



Social Media

Essentials in 2025

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Social media – an advertising medium that has existed for nearly a decade in the mortgage space. But has it remained the same since it first began?

This medium is continually evolving, and so too are the compliance concerns that come with it. Learning how to navigate **both marketing & compliance** is a paramount skill to ensuring social media marketing success in 2025.



In today's discussion:

1. Review of social media advertising fundamentals
2. Discuss Business vs Personal
3. An overview of Limited-bio vs Full-bio
4. Conversations on Targeted Ads
5. How to embrace Other Language Advertising
6. Insights on Emerging Platforms
7. Data dive on how Top Producers are using social media
8. Technology toolbelt: how to leverage for marketing & compliance



Social Media Advertising Fundamentals

- What fits under this umbrella?
- Profiles (digital business cards) & post content (flyers)
- Consumer review sites
- Mainstays:
 - Individual NMLS ID (SAFE Act)
 - Company NMLS ID (various state requirements)
 - Company Name (various state requirements)
 - Equal Housing logo or verbiage (HUD)
- State by state disclosures apply



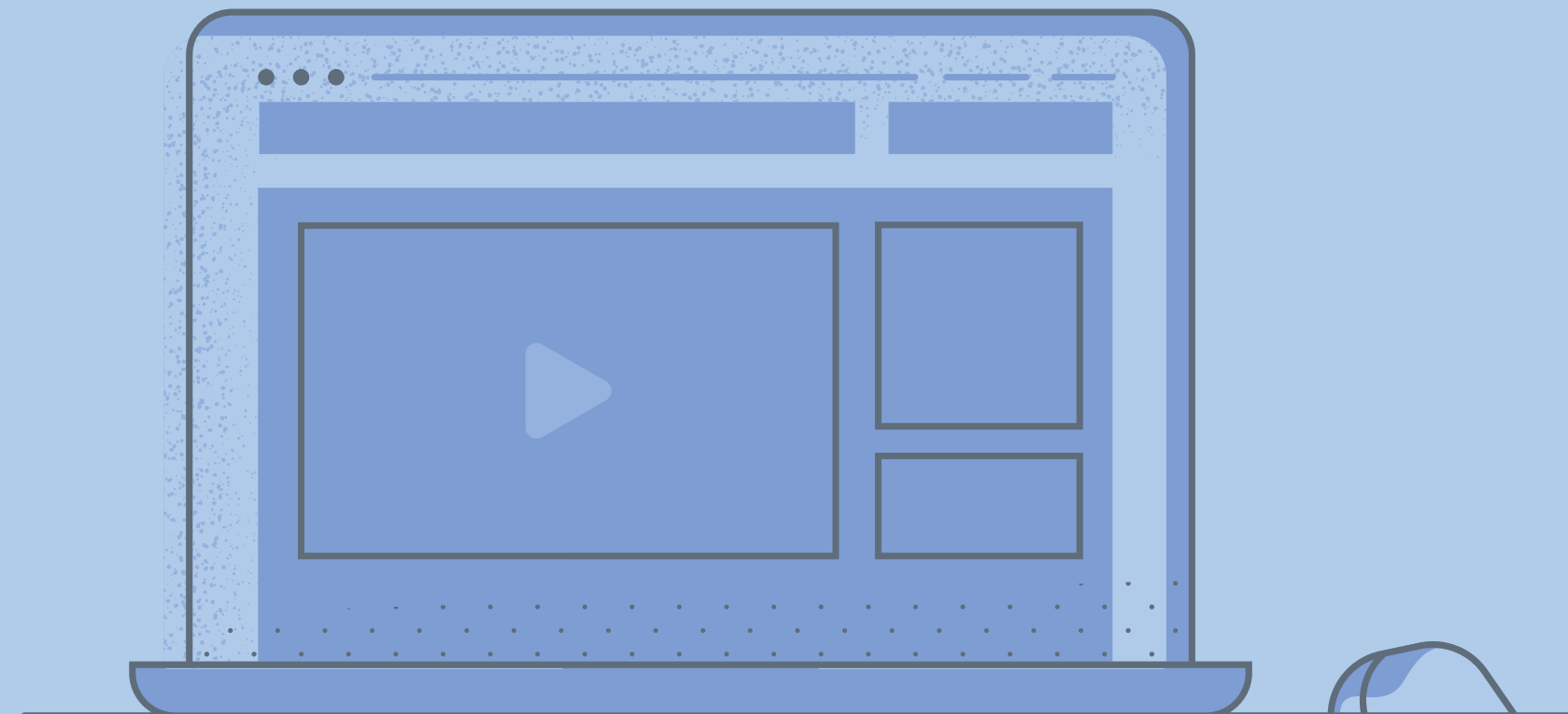
Business vs Personal

- Means different things to different people (including your regulator!)
- A common battle between compliance & sales teams
- Established books of business
- The difficult compliance burden:
 - different fields available
 - difficulty in monitoring through API access
 - personal opinions and brand reputation issues
 - copy-right violations
- Transitioning has clear benefits for sales: website links, CTAs, customer testimonials, etc.





Limited Bio vs Full Bio

- Not all social media is built the same
- **Full Bio:** profiles that allow 1,000+ characters of space. Platforms include:
 - Facebook business pages
