsletter subscribers and, most importantly, potential customers.

## 25 – Experiment with video

Many online platforms and social media channels optimize video playback for users, and finding ways to use this to your advantage allows you to provide potential borrowers with a unique look into different aspects of your business. Whether you create small, learning-based videos about different mortgage processes or offer a weekly "vlog" to keep viewers informed about mortgage updates and news, videos are a rich medium for sharing your knowledge and can be archived and accessible on your own website as well.

## Summary

There are many ways to grow your business now, both offline and online, and engage with new and current clients. Implementing these tips will help you bring more borrowers through your door and keep your business growing.