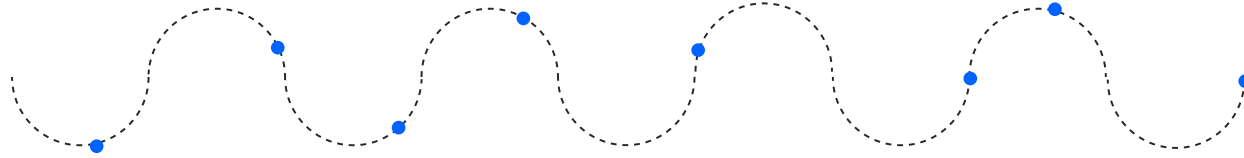




2021 LEAD VENDOR

# Analysis Report

# Industry Trends & Insights



**1** For the mortgage industry, **2020** was a roller coaster year. Originally forecast to come in **under \$2 trillion**, activity started strong in Q1, grounded to a halt for a moment in the spring and then, fueled by record low interest rates, took off on a tear in Q3 and Q4, finishing at an **outstanding \$3.8 trillion** level.

**2** In 2020, many lenders were so **busy with refis** that they kept their pricing high to balance the demand. Last year, sales, underwriting & operations were the stars, and marketing played a supporting role. While most observers expected 2021 to start strong the Mortgage Bankers Association expects refinancing activity to **wane**, and overall volume to decline to \$3.4 trillion, nearly a **17% decline overall**.

**3** As volume switched to purchase and **COVID** sped up the trend of doing things virtually, **lenders** have **struggled** to keep up with consumer demand and expectation on service, communication, and ease of process. The **importance** of how we interact and engage with our clients can **make a drastic difference**.



This means lots of capacity will be competing for a smaller market, and that customers won't be knocking on their door, asking for refis. It also means marketing will play a greater role. In order to win this year, lenders will need to understand their market, lead sources, competitors, and opportunities.

# Report Findings

In this report we are going to reveal the results from the *Insellerate Lead Vendor Analysis* study which uncovers the top lead sources by volume, performance and conversions. We will also explain how engagement can significantly improve results for lenders from the leads they are purchasing. One lead sources conversion rates **improved from 2% to over 6.5%** by using engagement, we will show the audience how.

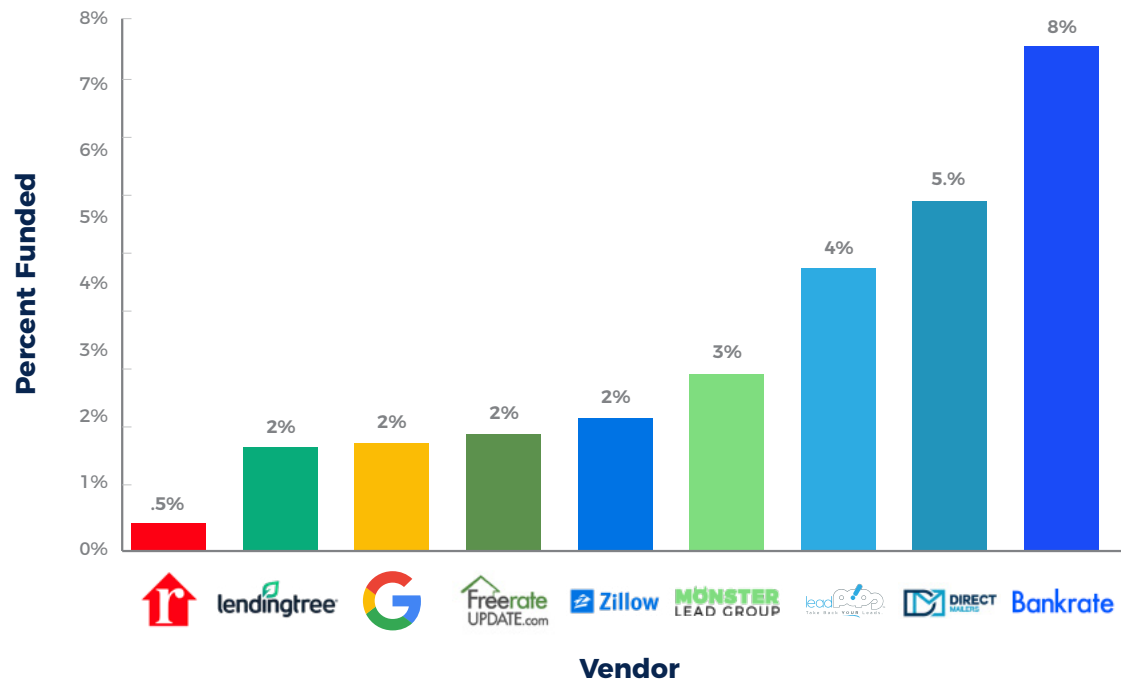
The study looked at similar organizations with similar lead buys to survey. Of the 53 lenders, 26 were using our Active Engagement Platform™ and 27 were not.



