

A man and a woman are shown in a kitchen, moving boxes. The man is on the left, holding a large cardboard box. The woman is in the center, holding a blue box. In the foreground, a pink box sits on a table. The background shows kitchen cabinets, a sink, and a stove. The entire image is dimmed to serve as a background for the text.

The Key to Increasing Production with Millennials

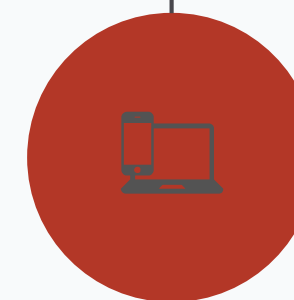
By: Kristin Messerli, kristin@culturaloutreach.net



The Key to Increasing Production with Millennials



Introduction



Customer Insights



Sales Strategies



How We Can Help



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Who are Millennials?



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18-36, largest generation in history

Millennials

Source: US Census Bureau, 2016



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Millennials are the largest, most diverse generation in history

Source: US Census Bureau, 2016

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**Millennial business does not equate to
automatic business for you!**

Source: NAR, 2016



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What makes you stand out as the best?

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A photograph of a city skyline with a road leading through a field. The road is paved and has white dashed lines down the center and solid lines on the sides. The field is green and appears to be a field of crops or grass. The city skyline in the background consists of several tall, modern buildings of various shapes and sizes. The sky is overcast and grey. The overall image has a slightly desaturated, muted color palette.

The Borrower Experience

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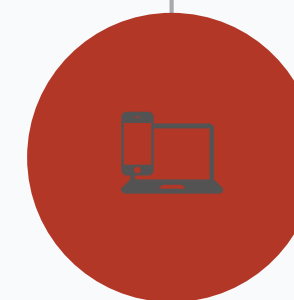
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Connecting with Millennials



