



HMAC HOME MORTGAGE
ALLIANCE CORPORATION

HMAC LENDER SKILL SHARE

**SOCIAL MEDIA GUIDE:
LOAN OFFICERS &
MORTGAGE
PROFESSIONALS**



HOME MORTGAGE ALLIANCE CORPORATION SOCIAL MEDIA GUIDE FOR LOAN OFFICERS/BRANCH MANAGERS

OBJECTIVE: Social Media (SM) is an invaluable tool which can help you promote your business and connect with potential clients. When using social media, you should present yourself as an industry expert and provide relevant content to your target viewers. Please review and use this HMAC SOCIAL MEDIA GUIDE moving forward.

BASIC GUIDE TO FOLLOW

1. No matter which social media channels you use, **have one profile for business and one profile for personal use**. Mixing business and personal within the same channel can leave viewers feeling that you are not a focused industry expert. Be aware of what your content states and post to the channel that benefits you and HMAC/DBA of HMAC.
2. **Commit your time, staff, energy, and resources.** “I will do it when I get a spare moment” will not advance your business. You need to commit to a consistent array of information that requires weekly, sometimes daily attention.
3. **Consider your audience and what they want**, not what you think they want. If you don't know, you need to ask.

LEGAL ABSOLUTES FOR ALL SOCIAL MEDIA USE (excerpts from MBA Guide)

- All HMAC and DBAs of HMAC are prohibited from posting materials via their social media channels concerning customers without their expressed written permission, INCLUDING online thank-you notes or testimonials.
- All posts noting mortgage lending information from HMAC and/or DBA of HMAC employees must be approved by corporate marketing prior to posting.
- Personal social media accounts of employees of HMAC/DBA of HMAC may not be used to advertise products or services offered by HMAC/DBA of that could be construed to be marketing for business.
- Do not endorse or otherwise promote any real estate settlement service provider. This includes – ‘Likes,’ ‘Recommendations,’ ‘Endorsements;’ information related to residential property ‘open houses,’ real estate listings, and provider offerings; suggesting a preferred provider relationship; providing promotional opportunities with the expectation of referrals for future business.

WHAT YOU MUST INCLUDE IN YOUR SOCIAL MEDIA PROFILE/POST DETAILS

Whatever social media channel you are using, complying is mandatory. Be sure the following is included and visible. Most of these can be placed within your SM Profile:

1. Social Media graphics to use (profile and posts)



- a. Equal Housing Lender Logo
 - b. Your DBA logo (Branch logo)
2. Content of your profile and posts
- a. DBA statement – “Branch Name” is a DBA of Home Mortgage Alliance Corporation (HMAC)
 - b. Your personal LO/BM NMLS #
 - c. Your Branch NMLS #
 - d. The Corporate NMLS # 1165808
 - e. Link to www.nmlsconsumeraccess.org
 - f. State License # for states you are licensed in that require it be shown
 - g. If you work from a branch/corporate location, add the physical address
 - h. Put industry specific Hashtags. Use hashtags accordingly depending on the social media channel. Limit hashtags to the most relevant on Facebook and Twitter, while on Instagram you can maximize but also make sure that you are not adding unnecessary hashtags and using the same hashtags repeatedly within the same post.

WHEN TO PUBLISH

Consistency is key in making your social media work for you. Schedule a regular time to post across all your social media channels.

1. No matter the channel, being consistent with 2-3 posts/shares a week.
2. When doing multiple posts in a day, have a time interval when posting on Facebook and Instagram. On Twitter, post as needed. Lastly, on LinkedIn posting 1x a day is ideal.
3. Determine the best time of day to post, especially a time when your audience is most visible. Ex: LinkedIn is during their lunch break from 11AM – 1PM. On Facebook posts in the mid-morning, late afternoon and early evenings are best.

WHERE TO PUBLISH

Ideally the most relevant social media channels for Loan Officers/Branch Managers are the following:

1. **LinkedIn** – for professionals and businesses. Post here to target industry professionals and use a professional tone in your content.
2. **Facebook** – targeting consumers and potential clients with quality industry content.
3. **Instagram** – short, to the point content. Use industry focused images.
4. **Twitter** – Good channel for sharing industry content and connecting and engaging with others.
5. **Tiktok** – This is a relatively new and very trendy platform but also ideal to reach out to the youth demographics.



