

Unlocking the Power of Al for Reverse Mortgage Professionals



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REACHALITY

Al software development company where we provide simple solutions within complex industries

(plus we understand marketing in Reverse Mortgage Space)



Business Operations Processing & Turn Times Increase Sales





Knowledge+ Ability To Explain

Reverse Mortgage Expert



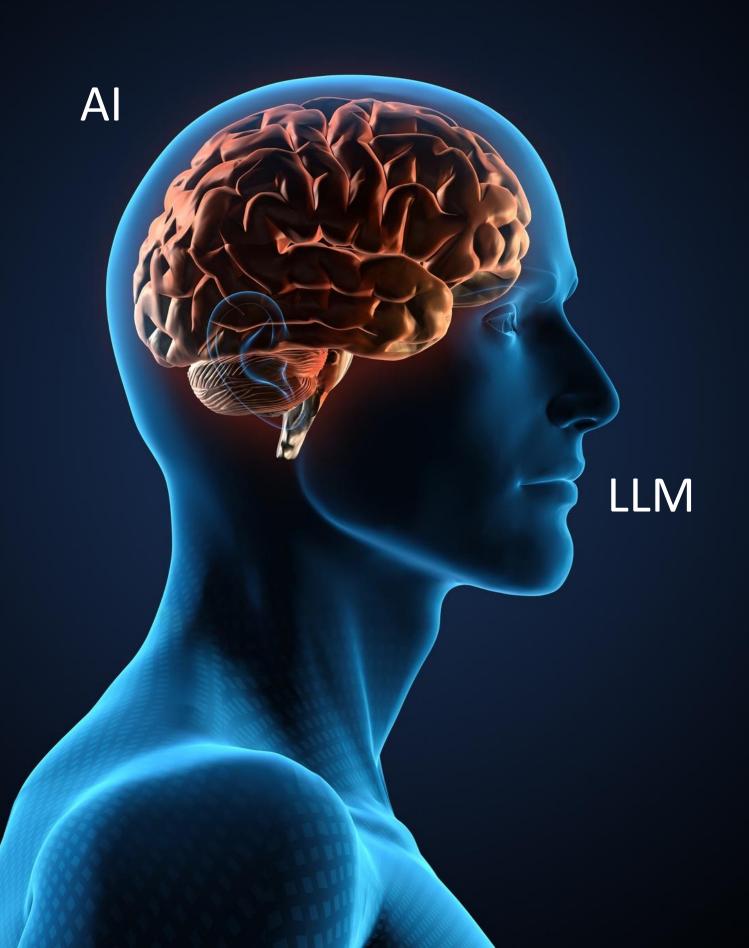
AI Explained

LLM: Language Models

An LLM, or Language Model, is a highly advanced text processor. It's like an incredibly knowledgeable language expert, having read an extensive library of texts from the internet and books. This knowledge allows it to predict what words or phrases typically come next in a given sentence, making it proficient at generating human-like text.

AI: Artificial Intelligence

AI, or Artificial Intelligence, encompasses systems that can mimic human thought processes. These systems can adapt, learn, and make decisions. They're used in various applications, from voice assistants like Siri to complex problem-solving algorithms.



AI Explained

Text to Text Text To Audio Text To Video and combinations of the above





If fast food is using AI to be more efficient why can't we in the Reverse Mortgage Space?



Let's Talk about Technology and Seniors Today





Seniors have evolved with technology Reverse Mortgage Marketing Has Not 🛞





91% of Seniors are Online

According to a Pew Research Center study, 91% of adults aged 65 and older say they use the internet regularly. This number has risen significantly over the past decade, showing how the older generation has embraced technology.

73% of Seniors Use Broadband at Home

As of 2023, about 73% of adults aged 65+ have broadband internet at home, making them more digitally connected than ever before.

77% of Seniors Own Smartphones

According to AARP, 77% of adults aged 65 and older now own a smartphone. This is a key indicator of how accessible digital platforms have become for older generations.





45% of Seniors Aged 65+ Use Social Media

Pew Research also reports that 45% of seniors over the age of 65 are on social media.

