



Borrowers only find the lenders who show up.
When more lenders show up, the market levels.

The Great Equalizer



The AI & Search Engine Optimization
playbook for borrower acquisition

 **RankWriters**



With heartfelt gratitude

It's an honor to include thoughts from some of the smartest people in the industry. [Click their picture to connect on LinkedIn.](#)



Laura Lasher



Alayna Gardner



Melissa Langdale



Raquel Borrás



Blake Boss



Rick Webster



Kerri Milam

Why this eBook? Because **that one lender** wins nearly every search.

It's not a budget advantage. It's strategy, content, structure, & commitment.

Now they control their inbound leads, and have a predictable funnel that produces thousands of high-intent leads every month.

Ready to DIY? This guide is for you.

Want to fast-track results, sync calendars to chat.



Brandie



Allie



Lauren



AI is Changing How Borrowers Find Lenders, and Which They Choose

For decades, the biggest marketing budgets won borrower acquisition.

Outspend competitors on billboards, TV spots, paid search, social ads, and lead aggregators, and borrowers knew your name before they ever searched online for loan information. That playbook is expensive and less effective every year.

SEO, AEO, & GEO are the equalizer.

When a borrower asks an AI system, "Which lender should I use for a VA loan in Austin?" your marketing budget doesn't matter.

What matters is whether your content appears in the sources SEO ranks & AI trusts.

A \$200M lender with strong SEO and AEO can outperform a \$20B lender in specific borrower-intent searches when structure, clarity, and expertise are stronger.

Borrowers don't just see ranked blue links anymore. They see answers. And if your company isn't cited in those answers, you don't exist in their decision process.

The old model rewarded keyword targeting. The new model rewards lenders who show up wherever borrowers look for understanding.

Those who adapted Search Engine Optimization and Answer Engine Optimization early are building search demand rather than renting or chasing it.

What This Guide Will Help You Do

This guide is designed to help lenders:

- Understand how SEO, AEO, and GEO work together
- Build content that earns rankings, answers, and citations
- Avoid outdated tactics that waste time and money
- Use the right tools in the right way



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How Borrowers Find Lenders Today: SEO, AEO, and GEO

This is where search becomes the equalizer.

→ CHAPTER 1

Online search hasn't changed gradually. It's changed fundamentally.

Borrowers now find lenders through search results, maps, and AI answers, not just blue links.

Modern SEO, which includes AI Search (AEO and GEO), determines who shows up first and who gets ignored.

This chapter explains how that shift works and why it now drives borrower acquisition.

The Three Ways Search Works Today

To understand modern search, lenders need to think in three layers. These layers work together, and a strong strategy addresses all of them.

Borrowers can enter at any point. Most paths no longer lead to a click.



AI Tools: More Ways to Reach Borrowers at the Right Moment, Wherever They Search

SEO (Search Engine Optimization)

This is the foundation. SEO focuses on earning visibility in traditional search results by publishing high-quality, well-structured content that matches borrower intent. Rankings still matter, especially for high-intent queries like loan programs, refinancing options, and local lender searches. SEO is what allows your site to be discovered and trusted by search engines in the first place.

If you don't rank, borrowers never see you in the first place. Your competitor becomes the default option.

AEO (Answer Engine Optimization)

AEO focuses on earning direct answers. These are featured snippets, People Also Ask boxes, voice search responses, and AI-generated overviews. In these experiences, Google and other platforms are not sending users to ten links. They are selecting one or two sources to answer the question directly. If your content is not written and structured to clearly answer real borrower questions, it will be skipped.

If your content isn't structured to answer questions clearly, Google selects your competitor's answer instead. The borrower never knows you exist.

GEO (Generative Engine Optimization)

GEO is about being cited, summarized, and referenced by AI systems. Tools like Google's AI Overviews and AI-powered search assistants pull information from trusted sources to generate responses. In many cases, the borrower never clicks through to a website. The value is visibility, credibility, and brand association. If your expertise is not being recognized by these systems, you are invisible in this layer of search.

If AI systems don't recognize your expertise, you're invisible in the tools borrowers increasingly use to make decisions.

The lenders who dominate search in 2026 will be the ones who built visibility across all three layers early, before their competitors realized it mattered.



Engineering Content to Match Borrower Intent

This is where search content equalizes competition.

→ CHAPTER 2

Online search no longer starts with keywords. It starts with borrower intent.

Lenders who understand what borrowers are trying to accomplish can build content that aligns with that intent to win visibility, regardless of brand and budget size.

This chapter shows how to identify borrower intent and engineer content around it.

From Keywords to Intent

Traditional keyword research focused on search volume and competition. While those signals still matter, they are incomplete on their own.

Search intent answers a more important question: why is someone searching?

In mortgage search, intent typically falls into four broad categories:

- Research: learning how mortgages work or exploring options
- Comparison: weighing loan types, lenders, or scenarios
- Validation: confirming eligibility, rates, or requirements
- Action: looking for a lender, pre-approval, or next step

Strong SEO, AEO, and GEO strategies are built by mapping content to these stages, not by chasing high-volume keywords that don't match what borrowers actually need.



AI didn't kill content. It raised the bar.



Melissa Langdale



Why Questions Matter More Than Keywords

Modern search platforms are optimized to answer questions. Featured snippets, People Also Ask boxes, voice search responses, and AI-generated summaries all rely on clear, direct answers.

This means lenders must stop thinking only in terms of phrases like “mortgage lender” or “refinance rates” and start thinking in terms of real borrower questions, such as:

- Can I qualify for a mortgage with my current income?
- Is refinancing worth it right now?
- What loan options make sense for my situation?

Content that is structured to answer these questions clearly is far more likely to be surfaced by answer engines and AI systems.

