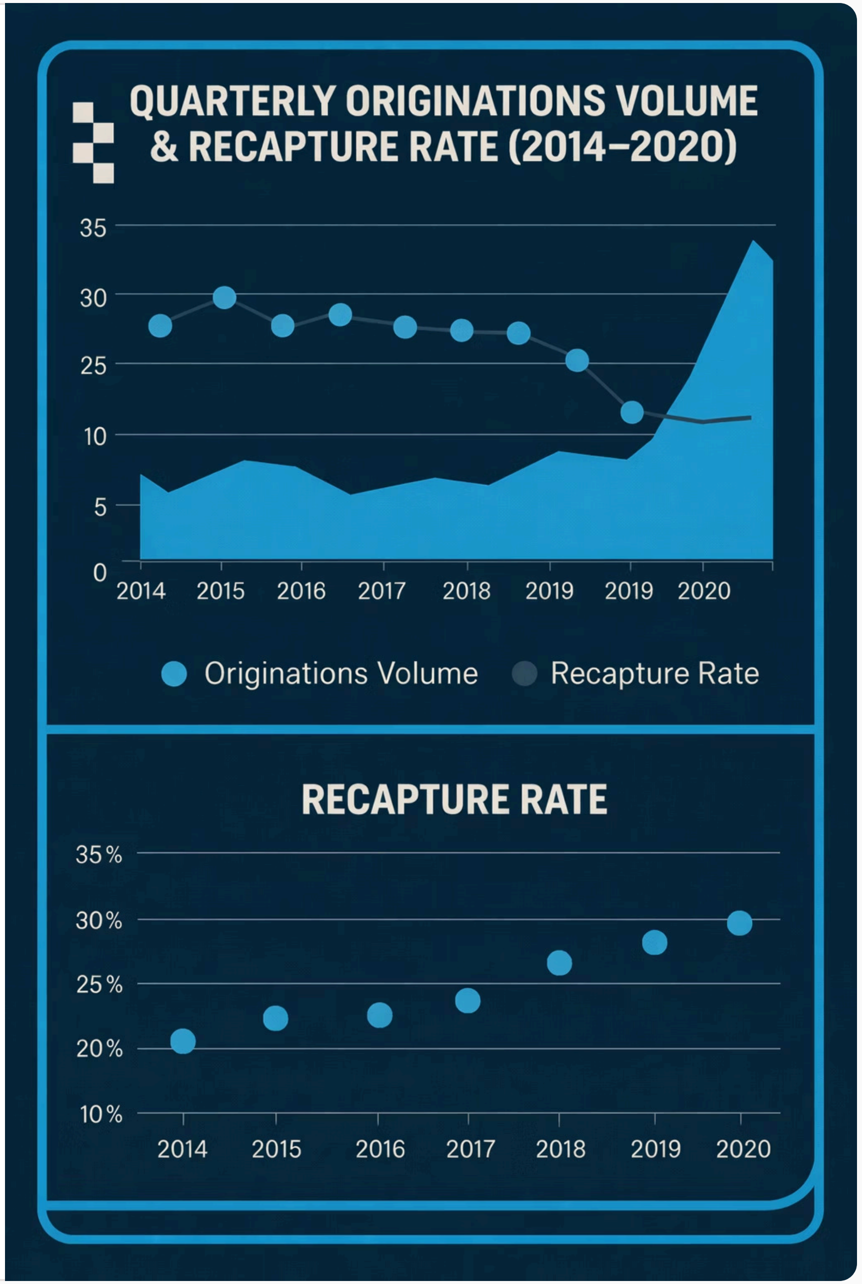
SPRINGBOT

The $9 Billion Playbook

How We Transformed Nationstar into Mr. Cooper And Caught Rocket Mortgage's Full, Undivided Attention

The Marketing Engine Behind One of Mortgage's Greatest Turnarounds



WHERE WE STARTED

2014: An "Also-Ran" Servicer with Big Ambitions

Nationstar was known for servicing, not originating

- Monthly originations: ~$1.4 billion
- Recapture rates: Industry average
- Wall Street perception: "Servicer trying to do too much"
- Challenge: Build a world-class originations machine while transforming brand perception

THE FOUR-PILLAR FRAMEWORK

One Strategy. Four Audiences. Relentless Execution.

We identified that mortgage growth isn't just about leads, it's about synchronized influence across every stakeholder that matters:

MEDIA Control the narrative	**ANALYSTS & INVESTOR** Build Wall Street confidence
CUSTOMERS Drive originations and recapture	**CONFERENCE** Own the room

When all four pillars fire together, you don't just grow 4 you dominate.

PILLAR ONE — MEDIA

Shaping the Industry Conversation

We identified every editor, reporter, and publication covering mortgage and housing finance - then made Nationstar/Mr. Cooper their go-to source.

What We Did:

- Built relationships with **500+ mortgage/housing journalists**
- Proactive "Help a Reporter Out" response system
- Positioned executives as thought leaders on refinance trends, servicing innovation, and homeowner advocacy
- Coordinated messaging around the Nationstar → Mr. Cooper rebrand

The Result: Coverage shifted from "servicer with problems" to "originations innovator putting customers first"