Introduction

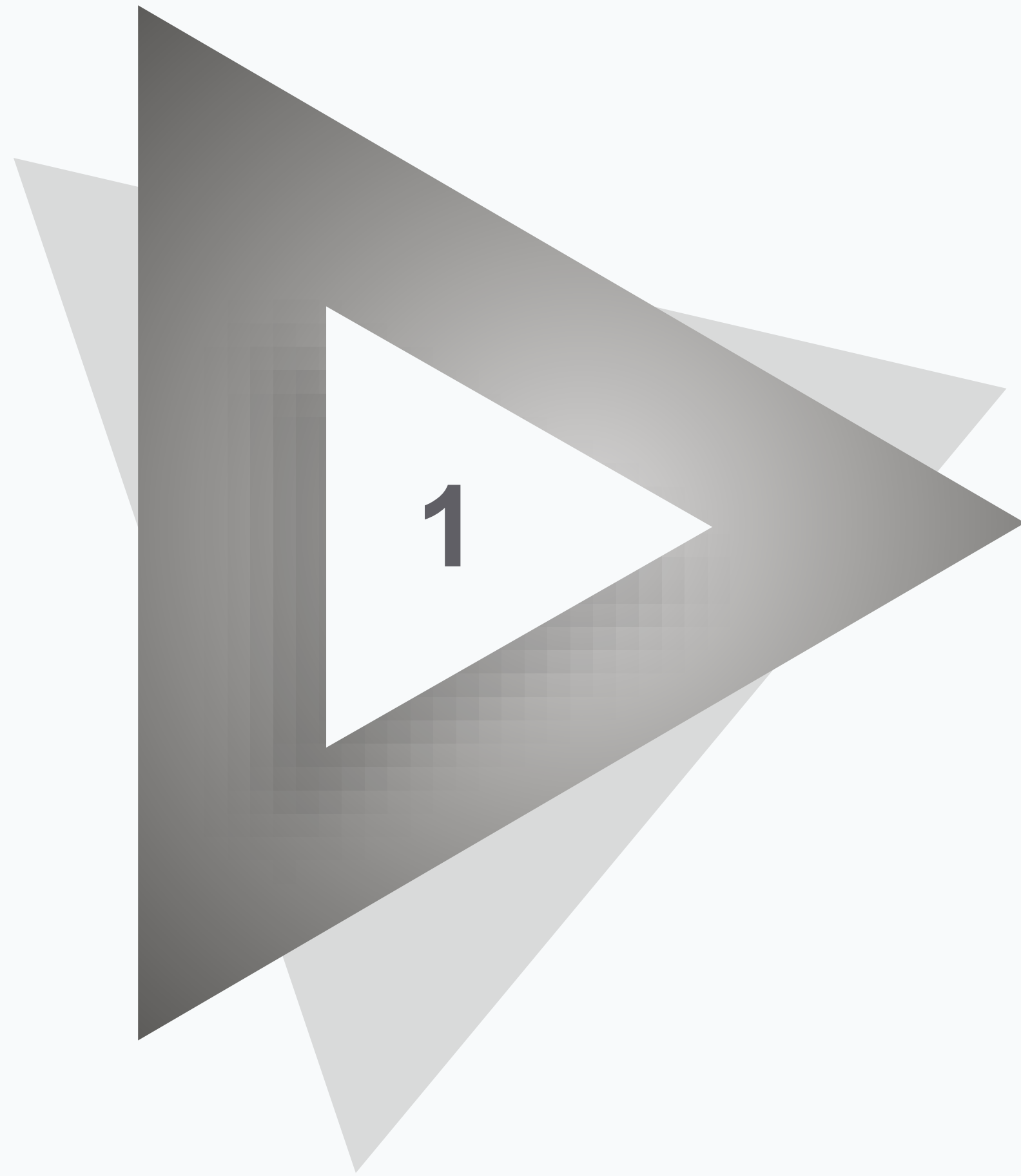


Customer Insights

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4 Questions to MAP your customers

