

Creators Club

Content Pack: March 2026

Theme: "Show Your Expertise"

Educational content and market knowledge authority

Welcome to Your March Content Pack!

January, you shared your story. February, you built human connection. Now it's time to establish yourself as THE mortgage expert your community trusts.

This month is about education - but not boring lectures. You're going to show your expertise through helpful, accessible content that positions you as the go-to resource in your market.

Inside this pack, you'll find prompts designed to help you create **evergreen educational content** - posts that stay relevant year-round and can be saved, shared, and referenced over and over.

Remember: Expertise isn't about showing off. It's about making complex things simple and helping people make confident decisions.

Your Monthly Goals

Foundation Creator	Spotlight Creator	Brand Ambassador
3-4+ posts/month Use 3-4 prompts from this pack Goal: Build credibility	8+ posts/month Use all 8 prompts Goal: Establish authority	12+ posts/month Use all 8 + create 4 originals Goal: Thought leadership

Content Prompts: Show Your Expertise

These prompts help you educate your audience and position yourself as the local mortgage expert.

Prompt 1: The Myth-Buster

Debunk a common mortgage misconception

How to Use

- Choose ONE myth you hear repeatedly

- State the myth, then explain the reality
- Give a real example

Instagram Example

MYTH: You need 20% down to buy a home ❌

REALITY: Most buyers put down 3-10% ✅

Stop waiting to save 20%! Here's what's actually available:

- 3.5% down (FHA)
- 3% down (Conventional)
- 0% down (VA, USDA)

I helped 3 buyers close last month with less than 5% down. The 20% rule is outdated.

Saving for a massive down payment? Let's talk about your real options. 💬

Captions

- Let's bust a mortgage myth I hear all the time...
- Stop believing this myth about homebuying 🙅
- This myth keeps good buyers on the sidelines unnecessarily

Visual Ideas

- **VIDEO:** "Myth vs Reality" format or react to the myth
- Graphic with "MYTH" vs "REALITY" side-by-side
- **CAROUSEL:** Multi-slide breakdown of common myths

Hashtags

#MortgageMythBusting #FirstTimeHomeBuyer #DownPaymentHelp #HomeBuyingTips
#MortgageEducation #[YourCity]RealEstate #CornerstoneCreatorsClub

Note: Replace [YourCity] with your actual city name in all hashtags (e.g., #DallasRealEstate, #AustinRealEstate)

Prompt 2: The Process Breakdown

Explain one step of the mortgage process

How to Use

- Pick ONE step (underwriting, appraisal, closing)
- Break it down into 3-5 simple points
- Address common concerns

Instagram Example

"What happens during underwriting?"

Here's the real deal (not the scary version):

- They verify your income & employment
- They review your credit & debt
- They confirm the property value
- They make sure everything matches your application

It's NOT personal. They're just protecting both you and the lender.

Timeline? Usually 3-7 days once you submit everything.

Questions about the process? Drop them below 🙋

Captions

- Ever wonder what actually happens during [process step]?
- Let me demystify the mortgage process for you...
- Here's what to expect when...

Visual Ideas

- **VIDEO:** Walk through the process step-by-step
- **CAROUSEL:** Each slide = one step
- Simple graphic with numbered steps

Hashtags

#MortgageProcess #HomeBuying101 #FirstTimeHomeBuyer #MortgageTips #RealEstateEducation
#[YourCity]Homes #CornerstoneCreatorsClub

Prompt 3: The "What's the Difference?" Post

Compare two commonly confused mortgage terms

How to Use

- Pick two terms people mix up constantly
- Simple side-by-side comparison
- Explain when each matters

Instagram Example

Pre-QUALIFIED vs Pre-APPROVED - what's the difference?

Pre-Qualified 📄

- Quick estimate based on what you tell me
- No credit check
- Takes 5 minutes
- Good for: Starting your search

Pre-Approved ✅

- Full financial review
- Credit check included

- Takes 1-2 days
- Good for: Making offers

When you're ready to look at homes, get pre-APPROVED. Sellers take you seriously. Realtors prioritize you.

Which one do you need right now?

Captions

- Confused about the difference between these two?
- Let's clear this up once and for all...
- Here's what you actually need to know...