PILLAR TWO — ANALYSTS & INVESTORS

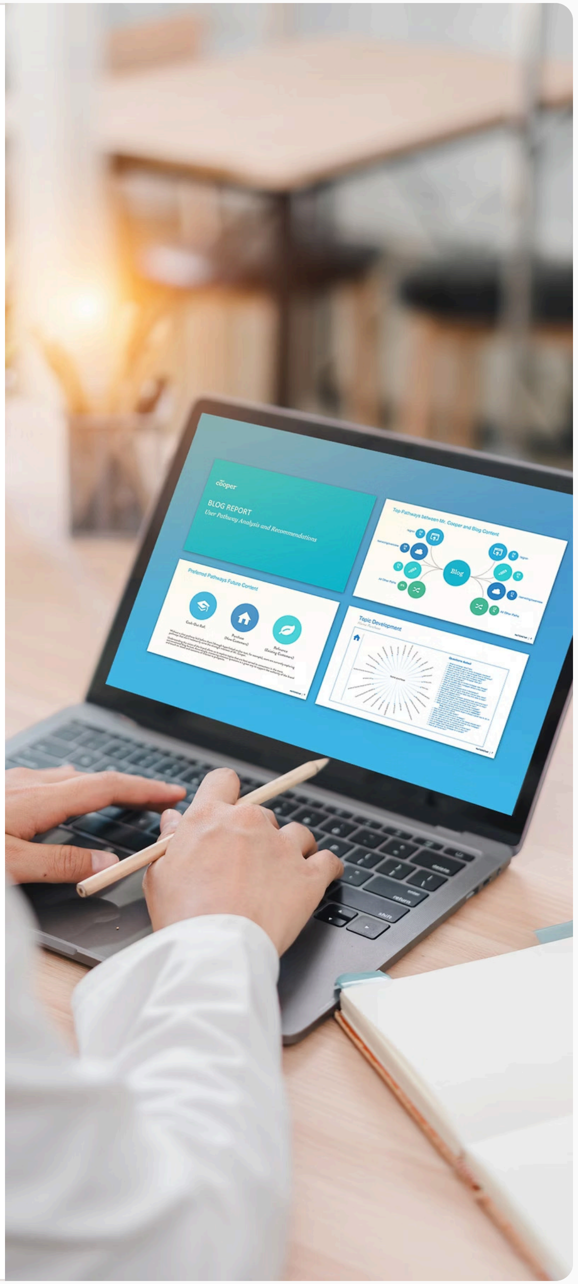
Earning Wall Street's Trust, Quarter After Quarter

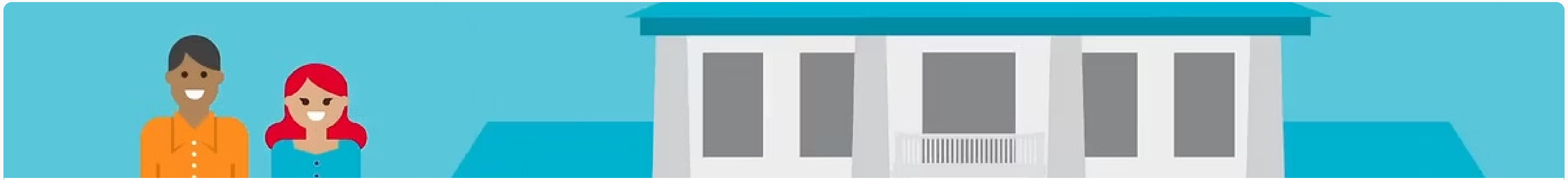
Public companies live and die by analyst sentiment. We made sure every major analyst covering NSM had consistent, compelling reasons to believe.

What We Did:

- Mapped every analyst at major firms covering mortgage/financial services
- Delivered monthly thought leadership directly to their inboxes
- Provided data-driven narratives ahead of earnings calls
- Positioned originations as the "reliable earnings engine" story

The Result: Wall Street repeatedly cited our high-margin originations business as the company's most dependable contributor - even during rate volatility.





PILLAR THREE — CUSTOMER MARKETING

80 Million Messages. $4.2 Billion in Monthly Originations.

The real engine: relentless, data-driven customer marketing at a scale competitors couldn't match.

What We Did:

- 8 messages/month × 3+ million customers = 24M+ monthly touches
- Segmented campaigns: refinance savings, cash-out opportunities, rate alerts
- Personalized journeys based on loan characteristics, equity position, and rate
- Built recapture into a science, not a hope

The Result:

20-30%
Recapture rates
Consistently, peaking at 55%+ during refi surges

$4.2B
Monthly originations
Scaled from $1.4B/ month at peak

$12.6B
Quarterly funding
Funded in a single quarter by 2019

PILLAR FOUR — CONFERENCE ACTIVATION

Turning Industry Events into Relationship Machines

Conferences aren't about booths — they're about showing up as the company everyone wants to meet.

1. **Pre-event campaigns to media, analysts, and prospects**
2. **Targeted outreach: "We'll be at MBA Annual - let's connect"**
3. **Coordinated executive schedules for maximum high-value meetings**
4. **Post-event follow-up sequences to convert conversations**

The Result: Every major industry event became a pipeline accelerator — not a cost center.

THE RESULTS

Five Years. One Transformation. Undeniable Numbers.

Metric	2014	2019 Peak
Monthly Originations	$1.4B	**$4.2B**
Quarterly Funding	~$4B	**$12.6B**
Recapture Rate	Industry Avg	**55%+ Peak**
Wall Street Perception	Skeptical	**“Most Reliable Earnings Engine“**

3x growth

in originations capacity

Consistent delivery

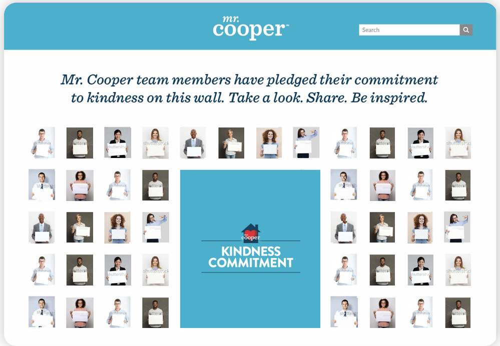
against public-company expectations

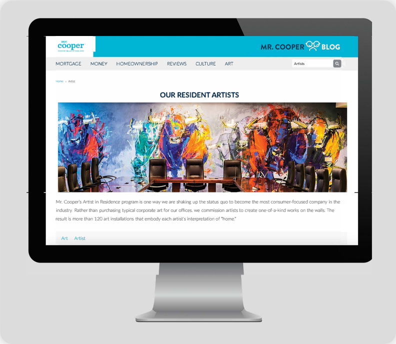
Brand transformed

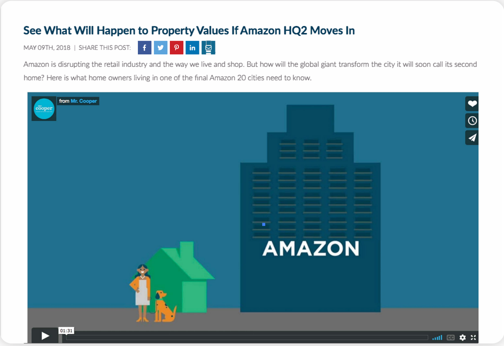
from Nationstar → Mr. Cooper

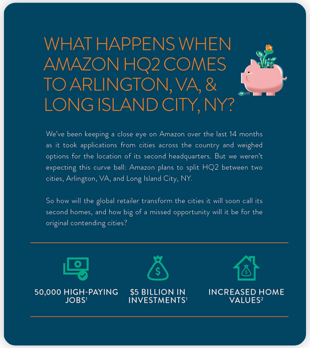
SEE THE WORK

The campaigns, content, and creative that powered the transformation. Our four pillars required constant fuel. Infographics and research gave media and analysts something to talk about. Customer campaigns drove originations. Conference materials opened doors. Here's a look at what we built.