73% of Seniors Aged 50-64 Are Active on Social Media

Social media use among people aged 50-64 is even higher, with 73% being regular users of social platforms

Facebook is King for Seniors

Among older adults who use social media, **70% of seniors** aged 65+ are on Facebook, making it by far the most popular social media platform for this age group.

Video Consumption Is Rising

67% of internet users aged 50-64 and 52% of users 65+ use YouTube regularly, video content is increasingly popular among older adults.





What about AI?

AARP 2023 Technology Report:

44% of adults aged 50+ use smart home devices like virtual assistants (Amazon Alexa, Google Home), **up from 28% in 2019**. This reflects a steady adoption of AI-powered devices among older adults.

91% of adults over 50 use technology daily, with a significant number using AI-powered tools such as voice assistants, fitness trackers, and smart appliances

Statista (2023):

Among seniors, **22% are using wearable AI devices**, such as fitness trackers or smartwatches, which monitor health metrics and send automated reminders for medication or activity.

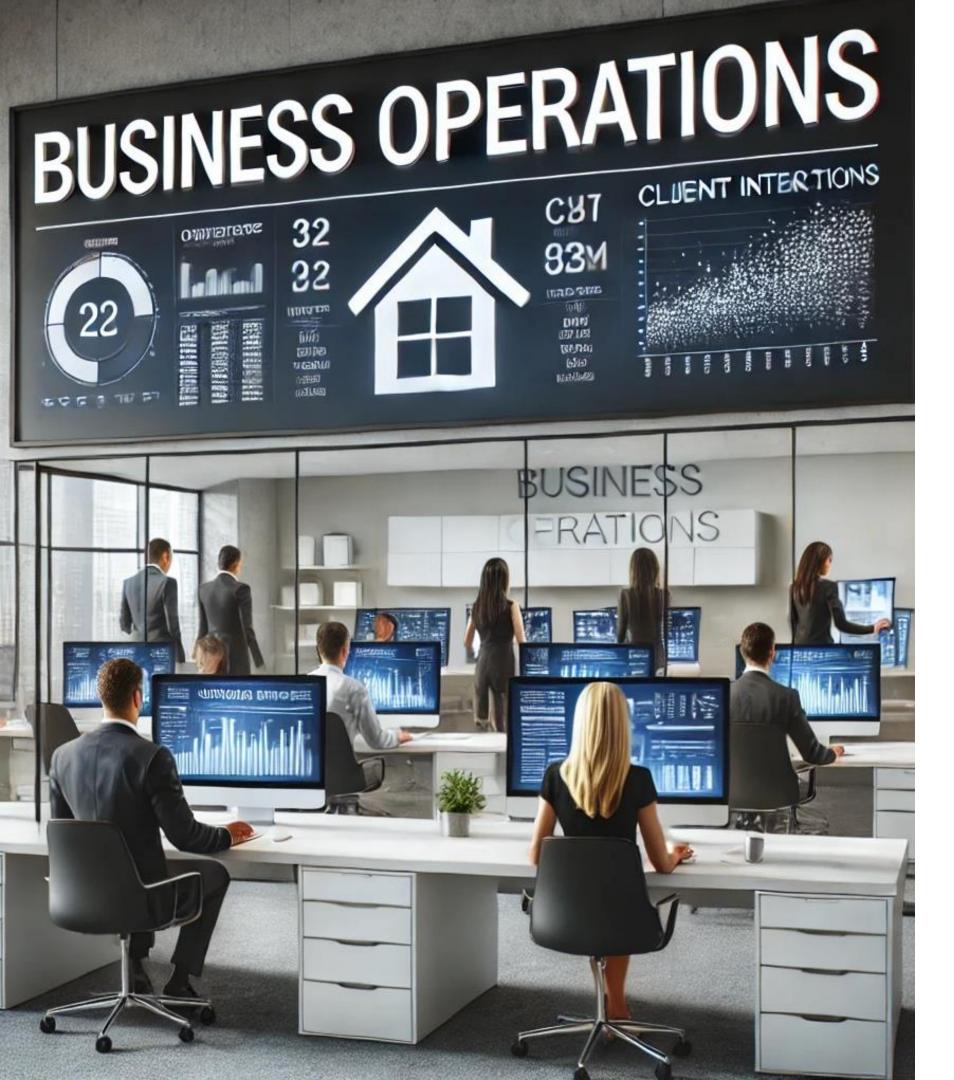


Smart Ahone



Smart Home





Automating Document Processing

AI can scan, analyze, and process large volumes of documents, such as loan applications, tax returns, and financial statements. Al-powered Optical Character Recognition (OCR) technology can extract relevant data, reducing manual input and processing time.

AI-Powered Underwriting

AI algorithms can analyze complex financial data from potential borrowers and make risk assessments based on multiple data points, such as credit history, income, and employment status. It can also identify trends and predictive behaviors that human underwriters might overlook.



Internal Communication & Faster Responses to LOs & AEs

Internal AI agents can be trained to provide fast and accurate Reponses on guidelines and scenarios



Automating Document Review and Data Entry

AI uses Optical Character Recognition (OCR) and Natural Language Processing (NLP) to quickly scan, extract, and verify information from documents like W-2s, tax returns and reduces the need for manual data entry & document review.

Real-Time Notifications and Condition Management

AI tracks the completion of conditions required for mortgage approvals, sending automatic reminders to both clients and loan officers when documents are needed or follow-ups are required.

