2. Email Messaging Best Practices

This is a guide, not templates.

Why Short, Concise Emails Matter

In today's fast-paced digital world, attention spans are shrinking. People are bombarded with information, and lengthy emails are often ignored or skimmed. Short, concise emails are essential because they:

- **Respect the recipient's time:** They convey information quickly and efficiently.
- **Increase readability:** They are easier to digest and understand.
- **Improve response rates:** They are more likely to be read and acted upon.
- **Enhance clarity:** They focus on the key message, avoiding unnecessary details.
- **Mobile-friendly:** Many people read emails on their phones, where brevity is even more critical

Analysis of some Email Examples below

Email 1: Original vs. Re-write

Hello [Lead's Name],

You reached out through FinanceVine, a partner of [MORTGAGE COMPANY], to borrow from equity for “other investments or expenses”

We are based in the Greater GTA, and serve the full Ontario market.

[MORTGAGE COMPANY] is one of the largest volume partner brokerages with [HEAD BROKERAGE] which gives us access to the largest number of lenders and the absolute best possible rates.

We also have a great team with significant lending experience from traditional files, Debt Consolidation, Post Consumer proposals and Bankruptcies, Finance out of Power of Sale, Corporate Mortgages, Refinances, Commercial Mortgages, Reverse Mortgages, Business for Self/Self-Employed and traditional mortgage business.

Please let me know how we can help you

Email 1 Re-write:

Subject: Quick Equity Access for Your Investments - AGENT’s NAME

Hi [Lead Name],

I saw your FinanceVine request for equity borrowing for investments/expenses. Rest assured this is an area of expertise of mine and you’ve come to the right place.

As a top [HEAD BROKERAGE], we're getting Ontario homeowners the best rates, fast.

Thinking of acting on those investments soon?

Reply "YES" for a quick, personalized rate quote today, and let's see how much equity you can access.

Thanks,

[Your email signature]
[Include a calendar link/appointment booking software in your signature]

- **Original Weaknesses:**
  - **Lengthy and Rambling:** It includes too much information about the company's size, experience, and services, which is overwhelming for a first contact.
  - **Generic and Impersonal:** It lacks a personal touch and doesn't address the lead's specific needs.
  - **Weak Call to Action:** "Please let me know how we can help you" is vague and doesn't prompt immediate action.

- **Re-write Strengths:**
  - **Concise and Focused:** It gets straight to the point, addressing the lead's equity borrowing request.
  - **Personalized and Engaging:** The subject line and opening are personalized and create a sense of urgency.

- **Strong Call to Action:** "Reply 'YES' for a quick, personalized rate quote today" is clear, simple, and encourages immediate response.
- **FOMO:** The line "Thinking of acting on those investments soon?" creates a fear of missing out.
- **Calendar** Integration: The calendar link makes scheduling easy.

Email 2: Original vs. Re-write

I received your submission for a reverse mortgage quote through FinanceVine this morning.

In the submission it suggested your property was worth $750,000, there was zero mortgage but there was no indicator what funds you were requesting.

If you are over 55, we can provide some preliminary #’s for you based on age, Postal code etc.

There is no need to complete any application to do this, it would be simply giving a rough quote. There are multiple options available with the two primary Reverse Mortgage Banks in Canada, giving options for incremental monthly income, small lump sum funds, or larger lump sum funds

If we can help you, please text, email, or call for more info. I’m based in Ancaster but service all of Ontario.

Email 2 Re-write:

Subject: Exploring Your Reverse Mortgage Options - [Agent's Name]

Hi [Lead's Name],

I received your request through FinanceVine and saw you're interested in learning more about reverse mortgages. With your property value and no current mortgage, you're in a great position to explore your options.

Many homeowners find a reverse mortgage offers peace of mind and financial flexibility in retirement.

Would you like me to provide a quick, no-obligation estimate based on your age and postal code? Please, click here (Hyperlinked to calendar) and pick the time that’s most convenient for you.

