

## **Owner-Occupied Refinance Borrowers: High-Intent Homeowners Seeking Better Terms**

Owner-occupied borrowers are one of the most reliable and demographically consistent refinance segments.

### **Why Owner-Occupied Borrowers Convert**

Common characteristics include:

- Ages 35–60
- Stable household incomes
- Strong payment histories
- Long-term residency
- High sensitivity to monthly savings
- Desire for financial stability

These borrowers respond strongly to **payment-improvement messaging**.

### **How We Identify Owner-Occupied Refinance Borrowers**

We use:

- **Credit-bureau data**
- **Payment-history indicators**
- **Equity-position modeling**
- **Loan-type identification**
- **Demographic overlays** such as age, household size, and modeled income

### **Campaign Types**

- **Direct Mail** with personalized savings
- **SMS** with cash-flow scenarios
- **Email** with detailed comparisons
- **Call campaigns** for high-intent follow-up

**occupiedOwner-occupiedWhat Lenders Get**

- High conversion rates
- Strong borrower motivation
- Predictable performance
- Demographically aligned targeting