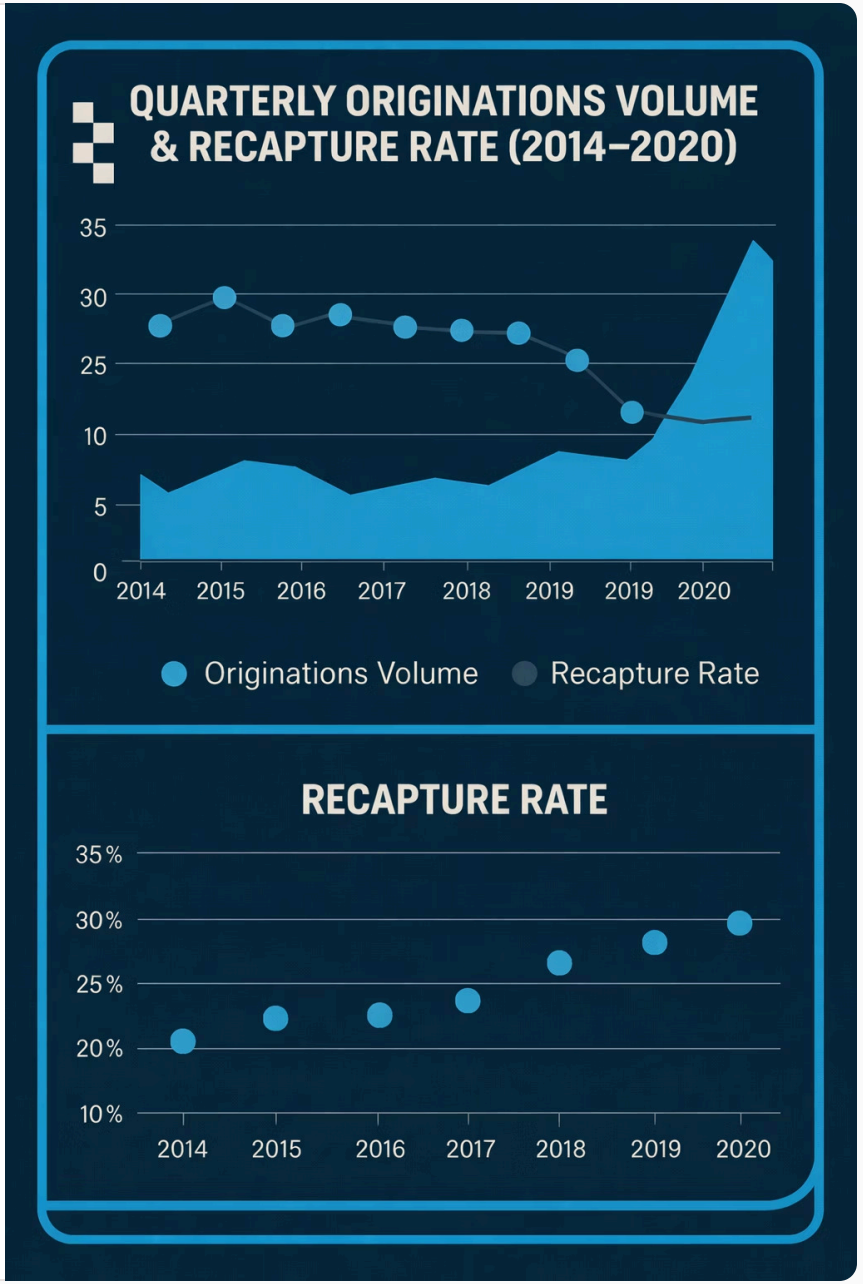
SPRINGBOLT

The $14 Billion Case Study

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: A 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 — 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

