

FROM DATABASE TO CLOSED LOAN:

Email Marketing That Works

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#4536957810



YOUR PRESENTER

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Marketing Director with 20+ years of experience in financial services, mortgage, and B2B/B2C marketing, including 10 years in the reverse mortgage industry.

TODAY'S AGENDA

In today's session, we'll cover:

- Why email marketing still works
- Building an email list the right way
- Creating emails people actually open
- Writing content that builds trust
- Choosing the right email frequency
- Staying compliant
- Measuring success

WHY EMAIL MARKETING MATTERS

Email is still one of the highest ROI marketing channels

Discuss:

- 42% of lenders identified email as one of the most-used customer communication channels¹
- Low cost
- Not dependent on social media algorithms
- Builds long-term relationships
- Easy to automate

¹https://www.fanniemae.com/data-and-insights/perspectives/lenders-digitize-borrowers-still-want-human-touch?utm_source=chatgpt.com



Email



Trust



Conversations



Loans

“HOW MANY CONTACTS ARE SITTING IN YOUR CRM TODAY?”

Your database is an opportunity, not just a list.

Audience	Email Example
Past borrowers	“Could you benefit from today’s home equity?”
First-time buyers	“3 mistakes to avoid before buying”
Homeowners	“What rising/falling rates could mean for you”
Realtors	“3 financial conversations to have with buyers”
Financial advisors	“When home equity becomes part of the retirement conversation”
Older homeowners	“5 ways homeowners are using their home equity”

GROWING YOUR EMAIL LIST

Best Practices

Do:

- ✓ Collect emails at every interaction
- ✓ Website forms
- ✓ Social media
- ✓ Education seminars
- ✓ Open houses
- ✓ Business partner meetings

Don't:

- ✗ Buy email lists
- ✗ Add people without permission
- ✗ Ignore unsubscribe requests –
must process within 10 business days

CHOOSING YOUR AUDIENCE

The more targeted and relevant you can be, the better.

Examples:

- Past Borrowers
- Homeownership tips
- Market updates
- Annual check-ins



Business Partners

- Industry news
- Success stories
- Educational resources

Prospects

- FAQs, Myths and Realities
- Product education
- Next steps

BEFORE YOU WRITE...

Consumers Don't Need *More* Mortgage Emails. They Need *Better* Ones.

You could build the slide around these three statistics:

- **74%** of loan/insurance applicants reported receiving unwanted communications after their credit was pulled.
- **83%** of those who received unwanted communications said they found them bothersome.
- **9%** said email was the most disruptive form of unwanted contact, versus 72% for phone calls.

Use email to supplement and compliment, not replace.

Bottom line: The goal isn't to send MORE emails. It's to send BETTER emails.

Ask: "What value does this email provide?"

WHAT MAKES AN EMAIL WORTH OPENING?

Give Them a Reason to Care

A good mortgage email should be:

- **RELEVANT:** Does this apply to me?
- **USEFUL:** Will I learn something?
- **TIMELY:** Why do I need this now?
- **PERSONAL:** Does this sound like it came from a person?
- **ACTIONABLE:** What should I do next?

Don't try to explain an entire mortgage program in one email.

ANATOMY OF A GREAT EMAIL



Subject Line

Preview Text (optional)

Headline

Image (optional)

Body

Call-to-Action

Signature

TEXT vs HTML

Text-only

Pros:

- Personal/conversational
- Fast to create
- Easy to read
- Works even when images are blocked

Cons:

- May look less polished for promotional campaigns
- A/B Test

TEXT vs HTML

Image-only

Pros:

- Highly visual
- Strong branding
- Easy to control the design

Cons:

- Images may not load
- Text inside images isn't accessible
- Can be difficult to read on mobile
- CTA may disappear if images are blocked
- Larger file sizes can slow loading

SUBJECT LINES THAT GET OPENED

Examples:

- ✓ 3 Things Every Homeowner Should Know
- ✓ Is a Reverse Mortgage Right for Every Borrower?
- ✓ Housing Market Update
- ✓ Avoid This Retirement Mistake

Avoid:

- ✗ ALL CAPS
- ✗ Too many emojis
- ✗ Clickbait
- ✗ “FREE MONEY”
- ✗ No “!”



