



Mortgage

MORTGAGE SOFTWARE

Marketing Manual

<http://www.pilotgroup.net>

1-866-282-1029

1-888-228-8440 (toll free)

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Making business in the internet is a bit more difficult than in real time. Here are different advertising options, some marketing laws don't work.

The last few years making a mortgage business online has become very popular. Many brokers found it more useful and much better because it gives both sides more opportunities.

We have collected the working ideas on site optimization and marketing and used them for mortgage industry so that our customers could have a successful site and good reputation in the internet.

1. Strength of "Word of mouth" advertising

The word of mouth is the least expensive and the most credible form of advertising.

Every company, either knowingly or unknowingly, generates word of mouth that is either positive - which helps build their business, or negative - which hurts it. There are even some fortunate businesses that rely entirely on word of mouth to generate more business than they can handle. How many times have you made a decision to do business with (or avoid doing business with) a certain company based on what someone else told you? Probably more than you realize or can even count.

When someone says good things about your business to someone else, it serves as a real-life testimonial, which is much more believable than when you toot your own horn by saying good things about it. Studies have shown that the vast majority of dissatisfied customers and prospects won't voice complaints to responsible persons in a business which they've experienced some dissatisfaction with, but will quietly take their business elsewhere. And since they'll likely spread negative word of mouth about their experience to others, not only does the business lose future business from the dissatisfied customer or prospect, but also from others that may be repelled by hearing such negative word of mouth.

That doesn't have to be true in your case, however. Here are some tips on generating positive word of mouth advertising for you and your business:

1) The foundation of generating positive word of mouth is offering quality products and services. If what you offer is shoddy, you'll generate word of mouth, but it will be negative, which will hinder others from doing business with you as word gets around. You'll be shooting yourself in the foot.

Therefore you should aim to make your products and services the best they can be. Realize there is almost always room for improvement and be willing to make such improvements when reasonably possible.

2) Solicit, yes, actively seek feedback in the form of questions, comments, and even complaints from customers and prospects. View these as opportunities to improve your products, services and customer support.

3) Another key is delivering excellent customer service. So many business people treat customers and prospects as though they don't count for anything.

How many times have you been treated rudely by customer service personnel at a place of business? What about business people that tell you they will call you right back, or that they will send the information out to you right away, or that they will do this, that, or another thing, but consistently don't follow through on their word?

Granted, nobody's perfect. But if they practice such things consistently, you tend to believe less and less of what they tell you, like the boy who cried wolf. Will you be eager to continue doing business with them? Not likely.

Especially since repeat business is crucial to most any business, such practices - although common everyday practice - are self-defeating.

4) Do your best to follow through with what you say you're going to do. Don't make unreasonable promises you know you can't keep. If something unforeseen comes up that prevents you from living up to your word, try to let the other party know about it in advance.

5) Don't just try to meet your customer's expectations. Exceed them. In other words, under-promise and over-deliver.

6) If a customer is not satisfied, take reasonable steps to try to make them happy. You might even convert a disgruntled person into one of your best word of mouth advertisers.

The above things aren't just the right thing to do; they are smart business practices.

If you (and any employees you may have) act differently than the run-of-the-mill standard, you'll stand out from the crowd, be a welcome business associate in a commonly rude and selfish business environment, and your satisfied, loyal customers will be your best form of advertising.

And do you think it isn't true for mortgage business?

In April, 2003 the National Association of Realtors made a research. The survey resulted in 2703 usable responses with an adjusted response rate of 7.7%. Customer name and addresses were obtained from Experian, a firm that maintains an extensive database of recent homebuyers delivered from country records.

Now, here are the results:

75% of all buyers bought their house through a Realtor. 14% bought directly from a builder.

76% of all buyers, used only one agent to help them search for a home. – Buyers are showing a lot of loyalty to agents.

69% of buyers received a recommendation from their agent about where to get their mortgage. The majority of first time buyers asked the agent for help in finding a lender.

36% of buyers, said that the most important reason they choose a lender, was because of the agent's recommendation. And keep in mind, that most realtors are not trained properly in how to send business to the lender.

And 41% of them got their information about mortgage lenders from their agent.

14% of buyers chose the lender on price.

16% of buyers chose the lender on reputation.

14% of buyers used the lender they had used before.

13% used the lender they were recommended to by a friend or relative.

Above you can see that 49% of buyers chose their mortgage lender because they were referred either by the agent, or a friend/family member.

Only 14% chose based on the price. And you can be sure that the lenders that were referred, did not offer the cheapest price.

One more stat you need to know is this:

48% of all homebuyers got a quote from only ONE mortgage company

when getting their loan. And 28% got quotes from two companies. Since 49% of buyers were referrals and 48% didn't shop the loan at all, it is not an off the wall guess to say that people who are referred do not even bother to shop the rate they are quoted. They have such confidence in the lender, because someone (a third party) told them that the lender was good. Based on that information they put total faith in that lender.

If you are surprised with the results and want to in the situation when people are just sent to you by others, and you can charge them whatever you feel like charging (as long as competitive and reasonable), then you need to think of your reputation and marketing strategy. If you are not getting referrals, then you do not even have a chance at getting a loan from almost half of all the borrowers. On the other hand, if you do get referrals, you essentially have no competition whatsoever.

You should also think about getting some realtors to be partners with you. By setting up business partnership with realtors, by helping them grow and get more business, you'll have the most important piece of the referral puzzle on your team. As the members say above, Realtors control at least 36% of the people buying homes. If you are not working with Realtors, they are sending these buyers to someone else, when they could be sending them to you.

Anyway, it's always a good idea to look at other businesses for great ideas to adapt to your business. You can always track your competitor's strategy and see the results. When you see that the innovation competitors did brings them additional profit don't hesitate to do this too.