Search Intent Across SEO, AEO, and GEO

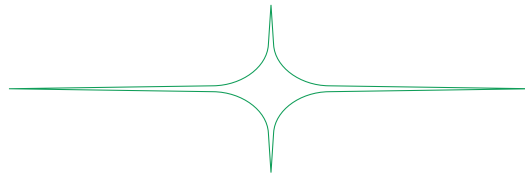
Intent connects all three layers of modern search.

SEO uses intent to determine which pages should rank for which searches.

AEO uses intent to select the best answer to display directly in search results.

GEO uses intent to decide which sources to summarize, cite, or reference in AI-generated responses.

If your content does not clearly align with a specific intent, it will struggle across all three layers.



The Stages of Borrower Intent

Borrower intent happens in stages. Borrowers don't go from "curious" to "application" in one search. They move through predictable stages as they gather information, reduce uncertainty, and build confidence.

The words they use change as their intent changes.

Understanding these stages matters because search engines and AI systems are trying to match results to the moment someone is in, not just the topic they typed.

At a high level, borrower intent usually falls into four stages.

1

Early research

The borrower wants to learn. These searches are informational and exploratory.

2

Comparison

The borrower is weighing options, tradeoffs, or timing. They're no longer just learning. They're evaluating.

3

Validation

The borrower needs reassurance before making a decision. These searches often reflect anxiety or risk concerns.

4

Action

The borrower is ready to take a step. Searches include local intent, lenders, rates, or next steps.

Here's how the same topic shows up differently across each intent stage

Stage	What Borrowers Search	Write Content That ...
1 Early research	"Why are mortgage rates so high?"	Explains causes, avoids predictions
2 Comparison	"Is it better to wait for rates to drop?"	Explains tradeoffs and risk of timing the market
3 Validation	"Should I lock my rate now or wait for a drop?"	Addresses fear, explains rate locks
4 Action	"Lock mortgage rate with lender near me"	Provides clear next steps and local credibility

Search Intent Across SEO, AEO, and GEO

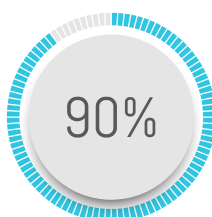
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Google's global market share is 89–90% of all searches across devices.

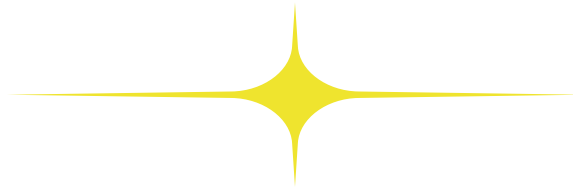
Semrush



Authenticity will always drive sustainable growth, and AI can help you do it.



Alayna Gardner, AMP



The Right Way to Start

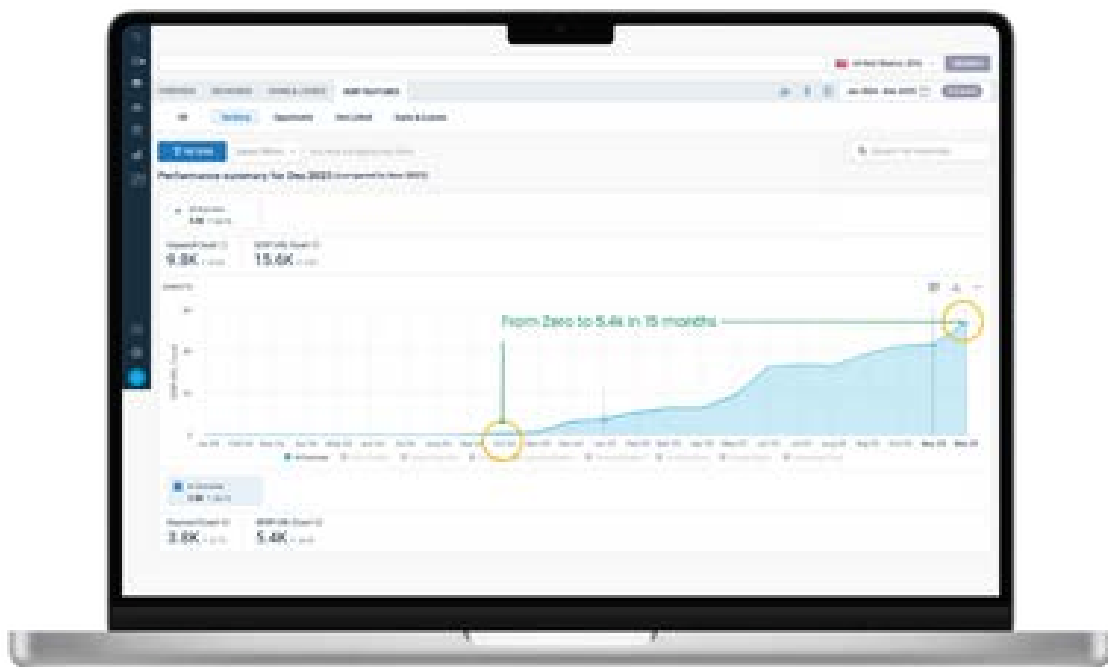


Most lenders start with a list of keywords they want to rank for. That's backward.

The lenders who win start with the questions borrowers actually ask at each stage, then map content to those questions.

They analyze how those questions appear in search results today and which types of content are being rewarded with visibility.

This approach builds content that earns rankings, answers questions directly, and gets recognized as authoritative by AI systems over time.



How to Write Content to Earn AI Mentions

Content equalizes visibility in AI-driven search.

→ CHAPTER 3

Content is still the engine behind search visibility. What has changed is how that content is surfaced.

In AI-driven search environments, publishing more content is not the goal. Search engines and AI systems prioritize sources they can trust, summarize, and reference.

This chapter explains what types of content earn AI mentions, what to stop producing, and how to build content that compounds over time.