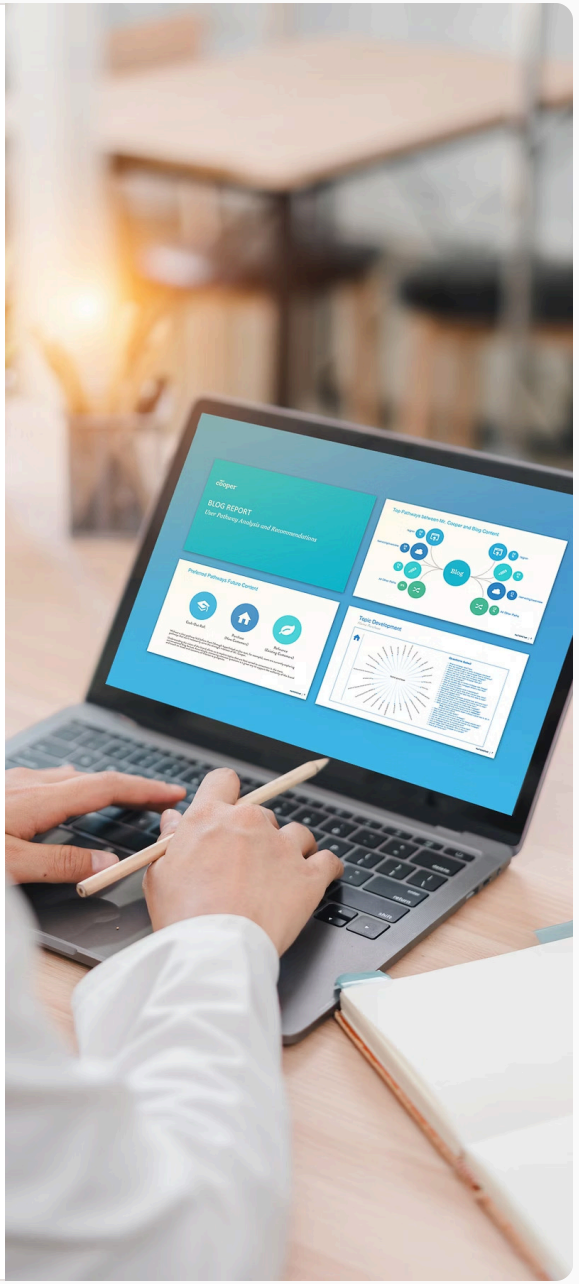
Earning Wall Street’s Trust, Quarter After Quarter

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

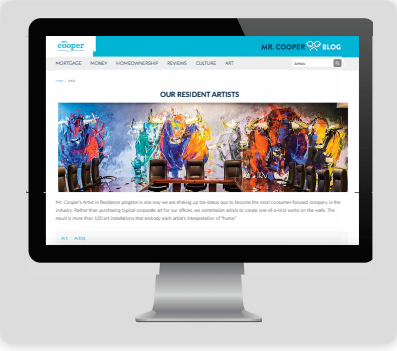
Brand transformed

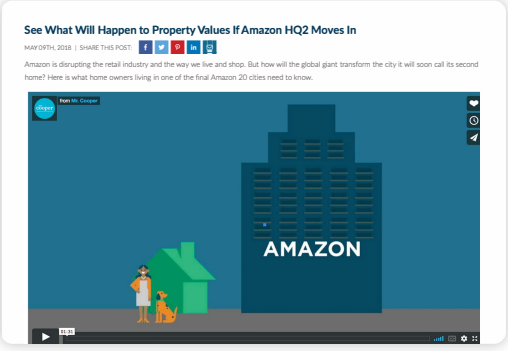
from Nationstar → Mr. Cooper

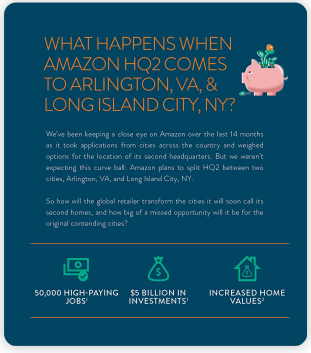
SEE THE WORK

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.