Visual Ideas

- **VIDEO:** Split screen showing both options
- **CAROUSEL:** Slide 1 = Term A, Slide 2 = Term B, Slide 3 = Which to choose
- Side-by-side comparison graphic

Hashtags

#MortgageEducation #HomeBuyingTips #PreApproval #FirstTimeHomeBuyer #RealEstateTips
#[YourCity]RealEstate #CornerstoneCreatorsClub

Prompt 4: The "Here's What You'll Need" Post


Share a practical checklist or resource

How to Use

- Create a simple checklist people can screenshot
- Make it immediately useful
- Focus on ONE specific scenario

Instagram Example

Starting your mortgage application? Here's what to gather:

 Income Docs:

- Last 2 pay stubs
- Last 2 years W-2s
- Last 2 years tax returns (if self-employed)

 Asset Docs:

- Last 2 months bank statements (all accounts)
- Retirement account statements

 Other:

- Photo ID
- Recent credit report (I can pull this for you)

Save this list! It's what 95% of buyers need.

Have questions about your specific situation? DM me.

Captions

- Save this checklist for later 📌
- Here's exactly what you need to get started...
- Make your life easier with this simple list

Visual Ideas

- **CAROUSEL:** Each category on separate slide
- Checklist graphic people can screenshot
- **VIDEO:** Quick walkthrough of each item

Hashtags

#MortgageChecklist #HomeBuyingTips #FirstTimeHomeBuyer #MortgagePrep #RealEstateTips
#[YourCity]Homes #CornerstoneCreatorsClub

Prompt 5: The "What This Really Means" Post

Explain mortgage jargon in plain language

How to Use

- Pick ONE confusing term (DTI, APR, PMI, etc.)
- Define it like you're talking to a friend
- Explain why it matters to THEM

Instagram Example

"DTI" - what is it and why do you care?

DTI = Debt-to-Income Ratio

Translation: How much of your monthly income goes to debt payments.

The math:

$(\text{All monthly debt} \div \text{gross monthly income}) \times 100$

Example:

- Monthly debts: \$2,000 (car, student loans, credit cards)
- Monthly income: \$6,000
- DTI: 33%

Most lenders want to see under 43%.

Why it matters: High DTI = harder to qualify. But there are workarounds.

Got questions about YOUR DTI? Let's calculate it together.

Captions

- Mortgage jargon, translated 🗣️

- What [term] actually means...
- Let's make this simple...

Visual Ideas

- **VIDEO:** Explain while showing the calculation
- **CAROUSEL:** Define it → Show example → Why it matters
- Simple graphic with definition + example

Hashtags

#MortgageTerms #RealEstateTips #HomeBuyingEducation #FirstTimeHomeBuyer
#MortgageMadeSimple #[YourCity]RealEstate #CornerstoneCreatorsClub

Prompt 6: The "Common Mistake" Warning

Share a **pitfall to avoid**

How to Use

- Pick ONE mistake you see repeatedly
- Explain why it's a problem
- Tell them how to avoid it

Instagram Example

Common mistake I see first-time buyers make:

Making big purchases BEFORE closing ❌

Last month, a buyer bought furniture on a new credit card.

Their credit score dropped.

Their rate went up.

Closing almost fell apart.

What NOT to do between pre-approval and closing:

- Open new credit cards
- Finance furniture or appliances
- Change jobs
- Make large deposits without documentation
- Co-sign a loan for anyone

Wait until AFTER you have keys in hand. I promise the couch can wait.

Questions? Drop them below 🙋

Captions

- Please don't make this mistake...
- I see this all the time and it costs buyers...
- Avoid this common pitfall...

Visual Ideas

- **VIDEO:** Tell the story of what happened
- Red "X" graphic showing what NOT to do
- **CAROUSEL:** Each slide = one mistake to avoid

Hashtags

#HomeBuyingMistakes #MortgageTips #FirstTimeHomeBuyer #RealEstateTips #AvoidTheseMistakes
#[YourCity]Homes #CornerstoneCreatorsClub

Prompt 7: The "You Asked, I'm Answering" Post

Answer a real question you get repeatedly

How to Use

- Use actual client questions (anonymized)
- Answer clearly and completely
- Invite more questions

Instagram Example

"Can I buy a house if I have student loans?"

YES. Absolutely.

Here's what actually happens:

Student loans count toward your DTI, but we only use the MONTHLY payment (not the total balance).