What Borrowers Actually Trust

Borrowers are making high-stakes financial decisions. They are skeptical of vague advice and generic explanations.

Content earns trust when it:

- Explains options clearly without overselling
- Acknowledges tradeoffs and constraints
- Answers real questions in plain language
- Feels written by someone who understands the process

Trust is not created by volume. It is created by clarity and credibility.

Why Generic AI Content Fails

AI has made it easy to produce content quickly. It has also made generic content easy to ignore.

Pages that repeat surface-level information without adding insight rarely earn sustained visibility. Search engines and AI systems are increasingly good at recognizing content that adds no new value.

For lenders, this means that copying competitor topics or publishing lightly edited AI drafts is unlikely to produce meaningful results.

Content That Performs Across SEO, AEO, and GEO

High-performing content shares a few common traits.

- It answers a specific question
- It is structured so the answer is easy to extract
- It reflects real-world lending experience

This type of content is more likely to rank, be selected as a direct answer, and be referenced in AI-generated summaries.

Generic Content and Why it Fails

Most mortgage content fails quietly. Not because it's wrong. Because it's interchangeable.

Before: Generic Mortgage Content

Buying a home is one of the biggest financial decisions you'll ever make. Understanding your mortgage options can help you make the right choice. Fixed-rate and adjustable-rate mortgages each have benefits, and the best option depends on your financial situation.

This content:

- Is correct
- Could apply to any borrower, lender, or market
- Adds no insight beyond what already exists
- Can be summarized instantly by AI

Replaceable content rarely earns trust or visibility.

After: Tradeoffs Build Credibility

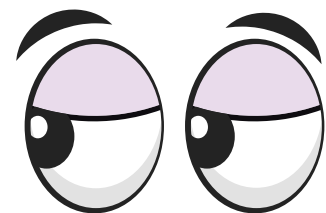
Borrowers often ask whether a fixed-rate or adjustable-rate mortgage is safer. The honest answer is neither is inherently safer.

If you expect to sell or refinance within five to seven years, an ARM can reduce total interest paid. If you plan to stay long-term and value predictability, a fixed-rate mortgage removes rate risk entirely.

The tradeoff is flexibility versus certainty, and there is no universal right answer.

Why this works

- Why this works
- Acknowledges uncertainty
- Explains tradeoffs
- Feels like lived experience
- Gives AI something worth quoting, not rewriting



Another Before & After

Before: Generic information

Self-employed borrowers may have different qualification requirements than W-2 borrowers.

After: Scenario-Based Content Signals Expertise

A self-employed borrower with fluctuating income is evaluated differently than a W-2 borrower with stable salary history.

Underwriting focuses on income averaging, documentation consistency, and how recent declines are explained, not just total earnings.

Why this works

- Specific, not verbose
- Signals real underwriting knowledge
- Hard to fake with surface-level AI prompts
- Immediately more credible

The Takeaway

Trustworthy content doesn't try to sound authoritative.

It demonstrates authority by being helpful, honest, and precise.

This is the type of content that earns visibility across SEO, AEO, and GEO.



Algorithms can't replicate authenticity. In a world of infinite content, being real is your SEO.



Raquel Borrás



Formats That Work Well

Certain content formats consistently perform better in modern search:

- Clear, single-topic guides
- FAQs that reflect real borrower conversations
- Scenario-based explanations
- Comparisons that explain differences without bias

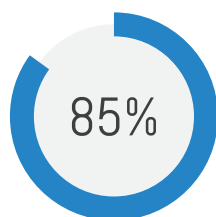
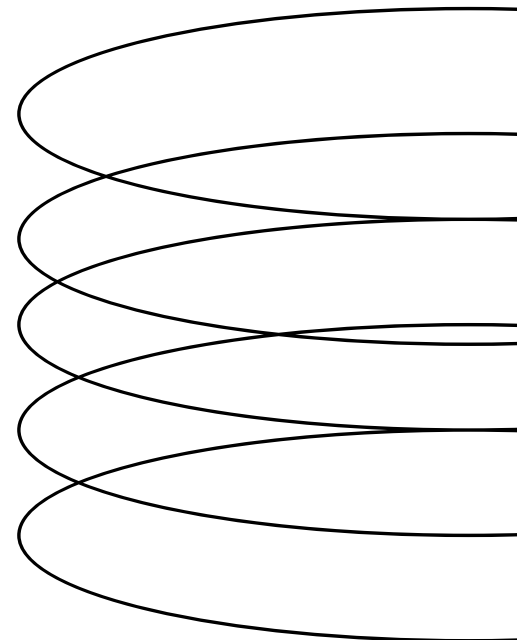
These formats align naturally with how borrowers ask questions and how AI systems surface answers.

What to Stop Doing

To improve results, lenders need to stop certain habits:

- Publishing content without a clear purpose
- Chasing keywords instead of questions
- Updating pages without improving clarity
- Treating AI output as finished content

These approaches waste time and dilute trust.



≥85% of home purchases begin with online searches months before the transaction

Semrush



Compliance as a Built-In Advantage

In regulated industries, like mortgage, compliance influences how content is presented and reviewed.

In practice, content that is neutral in tone, avoids guarantees, and explains tradeoffs tends to pass review more smoothly. Those same characteristics also align with what search engines and AI systems are able to surface confidently.

Across lenders, content written to inform rather than persuade is often easier to approve and more durable over time. It reflects how experienced lenders explain complex topics without overstating outcomes or making predictions.

The takeaway is that compliance naturally shapes the kind of clear, educational content that search and AI systems prefer to reference.

How to Build Compliant Content That Performs

Content that passes compliance review and performs well in search shares the same characteristics.

Explain options without guarantees. Acknowledge tradeoffs instead of overpromising. Answer real questions in plain language. Cite requirements, not predictions.