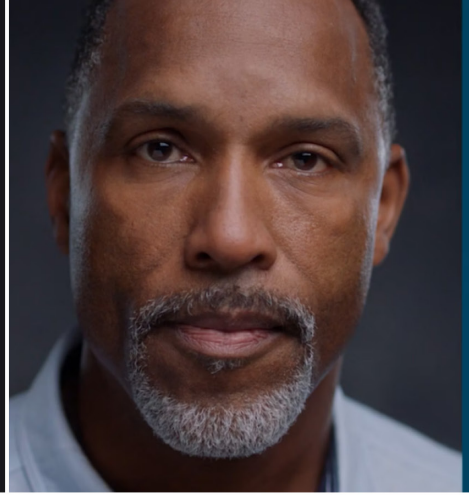


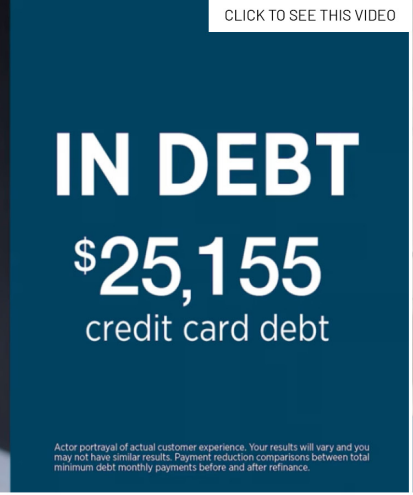


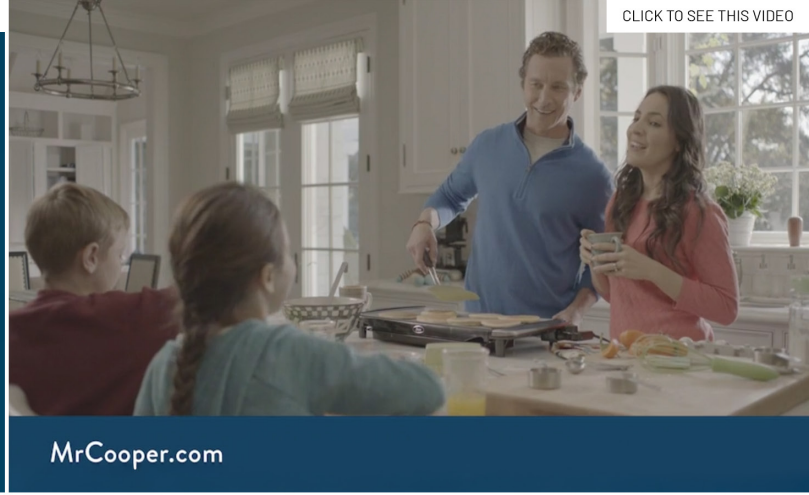


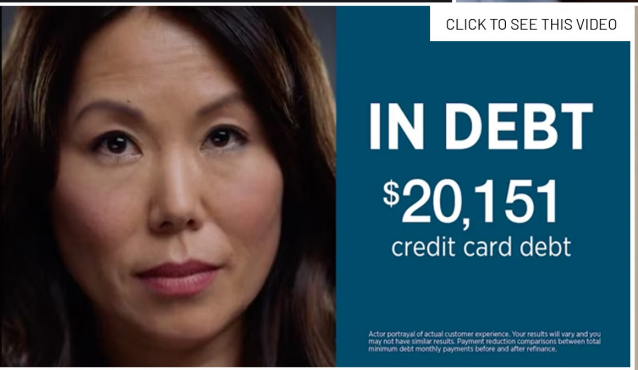
Stories in Motion

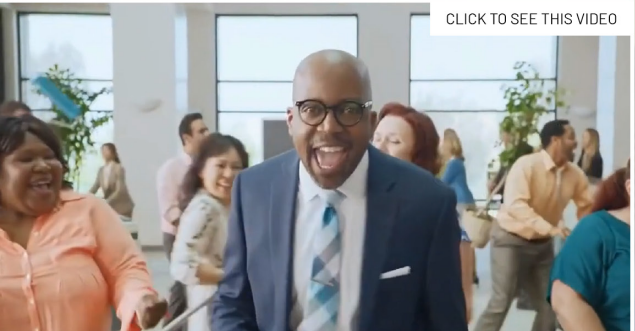
The television commercials that changed an industry and brought the Mr. Cooper brand to life, while building trust with customers.









