

# Social Media Strategies *for Loan Originators*



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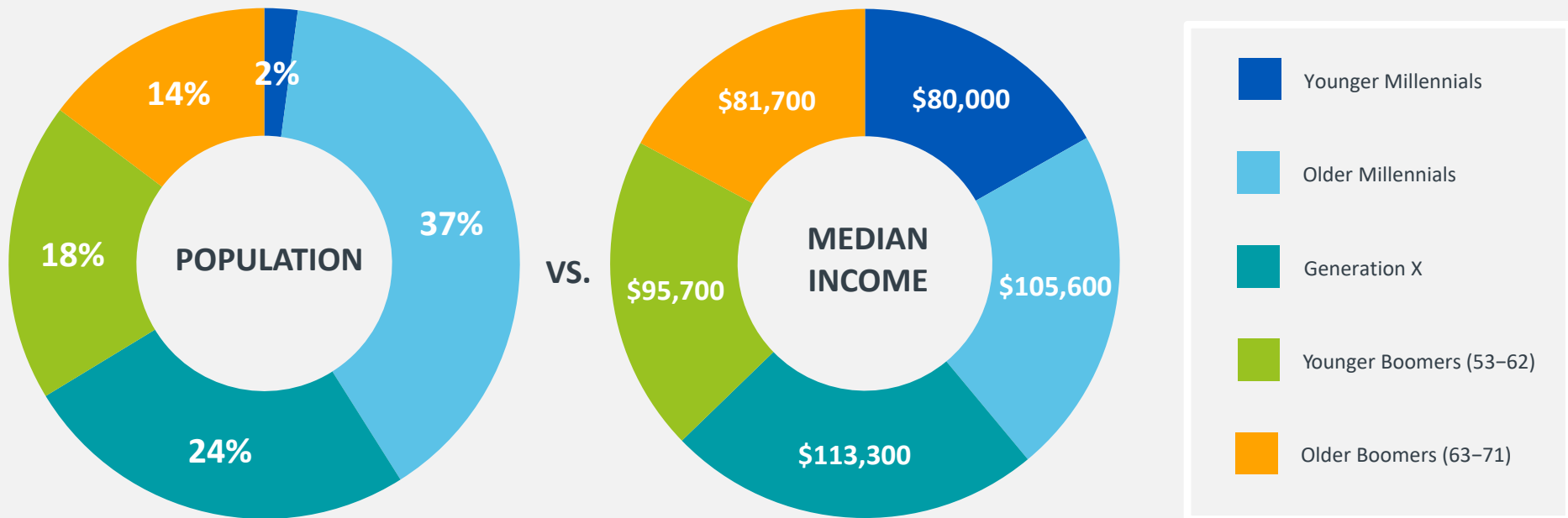


# Millennials Are Buying Homes



**There are 72.1 million Millennials** in the U.S., making them the nation's largest living generation. They are also the biggest group of current homebuyers.

## HOME BUYER DEMOGRAPHICS



### Sources:

Lautz, Jessica et al., "[2021 Home Buyers and Seller Generational Trends Report](#)," National Association of REALTORS® Research Department.  
"Resident population in the United States in 2020, by generation." Statista, 2022.

Social media use is rising across generational thresholds, with a growing population accessing multiple platforms.

Internet research is second nature to Millennials and Generation Z. As they get serious about buying a house, they'll research interest rates, neighborhoods, utility costs — and they'll also Google you and look up your reviews, follow your social media footprint and the profile of your company.



86% of Millennials use social media.



71% are likely to make a purchase based on social media.



Millennials and Gen. Z spend more time on apps and the Internet than they do watching television.

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#### Sources:

Vogels, Emily. "Millennials stand out for their technology use, but older generations also embrace digital life." Pew Research Center, Sept. 9, 2019.  
Arnold, Andrew. "[4 Ways Social Media Influences Millennials' Purchasing Decisions.](#)" Forbes Magazine, Dec. 22, 2018.  
Marketing Charts et al., "[The State of Traditional TV: Updated With Q3 2020 Data.](#) [Marketing Charts.](#)" May 12, 2021.



# Setting Goals That Drive Growth



In the highly competitive field of loan origination, reaching your goals is largely up to you. To approach social media from a business perspective, set **SMART** goals and tie these with your business goals so that it makes sense for you.

