

# Mortgage application content

*A UX writing case study*

# The product & users

FUTURE HOME

## Your Funds To Buy A Home

Now that we are reaching the final questions about your future home, we're going to ask about the funds you'll use to buy the home. First, you'll list the kind of funds you have, and then you'll decide how much you want to use toward your purchase.

It's normal to be conservative here, after all it's your savings! But many underestimate the amount they'll need to buy a home. Don't limit your possibilities.

Continue

### Your Info

You've completed the first two sections! Nice work. Here's what's left, it shouldn't take too long:

- A few questions about your income. A pay stub or two, or last year's tax return, will come in handy.
- Questions the government requires us to ask. You'll answer yes or no to most of these.
- A little info we'll use to check your identity and your credit.

Continue



YOUR INFO

Are you currently delinquent (i.e., you have an existing late payment) or in default (i.e., you've failed to pay on a loan) on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?

Yes

No

Next

# Solution: Optimize content for UX

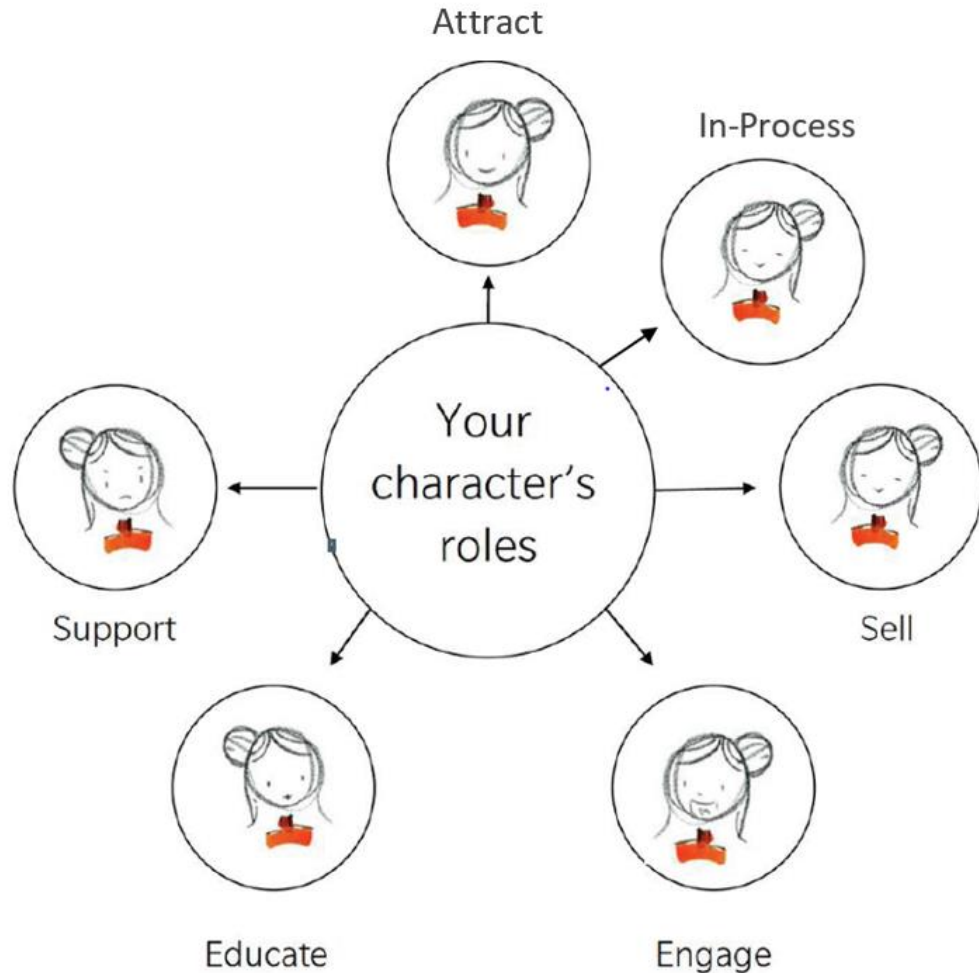
## **Easy to understand**

- Short sentences
- Active phrasing
- User-centric, not Rocket-centric
- Minimal buzzwords and jargon
- No unnecessary, filler words
- No ambiguous words or phrases
- No repetitive ideas

