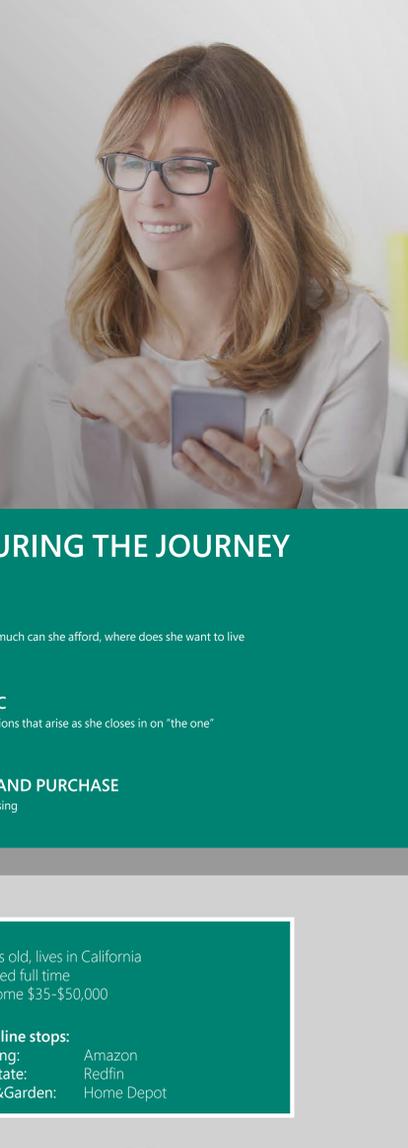


Adventures in Home Finance

Sue's Journey



MILESTONES DURING THE JOURNEY



STARTING OUT

Learn the language, how much can she afford, where does she want to live



GETTING SPECIFIC

Increasingly tactical questions that arise as she closes in on "the one"



QUALIFICATION AND PURCHASE

Offer, acceptance and closing



SUE

About:
39 years old, lives in California
Employed full time
HH income \$35-\$50,000

Top online stops:
Shopping: Amazon
Real Estate: Redfin
Home&Garden: Home Depot

SUE'S SEARCHES

10% relate to a new home

3% relate to a lender

SUE'S JOURNEY

DEVICES USED



PC



MOBILE



TABLET

DEVICE USED MOST

ONLINE BEHAVIOR

152 different real estate websites and apps

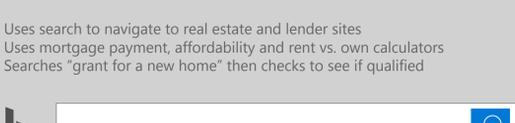
55% of Sue's real estate site and app visits are to her top site and app

7% of Sue's real estate visits are to the #2 real estate site and app

STARTING OUT

JANUARY

Searches towns and street addresses
Search terms relevant to first time home buyer



FEBRUARY-MARCH

150 per month

Visits to real estate websites and apps

Searches homes with cursory looks at financing

BLOG READING



7 Crucial Facts about FHA Loans

How Much House Can I Afford

Uses search to navigate to real estate and lender sites
Uses mortgage payment, affordability and rent vs. own calculators
Searches "grant for a new home" then checks to see if qualified



Learning the language of the industry, establishing thresholds

KEY SEARCH TERMS



Pre-qualified
Closing costs
First-time home buyer

Uses search to go out to multiple information sources
Rather than single information source

GETTING SPECIFIC

APRIL

Search now relates directly to financing and purchase details.

KEY SEARCH TERMS



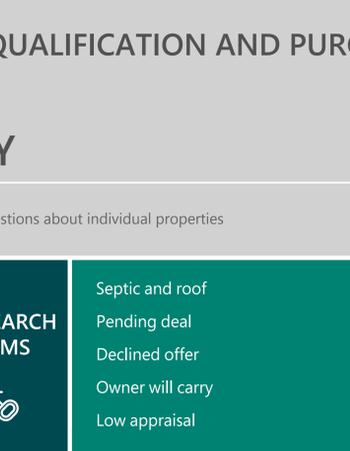
Pre-approval duration
Definition of pending
When is the down payment due

MAY-JUNE

300 per month

Visits to real estate websites and apps

Focus on LA



Up to now:
Consulted variety of lender sites - visited one often, 20 others visited once or twice

20 sites visited

For lenders and financing information

\$ FINANCING BROWSING

Visits broker page at a national mortgage lender's website

Uses their mortgage calculator

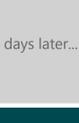
Creates a login on his broker page

Applies online for a loan with the broker company

Checks status several times



Due diligence:
Reads broker reviews
Compares rates



QUALIFICATION AND PURCHASE

JULY

Specific questions about individual properties

KEY SEARCH TERMS



Septic and roof
Pending deal
Declined offer
Owner will carry
Low appraisal



PEAK

Visits real estate websites and apps

Visits lender, reads first-time home buyer checklist



Picked one lender yet visits other lenders to compare rates, read content, and request a quote

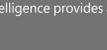
BLOG READING



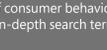
Escrow process
Quote request from an online provider

AUGUST-SEPTEMBER

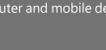
VISITS INCREASE TO SITES AND APPS OF



Home & garden stores



Big Box home improvement store



High end appliances and fixtures store

A few days later...

loan.zip

Sue now has the loan document!

TIPS FOR SEARCH MARKETERS

Reach mortgage searchers throughout their journey

Prioritize DMAs with the biggest opportunity. Create dedicated **geo-target** campaigns for areas with the hottest housing markets.

Capture all possible search variations. Utilize **Broad Match Modified Keywords** as mortgage searchers tend to use queries of 5+ words.

Educate searchers and build trust in your brand. Feature frequently asked questions, reviews or local branch locations with **Ad Extensions**.

Reach those ready to buy with **In-market Audiences**. Target Mortgage categories and test similar lists like Real Estate.

Go beyond **remarketing lists** based on site visitors. Refine lists and messaging as consumers move through the funnel.