

CLIENT Home Funds Direct

PROJECT Direct mail

OBJECTIVE

Generate sales leads for mortgage refinancing

STRATEGY

Reconnect with past customers who have recently improved their credit scores

BACKGROUND

As a mortgage lender, Home Funds Direct was impacted by tightening lending standards during 2007. With fewer homeowners qualifying for attractive terms, all lenders were left with a dwindling number of prospects.

Because current customers can be an excellent source for additional business, the company reviewed its database – selecting past customers who last refinanced when their credit was subprime, but who now had higher FICO scores.

PROJECT OVERVIEW

Many homeowners don't follow their credit score very closely and may be unaware that they may qualify to lower their payments or lock in a fixed rate to prevent steep rate hikes.

To reinforce the customer's existing relationship with Home Funds Direct, this mailing reflects a softer, friendlier approach than what's typical for this industry.

Positioned as a thank-you card that flatters the customer on their excellent payment history, the letter suggests calling for a consultation to see if they now qualify for better terms.



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See below for larger views of this mailing.

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Envelope



MIKE SIEGEL
VICE PRESIDENT
HOME FUNDS DIRECT



Robert Johnson
123 Any Street
Cityname, CA 98765-4321

Card front

Thank you...



CLIENT Home Funds Direct

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Card inside

From the desk of Mike Siegel

Dear Robert Johnson,

It's always a pleasure to work with homeowners like you who maintain an excellent payment record. That's why I'd like to personally thank you for choosing Home Funds Direct as your mortgage financing partner.

Because of that excellent payment record, I'd like to point out that many qualified homeowners are now taking advantage of new programs that offer lower rates and payments, even at locked-in fixed rates.

You may be able to save thousands of dollars in the years ahead, or enjoy the peace of mind that comes from fixed monthly payments that never increase.

From time to time, it pays to consult with a mortgage financing expert to review rates and terms. Time and again, our customers are pleasantly surprised when they find out how much they really can save.

As a valued customer, you can always consult with one of our experienced Mortgage Loan Specialists at no charge or obligation. Simply call 1-888-000-0000 and mention this note when you call.

I hope we hear from you soon. Thank you again for being a Home Funds Direct customer.

Sincerely,



Mike Siegel
Vice President
Home Funds Direct