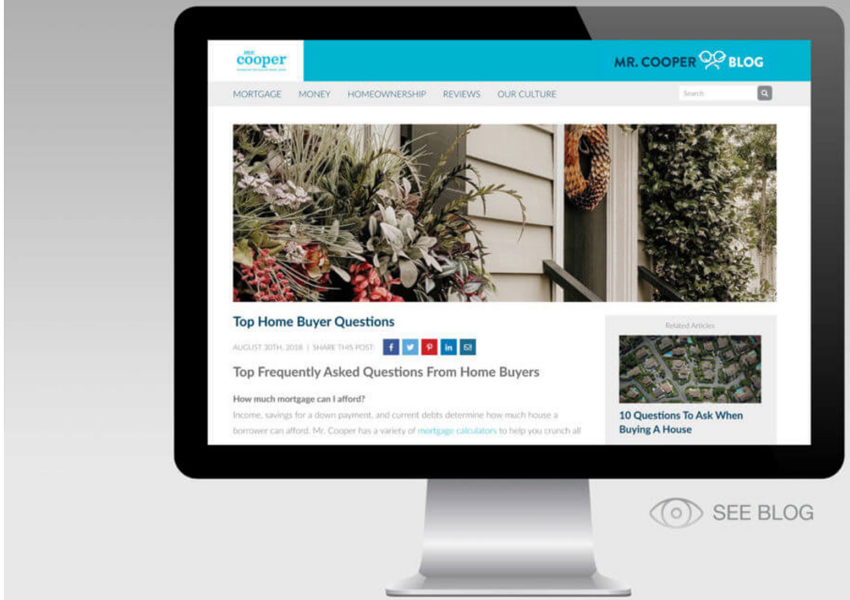


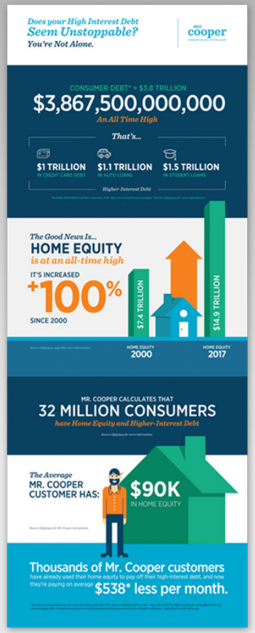


The Works

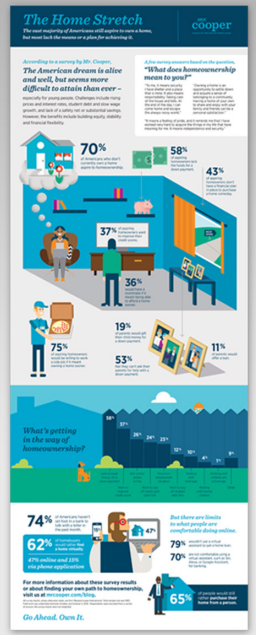
The Mr. Cooper Blog raised the bar for engagement. Bold infographics and explainer videos helped customers understand what mattered the most.