Tip: Use free subject line checker, like <https://sendcheckit.com/> for best results. It will even provide you with other suggestions.



WRITING BETTER EMAILS

Keep it:

- Short
- Conversational
- Personal
- Easy to scan

Use:

- Bullet points
- Short paragraphs
- One clear CTA

WRITING BETTER EMAILS

Examples:

Instead of: *“Today’s mortgage rates are X%”*

Try: *“Should you refinance – or stay put? Here are three things to consider.”*

Or for reverse mortgage...

Instead of: “Learn about reverse mortgages.”

Try: “Could home equity help fund your retirement? Here are three options homeowners should understand.”



Tip: Don’t be afraid of AI tools, like ChatGPT.com, to help you get started. I don’t recommend you use AI content as is, but it can help with ideas and inspiration.



CALLS-TO-ACTION

Every email should have ONE goal. What do you want the recipient to do?

Examples:

- Schedule your FREE, no-obligation, consultation
- Download a guide
- Register for a webinar/event
- Reply with questions
- Read an article

Avoid giving readers five different things to do.

CONTENT IDEAS (12-MONTH CALENDAR)

Monthly ideas:

- Retirement planning
- Home equity education
- Reverse mortgage myths
- Home maintenance and tips – “How to energy and money in the winter/summer”
- Interest rate updates
- Medicare enrollment
- Tax reminders
- Holiday message
- Client success stories and testimonials
- Webinar invitation
- Market trends
- Year-end review

HOW OFTEN SHOULD YOU EMAIL?

Recommended:

- Monthly minimum
- Twice monthly is even better
- Consistency beats frequency
- Don't disappear for six months
- Plan ahead!

AUTOMATION SAVES TIME



ActiveCampaign >

Simple automations:

- Welcome email
- New lead nurture
- Past borrower anniversary/birthday
- Quarterly check-in
- Referral thank you

Email automation platforms:

- HubSpot
- Constant Contact – can also capture event registrations
- Mailchimp
- ActiveCampaign



EMAIL DESIGN BEST PRACTICES

Keep it clean.

- Mobile friendly – use mobile preview mode
- Large fonts – keep legal to 10pt font min
- White space is OK
- One primary image (optional)
- Brand colors – don't over-design
- Easy buttons
- Less clutter = better engagement

COMPLIANCE AND BEST PRACTICES

Keep it permission-based, transparent, and company-approved.

1. GET PERMISSION

- Use contacts collected through legitimate business interactions and approved marketing processes.
- Don't purchase or scrape email lists.
- Follow your company's requirements for marketing consent and contact usage.

2. MAKE UNSUBSCRIBING EASY

- Include a clear, working unsubscribe option in commercial emails.
- Honor opt-out requests promptly. 10-business days required.
- Don't make recipients jump through hoops to unsubscribe.

COMPLIANCE AND BEST PRACTICES

3. KEEP IT TRUTHFUL

- Your "From" information should accurately identify the sender. Subject lines should accurately reflect the email's content.
- Don't use misleading or deceptive claims to increase opens or clicks. Include "This is an advertisement."
- No false sense of urgency, like "Act Now! This Mortgage Opportunity Expires Tonight!"

✗ **Misleading:**

- "Rates Are Going Up Tomorrow—Lock In Now!"
 - *If you don't have reliable evidence that rates will increase tomorrow, don't make the claim.*

✓ **More appropriate:**

- "Considering a Mortgage? Here's What to Know About Today's Rate Environment."
 - *Urgency should be based on facts—not manufactured to drive opens or clicks.*

USE APPROVED CONTENT

- Use company-approved templates, disclosures, logos and product language.
- Get required compliance/legal approval before creating or distributing marketing content.
- Don't make promises, guarantees or product claims that haven't been approved.
- Include EHL logo, NMLS ID, Full company name and address.

