**Emails to send to prospective homebuyers to create an account with your KeySteps**

The [ button ] text is suitable if you are adding the emails to your CRM. Either way, the email should include your unique invitation link.

You don’t need to include the source of the data in the email - the source is provided for your reference so that you know it is a legitimate statistic.

**Email 1:**

Subject - Start Your Path to Homeownership the Right Way

**Preview Text:** Get prepared for a mortgage in minutes with our free assessment

**Know where you stand on the path to homeownership**

Hi

Did you know that 32% of all home purchases in 2024 were by first-time buyers? You're joining millions of others on the exciting journey to homeownership, and whether you're planning to buy in 6 months or 2 years, now is the perfect time to start preparing financially.

Research shows that first-time homebuyers often wish they had:

* Saved a larger down payment
* Improved their credit score before applying for a mortgage
* Better understood their true affordability range
* Saved more for unexpected costs

That's why we're excited to introduce you to KeySteps, your personal financial fitness coach for homeownership. This powerful app helps you track all aspects of your financial health and guides you through the mortgage preparation process so you'll be ready when the time comes to buy.

Ready to take control of your homebuying journey? Get KeySteps today and see exactly where you stand with our Mortgage Approvability Check – it's like a practice run for your eventual mortgage application!

**[ Get KeySteps Now ]**

[Source: 2024 NAR Home Buyers and Sellers Generational Trends Report]

**Email 2**

Subject - Take the guesswork out of qualifying for a mortgage

**Preview Text:** Get prepared for a mortgage in minutes with our free assessment

**See how to qualify for a mortgage in minutes**

Hi

Did you know that 26% of first-time homebuyers wish they had better understood the mortgage qualification process before starting their home search?

That's why we created KeySteps – to give you clarity about your mortgage readiness before you start house hunting. Our Mortgage Approvability Check analyzes your finances against actual lending guidelines, so you'll know exactly where you stand.

In just a few minutes, you can:

* See how your credit, employment, and savings align with mortgage requirements
* Get a personalized action plan to improve your qualification chances
* Track your progress as you prepare for homeownership

**[ Get Your KeySteps ]**

[Source: 2023 NAR Home Buyers and Sellers Generational Trends Report]

**Email 3:**

Subject - Know Where You Stand: Your Mortgage Readiness Snapshot

Preview text: Learn how to qualify for a mortgage and receive tools to achieve homeownership

**See where you stand on your path to homeownership**

Hi

Did you know that the median credit score for first-time homebuyers was 758 last year? However, you can qualify for many mortgage loans with a 640 score and I can help you navigate a path with even lower credit scores. Understanding where you stand on key financial metrics is crucial for successful homebuying.

Lenders look at several key factors when evaluating mortgage applications:

* Credit score and payment history
* Debt-to-income ratio
* Employment stability
* Down payment savings
* Monthly income and expenses

Rather than wondering where you stand, why not find out for sure? The Mortgage Approvability Check in our KeySteps analyzes your financial profile against actual lending guidelines to show you exactly where you're strong and where you might need to improve.

The best part? You'll get personalized recommendations to help you qualify for a mortgage, along with tools to help you improve and track your progress. No more guessing – just clear, actionable insights to help you prepare for homeownership.

Ready to take the first step toward mortgage confidence?

**[ See Your Mortgage Readiness Score ]**

Source: https://www.experian.com/blogs/ask-experian/how-credit-scores-for-mortgage-borrowers-changed/

**Email 4:**

**Subject Line:** What mortgage payment can you really afford each month?

**Preview Text:** See your potential monthly mortgage payment - customized to your finances

**Get Your Complete Monthly Payment Picture**

Hi

One of the biggest surprises for first-time homebuyers? The full cost of homeownership goes beyond just the mortgage payment.

My Homeownership Snapshot in KeySteps will show you:

* Current interest rates
* Whether you'll need mortgage insurance
* How different down payments affect your monthly costs
* Your complete monthly payment including property tax, home insurance, and any HOA fees

The best part? As you save homes you like during your property search, KeySteps automatically calculates personalized payment scenarios for each one.

