

CONVERT MORE LEADS

How Mortgage Brokers
can convert more
business

AWARENESS

INTEREST

DECISION

ACTION



THE MORTGAGE BROKER CLUB

Welcome!

We are proud to support over 300 mortgage brokers nationwide

We have a range of FREE to access services including:

Unique conveyancing solution

(with legal ready solicitors, referral fees, cashback remortgage, purchase/sale, equity release and Limited Co BTL)

+

Surveys & Valuations

+

Wills & Estate Planning Up-sell

+

Videos, Podcasts, & Blogs

[Learn more](#)

BACKGROUND

Our aim is to support mortgage brokers across all areas of their business.

Our “Broker Tools”

- *Support mortgage brokers nationwide*
- *Is FREE to access*
- *Includes special offers & deals saving you £££'s with industry-leading partners*
- *Resources to learn more about products & services to support brokers & their clients*
- *Compare features & benefits all in one place*
- *Provides a one-stop-shop for every mortgage broker*

We also provide mortgage brokers with our own products & services to benefit mortgage brokers & their clients

Unique & Unbeatable Conveyancing Solution

- *FREE to access*
- *Bespoke conveyancing panel & unique software solution*
- *Exclusive leading 5* nationwide solicitors*
- *Pick your referral fee*
- *Bespoke cashback remortgage service with the No1 rated Trustpilot conveyancing firm (as at May 2024)*
- *Purchase & Sale*
- *Equity Release*
- *Limited Company BTL*
- *Cherry picked file handlers interviewed by us to ensure expertise, experience and a 5* attitude to service and communication*
- *Unique communication and updates service*

Mortgage Broker Feedback

Hi Sean,

I hope you're well.

Just a quick email with some positive feedback for Charlotte, which hopefully you can pass on to her superiors as she deserves every credit.

Charlotte has been incredible since I started referring business via MLC and a few clients have commented on her speed in responding to emails and attention to detail.

As you can appreciate, this makes my life a hell of a lot easier and reflects well given I make the initial recommendation.

Have a good evening and I look forward to speaking with you soon.

Regards,

Ryan Gruzinski
ICMMP
Mortgage and Protection Advisor

HYBRID

53-53 Goodmayes Road
Ilford
Essex
IG3 9UF

my legal club

★★★★★

Very impressed with the broker service. The whole conveyancing process was smooth & very easy. Full updates & they even chased me! They were very responsive. On completion, they paid me straight away. Great experience. Highly recommend!

STEVE H - THE MORTGAGE POD

my legal club

★★★★★

Very impressed with the conveyancing service. Can't believe it completed so quickly!

P.HOGG - MORTGAGE BROKER

Contributors

We asked some of the largest online lead generators in the financial services market what guidance and advice they would provide for mortgage brokers to maximize conversion rates.

We also benefitted from the expertise of George Cunningham. George is an independent business specialist who The Mortgage Broker Club have engaged to contribute to this training pack. Our request was for George to provide his guidance and expertise in how to approach online lead generation and advise on the best strategies to achieve optimum results.

George has vast experience of sales and providing clients with exceptional levels of service from his time at multi-nationals and working with leading US and UK entrepreneurs.

Further training available

In our broker tools section on coaching & branding we have a range of partners who can assist you with:

Building your business

Brand awareness

Increasing organic referrals

Personal development including confidence, selling, well-being, etc

Please get in touch with us via the website or info@themortgagebrokerclub.co.uk if you would like a FREE consultation.

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TIPS FOR FUTURE PIPELINE BUILDING

Existing Clients: Future Business

Far too many professions treat their customers as a one-off sale and fail to set up the right strategy for repeat business in the long term whilst enhancing word of mouth referrals from clients.

Here is an example of the power of effective strategies:

If over a 5-year term one client arranges a remortgage with you and refers you to 2 clients over the next 5 years this would equal 3 new instructions per client.

If you then multiply this strategy by 5 clients per month you will build a pipeline of 15 future instructions per month and therefore 180 future instructions over the next 5 years.

When you then multiply this year on year for 5 years you can see that you will have built a truly organic word of mouth & repeat business able to serve multiple mortgage brokers with more work than they can handle.