 - YouTube
 - LinkedIn
- **Limited Bio:** profiles that allow 1,000+ characters of space. Platforms include:
 - Instagram
 - TikTok
 - X (Twitter)
- How can we possibly be compliant?



Profile Example: Full-bio



Eleanor Peacock

Mortgage Loan Officer NMLS 123456 ActiveComply Mortgage NMLS 2222 Equal Housing Opportunity

Portland, Oregon, United States · [Contact info](#)

<https://activecomplymortgage.com/epeacock>

2 followers · 1 connection

+ Follow

Save in Sales Navigator

More

ActiveComply Mortgage


About

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Profile Example: Limited-bio

jerra_green_nmls123456

1 OF 4 STEPS COMPLETE



0

Posts

0

Followers

0

Following

Jerra Green NMLS 123456

Loan Officer in Portland making the dream of home ownership a realty! 🏡 NMLS 123456 ABC Home Loans
NMLS 2222 Equal Housing Opportunity
www.abcmortgage.com/jgreen
1 West Church Street, Orlando, Florida

Professional dashboard

New tools are now available.

Edit profile

Share profile

Contact

Targeted Ads

- Targeted ads with demographic elections on social media:
 - Gender, income level, neighborhood, etc.
- 2019 Facebook vs. HUD
- "Special Ad Category" toggle
- "Page Transparency" - publicly viewable for current ads
- NY DFS: hand over Facebook ad manager
- HUD fair lending exam interest
- Main takeaway: approach with caution! Partner with your compliance & marketing teams



Other Language Advertising

- What are LEP borrowers?
- 25.5 million individuals today (and growing!)
- Hallmark of fair lending initiatives
- UDAAP concerns of “bait-and-switch”
- What does your institution allow today?
- Jan, 2021 - CFPB Issues Statement regarding LEPs
- Key disclosures with the level of non-English language supported



Emerging Social Media Trends

Personal connections
vs. political alienation



Back from the dead?



Facebook (but
different?)



"NSFW"