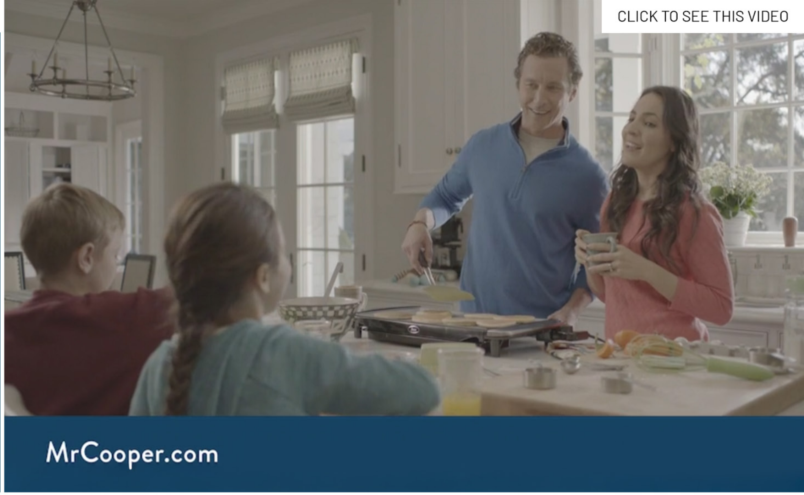


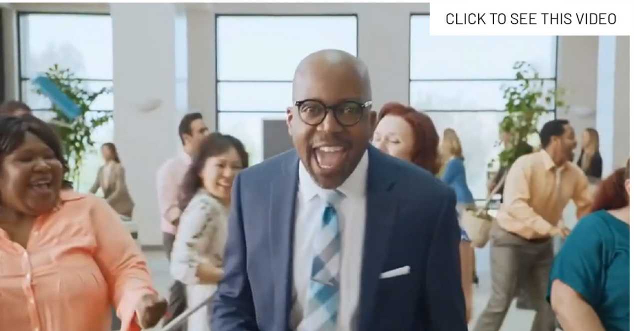




Stories in Motion

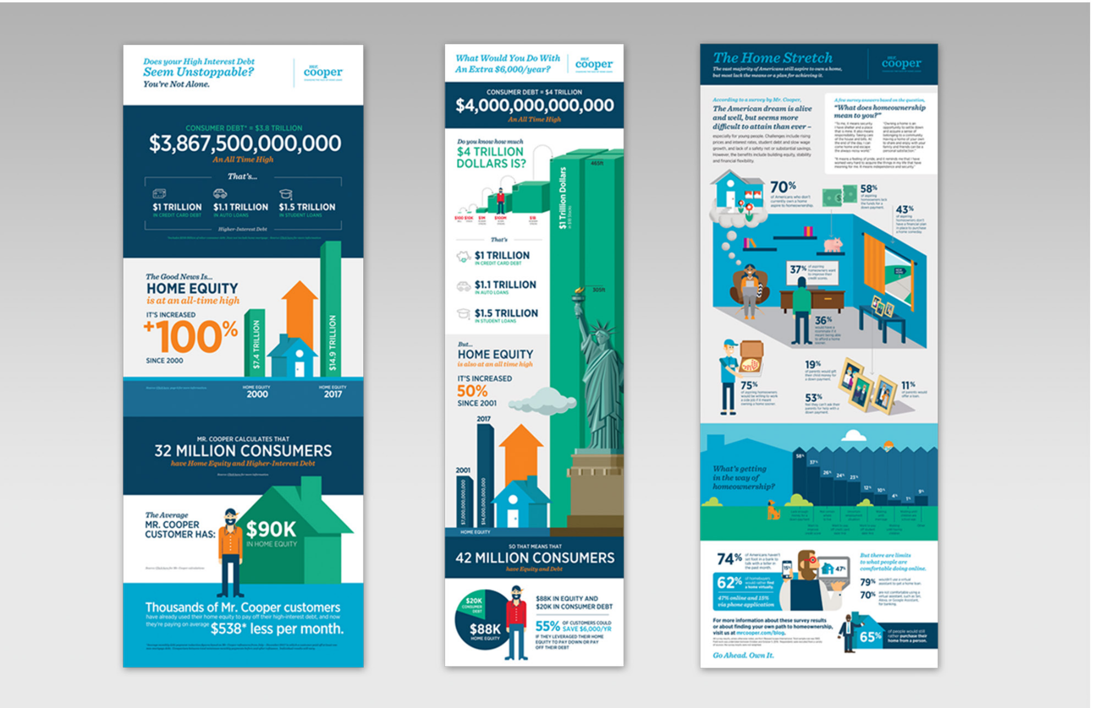
The television commercials that changed an industry and brought the Mr. Cooper brand to life, while building trust with customers.

