

Expert Content Strategy Guide

Lead Refinance

May 2025

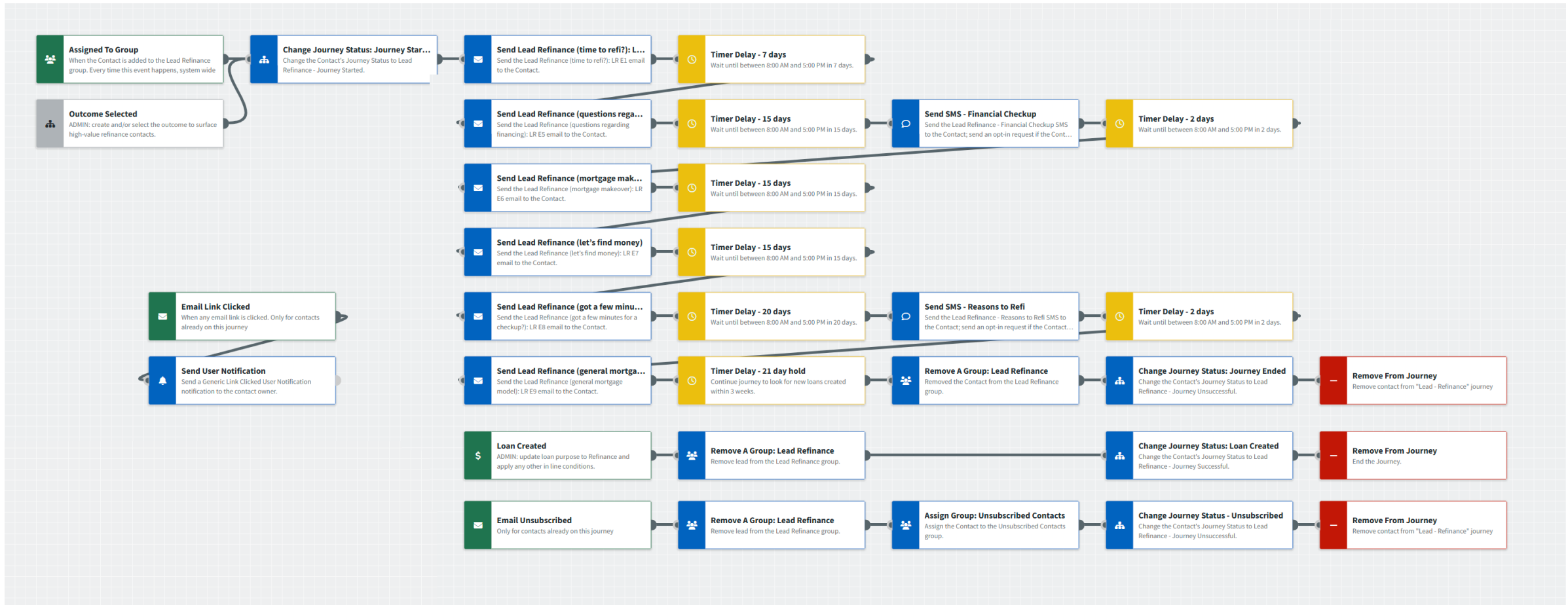


Communication types: Email, SMS, and User Notifications

This journey targets homeowners who may be thinking of refinancing, but it also invites the homeowner to consider equity position, value review, potential effects of a HELOC reset, and whether they can stop paying mortgage insurance. This campaign keeps the loan officer and company in front of refinance prospect with relevant information. Spans 4 months, contains 9 emails and 3 SMS touchpoints.

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

Lead Refinance



Journey Map Notes:

- Keep emails that work for your organization, swap with custom, or add these emails to your existing campaigns.
- Adjust onramps with organization specific groups and Focused View outcomes.

Lead Refinance



Hello Teddy,

Is it time to review – and possibly refinance – your mortgage? The best way to find out is to ask me for a quick equity and mortgage review. (Equity is the difference between the amount you owe on your mortgage and what your home is worth.)

You may be pleasantly surprised to discover how much your home equity has grown since your mortgage closed.

Refinancing is one of several ways you can improve monthly cash flow, and there's no obligation. Or we may find your current loan is still the best for your current situation. Let's find out – it'll just take a few minutes.

Sincerely,



Media Team Admin

NMLS#: 12345

Office: (123) 456-7890 | Cell: (888) 888-8888
ExpertContent@TotalExpert.com

Expert Content

1234 Lake View Ave, Suite 600
Minneapolis, MN 55432



Dear Teddy,

How are your neighborhood's property values performing in today's market? Online services can provide general information, but accurate values require up-to-date information from a local professional.