**Specific.** What *exactly* do you want to achieve by posting on social media?

**Measurable.** How will you know you achieved this goal?

**Attainable.** Is this goal realistic?

**Relevant.** Does this goal fit into your overall plan?

**Time-bound.** Does the goal have a timeline?



**There are hundreds of social media goals. You can't pick them all, so it's best to stick with around three to five to make the best use of your time for serving customers.**

Here are some examples:

- *I want to generate x leads by the end of the first quarter by using Facebook and LinkedIn to post organic and paid updates.*
- *I want to reach five Millennial homebuyers each week through Instagram by posting, engaging and messaging them.*
- *I will use one private group per quarter to build referral-based traffic by x%, by contributing posts, answers and comments that add value.*



**With so many features and platforms, it's tempting to want to be everywhere. Stay focused — this is the fastest way to burn out, and you won't provide value when your efforts are spread too thin.**

**Content pillars**, or the topics you post, help with streamlining your social media efforts:

**Pick three to five**, starting with primary importance and scaling down. Examples include:

- Content that bridges the gap between your customers and you. Value-based content. This can be educational or humorous.
- Content that is all about your product. This spotlights products and service offerings.
- “Know, like and trust” content about your mission and values.



Start small, pick a platform, what you plan to post, aim for two posts a week at times your audience is likely to be on the platform and go for it. Measure later.



# Optimize for Today's Customer



Knowing that potential customers will look you up online, it's important to create or update your social media profile focusing on being a trusted, knowledgeable and successful advocate for individuals and families seeking to qualify for a mortgage.





# Getting “Google-Ready” for Today’s Customer



## Review your online professional profile — including your company’s website and pages on Facebook/LinkedIn — with the following in mind:

- Invest in a professional photo that shows you in work attire, looking directly at the camera and smiling. Note that “work attire” has changed in the post-pandemic era but should reflect the reputation you want to portray.

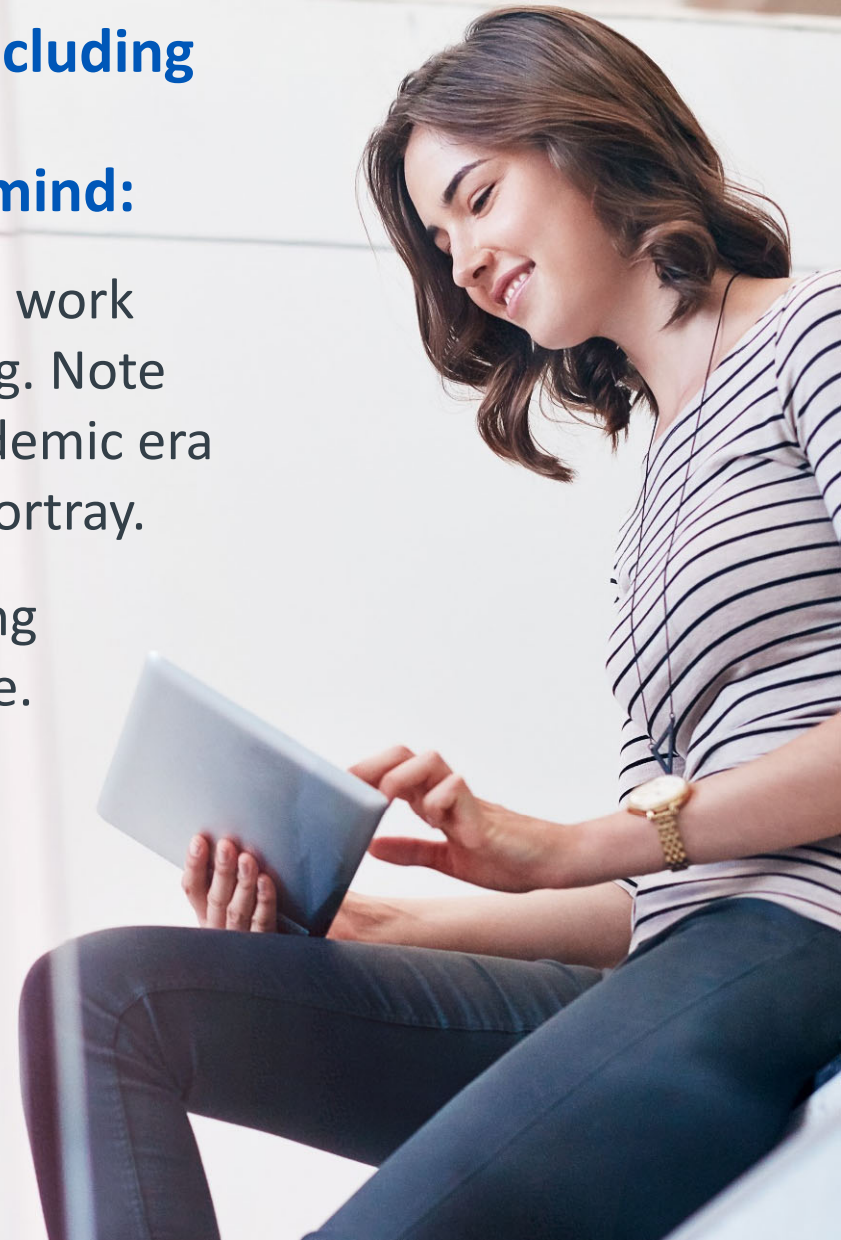
Your bio should emphasize your experience helping qualified families and individuals purchase a home.