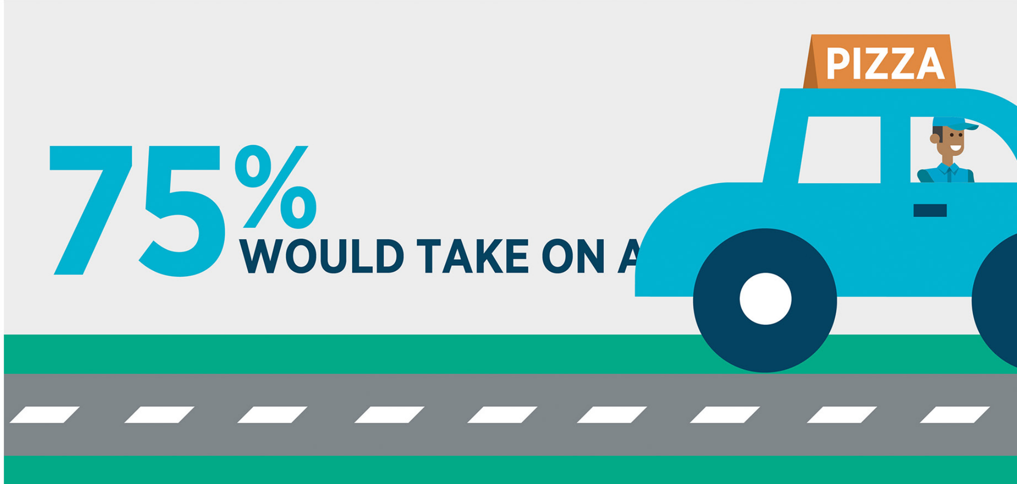




The Works

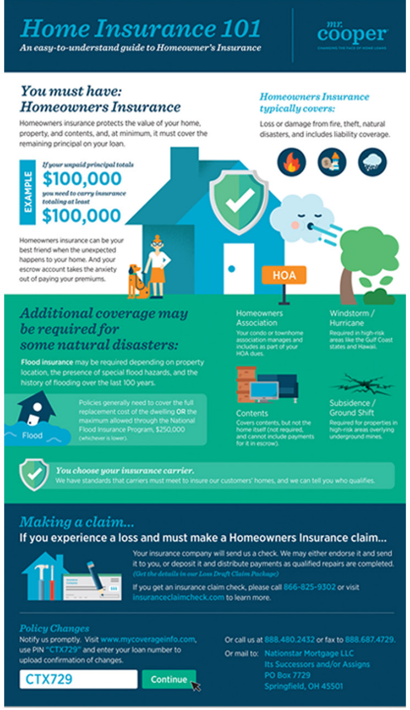
The Mr. Cooper Blog raised the bar for engagement. Bold infographics and explainer videos helped customers understand what mattered the most.

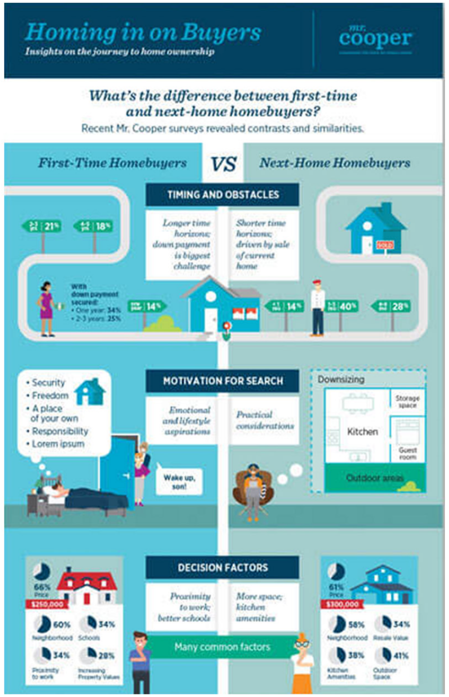


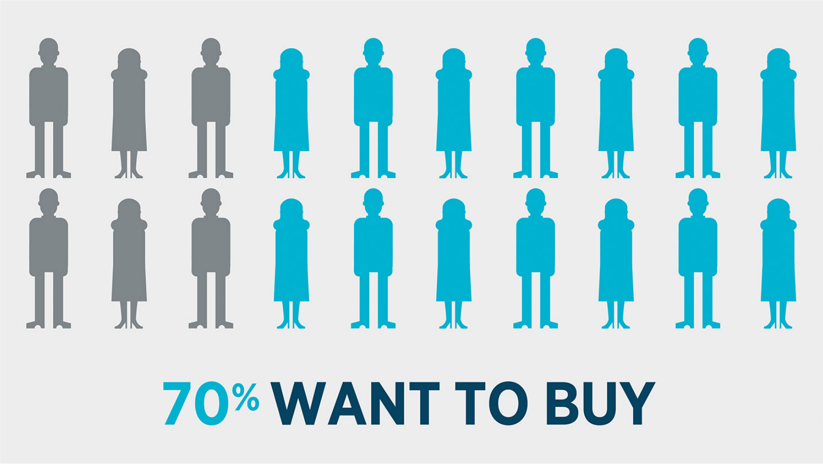


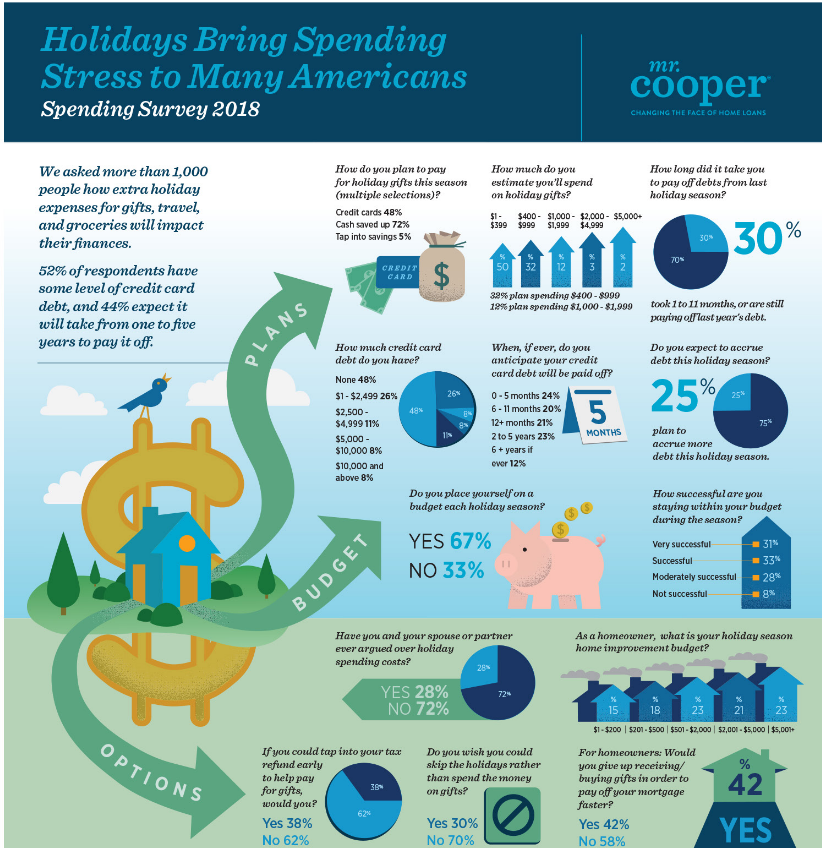
Complexity Made Clear

Research-led storytelling made complex financial ideas easier to grasp, turning dense topics into clear narratives.