# % Loans Funded by Lead Vendor


This chart highlights the top lead sources and the total number of loans funded.

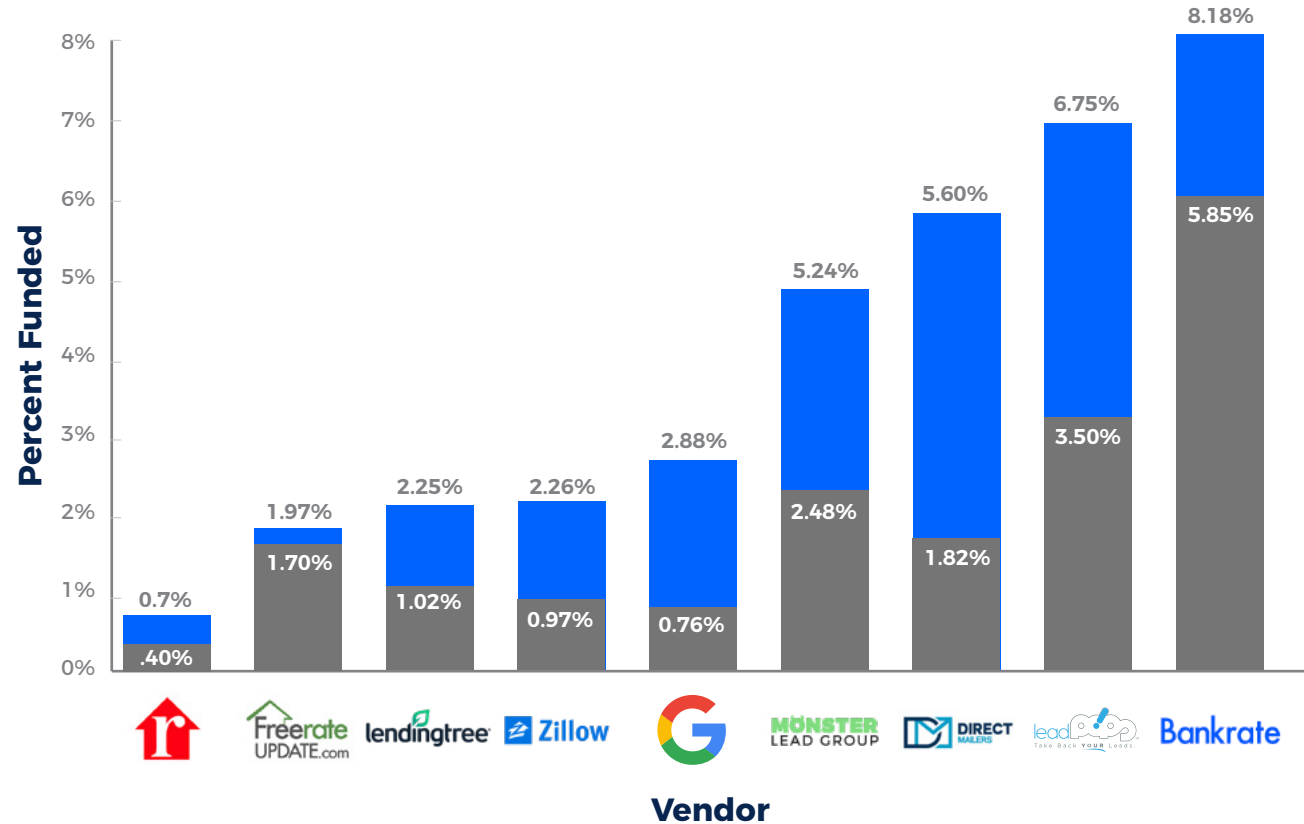
Vendor	Loan Volume
realtor.com	\$4,410,000
Google	\$6,615,000
Leadpops	\$15,435,000
Freerateupdate	\$20,475,000
Monster	\$245,700,000
Zillow	\$278,460,000
LendingTree	\$490,455,000
Bankrate	\$560,700,000
Direct Mailer	\$1,375,929,000
<b>TOTAL</b>	<b>\$2,998,179,000</b>