Your contact information must be current and include all the methods for reaching you.



### Avoid posting photos that are:

- Blurry.
- Outdated.
- Well-lighted.
- Too casual.
- Out of proportion.
- Candid, with other people in the background.



# Educate Yourself on Social Media Guidelines

**Familiarize yourself with your employer's guidelines for using social media to attract mortgage customers.**

- The Federal Financial Institutions Examination Council (FFIEC) has published [social media guidelines](#) addressing risks and compliance issues for lenders and their employees.
- See RESPA's rules on "a thing of value."
- Also, check [FINRA's rules](#) on social media.

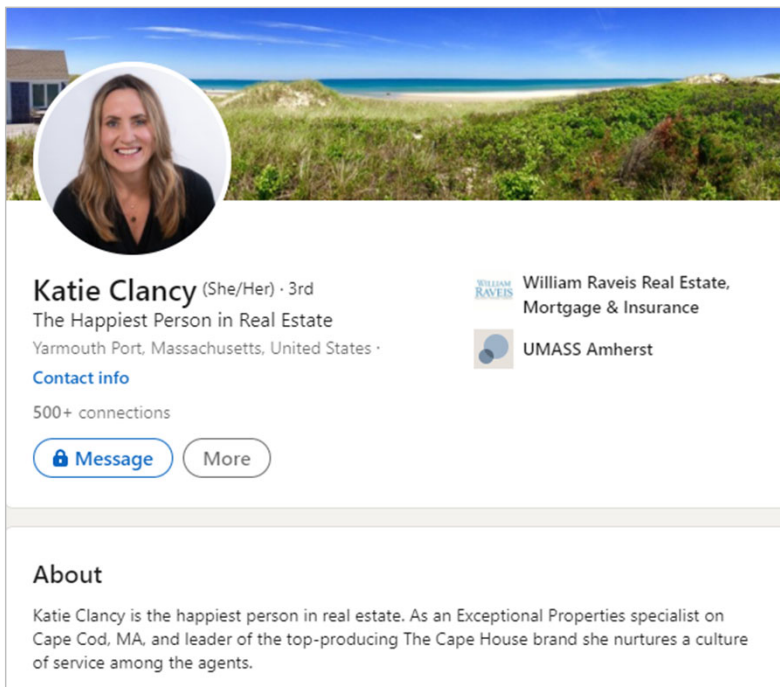


**With 196 million users in North America**, LinkedIn is a resource potential homeowners frequently use to research professionals and connect with colleagues. If they're going to a seminar for new homebuyers, they'll quickly check LinkedIn to look up their instructor's experience, and it's likely they'll check out your profile, too.





**Write a short summary of your skills and experience. Emphasize how you help people purchase homes. Think of your LinkedIn as your online business card.**



- If you specialize, spell it out.
- If **your bio** is posted to your company's website, include the link in your profile.
- Do not neglect to add important details in the job section — this is where keywords matter.
- Expand your network by connecting with clients and referral partners.
- Join industry groups to connect and engage with other mortgage professionals.
- Follow the **4-1-1 rule**. Aim for four pieces of industry knowledge, one piece of company content and one piece of personal content weekly.

- Traditionally high earners but has a growing population of Gen. Z and younger Millennials joining the platform as they enter the workforce.
- 80% of B2B sales leads come from LinkedIn.
- The “hiring” social media platform.
- The platform has evolved from simply being a job-posting aggregator to one building personal brands and online reputations through following and connecting with industry colleagues. Use in-feed posts, articles, videos, etc.
- Consider posting industry articles, short videos, value-oriented posts (i.e., FAQs and how you can help), carousels, photos.