To achieve this mortgage brokers must implement the right strategies, such as:

Annual review(s)

Before you close with the current client ensure you have the right internal diary / CRM system in place and processes which suit your personality.

This will help you set up internally an annual review every year for 5 years.

We are not suggesting you schedule appointments with clients in advance we are talking about internal organisation but you can explain to the client that they need not worry about future remortgages and rates as you will be monitoring this all year round and will set up convenient annual reviews with each client. It will be a weight off their shoulders!

Word of mouth referral strategy

How can clients introduce friends & family to you? Is there anyone they know now who is worth speaking with? Why would they refer to you? How you can you increase the chances of this happening?

We discuss a number of those strategies below and here at the Mortgage Broker Club we have several packages and tools to support you in maximizing local referrals and word of mouth referrals.

Customer survey / review

Post-closing: How did we do? Will you use me again?

It is impossible to exceed a customer's expectations without knowing what those expectations are, so make sure you are asking the right questions, you know how they'd like to be communicated with and how, you know the best times to reach them, etc.

Newsletters & social media

Newsletters can still be effective, but we know that in the B2C market they are not as effective as they once were, and you can question how effective they will be in the future.

That does not mean they should be abandoned though. It depends on whether you enjoy doing them, want to do them, and believe the ROI (investment being your time here) is worth it.

We realise this goes a little against the grain, but we believe email is dying in the B2C market.

Look at your own human behaviour. We live on our phones, on social media, WhatsApp.

Non-professionals are rarely checking their Hotmail or yahoo email accounts and even then the junk/spam rules on Hotmail and Gmail are aggressive. Especially with email tools like mail chimp etc.

Professionals check their emails more regularly but are often sick of emails and therefore avoid or ignore newsletters not specific to their industry.

We believe that mortgage brokers being active on social media in their local community is a far bigger win than a newsletter. If you are facing a choice between which to use we would say social media wins hands down.

Do not sell via your social media. Educate and be you. Show off your hobbies and interests.

Play a big role in community events and engage with your local community news and events.

Help promote local businesses and engage with their owners. Be the digital PR agency of your local area.

This is a digital form of networking and will help increase awareness of who you are and what you do in your local area showcasing your personality and hobbies via natural engagement.

Credibility test

- *Website*
- *Google My Business Listing & The Local 3-Pack*
- *Social Media Profiles*

Even if a client recommends you to someone what is the first thing they are likely to do?

Search google and/or social media.

It is incredible that in 2020 many are still underestimating the impact of online credibility.

Try it yourself. Google “mortgage broker” and look at the results in the Local 3-Pack.

The Local 3-Pack

When a customer searches “mortgage broker” they will be presented with the following google results:

The paid advertisements

Then the local 3-pack

Then “people also ask” questions

Then the organic SEO ranked websites for mortgage broker (e.g. Which, Habito, etc)

Ensuring you appear in the Local 3-Pack for your area is an achievable short-term goal. In many areas of the UK there is little competition for mortgage brokers in the local 3-pack due to many mortgage brokers NOT:

- claiming their google my business page
- requesting, maintaining, and managing the quality of the reviews
- increasing the number of google reviews
- ensuring they have an appropriate website

In Google's search engine results, the Local 3-Pack is a colourful, prominent map listing that presents to consumers the three businesses Google considers most relevant to the customers search, location, and of the highest quality.

The below example shows the search results for “mortgage broker” on the Wirral. In this example you would envisage customers eyes will be drawn to Concept Mortgages for obvious reasons.....

mortgage broker

Rating ▾ Hours ▾ Sort by ▾

Hours or services may differ

Lifestyle Mortgages Wirral
5.0 ★★★★★ (5) · Mortgage broker
0.5 mi · 38 The Crofters
Closed · Opens 8AM Thu · 0151 678 7466
WEBSITE DIRECTIONS

Mortgage Brokers in Manchester
No reviews · Mortgage broker
2.1 mi · The Old Bakery, 72 Sandy Ln
Closed · Opens 9:30AM Thu · 0151 625 4448
DIRECTIONS

Concept Mortgages Limited
5.0 ★★★★★ (225) · Mortgage broker
3.7 mi · Concept Mortgages Limited,, 43 Telegraph Road
Closed · Opens 9AM Thu · 0151 342 3084
WEBSITE DIRECTIONS

Thank your clients

And make your thank you personal!

