

# 4 Steps to Successful Marketing for Loan Officers



**WESTERN PIONEER**  
FINANCIAL



## Before we begin...

As a loan officer, marketing is a key part of what you do to reinforce your role as a resource for current and potential customers and partners.

These days, borrowers have endless options, and it's up to you to stay in front of them through various marketing tactics and referral networks (also strengthened by marketing).

Chances are if you've downloaded this eBook, you run your own marketing plan and you want it to be cohesive and manageable. Also, chances are the marketing team at your company is focused on corporate initiatives rather than individual LO marketing activities. The silver lining here is your corporate marketing team can always use new ideas and content, something that can help with your own marketing strategy.

In this guide, we'll walk you through a structure that'll help you set up a marketing strategy, rethink your tactics, and be more impactful in your daily marketing execution.

## Your Main Takeaways.

Focus on answering questions and solving problems. When your messaging (online and offline) is full of useful information, you don't need to say much about yourself. **When you focus on serving others, you build trust and affinity** with current and potential borrowers. Market yourself as a consultative salesperson, not a transactional one.

# Step 1: Set Marketing Goals







Before we jump into your marketing plan, we have to set your marketing goals. But to do that, we need a firm grasp of your business goals.

## Define: Your Business Goals


To have a solid foundation for your marketing goals and strategy, you need to start with your business goals. Try writing yours out similarly to the example here:

**I need to earn \$75,000 a year in commission. An average loan size is \$150,000. My commission rate is .70%. A \$150,000 closed loan at .70% is \$1,050 in commission. At \$1,050 per loan, I would need to close 72 loans. The typical fallout for withdrawals and declines is 10%. With withdraws and declines, I need to originate 80 loans in the year which breaks down to 20 per quarter or 1.5 per week.**

## Define: Where Your Leads Come From

OK, so that's your goal – 1.5 loans per week. Next step is to know where your customers come from. Make a list like the one below and fill in how many of your leads came from each channel over the last year:


Source	Number of Leads
Realtor Referrals	
Customer Referrals	
Social Media	
Your Website	
Leads Groups	



Write out where your leads come from. Upon reviewing, do you see any lead channels you'd like to increase? Maybe there's one that consistently gives you better-qualified leads and therefore should be your target group to increase. Whichever lead channel you decide to try to increase, there are many marketing activities you can do that will improve the effectiveness of the overall lead channel.

## Define: Your Marketing Goals

Next, set concrete key performance indicator (KPI) goals for yourself. You want to end up with a goal statement and a list of activities you can do to meet that goal. Check out the below example for marketing tactics and KPI goals based on a particular lead channel to improve. Let's say you want to increase your community events lead channel by 5% through increasing your promotional activities. Your goal statement could be:



**I want to increase my events lead channel by 5%. To do so, I will hold 8 events this year and improve turnout to each of those events by 5%. To do this I will post on social media 3 times leading up to each event promoting the event. I will also post at least 1 video or image at the event, and at least 1 video or image after the event to show the value of the event. After I add my newly collected leads to my CRM, I will follow up with each lead no later than one week after the event.**

Once you have your goals mapped out, share them with an accountability buddy and check in with your goals regularly. Setting a recurring calendar reminder can help you stay true to your goals.



# Step 2: Create Your Content



Now that you have a set goal for the lead channel you want to improve, you can start mapping out and creating the content to achieve that goal.

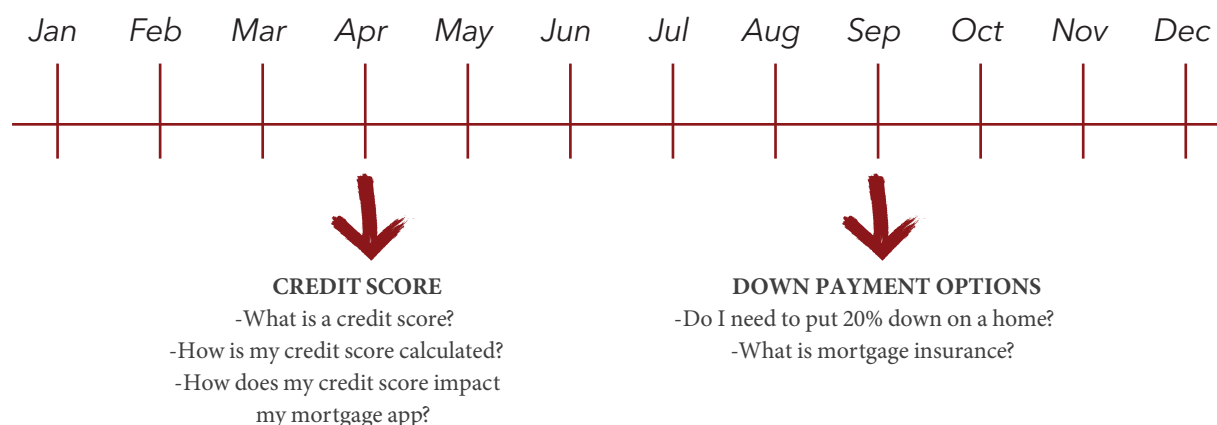
To do that, start by making a list of 3-5 marketing activities you can do (or alter activities you're already doing) to bolster that channel. For example, to boost your referrals channel, try attending more open houses and handing out marketing materials. Or, to attract more young borrowers, try using Instagram to reach them.