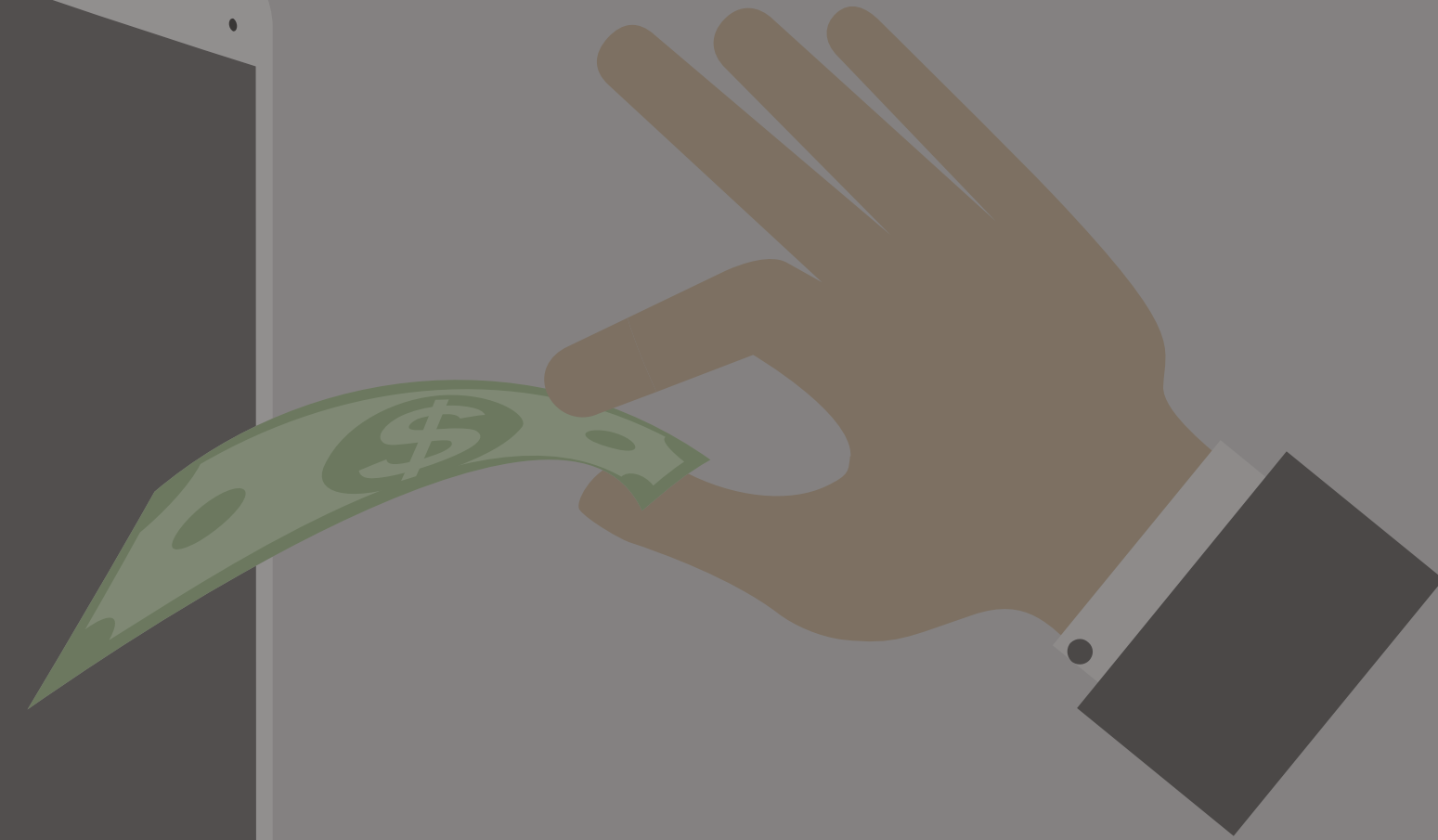


**What are your customers'
values and purchasing
preferences?**

1



Instant Service



Social and Community Impact

3

Convenience of communication and information access

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4

Transparency and Empowerment



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5

Seek digital education and guidance

Source: RISMedia 2015

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Desire for relationship with providers and brands

From Sales to Reputation

- Expertise
- Convenience/Access
