



# **Guide to Designing a Consumer-Direct Website that Generates Mortgage Leads**

# Guide to Designing a Consumer-Direct Website that Generates Mortgage Leads

Are you looking for a way to grow your business and close more loans? Of course, there are infinite sales and marketing tactics to try. But if you don't have an optimized consumer-direct website, you're wasting your time.

Your mortgage website should be your most powerful and economically efficient source for growing your business. How? By generating a steady flow of qualified mortgage leads.

Lead generation websites serve as targeted and strategic sales funnels that convert leads into closed deals.

We'll provide the must-know fundamentals about generating online leads and the basics of a quality website. Then let's dive deep into our tested and proven website insights built to grow your business.

## What you'll learn

**Why your website matters for lead generation**

**Website must-haves for mortgage lead generation**

**How your website can grow business**



## Why your website matters for lead generation

You need to close loans, your customers need financing. But where does it all start?

Your website lays the groundwork. By designing an optimized consumer-direct website you make it easy for consumers to find you. You also gain control of the entire sales funnel, guiding consumers on their journey from needing home financing to becoming qualified leads, to closing loans you're all happy with.

Maybe you've relied on referrals, bought leads, or have struggled to collect quality online leads through various channels. Maybe you have a flow of leads but can't convert them. Many businesses run into this as consumers are inundated with information and advertising online.

Although these may sound like obstacles, they also reveal opportunities for strategic lead generation. With the challenges of digital marketing and consumers' increasing reliance on the internet, also comes many marketing tools for targeting and guiding your leads through the sales funnel. With the right tools, you can do it better than your competitors.

The **top priority** for marketers is lead generation.

Source: [HubSpot's Ultimate List of Marketing Statistics for 2021](#)

Cold calling is no longer the standard, digital marketing has warmed up the sales process. **Only 18%** of marketers still think outbound practices provide the highest-quality sales leads

Source: [Hubspot's 2021 State of Marketing Report](#)

Once lead generation begins, companies that nurture leads through the sales funnel **generate 50% more sales at 33% lower costs.**

Source: [Marketo's What is Lead Nurturing](#)

## How internet leads work and how consumer-direct websites help

Internet leads are just potential customers, it's as simple as that. When selling to any potential customer, you have to meet them where they are and provide the solution they're looking for. So it helps to consider where they're coming from, where they're at in the buying process, and their overall journey that will help them convert to closed deals. For internet leads, this often starts with online research.

### **There are several ways consumers may find your website:**

- Got a personal referral so they look online to see how to contact the loan officer
- Heard of your business from someone they know but don't have a direct contact so they Google it to find out more
- Saw your business' digital ads while scrolling through social media or browsing online and want to know more
- Researched several lenders and found your site in the search results or saw you listed in a rate table on sites like Bankrate or NerdWallet
- Researched mortgage information and found resources you've shared

This shows the importance of crafting a website that markets to consumers in a human, clear, and practical way. IF they find your website, they'll then quickly browse to see if you can solve their problems as they educate themselves and compare mortgage options.

How will you offer them the silver bullet? And are you making it as easy as possible for them to take the next step? It's surprisingly common for lender websites to miss the opportunity for a clear Call-to-Action (CTA).

Have you asked them to contact you by making your phone number or a form easily accessible? That's a start. There are many other features of your website that will help consumers along their way to closing a loan.

## KALEIDICO

### A website that fits your branch size, lead quota, and budget

Lenders of any size and variety benefit from an optimized lead generation website. Kaleidico has partnered with large national consumer-direct lenders, mid-market branch lenders, and small savvy fintech startups to generate leads online.

We've certainly learned that website solutions aren't one-size-fits-all. Depending on your individual needs as a lender, Kaleidico can help you optimize all aspects of your website to build a clear and compelling path for consumers to find you, engage with you, and move through the sales funnel to close more deals.



#### Loan Officers and Small Branches

For smaller lenders, there are plenty of opportunities for online lead generation that fit within your budget while also hitting your lead goals. Take ownership of your sales funnel and kickstart conversions. We've tested and built efficient and effective website features to help individual loan officers and small mortgage branches start generating leads.



#### Large Lenders Looking for Custom Solutions

Larger lenders often need more customized solutions for a consumer-direct website that generates high volumes of qualified leads. You need features that relate to consumers' mindsets in a wide range of scenarios. Often in these cases, consumers convert better when they can check mortgage rates, run what-if scenarios on a mortgage calculator, do their own research, or even start their application online.