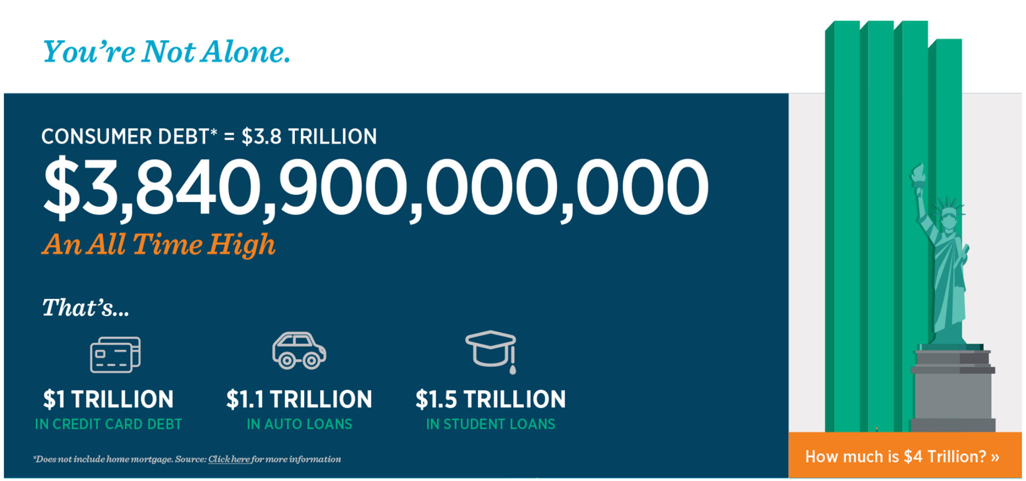


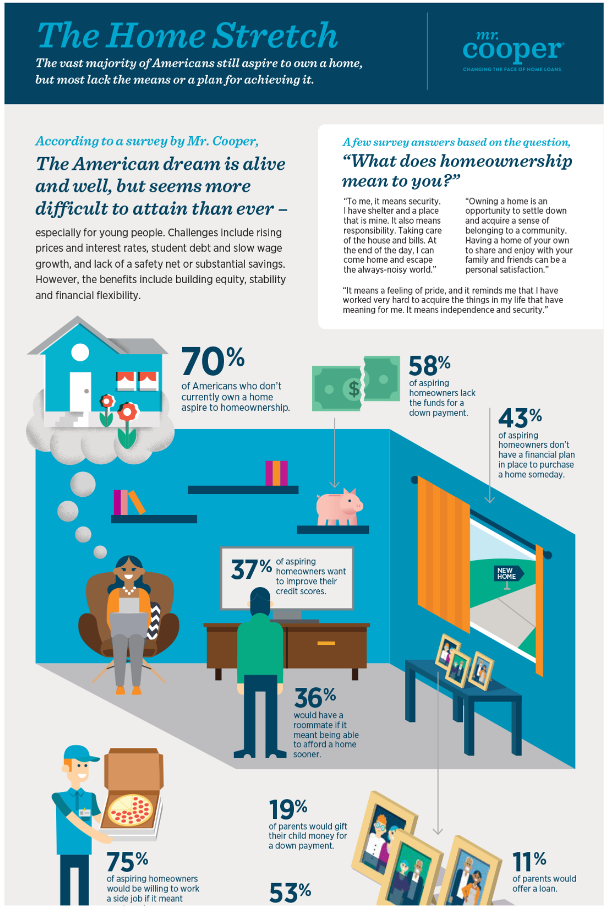


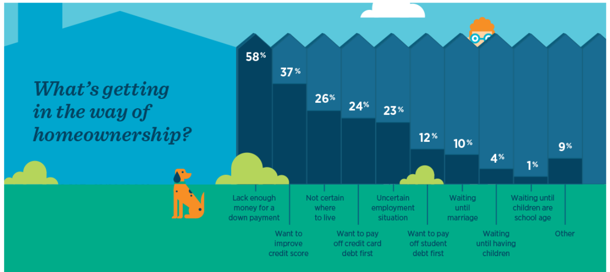


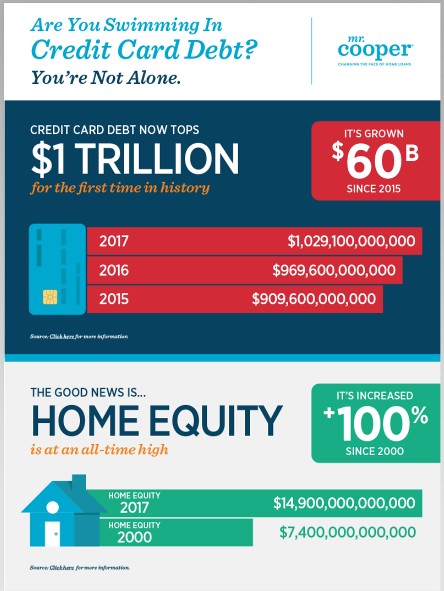
Infographics in Action

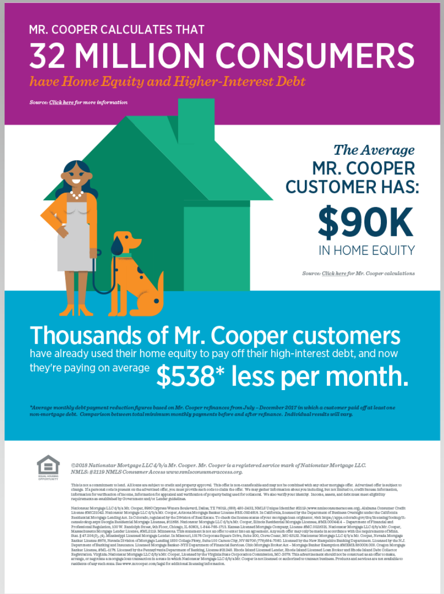
Complex subjects were broken down into clear, engaging visuals. Each infographic focused on understanding and trust.