Successful innovations make broker's and borrower's lives easier.

2. Getting started

First of all, you should be sure that your office is internet ready.

It's very important because without it you won't be able to receive lender's data, submitted application forms, or requests. The quicker you can deliver a response the better your chances of capturing their business.

Then you should start transferring your business online. Direct calls is one of the most popular broker tools, but mails can affect lenders

visually. So don't disturb asking your customers for their email addresses. This is both an excellent way to communicate and document your conversations. I guess every broker had an unchance closing when someone said "You did not tell me that!". If you sent email about that, you have it documented.

The least but not the last important tip about email – include your web site address into the email, i.e. admin@mortgagemortgage.com so that every person will be notified of your web site and services.

Make sure your voice recorder or answering service provides the caller with the information needed to visit your website. This is a big plus, because when a borrower calls after hours, they can be directed to your web site to get online or find additional information about you.

When someone answers your phone for you, have him use the following line:

"He's working with a client right now; let me see if he can take the call"

This tool plays a great role:

- it makes you seem busy even if you are not. This shows the client that you are in demand and confirms that he made a good decision be choosing you.

- it allows you to not talk to people you do not want to talk to

- when you pick up it allows you to say to the caller that they are important enough to you to interrupt an important meeting.

You need to make it easy for people to answer their primary questions about your site in under one minute. Keep in mind that it is called surfing. People are in a hurry and will click out on the slightest twinges of frustration with your site.

Here is what they ask:

Who are you?

What is your site about?

What do you have for me?

Why should I stay and browse your site?

Pretty basic stuff right? Yet, many sites miss one or more of these all important questions.

It's not very difficult to think about answers on these questions, is it?

All your print media have to be customized: Place your site url, email on all of your business cards, letter heads, flyers, call campaigns, radio advertising, business ads in papers and magazines, and other print publications. A good idea to create your own site logo that have your website address on it and then post it on your letterhead, business cards, etc.

Business cards are an affordable, portable, versatile, and readily acceptable marketing tool. Web address on the business card is thought as an invitation to apply; it is easy and so effective. The whole idea about the networking is not who you know but who can you know.

Web site address is as important as phone and fax number on your letterhead too as it'll make lenders read it more carefully.

If every email you send has a link to your web address your chances of increasing traffic and customers should be greatly increased.

Set up office protocols for handling the online work –application retrieval, follow ups system, etc.

To help your borrow to remember your site and return to it again and again make it as a requirement to tell the clients to "bookmark" your web site. You will encounter many more opportunities to exploit your web site and online service.

3. Web site configuration

Mortgage web site configuration is a very important issue too. Having a secure loan application and various feature is very important. It is a well-known fact that borrower may only use a mortgage web site once every 7 years. Pilot Group Ltd provides a number of useful tools for site administrator/broker to make site unique and attractive for borrowers from the interface, and we can help you to make it user-friendly for the search engines.

Here you can find some tips for the site structure:

Meta tags.

Web site meta tags are designed to enhance your marketing of your website. Search engines utilize software agents that are called robots. These robots automatically "crawl" the web in search of new and updated pages. The place they'll give for the site in the search result will depend on the most important site parts:

Site title

Site title is a brief description of the site. It should contain about 40 characters and use as descriptive words as possible in your phrasing. Site title will be shown on the title bar of web browser when viewing the site. Also search engines show this description in the search results under your site name. It is more productive to make title descriptive than keywords.

Site keywords.

Keywords provide extra information about site to search engines without being visible to reader.

The search engines are going to index the entire contents of your page, since this is the case; there is no need to be redundant. In other words, the text on your site need not to be repeated in your "Keywords" area. One way to maximize your keywords is to incorporate singular and plural access of words as well as active and passive words. For example, lender, lenders and lending will all yield similar but varying results in search. Do not repeat keywords.

Site description

The content of the site description should clearly convey what a user can expect to find when they arrive at your site. Search engines place a higher priority on text located on the top of the page rather than text located at the bottom of the page. The site description is located at the top of the page and is as "hidden" meta tag that will allow you to provide even more detail about your web site. This will help you gain greater control over how your pages are indexed.

Making your mortgage site search engines-friendly is only one part of the work. It also has to be borrowers- friendly, so that they feel themselves home there.

When a prospect visits your site they are making a precious investment of time. And they won't hesitate to reinvest with just a click if your site doesn't deliver on their investment.

Generally, you'll have less than 10 seconds to convince your potential customer that they should invest more of their precious time at your site. Keep this word in the forefront as you design your site. Always ask yourself if you are giving your prospect a RETURN on their time. You receive your first "sale" from a prospective buyer in the form

of time. If you can't make that first sale, you won't have a second chance. Once you have received a payment of time from your prospect, all the content of your pages must be structured for.

The last click is where you want your prospect to end up. It is the focus of your site. All the pages of your site must lead towards the ultimate response you want from a visitor. The last click may be the "apply now" button, a "subscribe now" button, or any other action required to turn the prospect into a customer.

While this may seem fairly obvious, it's really not too hard to get distracted from this basic principle. It's easy to get side-tracked when you design your site from a "seller's perspective." You must put yourself in a mindset that has a "borrower's perspective."

You see, as a mortgage broker you are already to offer your service, and the natural tendency is to describe solely what your service is. But borrowers need more. Sure they want to know what your offer is, but they also want to know how it DIFFERS. Specifically, your prospect is asking.

The key to getting sales is making your company benefit rich. Tie in the features of your services and products with the benefits... tell them what you do them and motivate people to take action.

Here are a few benefits people want:

- Make Money;
- Save Money;
- Save Time;
- Reduce Effort;
- Avoid Risk;
- Avoid Discomfort;
- Look Better;
- Feel Better;
- Be Popular.