Don't wait until you find a home to figure out if you can afford it. Get clear on your numbers now.

**[ Calculate Your Real Monthly Payment ]**

**Email 5:**

**Subject Line:** The #1 factor affecting your mortgage rate

**Preview Text:** Simple steps to boost your credit score before applying for a mortgage

**Better Credit = Better Rate**

Hi

Here's a powerful fact: improving your credit score by 100 points could save you over $90,000 in interest payments on a $300,000 30-year fixed-rate mortgage.

Credit improvement tools in KeySteps include:

* Credit-building strategies tailored to your current score
* Payment history on your loans and credit card accounts
* Progress tracking toward your target score
* Notifications when your score changes

Start improving your score today so you'll be ready when it's time to apply for a mortgage.

**[ Help Me Start Building Better Credit ]**

Source: https://www.cnbc.com/2023/10/29/how-much-money-you-could-save-by-increasing-your-credit-score-100-points.html

**Email 6:**

**Subject Line:** How much do you really need for a down payment?

**Preview Text:** The truth about down payment requirements (it might be less than you think)

**Get Your Down Payment Strategy Today**

Hi

Did you know that the median down payment for first-time homebuyers was just 9% last year, not the 20% many people assume? However, you could qualify for a 3.5% down payment, depending on your credit score.

FinLocker helps you:

* Calculate your target down payment and closing costs based on your home price range
* Understand how different down payment amounts affect your monthly payment
* Track your savings progress

See how much to save each month to reach your goal.

**[ Get KeySteps for Your Down Payment Plan]**

Source: National Association of REALTORS® | 2024 Profile of Home Buyers and Sellers

**Email 7:**

**Subject Line:** The crucial number lenders look at (besides credit score)

**Preview Text:** Calculate your debt-to-income ratio and see how it affects your mortgage chances

**Master Your Debt-to-Income Ratio**

Hi

Your debt-to-income (DTI) ratio can make or break your mortgage application. Most lenders prefer a DTI below 43%, but did you know that some loan programs accept higher ratios with compensating factors?

The Mortgage Approvability Check in KeySteps:

* Calculates your current DTI ratio
* Provides strategies to improve your ratio
* Tracks your progress as you pay down debt

Understanding and optimizing your DTI now could save you months of delay or higher interest rates when you're ready to buy.

**[ Get KeySteps to Check Your DTI Ratio]**

**Email 8:**

Subject: Boost your approval odds for a mortgage

Preview text: Learn how to boost your credit score to increase your chance of being approved for a mortgage

**Protect Your Credit Score During Home Purchase Preparation**

Hi

A low credit score is one of the primary reasons a mortgage application is denied, so building and maintaining good credit is important. Even small changes can impact your interest rate and potential savings.

Common credit mistakes during home purchase preparation include:

* Opening new credit accounts
* Making large purchases on credit
* Late payments on existing accounts
* Closing old credit cards
* Not checking for errors on credit reports

KeySteps helps you maintain and improve your credit by:

* Monitoring your credit score
* Alerting you to significant changes
* Providing personalized improvement recommendations
* Tracking your credit utilization
* Showing how credit changes affect mortgage readiness

Keep your credit on track for homeownership:

**[ Get KeySteps to Improve and Monitor Your Credit ]**

Source: 2024 NAR Home Buyers and Sellers Generational Trends

**Email 9:**

**Subject Line:** From dreaming to owning: Real success stories

**Preview Text:** See how other buyers like you achieved homeownership with KeySteps

**Your Homeownership Journey Starts Here**

Hi

The median age of first-time homebuyers is now 38. But it’s never too early or too late to join the Homeowner Club!

Homebuyers following the Step-by-Step Guide in our KeySteps:

* Know exactly where they stand on mortgage readiness
* Have a clear plan to improve their qualification chances
* Understand their true home affordability
* Feel confident about the homebuying process

Join thousands of successful homebuyers who use KeySteps to realize their homeownership goals.

**[ Start Your Homeownership Journey ]**

[Source: 2023 NAR Profile of Home Buyers and Sellers]