A simple personalised card can be very effective and subtle.

Alternatively, you may know the hobbies or interests of the person, e.g. what sports team they support, and can tailor the thank you to something that means more.

ONLINE LEAD GENERATION: WHERE DO LEADS COME FROM?

Definitions

Google PPC	PPC is short for pay-per-click advertising, a system that enables you to advertise on Google. Adverts will appear as a result of google searches in the keywords and searches you bid on.
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Landing page	A landing page is a unique one-page website and/or a singular page on your website that is designed to convert visitors into leads. It is different from other pages on your website as the aim is to convince a visitor to act enabling you to compliantly capture a visitor's information in exchange for a desired outcome e.g. mortgage advice.
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Landing page optimisation	Is the process of improving elements on a website to increase conversions. Landing page optimization is the process of analysing results via A / B testing to improve the conversion goals of a given landing page and give the best ROI for paid advertising e.g. securing the best % conversion and leads for the spend.
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YouTube pre roll YouTube pre-roll is used mainly to raise awareness and drive website traffic. It can also be used for lead generation. They are videos and adverts that run before a YouTube video. You can trigger YouTube pre roll videos based on a persons google search history e.g. f someone googles “mortgage broker” you could also advertise to them on YouTube when they watch any video (not mortgage related) because they searched for “mortgage broker” on google earlier.

Where do leads come from?

Online lead generation, generally comes from one of the following sources:

Websites via google search results (organic – e.g. page 1 google results)

Websites / Landing Pages – via Google PPC campaigns using keyword searches (pay per click)

Social media advertising

YouTube adverts/pre-roll video

The lead generation experts we partner with at The Mortgage Broker Club are:

GDPR compliant leads

Via websites / landing pages

Exclusive - no cross-selling

Real-time

No SMS or telephone marketing

Most online lead generation relies upon paid advertising campaigns with landing page optimisation.

This is the process of:

Researching potential advertising campaigns based on key word searches to ensure lead generation is meeting a client's direct needs. The more direct the keyword the more expensive that search will be.

Creating the trading style, advert, design, content/copy, etc

Attracting interest of the client in the original copy (e.g. why click on this advert rather than someone else's?)

Ensuring the website/landing pages are optimised to maximise conversion e.g. the right kind of client taking action by making an enquiry via a call to action.

THE MARKET: THE FUTURE?

The impact of COVID-19 and the way it may change future customer behaviours will not be known for many months or even years.

One thing is for certain though.

Flexibility, adaptability, and a multi-functional range of solutions to meet every customer need is crucial for every business – especially mortgage brokers.

Many believe in the next 12-18 months we will see:

An increase in divorce

An increase in remortgage searches online with a view to taking advantage of low interest rates

An increase in remortgage to release capital

An increase in home improvements

Increased use of mortgage brokers rather than direct to lender enquiries due to changes in circumstances e.g. salary, job change, period of unemployment, divorce, missed credit card bill payment, etc

Specialist niche

Many brokers already specialise in the adverse credit markets via the lenders who offer more flexibility than the traditional lenders.

The self-employed, professionals, clients with adverse credit, clients with salary changes, etc are going to require brokers to be able to meet different needs more regularly.

This results in greater rewards for more work with greater income and profits.

Mortgage brokers are succeeding in a diverse book of work – high and low hanging fruit despite the various lockdowns and circumstances due to successful online lead generation campaigns.

Ensure your network of lenders, ability to meet every client need, and ability to compete with the range of services your broker partners are offering nationwide is right for the challenges that lay ahead.

ONLINE LEAD GENERATION: EXPECTATIONS

Many leads are generated via trading styles that best fit the keyword searches or sector.

These trading styles and websites are designed to:

target customers looking to speak to an advisor e.g. mortgage advisor

target customers looking to compare the best mortgage & remortgage deals from the whole mortgage market, get rates from advisors & brokers, get advice from advisors & brokers

compare the best adverse mortgage & remortgage deals from the whole mortgage market, get rates from advisors & brokers, get advice from advisors & brokers

compare the best mortgage & remortgage deals from the whole mortgage market, get rates from advisors & brokers, get advice from advisors & brokers

compare the best buy to let mortgage & remortgage rates from the whole market, get rates from advisors & brokers, get advice from advisors & brokers

Lead Details

Details provided vary from lead generator to lead generator. Often the traditional client contact details will be included along with mortgage amount, term, property value estimate, current lender (if there is one) plus any additional details the client wishes to provide.