4. Define your targeted group

"When you sell to everybody, you sell to nobody."

Do you know who your customer is? It's important to build your site for a targeted group. Having a clear picture of your customer helps you build a site that is tight and professional looking. By knowing your

customer you're able to pinpoint the benefits which will motivate your targeted group to make the last click. Even if you think you know who they are, give some serious thought to the specific characteristics of your target group.

For example:

Where do they live? What are their hobbies? What's their income level? Where do they shop? What do they read? What sites do they visit?

Make your list as complete as possible. When you know your customer, you will be able to motivate them in ways you may not have considered. So get in your mind's eye a picture of your customer and build your site for that group.

For it really is true...

5. Privacy policy and help texts

Privacy policy is one of the most important parts of the Mortgage website. Borrowers are more aware of the security and the treatment of their personal information ending up in the wrong hands. By providing a privacy policy on your web site, you can provide assurance to a prospective borrower that your web site is safe and that their personal data is protected.

Help and FAQ texts also play a great role in site functionality. They save broker time and will streamline the application to the approval process.

6. Testimonials page

Borrowers are 5 times more likely to believe something someone else says about you, than what you say about yourself. So let them know what your satisfied clients say.

Create a testimonial page with pictures and letters of all your past clients. The more the better. This works wonders when a prospect is undecided about working with you. How many clients have you worked with in the past? You should have asked them all for referrals. But how many of them did you ask a testimonial from?

A testimonial is a comment regarding your service.

Example: "I loved working with XYZ Mortgage. They made the process of getting a loan so easy and fun that I want to refinance with them right now, just to do it again."

Marge Simpson, Springfield

Now imagine, you get a list of all of Marge's friends and send them an email with your offer. And in the letter you include what Marge said about you.

Can you see how powerful this is? These people get a letter from a mortgage company and their own friend is saying how great they are. Ask all your clients to write or say something about you and your service so that you can use it in your marketing. Just call them up and ask. There is no shame in it. Every product you see advertised on TV or the radio use testimonials. And almost none of them are unsolicited, meaning the people felt so good about the product they wrote a letter without being asked to.

Testimonials are not that easy to get. You cannot sit around waiting for them. Normally when seller ask people how they liked this service many times. They all say it was wonderful, great, etc. But when they are asked to write that down and send it, guess what happens? They refuse and never send it in.

So what you should do is ask them how everything was. If they could describe the experience in one sentence what would it be? And then you should ask if you can use that in your marketing? They always say yes.

So you should write it up, and mail it to them to sign and return verifying that they said it. This technique works much better.

Then once you get them, use testimonials in all your marketing.

What kind of impression would it make on a couple visiting your web site or coming to you to get a loan when they walk into your office and see dozens of pictures on the wall of you and other couples whom you have helped, standing in front of their homes smiling?

They sure wouldn't ask you if you are new in the business, that's for certain.

And you can use testimonials to overcome other objections as well.

We all get people who think they can get a better rate somewhere else. But what if you showed them a testimonial or two from people who came to you, thought they could get a better rate elsewhere, and then got ripped off and had to come back to you.

7. Writing a press-release

Normally press-releases are thought as a silly and ineffective way of promoting the company, product or services. But in our opinion they can be just as powerful as advertising for your growing business, and they cost a lot less. A professional press-release can promote any important development at your company.

In common, press-releases are small documents used to call attention of the media to an event or newsworthy happening at the company. By reading other mortgage companies press-releases and local newspaper news you can find what can be used as an idea for the press-release.

One more important thing is – you should define your target, as many newspapers and trade publications routinely publish certain business happenings- especially promotions, new hires or calendar listings of special events. While not exactly front-page news, these sections guarantee you will get your business into the paper or magazine, and you should take full advantage of them.

Reporters and editors get a lot of press-releases, and they throw a lot of them away- sometimes without even looking closely at them. To keep them reading/ don't bury the story- put the focus at the top of the press-release, called summary. When a press-release doesn't catch a reporter's attention in the first paragraph, it's probably headed for the trash can.

Just for the same reason, don't use much aggressive sales pitch. The hard sell doesn't work with most journalists. Don't say your product or service is "Great" or "one-of-a-kind", especially if it isn't. Just tell about something that makes your products and services unique, instead of just stating that the product is unique.

Your press-release should always contain basic information, including the name of a contact person, phone number, email, web address, and your business address. Sometimes a bio("about company") paragraph is required. It is shown at the end of press-release and should contain short, simple and jargon-free sentences.

The best size for press-release is one page.

Before you send out your press-release run the self-checker. That would be great when someone else read it over for errors and omissions. Even professional writers make mistakes, and, if you are not a

professional writer, it's even more important to have a second set of eyes to check everything you send. You are sending your press-release to writers, editors and journalists- they all are notoriously critical. A typo in your press-release can label your company as "small-time" no matter how big your news may be.

And, friendly speaking, 5 well-targeted and professional-done press-releases are much more effective than 1000 randomly sent ones.

8. Local Buzz

Internet is a great way to create Buzz for a mortgage company. Most local publications, both newspapers and trade publications are eager to write about companies that are leading in the industry in one way or another, especially when it is in their own back yard. Positive Buzz can be good for your company identity and provides a great resource for new customers to hear about you. Here you can find some useful tips on how you can create your online services:

- 1) Place an announcement of the appointment of yourself as the "company Internet loan specialist" in your local tribune. Your picture, company name and web site address would be much appreciated.
- 2) Complete an email list of local real estate agents and prospective clients and post weekly or monthly market updates, progress reports or data pertaining to the industry.
- 3) Apply to speak at your local real estate training schools on the topic of real estate finance and how the internet is effecting the existing process.
- 4) Hold a new home buyers seminar emphasizing on-the-spot loan approval by using your web site to submit the application on your site
- 5) publishing a news story or article to your local newspaper about how internet is affecting local home financing trends in your country can be a perfect idea.
- 6) Join a local changers club and hand out business cards that only have your domain name on them.