This approach satisfies compliance teams and search engines for the same reason: it prioritizes clarity and accuracy over persuasion.

The lenders who build content this way end up with pages that are easier to approve, more durable across market cycles, and more likely to be cited by AI systems as authoritative sources.



Just like in other high stakes functions, content developed for AI search and SEO require compliance scrutiny. Short cuts could cost you.



Blake Boss



Structuring Pages for SEO, AEO, and GEO

Machine-readable pages equalize mentions.

→ CHAPTER 4

Once intent is clear, structure becomes the differentiator.

In modern search, visibility is not earned by publishing more pages. It is earned by structuring pages so they are easy for borrowers to understand, easy for search engines to interpret, and easy for AI systems to extract from.

This chapter explains how pages should be built today so they perform across traditional search results, answer engines, and AI-generated responses without sacrificing clarity or trust.

Why Page Structure Matters More Than Ever

Search engines and AI systems do not experience your website the way a borrower does. They rely on structure to understand what a page is about, which questions it answers, and whether it can be trusted as a source.

When pages are poorly structured, even strong content can be ignored. When pages are well structured, average content can outperform stronger competitors.

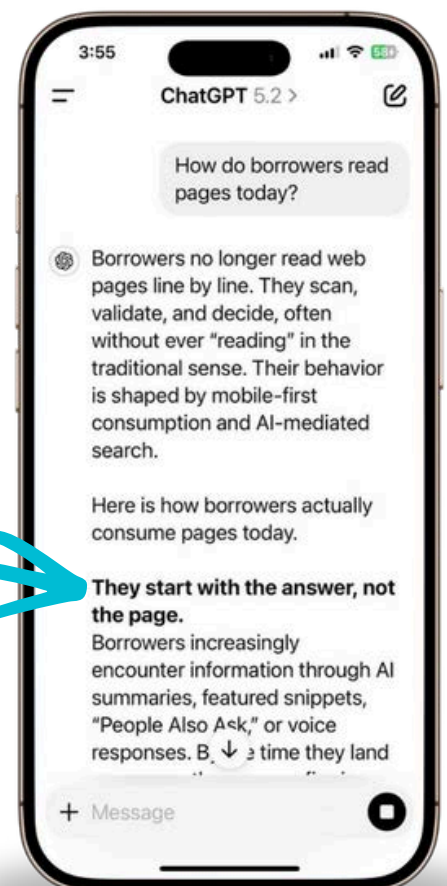
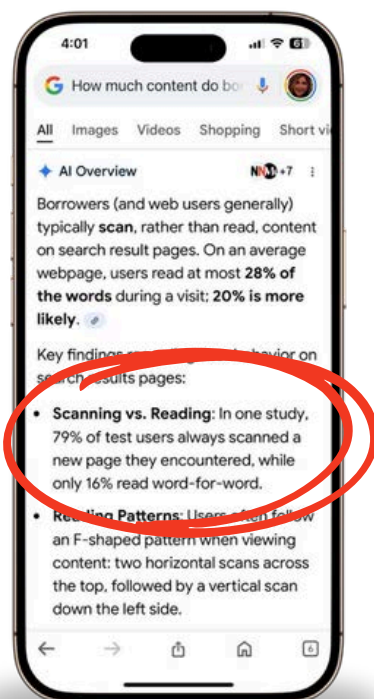
Structure is what allows good content to be discovered, reused, summarized, and cited.

How Borrowers Read Pages Today

Borrowers do not read mortgage pages top to bottom. They scan.

They look for headings that match their question, short sections that explain options clearly, and answers they can trust quickly.

Pages that respect this behavior perform better across every layer of search. They keep users engaged, reduce confusion, and signal relevance to search platforms.



Core Page Elements That Must Exist

Every high-performing page should clearly answer three questions:

- What is this about?
- Who is it for?
- What should I do next?

To do that consistently, pages need a small set of structural elements that actually matter.

Headings That Signal Meaning

Headings are not decoration. They are instructions.



A clear H1 establishes the primary topic of the page. H2s and H3s break that topic into specific questions, explanations, or scenarios.

Well-written headings make it obvious what each section answers. This improves borrower comprehension and allows search engines and AI systems to extract answers accurately.

Short, Direct Sections

Long blocks of text reduce clarity.

Pages that perform well are built from short sections that answer one question at a time. This format supports featured snippets, People Also Ask results, and AI summaries.



Clarity beats cleverness every time.

Clear Next Steps

Even informational pages should guide action.



Borrowers want to know what to do next, even if they are not ready to apply. Clear calls to action help convert visibility into momentum without forcing a sale.



Schema Enables Visibility

Search engines and AI systems **do not “read” pages visually or semantically** in the human sense. They parse, tokenize, and interpret structured signals from code, layout, and context to infer meaning.

Schema enables behind-the-scenes code that helps Google and AI systems understand your content. It tells them what a page contains and which parts are meant to answer questions, not just display words on a screen.

Schema is not a technical nice-to-have.

Structured data helps platforms understand what type of information a page contains, which questions it answers, and how it should be displayed.

For lenders, schema is especially important for FAQs, guides, and educational content.

Important: Information that’s unique to a specific page, such as FAQs, typically require manual input.

The screenshot displays the RankWriters Schema Generator interface. At the top, there are tabs for 'Schema Templates', 'Custom Schema', and 'Schema Validation'. Below these, a 'Schema Catalog' and 'Your Templates' section are visible. A search bar labeled 'Search Schema' is present. A grid of schema types is shown, including Article, Book, Car, Course, Dataset, Event, FAQ, Job Posting, Person, Recipe, and Video. The 'FAQ' schema type is selected, and a green circle highlights the 'Edit FAQ - Mortgage Lender FAQ' option. The 'Edit FAQ' form is open, showing a 'Question' field with the text 'How can SEO help a mortgage lender generate more qualified leads?' and an 'Answer' field with a detailed paragraph about SEO for mortgage lenders. The form includes buttons for 'Delete Schema', 'Save Schema as Template', and 'Update Schema'.