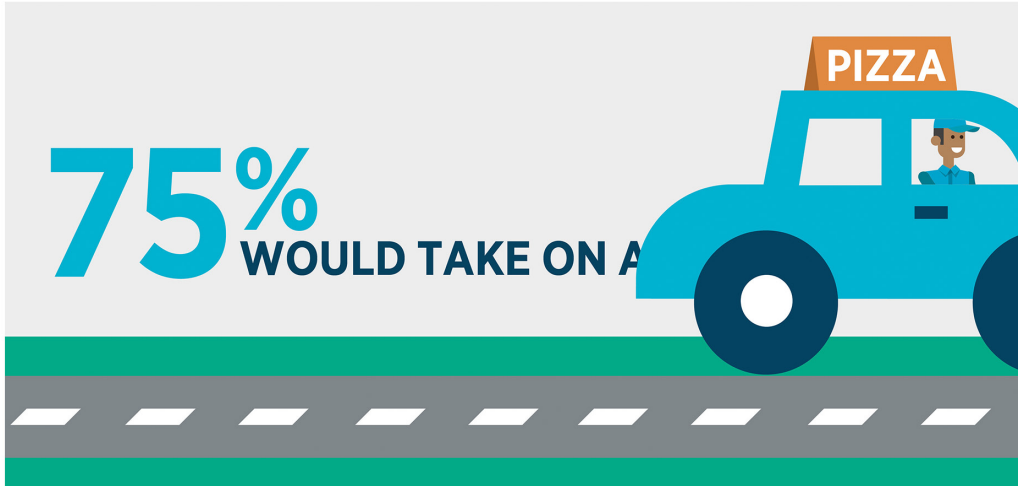






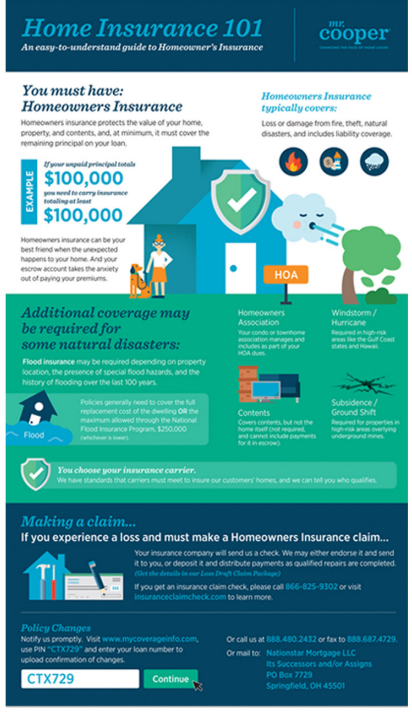






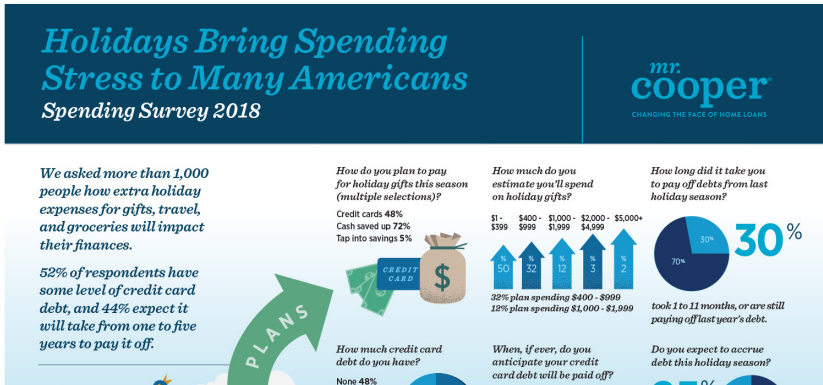
Complexity Made Clear

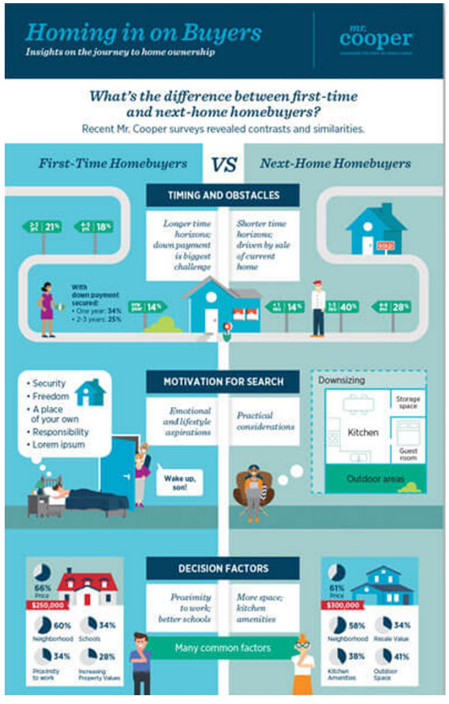
Research-led storytelling made complex financial ideas easier to grasp, turning dense topics into clear narratives.













Infographics in Action

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

You're Not Alone.

CONSUMER DEBT* = $3.8 TRILLION

$3,840,900,000,000

An All Time High

That's...

