

ARM Reset Borrowers: Time-Sensitive Homeowners Facing Imminent Payment Changes

Borrowers approaching an ARM reset are one of the most urgent and responsive refinance segments. These homeowners often fit predictable demographic and financial profiles, making them ideal targets for targeted, time-sensitive outreach.

Why ARM Reset Borrowers Convert

ARM borrowers typically share characteristics such as:

- Mid-career professionals (ages 35–54)
- Growing families needing payment stability
- Higher household incomes
- Strong credit profiles
- Sensitivity to rising monthly payments

Their urgency increases as the reset date approaches, creating a natural window for conversion.

How We Identify ARM Reset Borrowers

We combine multiple data sources:

- **Loan-type segmentation**
- **Reset-date modeling** to predict payment changes
- **Credit-qualified filtering**
- **Demographic indicators** such as age range, household size, and modeled income
- **Geographic overlays** to match local rate environments

This ensures outreach reaches borrowers who are both **qualified** and **motivated**.

Campaign Types

- **Direct Mail** with payment-stability messaging
- **SMS** reminders as reset dates approach
- **Email** with fixed-rate comparisons
- **Call campaigns** for urgent follow-up

What Lenders Get

- High urgency
- Strong conversion potential
- Predictable timing
- Demographically aligned targeting