



PRMI

Primary Residential
Mortgage, Inc.



1-Minute Social Media Videos

This document includes the format for a perfect 1-minute video, suggested posting schedule, prompts and scripts for talking about home financing.

THE FORMULA

A PERFECT 1-MINUTE SOCIAL VIDEO



Prepare

Before Recording

- Make sure you are facing the light source so that people can see you.
- Be mindful of noise. Most phones have noise cancelation microphones, but loud noise will still come through.
- Relax! It's okay to not get it perfect on the first take. Keep trying until you communicate your idea. Now let's record!



Hook

10-15 Seconds

This is how you start your video. Give context and capture the viewer's attention. Questions are a great way to get people interested in what you're about to say.



Share

30-40 Seconds

Share your idea. This could be a story, educational information, or your thoughts on a current event.



Invite

10-15 Seconds

This is where you invite the viewer to do something. This could be a simple change or call-to-action to do business with you.



Upload

to Favorite Platforms

Take your successfully recorded video and upload it to your favorite social media platforms. This can easily be done through Social Reach powered by Falcon.io using a desktop or the mobile app.

2019

SOCIAL MEDIA VIDEO CHALLENGE

OCTOBER - 9 VIDEOS

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8 	9	10 	11	12
13	14 	15	16 	17	18 	19
20	21	22 	23	24 	25	26
27	28 	29	30	31 		


- October 8** - A video about your time at National Conference.
- October 10** - Create a video using one of the mortgage scripts.
- October 14** - Wish your followers a happy Columbus/Indigenous People Day in a short video.
- October 16** - Answer this question: What's a lesson you learned from the first job you ever had?
- October 18** - Create a video using one of the mortgage scripts.
- October 22** - Who is someone who has inspired you and why?
- October 24** - Share some positive news you've had recently.
- October 28** - Create a video using one of the mortgage scripts.
- October 31** - Wish your followers a Happy Halloween.

PRO TIP: SET APPOINTMENTS ON YOUR CALENDAR TO REMIND YOU TO RECORD VIDEO.

2019

SOCIAL MEDIA VIDEO CHALLENGE

NOVEMBER - 10 VIDEOS

SUN	MON	TUE	WED	THU	FRI	SAT
					1 	2
3	4 	5	6	7 	8	9
10	11 	12	13 	14	15 	16
17	18	19 	20	21 	22	23
24	25 	26	27 	28	29	30

November 1 - A video sharing something you're grateful for.

November 4 - Interview someone in your branch or a real estate agent about how they help your clients.

November 7 - Use one of the mortgage scripts.

November 11 - Share something new you recently learned.

November 13 - Share a video explaining how you got into the mortgage industry and what you love about it.

November 15 - Create a video using one of the mortgage scripts.

November 19 - What's a value you hold that informs how you do business?

November 21 - Share some positive news you've had recently.

November 25 - Create a video using one of the mortgage scripts.



November 27 - Wish your followers a happy Thanksgiving.

*PRO TIP: STRUGGLING WITH WHAT TO SAY? USE
NON-CONVENTIONAL HOLIDAYS TO GET INSPIRATION.*

2019

DECEMBER - 9 VIDEOS

SOCIAL MEDIA VIDEO CHALLENGE

SUN	MON	TUE	WED	THU	FRI	SAT
1	2 	3	4 	5	6	7
8	9	10 	11	12 	13	14
15	16	17	18 	19	20 	21
22	23 	24	25	26	27 	28
29	30	31 				

December 2 - Wish your followers a happy beginning of December.

December 4 - Use one of the mortgage scripts.

December 10 - How does someone know they're ready for a mortgage?

December 12 - Create a video using one of the mortgage scripts.

December 18 - Share a holiday story from your childhood and what it taught you.

December 20 - Create a video using one of the mortgage scripts.

December 23 - Wish your followers Happy Holidays.

December 27 - Talk about your favorite memory over the last year.

December 31 - Talk about New Year's Resolutions.

PRO TIP: DON'T GET DISCOURAGED IF YOU'RE HAVING A HARD TIME GETTING VIDEOS UPLOADED. FINISH OFF THE YEAR STRONG AND SET A RESOLUTION FOR NEXT YEAR.

Mortgage Scripts



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Social Media Video Scripts

Renting vs. buying

Hook/intro: It may sound strange, but buying a home can actually save you money in the long run. But that's just one of the benefits of purchasing rather than renting a home.

Talking points:

- *Your money is going toward something that really matters—equity, your future, your dreams.*
- *You'll always know what to expect for your monthly payments—which means no sudden rent hikes.*
- *Buying means you're the one in charge, so you can make your space your own, whether that means tiling your bathroom, replacing your kitchen counters or getting that dog you've always wanted.*
- *Buying could lower your monthly payments.*

Conclusion: So give me a call if you're ready to start investing in your future.

5 reasons to refinance

Hook/intro: Low rates make now a smart time to refinance. If you've owned your home for a while, you've likely built up some equity. I'll tell you five ways a refinance could help you use that equity to your advantage.

Talking points:

- *You can reduce your monthly mortgage payment.*
- *Refinancing may lower your interest rate.*
- *It can give you extra cash to make some improvements on your home.*
- *You can use it to pay down other debts with high interest rates.*
- *You may be able to eliminate private mortgage insurance.*

Conclusion: If you're ready to refinance, I'm here to help you every step of the way. So give me a call.