- Trust & Relationship





2

How do they communicate?

The background of the slide features a stylized illustration of a person with long hair, seen from the side, holding a tablet computer. The person is rendered in a light brown color. The background is a dark purple hue with a pattern of binary code (0s and 1s) in a lighter shade. A large, semi-transparent white arrow points from the left towards the text.

(Almost) Digital Natives



87% of Millennials are within reach of the smart phones at all times!

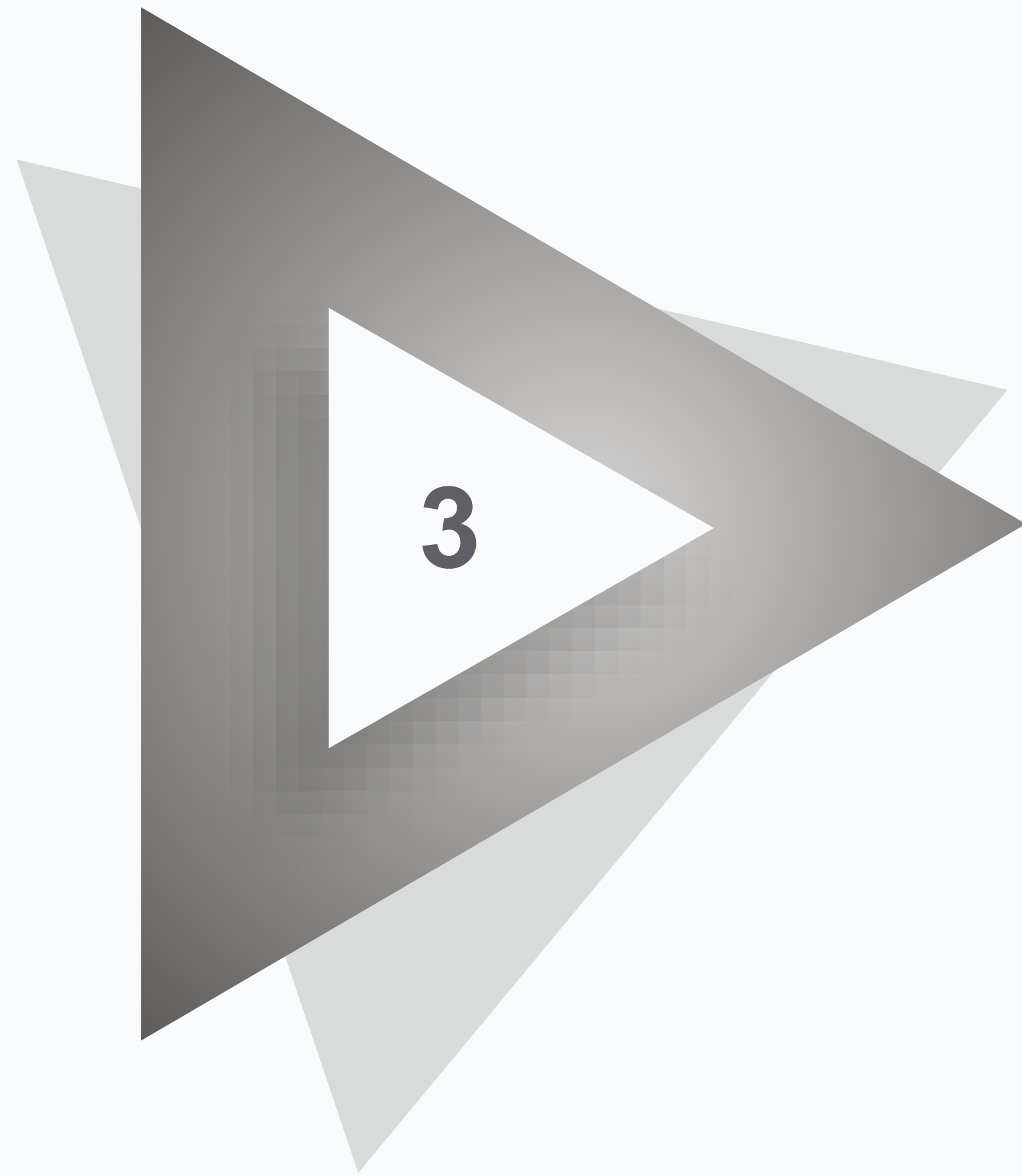
Which apps do they use?
Which can you recommend?