9. Classified ads

I'm sure everybody remember an old saying "It takes money to make

money.” And what if a small and home-based business wan to make big money? For mortgage business it’s important to get affordable advertising that really works.

For the new companies we can advise using the classified ads. These are small come in a variety of sizes, costs, and appear everywhere from neighborhood newsletters to big national magazines to websites on the Internet.

The classifieds have a number of benefits: they are cheap, they really work, they grap important prospects for your company, get new customers, sell your services only when you know how to use them smartly.

Here are three simple things you can do today to make your classified ads sell:

1. Target your best prospects. It’s told above about the correct target group, but as it is very important fact I’d like to mention it here too. Every newspaper, newsletter, and website has its own particular kind of audience. Your ad won’t sell unless your product or service is something that the publication’s particular audience would buy.

To figure out the audience a publication is reaching, look at their articles and ads. What kinds of businesses are advertising? What sorts of things are they selling? What group of people would buy these things? Think about age, gender lifestyle, income, and level of education. It won’t take long before you have a pretty good idea of what kinds of prospects the publication reaches.

The Forbes attracts a large multi-national audience of well-paid business people. Your local bargain shopper newspaper probably focuses on working-class folks looking for inexpensive bargains. The daily newspaper tends to do best with home owners. A mail order tabloid often goes to thousands of individuals interested in making money through the mail. Many of these readers live in small, rural towns. The Internet, by its very nature, appeals to up-scale, well-educated audiences that tend to be in their 20s and 30s.

2. Write a good headline. With classified ads, the headline makes or breaks the ad. Think about how you read a page of classifieds. You skim the first few words of each ad (often printed in bold type) to get a split-second idea of what the ad is about. Internet ads give you a subject line of four or more words. This means your headline has to get the prospect’s attention and tell them what your ad is about.

Pack as much key information as you can into just a few words. For example, when selling a computer, the headline would vary depending on the audience.

3. Keep the body of your ad short. Shorter ads cost less. Even if you can stretch out with a 50 or 100 word ad, make your writing concise. There’s no need to write in complete sentences in classified ads. Lay out the essential information on your service, show the prospect how it benefits them, and give your contact info. To write that same sentence in ad-blurb form: Essential information, incredible benefits, call now 000-00000.

Here are some words that work best in classified ads: free, new, amazing, now, how to, and easy. Veteran copy writer Bob Bly adds: discover, method, plan, reveals, simple, advanced, and improved, YOU.

4. Track your ads. You’re poking your money down the drain if you don’t know which ads are working and which aren’t.

Key your ads when you can. Good classified advertisers always code their ads so they know which work and which publications pull the best. If respondents are writing to you to buy or get more information, include a “DEPT-A” in your address. The “A” is code for a specific ad in a certain publication. When prospects are responding by telephone, have your ad include an extension number for them to ask for. Web entrepreneur Kevin Needham advises a clever tactic for coding on-line classified ads. He creates a separate web page to correspond with each ad. Then he counts the number of visitors to each page to see which ads pulled the best.

By using these three simple techniques in your classified ads, you’ll reach more of your best prospects, sell more, and reduce the money you spend on classifieds.

10. Link exchange

Links are lifeblood of the Internet. Just seek out the sites that appeal to your company’s potential customers, and ask to establish reciprocal links with them. Launching the innovative and service-oriented referral network for the would-be homeowner is another type of link exchanging. .

This referral network would be for home/mortgage shoppers seeking reliable help.

11. Emails

Email is one of the easiest, cheapest and most direct communication technologies known to marketers today. This useful tool introduces 3 capabilities : interactivity, rapid communication and market reach – and allows you to communicate with existing and potential customers, realtors and partners like never before. Interactivity means that each individual communicates with a large network of friends, associates, family members and marketers. Rapidity means that a message can travel swiftly from marketer to consumer, consumer to marketer and from customer to customer. This allows marketer to get quick feedback and fine-tune their offerings accordingly. And in terms of reach, we live in the age of emails where almost everyone has – or will soon have – an email address.

But please pay attention that you don't have to spam, because this can affect your reputation.

Email newsletters

When encouraging your visitors to apply online ask if you can reach them by email or other means. Send them a email newsletters that announce new mortgage rates, features and other changes at your Web Site. You can sweeten the deal for Real Estate or other partners who agree to provide referrals to your Online Loan Origination center by passing their email addresses and referring your visitors to them. Make sure that you send email only to visitors who request it, and always give visitors and referral partners an easy way to unsubscribe from your mailing list. Also in your site privacy policy include the notification on what information you collect, how you use it and whether you give or sell information to another parties.

Email patterns

It's very important to answer customer's emails as soon as possible. But sometimes brokers don't pay such attention on this issue, and they are very wrong. To tell the truth, all the pre-sales messages borrowers ask are about to be the same. To make your work more profitable develop a list of email templates, or patterns with answers on the most common questions you meet and you'll see how it'll save your time.

You can also create email template for new customers invitations, and follow ups.

