

Expert Content Strategy Guide

Customer Intelligence: HELOC Opportunities

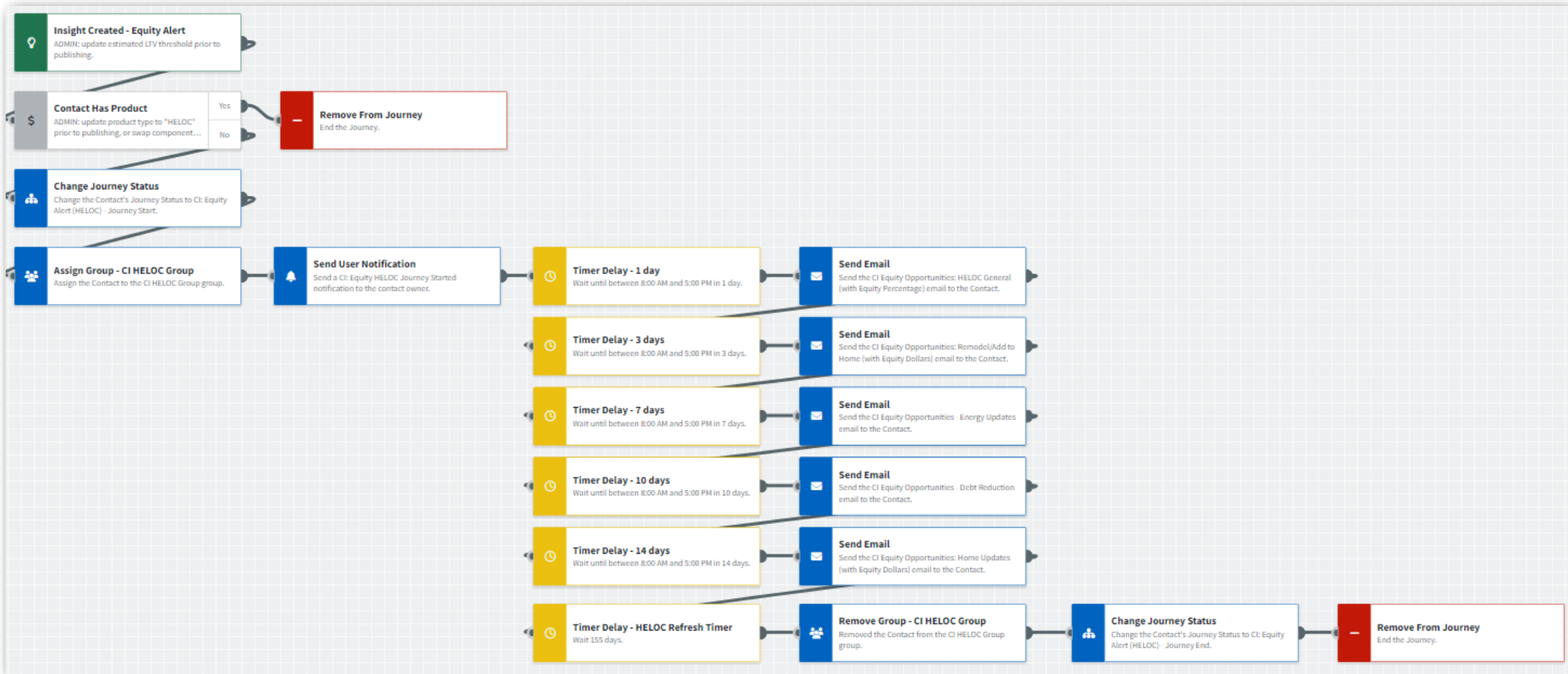


CI: HELOC Opportunities

Email, user notification

Triggered by the CI Equity Alert, this journey contains 5 emails spanning 5 weeks detailing the benefits of a home equity line of credit and how the funds can be leveraged. The journey leverages product conditions and triggers but can easily be swapped for loan-based journey components as well. Admins will need to configure product or loan type conditions to match org-specific statuses or names.

*All communications should be reviewed prior to initiating the journey.



Journey Map Notes:

- Keep emails that work for your organization, swap with custom, or add these emails to your existing campaigns.
- Adjust "Contact has Product" component to leverage contact groups or loan conditions to exclude customers from the campaign with active HELOC products.

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Hi Teddy,

Building equity is a great benefit that comes with home ownership. Since equity is the amount you've repaid on your mortgage, plus any rise in your home's appraised value, it can help you finance a variety of expenses.

While tapping into that equity should be done thoughtfully and for good reason, it's smart to have the ability to access your equity quickly and easily if a need arises.

What can a Home Equity Line of Credit (HELOC) do for you with an equity percentage of 37%?

Fund home improvements: The mortgage interest for loans used to buy or improve your home can be tax deductible.

Create a cushion: A HELOC can be tapped for large expenses you might otherwise put on a high interest credit card.

