

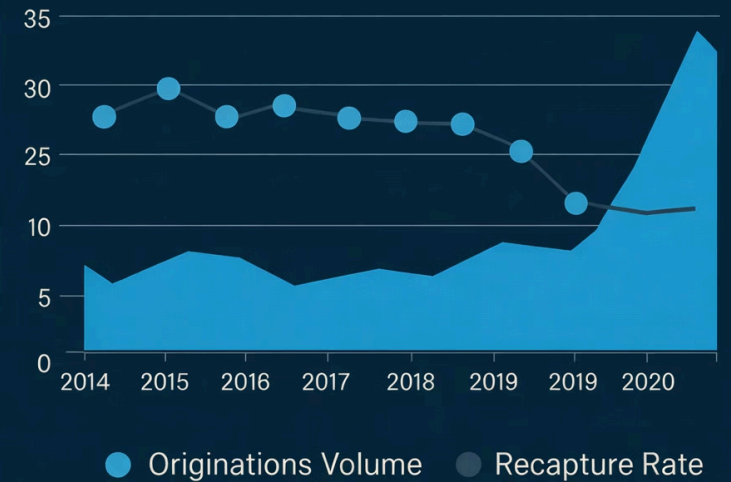


The \$9 Billion Playbook

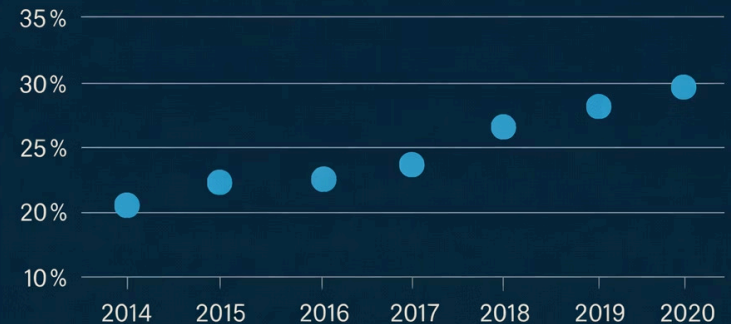
How We Transformed Nationstar into Mr. Cooper And Caught Rocket Mortgage's Full, Undivided Attention

The Marketing Engine Behind One of Mortgage's Greatest Turnarounds

QUARTERLY ORIGINATIONS VOLUME & RECAPTURE RATE (2014-2020)



RECAPTURE RATE





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

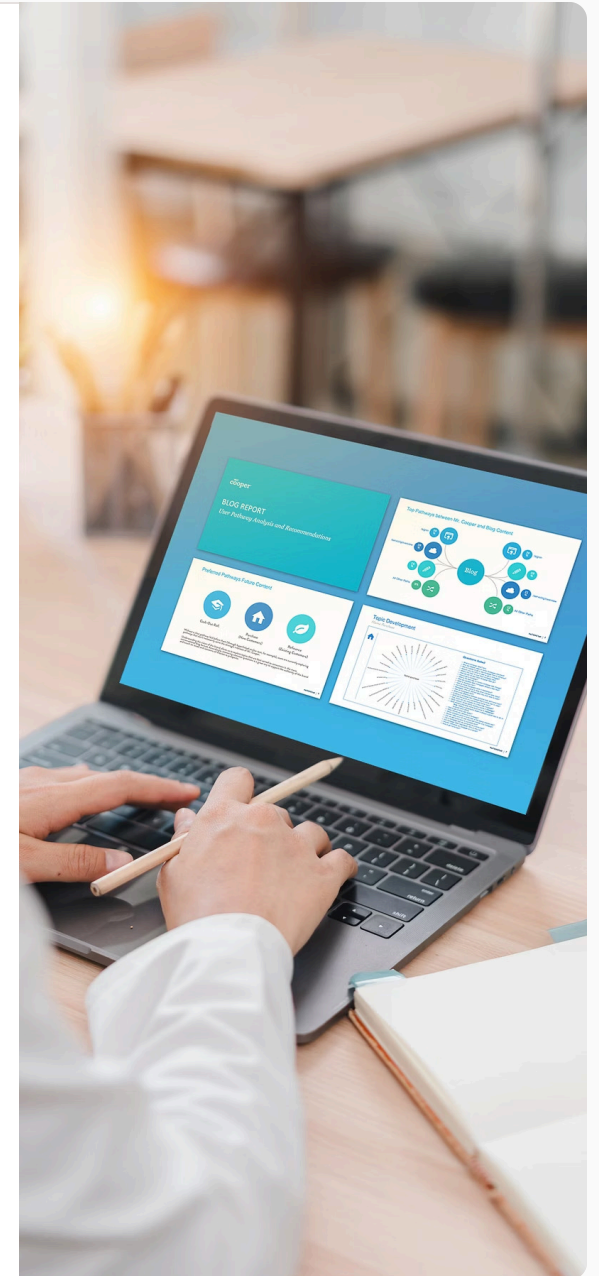
Public companies live and die by analyst sentiment. We made sure every major analyst covering NSM had consistent, compelling reasons to believe.