#### Kaleidico has proven what works

We've generated mortgage leads through booms and busts, since 2005. Our process has been refined and perfected in good and bad markets — from a refi boom to mortgage meltdown, and back again.

By understanding the psychology and mindset of your customers in changing markets, we design and test user experiences to optimize online lead generation.

When you work with us, we'll discover and communicate your true strengths to engage potential customers who will naturally align with your loan officers and loan products.

# Website Must-Haves for Mortgage Lead Generation

From the basic features needed on any good consumer-direct website to the specific power moves that generate mortgage leads, we've outlined all the elements needed for your website.

First, let's take a look at the fundamentals, then we'll dig into what will make your website stand out from your competitors.

→ **Pro Tip:** Despite what most people think, the home page often is not the first page users see when they find your website. They'll likely come in through a product landing page or specific loan officer page that showed up in their search results, an ad, or a link from another site. That said, establishing an intuitive home page often sets the tone for the rest of the site. It's a great place to nail down your primary positioning statement and CTA.

## The fundamentals of every site

If you're taking the time to redesign your website or create one from scratch, there are fundamentals you need to incorporate for a good user experience:

- ✓ **A solid CMS:** Your website needs to be built on a solid foundation. This starts with a reliable Content Management System (CMS) and the right team who knows how to manage it.
- ✓ **Clean, functional design:** Good design makes it easy for consumers to find exactly what they're looking for, all while gaining a positive impression of your brand.
- ✓ **Mobile responsive:** The site needs to look good and work well wherever it's being viewed, whether it's a computer, phone, or tablet. Don't give consumers a reason to look elsewhere.
- ✓ **Use of SEO:** Search Engine Optimization (SEO) is essential to making sure your website is visible in search engines. A beautiful website only means so much if no one can find it. With SEO content on every page, you show up and build traffic.
- ✓ **An intuitive home page:** Make it accessible for consumers to learn who you are and how to connect with you. You'll need a positioning statement at the top followed by a clear CTA, easy navigation, and other elements that summarize what makes you different.



## Competitive lead generation features

Beyond the basics, there are targeted website features designed specifically for generating mortgage leads. Sure you need a nice-looking, professional, clean website, but to bring in qualified leads, you also need to think more deeply about the user experience.

Meet users where they are. Maybe they search Google for a mortgage question, and a link to a page on your site shows up in the results. Or maybe they're looking you up after getting a referral from a friend. Maybe they saw you listed on a rate table. In any case, if they click the link to your site, it needs to be as easy as possible for them to find what they want and then take the next step.

This might be as simple as viewing more pages on your site as they research and build trust. But lead generation starts when they directly engage with you, whether it's by requesting a quote, signing up for your email list, or filling out other forms on your website. Features that make this engagement simple allow for users to begin their path through your sales funnel so you can close more loans.

Let's dig into how each of the following UX power moves turn websites into lead generation machines.

LEAD GENERATION TACTICS	WEBSITE FEATURES
Bolster your reputation	Branch, loan officer, and reviews pages
Give credible mortgage insights	Rates and mortgage calculators
Help consumers research, prepare, compare, and decide	Custom SEO content, geo-targeted PPC and landing pages
Make it actionable	Progressive lead paths and lead magnets