Predictive Analytics for Risk and Approval Decisions

AI analyzes past loan performance and current applicant data to predict risk factors, such as creditworthiness and loan approval likelihood, providing underwriters with data-driven insights to make faster, more informed decisions.



Processing & Turn Times OWNING BRAVEN LOAD TENDENVELEDOW INTE 2 Digital Tools & Dian Times Faster Turn Times

INCREASE SALES

INCREASE SALES

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Personalized Customer Communication:

AI-driven chatbots and email marketing systems can send personalized messages to potential clients based on their unique financial situation and preferences. This can nurture leads more effectively, moving them through the sales funnel more quickly.

Automated Follow-Ups:

INCF

RM

Al can automate follow-up reminders and nurture campaigns, ensuring that potential leads receive consistent communication over time without manual intervention. This can help in maintaining contact with leads until they are ready to move forward.

AI-Enhanced Direct Mail Campaigns:

AI can be integrated into direct mail campaigns by analyzing customer data to personalize offers, optimize timing, and improve response rates.





Al and Direct Mail? YES!!!!

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Unique Reference Number URL and/or QR code to landing page **Enough Data to generate landing page**

Your New Loan Is Waiting

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Reachality is not affiliated with or acting on behalf of or at the direction of any government agency or government sponsored entity.



Enter Your Reference Number

Get My Custom Offer

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Karen Walker

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Call to Action

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In the past We relied on analytics alone



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Call to Action

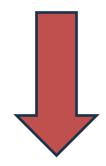


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- 100 people visited
- IP address / location
- **Bounce Rate**

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10 people converted 90 people did not

Know EVERYONE who reacted to your direct mail piece

Lorem Ipsum Dolor Sit Amet

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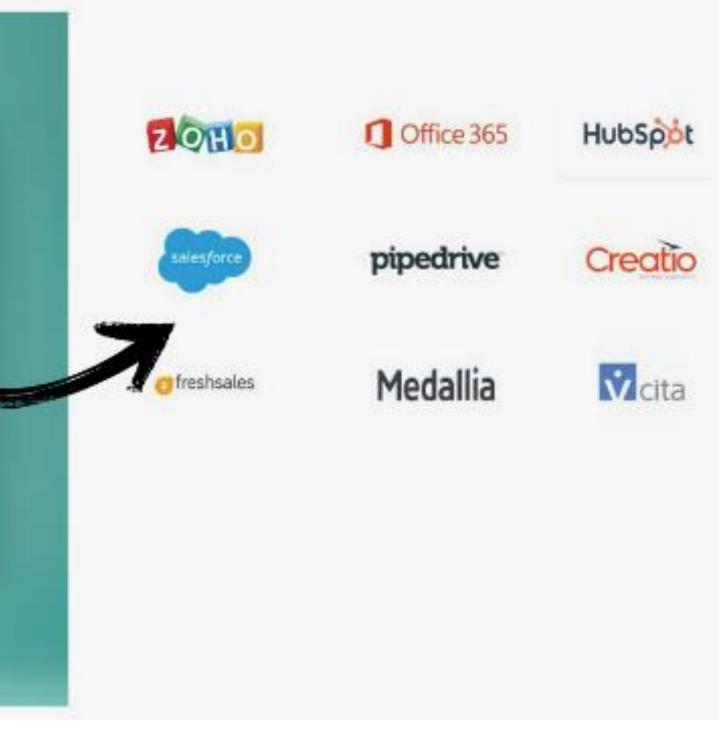
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Patent Pending