KNOW CAN-SPAM AND TCPA

- **CAN-SPAM:** Applies to commercial email and includes requirements for truthful headers and subject lines, identification of commercial messages, a physical postal address and an opt-out mechanism.
- **TCPA:** Primarily applies to calls and texts—not ordinary email—but can become relevant when an email campaign is paired with automated calls or text-message follow-up. Applicable consent requirements can be strict.

WHEN IN DOUBT:

Stop. Check. Get Approval.

This information is for general educational purposes and is not legal advice. Follow your company's compliance policies and consult your compliance/legal team with specific questions.

METRICS THAT MATTER

Don't obsess over one metric. Focus on engagement.

Metric	What it tells you	If it's low
Delivery rate	Did the email reach the inbox?	Clean your list/address deliverability
Open rate	Did the subject/sender get attention?	Test subject line, sender, timing
Click rate	Did the content motivate action?	Improve relevance, CTA, offer
Reply rate	Did is start a conversation?	Make it more personal/conversational
Conversion rate	Did the email produce the desired outcome?	Review offer, landing page, CTA
Unsubscribe rate	Are people finding the emails unwanted?	Improve targeting/frequency/content

QUICK WINS YOU CAN DO THIS WEEK

- ✓ Send one educational email
- ✓ Clean your contact list
- ✓ Write three new emails with subject lines
- ✓ Put together a list of CTAs



RESOURCES AVAILABLE TO YOU

Mutual of Omaha Reverse Wholesale has resources to help support your outreach, including:

- Customizable marketing materials
 - Makes for great email content!
- Educational webinars to help grow your business
- Account Executive support



OPEN Q & A

THANK YOU

Thank attendees for joining.

- Connect with your Account Executive for marketing resources and support.
- Visit the Partner Portal for co-brandable materials.
- Register for the next Let's Grow This webinar.

If time permits: Email Critique Exercise

If time permits, we'll include a live "before and after" review of a mortgage marketing email where we'll walk through improvements to the subject line, formatting, call-to-action, and readability. This interactive segment helps attendees immediately apply the concepts discussed and typically generates strong engagement.

EMAIL EXAMPLE

Subject line: ~~ACT NOW!!! Don't Miss This AMAZING Mortgage Opportunity!!!~~

Hi,

~~YOU COULD BE LEAVING THOUSANDS OF DOLLARS ON THE TABLE!!!~~

~~Rates are changing fast and this program won't last forever.~~ If you own a home, you NEED to know about this opportunity.

Our new mortgage program can help you access your home equity with ~~LOW RATES, NO PAYMENTS, AND FAST APPROVAL!~~

~~CLICK HERE NOW TO SEE IF YOU QUALIFY!!!~~

~~Don't wait! This opportunity could be gone tomorrow!~~

~~[CLICK HERE NOW]~~

Thanks,

John

Your Mortgage Expert

ABC Mortgage

CALL ME TODAY!!!

555-555-5555

IMPROVED EMAIL

Subject line: Could Your Home Equity Work Harder for You?

Hi [First Name],

If you're a homeowner considering how to use your home equity, there are several options worth understanding. Depending on your goals and circumstances, home equity may be used to:

- *Fund a major expense*
- *Supplement retirement income*
- *Manage existing debt*
- *Support a financial strategy*

The right option depends on your individual situation, so it's important to understand the benefits, costs and requirements before making a decision.

[Learn More About Your Options]

Have questions? I'm happy to help.

Best,

John

ABC Mortgage

555-555-5555

Equal Housing Lender. [Include applicable company-approved disclosures, full address and NMLS ID.]

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