## Bolster your reputation

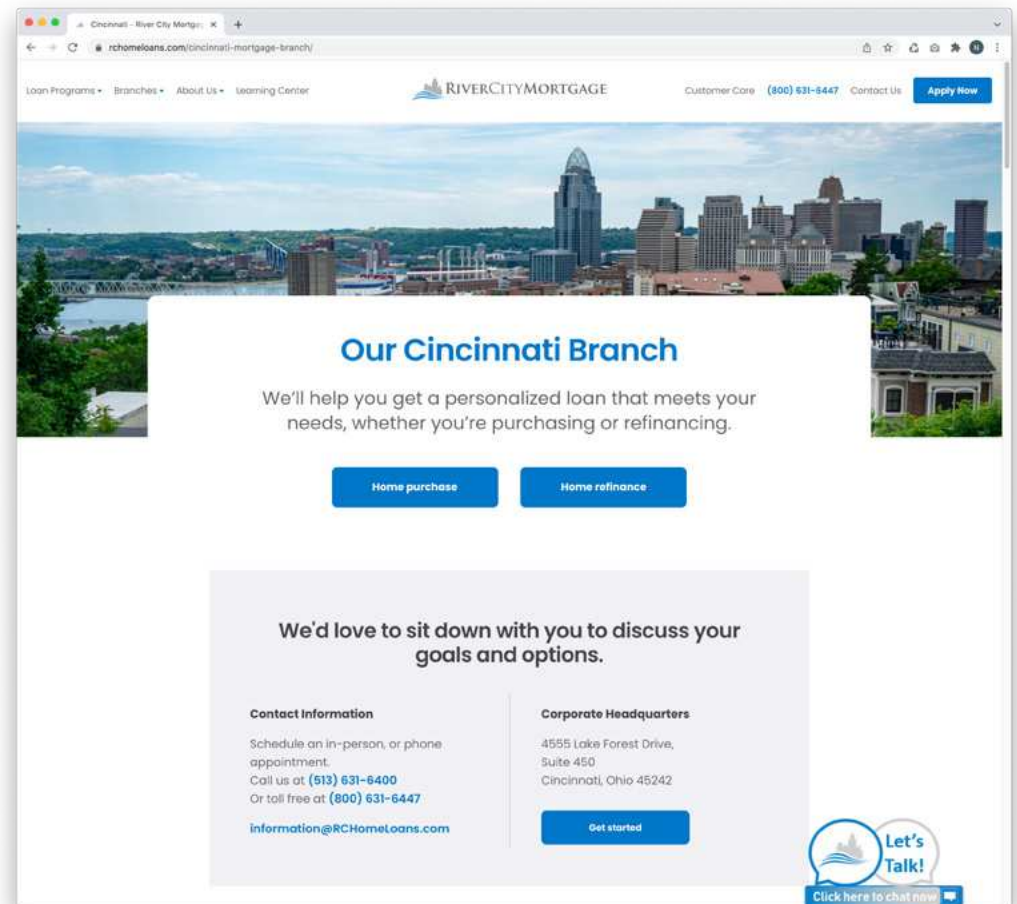
### Branch pages

Showcasing your branches gives your business roots. Even if a majority of your work is done online across the country, giving visibility into your branch information shows users who you are, humanizing your brand.

These pages don't have to be filled with tons of original content. Simply list your branch address and contact information. Show which team members work at each branch.

From there build the page to include other ways for users to engage:

- A clear positioning statement and CTA with actionable buttons
- Basic information about what makes your business unique
- Links to relevant blog content
- Newsletter signup