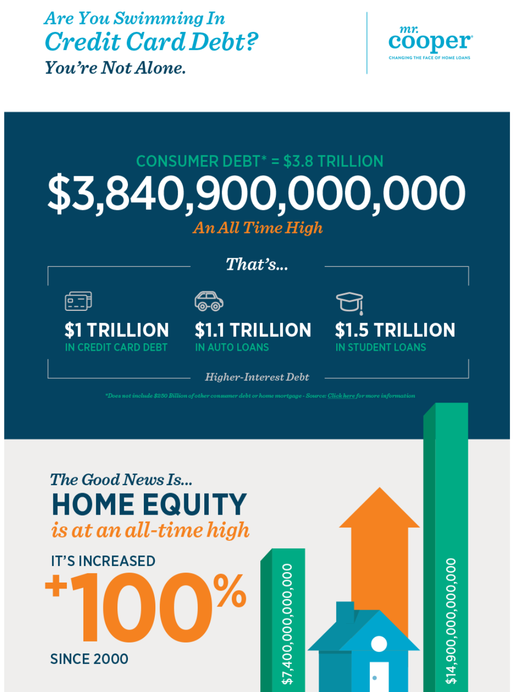






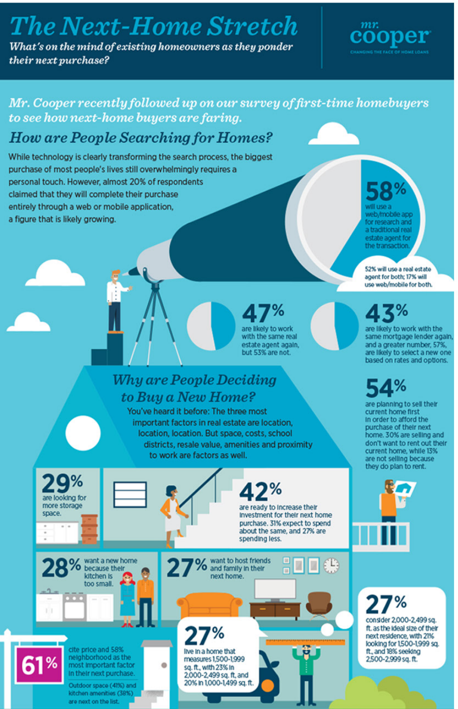


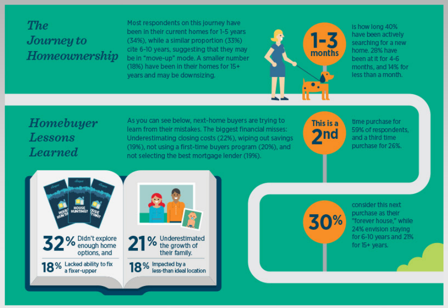


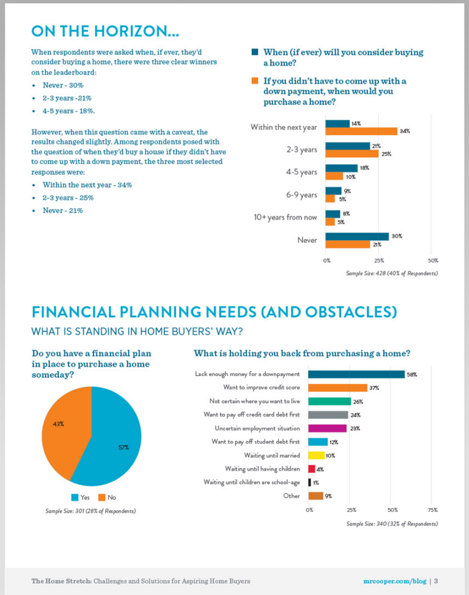


From Data to Understanding

We took dense, unwieldy numbers and turned them into clean graphics that told a story people could actually follow and use.






ON THE HORIZON...

When respondents were asked when, if ever, they'd consider buying a home, there were three clear winners on the leaderboard:

- Never - 30%
- 2-3 years - 21%
- 4-5 years - 18%

However, when this question came with a caveat, the results changed slightly. Among respondents posed with the question of when they'd buy a house if they didn't have to come up with a down payment, the three most selected responses were:

- Within the next year - 34%
- 2-3 years - 25%
- Never - 21%

When (if ever) will you consider buying a home?

If you didn't have to come up with a down payment, when would you purchase a home?

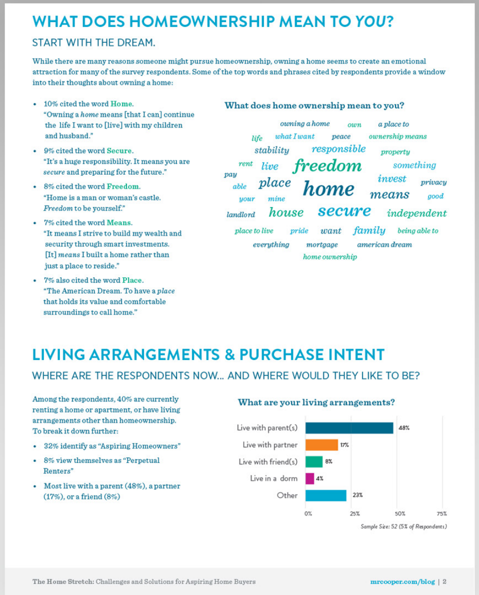
FINANCIAL PLANNING NEEDS (AND OBSTACLES)

WHAT IS STANDING IN HOME BUYERS' WAY?