$1 TRILLION	$1.1 TRILLION	$1.5 TRILLION
IN CREDIT CARD DEBT	IN AUTO LOANS	IN STUDENT LOANS

*Does not include home mortgage. Source: Click here for more information



How much is $4 Trillion? »

The Home Stretch

The vast majority of Americans still aspire to own a home, but most lack the means or a plan for achieving it.

mr. cooper — CHANGING THE FACE OF HOME LOANS

According to a survey by Mr. Cooper,

The American dream is alive and well, but seems more difficult to attain than ever –

especially for young people. Challenges include rising prices and interest rates, student debt and slow wage growth, and lack of a safety net or substantial savings. However, the benefits include building equity, stability and financial flexibility.

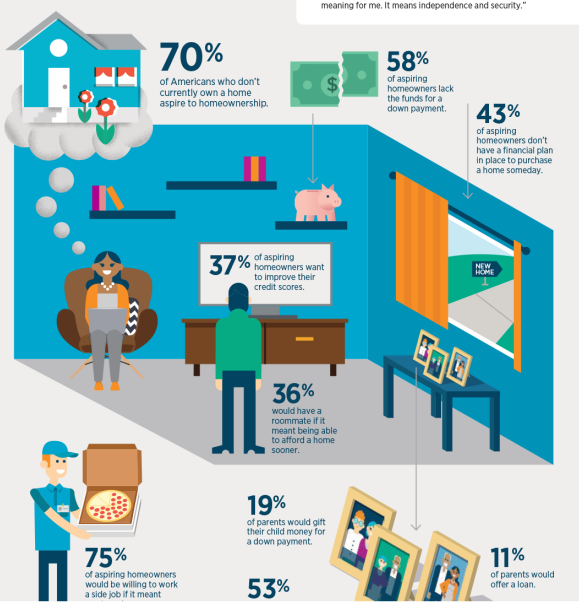
A few survey answers based on the question,

"What does homeownership mean to you?"

"To me, it means security. I have shelter and a place that is mine. It also means responsibility. Taking care of the house and bills. At the end of the day, I can come home and escape the always-noisy world."

"Owning a home is an opportunity to settle down and acquire a sense of belonging to a community. Having a home of your own to share and enjoy with your family and friends can be a personal satisfaction."

"It means a feeling of pride, and it reminds me that I have worked very hard to acquire the things in my life that have meaning for me. It means independence and security."



Are You Swimming In Credit Card Debt?

You're Not Alone.

mr. cooper — CHANGING THE FACE OF HOME LOANS

CREDIT CARD DEBT NOW TOPS

$1 TRILLION

for the first time in history

IT'S GROWN $60B SINCE 2015

2017	$1,029,100,000,000
2016	$969,600,000,000
2015	$909,600,000,000

Source: Click here for more information

THE GOOD NEWS IS...

HOME EQUITY

is at an all-time high

IT'S INCREASED +100% SINCE 2000

HOME EQUITY 2017	$14,900,000,000,000
HOME EQUITY 2000	$7,400,000,000,000

Source: Click here for more information.

MR. COOPER CALCULATES THAT

32 MILLION CONSUMERS

have Home Equity and Higher-Interest Debt

Source: Click here for more information



The Average MR. COOPER CUSTOMER HAS:

$90K

IN HOME EQUITY

Source: Click here for Mr. Cooper calculations

Thousands of Mr. Cooper customers have already used their home equity to pay off their high-interest debt, and now they're paying on average **$538* less per month.**

*Average monthly debt payment reduction figures based on Mr. Cooper refinances from July – December 2017 in which a customer paid off at least one non-mortgage debt. Comparison between total minimum monthly payments before and after refinance. Individual results will vary.

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Are You Swimming In Credit Card Debt?

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Higher-Interest Debt

*Does not include $950 Billion of other consumer debt or home mortgage - Source: Click here for more information

The Good News Is...