# KALEIDICO

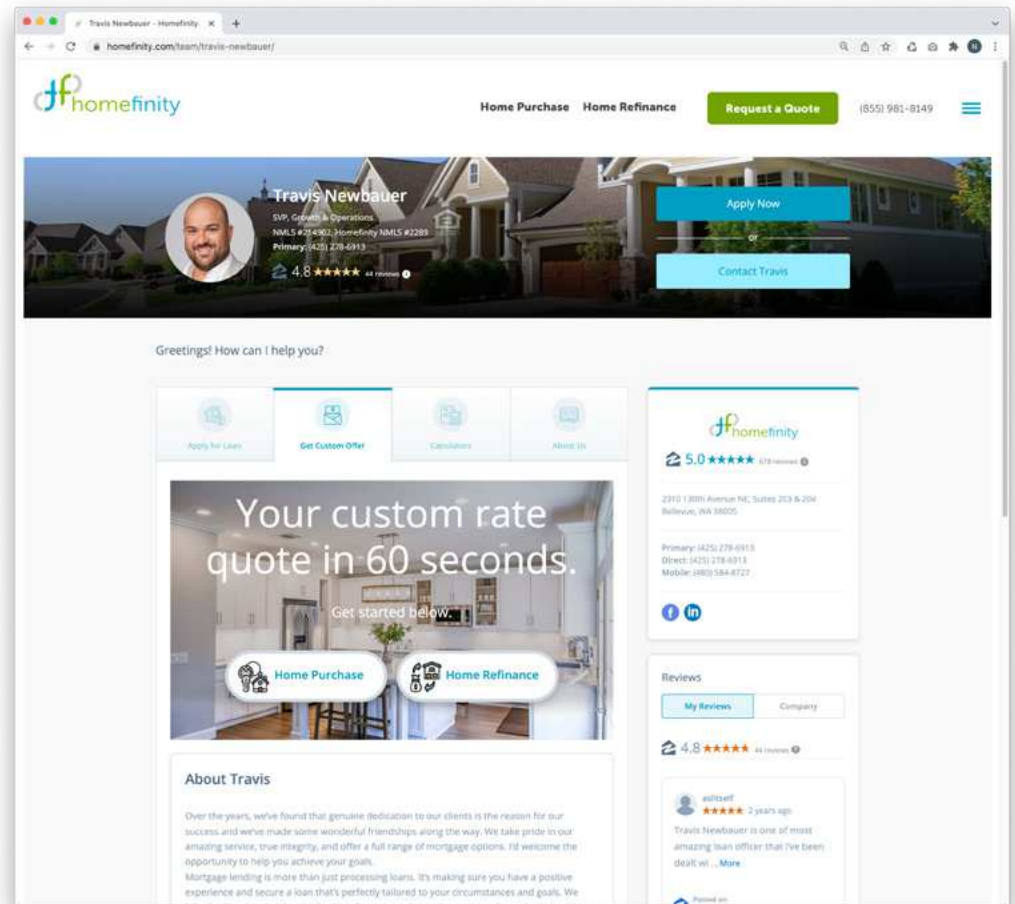
## Loan Officer pages

Along the same trust-building lines, providing details on each of your loan officers is a great start. It also helps users find your site. SEO kicks in when users search a specific loan officer's name - whether they're looking into their credibility or just looking for contact information. Either way, you want them to find your website directly so they can easily engage with your business (rather than finding links in the search results to a loan officer's past job or personal information).

For the best engagement, each loan officer page should include:

- Individual loan officer and branch contact information
- NMLS licensing numbers
- Links to loan officers' professional social media accounts
- Their bio
- Any other social or legal proof that your business and loan officers are credible

**Don't forget to add a CTA to a page like this too. You want it to be easy for the user to take the next step at any point in their browsing.**



# KALEIDICO

## Reviews

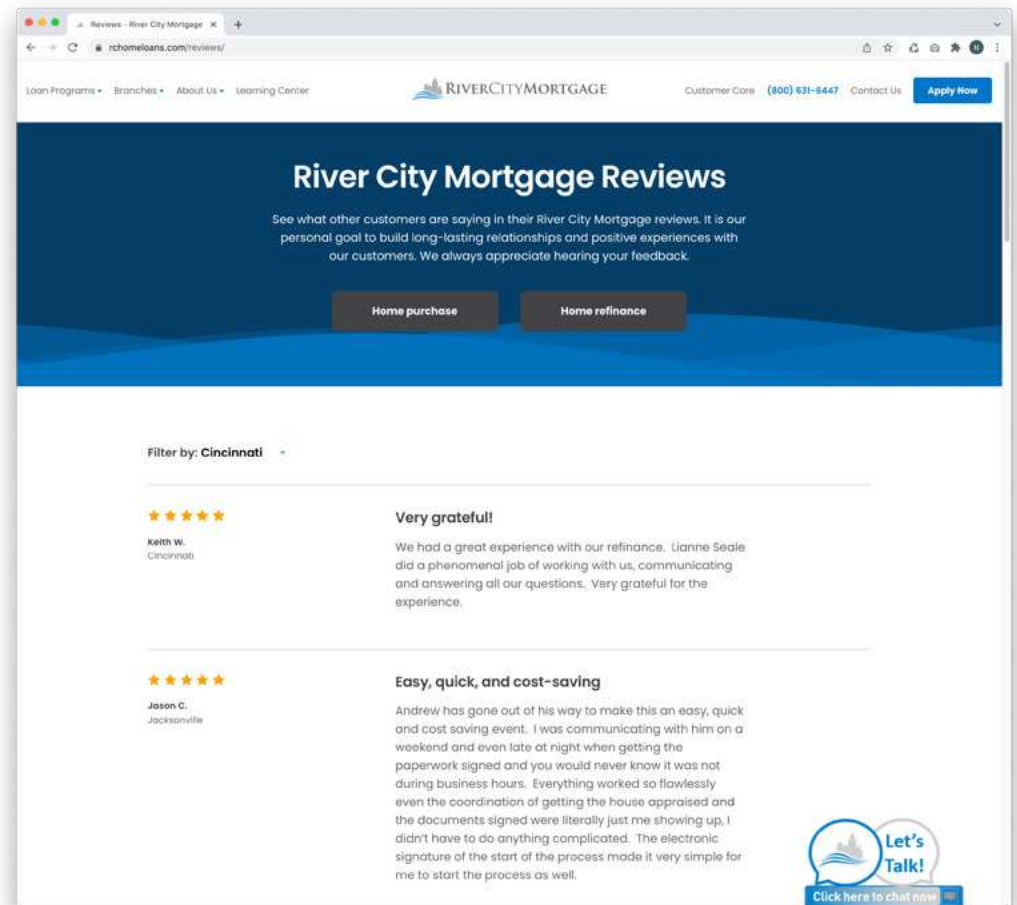
Almost anyone who uses the internet to find a service or product will also want to see reviews before they make a decision. Users look at reviews to see what other people say about a business. This social proof helps in deciding whether a lender might be right for them.