6. **YouTube** – with regular video and YouTube shorts you can use this to amplify your brand.

WHAT CONTENT TO PUBLISH

Your Social Media Strategy should use content across all channels that is not a hard sell. Make your content relevant, to-the-point, sharable. Follow this simple approach:

- Educational - 40% of content
- Informational/Call to Action - 20% of content
- Entertaining/Inspirational - 40% of content

Some examples of great content are:

1. **Personal Videos, Starring YOU** – Videos are a terrific way to be real with your audience. Use them to teach, share a success story, or give tips, but keep it to less than a minute! (And get over the “I don’t like myself on camera” mindset. Your audience doesn’t care what you look like, they care about your message.)
2. **Educational** – There’s so much misinformation floating around out there. Use your platform to educate and inform. Think about the questions you are asked on a regular basis and start with that. This type of marketing positions you as the “go to” mortgage expert. Add a CTA – Call to Action – within your educational/info posts from time to time, especially if a rate or FICO score requirement drops to a more beneficial number.
3. **Happy Stories** – When you make someone’s dream come true, snap a picture, and post it (get their permission first). Not only are you congratulating the buyer who just bought a home and financed through you; you’re also showing others that you make dreams come true for people that are just like them. This is referred to as “inadvertent selling” and it works much better than overt selling.
4. **Checklists and Guides for First Time Home Buyers** - Your social media page should act like a resource to potential homeowners. Giving valuable information builds trust and engagement on your SM pages. Here are some ideas:
 - a. Checklists
 - b. How-To Guides
 - c. Common Mistakes to Avoid
5. **Also** - consider posting content on new team members, customer testimonials (get permission), and loan program reviews.

WHAT TO CREATE FOR THE CONTENT OF YOUR SOCIAL MEDIA POST

Publishing in social media does not only mean that you create a graphic and then publish it, but you also need to create the content or copy. The content of your post is also especially important if you want your target audience to engage with your post.

Here are some key points to consider in writing your copy.

1. Make it honest, concise, and direct to the point.



2. Include a call to action or a question. This way they are encouraged to act or comment on your post.
3. Connect to the emotions of your audience. Emotions drive actions, try to get your readers as excited and motivated as possible.
4. Add value to your target audience. Ensure that each of your post adds value to your target audience with empowering info, greater awareness of trends, etc.

VIDEO CONTENT ON SOCIAL MEDIA

There are new ways to share video content on social media and they are useful tools which can add more personal connection with your audience. Here are some of the channels where you can post video content.

1. **Tiktok.** TikTok is an app for making and sharing short videos. The videos are tall, not square, like on Snapchat or Instagram's stories, but you navigate through videos by scrolling up and down, like a feed, not by tapping or swiping side to side.

Video creators have all sorts of tools at their disposal: filters as on Snapchat (and later, everyone else); the ability to search for sounds to score your video. Users are also strongly encouraged to engage with other users, through "response" videos or by means of "duets" — users can duplicate videos and add themselves alongside.

Hashtags play a surprisingly large role on TikTok. In more innocent times. Hashtags actually exist as a real, functional organizing principle: not for news, or even really anything trending anywhere else than TikTok, but for various "challenges," or jokes, or repeating formats, or other discernible blobs of activity.

TIP: Create videos which are based on trending topics, use music which is trending and make your video short, personal and informative. Create your own unique personality and deliver your message in a subtle way that does not sound like marketing.

REFEREMCE: #Mortgage Videos on Tiktok

<https://www.tiktok.com/search?q=%23mortgage&t=1649967524824>

2. **Reels.** Facebook and Instagram both now have "REELS". Reels are short videos that appear separately and on your timeline. Like on Tiktok people can scroll across various videos on the Reel page.

TIP: Unlike Tiktok, you can pretty much use your own persona in Reels and do your video naturally. As always, in social media hard-selling turns off people so be innovative and make your video something that is useful to the audience – something relatable and engaging.



REFERENCE: More about Facebook Reels

<https://about.fb.com/news/2021/09/launching-reels-on-facebook-us/>

3. **Youtube Shorts.** Youtube has a new video format which is called Shorts. These are 60-second videos that you can share separately and even have their own feed as well. Use this new video format the same way you will use Reels.