12. Using shortcuts

Using the internet in Mortgage leads suppose a lot of typing, when communicating with real estate brokers, when answering borrower emails. We have a lot of common with you as we had to type a lot. And for now we'd like to share with you a list of this useful shortcuts They save tons of time, and here they are:

General Keyboard Shortcuts

- CTRL+C (Copy)
- CTRL+X (Cut)
- CTRL+V (Paste)
- CTRL+Z (Undo)
- DELETE (Delete)
- SHIFT+DELETE (Delete the selected item permanently without placing the item in the Recycle Bin)
- CTRL while dragging an item (Copy the selected item)
- CTRL+SHIFT while dragging an item (Create a shortcut to the selected item)
- F2 key (Rename the selected item)
- CTRL+RIGHT ARROW (Move the insertion point to the beginning of the next word)
- CTRL+LEFT ARROW (Move the insertion point to the beginning of the previous word)
- CTRL+DOWN ARROW (Move the insertion point to the beginning of the next paragraph)
- CTRL+UP ARROW (Move the insertion point to the beginning of the previous paragraph)
- CTRL+SHIFT with any of the arrow keys (Highlight a block of text)
- SHIFT with any of the arrow keys (Select more than one item in a window or on the desktop, or select text in a document)
- CTRL+A (Select all)
- F3 key (Search for a file or a folder)
- ALT+ENTER (View the properties for the selected item)
- ALT+F4 (Close the active item, or quit the active program)

- ALT+ENTER (Display the properties of the selected object)
- ALT+SPACEBAR (Open the shortcut menu for the active window)
- CTRL+F4 (Close the active document in programs that enable you to have multiple documents open simultaneously)
- ALT+TAB (Switch between the open items)
- ALT+ESC (Cycle through items in the order that they had been opened)
- F6 key (Cycle through the screen elements in a window or on the desktop)
- F4 key (Display the Address bar list in My Computer or Windows Explorer)
- SHIFT+F10 (Display the shortcut menu for the selected item)
- ALT+SPACEBAR (Display the System menu for the active window)
- CTRL+ESC (Display the Start menu)
- ALT+Underlined letter in a menu name (Display the corresponding menu)
- Underlined letter in a command name on an open menu (Perform the corresponding command)
- F10 key (Activate the menu bar in the active program)
- RIGHT ARROW (Open the next menu to the right, or open a sub-menu)
- LEFT ARROW (Open the next menu to the left, or close a submenu)
- F5 key (Update the active window)
- BACKSPACE (View the folder one level up in My Computer or Windows Explorer)
- ESC (Cancel the current task)
- SHIFT when you insert a CD-ROM into the CD-ROM drive (Prevent the CD-ROM from automatically playing)

Dialog Box Keyboard Shortcuts

- CTRL+TAB (Move forward through the tabs)
- CTRL+SHIFT+TAB (Move backward through the tabs)
- TAB (Move forward through the options)
- SHIFT+TAB (Move backward through the options)
- ALT+Underlined letter (Perform the corresponding command or select the corresponding option)
- ENTER (Perform the command for the active option or button)
- SPACEBAR (Select or clear the check box if the active option is a

- check box)
- Arrow keys (Select a button if the active option is a group of option buttons)
- F1 key (Display Help)
- F4 key (Display the items in the active list)
- BACKSPACE (Open a folder one level up if a folder is selected in the Save As or Open dialog box)

Microsoft Natural Keyboard Shortcuts

- Windows Logo (Display or hide the Start menu)
- Windows Logo+BREAK (Display the System Properties dialog box)
- Windows Logo+D (Display the desktop)
- Windows Logo+M (Minimize all of the windows)
- Windows Logo+SHIFT+M (Restore the minimized windows)
- Windows Logo+E (Open My Computer)
- Windows Logo+F (Search for a file or a folder)
- CTRL+Windows Logo+F (Search for computers)
- Windows Logo+F1 (Display Windows Help)
- Windows Logo+ L (Lock the keyboard)
- Windows Logo+R (Open the Run dialog box)
- Windows Logo+U (Open Utility Manager)

Accessibility Keyboard Shortcuts

- Right SHIFT for eight seconds (Switch FilterKeys either on or off)
- Left ALT+left SHIFT+PRINT SCREEN (Switch High Contrast either on or off)
- Left ALT+left SHIFT+NUM LOCK (Switch the MouseKeys either on or off)
- SHIFT five times (Switch the StickyKeys either on or off)
- NUM LOCK for five seconds (Switch the ToggleKeys either on or off)
- Windows Logo +U (Open Utility Manager)

Windows Explorer Keyboard Shortcuts

- END (Display the bottom of the active window)
- HOME (Display the top of the active window)
- NUM LOCK+Asterisk sign (*) (Display all of the subfolders that are under the selected folder)
- NUM LOCK+Plus sign (+) (Display the contents of the selected

folder)

- NUM LOCK+Minus sign (-) (Collapse the selected folder)
- LEFT ARROW (Collapse the current selection if it is expanded, or select the parent folder)
- RIGHT ARROW (Display the current selection if it is collapsed, or select the first subfolder)

13. Banners

Banner ads are down but not out. The billboard-like Internet ads that appear on web sites everywhere don't pull the response they once did. Yet, today's much lower ad prices are giving many businesses an affordable and effective way to spread the word online.

Back in 1994 when the Web was new, as many as 40 percent of people who saw a banner ad clicked on it. As time passed and banners became commonplace, response rates dropped to 1 to 2 percent. Those figures are comparable to what other media--radio, TV, newspapers, and direct mail--can deliver.

Banner ad rates have dropped from \$20 to reach 1,000 people a year ago to just five or six dollars today. Even though the trendy luster of the Web has passed, there are still millions of interested prospects to be found online. This could be the best time ever for small and medium-sized businesses to stock up on banner ads.

The Internet ad industry isn't taking response rates lying down. Recently the Internet Advertising Bureau approved standards for new, larger banners. The new "wide skyscraper" size has already appeared on top sites and is three times larger than what we are used to.

Advertisers hope the larger size will get reader attention, converting more sales.

Anyway, banner advertisement is a great producer of referrals on your mortgage website. When it is properly placed, it can be one of the best keys to any referral that you can receive that means more profit for your company. Keep tracks of your banner performance. The key is to make a banner that will grab attention.