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Download this free report on the top mobile apps for homebuyers: www.homebuyingapps.com





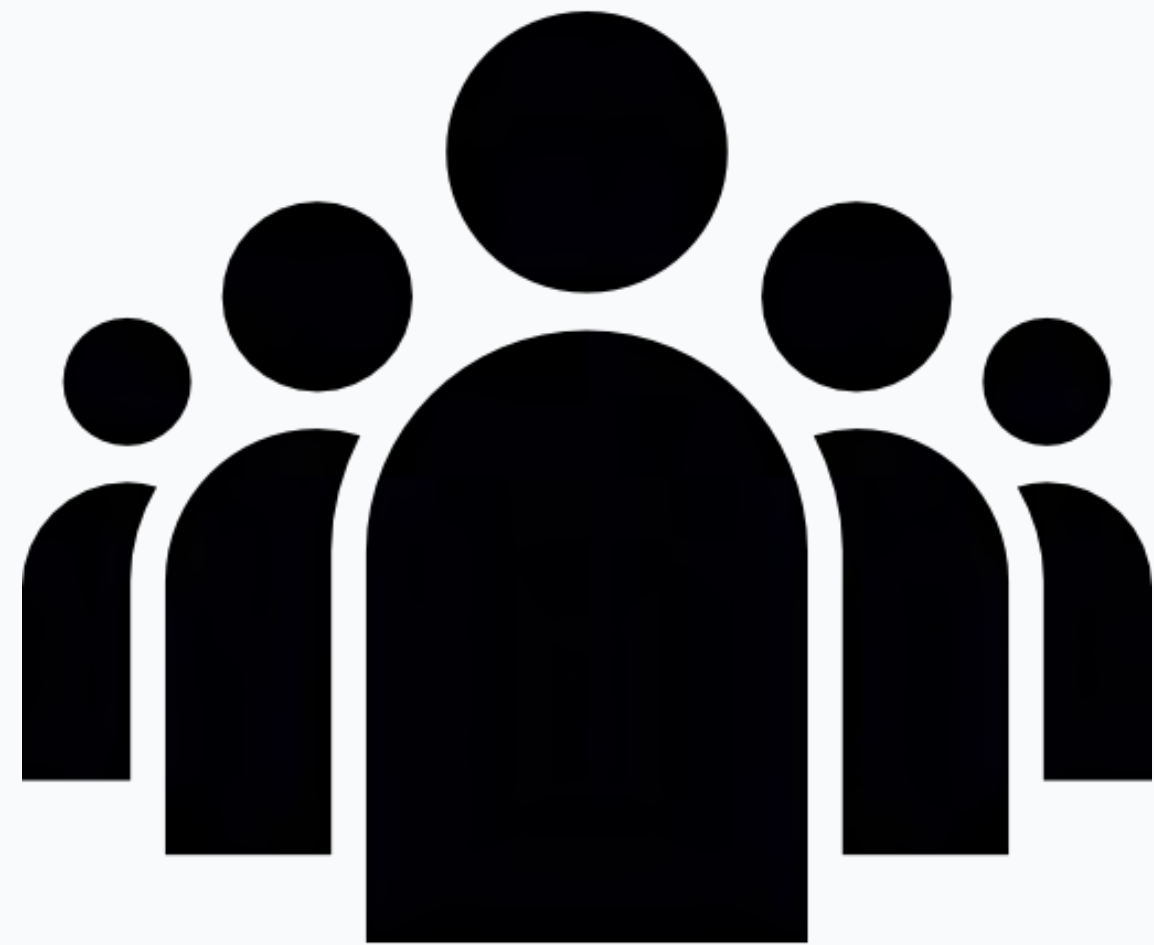
What is their “path to purchase”?