Even better:

- Income-driven repayment plans = lower monthly payment = better DTI
- Some programs don't count deferred loans at all
- Student loan debt doesn't disqualify you

I've helped dozens of buyers with \$50K+ in student loans become homeowners.

Your student loans don't have to keep you renting forever.

What other questions should I answer?

Captions

- You asked, I'm answering 🙋
- Great question! Here's the answer...
- I get asked this ALL the time...

Visual Ideas

- **VIDEO:** Screenshot the question, then answer
- Q&A format graphic
- **CAROUSEL:** Question → Answer → Next steps

Hashtags

#MortgageQA #AskALoanOfficer #HomeBuyingQuestions #FirstTimeHomeBuyer #StudentLoans
#[YourCity]RealEstate #CornerstoneCreatorsClub

Prompt 8: The "Here's How I Help" Post


Explain your unique approach or value


How to Use

- Share what makes your process different
- Focus on HOW you help, not just what you do
- Make it about them, not you

Instagram Example


My approach to first-time buyers:

 We start with a 30-min call (not a sales pitch - actual education)

 I show you real numbers for YOUR situation

- You get pre-approved in 24 hours

 I'm available 7 days/week during your search

 We close in 25-30 days (not 45-60)

Why I do it this way:

Because buying your first home shouldn't feel confusing or scary.

My job isn't to push you into a loan. It's to make sure you understand your options and feel confident in your decision.

First-time buyer with questions? Let's talk.

Captions

- Here's how I work with first-time buyers...
- My process is a little different...
- What sets my approach apart...

Visual Ideas

- **VIDEO:** Walk through your process
- **CAROUSEL:** Each step of your approach
- Simple graphic outlining your process

Hashtags

#LoanOfficerLife #HowIHelp #FirstTimeHomeBuyer #MortgageProcess #[YourCity]Lender #WorkWithMe
#CornerstoneCreatorsClub

Quick Start Guide

Step 1: Choose Your Prompts

- **Foundation Creators:** Pick 3-4 prompts that feel most natural
- **Spotlight Creators:** Use all 8 prompts throughout the month
- **Brand Ambassadors:** Use all 8 + create 4 original educational posts

Step 2: Write Your Posts

- Read the prompt and example
- Replace with YOUR expertise and local insights
- Keep it conversational - you're teaching, not lecturing
- **Don't script it. Talk like you would to a buyer.**
- **Aim for video length to be between 60-90 seconds.**
- **Stick to one myth/explanation per video.**
- Check for compliance (NMLS number, no rate guarantees)

Step 3: Add Visuals

- Video first! Educational content works great on video
- **Carousels work exceptionally well for educational content** - multi-slide breakdowns on Instagram/LinkedIn
- Use graphics to illustrate complex concepts
- Canva (free) works great for educational graphics and carousels

Step 4: Include Hashtags

- Copy the hashtag set for your platform
- Add 2-3 location-specific tags (your city, county, state)
- Place hashtags at the end of your post

Step 5: Post & Engage

- Hit publish!
- Respond to ALL questions within 24 hours
- Track which educational topics get the most questions

Pro Tips for Success

Track What Resonates

Use the Performance Tracking Template to note which educational topics generate the most questions. Those are the topics to expand on.

Batch Your Content

Pick one day, create 4-5 posts at once. It's more efficient than creating content daily.

Your Next Steps

This Week

1. Choose 2-3 prompts from this pack and write your responses

First Week of March

2. Publish your first educational post (start with Myth-Buster or What's the Difference)

Second Week of March

3. Attend the March Creator Lab session (link will be shared in Creator's Lounge)

Throughout March

4. Post according to your level requirements
5. Respond to questions and track what resonates
6. Tag marketing in posts for corporate resharing consideration

You've Got This!

January, you shared your why. February, you showed your heart. Now March is where you establish your expertise.

Educational content positions you as the trusted advisor your community turns to. Not the salesperson they avoid - the expert they seek out.

The best part? This content works for you forever. Create it once, and it becomes a resource library that attracts and educates potential clients 24/7.

Your expertise matters. Your community needs what you know. This month, show them why you're THE mortgage expert they should trust.

Need More Examples?

Looking for LinkedIn-specific examples, Facebook adaptations, additional captions, or help customizing these prompts? Ask in the Creator's Lounge Teams channel or email marketing@houseloan.com

#CreatorsClub #ShowYourExpertise