Experts warn not to get caught up in the flash of new banner technology. The quality of your offer and the clarity of your message are still the main factors in getting results. Here are five ways to make sure you banner gets attention and pulls response:

- * Your banner should ask the reader to take action. Something as simple as putting "Click Now!" on your banner can increase response.
- * Use words that attract interest and create emotion. Free and Special Offer are favorites. I like to start each line with an action word. Buy, Save, Profit, and Rush work well.
- * Push the main benefit your product or service provides. Most advertisers forget this point and promote their product's features. Show readers how a feature leads to something that benefits their situation. The chrome fender on the Gizmo 2000 saves time and reduces costs.

Animated banners pull better response than static ads. Sites and banner networks usually have guidelines that help keep your animated banners from becoming a turnoff. Keep your ad size under 12k. Anything larger takes forever to load for anyone using a slow dial-up line as almost 80 percent of Europeans do.

If you use photos in your banner, keep them low resolution so they load quickly. In many cases you can reduce the standard 256 web-safe colors to just 16 for an even "lighter" banner.

Animated banners step readers through two or three successive panels. Put your most important message on the first panel so those with slow connections don't miss out if the second panel doesn't pop up before they click away. Try to put the main offer on the first panel with a few delicious details on the second.

If your banner is light and loads fast, feel free to have the most important part of your message on the third panel. For example: (1) Got rid of neighbors? (2) Solve the problem shortly (3) Get a Mortgage...Click here!

Before you commit big money to your banner ad campaign, test your ad or ads with a 30 day trial run. Most banner networks provide reliable statistics on how many people have seen your ad (impressions) and how many clicked on it to go to your site (click-throughs). You can also check the server logs your web host provides to see where hits are coming from.

Pay close attention to the web page visitors are taken to after they click on your banner. One of the biggest complaints is users can't find information about the offer they saw on the banner. Tailor a special page to correspond with your banner. Make sure you give plenty of information, ways for prospects to contact you, how to buy, and what

your product or service costs. Too many sites are leaving these points out of their sales page, making this one of the chief causes of lagging banner response.

Banner ads are the Internet's main advertising vehicle. Over the next few years, as more and more people get fast broadband Internet connections, we will see "rich media" banners that look more like television.

Low ad prices and less competition makes this a great time to promote your offer or name online. By following these simple tips you can make banners a reliable part of your marketing arsenal.

Just a small advice - try not to use word FREE on your banners. Even through this can really boost your click-through rate, you might notice a considerable lower rate of actual applicants. So what's better? Hit, or hits, that actually make you money?

14. Publishing advertisement in the local newspapers

As regards to the newspapers- they are always looking for things to write about that effect their communities. Most magazines and newspapers have a section, dedicated to local real estate. Try to make a call to the editor and tell him about your offer. They will often take suggestions about what they would like you to submit and they may request that your article be non biased to your company and be "about" the topic rather than about your service, this is fine.

For the next step you can make a few calls to a real estate agents in your country(that you'd like business from) and tell them you are writing an article for the local paper about real estate finance and how the internet is impacting the local real estate market. Explain that you'd like their opinion on few questions you have created for your article.

Some statistic will make your article more solid. Gather opinions and statistic that represents facts that support your point and submit the article to the editor. Editors may proof your article and want to change or arrange your wording. Ask that they allow you to proof read the article before it is published and make sure your web address is in the article.

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Also you should take a note on a headline as it is something that get the reader. It make them want read more or throw the paper away. The headlines have to be powerful and include benefits, for example: "3things you can do today to improve your credit", "here's something you might enjoy", "I started thinking of you when I read this article".

This is important not only for the newspaper articles, but for all your media: press-releases, newsletters, emails, greeting cards, ads.

Writing an article may seem to be a bit challenging but it is also very rewarding. You can them copy the article and resubmit it to other publications and frame it in your office or use it as a lead into build credibility and professionalism within your community. It is a great way to get both your name and web address on the market.

In the broadest sense, anything that promotes your business might be considered advertising, whether it's radio spot, a brochure or a trade show booth. Be consistent and get your site address out where people can see it. Here's the breakdown of your options.

Newspapers are an inexpensive way to reach mass audience. They're flexible and good for price advertising- refinance at lower rates of some other special deal or service. Newspapers carry a lot of ads, however, there's a risk that yours may get lost in clutter.

Magazines offer a slightly better opportunity to catch reader's attention than newspapers do, but they typically cost more. Magazines are good for promoting your company's image and building it's credibility. Trade magazines and general businesses publications are worthwhile for business-to-business advertising or referral networking.

Radio is a relatively low-cost, high-impact choice for local advertising. It's one of the best ways to reach a targeted market, but costs are slightly higher than for print ads. Repetition is especially important in radio advertising.

Television is extremely high-impact, but it's expensive to buy spots on major networks. Cable channels that will air your ad in select markets are more affordable.

Yellow page advertising is not cheap, but it delivers hot prospects – people who are ready to buy. It's a good choice for local and area-specific businesses.

One of the gold rules of advertising is repetition. One-short ads

seldom work. In fact, research indicates that the average consumer ignores two out of three ads and requires nine exposures before readily remembering an ad. That means you have to run your ad several dozen times to make an impact. Advertising has a cumulative effect; it takes time to get results. When it does, make sure you can handle the increased demand.

And don't spread yourself too thin. Try one advertising medium at a time, and give it a chance to work. It's better to be dominant in one medium than to have a minimal presence in many.

15. Creating information packages

Each month thousands of employees move to a new community to start a new job. Moves often are more complicated than anticipated. The new home/mortgage seeker is looking for information about your community's education, health care, media, transportation, recreation and entertainment, neighborhoods and suburbs, housing market and economic climate.

