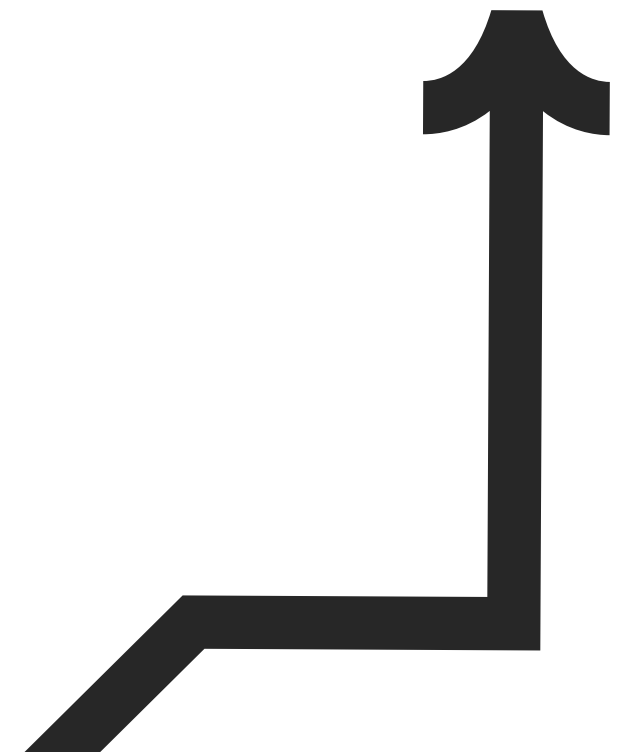# Attracting Your Ideal Client

Why Every LO Needs 3 Client Avatars
(& What Happens When You Don't)

Rebecca Richardson | The Mortgage Mentor

@The.Mortgage.Mentor

175,000
followers

140,000
monthly impressions

4,000
monthly interactions

$60,000,000+
production from social

AS SEEN IN

MPA

nmp MAGAZINE

Scotsman Guide

HOUSINGWIRE

Bloomberg

REALTOR MAGAZINE

NextAdvisor
In Partnership with TIME

Forbes ADVISOR

MORTGAGE WOMEN MAGAZINE

Who are your people

It's not a song…it's a signal.

- Katniss, probably

Your marketing tells people who you are and who you can help. It says 'you're in the right place and am here for you.'

When your messaging is clear, you will attract people you enjoy working with – a.k.a. your ideal client avatar.

What *is* an avatar, anyway?

It's not a movie character.
And it's more than just a loan type.

A client avatar is:
- A real person with a real life
- With real questions, hang-ups, and blind spots
- Who you know how to help

The 3-Avatar Framework

You need three.
Not ten.

Focus on clients who are

→ who you used to be

→ active in the current market

→ an overlooked niche

Avatar 1: The Past You

"You're most qualified to help who you used to be."

Think about:

- An experience you remember *viscerally*
- What you didn't know (but wish you had)
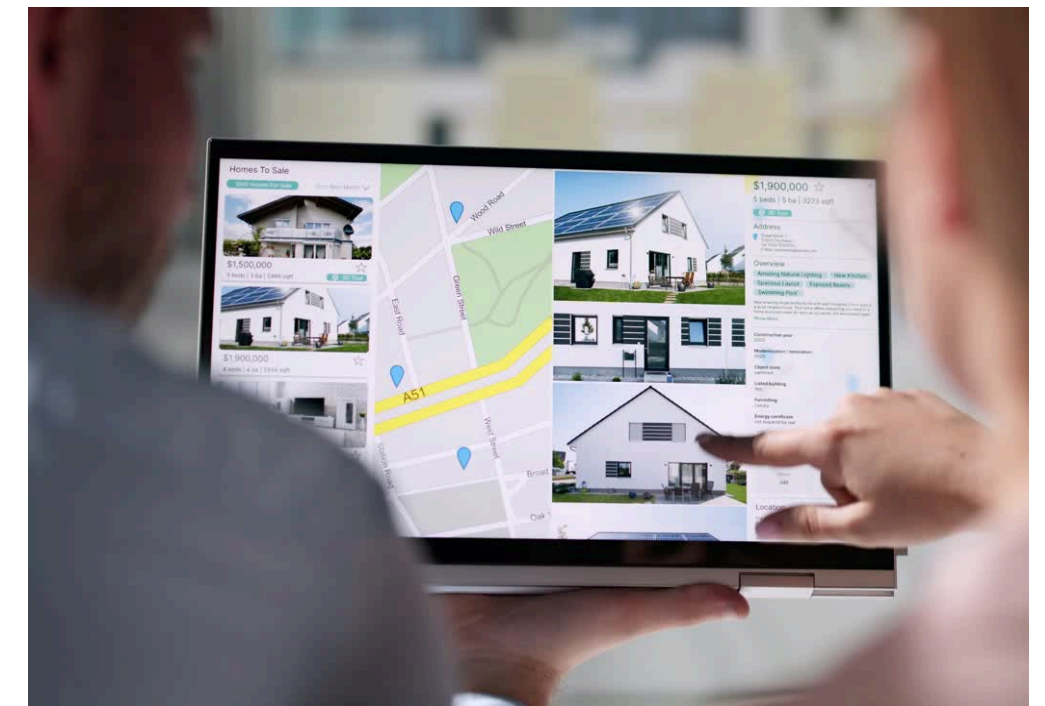- What felt confusing, intimidating, or isolating

Avatar 2: Current Market

Your content should match what people are Googling today.