LinkedIn algorithm ranks:

1. **Personal connections** — who a user works with and has interacted with on the platform.
2. **Interest relevance** — topical interests and if connections share interests.
3. **Engagement probability** — likeliness to comment, share, react and how fast this happens after publishing.



People want authenticity, even on LinkedIn. Record yourself on your mobile device offering a quick how-to. You can make this an ongoing series.



**If you haven't already done so, create a Professional Page on Facebook to reach local prospective homeowners.**

- Establishing a separate professional Facebook page provides a way to reach customers, without them seeing your personal posts about vacations, family events and opinions on your *private* personal profile.
- To create your Professional Page:
  - Complete your profile with a relevant category.
  - Name your page. Example: Jenny Smith, Mortgage Loan Originator, NMLS #8675309.
  - Add a category to describe your business (local business, mortgage broker, etc.).
  - Add a concise description.

## Posting options

- Use variety. Add pictures, videos, testimonials, links to articles and stories about personal challenges of getting loans.
- It can be tempting to rely on sharing from your company page or linking to an article without a comment, but consider how each post can bring value to your audience and drive growth.
- Offer a mortgage tip of the week.
- Post news about your local real estate market.
- Offer help in Realtor and LO groups. Follow the rules and do not market.
- Highlight your community; include positive news or great restaurants and schools.
- Include photos of the new homes of your satisfied customers.
- Share trivia questions or quizzes.



Ask your satisfied customers to post a picture to their Facebook and @tag your business in a testimonial post.

# Anatomy of a Facebook Page

- Clear, mobile-friendly banner image.
- Professional profile picture.
- Well-curated feed.
- Business information.





- With more than 200 million active users, X (formerly known as “Twitter”) can be effective if you’re committed to posting multiple messages per day to keep your audience engaged.
- Stay active. Post and/or repost interesting articles or tips related to your field.
- Follow real estate agents and other partners on X and interact with them as you would in conversation. You can even curate them with lists.
- **Search keywords and hashtags** related to your industry and audience.
- Retweet articles and messages you find useful, whether it’s breaking news about the housing market or a great article about the secrets of a lush lawn. Don’t overdo links.
- Be personal, but remember to **stay professional**.

It's said that the more you post, the more noticeable you become on Twitter/X. However, it can be difficult for people in financial services to gain a following and, more importantly, engagement. Instead, you may benefit by using it to listen to potential customers.

## You can do this by:

- Obtaining feedback on your products/services.
- Identifying advocates and influencers in the industry/financial markets and talking to them without promoting.
- Improving customer care by adding keywords for notifications.
- “Following” the competition.



**Make a public or private list of accounts, so you can categorize and follow them with ease.**

With 1 billion monthly active users, Instagram is now owned by Facebook. There you can share photos, videos, Stories and even shop.

**Note:** Instagram does not support sharing links in post.





## Advantages:

- Millennial and Generation Z users flock to Instagram.
- Video sharing ease — better engagement rates with vertical video than landscaped with your phone.
- “Stories” mode allows you to post multiple photos, short clips and stickers at once. These expire after 24 hours, and do not stay on your profile.
- Unlike Twitter/X, using multiple industry-relevant hashtags will likely increase engagement among those looking for a loan officer and/or homebuying tips. Pick three to five that are trending and niche-specific hashtags.
- Reels lets you create short and fun videos. This is currently an excellent way to grow followers and is similar to TikTok with trending audio and clips.



Include a mix of educational and fun video tutorials, good-quality photos and graphic content.

# Your Instagram Grid



You may have heard “you need the perfect profile grid.” While it’s a good aspiration to look like a magazine cover, consider how your profile will provide value. Let’s look at your content pillars and slot them by topic or brand colors in the grid:

Option 1

Pillar 2	Pillar 1	Pillar 2
Pillar 1	Pillar 2	Pillar 1
Pillar 3	Pillar 1	Pillar 2

Option 2

Pillar 1	Pillar 2	Pillar 3
Pillar 1	Pillar 2	Pillar 3
Pillar 1	Pillar 2	Pillar 3

Option 3

Pillar 1	Pillar 1	Pillar 1
Pillar 2	Pillar 2	Pillar 2
Pillar 3	Pillar 3	Pillar 3



Personal brand colors and filters will set you apart and make your imagery and videos easier to recognize. You don’t have to make each topic color-coded, but it may assist you in content creation.