It's a simple process, and I'm here to answer any questions you may have.

Warmly,

[Your email signature - including a calendar link]

- **Original Weaknesses:**
  - **Too Technical and Data-Heavy:** It focuses on the property value and lack of mortgage without establishing rapport.
  - **Passive Tone:** "If you are over 55, we can provide some preliminary #’s for you" is hesitant and uninspiring. Also, the form gets this info for us already.
  - **Multiple Contact Options:** Offering text, email, or call can be confusing.
  - **Lacks Warmth:** The email feels cold and transactional.
- **Re-write Strengths:**
  - **Gentle and Reassuring Tone:** It uses language that is comforting and builds trust.
  - **Clear and Simple:** It avoids jargon and focuses on the benefits of a reverse mortgage.
  - **Easy Call to Action:** The calendar link makes scheduling convenient and low-pressure.
  - **Value Proposition:** It highlights the "peace of mind and financial flexibility" that a reverse mortgage offers.
  - **Professional and Warm:** The closing "Warmly" adds a nice touch.

Email 3: Original vs. Re-write

You reached out through FinanceVine, a partner [MORTGAGE COMPANY] to borrow from equity for “other investments or expenses”

We are based in the Greater GTA serving the full Ontario Market.

[MORTGAGE COMPANY] is one of the largest volume partner brokerages with [HEAD BROKERAGE] which gives us access to the largest number of lenders and the absolute best possible rates.

We also have a great team with significant lending experience from traditional files, Debt Consolidation, Post Consumer proposals and Bankruptcies, Finance out of Power of Sale, Corporate Mortgages, Refinances, Commercial Mortgages, Reverse Mortgages, Business for Self/Self-Employed and traditional mortgage business.

I have sent a few emails, texts, and voicemails to connect with you but have not had any additional follow-up.

Please let me know how we can help you with your mortgage/finance needs

Email 3 Rewrite:

Subject: Quick Equity Access for Your Investments - Let's Connect

Hi [Lead Name],

Following up on your FinanceVine request for equity borrowing for investments.

We've reached out a few times, and I understand things get busy!

As a top Dominion Lending Centre partner, we specialize in quickly securing the best rates for Ontario homeowners looking to leverage their equity into something they can use right now.

Are you still considering accessing your equity for those investments?

Reply "YES" and let's schedule a quick call to discuss your options.

Thanks,[Your email signature]
[Include a calendar link/appointment booking software in your signature]

- **Original Weaknesses:**
  - **Repetitive and Redundant:** It repeats information from previous emails.
  - **Slightly Accusatory Tone:** "I have sent a few emails, texts, and voicemails to connect with you but have not had any additional follow-up" can be perceived as blaming the lead.
  - **Generic and Unengaging:** It lacks a compelling reason for the lead to respond.
  - **Not applying best practices:** Leaving a voicemail is **not** applying the knowledgebase best practices
- **Re-write Strengths:**
  - **Acknowledges Previous Attempts with Understanding:** "We've reached out a few times, and I understand things get busy!" shows empathy.
  - **Concise and Direct:** It gets straight to the point and focuses on the lead's equity borrowing request.

- **Clear Call to Action:** "Reply 'YES' and let's schedule a quick call to discuss your options" is simple and effective.
- **Positive Tone:** It avoids negativity and focuses on providing value.
- **Urgency:** The sentence "Are you still considering accessing your equity for those investments?" creates a sense of needed action.

Key Takeaways

- **Know your audience:** Tailor your email tone and content to the specific lead and product.
- **Focus on the benefits:** Highlight how your services can solve the lead's problems.
- **Use a clear call to action:** Tell the lead exactly what you want them to do.
- **Keep it short and sweet:** Respect the lead's time and attention.
- **Use a friendly and professional tone:** Build rapport and establish trust.
- **Automate where possible:** Use tools like Calendly to streamline scheduling and follow-ups.
- **Always be testing:** Try different email subject lines and content to see what works best.