The name of the trading style is provided within the email so you can confirm to the client the name of the website on which they filled in the enquiry form.

Typical conversions

One of the biggest pet hates of any online lead generation partner is being judged over a small period of time and/or a small sample of leads.

Most online lead generators would require at least 50 leads to be purchased to even begin to judge conversions.

Ideally they would want to be judged over a 2-4-month period with a strong sample of leads purchased each month to provide a fair sample for conversion assessment.

In addition, mortgage broker behaviour is the biggest variable when it comes to conversion. There will be some brokers who convert at 20%+ with a lead generator whereas others (using the same lead generator albeit different leads) may be under 10%.

Generally, as a guide, a 10%-15% conversion over a period (not in each month) is a realistic expectation.

Industry leaders are converting lead generation between 10% - 20%

TIPS & ADVICE FOR OPTIMUM CONVERSION

Speed

In any lead generation conversion process speed is of huge importance.

Whilst leads are exclusive no one can cater for clients who go on other comparison websites or to other sources to assess the market.

Trust

Establishing trust immediately is crucial. When you receive a lead, you will have the original source of the advertising e.g. any trading style or name.

Many clients may not answer a withheld number or telephone number they do not recognise.

Leaving voicemails is not bombproof (may not pick up until later) but crucial in establishing who you are and the various methods the client can reach you.

Sending email (may go into junk/spam and may not be checked regularly) are helpful and necessary but should be used in conjunction with other services. Hotmail and Gmail have strong anti-spam filters and it maybe you end up in a prospective client's junk email folder.

If you call a client to provide them with the consultation they have requested and do not get through you may consider an SMS to the client. One SMS confirming, you have received the clients enquiry (confirming where from), confirming you are FCA regulated, confirming the client's entitlement to free and no-obligation consultation, and how they can speak with you is an effective way to communicate with a client. An SMS is less intrusive than a call and has a much higher open rate than an email. This increases the chances of the client answering your call post SMS and/or returning your call.

Of course, GDPR is a significant consideration and one which you should already have reviewed and implemented some time ago. Under GDPR you must have a lawful basis to process personal data. There are 6 lawful basis and there are two which would apply here. Consent and legitimate interest.

Legitimate interests are the most common lawful basis for processing data in, according to the ICO, "*ways they would reasonably expect, and which have a minimal privacy impact, or where there is a compelling justification for the processing.*"

Every act of processing data, for example, sending an SMS needs to be considered against:

Do you have a legitimate interest for sending this message?

Do you need to send the message to achieve those interests?

Have you balanced the act of sending the message against the individual's interests, rights and freedoms? E.g. reasonable expectations

Every mortgage broker should consider GDPR when replying to new enquiries and reach their own conclusion.

We believe that responding to a new customer enquiry (where a person has initiated contact and is requesting a service) with a call and then electronic message (whether email/or SMS) fulfils the requirements of the 3 questions posed above.

Of course, chasing leads too often OR too frequently would not be reasonable and from a reputational point of view would be a disaster. You know yourself when you have requested someone assist you or quote for a job what your expectations of their conduct would be.

Avoid using withheld numbers

For the reasons cited above avoid withholding your number

Product knowledge

Know your products. It sounds very straightforward but if you are new to being a mortgage broker or are new to a niche area then this is crucial.

Overcoming client queries / objections

We go into greater detail on this later in the pack with examples. The brokers who maximize conversion results are the ones who are agile and able to handle objections or queries effortlessly and reassuringly.

Telephone manner and content

A friendly and polite, business-like telephone manner is essential. People can hear the smile in the voice. Ensure that you put a smile on your face before you speak – you will be helping them get the best deal for them and it will be good for you too.

OVERCOMING CLIENT QUERIES & OBJECTIONS

Converting new enquiries is crucial for every mortgage broker.

Whether they are word of mouth referrals, direct communication, or via online lead generation preparing for how you will respond will directly impact upon your success conversion, income, and results.