Reinforce your reserves: It's a good idea to have a HELOC available - even if you never use it. HELOCs provide the ability to access your equity over a number of years.

Find out more about this useful tool that can fortify your financial options. Just call or hit "Reply" to this email - we're glad to help!



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Hi Teddy,

When you first moved into your home, you probably never thought you'd need more space. But now you may be thinking a bigger kitchen would be nice, or that another bedroom would be ideal for weekend visitors. Or perhaps your family has grown.

This doesn't mean it's time to move. Instead, it's time to check into ways to add space by remodeling your home...and your home may be the ideal source of funds.

As of our most recent records, you have around \$65,432 equity in your home. This sum represents the amount you've repaid on your mortgage, plus any recent increases in your home's value.

A home equity loan or line of credit can convert some of your current equity into funding for large purchases like additions or remodels.

If you're ready to talk about possible additions to your home, please give me a call. I'm glad to answer any questions!

Sincerely,



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Hi Teddy,

If you're like most Americans, you're managing some debt. Whether it's credit cards, student loans, or car payments, you need to keep these costs as low as possible.

What if you could combine a portion of that debt into one monthly payment...and at a potentially better interest rate?

Home is where the equity is.

A home equity loan or line of credit can allow you to take advantage of your home's equity to consolidate your debt into one monthly payment. Based on your credit history, you may even qualify for an interest rate that is lower than your other loans or credit cards.

If you're ready to manage your debt differently, just contact me. I'm glad to help!

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Email Subject:

- Unlock your home's potential with a HELOC
- Is it time to add onto your home?
- Consolidate into one monthly payment

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Hi Teddy,

"Can we turn the heat up?"

If you're hearing this a lot, it may be time to consider some energy updates to your home. However, upgrading your furnace or installing new, energy-efficient windows may not be affordable, based on your current reserves.

However, your financing solution may be ready and waiting for you.

Home is where the equity is.

A home equity line of credit (HELOC) enables you to tap into your home's equity — the amount repaid on your mortgage, plus any increase in value — to fund larger purchases.

If you're ready to stop wearing two sweaters at home, or enjoy frost-free windows, it's time to apply for equity-based financing. Please contact me so I can answer your questions. I think you'll warm up to this idea.



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Hi Teddy,

It happens. You start looking around your house and realize that your bathroom doesn't look as cool as the one you saw on HGTV. Your kitchen that you labeled as "retro" now just looks old. It might be time for some updates.

By using a portion of your home's equity — the amount you've repaid on your mortgage, plus any increase in your home's appraised value — you may be able to afford those updates while increasing your home's value. It's a win-win waiting for you.

As of our most recent records, you have around \$65,432 equity in your home. This sum represents the amount you've repaid on your mortgage, plus any recent increases in your home's value.

A home equity loan or line of credit takes advantage of your home's equity to fund large purchases like additions or remodels. The process takes about two weeks and then you're ready to go.

If you think it's time for changes to your home, please be sure to contact me.



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Email Subject:

- Time for some energy updates?
- Is your home feeling a little out of date?

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User Notification: CI: Equity HELOC Journey Started

The client has triggered the Equity Alert and has begun the HELOC Opportunity Journey as they do not currently have a line of credit with us.

Head to Focus View and the contact record to dig in further with this opportunity.

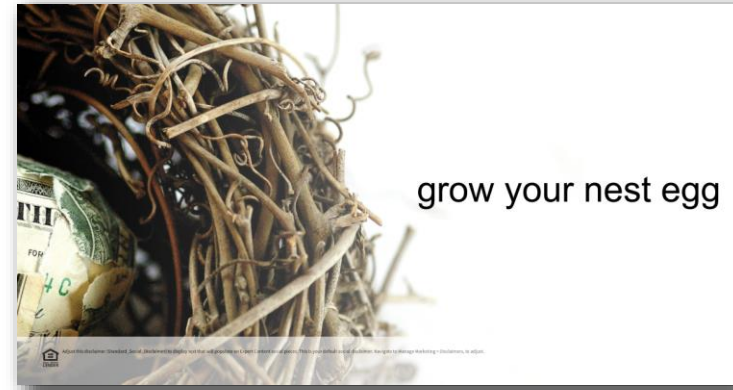
Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Associated Social Media



Leveraging the equity in your home can help with a growing family. Whether you need new baby furniture or another bedroom, a home equity line of credit (HELOC) can help with the expenses. Contact me today to see if a HELOC is right for you!



Whether you're 25 or 55, it's important to continually build your nest egg – and a HELOC could help. Help boost your savings by tapping into the equity in your home. Ask me how!



Do you need to upgrade your kitchen or remodel your outdated master bathroom? Leverage your home equity with a HELOC! You have the resources you need to make that dream a reality. Contact me today to explore the possibilities.



Life is full of “What if’s” – but what if there was an easy solution? Tapping into the equity in your home could be just the solution you need for unexpected expenses. Call me today to see if a HELOC is right for you!