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

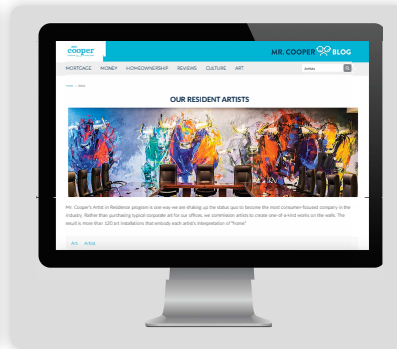
against public-company expectations

Brand transformed

from Nationstar → Mr. Cooper

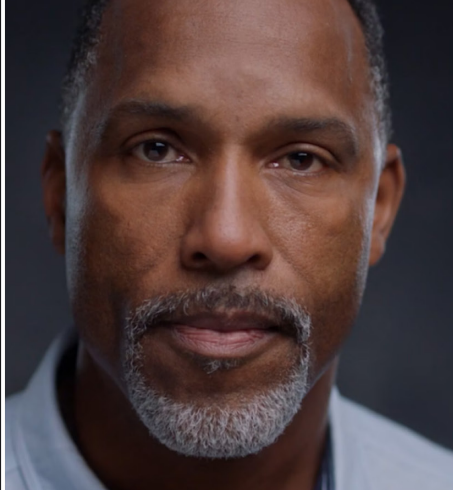
SEE THE WORK

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.



IN DEBT

\$25,155
credit card debt

Actor portrayal of actual customer experience. Your results will vary and you may not have similar results. Payment reduction comparisons between total minimum debt monthly payments before and after refinancing.

[CLICK TO SEE THIS VIDEO](#)



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MrCooper.com

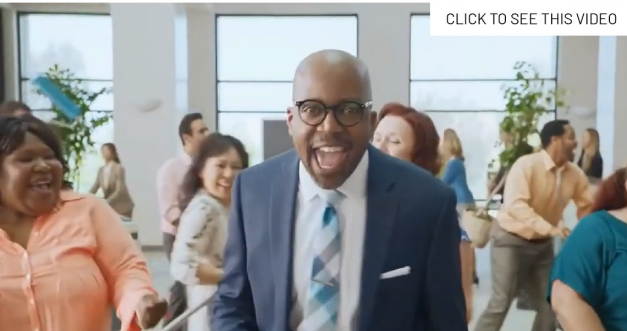


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IN DEBT

\$20,151
credit card debt

Actor portrayal of actual customer experience. Your results will vary and you may not have similar results. Payment reduction comparisons between total minimum debt monthly payments before and after refinancing.