Pitfalls to Avoid

Many pages fail because of avoidable mistakes.

Common issues include:

- Pages trying to answer too many questions at once
- Headings written for keywords instead of clarity
- Content generated or expanded without editorial control
- Pages with no clear purpose or next step

These issues confuse borrowers and limit visibility across search and AI surfaces.

The Approach That Works

Pages built from the outside in perform better.

Start with how borrowers scan and decide. Then layer in structure that search engines and AI systems can reliably interpret.

This approach allows pages to rank, answer questions directly, and be referenced by AI systems over time without constant rework.



AI gives the shortcut, but structure delivers the payoff. That's why schema-level thinking wins.



Lauren Dobie



Technical SEO: Words Alone are **Not Enough**

Technical SEO equalizes eligibility.

CHAPTER 5

Search engines and AI systems do not experience websites the way people do.

They evaluate whether a page can be found, loaded, understood, and trusted before content ever has a chance to matter.

That evaluation happens through technical signals. When those signals are weak, inconsistent, or missing, even strong content struggles to perform.

This chapter explains the technical foundations that allow content to compete, and why technical SEO is what makes visibility possible.

What Technical SEO Actually Covers

Technical SEO focuses on the infrastructure that supports everything else you publish. It ensures search engines and AI systems can reliably access your site and interpret what each page represents.

At a practical level, technical SEO covers site structure, indexing, performance, mobile experience, accessibility, structured data, and ongoing monitoring. None of these changes your message. They determine whether the message is eligible to be surfaced at all.

Companies with active blogs generate an average of **67% more leads** per month leads than those without. 
[DemandMetric](#)

Why This Matters for SEO, AEO, and GEO

For traditional SEO, technical issues often prevent pages from ranking consistently, even when the content itself is strong.

For Answer Engine Optimization (AEO), platforms need a clean structure and signals to extract direct answers from your pages.

For Generative Engine Optimization (GEO), AI systems rely on technical clarity to decide which sources to summarize or reference. Content that is difficult to parse or verify is less likely to be included.



Why Technical SEO is Often Underestimated

Technical SEO is invisible when it's working. That's why it's often rushed, skipped, or treated as a one-time setup.

In reality, technical SEO changes as your site changes. New pages, plugins, design updates, tracking scripts, and content additions all introduce risk. Without ongoing attention, small issues accumulate quietly and erode performance over time.

What This Means for In-House SEO

You do not need to become a technical expert to benefit from SEO. But you do need to understand what must be true for content to work.

If technical SEO is weak, content underperforms. If it is solid, content has a fair chance to earn visibility. This is why technical SEO always comes before scale, and why it becomes difficult to manage casually or part-time.

What You Should Know

If you're building SEO in-house: Technical SEO requires dedicated tools, ongoing monitoring, and expertise. Budget for this separately from content creation.

If you're evaluating an agency: Ask how they handle technical audits, site monitoring, and ongoing maintenance. One-time fixes aren't enough.

If you're not sure where you stand: Start with a technical audit. You can't build on a broken foundation.

Technical SEO is Complex

Technical SEO is complex, ongoing, and foundational.

It requires specialized tools, ongoing monitoring, and a level of detail that goes beyond the scope of this guide.

For lenders who want a comprehensive technical SEO resource, RankWriters has published a separate guide dedicated entirely to the technical layer of SEO, GEO, and AEO.



Foreword by Suha Zehl

Implementation: DIY vs. Partnering

A sustained program is the marketplace equalizer.

→ CHAPTER 6

By this point, one thing should be clear. SEO is not a single tactic.

It is a system made up of technical foundations, structured pages, trustworthy content, and ongoing maintenance.

The question most mortgage lenders face is not whether SEO works. It is who should own the work required to make it work consistently.

This chapter helps lenders evaluate when it makes sense to build SEO internally, when partnering is the better option, and how to think about execution as a long-term advantage.

Three Realistic Execution Paths



Do It Yourself (In-House)

Some lenders choose to own SEO entirely in-house. This usually means assigning responsibility to a marketing manager, content lead, or growth role.

This approach can work when there is dedicated time, continuity, and a willingness to treat SEO as an ongoing operational function—not a side project.

The challenge is that SEO touches technical infrastructure, content quality, analytics, and search behavior changes. It rarely stays contained to one person's job description.



Hybrid (Internal Team + External Help)

A hybrid model combines internal ownership with outside expertise. Teams may write content internally while relying on consultants or specialists for audits, strategy, or technical fixes.

This model can be effective when roles and responsibilities are clearly defined. The risk is fragmentation. When execution is split across people and vendors, gaps often appear between strategy, implementation, and maintenance.



Partner with an Agency

Partnering with an SEO agency shifts system ownership outside the organization. The agency becomes responsible for the technical foundation, content execution, performance monitoring, and adaptation over time.

This approach is most effective when SEO is expected to perform quickly, reliably, and without becoming another internal project to manage.



What This Typically Looks Like in Practice

These ranges are not guarantees or quotes.

They reflect what it typically takes to build a long-term SEO program. Older websites, competitive markets, and aggressive growth goals increase effort regardless of who owns the work.

