MICROSOFT ADVERTISING INSIGHTS

Home loans insights
Key findings

In 2021, 43% of home buyers started their search online.

Reach consumers across their journey using our unique suite of targeting capabilities powered by Microsoft AI.

Home Loans searches and clicks are up year-over-year (YoY).

Utilize Microsoft Audience Network to drive lifts in awareness, consideration, and conversions.

30% of the top queries by search volume include brand terms.

Stay on top of new queries and discover what customers are thinking about with Broad Match.
2022 will be very competitive as home sales hit a 16-year high\(^1\)

There was $1.2 trillion in newly originated mortgage debt in the first quarter of 2021 (Q1), an 85% increase from Q1 2020\(^2\)

43% of home buyers started their search online in 2021\(^3\)

In 2022, homebuying may become the more affordable option. Rents are forecasted to grow at a faster annual pace (+7.1%) than for-sale home prices (+2.9%).\(^2\)

\(^1\) Center for Microeconomic Data, 2021
\(^2\) Will Home Prices Fall? Will More Homes Go Up for Sale? What To Expect in 2022 (realtor.com)
\(^3\) National Association of Realtors
With an increased demand for homes, searches for home loans have risen. Home Loans searches reached new highs in 2021.

Source: Microsoft internal data, Jan'19-Nov'21

Week number

Searches are up 34% YoY

Source: Microsoft internal data, Jan'19-Nov'21
Clicks for home loans have remained steady throughout 2021

Home Loans clicks typically peak in summer months

Source: Microsoft internal data, Jan’19-Nov’21

Clicks are up 59% YoY
Top home loan and mortgage queries by search volume

Of the top 200 queries, **30%** include brand terms

Conquest on competitor terms while ensuring ample coverage of generic keywords

Source: Microsoft internal data, Nov'21
Consider coverage of these emerging queries

<table>
<thead>
<tr>
<th>Query</th>
<th>Average CPC</th>
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<tbody>
<tr>
<td>preapproval for house</td>
<td></td>
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<td>what are the best mortgage companies</td>
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<td>lower my mortgage rate</td>
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<td>lowest home loan rate</td>
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<td>helocs 2021</td>
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<td><em>brand 1</em> official site</td>
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<td>va loan limits 2022</td>
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<td>rehab loans for house</td>
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<td><em>brand 2</em></td>
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<td>guaranteed rate mortgage payment website</td>
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<td>mortgage broker websites</td>
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<td><em>brand 3</em></td>
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<td>lower my mortgage</td>
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<td>best home loan interest rates today</td>
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<td>va mortgage calculator payment</td>
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<td>what are current mortgage rates 30 year fixed</td>
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<td>steps to buying a house first time</td>
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<td><em>brand 4</em></td>
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<td><em>brand 5</em></td>
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</tbody>
</table>

Emerging query tokens include 'lender', 'reverse', 'payment', and 'preapproval'

Source: Microsoft internal data, Oct '21-Nov '21
Home loans searchers are more likely to be men and aged 35-64

Pro Tip: Focus your marketing on the customers most likely to convert with Microsoft Advertising audience targeting tools.

Source: Microsoft internal data, Nov'20-Nov'21
Home buyers are engaging with the Microsoft Audience Network throughout their journey

### Lenders

- **37%**
  - Journeys that contain Microsoft Audience Network impression
- **13%**
  - Journeys that start with Microsoft Audience Network

### Aggregators

- **33%**
  - Journeys that contain Microsoft Audience Network impression
- **13%**
  - Journeys that start with Microsoft Audience Network

Lender conversion journeys are **1.1x** more likely to contain Microsoft Audience Network.

Source: Microsoft Internal Data: Query Pathing Data, 06/01/2021 – 08/31/2021, Conversion End Point, Excludes Single Touchpoint Journeys
Use our innovative ad solutions to boost your impact

**MICROSOFT AUDIENCE NETWORK**
Engage with a unique audience in brand-safe native environments

**BROAD MATCH**
Track new and emerging terms and expose new search trends and themes

**DYNAMIC SEARCH ADS**
Increase your search term coverage using customized ad experiences

**IN-MARKET AUDIENCES**
Easily grow your audience with high quality searchers, ready to convert
To get actionable data, insights and best practices to help make decisions and grow your business, visit MicrosoftAdvertising.com/Insights