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# Own Your Digital Space

## Develop a range of strategies for your online marketing

Gone are the days of phonebook ads, local-newspaper ads, sign riders, direct mail and printed rate sheets as traditional mediums for loan originators to market themselves and their services. Although these tactics still play a role in today's marketing plan, potential real estate partners and homebuyers now find a majority of their mortgage-lending information on the Internet via mobile apps or social media.

According to a joint study by the National Association of Realtors and Google, more than 50 percent of people looking for a mortgage or mortgage information start their search online, and nine out of 10 buyers do some form of online due diligence in the homebuying process. This was originally driven by website marketing, then shifted to search-engine marketing and is now moving more toward social media referrals.

Real estate agents and potential homebuyers often start their searches for a lending partner by looking up key terms — i.e., “how to get a home loan,” “best mortgage company,” etc. — on popular search engines, which then give them listings for various products or companies. Agents and homebuyers frequently evaluate the websites of a company, branch or individual loan originator and then turn for validation or confirmation from others, often on social networks.

As this trend continues to grow, the need for mortgage brokers and bankers to have a greater digital presence grows as well. A strong digital platform consists of a strategic mix of search engine optimization (SEO), websites, landing pages, online campaigns, social media and mobile applications to deliver a fully integrated approach to marketing.

### Improve your SEO

To move from being listed as deep as page six or page seven in a keyword search to being listed within the first five results of a keyword search, originators must implement a combination of digital marketing programs. SEO is the process of improving the visibility of your website on search engine pages by incorporating search-friendly elements such as carefully selected keywords and links to relevant material. SEO is central in helping people find you online and building your credibility in the process.

To boost your SEO and your brand, consider all of the following:

- 1. Keep your website content fresh.** Potential partners and homebuyers do not like seeing the same information every time they visit your page — and search engines don't like this either. New material keeps your site alive and people engaged.
- 2. Demonstrate your expertise.** Publish articles on your website and others in the industry with heavy use of mortgage-related terms and connect to other recognized experts in your field.
- 3. Do not just sell your services; promote yourself.** Originating loans is not all that you do. Tell others more about you. Develop a personality online that people can relate to.
- 4. Build your following.** Initiate referrals and recommendations from your partners and homebuyers, and then gather and post their reviews. Push online offers to get people to register their contact information, like giveaways and contests.
- 5. Create custom landing pages.** Do you have a great idea for a strong call to action or hot topic for your area? Design a

custom landing page dedicated to sharing this information.

Loan originators and marketing professionals who have committed to SEO often maintain consistent showings on page one of search engine results and frequently rank in the top five listings for numerous mortgage-related keyword searches. Consequently, traffic to their websites — and their “Apply Here” buttons — increases exponentially.

### Online campaigns

Paid advertising is still a key component of any solid marketing plan, but many mortgage companies and originators are finding it necessary to supplement their print and broadcast ads with various online opportunities. Common online-advertising strategies include:

- 1. Utilize retargeting display ads.** When people visit your website, it plants a “cookie” in their browser so that every time they visit any site that displays Web ads, yours will show up.
- 2. Develop Web ads and pay-per-click campaigns.** Web ads direct people to

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your website or targeted landing pages. A pay-per-click budget pays for the ads to display. Typical budgets range between \$500 and \$1,000 per month.

Loan originators with retargeting and online ad campaigns usually have substantially higher Web traffic, Web impressions and click-through rates than those not taking advantages of these tools.

### Social media

For some, all of the talk and vocabulary about social media — “tweets,” “likes,” “friends,” etc. — can get confusing and even overwhelming. There’s no doubt about it, however: Having a website is no longer enough.

In fact, many digital-marketing experts will tell you that today’s website — as valuable as it is in some respects — is no longer sufficient when it comes to providing homebuyers with the information they are looking for. Of course, a website is helpful in providing basic information, but what today’s homebuyers want are reviews, endorsements and helpful hints from people outside of the purchase cycle, such as their friends or associates who have already purchased homes.

The best forum for this type of activity is social media — Facebook, Google+, LinkedIn and Twitter, just to name a few. It used to be the case that companies tracked

traffic and click-through rates on websites because they were measures that demonstrated interaction with customers. Today, the more important measure is the level of engagement that customers have with you specifically. As a result, social media pages are viewed far more than many ever dreamed possible or probable.

Furthermore, search engine results are now influenced by your activity on social media, so if you want to show up on page one of a prospect’s online search, you need to get social. Originators with strong social media presences often gain the majority of their leads via posting great content, because this allows them to stay in front of partners and homebuyers.

Originators who are initially apprehensive about using social media for business may completely change their tune after establishing themselves online. Using Twitter, Google+, Facebook and LinkedIn in tandem with each other, posting a message about prequalifications can yield a surprising amount of leads. Essentially, minus the cost of your time, posting on social media can function as free advertising to a warm market, and in this way social media can become a major source of business.

### Online apps

With a large number of homebuyers now

using their mobile devices to conduct home searches, mortgage companies should deliver custom-branded mobile applications to their loan originators and real estate partners. These apps may prove to be an innovative way of capturing the attention of new partners, staying top-of-mind with homebuyers and ultimately generating leads.

It may be a costly and complex activity to tackle the digital frontier on your own, however. Mortgage companies that want to embrace the digital age should organize dedicated staff and negotiate special terms with third-party vendors to make digital marketing as easy as possible for their loan originators. Banks and brokerages also should research and take the necessary steps to make sure that their loan originators are compliant in a digital world.

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In an era when your 5-year-old may have an iPod and your grandmother has a Facebook page, now is the time to own your digital space. Many mortgage brokers and bankers have already taken advantage of certain opportunities in the digital world, but if your business hopes to have a truly robust digital-marketing system in place, it’s vital to take advantage of the full range of opportunities available. ●