

SMS Campaign (Full Sequence)

Message 1 — Initial Outreach

Hi Corey, this is Gary with Mortgage Logo. As an existing client, you're preapproved for new HELOC & HELOAN options to lower payments, consolidate debt, or access cash from your home. Want me to show you your numbers?

Message 2 — If They Reply “Yes / Sure / What’s this?”

Great — we have options for your primary home, second home, or rental. Are you mainly looking to lower payments, consolidate debt, or pull out cash?

Message 3 — Based on Their Goal

Use the matching response:

If they want cash / flexibility (HELOC I.O.)

You're eligible for a Home HELOC up to \$250k with a 6.25% rate (6.33% APR). 10-yr interest-only draw + 20-yr repayment. Want me to review exact numbers with you?

If they have a second home

You qualify for a 2nd-home HELOC up to \$200k at 6.5% (6.58% APR). Interest-only draw for 10 yrs. Want to see your payment options?

If they want a fixed payment

You're eligible for a fixed Home HELOAN up to \$250k at 6.58% APR, 30-yr term. I can show you the exact monthly payment — want me to run it?

If they have a rental property

You qualify for an Investment HELOAN up to \$175k at 6.955% APR, 30-yr fixed. Can qualify with 12 months of bank statements — no tax returns needed. Want details?

Message 4 — Appointment / Call Setup

Perfect — I can walk you through the qualification in 2 minutes. Want a quick call now, or should I schedule a time?

Message 5 — If No Response (2-Hour Follow-Up)

Just checking in — want me to show you your updated HELOC/HELOAN numbers?

 **Message 6 — Next Morning Follow-Up**

Still happy to help you review your options whenever you're ready. Just text "review."

 **Message 7 — Final Touch (48 Hours Later)**

No rush — if you ever want to see your updated HELOC or HELOAN numbers, text me anytime.