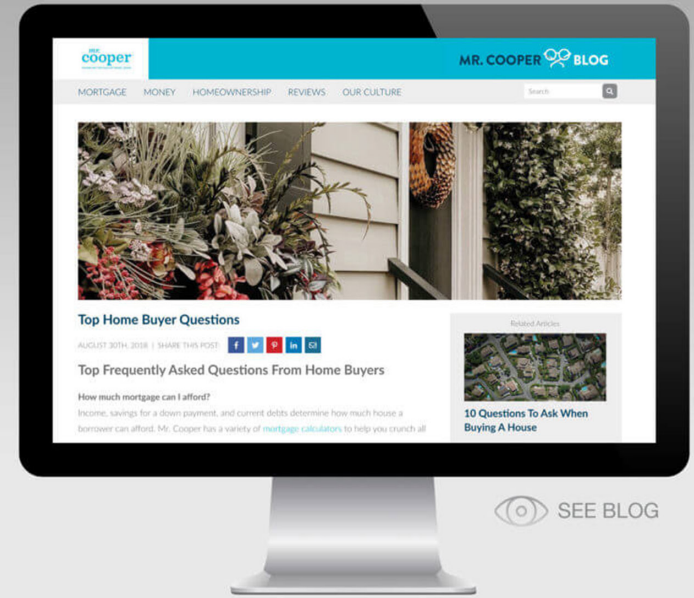
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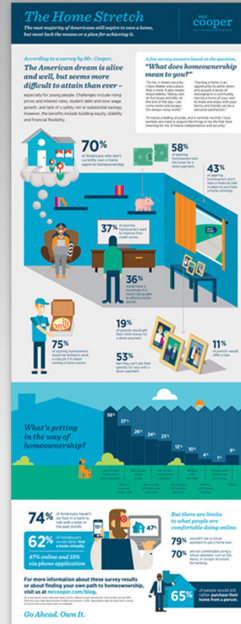
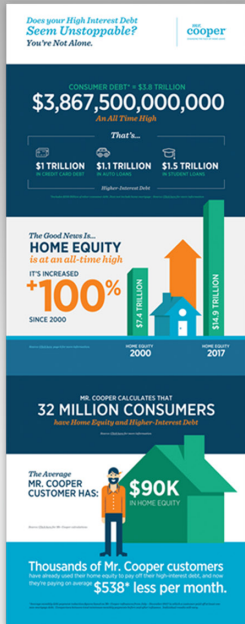
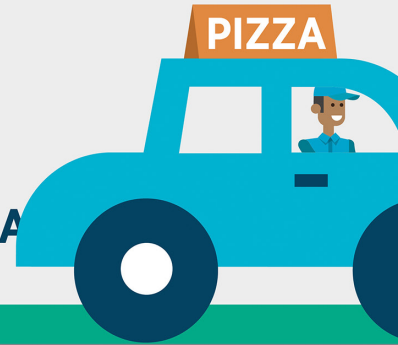
The Works

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



SEE BLOG

75% WOULD TAKE ON A



Complexity Made Clear

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

Home Insurance

An easy-to-understand guide to Homeowner's Insurance

mr. cooper

You must have: Homeowners Insurance

Homeowners insurance protects the value of your home, property, and contents, and, at minimum, it must cover the remaining principal on your loan.

Homeowners Insurance typically covers:

Loss or damage from fire, theft, natural disasters, and includes liability coverage.

EXAMPLE
If your unpaid principal totals \$100,000, you need to carry insurance totaling at least \$100,000.

Homeowners insurance can be your best friend when the unexpected happens to your home. And your escrow account takes the anxiety out of paying your premiums.

Additional coverage may be required for some natural disasters:

Flood Insurance may be required depending on property location, the presence of special flood hazards, and the history of flooding over the last 100 years.

Policies generally need to cover the full replacement cost of the dwelling OR the maximum allowed through the National Flood Insurance Program, \$250,000 (whichever is lower).

Homeowners Association

Your condo or townhome association insurance policy includes at least 1% of your HOA dues.

Windstorm / Hurricane Required in high-risk areas like the Gulf Coast states and Hawaii.

Subsidence / Ground Shift Required for properties in high-risk areas and/or underground mines.

Contents Covers contents, but not the home itself (see Flood Insurance for more details). Excludes items like jewelry and art.

You choose your insurance carrier.