5 home financing terms you should know

Hook/intro: Buying a home is a lot easier when you have a basic understanding of the words and phrases you'll encounter. Here are five terms you should know when you're ready to get a mortgage.

Talking points:

- **Home equity** is the current value of the home minus what you still owe.
- **Escrow:** When you've paid earnest money, it's placed in escrow, which means neither you nor the seller can access it until the mortgage is closed.
- An **ARM, or adjustable-rate mortgage**, is a mortgage whose interest rate can change throughout the loan's term.
- A **fixed-rate mortgage** is a mortgage whose interest rate does not change over the course of the loan.
- **Private mortgage insurance** protects your lender's investment in the form of a monthly payment. Some loans require it; some don't.

Conclusion: If you have any other questions about your mortgage, I'd love to help you. Give me a call today.

Holiday/end-of-year greeting

Hook/intro: All of us at [name of your branch] extend our best wishes to you and your loved ones this holiday season.

Talking points:

- *2019 has been a great year for us. [Share a highlight or two.]*
- *We want to thank you for helping us make the year such a success; we wouldn't be where we are today without you.*
- *We look forward to everything that 2020 will bring.*

Conclusion: We hope you have a safe and wonderful season.

Getting to know you (2-person interview)

Hook/intro: You already know and trust [Name] as your friendly neighborhood PRMI Loan Officer. Today we're going to sit down together and get to know [him/her/them] a little better.

Sample interview questions:

- *How long have you been in the mortgage industry?*
- *What do you love most about your job?*
- *What do you love to do outside of work?*
- *Tell us a unique fact about yourself that nobody would guess about you.*

Conclusion: Thank you so much, [Name]. {Turn to camera} If you have any mortgage needs, make sure to give [Name] a call.

5 Mortgage Myths

Myth 1: You need perfect credit to buy a house [2-person interview]

Hook/intro: Don't let misinformation stop you from reaching your homebuying goals. Today we're here with [Name] to dispel a common homebuying myth.

Interviewer:

- *So [Name], tell us about a homebuying myth you hear about a lot.*

[LO:]

- *Many people believe you need an exceptionally high credit score in order to qualify to buy a home. That's just not true.*
- *Some government agencies, like the FHA, offer loans with more lenient requirements than conventional mortgages.*
- *You can also find local programs through your state and county that offer assistance to homebuyers with less-than-perfect credit.*

Conclusion: Call me today; I'd love to help you find the right loan and get you into a home you love.

Myth 2: You need a large down payment to buy a home (2-person interview)

Hook/intro: Ready to buy a home but can't make a large down payment? Don't worry; we're here with [Name] to dispel the myth that you need a substantial down payment to buy a home.

Talking points:

Q: So how can I buy a home if I can't make a large down payment?

A: There are numerous federal and local programs that let you buy a home with little or no money down.

Q: What if I'd rather get a conventional loan?

A: Conventional loans are more flexible than you might think; they don't always require a large down payment.

Conclusion: I'd love to help you find the right loan for your unique situation. Give me a call today.

Myth 3: If I get a mortgage, I'm stuck with it for 30 years (2-person interview)

Hook/intro: Avoiding a mortgage because you're concerned about making a 30-year commitment? Don't worry, you don't have to settle down for decades to buy a home. Today we're talking with [NAME HERE] about the many options available to you.

Talking points:

Interviewer: Should I buy a home if I don't plan on living there for decades?

LO: Yes. While a mortgage is a serious commitment, it doesn't mean you're giving up your freedom. You've got quite a few options.

- *You can buy a home and sell it a few years later after you've built up equity.*
- *You could choose a loan with a shorter, 15-year term.*
- *You could choose a loan with a 30-year term and refinance later for a shorter term.*

Conclusion: I'm committed to helping you find the financing that's right for you, whether you're ready to put down roots or just looking for a starter home. Contact me today to get started.

Myth 4: The homebuying process is too complicated [2-person interview]

Hook/intro: We know buying a home can be intimidating, but it's not as scary as you might think. We're here with [Name] to talk about what the process looks like. It's easier than you may think.

Interviewer:

- *So if I'm a homebuyer, what should I actually expect from the homebuying process?*

[LO:]

- *We've streamlined the process to make it as easy and painless as possible for our clients. In fact, we've even got a secure application tool that lets you apply for a loan right from your smart phone.*
- *You'll get personalized attention to help you find the right loan to meet your financial goals.*
- *Our dedicated Loan Officers will handle your loan from start to finish and make sure you understand each step of the process.*

Conclusion: Call me today; I'd love to help you find the right loan and get you into a home you love.

Myth 5: The first step to buying a home is shopping for a home [2-person interview]

Hook/intro: Hi there. Today we're here talking with [Name] about another common homebuying misconception.

Interviewer:

- *As a homebuyer, it seems like finding the home I want would be the logical first step in buying a home. Are you saying that's not the case?*

[LO:]

- *That does seem logical, but actually the first thing you need is pre-qualification.*
- *Getting pre-qualified will give you a rough estimate of how much financing you may be able to get.*
- *That way, you'll only be looking for houses within your budget so you won't waste a lot of time and heartache looking at houses you can't buy.*

Conclusion: Give me a call today. I can help you get pre-qualified so you can get into the right home faster.