## **Easy to scan**

- Bulleted lists
- Highlighted key words, phrases
- Front-loaded titles, sentences, and links

# Solution: Incorporate brand voice for user intent



**Sell** – We help people consider their options and compare solutions so they can feel confident that the decision they're making is the right one for them.

We show that we're

- Trusted
- Proven
- Understanding

# Solution: Brand voice in practice

## Old voice

### Get Approved Fast.

Get an approval to buy a home or refinance your mortgage in minutes.

The copy doesn't sound human or authentic. This is an opportunity to show clients *why the product matters to them* – not just to showcase what our product does.

## New voice

### Find out what's possible.

Wondering if a refinance is in the cards for you? Rocket Mortgage is the fastest and most accurate way to find out.

We recognize client goals and show how we help them go further.

The call-to-action ties the product to the client benefit.

# Solution: UX re-writing the form (WIP)

| Screen  | Page URL                               | Content Type      | Current Copy  | Current Copy Screenshot | New Copy   | Content Design (Tara's) Notes  |
|---|--|-------------------|---|-------------------------|--|--|
| 'wo Borrowers - One With 4on-Qualifying Score   | /purchase/coborrower/credit/contact-us | Score Card 2 Copy | Bummer, [Cobo FN]'s credit needs work.  |                         |  | Remove<br>"Sorry" assumes responsibility, which isn't true here.   |
| 'wo Borrowers - Both With 4on-Qualifying Scores | /purchase/coborrower/credit/repair     | H1                | Sorry, we can't approve you for a mortgage today. But we can still help.  |                         | There's some work to be done before we can qualify you and [Coborrower First Name] for a mortgage. But we can help you get there.  | Beginning with "we" focuses the problem on us, where we want to move the client to actionable steps.                                       |
| 'wo Borrowers - Both With 4on-Qualifying Scores | /purchase/coborrower/credit/repair     | H2                | Unfortunately, your and [Coborrower's First Name]'s credit scores are both in the poor range. This doesn't qualify you for a mortgage with us right now.  |                         | Right now your credit scores don't qualify you for a mortgage.   | Omit "are in the poor range", just state problem clearly.  |
| 'wo Borrowers - Both With 4on-Qualifying Scores | /purchase/coborrower/credit/repair     | Body Copy         | It's important to understand your credit score and the factors that influence it when you consider buying a home. Check out our sister company, Rocket Homes. There you can look into your credit report, understand what's affecting your score and learn how to improve it. |                         | But don't worry! A low score isn't bad. Let's get you on track. Check out our sister company, Rocket Homes.<br><br>Rocket Homes can help you:<br>-review your credit report<br>-understand what goes into your score<br>-take steps to get a higher score. | "It's important to understand" can come off as talking down.<br><br>New copy gives clear action steps.                                     |
| 'wo Borrowers - Both With 4on-Qualifying Scores | /purchase/coborrower/credit/repair     | CTA               | Go To Rocket Homes  |                         | Improve Our Scores   | Route to the Rocket Homes Credit Guide:<br><a href="https://www.rockethomes.com/credit-guide">https://www.rockethomes.com/credit-guide</a> |

