

# How To Stand Out In The Crowd

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Are you the best at what you do? What exactly do you bring to a transaction that is any different than anybody else? Do you recognize your strengths? What about your weaknesses? There are a lot of people fighting for a lot less loans these days, and now is the time to seriously think about this question – how do you stand apart from your competition?

As I speak to groups from around the country, loan originators everywhere keep asking the same question – how do I find more loans? But that’s the wrong question! The question should be – How do more loans find YOU! Our industry has not stopped. People are still buying homes, and loans are still being made – in near record numbers! Yes, volume is down, but it will still be one of the best years we’ve ever had. So how do you set yourself apart? What is the extra value that you bring to the customer, and how can technology help you stand out in the crowd? Easy – make sure they find you first, then show them the value you bring to the table.

To start, you must determine what EXACT market you’re going to go after. Just going after “all residential loans” won’t cut it – everybody else is doing that. Go after a few select specialized niches, and then figure out where they are going. This month we’ll look at one particular e-Marketing strategy that you can use to put yourself on top of the Internet search engine stack. Pick your favorite target, such as construction loans, self-employed, FHA or VA, loans to medical personnel or whatever it might be. To demonstrate, I will use the example target market of the “first-time homebuyer” – although the strategy will work with any niche or target you choose.

## Find The Crowd

First step is to find out WHERE on the Internet your target market is hanging out. To do that, we will visit the Overture keyword search tool at <http://www.content.overture.com/d/USm/ac/index.jhtml> (then select “Search Term Selection Tool”) or Google’s keyword search tool, which can be found at <https://adwords.google.com/select/KeywordSandbox>. Type in one “keyword” such as “first-time homebuyer”, and the results will show you similar keyword search terms used by interested customers, as well as the number of searches done for the previous month. In our example, it will look like this:

**Overture- Search Term Suggesti...**

### Search Term Suggestion Tool

Not sure what search terms to bid on?  
Enter a term related to your site and we will show you:

- Related searches that include your term
- How many times that term was searched on last month

Get suggestions for: (may take up to 30 seconds)

**Note:** All suggested search terms are subject to our standard editorial review process.

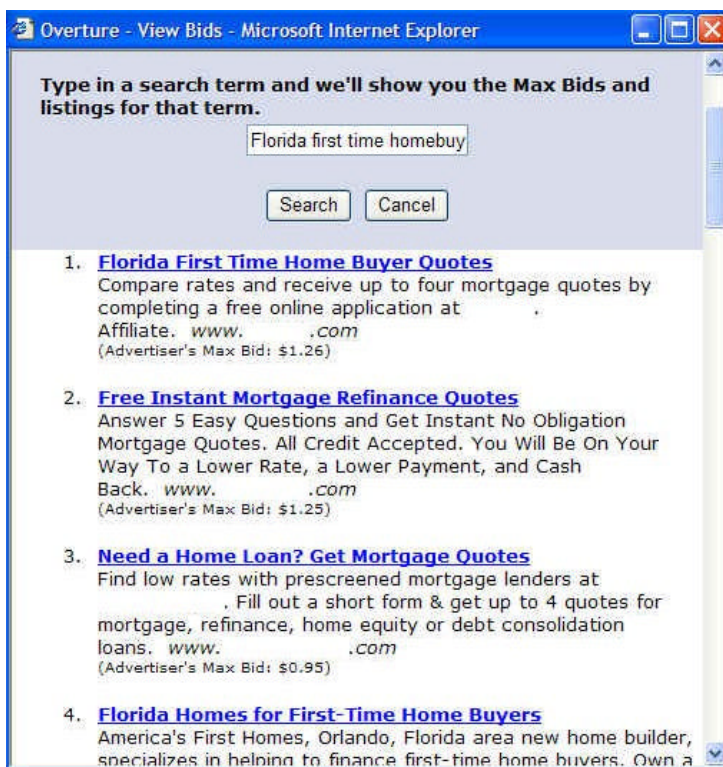
#### Searches done in April 2004

Count	Search Term
36591	first time home buyer
5691	first time home buyer program
5338	first time home buyer grant
4338	loan for first time home buyer
1112	first time home buyer mortgage
601	florida first time home buyer
439	tip for first time home buyer
413	information for first time home buyer
370	first time home buyer guide
370	minnesota first time home buyer
282	first time home buyer california
253	first time home buyer seminar
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Here you can see that 36,591 people searched this particular website search engine with the term “first time homebuyer”. More importantly, 601 people searched specifically for “Florida first-time homebuyer”. Since this is only one search engine, I can calculate (using search engine market percentages) that as many as 4800 specific searches were done by first-time homebuyers in Florida looking for information on buying their first home. Make a list of the most popular keyword search terms for your target market. Then go to the “View Bids Tool” to see what it would cost you to market to that specific group. For the Florida example, this is what we would find:

This means that I could place a mini-ad link in the third position for \$0.96 per click! I would gladly pay 96 cents for a chance to capture specific first-time homebuyers in Florida looking for information. These are very warm leads! The key is to NOT bid for the top 1-2 spots or “general” keywords terms. It is too expensive for the response you’ll get, and you will get better results with the more specific terms (and they will cost less).

Next, create an ad that offers INFORMATION such as a free report, payment calculator, pre-qualification checklist, or something similar. People (especially first-time homebuyers) will not respond based upon rates, application pages or quotes – that’s NOT what they were searching for. Feed the link to an autoresponder system that allows you to follow up with them with an informational report in a “soft sell” environment.



## **STANDING OUT**

Now that you have researched the specific keywords that are being searched for by your target market, you need to take those keywords and make sure they are being used in your website pages, and then create a “description tag” for your webpage that uses combinations of those words. For example, you could use the following phrases in the body content – “We specialize in providing financing to first-time homebuyers in Florida” or “We know that first-time homebuyers have lots of questions about how to get into that first home, so we have a team of 6 loan officers located right in our Miami, Florida office dedicated to helping just first-time homebuyers!”

The “description tag” for your website page might read “Helping first-time homebuyers in Florida achieve their dream of owning a home with little or no money and no credit. Receive our FREE report “Becoming A First-time Homebuyer in Florida”. You should also use a combination of the keywords in your website headline and/or sub-headline as well.

Once you have the structure in place, the next step is to let the world know how to find you. The search engines will eventually find all your keywords and keyword phrases, which will rank your website higher for those keyword searches. To make it happen faster, go to <http://www.google.com/addurl.html> and type in your MAIN website page (i.e. <http://www.abcmortgage.com>). Do NOT submit all of your web pages - that will only work against you. Your results will be better if you let the Google crawler find those pages on its own. Why Google? Because they are the 1000-pound gorilla of the internet, and control the largest percentage of the searches done around the world. Other search engines will eventually find you through Google as well. A free newsletter with similar search engine marketing strategies can be found at [www.themarketingminute.com](http://www.themarketingminute.com).

You could also combine this with other marketing techniques for even more impact, but just with this simple strategy, I could be reaching 4800 first-time homebuyers in Florida per month – while I'm sleeping! That would be worth at least a few loans per month. Remember - deliver good informational content designed for the target market, make sure that you are seen by the target market - then let the target market bring the loans to you!

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