# % Loans Funded by Lead Vendor

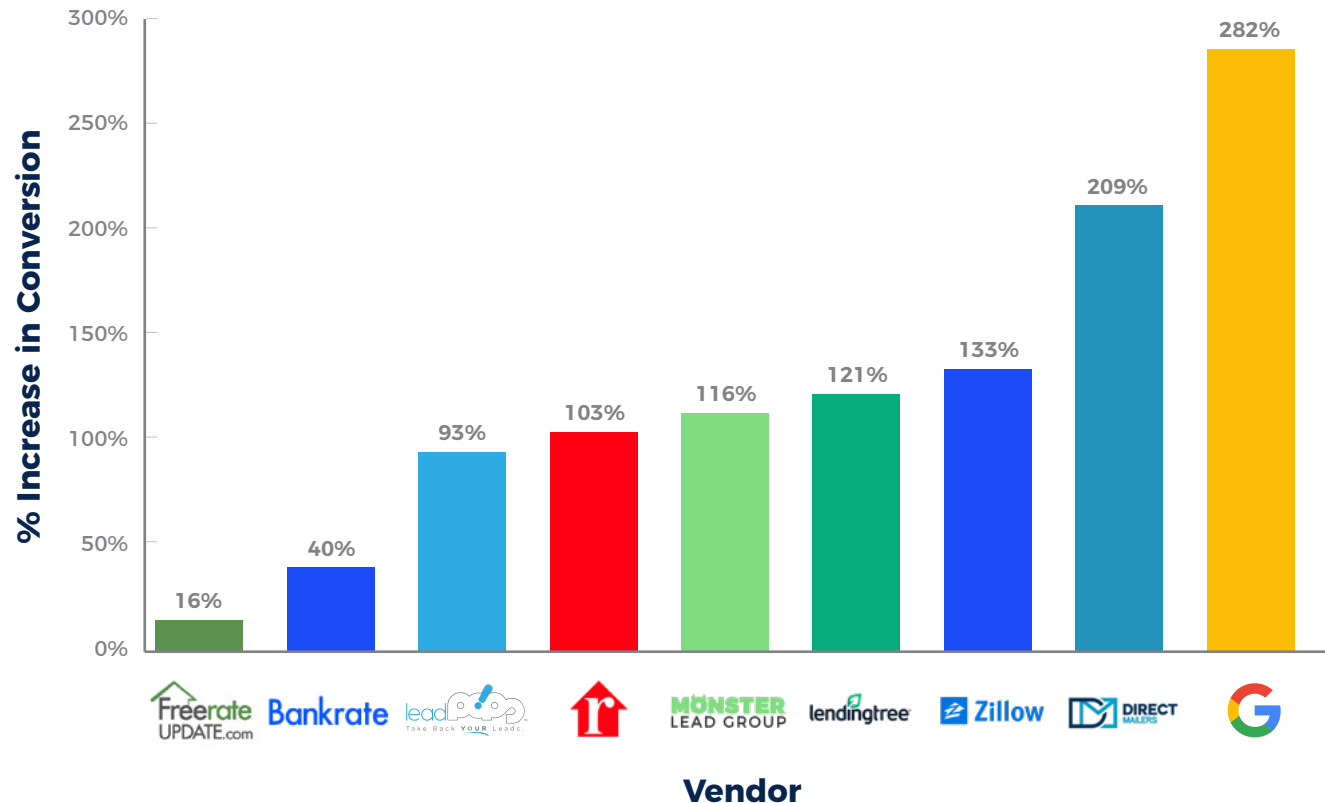
This chart highlights the **significant uplift** lenders receive when they use Insellerate's Engagement Suite in conjunction with the leads they are purchasing.