TikTok has grown from a smaller-scaled social media app for Gen Z into a cultural phenomenon. With 1 billion monthly active users, a few things make it distinct from Instagram's Reels. Note that 22.4% of the audience is 20–29 years old.



**Sources:**

"Distribution of TikTok users in the United States as of September 2021, by age group." Statista, January 2022.

# TikTok vs. Instagram

- TikTok creators are typically more experimental, whereas Reels' are more reserved.
- Since people equate Instagram with perfect grids, the content is more polished. TikTok is generally more authentic.
- Instagram, and by extension Reels, is generally served to family and friend connections. For example, on TikTok's For You Page (FYP), you'll discover content from strangers.
- Both platforms have a run time limit of 60 seconds as of 2022.
- TikTok has an intuitive algorithm that picks up on your interests quickly.
- If you run a business page, you won't have access to copyrighted music on Instagram.



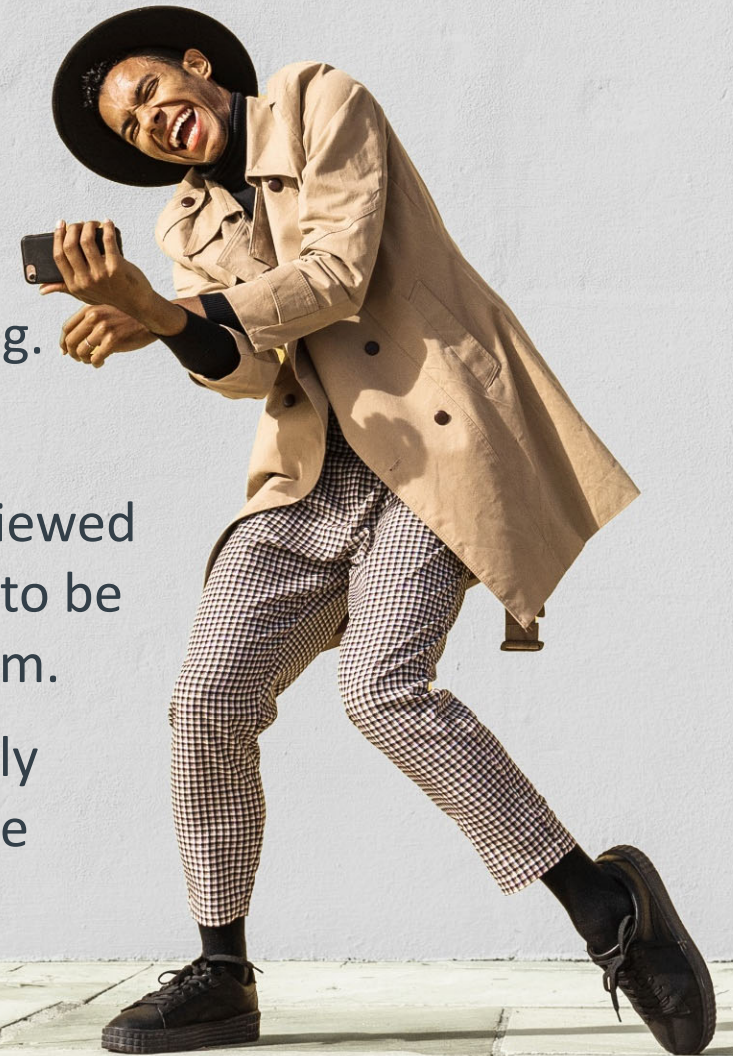


Here's how to set up an account:

- 1) Download through the App Store or Google Play. Go to the “**Me**” tab on the lower right and sign up when you open the app. Once you have an account, click “edit profile” to update the username, photo and bio.
- 2) Go to the **For You** Page. Initially, you'll see trending videos. As you scroll or search for content, the algorithm will note your content preferences based on the videos you interact with.
- 3) Follow and engage with like-minded creators. These can be brand profiles and others in the mortgage industry — or, realistically, your preferences outside of work.
- 4) Recording can be done by pushing the **plus** icon on the bottom. You will be given many options to create a video, including sounds, length, uploading from your camera, duets with other creators, etc.

TikTok thrives off trends, but **that doesn't mean you have to dance or lip-synch to audio to get on your audience's FYP**. You may not be "TikTok famous," but here are some ways you can stand out.