(where do they shop, who do they talk to, consider similar purchase experiences, etc.)

From a linear process with one target customer



To a multi-channel search with multicultural consumers



Mobile Tech Comes First

89% of new home shoppers use a mobile search engine at the onset and throughout their research (NAR)

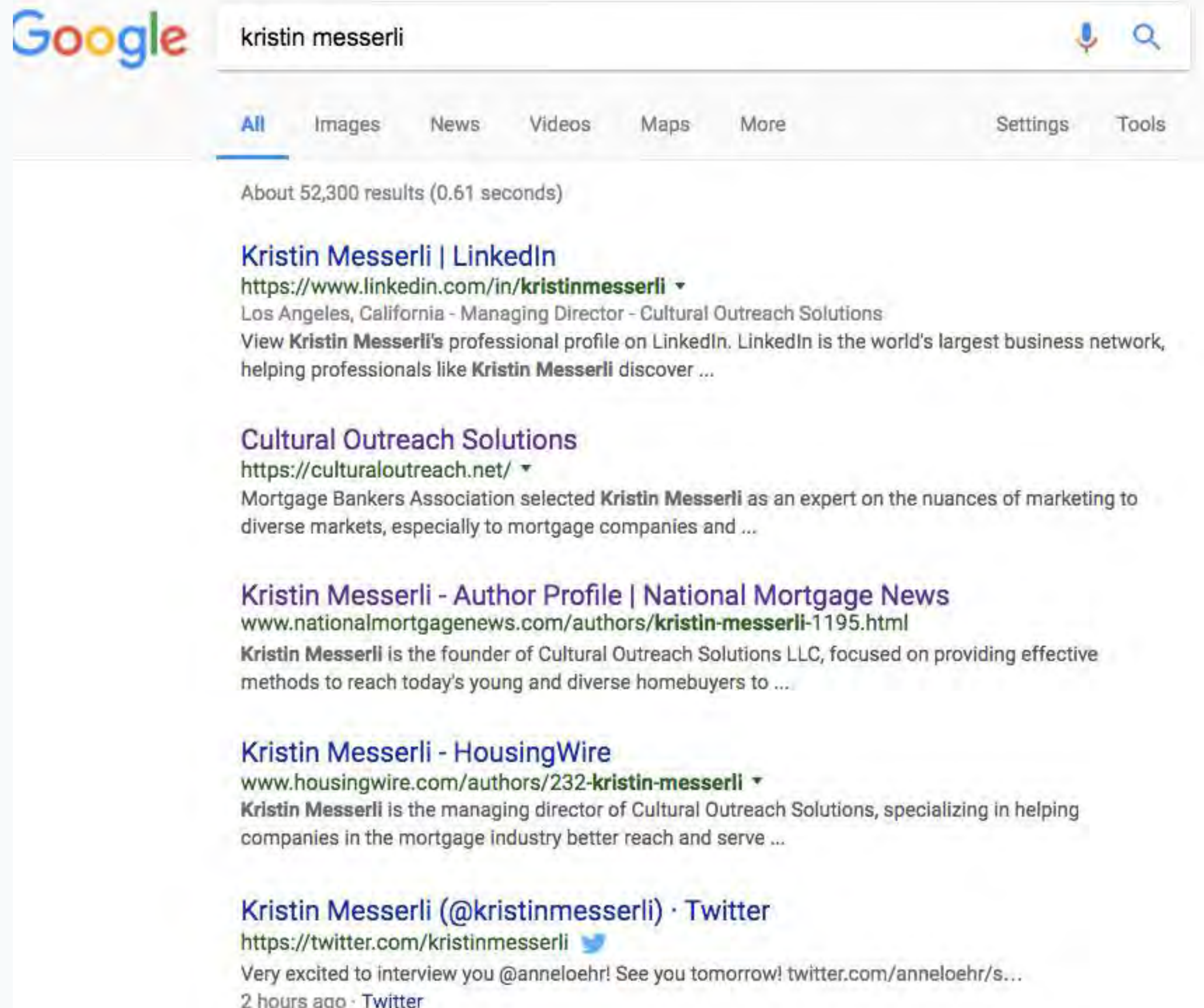




Research (& cyber-stalking) are prerequisites

89% of new home shoppers use a mobile search engine at the onset and throughout their research (NAR)

What comes up when
someone “googles”
you?



Google kristin messerli

All Images News Videos Maps More Settings Tools


About 52,300 results (0.61 seconds)

Kristin Messerli | LinkedIn
<https://www.linkedin.com/in/kristinmesserli> ▾
Los Angeles, California - Managing Director - Cultural Outreach Solutions
View **Kristin Messerli's** professional profile on LinkedIn. LinkedIn is the world's largest business network, helping professionals like **Kristin Messerli** discover ...

Cultural Outreach Solutions
<https://culturaloutreach.net/> ▾
Mortgage Bankers Association selected **Kristin Messerli** as an expert on the nuances of marketing to diverse markets, especially to mortgage companies and ...

Kristin Messerli - Author Profile | National Mortgage News
www.nationalmortgagenews.com/authors/kristin-messerli-1195.html
Kristin Messerli is the founder of Cultural Outreach Solutions LLC, focused on providing effective methods to reach today's young and diverse homebuyers to ...

Kristin Messerli - HousingWire
www.housingwire.com/authors/232-kristin-messerli ▾
Kristin Messerli is the managing director of Cultural Outreach Solutions, specializing in helping companies in the mortgage industry better reach and serve ...

Kristin Messerli (@kristinmesserli) · Twitter
<https://twitter.com/kristinmesserli> 
Very excited to interview you @anneloehr! See you tomorrow! twitter.com/anneloehr/s...
2 hours ago · Twitter



Social media influences decisions

- Social media is the biggest influencer of buying decisions in America
- Over 3/4 of homebuyers use social media in their home search



**Customer Reviews:
88% trust customer reviews as much as
personal referrals**

For example:

← Back to search results for "candle"

Mrs. Meyer's Clean Day Soy Candle, Lemon Verbena, 7.2 Ounce Jar from Mrs. Meyer's Clean Day



751 customer reviews

18 answered questions

#1 Best Seller

in Scented Candles



Customer Reviews

★★★★☆ 751

4.0 out of 5 stars



Share your thoughts with other customers

Write a customer review

See all 751 customer reviews

Top Customer Reviews

★★★★☆ **A great candle.**

By Mr. Jeff on January 2, 2016

Scent Name: Lamon Verbena **Verified Purchase**

A great soy candle. Good scent that's not overpowering - very clean smelling.

