

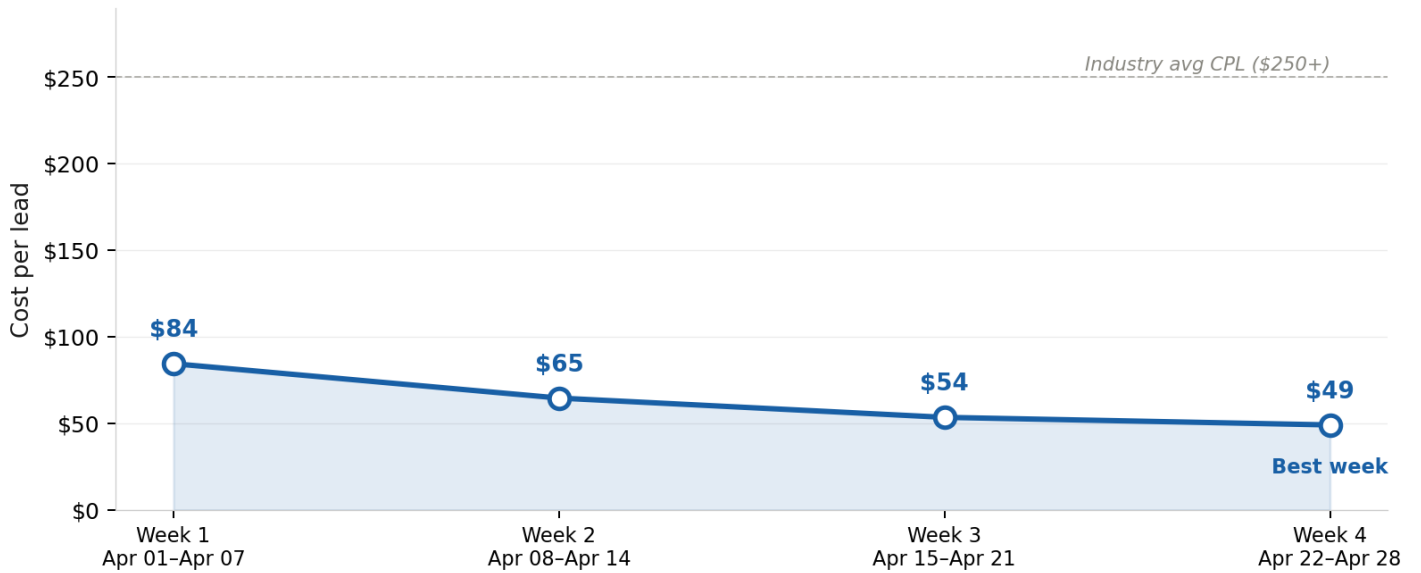
DSCR & NON-QM PAID SEARCH · 30 DAYS · TOP-TIER NON-QM LENDER IN PROGRESS

\$62 CPL in 30 days — and trending down.

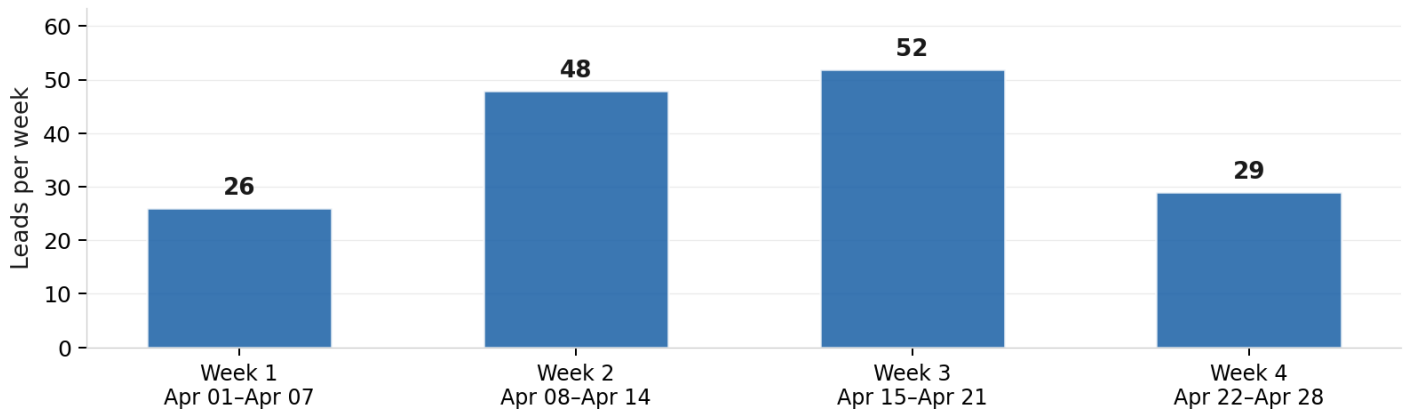
A top-tier non-QM and reverse mortgage lender brought us on to run DSCR and non-QM investor paid search. Using a playbook refined across prior DSCR programs, the account hit a \$62 blended CPL in its first month — skipping the \$200+ learning phase most new accounts go through, with weekly CPL still trending down.