# Research: Testing clearer, shorter content



## RMA Mobile First Content

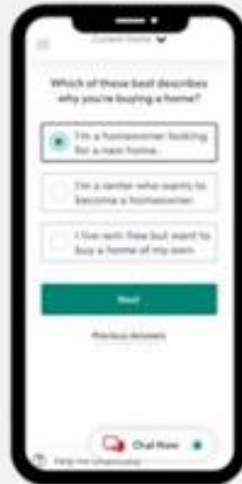
| Experiment               | Objective        | Hypothesis  | Status   | Impact   |
|--------------------------|------------------|---|--|--|
| RMA Mobile First Content | App Start → AL % | Shorter, punchier content throughout all of RMA will make it easier to read on a mobile device (and desktop too) so more clients will make it through the funnel. | 28,000 Unique Visitors/week<br>+6.1% Lift in Credit Falls<br>at 93% Confidence | \$81,000,000 Incremental Closed Loan Volume projected over 12 months |

Control

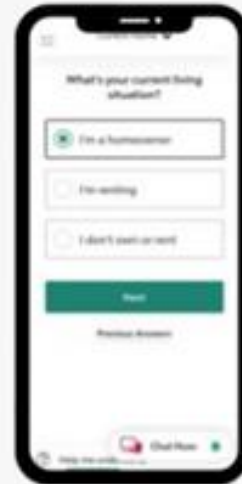
Variant



Default experience (1 of 80 similar pages)



Succinct copy (1 of 80 similar pages)



# Results: Re-writes in context

Where are you in the home buying process?

Just researching

Actively looking, but taking my time

Actively looking, will pursue ASAP

Making offers

Have a signed purchase agreement

Next

Now let's do a soft credit check.

A soft credit check is a request to view your credit for informational purposes only. It's safe, secure and won't lower your credit score.

This soft credit check will tell us your score, which we'll use to determine how much home you can afford.

Artifact: [Full before and after screens](#)


## Your Info

Nice! You're close to finishing your mortgage application.

Here's what's next:

- Questions about your income. Pay stubs or last year's tax return might come in handy here.
- Questions the government requires us to ask.

Continue





# Results: Business impact

## PRODUCT CLEARER CONTENT DOUBLES CONVERSION

New Design

This section will take about 2 minutes to complete.

### Current Home - Welcome back!

Everything you previously completed was saved. When you're ready to continue, you'll pick up where you left off.

A new home is a big deal! but applying doesn't have to be. Here's all it takes:

- We help you understand yourself and your home buying goals.
- We assess your credit - a standard practice when you apply for a loan.
- We find out if you can get an approval letter or approval for the home on your purchase agreement.

Continue

Current Home ▾

### What's your current living situation?

I'm a homeowner

I'm renting

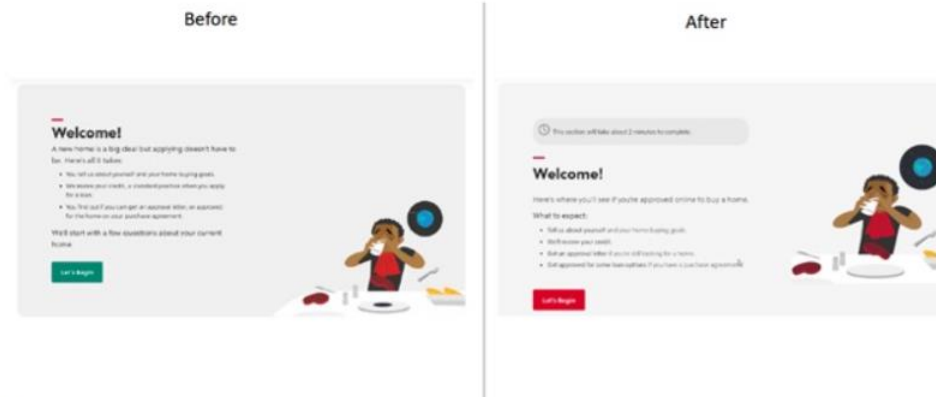
I don't own or rent

Next

## Impact



# Results: Industry recognition



## Forms, Applications, and Statements Winner

**Title:** Rocket Mortgage Purchase Application Content Optimization  
**By:** Rocket Design

Category Winner: Forms, Applications, and Statements

Source: [Center for Plain Language 2022 ClearMark winners](#)