	DIY (In-House)	Hybrid	Agency
personnel	1-3 marketing FTEs & tech support	1 internal owner + consultants	Zero
Cost	\$120k-\$220k+	\$80k-\$180k	\$45k-\$150k+
Responsibilities	Hiring, tools, training, compliance, continuity	Coordination, handoffs, accountability gaps	Vendor management
Best When You Want	Full control and have dedicated capacity	Flexibility and partial ownership	Immediate execution, no added overhead

How to Choose Your Path

DIY (In-House)	Hybrid	Agency
You have 1-2 dedicated FTEs, technical support available, and 12+ month timeline	You want to own content creation but need external support for strategy and technical work	You need results within 6 months, don't have internal capacity, or want a fully managed system



Why Execution Breaks Down

Most SEO efforts don't fail because of bad ideas. They fail because ownership is unclear, time is fragmented, or maintenance is underestimated.

SEO rarely breaks loudly. Small technical issues, content gaps, or measurement blind spots accumulate quietly until results stall.

SEO leads close at roughly 8–9x the rate of outbound leads (14.6% vs. 1.7%).

[HubSpot](#)



Choosing Your Execution Model

The execution model that works best depends on your current capacity, timeline, and comfort with technical complexity.

If you have dedicated internal resources and time to build expertise, DIY can work. If you need specific gaps filled, hybrid makes sense. If you want the entire system owned and operated externally, an agency model is the most efficient path.

This chapter isn't here to push one path over another. It's here to help you choose the execution model that matches your goals, resources, and tolerance for complexity.



Quality content generates returns long after publication, continuously attracting customers and building sustainable business value over time. It's a long game and a smart strategy.



Rick Webster



Five Deadly Pitfalls to Avoid at All Costs

Knowing avoidable pitfalls neutralizes risk.



CHAPTER 7

SEO does not usually fail because teams make bad decisions.

It fails because no one is explicitly responsible for managing its risk.
When SEO is treated as content, it feels harmless.

When it is treated as a foundational lead capture system, risk becomes visible.

This chapter outlines the most common mistakes that cause SEO efforts to stall, underperform, or quietly decay, and what leadership must manage to prevent them.

1

Treating SEO Like a Campaign Instead of an Evergreen Effort

Sure-Fire Failure #1: Quitting Before the Effort Seasons

Your instinct may be to “test” SEO for six to nine months. Don’t.

Unlike a campaign, that window is too short to capture compounding effects. Early SEO effort builds infrastructure, trust, and visibility. The payoffs start small and grow larger with time.

If you expect immediate massive lead volume on day one, early efforts can look like activity without payoff. It isn’t.

The Art of Winning an Unfair Game

In Moneyball, Michael Lewis describes how Billy Beane, the general manager of the Oakland A’s, competed against teams with vastly larger budgets. Sound familiar?

Beane couldn’t afford star players, so he focused on on-base percentage, a metric that actually produced wins. It worked.

That’s the SEO parallel.

Few lenders have a Rocket Mortgage budget. But every lender can build a compounding lead-generation flywheel with patience, discipline, and the right strategy.

Don’t quit before the curve bends.



2

Underestimating the Work Behind the Process and Taking Shortcuts

Sure-Fire Failure #2: Taking Shortcuts to Save Time or Money

Shortcuts don't save time. They just delay problems.

Like a first-time home flipper believing it's as fast and easy as on TV, so they start knocking down walls and ripping up floors. No plan, no contractor. Then, surprise, the house can't pass inspection. Or worse.

That's like shortcutting SEO.

It shows up as:

- Skipping technical SEO
- Publishing without a plan
- Ignoring competitive research
- Treating SEO as "just writing"
- Using AI tools to produce content

All of this *feels* productive. Pages go live. Traffic might increase. But your rankings won't.

Nothing can replace strategy, structure, or foundation.

Shortcuts don't remove the work. They just move the problems downstream.



Deliver Clarity in all your messaging. Your content will be consistent, which helps train the resources that will provide future marketing that is repeatable and scalable.



Laura Lasher



3

Questioning the Potential Upside Because It's Unfamiliar

Sure-Fire Failure #3: Waiting for Proof That Already Exists

There's nothing left to wait for.

SEO in mortgage is not untested. It is not emerging. It is not theoretical. The proof is already in the market.

Rocket didn't "experiment" with SEO. They committed to it years ago. The result is sustained visibility across the borrower journey, at scale, with leads compounding while others try to decide if it's worth doing.

Waiting now doesn't make you pragmatic. It makes you late.

Every year of delay increases the gap. Authority compounds. Content ages. Trust accrues. The lenders who started earlier don't reset when you finally decide to act.

Waiting doesn't reduce risk.
It guarantees you inherit it.

Organic Search dominates paid, referrals, social, and outbound.

Channels

✓ Direct	5.290M
✓ Organic Search	1.803M
✓ Paid Search	657,995
✓ Referrals	1.086M
✓ Display Ads	165,129
✓ Social	244,773
✓ Email	5,318



Delegating SEO Without Knowing How to Evaluate It

Sure-Fire Failure #4: Handing SEO to Someone You Can't Evaluate

At some point, SEO gets delegated. Either you hire someone internally, or you bring in outside help. But how do you evaluate SEO pros without understanding the process?

You ask questions about the outcome.

Working backward from your goal (leads) ask about milestones, requirements, and KPIs.

Below is a set of questions we would expect to address during the evaluation process.

DAYS 0-45 PRIORITIES

- ☐ Current situation assessment
- ☐ Complete competitive review
- ☐ Identify & address website technical issues
- ☐ Review lead conversion workflow & tracking
- ☐ Establish approval loops reporting cadence

COMPLIANCE GUARDRAILS

- ☐ recommendations on disclosures
- ☐ Legal review & approval loop
- ☐ ADA & accessibility maintenance
- ☐ Monitoring for new regulations
- ☐ Process for curing defects

CONTENT DEVELOPMENT

- ☐ How topics are selected & prioritized
- ☐ How content differs based on intent
- ☐ Keyword selection & prioritization
- ☐ Page-level success measures
- ☐ Page improvement process

SUCCESS MEASURES

- ☐ What success looks like at months 3, 6, & 12
- ☐ Which metrics are most important
- ☐ Indicators that signal a direction shift
- ☐ How do you address market shifts
- ☐ What metrics are vanity metrics



5

Piling “Just One More Thing” Onto a Stretched-Thin Marketing Team

Sure-Fire Failure #5: Assuming SEO is an extension of general marketing

SEO often fails because it is assigned, not staffed. SEO requires a distinct skill set and dedicated tools that lender Marketing teams don't have.