REFERENCE: More about YouTube Shorts, <https://blog.youtube/news-and-events/building-youtube-shorts/>

WHO TO CONNECT WITH

If you want potential business opportunities to come from the posts you put up, **you must make time to connect with others across your social media channels.** If you follow others within the industry, you have a better chance of them following and responding to you. Industry connections include the following: realtors (but do not favor one over others), financial advisors, commercial real estate agents, wholesale mortgage brokers, new home builders, homeowner associations, interior designers, mortgage industry and real estate bloggers, and custom-build contractors. **Remember, these are your BUSINESS social media channels so the majority of your connections should be industry-based.**

Social Media Marketing is only part of your overall Business Marketing Plan, but it is an area you need to give greater focus to weekly.

If you have any additional questions, please reach out to:

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Your signature is required as your commitment to adhere to the HMAC Social Media Guide

Signature

Date

Print Name

Date



HMAC LENDER SKILL SHARE

**12 POINTS TO REMEMBER
FOR LENDERS TO
WIN LOCALLY**

IMPROVE CUSTOMER VISIBILITY

1. Remember you're competing in a world of on-demand everything so response time is key.
2. The modern customer journey is all about conversations. Be sure to assist your customer from start to finish, from inquiry to review/feedback.
3. Increase your local search results by ensuring that you have a working and well-curated Google My Business page

12 POINTS TO REMEMBER FOR LENDERS TO WIN LOCALLY



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IMPROVE CUSTOMER COMMUNICATIONS

4. For your customers, the mobile device is the bridge between online and offline conversations.
5. Make it easy for potential buyers to start a conversation with you online through your website and social media channels. Communicate the way your customers want to communicate.
6. Use SMS marketing to increase customer engagement by sending personalized offers directly to customers' mobile devices.
7. Add a web chat function to your website to provide personalized help.
8. Make sure that you assign a person to regularly check chat conversations on every channel that you have and respond to them accordingly.

12 POINTS TO REMEMBER FOR LENDERS TO WIN LOCALLY



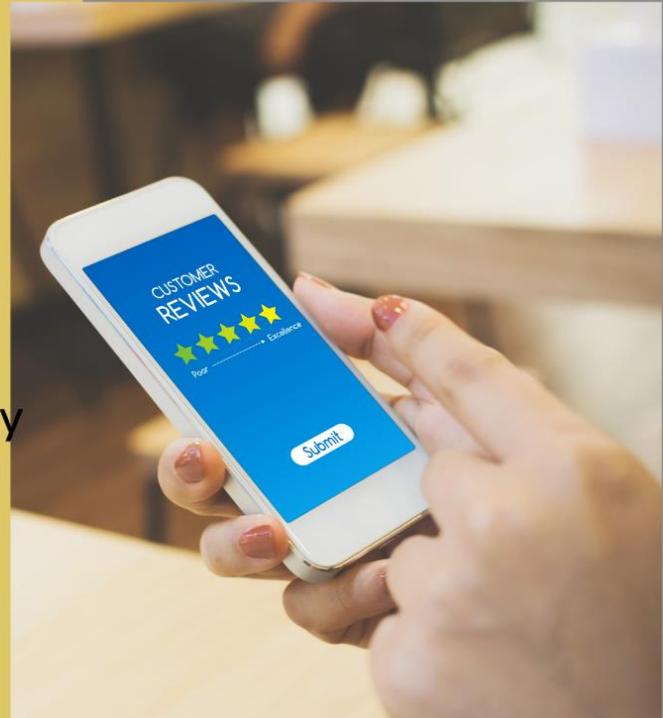
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IMPROVE CUSTOMERS FEEDBACK

9. Implement a strategy to ask for customer reviews on every purchase.
10. Review/feedback from your customer is key in increasing business volume, ensure that giving feedback is easy for them.
11. Do not ignore a complaint, respond to them because every complaint ignored means losing 26 customers.
12. Every new review/feedback creates new opportunities.

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CONCLUSION

Engagement is very critical in lending and to win new customers you need to make the customer experience the best from beginning to end.

Learn and adapt to the new techniques available whether online or offline. Listen to your clients and keep their interests in mind always.

Remember that feedback is key and it is best to have positive feedback rather than a negative one.

12 POINTS TO REMEMBER FOR LENDERS TO WIN LOCALLY



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