Think about your:

- *Strategy for initial response = how & when?*
- *Strategy for chase ups*
- *Organisation of diary*
- *How you will overcome objections*

Overcoming objections is crucial for any party involved in converting initial interest to successful conversions.

Doing so professionally and in line with your professional and personal ethics is a MUST.

Below we have listed some potential objections.

We asked several consultants how they would overcome these objections?

Review the following objections and consider how you would handle them?

I THOUGHT I WAS ON THE HALIFAX/NATWEST/HSBC/ETC WEBSITE OR I DID NOT REALISE THIS WAS AN ADVERT AND I DO NOT WANT TO USE A BROKER

Many lead generation companies will use Google PPC campaigns. The adverts operate on keyword searches such as "*mortgage rates, best mortgage rates, remortgage, etc*"

Brokers can assist clients by showing compassion and explaining the situation and reminding the client that they are regulated by the FCA and have access to a much wider range of products than just those offered by a specific lender.

E.g. If we were able to find you a solution that could potentially save you thousands, you would want to at least find out more about it wouldn't you?

TECHNIQUES

If the client interrupts as soon as you tell them where you are calling from.....

Stay calm and reply 'I am replying to your enquiry and calling to start the process of how I can meet your needs'

Continue with "I'm sure your very satisfied with the service and products you're receiving from your current mortgage lender, or maybe you're not."

(Pause for a second or two, while the words are processed, then continue.)

“Being regulated by the FCA as a mortgage broker means that we have access to many more products and services than simply one bank or building society, this means we are often able to find the right solution for our clients, potentially saving them thousands.

HAPPY AS I AM

Great (insert name of client) many people I speak with say the same until they become aware of the savings we can potentially help them make.

The mortgage is the biggest financial commitment of your life; no one wants to pay more than they need to, do they?

HAVE MY OWN IFA

That is great (name), so you will already know how important it is getting a comparison when dealing with financial matters.....

or

Great (name) the more advice you get the easier it is to see who really is showing you the better options...

I WANT TO DEAL WITH A HIGH STREET LENDER

Of course, like you I would only want to deal with lenders I can trust, and because we are independent, we go to banks and building societies on your behalf and the lenders can sometimes offer exclusive deals.....

PENALTIES

CLIENT: Cannot change I have got penalties

YOU: Of course, I totally understand, and if the savings you were to make significantly outweighed the penalties, you would want to at least take a look wouldn't you? I speak to people all the time that have penalties in place on the mortgage, but we can find that those penalties are insignificant compared with the savings.....

If you are saving more than you are paying it is going to be beneficial for you and is something to consider (name), I am here to assess that for you...

JUST WANTED QUOTES ONLINE

Most people I speak to say the same thing, the only problem with looking online is that the quotes you get are just typical rates ...whether they apply to you or not is a different question and one I can help you review. When you look at it with a mortgage broker we have access to the wider market and deals that you may not have been aware of. What we will be able to show you are rates that apply to you, not just the ones that you find online.....

FOUND A DEAL I LIKE ALREADY

That's great we can use that as a benchmark to improve on for you, so if we could get you a better deal, then I'm sure you would agree it would be worthwhile having a look at it, wouldn't it (name)....

There is nothing to stop you comparing the different options available is there (name)....

ALREADY REMORTGAGED

Have you, so we just missed you? Just out of curiosity did you stay with your existing lender or did you go with someone else? (If they stayed with the existing lender clarify if they put them on a special deal or did they just revert them back on to the SVR?), if on SVR it's still worthwhile having a look at the options as they could be missing out on further savings.

Also, this is an opportunity for pipeline building and asking if they would like you to diarise for the month before the end of the fixed rate term to contact them and explore the best deals in the market then.

ANTI NEXT STEP

(Name) first I will check all the information with you over the phone before I carry out my research, so that I know I am not wasting your time or my own. If after we have assessed the information, it is evident that savings may be made we can proceed without a home visit ...

I'm fully qualified to give you impartial advice, during this free initial consultation we do not ask you to sign any deals and if you choose not to go ahead with us you have lost nothing as it is obligation free....

I HAVE NEVER MADE AN ENQUIRY

The mortgage industry is very highly regulated, and we can only call you if you expressed an interest in saving money e.g. by completing an online form, responding to an advert, etc. My records show that you (confirm where the original record came from) this may of course be a different way of saying not interested.