We call these “reviews,” not “testimonials” because that’s what your potential customers call them. And the good news is that you have some control over what users see.

Create a page on your website that harvests your best reviews from Google, Facebook, Zillow, Bankrate, or wherever else your customers leave reviews. This page allows you to control the search results users see when they look up that critical “reviews” keyword. It also gets them straight into your website to engage further with you.

Include basic details for credibility and easy browsing on the page:

- Functionality to filter reviews by branches or specific loan officers
- Each reviewer’s name (at least first name) and branch they worked with
- Star ratings
- Again don’t forget a CTA to help users become leads



## Give credible mortgage insights

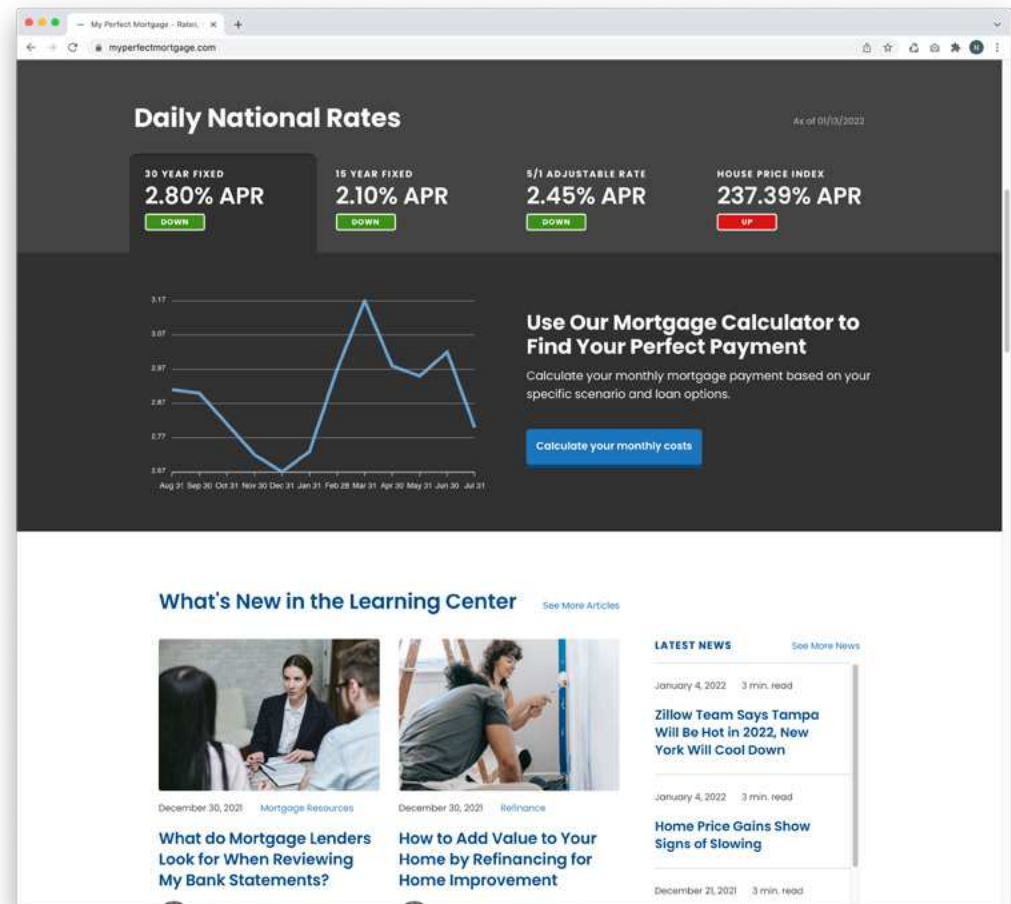
### Rates

Visibility and education into mortgage rates on your website helps users gauge their next steps with a loan by considering trends. And it establishes credibility, showing you're a resource for the latest mortgage information.