Would you like to find out if your home's value has increased, and by how much? I'm happy to get that information and provide a complimentary review of your home's current equity. You may be pleasantly surprised, as many other homeowners have been.

Let's touch base and see if results for your home – and options available to you in today's market climate – are above average!

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Hi Teddy,

Are you paying mortgage insurance premiums as part of your monthly payment?

It's possible that you could save hundreds each month on your mortgage payments, especially if your equity has risen to at least 20% of your home's value.

I would be happy to review your current situation, and help you explore your options regarding mortgage insurance or any other facet of your home's financing. This review is complimentary and doesn't put you under any obligation.

Find out where you stand in today's market climate. I'm here to help!

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Email Subject Line:

- Is it time to consider refinancing?
- Wondering about your area's property values?
- Is it time to say goodbye to MI?

Lead Refinance



Hello Teddy,

Your mortgage and finances can benefit from an annual checkup, to see if you qualify for lower monthly payments. I offer these checkups free of charge. Think of me as a home financing doctor...without the cold stethoscope!

For example, if you're paying mortgage insurance and have been in your home for a while, you may qualify to lower your monthly loan payments by cancelling the insurance.

Another possible diagnosis: a refinance could put your mortgage payments on a diet. Lowering your payments by refinancing could save you a great deal of money over the life of your loan, especially if you shorten your mortgage's term.

I'd love to talk and provide you with a complimentary, routine check-up. Contact me at (888) 888-8888 to chat.

Sincerely,



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Hi Teddy,

I'm wondering if you have any questions for me regarding your home's financing. Home values, market conditions and your home's equity position can change fast.

Do you have the latest information?

I can get you up to speed!

Call me at (888) 888-8888 or reply to this email - I'm happy to assist you.

Sincerely,



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Hello Teddy,

While your mortgage's term and payments may be looking good to you, it never hurts to see if a "makeover" could make it better.

A review of your home's current equity (what you owe on your mortgage, plus any change in your home's value) is a smart idea.

What are your short and long-term plans? Does your current home's financing complement those plans? We can review your current mortgage and find out if there are opportunities you may want to consider.

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Email Subject Line:

- Is it time for your mortgage's annual checkup?
- Questions about your mortgage?
- Does your mortgage need a makeover?

Lead Refinance



Hi Teddy,

Have you ever found some money in the pocket of your clothing?

That's usually a day-brightener - no matter what you find.

Your home's financing may provide you with a similar, although much bigger surprise, since property values have made a lot of progress in recent years. You may be surprised to find you have more equity in your home than you thought.

It's worth a few minutes of your time - at no cost or obligation - to take a closer look at your home's current value, available equity, and more. Refinancing may offer you ways to save money every month, and during the life of your mortgage.

You may have options available you didn't realize you had.

Let's dig in and find out!

Sincerely,



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Hello Teddy,

If you've been wondering about debt consolidation, dreaming of a vacation property or second home, or remodeling your current home, I can provide some valuable information in just a couple of minutes.

Refinancing may be an option, but there may be others to consider.

One of my responsibilities to you is to help you explore options to improve your quality of life and financial outlook, too. Call or reply to this email - I'm here to help!

Sincerely,



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Hello Teddy,

These days, a lot of people are looking to get the best mileage out of their automobiles...but what about your housing dollars?

There may be a newer, more economical mortgage model out there for you.

Now's the time to find out where you stand and how your equity position fits into your future plans.

Call or reply to this email - I'm happy to assist you!

Sincerely,



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Email Subject Line:

- Let's look for found money
- Looking to save money?
- Let's chat about your current mortgage model.

SMS: Lead Refinance - Home Equity and Value

Hi {{contact.f_name}}, I recently emailed you with an offer to review your home's equity, which is the amount you've repaid plus any change in its value. You already know that home ownership's a great investment...call or text me to see what's it's really worth!

SMS: Lead Refinance - Financial Checkup

Even if you're satisfied with your current mortgage, {{contact.f_name}}, it's worth checking out your options. For example, if you pay off your mortgage earlier than scheduled, you could save a considerable sum of money. Contact me for a free financial checkup.

SMS: Lead Refinance - Reasons to Refi

Hi {{contact.f_name}}, are you thinking about a change of scenery? You may be able to finance a home remodel or a vacation property for less than you think, either by refinancing your mortgage or putting your home's equity to work. Contact me to learn more.

User Notification: Generic Link Clicked User Notification

The below contact clicked a link from within a journey email. Visit their contact details page for additional information.

Contact name: {{contact.f_name}} {{contact.l_name}}

Contact email: {{contact.email}}

Contact phone: {{contact.phone}}