

51 BLOG IDEAS

for mortgage and
lending professionals



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At LoanSites, we talk with Loan Officers and Mortgage Brokers every day and ask, “Is blogging an active part of your inbound marketing strategy?”

You’d think we had asked if you’d like to grow a second head. Here are some of the responses:

- I don’t have time to blog.
- I’m too busy getting people qualified and closing loans.
- I don’t know what to write about.

We hear you, blogging is difficult, but the benefits are HUGE! Did you know, **82% of companies who blog daily acquired a customer using their blog, as opposed to 57% of companies who only blog monthly.** (HubSpot State of Inbound Report, 2013)

It’s not a matter of IF you should be blogging—you should. The question is, what should you be blogging about when you are lacking the time?

Everyone has those days when writer’s block runs rampant. No matter how hard you try, you just can’t get words onto paper. We’ve put together a list of 51 blog ideas that you can write up in no time. These blog post ideas are designed with your SEO in mind, helping you write content that is relevant and frequently-searched.

These 51 ideas will help jumpstart your inbound marketing. By publishing and promoting both educational and local content, you can boost your web traffic and improve your SEO.

So what are you waiting for? Pick a topic and start writing. Your potential future leads are out there searching the web right now, hoping they’ll come across helpful content from someone like you!

Happy blogging!



QUICKSTAT

Once you write 21-54 blog posts, blog traffic generation increases by up to 30%. Blogging isn’t a quick-fix, but an investment in the future of your business.

RATES AND RATE CHANGES

1. How mortgage rates are determined
2. Why borrowers lose affordability when mortgage rates increase
3. The differences between a 15-year fixed rate vs. a 30-year fixed rate mortgage
4. A simple guide to understanding why rates go up or down
5. The cost of waiting to buy: Buying with a ___% rate versus a ___% rate
6. What's the difference between interest rate and APR?
7. What is a rate lock?

DOWN PAYMENT/PAYMENT

8. Different options for a down payment
9. Can bi-weekly payments payoff your mortgage faster?
10. Own vs. rent: How much home can you purchase for \$1000/\$1500/\$2000 a month?
11. What information is needed for a loan application?
12. How your loan application data is kept private
13. Loan application checklist
14. How to get a loan when you've had financial hardship

PROCESS OF BUYING A HOME

15. What to expect on closing day
16. When to speak to a mortgage professional
17. How to get pre-qualified
18. How much home can you afford?
19. What are standard closing costs and how much should you estimate?
20. Mortgage insurance: What it is and how it works
21. How to finance the fixer upper
22. How to purchase your first home



QUICKSTAT

81% of U.S. online consumers trust info and advice from blogs.

People do business with companies they trust. Blogging is a great way to build trust and be the resource they turn to when they need financial advice.

LOAN PROGRAMS, CREDIT, AND REFINANCING

23. The difference between a fixed rate loan vs. an adjustable rate loan
24. Different types of home loans, and the pros and cons of each loan
25. FHA loans: What you need to know
26. What is a VA loan?
27. VA financing tips
28. What is a conventional loan?
29. Conventional or FHA financing: Which is best for you?
30. Conventional vs. FHA — Compare a \$200K purchase using conventional with ___% down vs. ___% down using FHA
31. Understanding how your credit score affects your mortgage rate
32. How improving your credit score will lower your interest rates
33. Understanding your debt to income ratio and how it affects FHA and conventional loans
34. Understanding your FICO score
35. How does refinancing work?
36. Which refinancing option is right for you?
37. Tapping into your home equity with a home equity loan



QUICKSTAT

60% of consumers feel more positive about a company after reading custom content on its site. Blogging is a great way to build up a positive and helpful reputation for your company and build trust with future clients.

THE IMPORTANCE OF “BEING FOUND” LOCALLY

At first it might not make sense to blog about things like local events and great places to eat in your community when your goal is to attract clients to apply for a loan. But there's no better way to build your reputation within the local community! Bottom line, it's imperative you include blog posts with local content.

There are huge benefits to “keeping it local”!

- It demonstrates you're an involved and informed member of the community — a local expert who knows what works best for their market
- People like to see community involvement from businesses (especially millennial buyers).
- It positions you as an expert in the community — a trusted, go-to source for new buyers.
- It sends hyper-local signals to search engines that you are an expert in the local area so they return your site higher if someone in the area is searching. By demonstrating involvement and knowledge of your local area, search engines pick up on the fact that you are actually part of the community you have listed on your site.



QUICKSTAT

On average, companies that blog receive 434% more indexed pages. If you blog, search bots are more likely to stick around and see what else you may have. Plus people may blog about internal site features or content, so bots would be more likely to discover that.

We know lending is your area of expertise. That's why we've provided tons of ideas for each of these hyper-local blog posts. Remember, you are doing this extra effort to serve your local community, position yourself as a local expert, and to be found by the search engines.

FOOD AND LIFESTYLE

38. Living with children in your city — Write about the schools, playgrounds, camps, and parks in your area. Families with children who are looking to move will likely research school districts, but until you live in an area, it's hard to know the ins and outs. Maybe there is a great snow cone stand, or a kids tennis camp that you'd recommend. Share it on social media (like you should be doing with your blog posts, anyway) and ask your followers to list their kids' favorite places in the area. This should spark great conversation. Is there anything people love to talk about more than their kids? (Note: Be sure to keep your descriptions compliant with fair housing guidelines.)
39. Write about why your city is great for young couples — Feature local restaurants and bars, live music, cultural events, and museums.
40. The best coffee shops in the area — Give titles like “Most Unique Decor”, or “Best Espresso”. Post reviews on a site like Yelp, UrbanSpoon or Google+. Ask owners and managers to link back to your review.
41. Top burger joints in your city — Describe with features like “best friends”, “best bacon burger”, and “best service”. Post reviews on a site like Yelp, UrbanSpoon, or Google+.
42. Living healthy in your city — Find the healthiest restaurants and best markets for finding fresh food. You can also find reviews on gyms, parks, and walking or bike paths to share.
43. Best golf courses in your city — Golfing is a hobby that can truly have an impact on where someone chooses to live. If your area has courses, link to their websites and write about some homes in the area.



QUICKSTAT

90% of consumers find custom content useful. 78% of consumers believe that companies behind content are interested in building good relationships.

LIVING IN YOUR CITY

44. Historic homes or buildings in your city — Feature a picture of a historic home or building in your area. If possible, interview someone who has historic ties to it or lives there now.
45. School statistics and information — Give a breakdown of some local schools that would be helpful for someone new to the area.
46. Write-up of the local economy — Talk about the largest employer, businesses that have recently moved in or out of your area, and the cost of living.

LOCAL REAL ESTATE

47. Price drops — Publish a monthly list of price drops in your area that are especially good buys.
48. Local investment opportunities — If you know of any up-and-coming areas, or great deals in your city, give your input on investment opportunities.
49. Give other professionals a shout out — Write about professionals in related industries that you work with and would recommend. Include people like real estate agents/brokers, interior decorators, home stagers, or lawn care providers.
50. Compare your market to the national average — See how different days on the market, average home prices, and home size are from other places in the country.
51. Top 10 things you would consider if you were buying a home in the area — Create an honest list of the 10 things you'd look at if you were buying a home yourself. This has a different feel than telling someone what they should look for.