Do you have a financial plan in place to purchase a home someday?

What is holding you back from purchasing a home?

The Home Stretch: Challenges and Solutions for Aspiring Home Buyers mrcooper.com/blog | 3


WHAT DOES HOMEOWNERSHIP MEAN TO YOU?

START WITH THE DREAM.

While there are many reasons someone might pursue homeownership, owning a home seems to create an emotional attraction for many of the survey respondents. Some of the top words and phrases cited by respondents provide a window into their thoughts about owning a home:

- 10% cited the word Home. "Owning a home means [that I can] continue the life I want to [live] with my children and husband."
- 9% cited the word Secure. "It's a huge responsibility. It means you are secure and preparing for the future."
- 8% cited the word Freedom. "Home is a man or woman's castle. Freedom to be yourself."
- 7% cited the word Means. "It means I strive to build my wealth and security through smart investments. [It] means I built a home rather than just a place to reside."
- 7% also cited the word Place. "The American Dream. To have a place that holds its value and comfortable surroundings to call home."

What does home ownership mean to you?

LIVING ARRANGEMENTS & PURCHASE INTENT

WHERE ARE THE RESPONDENTS NOW... AND WHERE WOULD THEY LIKE TO BE?

Among the respondents, 40% are currently renting a home or apartment, or have living arrangements other than homeownership. To break it down further:

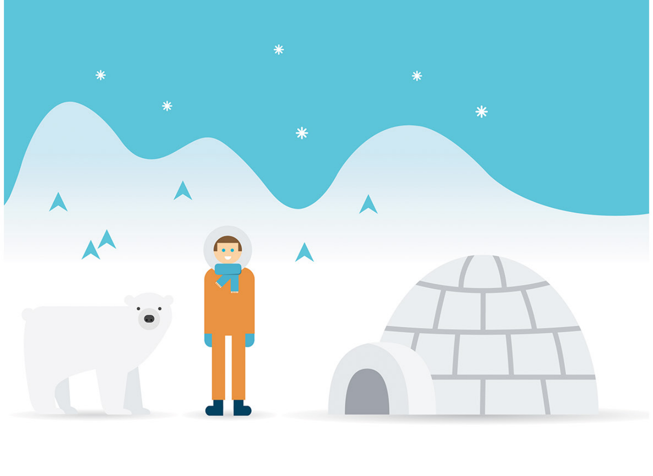
- 32% identify as "Aspiring Homeowners"
- 8% view themselves as "Perpetual Renters"
- Most live with a parent (48%), a partner (17%), or a friend (8%)

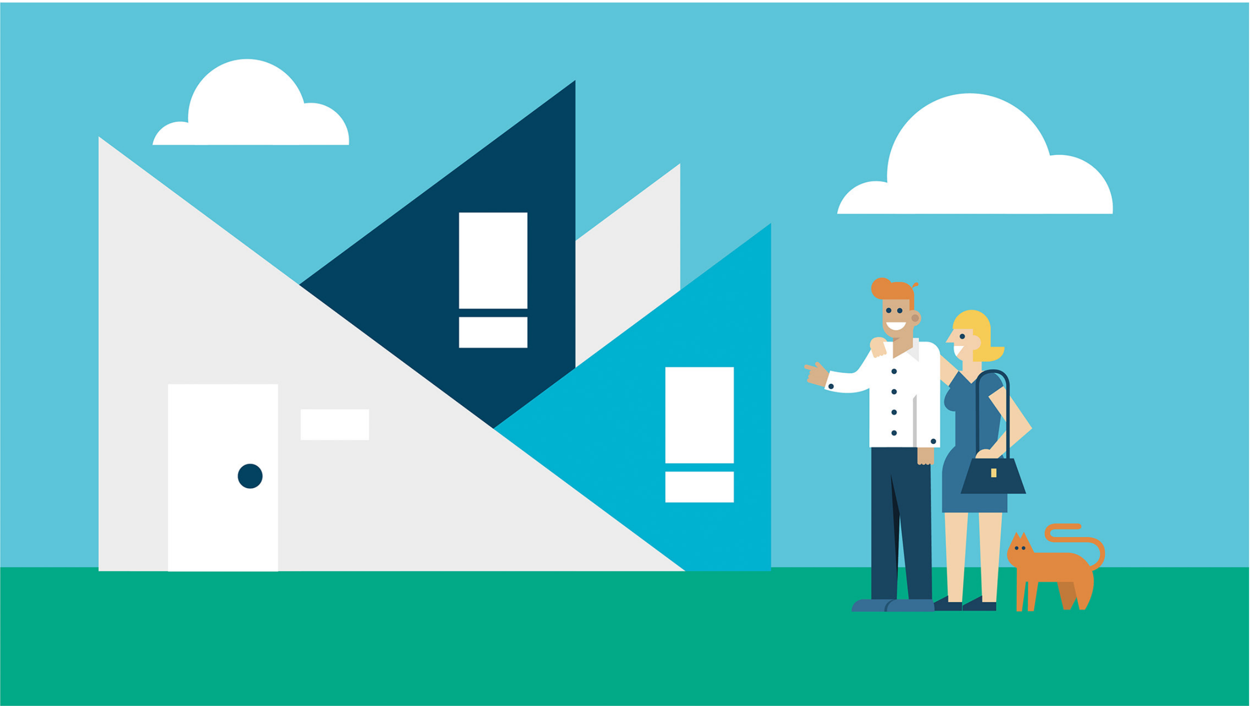
What are your living arrangements?