HOME EQUITY

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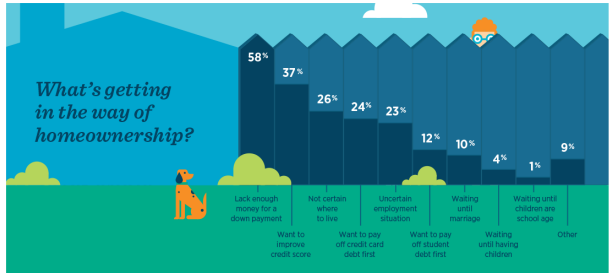
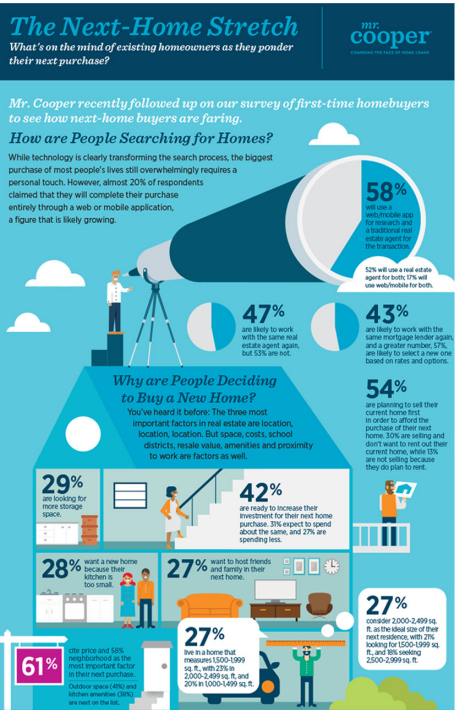
IT'S INCREASED +100% SINCE 2000



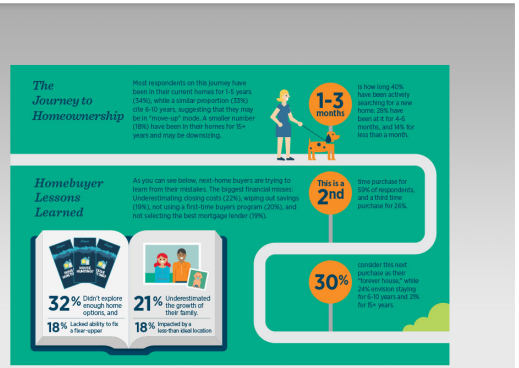


From Data to Understanding

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







The Average
MR. COOPER CUSTOMER HAS:



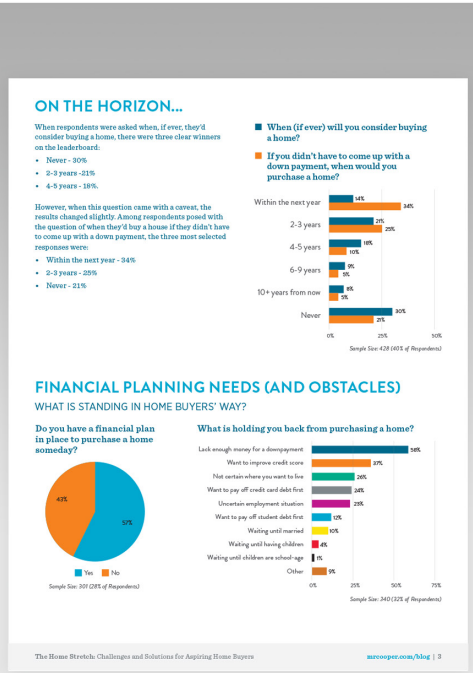
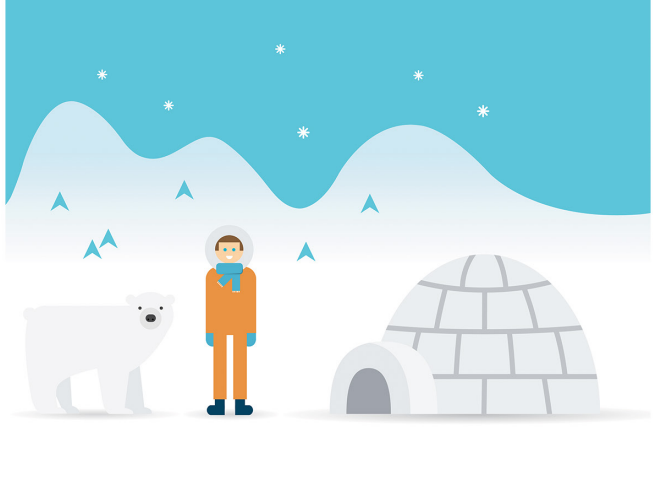