We have standards that carriers must meet to insure our customers' homes, and we can tell you who qualifies.

Making a claim...

If you experience a loss and must make a Homeowners Insurance claim...

Your insurance company will send you a check. We may either endorse it and send it to you, or deposit it and distribute payments as qualified repairs are completed.

If you get an insurance claim check, please call 866-825-9302 or visit insuranceclaimcheck.com to learn more.

Policy Changes

Notify us promptly. Visit www.mrcooperinfo.com, use PIN "CTX729" and enter your loan number to upload confirmation of changes.

Or call us at 888-480-2432 or fax to 888-687-4729.

Or mail to: National Mortgage LLC, Its Successors and/or Assigns, PO Box 1720, Springfield, OH 45501.

CTX729

Continue

HIGH EQ

Great for your wallet.



Holidays Bring Spending Stress to Many Americans

Spending Survey 2018

mr. cooper
CHANGING THE FACE OF HOME LOANS

We asked more than 1,000 people how extra holiday expenses for gifts, travel, and groceries will impact their finances.

52% of respondents have some level of credit card debt, and 44% expect it will take from one to five years to pay it off.

How do you plan to pay for holiday gifts this season (multiple selections)?

Credit cards 48%
Cash saved up 72%
Tap into savings 5%

How much do you estimate you'll spend on holiday gifts?

\$1-\$399 50%
\$400-\$999 32%
\$1,000-\$1,999 12%
\$2,000-\$4,999 3%
\$5,000+ 2%

How long did it take you to pay off debts from last holiday season?

30% took 1 to 11 months, or are still paying off last year's debt.

How much credit card debt do you have?

None 48%
\$1-\$2,499 26%
\$2,500-\$4,999 11%
\$5,000-\$10,000 8%
\$10,000 and above 8%

When, if ever, do you anticipate your credit card debt will be paid off?

0-5 months 24%
6-11 months 26%
12 months 21%
2 to 5 years 23%
6+ years if ever 12%

Do you expect to accrue debt this holiday season?

25% plan to accrue more debt this holiday season.

Do you place yourself on a budget each holiday season?

YES 67%
NO 33%

How successful are you staying within your budget during the season?

Very successful 31%
Successful 33%
Moderately successful 28%
Not successful 6%

Have you and your spouse or partner ever argued over holiday spending costs?

YES 28%
NO 72%

As a homeowner, what is your holiday season home improvement budget?

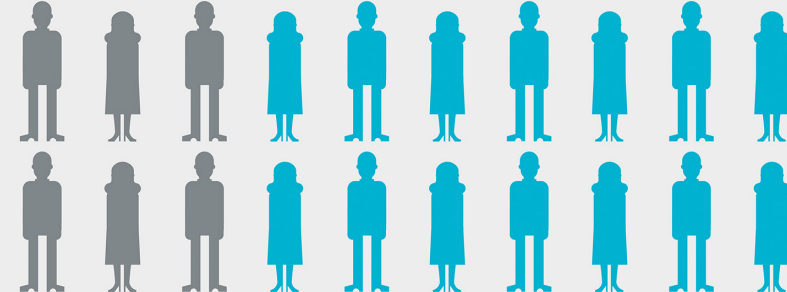
\$1-\$200 15%
\$201-\$500 18%
\$501-\$1,000 23%
\$1,001-\$2,000 21%
\$2,001-\$5,000 23%

If you could tap into your tax refund early to help pay for gifts, would you?

YES 38%
NO 62%

For homeowners: Would you give up receiving/buying gifts in order to pay off your mortgage faster?

YES 42%
NO 58%



70% WANT TO BUY

Homing in on Buyers

Insights on the journey to home ownership

mr. cooper

What's the difference between first-time and next-home homebuyers?