Pros:

- Smells good, not too strong.
- Great burn time -35 hours.
- Blows out cleanly without much smoke from the wick.
- Burns evenly and takes advantage of all the wax in the jar. - I've had issues with candles in the past that only melt a small hole.
- Recyclable jar.
- Lead-free wick.
- Simple design.
- Good price.

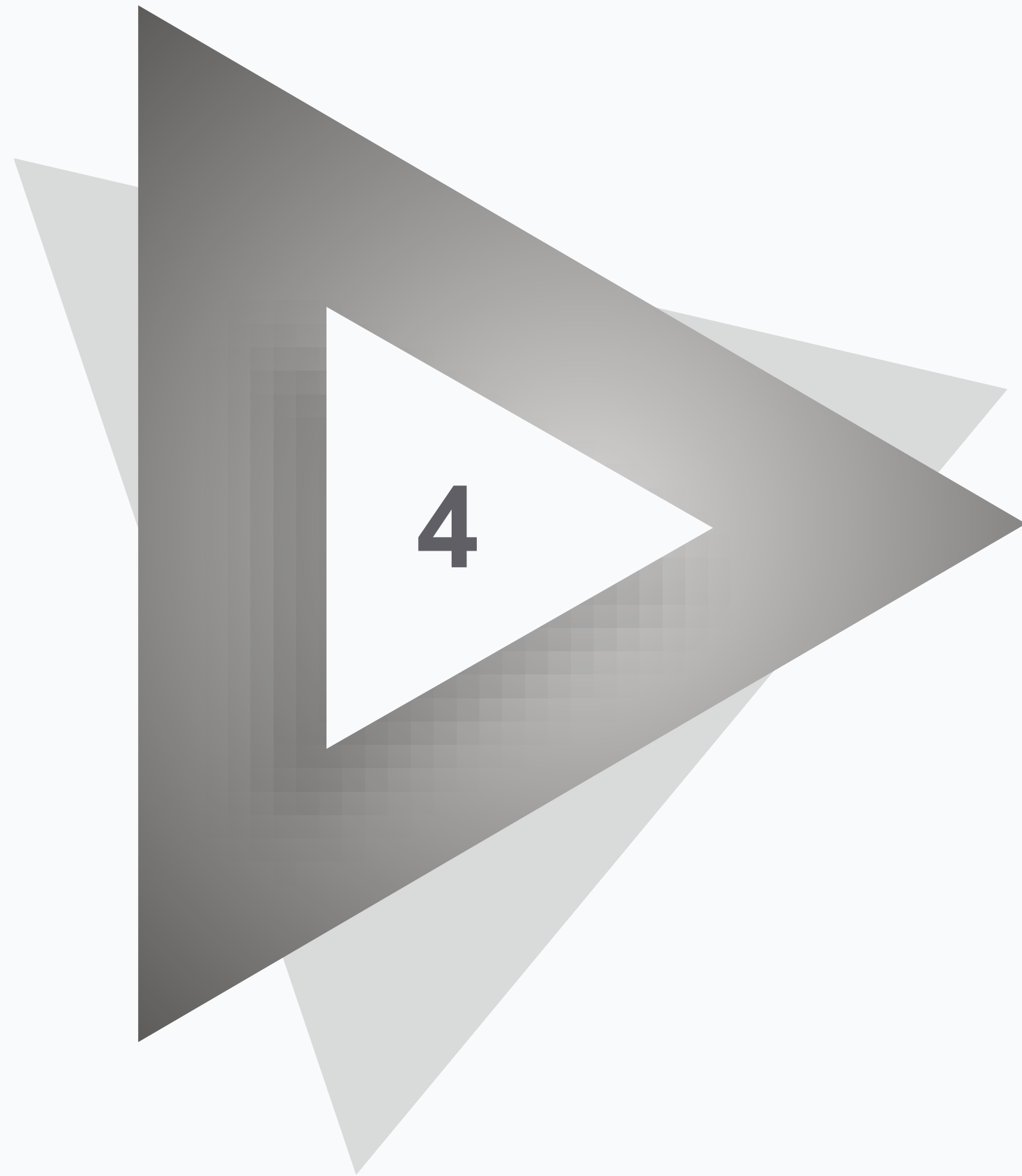
Cons:

- Labels are hard to remove - I'm not a fan of displaying labels in my house.
- Scent could be a bit better.