WHO DO YOU WORK ON BEHALF OF?

We work entirely on behalf of our clients; I am a mortgage broker and not tied to a particular lender.

I WANT TO SPEAK TO MY OWN BANK FIRST

Of course (name), I totally understand. The banks are purely restricted to their own products. For the same amount of time we can show you all the lenders options that may be available to you based on your personal circumstances and enable you to compare your offers and options.

FIXED RATE

I understand, you are tied yourself into a fixed rate, as a matter of interest, what rate did you get yourself? Tell me, when did you last look at your loans, how much do you owe in total? Have you got an ERC? We always look to help our clients to outweigh any early redemption charges with potential further savings and I am sure, like our other clients, you would agree it would be beneficial for you.

MY PARTNER DEALS WITH THE MORTGAGE

Thanks, I understand if it is ok with you I will check a couple of bits of information with you quickly that you will know, and I will give your partner a call back later.

That is great, I am sure this is something your partner will want to look into, and it will only take a few minutes to find out, when would be the best time to speak with your partner?

ADAMANT THEY AREN'T INTERESTED

That is okay, I understand, let me update the system for you, and end politely

TELEPHONE SCRIPT & PRESENTATION IDEAS

Hello, is it convenient to speak with (Mr/Mrs ****) it is (your name) calling from (company name), it is just a quick call regarding your recent (mortgage/equity release etc) enquiry. You were looking to get yourself a better mortgage deal/XXXXX/ etc...)

All I need to do is just check a few bits of information with you just to make sure you do qualify for a free initial consultation.

Just to make you aware that this call may be monitored or recorded for training purposes and (your company) are regulated by the FCA for advising on and arranging mortgages and insurances (plus your additional compliance information)

Here at (company name) we have access to the (whole?) of market along with broker exclusives, so I am confident I can provide you with not only the service you require but the best deal out there in the market depending on your circumstances. And, unlike high street banks I am contactable 7 days a week.

Confirm with the lead that the mortgage/funds they require are all correct.

Ask whether they have spoken to any other parties prior to making the enquiry and see what they have been quoted

Run through figures and what you can potentially do for them.

Closing – assuming positive

The good news is that I believe this is going to be well worth your while to proceed to the next stage.

Insert your standard procedure and next steps here ...

Now can I just have a quick word with your partner, because it's in joint names and I have some of their financial details and for data protection reasons and company policy reasons I just need to confirm some of their details and obviously if they have any questions or queries for me then I'm there to answer them for him/her as well.

(If partner is not available) If a partner is unobtainable then try to get an alternate number explain that the call will literally take 30 seconds and then you can secure their appointment. If they provide you with a contact number ask that you get them to give them a call before you call them. This will ensure that they are prepared to take a call and know who is calling. If you do not do this you run the risk of having to explain the call and this is an unnecessary headache so ensure that you do this.

We have not made an extensive search of the relevant markets for the best services or deals, but you may be interested in the below services to assist your lead generation conversion.

THIRD-PARTY PRODUCTS

Knowledge Bank - <https://www.knowledgebank.uk/>

This site provides a one-stop-shop for lenders criteria for mortgage brokers.

They often run offers and deals

Clicksend - <https://themortgagebrokerclub.co.uk/broker-tools/clicksend/>

With Clicksend you can achieve a whole host of aims including remote printing and mailing of letters and documents automatically, email marketing, and SMS.

Ring central - <https://www.ringcentral.co.uk/>

There are many great features, but we know many brokers use ring central enabling them to call out from office numbers via mobile apps amongst many other features.

Sign-up, ID verification, affordability / eligibility software <https://themortgagebrokerclub.co.uk/broker-tools>

We work with partners who provide GDPR compliant E2E encrypted bespoke solutions which enable you to obtain all the information you require from the client via a simple text message, e.g. terms and conditions, proof of identity and address, 3-months bank statements, etc.

The text message commences a process where the client can take photos of their photographic identification, utility bills, sync their bank account to the app enabling the last 3-months statements to be downloaded with a full income and expenditure breakdown, which then leads to your terms and conditions being reviewed and signed.

Leading mortgage brokers are using this software currently to great success saving time and resources in respect of document collection and review.

If you want more information on this please contact us for more information.

DISCLAIMER

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