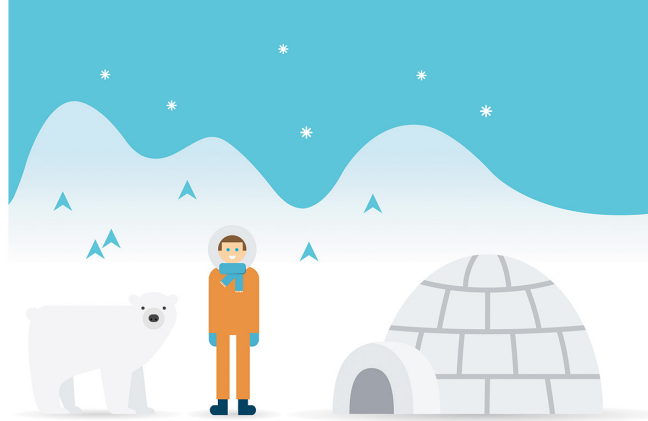
Recent Mr. Cooper surveys revealed contrasts and similarities.

First-Time Homebuyers VS Next-Home Homebuyers



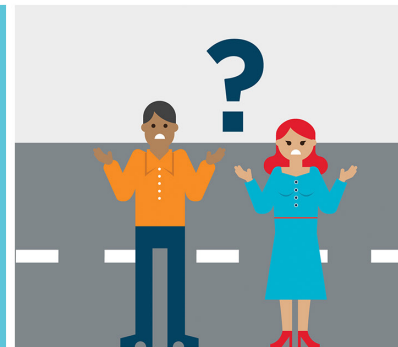
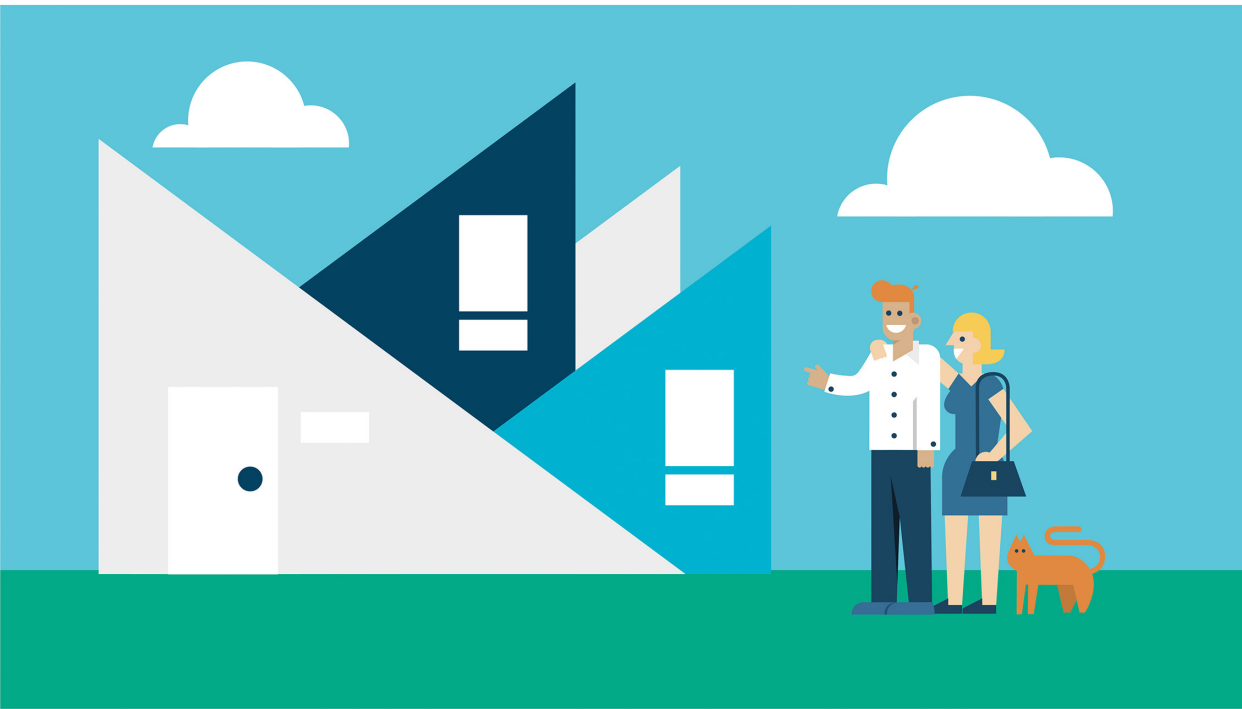
Illustration That Scales