Would you task your Set Up person with Underwriting?

Effective SEO work involves

- technical analysis
- keyword & content planning
- intent to borrower journey mapping
- performance monitoring
- ongoing website maintenance

Each of these relies on specialized software, data interpretation, and experience using those systems correctly.

This is not a capability problem. It is a resourcing problem.

If SEO is important, it needs ownership, tools, and time. If it is treated as an add-on, it will never compound.

Reposting articles with refreshed content can increase organic traffic by up to 106%.

[Backlink.io](https://backlink.io)



The Last Word on Failure

Each of these failure modes has a different cause. The common thread is not effort or intent. It is how SEO is positioned inside the organization.

The biggest risk is treating SEO as an isolated initiative instead of a foundational effort. When it is approached as content, a test, or an add-on, the system never forms, and the work cannot compound.

There is more to doing SEO well than avoiding mistakes. Execution depends on structure, sequencing, and sustained ownership over time.



SEO, AEO, and GEO rarely fail because of bad tactics. They fail when search is treated as an initiative instead of a system.



Allie Leng-Barton



Measurement: Knowing Whether **SEO is Working**

Measurement equalizes decision-making.

CHAPTER 8

SEO is often judged too early and on the wrong signals.

That does not mean leaders are impatient. It means SEO is frequently measured as if it were a paid channel, even though it behaves very differently.

This chapter explains what progress actually looks like in the early stages of SEO, which signals matter before leads increase, and how to distinguish between “not working yet” and “not working at all.”

The goal of measurement is not reassurance. It is decision-making.

The Top 10 Metrics to Track

SEO can easily get lost in analysis paralysis.

There are many metrics available, each serving different purposes. These are the metrics that inform next steps, not just measure activity.

The table below shows what each metric measures, why it matters, and how it's commonly misused.

	Metric	What It Measures	Metric Type	Why It Matters	Common Misuse
1	AI Mentions / Citations	Appearances in AI-generated answers	Authority (Emerging)	Indicates authority and suitability for answers	Expected to correlate directly to traffic
2	Branded Search Traffic	Searches that include your brand name	Vanity	Reflects existing demand and awareness	Treated as SEO growth
3	Non-Branded Search Traffic	Searches without your brand name	Momentum	Best signal of net-new borrower discovery	Considered high quality traffic
4	SERPs (Search Engine Results Pages)	How your pages appear in search results	Eligibility	Reveals intent match, competition, and context	Reduced to rank alone
5	Average Position	The average ranking position of your pages across all queries	Directional (Momentum)	Indicates whether overall visibility is improving or declining over time	Treated as a performance goal instead of a trend
6	Content Longevity	Pages that continue driving traffic over time	Momentum	Measures asset durability and compounding	Ignored in favor of new content
7	Keyword Rankings	Position for specific queries	Vanity (Directional)	Tracks competitiveness over time	Used as proof of success
8	Indexed Pages	Pages recognized by search engines	Eligibility	Confirms technical foundation	Assumed instead of verified
9	Total Search Traffic	All organic visits combined	Vanity (by itself)	Shows overall visibility	Used as a proxy for quality
10	Clicks	Clicks divided by impressions	Directional	Signals relevance of titles and snippets	Optimized without fixing intent

Definition of Metric Terms

Not all metrics are meant to answer the same question.

The definitions below clarify how each metric type should be interpreted and when it is useful.

Metric	What It Measures
Vanity	Metrics that describe activity or visibility but do not reliably indicate progress or outcomes on their own. These metrics can look impressive and move quickly, which is why they are often over-valued. They are useful for context, but risky if used to make decisions.
Eligibility	Metrics that indicate whether your content can be found, indexed, and understood by search engines and AI systems. If these metrics are weak, performance elsewhere is limited regardless of content quality or effort. Eligibility metrics answer the question: Is this even capable of working?
Momentum	Metrics that show whether visibility and discovery are expanding or contracting over time. These metrics are most useful when viewed as trends, not snapshots. They help determine whether SEO efforts are compounding or stalling before business outcomes appear.
Directional (Momentum)	Metrics that provide a sense of movement or competitiveness but are not precise targets. They are best used to confirm that efforts are generally moving in the right direction. They should not be optimized in isolation or treated as success indicators.
Outcome	Metrics that tie SEO activity to business results such as leads, efficiency, or cost over time. These metrics matter most later in the SEO lifecycle. Expecting them too early often leads to incorrect conclusions about performance.
Authority (Emerging)	Metrics that indicate trust, credibility, and suitability to be selected as an answer, particularly in AI-driven search experiences. These signals are still evolving and are not always directly attributable to traffic. Over time, they become a leading indicator of long-term visibility and influence.

The Last Word on Measurement

Most lenders measure SEO the way they measure paid media: leads this month, cost per lead, immediate ROI.

That approach works for channels where you pay for every result. It doesn't work for channels where results compound over time.

Early in an SEO program, the metrics that matter most are eligibility and momentum. Is the technical foundation solid? Are pages being indexed? Is visibility expanding?

Later, the metrics shift to efficiency and durability. What's the cost per lead trending? Which content continues to perform months after publication? How much traffic comes from pages published six months ago?

If you're measuring only lead volume in month three, you're looking at the wrong signal. If you're still only measuring lead volume in month eighteen, you're missing the compounding effect.