We suggest you target move-ins by creating a relocation package and offering it for free. You'll find it not only helpful and rewarding to the new homebuyer, but also to you as a mortgage professional. The public information your relocation package will contain is valuable and rarely offered in your city.

Sure it'll take you some time to make such a research and create a 30-page document containing information about education, health care, media, transportation, recreation and entertainment, neighborhoods and suburbs, housing market and economic climate. Make this document available for everyone- for example make it downloadable from your site in pdf format, or can be easily sent to everyone.

For sure, this information package should be advertised.

This is an opportunity to promote the value of your business to those who are relocating in your city. You can then refer the leads generated from this marketing campaign to your favorite real estate agents who will be very happy and grateful for your hard work in acquiring these leads, and will, in turn, help you by referring their clients to you for mortgage, thus helping you steady stream of referrals.

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16. Online business plan as a marketing tool

Company business plan is even more than a document. First of all it is a process that enables an individual, and more importantly a team, to come together and commit to a business adventure of significant personal and professional risk. The business plan is a process that evaluates the opportunity, quantifies the resources required and lays out a road map for implementation. The business plan integrates all the functional elements – marketing, sales, operations and finance into a single cohesive force.

A sound business plan can mean the difference between a company that prospers and one that flounders. When your goal is to make your site grow, your business strategic plan can communicate this with accuracy and credibility, and will generate enthusiasm for you as you grow your business. Your plan should be thorough, professional and realistic. You should continue to review it by following the steps you originally laid out, changing it as necessary.

Here are some important things to remember when sitting down to write your plan:

- plan should be concise
- plan should be easy to read and understand, without typos and grammatical errors
- plan should convey large and profitable market opportunities for the online portion of your business and outline how you plan to reach your goals.
- plan should convey the strength and depth of online marketing commitment and to your timetable for production.

Please note and try not to include the following information in the plan:

- 1)unrealistic suggestions
- 2)don't underestimate the difficulties in growing a business
- 3)competitor's description
- 4)don't assume that the reader knows industry technical jargon
- 5)don't include long, tedious or overly technical information
- 6)don't include highly confidential or proprietary information

7) don't avoid discussing the risks of the business. They may detract from the plan's credibility.

As regards to the business plan marketing section, it should contain information about your online marketing plan and strategy in as much detail as possible.

A couple of sheets from your business plan also can be useful in helping introduce your company to prospective sales partners, wholesale lenders or even employers

17. Presents

A line-up of promotional merchandise – gimmies ranging from calendars to coffee mugs- can be a great way to spread the word about your company's domain name and web services. Promotional items can be:

1)reward current customers- such perks are a perfect way to reward customer loyalty

2)build name recognition- promotional products can subtly ingrain your firms' name in the mids of existing and potential consumers.

3)Supplement your media plan- promotional giveaways make their way into consumer's homes. Unlike a flyer or advertisement, a coffee mug might find a permanent home in your customer's work or home kitchen cabinet. People who would ignore a newspaper ad or a radio jingle might notice your logo on a golf ball they use every weekend. It's very important to choose right items to give away. You'll want to come up with something that isn't too expensive, but will make an impact. The best choices are items that people really use. Here are some ideas:

-calendars- print your logo, web address ad phone number at the bottom of every page Consider highlighting important dates for your business on the calendar itself

- desk accessories – pens, pencils and stationery with a company's name and web address are one of the oldest forms of advertising and it really works.

-football balls. Link your company's web site to your customer's favourite pastime.

-hats, shirts, jackets- these get the world out to your customers, and anyone who sees them wearing your web address. In effect, you can

turn your customers into walking billboards for your firm.

-refrigerator magnets- magnets are an extremely cheap way to get your firm's name posted in thousand of locations. While prospecting, give out a magnet that includes your logo and web address of your company.

-key chains- a cheap way to attach your company's web address to something people carry around with them every day.

-watches- What time is it? Time to go to your web site and get a loan. (Also may be a good closing thank you item)

18. Good manners is always a good deal

It's so rare to find a person that is actually thankful when you do something for them, don't you think so? Then why won't you use this advantage? You can stand out of the crowd by actually taking the time to say "Thank you". Do it in the writing form of a thank you card and just for anything.

The impact you will make will astound you. When was the last time you got a thank you card? See, you still remember, if you ever got one.

So to get more business, send out one thank you card every day. Start with just one and make it a habit.

Please note that the cards won't be fancy, they should come from you, and handwritten.

Here I want to mention one more thing to make your borrowers pleased. When you do something for a client, brag bout it. This means that when you accomplish something you should make it a big deal. For example, instead of saying "*Hi, your loan was approved today. My Congratulations*" you should say "*Mr. Simpson, I was holding my breath for a while, and that collection on your credit report made it real close, but I fought for you and got the lender to approve your loan!*".

19. Make your borrowers offers they can't refuse

Do you remember in the movie “The Godfather” when Don Corleone says, “I’m gonna make him an offer he can’t refuse”? And it’s this simple concept that’s the backbone of any successful sales proposition you make. (However if I were you, I’d probably leave out the threats of violence in your sales piece.) Creating a powerful offer that anyone reading it would say to themselves, “My goodness, I’d have to be a complete idiot not to take them up on this deal!”

20. Making deals with realtors

It’s a well-known fact that having a good relationships with real estate realtors makes mortgage brokers more favor and profit. You can find a lot of advise on how you can attract them above, but also I’d like to mention the most common mistakes in referring them:

1) “I’m going to help you build your business”

Many loan officers use this phrase, assuming real estate agents will respond enthusiastically to it. Unfortunately, this approach typically sends agents fleeing, and for good reason. Imagine that you are a real estate professional who is constantly solicited by loan officers promising to “help you build your business.” Now, how many of those loan officers do you think will have kept those promises over the years? At what point do you think the agent begins to roll his/her eyes and think “yeah right, I’ve heard that one before?” Besides, “building business” is simply not a big issue with most high producing agents. That’s something they’re already good at!