With Insellerate Engagement Suite 



# Conversion % Increase Using Insellerate Engagement Suite

This chart highlights the **conversion increase** when using Insellerate's Engagement Suite. The customer journey **must be personalized** and involve real-time interactions that are tailored to each customer and, where possible, deliver true wow moments that leave a lasting impression to **increase engagement.**



# Don't Miss Out on Over \$4MM Revenue/yr.



Per **1000** Internet Leads a Month

FUND  
**8**  
Loans More  
Bankrate

FUND  
**11**  
Loans More  
lead  
TAKE BACK YOUR LOANS.

FUND  
**4**  
Loans More  
lendingtree



Average Loan Size

**\$350k = \$8.05M** per month

**= \$96.6M** per year

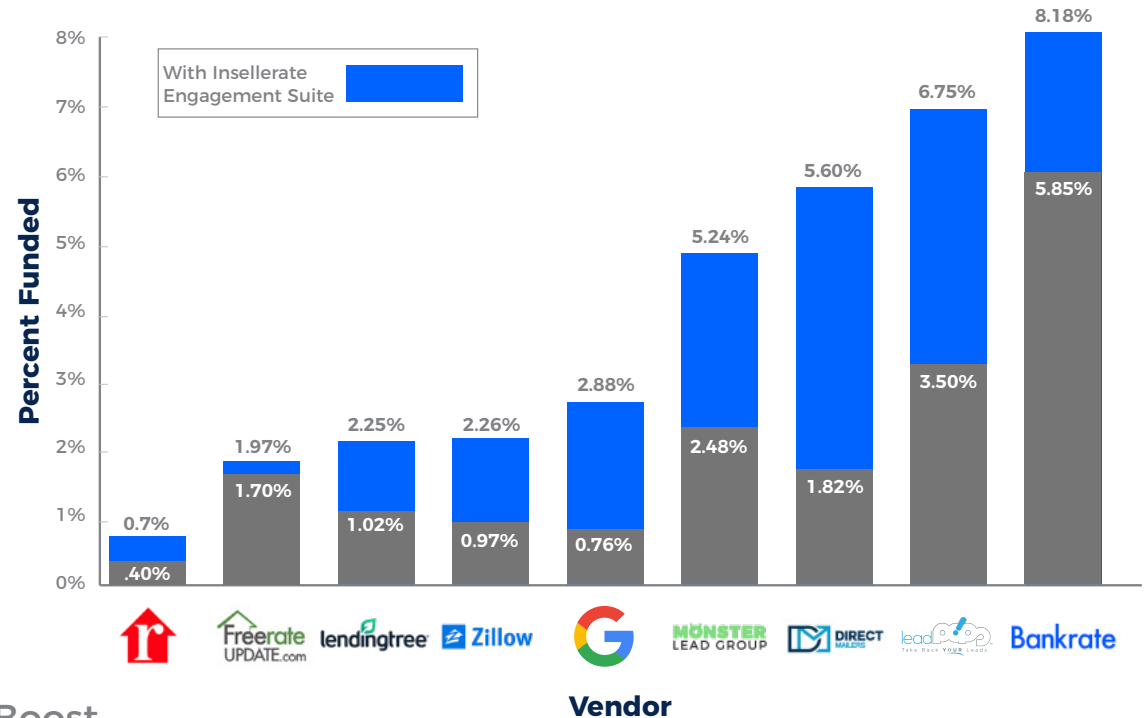


At **425bps Net**



Average Client Engagement Revenue Boost

**\$4+ Million/yr.**



# Dynamic technology, strategy and content for every channel of your business to ensure engagement throughout the borrower journey.



