

The “*state*” of California

Advertising Best Practices in California



A QUICKEN LOANS COMPANY

Our Story

- **Licensed in 43 states**
- **Retail Call Center – 80 Mortgage Experts**
- **Fastest growing Reverse Mortgage lender over the past 18 months**
- **Leveraging the Quicken Loans culture, technology, and marketing**



Competing in CA

- **Comparing Top Originating States**
- **Dealing with Declining Home Values**
- **Factoring in Reduced Principal Limits**
- **National Lender – Local Feel**

Leveraging National TV Media

- **Short Form Media: Learning from our national buy to help locally**

	<u>Max Claims</u>	<u>Media Costs</u>
Sacramento, CA	high	high
Tyler, TX	mid-low	low
Fort Myers, FL	mid	mid

Leveraging National TV Media

- **ROI model based on national spend to determine local CA markets opportunities**

Sacramento

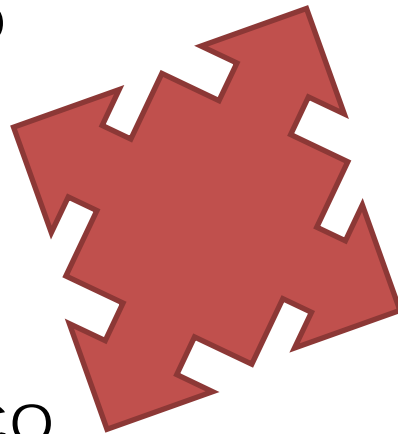
Penetration

San Diego

Value Predictability

San Francisco

When and How



Strategizing with Long Form TV

- **Leverage short form local spot marketing with a long form spot**
- **Choosing markets with respect to quantity vs. quality**

Who do you know?

- **9 out of 10 of our clients will refer a friend or family member**
- **Put the power in our mortgage banker's hands**
- **1 to 1 marketing strength**



Other Strategic Opportunities

- **Lead Buy Providers**
- **Paid Search**
- **Radio**

Thank you!

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