If you're not comfortable listing your own loan product rates, showing national current rate trends and news gives users the broader picture. It also serves as a reference point to help you explain to a borrower why they were approved at their specific rate in relation to national rates.

Consider including:

- Average rates or a range of rates for your loan products, if you're able to share
- Daily national rates
- 10-year treasury rates
- National mortgage news feed
- And of course, a CTA to nudge users to take the next step with you



## Mortgage calculators

Mortgage calculators build confidence in potential customers, allowing them to play with the numbers and gain an understanding of what they can afford.

Various calculators help users gauge and estimate variables including potential interest costs, term lengths, monthly payments, amortization, down payment amounts, home values, income vs debt, etc.

These tools also make it more likely you'll show up in search results as users browse for lenders and information that will help them move forward with their financing needs.

Include these mortgage calculators to give users the tools they need:

- Mortgage payment calculator
- Affordability calculator
- Loan comparison calculator
- Refinance calculator
- Amortization calculator

Once these are created, they can live on their own landing pages but also be easily included on other relevant pages like landing pages or within blog content.

## Mortgage Payment Calculator

The image shows a screenshot of a mortgage payment calculator interface. It features four input fields and a prominent blue 'Calculate' button. The fields are: 'Loan Term' set to '30 Years', 'Estimated Home Value' set to '\$ 320,000', 'Down Payment Percentage' set to '3.0 %', and 'Interest Rate Percentage' set to '3.75 %'. The entire form is enclosed in a light gray border.

Loan Term	30 Years
Estimated Home Value	\$ 320,000
Down Payment Percentage	3.0 %
Interest Rate Percentage	3.75 %
<b>Calculate</b>	

# Help consumers research, prepare, compare, and decide

## Custom SEO content

SEO content should be incorporated on every page of your website. It also stands alone as its own traffic generator through a strategic and keyword-rich blog on your website.

Search Engine Optimization (SEO) is the science and art of getting your website pages to show up on search engine results pages organically, rather than through paid ads. When someone Googles “lenders near me” or “how to get a mortgage” wouldn’t it be great if a link to your website showed up on the first page of results?

Search engines analyze websites to find the content they deem optimized based on several factors, all in relation to what others in the space are posting (like your competitors). SEO content is ranked based on the strategic use of these elements:

- Keywords
- Word count
- Links
- Images and videos
- Format and styles
- Headlines and headers
- Readability and active voice
- Value to readers
- How new the content is
- How often content is published

To get results you need a custom SEO strategy. Start, again, by thinking like your customers. SEO content helps answer their questions and solve problems.

Build content on an ongoing basis by starting a blog. Building traffic with SEO is a long-term strategy. It takes time for search engines to index website pages and it takes time to create custom content that optimizes the keywords in the spaces you want to be.

Beyond the technical ways to grow traffic, consistently updating your blog and offering informative website content gives consumers a reason to return to your website and engage you further. Help educate them through their process of getting financing.

## Geo-targeted PPC and landing pages

These tools work hand in hand. Geo-targeted PPC ads help your website show up in search engines to drive traffic and conversions. Landing pages give users a relevant and concrete place to *land* after they click on an ad so they can learn more and take the next step with you.

### GEO-TARGETED PPC

PPC ads commonly include search ads on Google, Bing, or Facebook. They're called Pay-Per-Click because the advertiser pays whenever a user clicks the targeted ad.

They allow you to build website traffic quickly, measure results easily, control your ad spend, and target consumers precisely, all by sending users within your chosen demographics to a particular page of your website. This increase in traffic is a great way to kickstart lead generation if you have a great website to back it up.

### LANDING PAGES

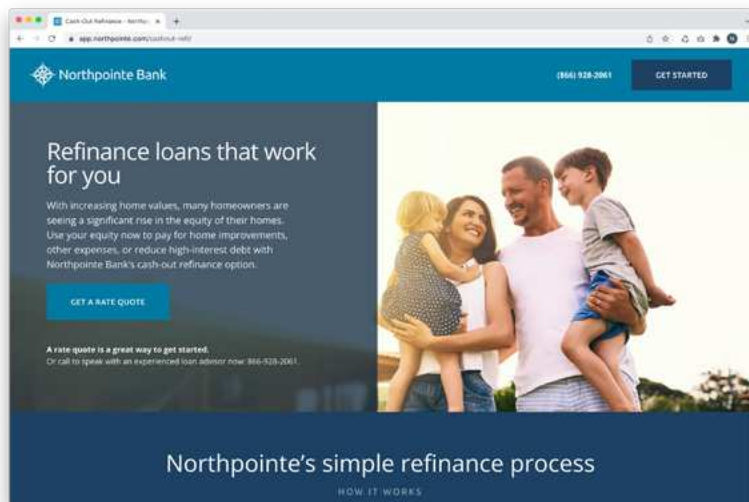
When paired with PPC, landing pages are often the first place someone will enter your website. So what is the first thing you want them to see?