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



58%

**DON'T HAVE A
DOWN PAYMENT**



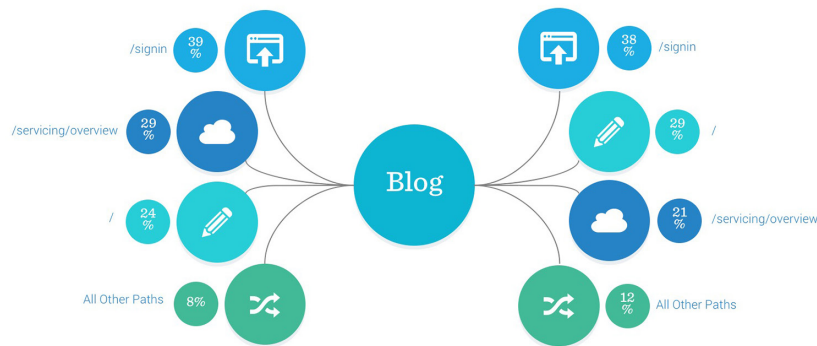
80% WANT TO IMPROVE THEIR CREDIT SCORES



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

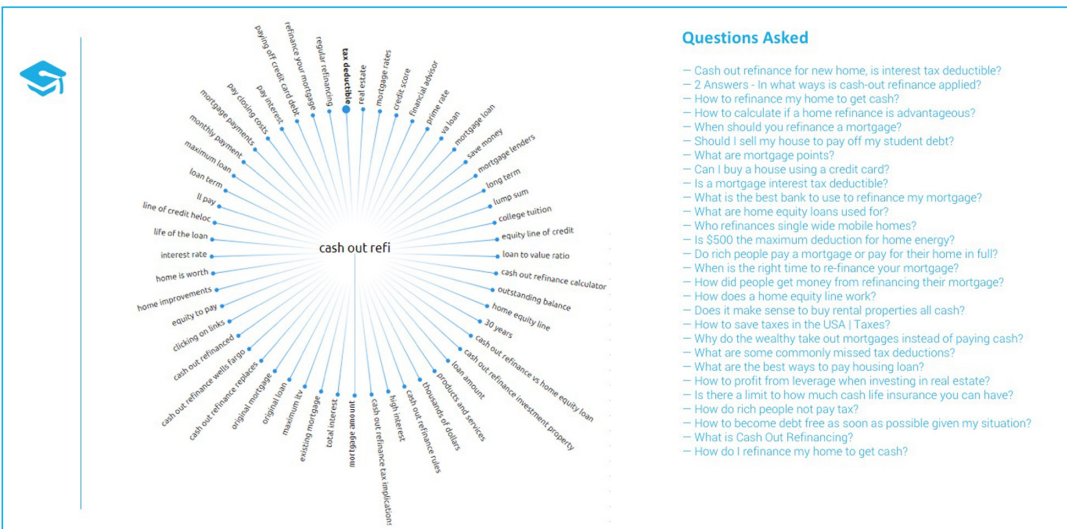
BLOG REPORT

User Pathway Analysis and Recommendations



NATIONSTAR |

Cash-Out Refi

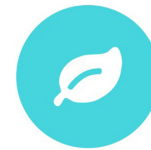


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Preferred Pathways Future Content



Cash-Out Refi

Purchase
(New Customers)

Refinance
(Existing Customers)

Without a clear pathway laid before them (through hyperlinked anchor text, for example), users are currently exploring pathways that don't necessarily serve the strategic interests of Mr. Cooper.

Understanding the vision of the brand allows us to explore topics that are best served to consumers in the more conversational blog format. Accordingly, answering common questions is a great way to support the authority of the brand and touch on issues and concerns of interest to prospects.

MR.
cooper

ANALYTICS ROADMAP



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.