- Emphasize a mix of educational and entertaining content focusing on getting a home and budgeting.
- Show your personality and speak clearly.
- Caption your videos. The majority of videos are viewed without sound, and it's generally a good practice to be accessible to the hard of hearing on every platform.
- Use trends when appropriate, but don't overly rely on them. Think of them as an enhancement to the education prospective homebuyers need.



#### Sources:

"6 Ways to Make Your Social Media Posts More Accessible." Flagship Social, Dec. 15, 2020.

**The content on these pages can be overwhelming. Remember, perfection isn't the end goal; it's getting your strategy started and talking about how you can bring value.**

**Here are some great (FREE) tools to get started.**

- **Scheduling:** Hootsuite and Buffer offer free scheduling and listening tools, so you never miss a beat. The Later app works particularly well for Instagram and has a link in bio feature for linked images.
- **Animations/video:** Animoto, Ripple (free with watermark), CapCut and InShot.
- **Graphics:** Canva offers beautiful templates for social media graphics, infographics, presentations and more that are easy to design. Be sure to customize the templates to your needs since many use this service.
- **News curation:** HousingWire, National Mortgage News, Feedly, Flipboard.
- **Social listening:** Set up a Boolean search for keywords in the Twitter/X app.



# Grow Your Network

**Ask customers for permission to photograph them after closing on their new home. You can share the photos with your network and encourage the new homeowners to share the good news, too.**

- Also, ask for recommendations of friends and relatives who may be interested in learning more about mortgages.



It's best to include your clients' names, but it can also be effective to congratulate new homebuyers without identifying them – aside from their first names or initials.



## Reach out to real estate agents.

- Offer to promote open house events on your social media pages.
- At the open house, take pictures and shoot video to post to your site.
- Consider co-hosting an open house with a real estate agent or organizing a homebuyer's educational event.



When promoting an open house, also post photos of a nearby library branch, school, or other community amenities to showcase your neighborhood knowledge.



## Become a news resource.

- Spread relevant news. When the local real estate organization reports quarterly sales figures, re-post the article.
- Focus on your city, including specific neighborhoods.
- Participate in group discussions on LinkedIn and Facebook.
- Pose questions on your Facebook site.
  - What's an up-and-coming school?
  - What should the city council do to promote stronger neighborhoods?
  - What's the best thing about your neighborhood?
- Include your Facebook address and LinkedIn details on your business card.



Keep social and limit specific calls to action like "get pre-qualified today!" Millennials resist direct sales pitches.



Once you've established a cadence of social media posts and value props for your profiles, you might benefit from testing the waters of **paid social media posts**. Paid social media has extensive options and deserves its own presentation, but here are some considerations:

- Facebook is still a good place for a loan officer to reach out to potential borrowers and Realtors. It's also much cheaper than the more B2B-oriented LinkedIn.
- Start with a top-of-funnel campaign objective before going into lead generation.
- Customize the copy, image, placement and geotargeting of your ad in Facebook Ads studio. It's also a good practice to test two different ads on the same topic with a different image and adjust your CTA. This is called A/B testing.



When performing an A/B test, pick a timeframe that will show results (at least two to four weeks). The test winner should help you generate better organic content for your customers.

# Dos and Don'ts



## DO



Share content that is local and relevant to buyers. Gain their trust and their confidence.



Use photos to tell your story. Volunteering or serving with a local organization? Share on your social media channels.



Engage. Respond to comments on your profile. Leave comments on posts about housing topics, initiate discussions in groups related to housing.



Use a memorable user name. “[Your City’s] mortgage resource.” Print your social media handles on your business cards and website.



Post a few times per week. Set up a spreadsheet calendar for evergreen and timely topics to maintain a good mix and hold you accountable.



Fill out your profiles with your customers in mind. Get friends and family to help you describe yourself and what makes you unique.

## DON'T



Be overly aggressive — a “hard sell” approach will turn off many customers.



Overshare. Getting too personal can make potential customers uncomfortable. Avoid airing your views on politics and other polarizing topics.



Go dark. Customers will think you're not committed or out of business if you don't update.



Be hard to connect with. Provide your contact information on each of your social media accounts.



Post and ghost. Be proactive in responding to messages or posts on your site.



Overload customers with info. Keep it brief and clear enough for customers to view on their mobile devices.

**Social Media is a valuable marketing resource you can't afford to overlook if you want to capture more purchase business from Millennials.**

**Keep up to date with new trends, new platforms and new opportunities in order to reach your preferred audiences.**

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