People interested in:

- Cashout refi to pay off high-interest debt
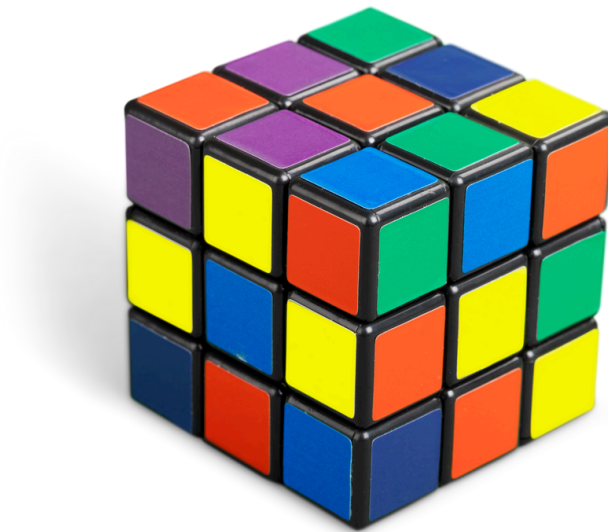- HELOCs and reno loans
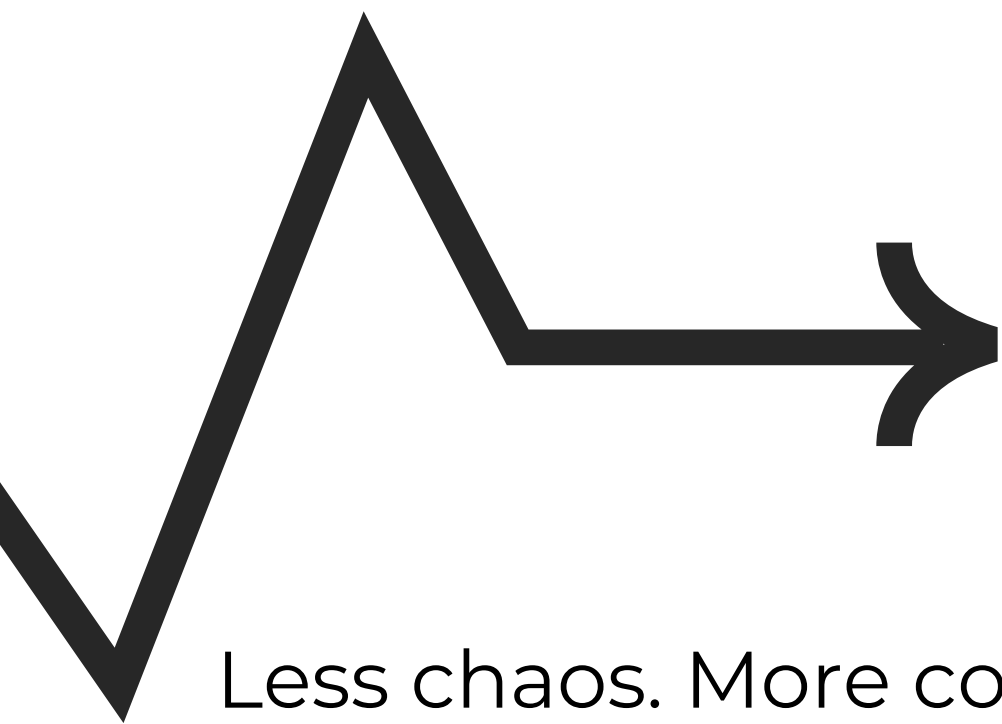- Helping their kids buy their first home

Avatar 3: Overlooked Niche

Complicated files are just a puzzle to be solved.

Your version of fun:
- Self-employed with complex income
- VA buyers with low credit
- Condos that intimidate everybody (even underwriters!)

What's the result

Less chaos. More connection.
Your business is more fun (and attracts clients who get you).

Avatar Type	Why It Works	How It Feels
Past You	Deep trust	"I've got you"
Current Market	Relevance	"I was *just* wondering about that"
Overlooked Niche	Differentiation	"Finally, someone who gets it"

Define

Who are you talking to?

Who is your ideal client?

What is their daily life like?

What are their goals?

What are their challenges?

What are they scared of?

Who's your avatar

Who is your ideal client?
A first-time homebuyer who's excited to take the next step but overwhelmed.

What is her daily life like?
Juggling work, rent, rising costs, and trying to figure out if she can buy a home.

What are her goals?
Stop renting, build equity, and finally become a homeowner.

What are her challenges?
Information overload, fear of asking "dumb" questions, and uncertainty about if she has the credit and money needed.

What is she scared of?
Making a mistake or missing out on buying because she waited too long to get started.

AVATAR:
Jessica Williams

HOOK

Do you want to buy your first home but feel so overwhelmed by where to start or are scared to be told that you don't qualify?

PROBLEM

You might think you need perfect credit or a huge down payment and that belief alone could be the thing keeping you stuck renting.

SOLUTION

In reality there are are loan options with as little as 3% down and programs that allow average credit scores.

CTA

Want to see what's possible for you? Click the link in my bio for a free first-time buyer checklist. And follow for more tips like this!

Find your people

Great marketing doesn't mean you
have to be the loudest or do the most.

It's about sharing a message that lands
with your ideal client because it makes
them feel understood which builds trust.

Are you saying what they need to hear?

Thank you!