**Content can be anything written or recorded, including blog posts, social media posts, presentations, infographics, and videos.**

## Make a Calendar

Using a calendar or planning system and setting overarching content themes on a monthly or quarterly basis makes the content planning process more manageable.

Check out an example below of a monthly content timeline. We also included a monthly-view content calendar template at the end of this eBook to help you get started. For more detailed planning on a weekly basis, try creating a separate calendar in your work mail system like Outlook or Gmail so you can see everything in one place.



Within your content themes, the types of content you can create are nearly endless. For this guide, we'll focus on three buckets of content– **written, video, and graphic**. Any of these can be used to bolster your lead channels if you know how and when to use them.

## Written Content

### Level: Beginner to Advanced

Written content can be consumed in more situations than video (think about all the times you scroll through your inbox or Facebook feed while waiting in line), and having written content online means that search engines can find it and return it in searches. This can be anything from articles in print publications to blog posts to social media posts.

When writing, keep it short! As attention spans shrink, people want answers to questions quickly and succinctly. Also, focus on answering questions in your content. Try keeping a running list of borrower questions that you can then answer in blog posts for others who have similar questions.

**You will build trust faster when you focus on solving problems rather than talking about yourself and the loan products you offer.**

### Blogging

For those interested in blogging, see if your company has a blog you can contribute to on a monthly or quarterly basis (remember that corporate marketing team we talked about that needs your content?). Once your posts are published, you have instant social media content!

If you don't have such an option available, try blogging on your own. You can start out by publishing [articles on LinkedIn](#) to get your feet wet or, if you're more advanced, you could start your own professional blog on WordPress or Medium.

## Guest Writing

If you're already blogging and want to expand your reach, try guest writing, start contributing to local town magazines or HOAs as a guest writer. They're always looking for contributors and advertisers.

So, what do you write about? Write about trends you're seeing in your local market when it comes to home sale trends or borrower trends. You can even offer insights into how borrowers in your area can get ready to apply for a mortgage.

**If you start contributing to your company's blog or start your own, be sure to include a link to it in your email signature.**

## Graphic- and Photo-Based Content

### Level: Beginner to Intermediate

Our brains process images faster than text, which explains why Facebook [posts with images](#) get 105% more interactions than status updates alone, and posts with a video get 65% more interaction than a post with an image.

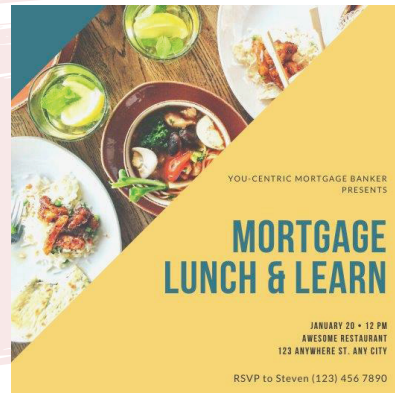
Whenever you share something on social media, try to make it something with a photo or, better yet, a video. It's a quick and easy way to bolster engagement and show more of your personality. Plus, keeping your posts fun, relatable, and honest is a sure-fire way to resonate with potential borrowers.



How can you get started? Here are a few examples of how you can apply graphic or photo content in your marketing:

- Create visually appealing event invites or announcements via Canva ([inspiration](#))
- Take photos of you with your borrowers (especially right after closing!), partners, or out in the community – be sure to ask for permission from borrowers/partners before you post
- Create images or graphics with a quote or stat related to homebuying

Try tools like Canva (drag and drop design templates), Unsplash or Pixabay (both free stock photo websites) to make this process easier.



*Created in Canva.*

## Video Content

### Level: Intermediate to Advanced

If writing isn't your thing or if you want to advance your social media plan beyond the status quo, video content is the next frontier. The great news is you can use your smartphone to film everything – no fancy equipment required!

Video is one of the better mediums to break down complex topics into a serial and digestible format. Videos allow you to show off your personality while also adding value by answering questions.