Fair lending
& RESPA concerns



Meta's Twitter
competitor



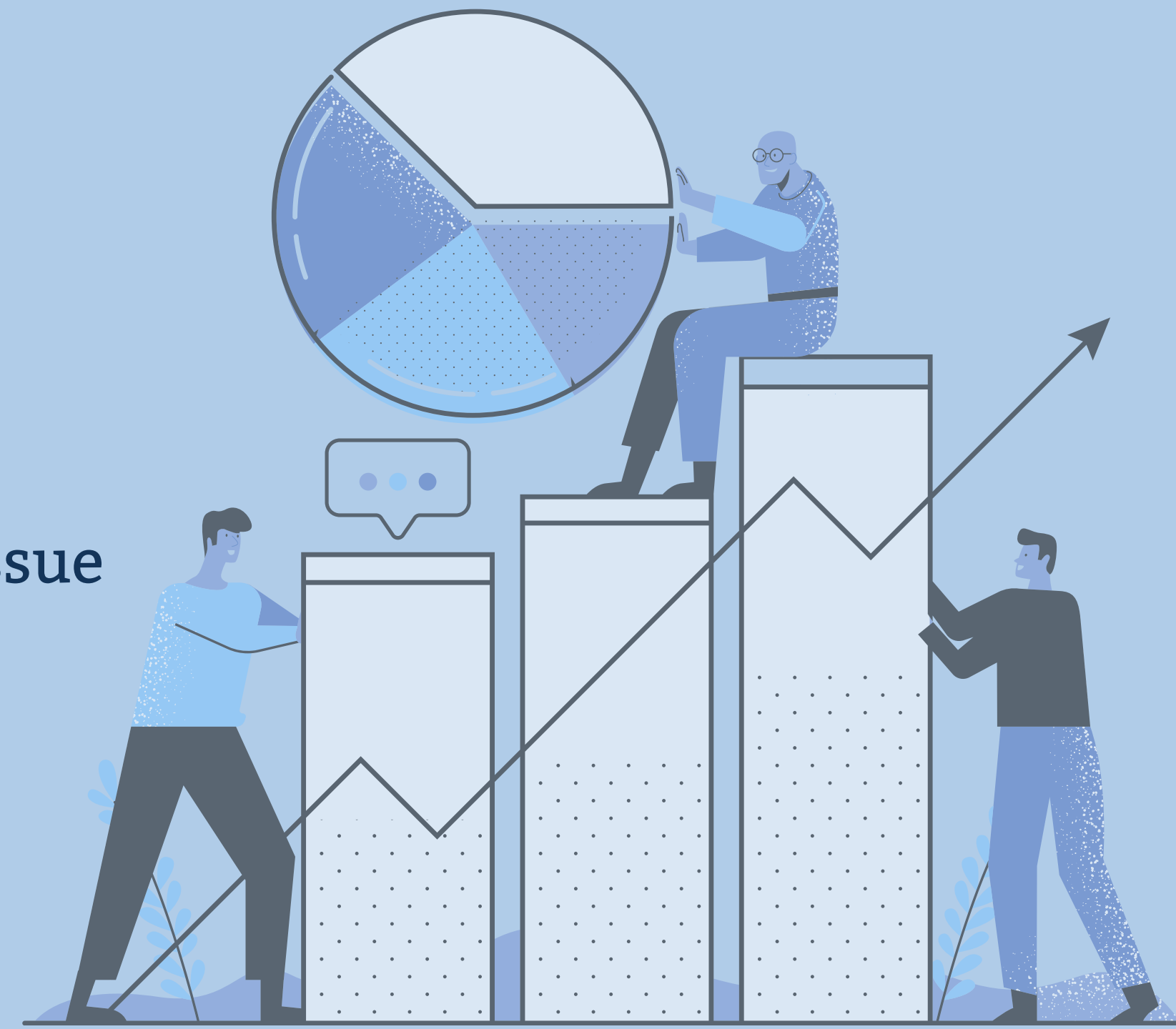
Twitter Rebrand
"X"



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Top Producer Social Media Usage Statistics

- Institution type divisions:
 - 23% from depositories
 - 77% from IMBs
- The top 4 platforms utilized are:
 - LinkedIn – 95%
 - Zillow – 69%
 - Facebook – 62%
 - Instagram - 35%
- 18% of profiles had at least 1 compliance issue
- Common issues include:
 - Unapproved trade names
 - Missing state requirements
 - UDAAP issues



Top Producer Social Media Usage

Average Top Producer Profile

- The average top producer has around **5.2** digital assets
- Average cumulative follower count: **2,586**
- Posting **4.94** times weekly
- Post Content Topic:
 - Educational - **36%**
 - News/Market Updates - **6%**
 - Open House - **10%**
 - Product Specific Ad - **12%**
 - Remainder? **Personal**
- **44%** published from a marketing pushing tool
- **55%** of content contained a video
- **7%** advertise in other languages
- **49%** had a custom website domain



Technology Toolbelt Discussion

- “Influencer hardware”
- CRM content libraries
- Marketing pushing tools
- Video content tools
- Landing page software
- Consumer review platforms
- BI Tools

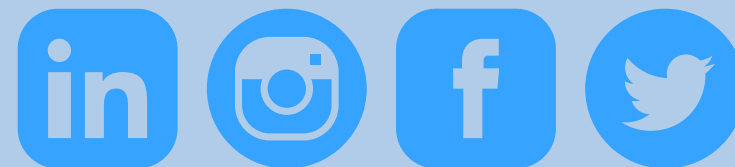




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