The Home Stretch: Challenges and Solutions for Aspiring Home Buyers mrcooper.com/blog | 2

Illustration That Scales

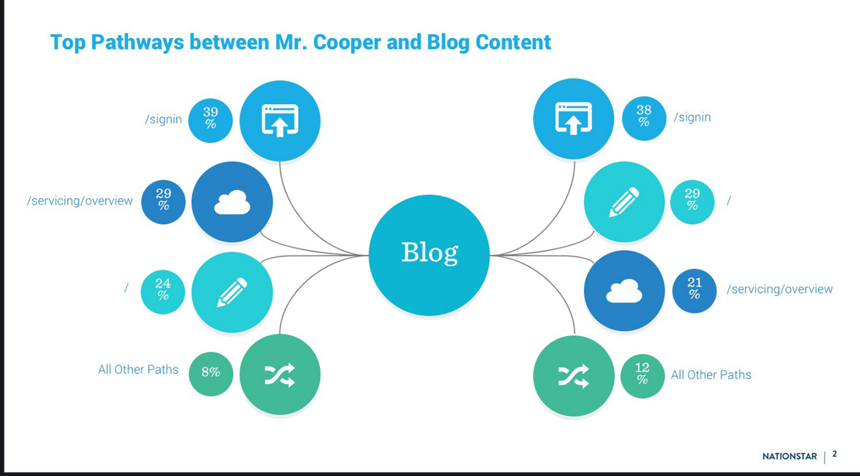
Illustrations were designed to scale smoothly across infographics, guides, and other content while staying visually consistent.

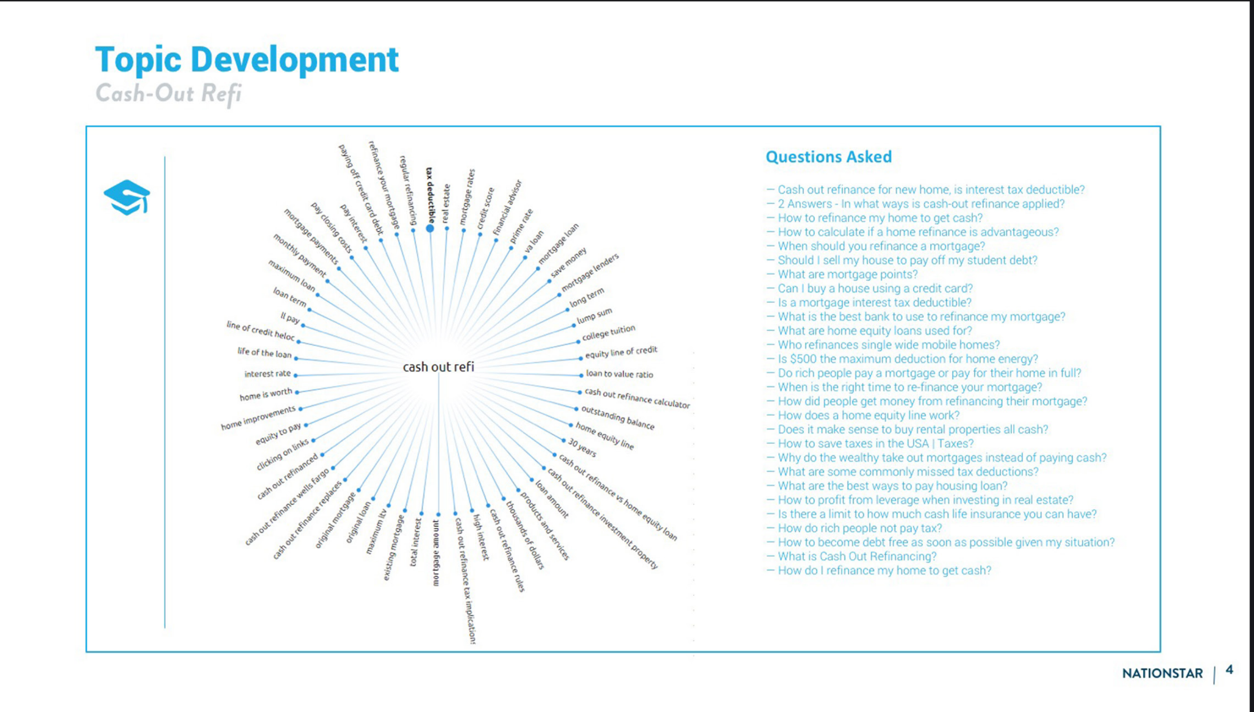


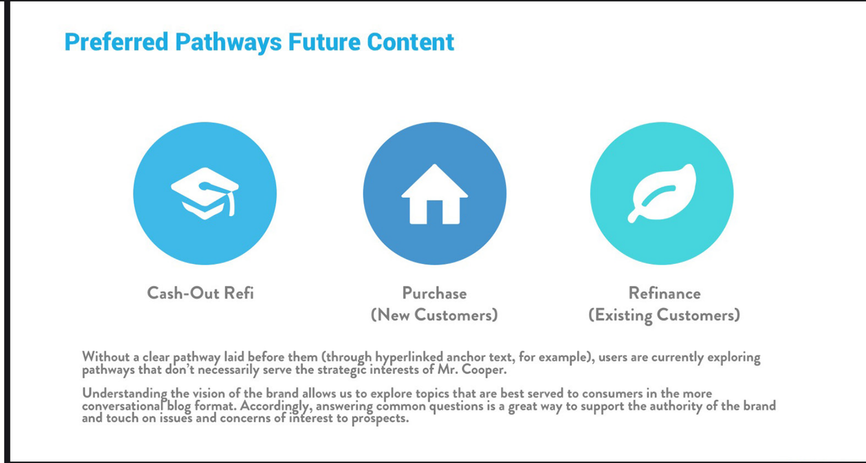


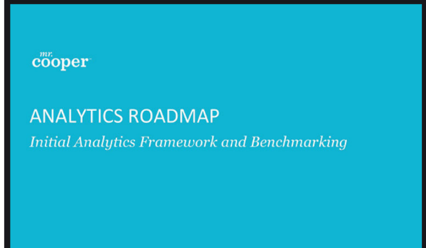
Strategy Meets Science

Content strategy and analytics frameworks worked together, measuring what mattered to drive originations growth.









THE EXIT

$9.4 Billion. Rocket Mortgage Comes Calling.

In 2020, Rocket Companies acquired Mr. Cooper's originations platform.

They didn't buy a servicer trying to originate. They bought a marketing-driven originations machine that had proven it

- **Scale volume without sacrificing margin**
- **Recapture customers at rates competitors couldn't touch**
- **Maintain Wall Street credibility through rate cycles**
- **Build a brand customers actually trusted**

> **The playbook worked. The exit proved it.**