Also, you don't have to film by yourself. In fact, we encourage you to find others to be in your videos! Interview real estate agent partners, personal finance partners, and colleagues on video to get their insights on what's going on in the market (but always ask permission before filming someone).

Here are a few ways to get started with video:

- Answer questions about the mortgage process
- Promote your events or ones you're attending with a short 30-second promotional video
- Show yourself doing something special for your borrowers at their closing meeting

You don't need to limit yourself to creating videos just to distribute on social media. You can film personal videos to send via text message, too. For example, when a loan closes, you can send a video message to your customer just to say "Hey, your loan closed! Congratulations!"

**Pro tip: Find a quiet setting with little clutter to film your videos. Bonus points if you can find a visually appealing space.**



# Step 3: Distribute Your Content





Now that you have ideas for the types of content you can create, it's time to distribute it. Let's review your content delivery options.

## Social Media Posts

Here's the truth - not all your social media posts need to be created in the moment and they don't all have to be yours, either. If you're struggling to fill your social media calendar with posts that happen in the moment, try planning some posts in advance.

Here are some examples of posts you can plan in advance and write out the content for beforehand:

- ➔ **Events you're attending** –Take a photo at the event, but beforehand you can plan out your post with the location, what you talked about, and any other details you can give in advance.
- ➔ **Industry articles** –Articles can still be relevant even when they aren't "breaking" news, so bookmark several you found interesting and write up 1-2 sentences on each to sprinkle throughout your calendar.
- ➔ **Guides for borrowers** –Write 1-2 sentences on resources you find particularly useful that can help your borrowers understand the homebuying and mortgage process.
- ➔ **Blog post or articles you've written** –Share them when you publish them then wait a few months and share them again! There's no shame in using older content if it's still relevant.

**Key Tool: A social media scheduler like Hootsuite or Buffer. Each week, consult your content calendar and plug the posts into the scheduler.**

Having enough pre-written posts can help you fill in the gaps in your content calendar when you don't have many in-the-moment events going on.



## Email

The content you create doesn't have to stay within social media. With email, you have an opportunity to send helpful content directly to your contact base. With that direct line, you have the chance to show your value by sharing explanatory blog posts, videos, or infographics to help answer questions those leads might have.

For example, are you working with a lead who has questions about what kinds of documents they'll need to apply for a mortgage? Send them a blog post that lists out all those things in a checklist format. Or maybe you're talking to a lead who is doing their first refi and they want more information. Send them a short explainer video of how a refi works.

There are no wrong answers with how you leverage your content via email.

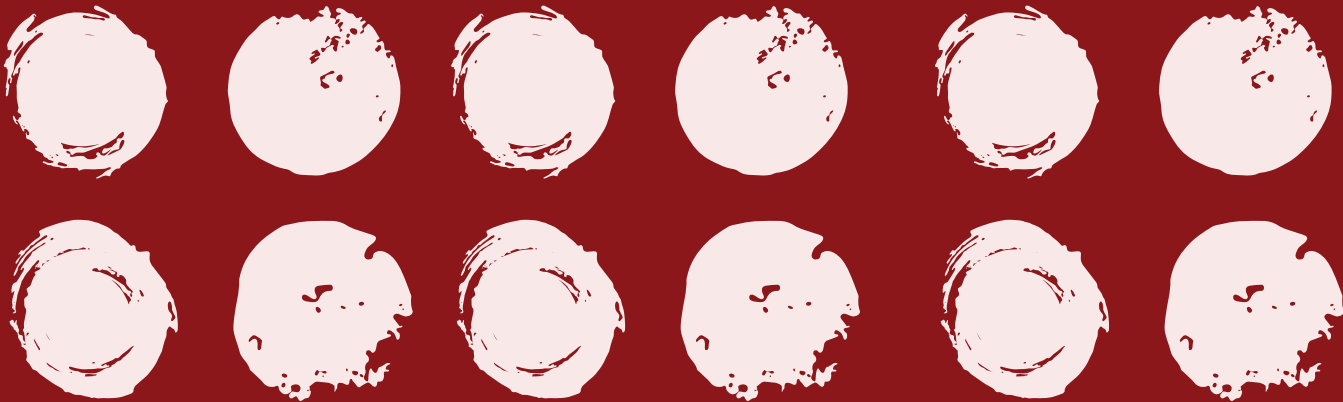
## Presentations

You've been busy creating all this content, so why not repurpose it for your presentations?

The best part about having several robust pieces of content like long blog posts and informative videos is that you can pull out lines or whole sections of those pieces to use in other content like presentations.

For example, you might have a blog post about how to read a credit report that's geared toward first-time homebuyers. That information could easily be repurposed for a first-time homebuyer presentation that you give during events out in the community.