Overall it's a great scented candle. It only gets 4/5 stars because I'm not in love with the scent.

Comment 6 people found this helpful. Was this review helpful to you? [Report abuse](#)

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**What is their attitude towards
financial services and
homeownership?**



Perception of the “American Dream”

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Trust but Verify

(19% of Millennials said people in general could be trusted in contrast with 31% of the previous generation - PewResearch)

**Lack of education about
approval and buying
process**



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Increasing Production with Millennials



Introduction



Customer Insights



Marketing & Customer Service Strategies



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2

Personalize. Use technology to enhance relationships.



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Use mobile, digital communication



Provide quick responses & utilize multiple channels of communication



Source: Advertising Age, 2012.

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Build relationship and trust with video



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**Celebrate at closings and
follow up with relationship**



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2

Lead with Information

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**Lead with resources online
and in-person**

(don't just give a packet)



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Partner with Local Corporation or Community Group

Such as a major church, a big company like Amazon, young professionals org, etc.



- Host an educational seminar
- Provide financial education resources
- Sponsor an event & promote

Host a Homebuyer Seminar in a local bar or restaurant!



Share tools and information that empower your clients



Learn about our Millennial program: www.marketaccessplan.net



- Targeted content
- Social media support
- Customer review management
- Video tutorials
- Etc.

4

Utilize Social Media

 **Monte Feagin** added 2 new photos — with Jolie Barrios at  Osgood-O'Neil Salon.
April 14 at 1:28pm · Dallas, TX · 

I'm a homeowner! Thanks so much, Jolie Barrios, for being the best real estate maven a guy could ask for! Party's at my house, y'all!



 **MiMutual Mortgage**
February 4 at 5:32am · 

Do you have the documents you need?



DOCUMENTS YOU MIGHT NEED:

Other documents may be required.
Contact your loan officer for more information.

- 2 forms of ID
- Federal Tax Returns from Past 2 Years
- Pay Stubs: Recent 30 Days
- Bank Statements: Recent 60 Days - All Pages
- W2's or 1099's from Past 2 Years
- Divorce Decree (if applicable) - All Pages



Use social media to build brand as trusted advisor

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Leverage Customer Reviews

The screenshot shows the Yelp interface for a business named "New American Funding". At the top, there is a search bar with the text "Find tacos, cheap dinner, Max's" and a location filter set to "Near Los Angeles, CA". The navigation bar includes links for Home, About Me, Write a Review, Find Friends, Messages, Talk, and Events. The business name "New American Funding" is prominently displayed, along with a 4.5-star rating and "27 reviews". A "Write a Review" button is visible. Below the name, the category "Mortgage Brokers" is listed. A map shows the business location at "1010 Union St, Ste 200, Pasadena, CA 91106". A "Best Lender" award badge is overlaid on the map. A photo of Karen Chiu is shown, with a "See all 5" link. A blue callout box at the bottom of the map area says "You can now request a quote from this business directly from Yelp".

A young couple is sitting on a light-colored wooden floor in a room that appears to be in the process of being moved or unpacked. They are surrounded by several large, open cardboard boxes. The woman, on the left, is wearing a teal t-shirt and blue jeans, and is sitting cross-legged while using a laptop. The man, on the right, is wearing a white t-shirt and blue jeans, and is sitting cross-legged holding a red cup. The text "Don't miss the opportunity!" is overlaid in white on the image.

Don't miss the opportunity!

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Questions?



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Resources



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1. Free Report: www.homebuyingapps.com



2. YouTube Education

Mortgage Coach
“Millennial Power
Playlist”

Cultural Outreach
“CultureMAP Interviews
Playlist”




3. Cultural Outreach offers a unique way to access the Millennial market through our “Market Access Plan”

Culture MAP
MARKET ACCESS PLAN

Email info@culturaloutreach.net for a free trial

A man and a woman are in a kitchen, moving boxes. The man is on the left, holding a large cardboard box. The woman is on the right, looking at him. There are several boxes on the kitchen island, including one with a 'FRAGILE' label. The background shows white kitchen cabinets and a refrigerator.

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