LEADS (30 DAYS) 163 Form fills	BLENDED CPL \$62 vs. \$250+ industry avg	BEST WEEK \$49 Week 4 (Apr 22–28)	BEST CAMPAIGN \$55 Investment Search CPL
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PRODUCT DSCR + investment non-QM	CHANNEL Google Ads — Search	LAUNCHED April 2026 — ongoing	STATUS Scaling
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Week 1 came in at \$84 CPL — already below industry average. By week 4, CPL was down to \$49. Steady downward trend across the full month.



Volume ramped from 26 leads in week 1 to 52 in week 3, with 29 in week 4 (note: week 4 fully captured, but spend pacing reduced as CPL improved).

The approach

A 13-month engagement with another DSCR program proved the thesis: the DSCR and non-QM paid search opportunity is real, and disciplined testing beats throwing money at broader campaigns. On this account, we ran the same playbook — minus the experimental dead ends we'd already eliminated.

01 Launched with proven campaign structure, not from scratch

Keyword sets, negatives, bid strategies, and ad creative frameworks all ported from a playbook proven over 13 months with another client. No exploratory Performance Max, no broad match experiments. Week 1 launched at \$84 CPL — not \$200+ like most new accounts.

02 Ran DSCR and investment keywords in parallel

Two campaigns live from day one: a DSCR-specific search campaign and a broader investment-property search campaign. The broader campaign is outperforming DSCR-specific by 22% on CPL (\$55 vs. \$71), validating a wider non-QM keyword strategy for this client's program.

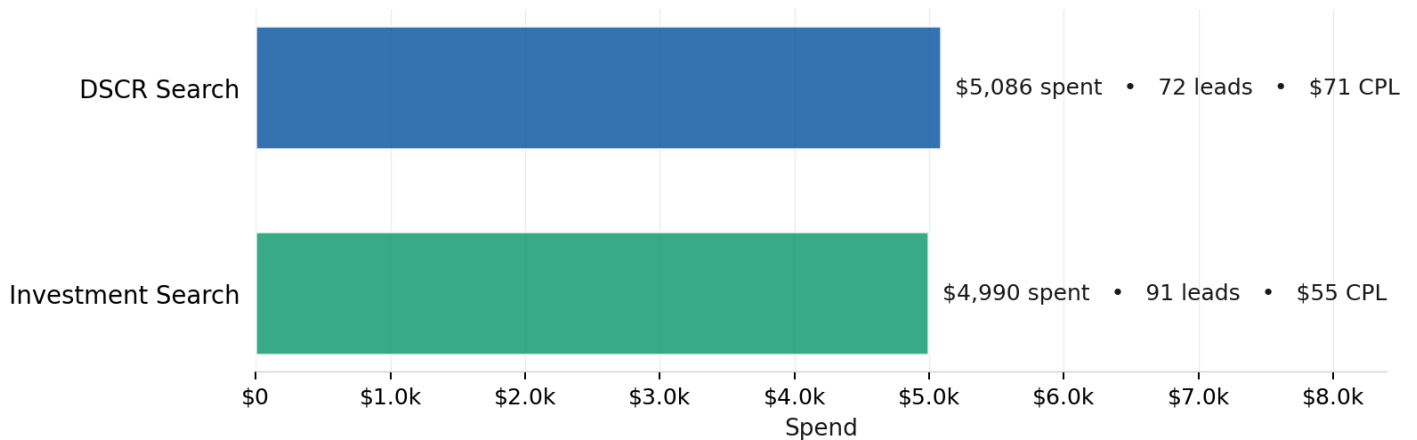
03 Hit optimization velocity inside 30 days

Weekly CPL dropped from \$84 → \$65 → \$54 → \$49 across four consecutive weeks — a 42% reduction with no plateau in sight. Conversion rate held at 9.4% — above the 7.7% benchmark set by a prior 13-month DSCR engagement.

04 No waste, no restarts, no "learning period" excuses

Zero campaigns killed. Zero budget burned on tests that didn't pencil. Every dollar spent went to production campaigns with a clear thesis. That's the value of running a new account on a playbook proven over time.

Both campaigns hit the ground running



Both campaigns profitable from week one. The Investment Search campaign is outperforming DSCR-specific — broader non-QM keywords face less bid competition.

Most agencies need 60 days to find a \$100 CPL on a new account. We launched at \$84, hit \$49 by week 4, and didn't kill a single campaign to get there.

Want this for your DSCR or non-QM program?
15-minute intro call — we'll review your current funnel live.

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