# Step 4: Take It Offline



The way you present yourself in-person is a form of marketing and taps into the idea of social selling.

Social selling is the concept of leveraging your personal brand to fill your lead pipeline with the right people by leveraging insights and relationships. You build up your personal brand by not only having a professional presence online, but also by the kind of information you provide to leads, customers, and network partners on a day-to-day basis. The more consistently you provide useful information both online and in person, the better your personal brand reputation becomes and the stronger your lead pipeline becomes. From attending networking events to open houses, there are many ways loan officers can get offline and continue to build their brand and leverage the content they create.

**People who use social selling see these kinds of results:**

- **45% more opportunities created**
- **51% more likely to achieve quota**
- **80% more productive**

## Events and Presentations

Presentations are a great way to prove your value in person rather than online only. They also don't need to be the typical format of you presenting by yourself. Try mixing up presentation formats – present with different partners and get the audience engaged by asking questions or having a workshop.

Here are a few other examples of types of events or presentations you can host:

- Present at Meet Ups, Rotary Clubs, the YMCA, or other local gathering places
- Attend (or present at) personal finance classes to make connections
- Co-host happy hours

At these events and presentations, utilize content you've already created in your presentation or as a printout. Events are also a great place to create new photographic or video content for later use.

## Open Houses

Open houses are one of the best ways to meet new referral partners and leads. But instead of doing the old coffee and donut approach, try showing up with useful pieces of content for house hunters to walk away with.


For example, if you're going to an open house that might qualify as a starter home and could be geared toward first-time homebuyers, you can create a checklist of steps to applying and qualifying for a mortgage.

Try to meet as many of the house hunters as you can, answer their questions, and give them the printed checklist before they leave. Make sure the printout has your name, headshot, and contact info so those borrowers know how to get back in touch with you when they're reviewing that handy checklist.

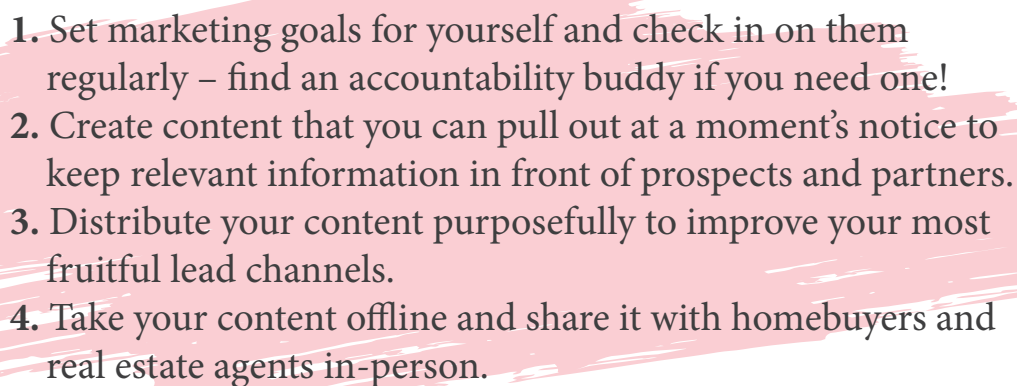
**How to up your event attendance rate:**  
You and your partners should leverage different contact lists to maximize impact. Also, partner with venues that will let you put out signs a few days in advance to drive interest.



## Conclusion



Marketing is only a portion of what you do every day. Between seeing new borrowers, acquiring the materials for a mortgage file, networking, and marketing yourself, you have a lot going on. By practicing this marketing flow process, you can improve your marketing skills and save time along the way as you master it. Here are some key takeaways we covered:

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1. Set marketing goals for yourself and check in on them regularly – find an accountability buddy if you need one!
  2. Create content that you can pull out at a moment's notice to keep relevant information in front of prospects and partners.
  3. Distribute your content purposefully to improve your most fruitful lead channels.
  4. Take your content offline and share it with homebuyers and real estate agents in-person.

Lastly, we want to leave you with the notion that marketing can be incredibly flexible and agile. Try out new approaches along the way – types of content, methods of distribution, mixes of marketing activities – and learn from what worked (and what didn't). Once you find your marketing footing, you'll be unstoppable!

# About Us

Our story begins with you and your business. Since 2008 we've been understanding what you need so we can help you manage your business better by delivering what's best. The best products. The best service. And the best solutions—you-centric solutions that matter. Think competitive pricing and guidelines, regional sales and underwriting expertise, hands-on-training and fast turnaround times. And then you'll think, yes, Western Pioneer Financial is a company that's committed to delivering a great experience every day, every hour and every time I interact with them because they're not just in the mortgage business—they're in the people business.



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