## PRE-BUILT STRATEGY AND WORKFLOWS

- Timing
- Frequency
- Communication channel



## PRE-DESIGNED MARKETING CONTENT

Compliant content create by mortgage experts for enhanced borrower engagement.



## MORE THAN JUST LEAD MANAGEMENT

- Marketing Automation
- True CRM Functionality
- Integrated Reporting



# Acquire More Customers Through Borrower Engagement

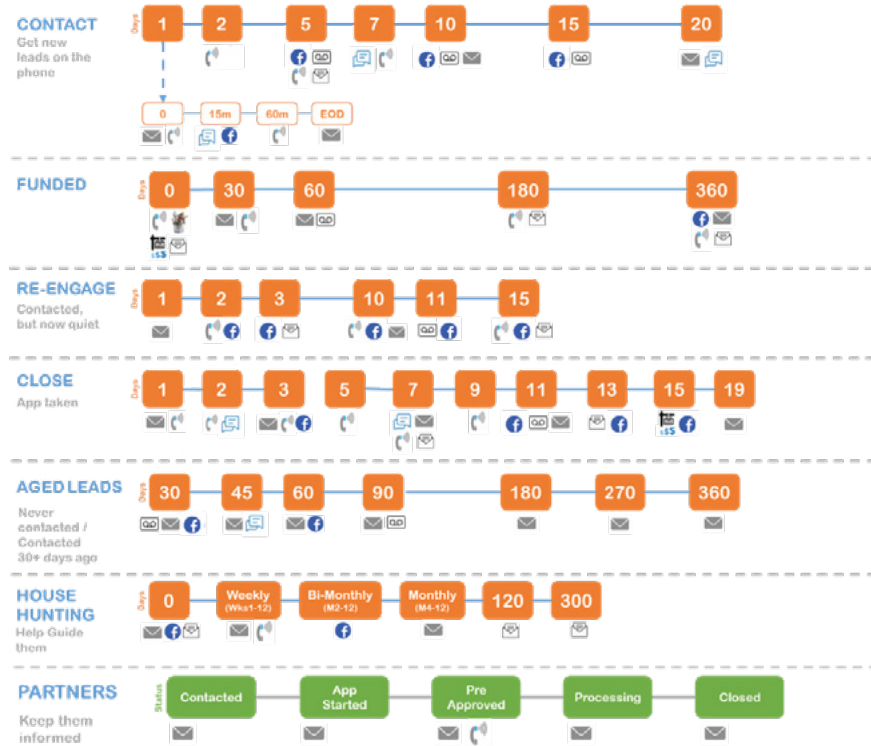
The customer journey must be personalized and involve real-time interactions that are tailored to each customer and, where possible, deliver true wow moments that leave a lasting impression. Our Engagement Platform can help YOU figure out how to use and interact with YOUR customers and referral partners digitally, to increase engagement.

**Leverage Pre-built Content.**

**Actively Engage Current & Past Prospects.**

**Build Customers for Life.**

## Status | Engagement Path



# Our Mission



“Insellerate began with a mission to transform the way lenders engage and interact with their customers. We want our lender clients to have a lasting impact on the lives of the borrowers and referrals partners they work with, which is why we focus on providing superior customer service to our customers.

We're a fast-moving, customer-focused culture at our core, we invest in our people, and we believe in relentlessly pushing forward to innovate together. Today, our platform not only supercharges loan growth with a level of efficiency and customer engagement that can't be matched, but we also help create customers for life because of the passionate people we have at Insellerate HQ.”



Josh Friend, CEO

[LEARN MORE](#)

Contact us today to sign up for the Insellerate Engagement Platform or to fully leverage the platform to gain a significant lift in production.