Your loan programs. After all, they're the products you sell. So they should each have their own landing page and they should each be featured prominently on your website.

These will sit nicely in a loan programs dropdown menu of your website's navigation, making it easy for users to browse the list of everything you offer.

Each product landing page should use the same clear and consistent structure, so users can compare the programs quickly. These pages should include the following:

- Content that explains the highlights of the loan program, scenarios it works best for, how it works, and a brief list of loan requirements
- A sidebar at the top of the page with a quick summary of the most important benefits of the program
- An FAQs section, which is an added content feature that can help you show up in search engine results
- CTA buttons throughout the page with lead paths to encourage users to get in touch with you





# Make it actionable

## Lead paths

These are sometimes referred to as web forms, progressive forms, surveys, or just plain forms. But we call them lead paths because, of all the features on your website, this is the one that directly generates leads.

Lead paths allow you to capture customer names, emails, phone numbers, personal information, and more. Depending on where the user is in their decision process, this information can help you nurture and warm the lead or generate qualified leads ready for direct sales. They're what you'll link all those CTA buttons to across your site.

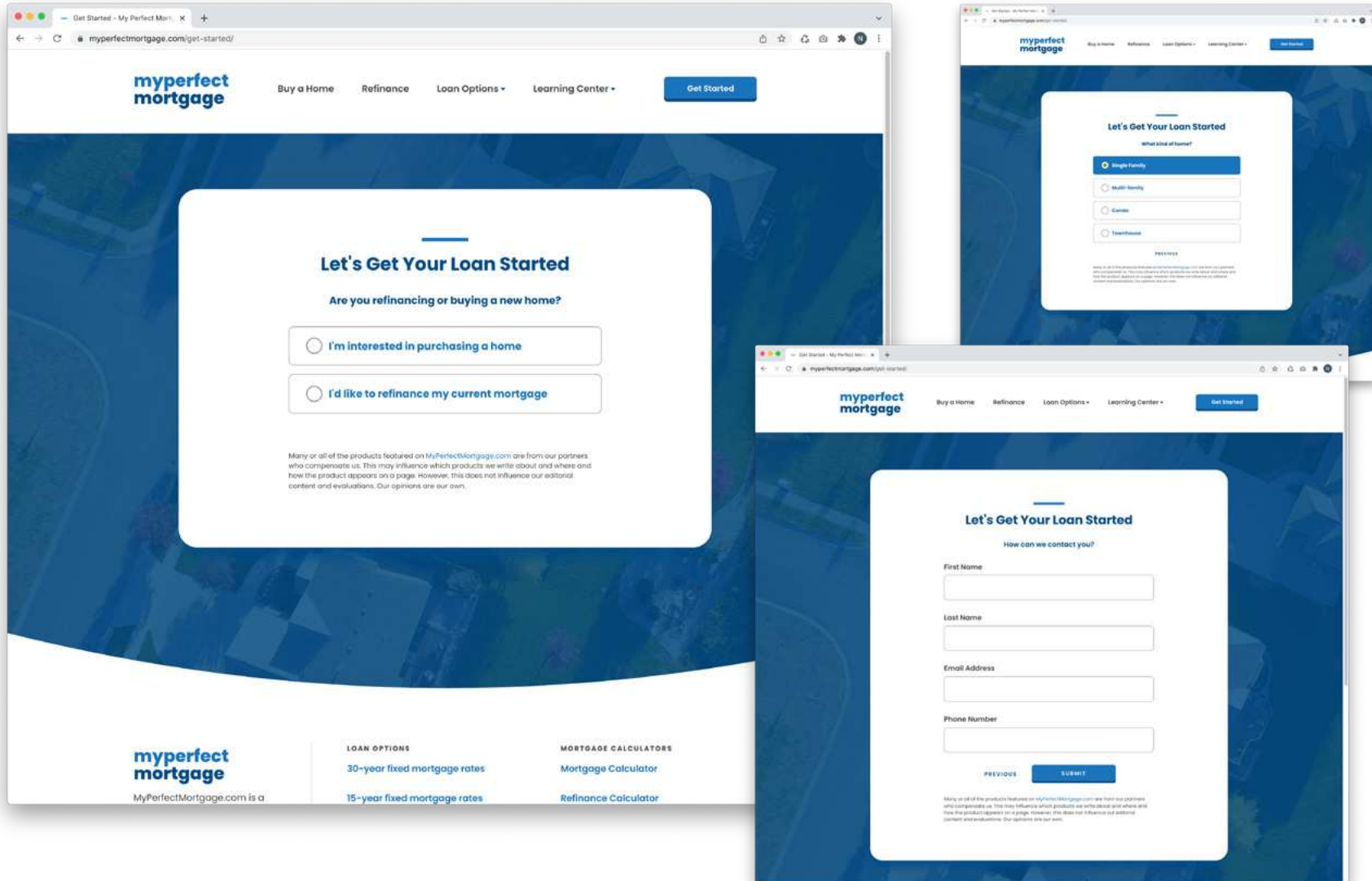
These paths are formatted to be "progressive" or survey-like, almost quizzing the user about their needs question-by-question. Each lead path should start with a simple CTA with a few choices. From there, the user clicks a series of buttons, fills in a few simple form boxes, and submits their information, landing on a friendly and helpful "thank you" or confirmation page.