The lenders who succeed with SEO measure the right things at the right time.



Reliably quantifiable marketing efforts are super satisfying. It feels good to know your spend is smart, and your results are real.



Brandie Young



The Potential Payoff: What AI Search + SEO Buys You

AI Search & SEO, equalizes leverage.

→ CHAPTER 9

Most lenders start SEO conversations by asking about traffic.
How many visitors? How many leads? How long until we see results?

Those are reasonable questions. They are also incomplete.

SEO does not just buy leads. It buys leverage.

It reduces dependence on paid channels, lowers the cost of acquisition over time, and creates a durable way to capture borrower demand.

The Equalizer is not traffic. It is control.

And control is what allows lenders to compete, regardless of size.

The Real Asset SEO Builds

When borrowers search for mortgage information, they don't start at the bottom of the funnel. They don't wake up ready to apply.

They start with questions. Uncertainty. Comparison. Validation.

If your content answers those questions at every stage (early research, comparison, validation, and action) you stop being one option among many. You become the frame through which borrowers understand their choices.

That's not lead generation. That's demand capture across the entire decision cycle.

And once you own that visibility, three things happen that change your business durability:

1 You Become Less Vulnerable to Rate Volatility

When rates spike and volume contracts, most lenders panic. Paid media becomes unaffordable. Referral partners get selective. Lead aggregators raise prices.

But if you already own organic visibility across refinance alternatives, first-time buyer education, and loan program comparisons, you still capture demand. Borrowers who are moving forward still search. And they find you first.

SEO doesn't eliminate rate cycles. It reduces how violently they affect your lead flow.

Educational content drives 52% more traffic than promotional messaging, and 47% of borrowers view 3-5 pieces of educational content before ever engaging with a lender.



[Uplead](#)



You Reduce Dependence on Referral Partner Consolidation

Referral relationships are valuable. They're also fragile.

Real estate agents consolidate their lender recommendations. Builders narrow their preferred lists. Financial advisors choose one mortgage partner and stick with them.

When your inbound lead engine depends entirely on referral volume, you're vulnerable to decisions you don't control.

Organic search creates a second engine. One that runs independently. One that doesn't reset when a key partner retires, gets acquired, or shifts their recommendation.

It doesn't replace referrals. It insulates you when referrals contract.



You Escape the Paid Media Cost Trap

Paid search and display ads work. But they don't compound.

Every lead you generate this month costs the same as the lead you generated last month. When competition increases, CPCs rise. When volume drops, efficiency declines. You're always paying for access.

SEO is the opposite.

Content you publish in Month 3 generates leads in Month 18 without additional spend. Pages that rank in Year 1 continue to drive traffic in Year 3. Authority you build early makes it easier to rank new content later.

The work compounds. The cost does not.

Over time, your cost per lead declines while paid media costs increase. That margin difference isn't a marketing win. It's a business model advantage.

SEO as a Strategic Hedge

Here's the uncomfortable truth most lenders avoid:

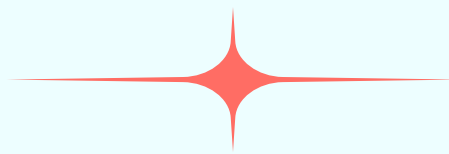
Lead generation models that depend on renting access (paid ads, lead aggregators, referral exclusivity) are inherently unstable.

They work until they don't. And when they stop working, you have no fallback. SEO is different. It's not a campaign. It's not a vendor relationship. It's a compounding asset that increases in value the longer you own it.

It hedges against:

- Market downturns that make paid media unaffordable
- Partner consolidation that reduces referral volume
- Platform changes that reset your ad performance
- Competitive spend that prices you out of paid channels

You don't build SEO to replace these channels. You build it so you're not completely exposed when they falter.



What This Means for Your Business

If you treat SEO as a lead generation tactic, you'll measure it like paid media. You'll expect immediate ROI, question the effort, and likely quit before it compounds.

But if you treat SEO as competitive infrastructure, the calculus changes entirely.

You're not asking: How many leads did this drive this quarter?

You're asking: How much less vulnerable is my business to external shocks than it was 12 months ago?

That's a different standard. And it's the one that separates lenders who build durable businesses from lenders who chase volume until the market turns.

The Lenders Who Win

The mortgage lenders who dominate organic search didn't start with massive budgets or name recognition.

They started with a decision: We're going to own visibility across the borrower journey, and we're going to do it before our competitors figure out it matters.

They committed to the work. They resourced it properly. They let it compound.

And now they control a lead channel their competitors can't easily replicate because replicating it requires time, and time is the one resource you can't buy your way out of.



Lean in on your expertise with authentic, relevant, timely thought leadership content. This can fuel a naturally powerful SEO strategy.



Kerri Milam



You're Faced With Two Options

Neither option is wrong. But only one makes you less fragile over time.

Option 1:

Build a compounding asset that captures demand at every stage of the borrower journey, reduces your dependence on external platforms, and becomes more valuable the longer you own it.



Option 2:

Continue renting access to borrowers through paid media, lead aggregators, and referral dependence. Accept that your lead costs will rise, your control will remain limited, and your business will stay vulnerable to forces outside your influence.

In two years, one of two things will be true:

You'll have a predictable, compounding lead source that insulates your business from market volatility.

Or you'll still be renting access, hoping the next paid campaign performs better than the last.

RankWriters builds AI Search & SEO programs for mortgage lenders who want to own their lead flow, not rent it.

YEAH, IT'S A TON OF WORK

Planning to DIY SEO? Now you know what you're getting into.

RankWriters helps lenders get found everywhere borrowers search, minus the DIY chaos.

ARE WE A FIT?

CLICK TO BOOK A CALL



CASE STUDIES

 **RankWriters**