Illustration That Scales

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



Strategy Meets Science

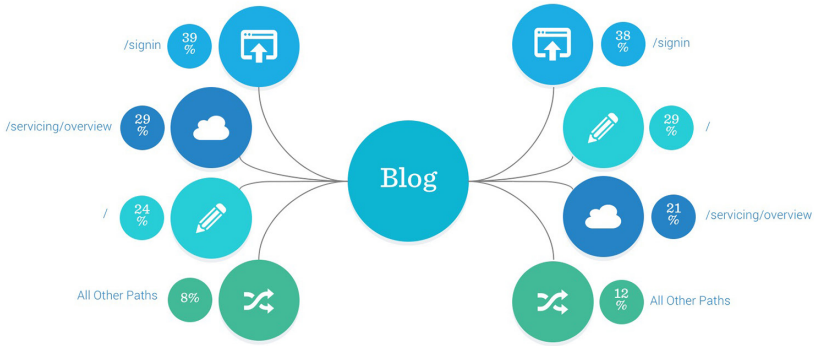
Content strategy and analytics frameworks worked together, measuring what mattered to drive originations growth.

mr. cooper

BLOG REPORT

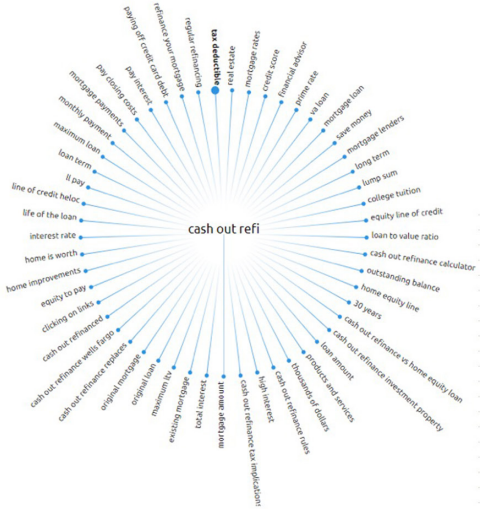
User Pathway Analysis and Recommendations

Top Pathways between Mr. Cooper and Blog Content



Topic Development

Cash-Out Refi



Questions Asked

- Cash out refinance for new home, is interest tax deductible?
- 2 Answers - In what ways is cash-out refinance applied?
- How to refinance my home to get cash?
- How to calculate if a home refinance is advantageous?
- When should you refinance a mortgage?
- Should I sell my house to pay off my student debt?
- What are mortgage points?
- Can I buy a house using a credit card?
- Is a mortgage interest tax deductible?
- What is the best bank to use to refinance my mortgage?
- What are home equity loans used for?
- Who refinances single wide mobile homes?
- Is $500 the maximum deduction for home energy?
- Do rich people pay a mortgage or pay for their home in full?
- When is the right time to re-finance your mortgage?
- How did people get money from refinancing their mortgage?
- How does a home equity line work?
- Does it make sense to buy rental properties all cash?
- How to save taxes in the USA | Taxes?
- Why do the wealthy take out mortgages instead of paying cash?
- What are some commonly missed tax deductions?
- What are the best ways to pay housing loan?
- How to profit from leverage when investing in real estate?
- Is there a limit to how much cash life insurance you can have?
- How do rich people not pay tax?
- How to become debt free as soon as possible given my situation?
- What is Cash Out Refinancing?
- How do I refinance my home to get cash?

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

Initial Analytics Framework and Benchmarking

FRAMEWORK FOR ALIGNING BUSINESS GOALS AND DIGITAL METRICS



THE EXIT

$14 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.**