Lead paths work best when the user is incentivized to fill out the form. The CTA button for example could be "Get a free quote." Or you can start where they are in their process by asking the first question — are they interested in purchasing or refinancing?

## Where to include lead paths

- Lead paths are essential at the top of the home page. The clearest and most direct way to engage with you. Keep your phone number near for users to make a quick call if they prefer.
- Within blog content as the user gains knowledge and may want to get in touch with specific questions.
- Loan product landing pages as the user considers their loan type and options.
- All other pages - loan officer, branch, reviews, rates, calculators, etc. Users and their scenarios differ so much. When they're ready to ask a question, get a quote, or get started, make it so easy for them no matter where they are on your site.

On each page of your website, impression after impression, you'll skillfully drive each user toward your lead paths, generating lead after lead.



## KALEIDICO

### Lead magnets

Similar to a lead path, a lead magnet is meant to directly generate leads. Its simple definition is something you provide the user that they find valuable, in exchange for their information, which you can then use to engage with them.

More specifically for mortgage websites, we recommend using a lead magnet on each loan product landing page. On the page, have a CTA box that entices the user to download valuable content. Tease the content and provide a form to request the user's name, email, and any other information you want (without asking too much).

In the form, include a checkbox to subscribe to your email newsletter. When the user submits their information, they'll be able to download the valuable content. They'll also be added to your email list so you can nurture them into becoming a customer.

The content for download could be an ebook, one-pager, or other content that benefits you and the lead. Take this chance to educate, warm, and create qualified leads. For example, provide a guide about how to apply for a mortgage, including helpful checklists of documentation needed, questions to ask a lender, ways to prepare for a smoother close, etc.

#### Where to include lead magnets

- Product landing pages
- Relevant blog posts
- Branch and loan officer pages
- Anywhere you want to educate potential leads



### Make it count!

For lead paths and magnets to work well, your website must capture user information and organize it so you and your sales team can use it to work with leads. You need a CRM (Customer Relationship Management) system that helps automate organization of the user information you get so you can easily act on it and move leads through your sales funnel.

## How can your website become a lead generation machine?

We've explored a ton of concrete tactics for generating mortgage leads through the strategic design of a consumer-direct website. Are you thinking about how you can grow your reach and close more loans?

Of course, these new ideas come with their own set of challenges and work. If you want your website to become a lead generation powerhouse, we're here to help. As a mortgage marketing and lead generation agency, Kaleidico has lived and tested the process of creating websites for lenders big and small over almost two decades.

### How Kaleidico can help

If you need help designing your mortgage website, learn more about Kaleidico. We understand the changing markets, how consumers navigate them, and how to make the most of it with your mortgage website. Work with us to execute a strategic consumer-direct website design to generate leads and grow your business.

We offer the marketing and mortgage expertise to create your website and keep your lead generation machine running smoothly.

Discuss your ideas with experts who think about mortgage marketing and leads every day. Kaleidico would love to start the discussion with you.



**[Schedule a discovery session with us](#)**

Or email [hello@kaleidico.com](mailto:hello@kaleidico.com)