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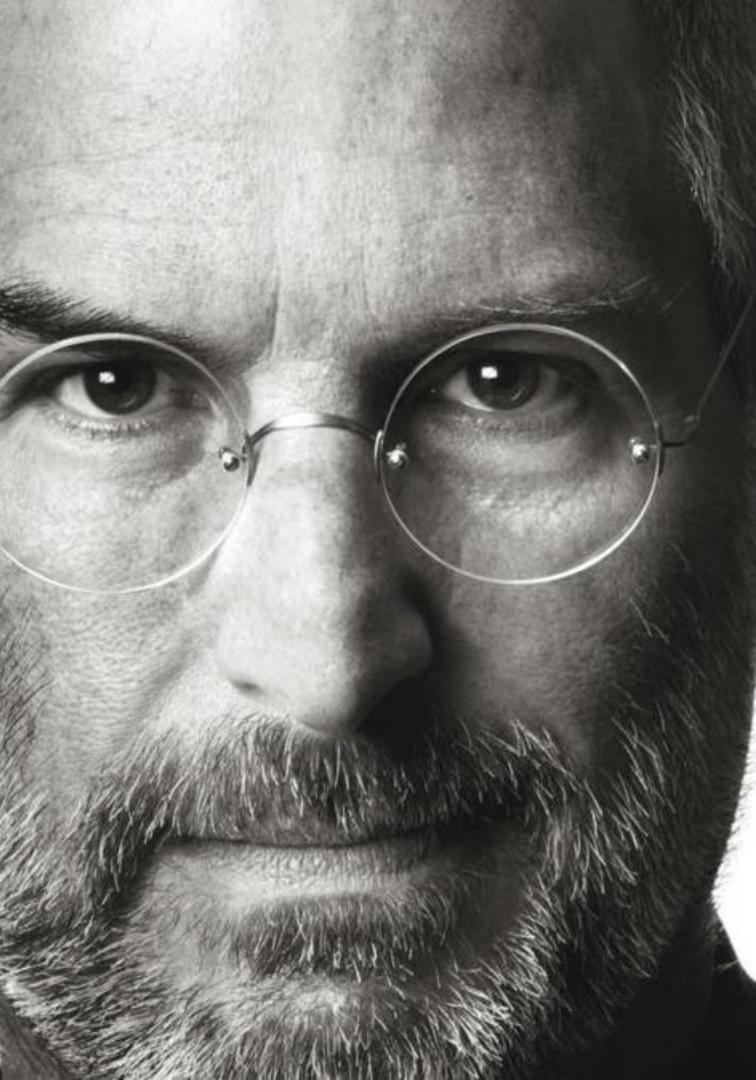
Al will identify users

Now we know much more that analytics alone cannot provide

"AI, like automation, doesn't eliminate people. It simply changes the nature of our jobs. It makes new jobs possible."

"Stay Hungry and Stay Foolish"

Steve Jobs



REACHALITY

Seniors today are more tech-savvy than ever, making it essential for mortgage companies to engage them with AI-driven tools that provide personalized, efficient service. Utilizing AI for lead generation, underwriting, and customer interactions not only speeds up processes but also enhances the customer experience, making AI integration a no-brainer for businesses focused on growth and sales.







Thank You

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