2) Naive Email/Direct Mail Campaigns

Before describing this most common mistake let’s look through both sides of this item. For sure, email and/or direct mail is not a waste of time at all. On the contrary, a well executed campaign should include an automated follow-up system whenever possible. Unfortunately, most loan officers have no idea how to execute an effective email and direct mail campaign-- It’s simply not their area of expertise. So many loan officers will find some sort of canned material, or subscription service and pay out the nose to get it, and then

they send it out to every realtor whose email address they can manage to harvest. Normally nothing happens next. Most originators rely too heavily on sending emails and postcards as precious time slips right on by. They sit there and hope and wait and hope some more, that eventually some agent somewhere will respond to their message and give them a call. Sure, this may happen once in a blue moon. But who wants to spend that kind of money and time and get such lackluster returns? As it was mentioned before you should do yourself a favor and stop using the scattergun approach to generating business.

3) Fear

This issue unites the following contact approaches: lack of planning, poor scripting, awkward. All of them are important, but all are dwarfed by the devastating impact that fear can play on our ability to succeed. One who is poorly prepared or ill-scripted will occasionally hit pay dirt simply because they’re out there in the game. However, if you’re locked up by fear, reluctant to swing because you’re afraid of the ball, you’ve already lost before you even stepped up to the plate. The sad truth is that most loan officers who are afraid will never admit it, even to themselves. This is the true mistake; not the fear itself. Being afraid means that you are human. The main problem managers suffer is that they can’t even get themselves to pick up the phone. The point is, so many of us have been there- And we managed to overcome it! You can too. It’s nothing to be ashamed of, but you MUST admit the problem if we are to correct it. There is a very simple and a very powerful solution that can make your confidence soar. I’m not going to insult your intelligence and tell you that it happens overnight. But I will tell you that we can take that fear and mold it into something great. Need proof? Again, just look how so many of us have been in your shoes and managed to defeat it.

21. If your site still doesn't take you customers pay attention to this article

"Why Isn't My Mortgage Web Site Bringing In Any New Clients?" - is the question that most mortgage brokers ask when starting business. Fortunately, there are some wise insights and simple answers to this huge question for online mortgage entrepreneurs.

Although the list of reasons why your mortgage web site isn't bringing in any new clients can be quite long, Here you can find the most important areas of concern to consider if your mortgage web site isn't doing well on the internet.

1) The Billboard-in-the-back-yard

is a common term in the marketing business. Frankly speaking, what it refers to is: You may have the best billboard advertisement in the world sitting in your back yard where nobody can see it. In other words, you might have a great mortgage company, the most experienced staff, the lowest rates, some really dynamic loan programs, excellent customer service and advertise it on the most user-friendly web site money can buy, but it will not do you a bit of good if nobody knows it's there.

Most people claim that they advertise all of the time, and are frustrated with the fact that they get almost no response with their ads. What can you do about this? Here's a big hint: learn to write and test your own ads by learning a few simple rules.

2) The Web Site Vicious Circle

This means that all broker company staff has to know the web site. I'd like to mention- know not only the site url, but the whole site. Believe me, many loan consultants knows nothing about the company web site, how to navigate it and even know the web site address. Yet the web site gets no business, so why promote it and encourage the loan consultants to use it?

One of the most convenient, time-saving and cost efficient ways to make your web site presence grow quickly is to direct your clients to

your web site to fill out the online application. When borrowers experience the benefits of the loan process from the convenience of their own home, and how quickly they get an approval, they invariably tell others about your company and your web site.

Your mortgage web site is one of the most powerful tools you will ever have. If you don't familiarize your staff with your web site and encourage them to use it, you are missing one of the greatest word-of-mouth opportunities you will ever have. Don't get caught up in this vicious circle.

3) The Ugly Web Site

What do you think, is your web site ugly? Now imagine another situation:somebody is showing you a new-born baby and asking: "Isn't he beautiful?" While it's true that beauty is in the eye of the beholder, web sites tend to have the same problem as babies when it comes to honesty - no one will tell you it's ugly! We are providing you we a baby-born site, it's up to you to make it unique and really attractive. Mortgage brokers are not developers or HTML-trained people; and they don't need to have this knowledge. They do their financial work excellent and we are trying to do our job as good as we can to grant them with success.

Let a professional create your web site if you're new to the game. If your web site isn't bringing in new clients, perhaps it's ugly. Remember, the internet is a source of information, but it is also a form of entertainment. Even borrowers like to be entertained.

4) Functionality is the main key

Mortgage web sites can be plagued by too many problems to mention here, but a short list of questions you should ask yourself will give you an idea of whether your site needs some work.

Is your web site pleasing to look at? Do all of the links work? Do you have an online application? Do borrowers fill out your online application? Do you have online calculators? Can you navigate to anywhere from anywhere on your site? Is your contact information on every page? Is your email address on every page? Are your meta tags on every page? Do you have an information request form? Does your site have mortgage information reports to educate your borrowers? Is there too much information on your site? Not enough information? Is

the spelling and grammar correct on your site?

If you answered “no” to any of the above questions, you need to correct these problems as soon as possible. Some of these are simple problems that can be easily overlooked, yet detrimental to your online survival. These are functional details that will turn off your borrowers if they aren’t taken care of (like misspellings).

Additional functionality and ease of use are desired commodities on the internet. The more advanced your mortgage technology and the easier programs and information are to find and use, the greater the satisfaction will be for your borrowers.

22. Mortgage Market competitors

Competition is one of the most important things that makes world moving around. So on the questions “How can we compete with big online lender companies” the best answer would be..”What for?” Leading mortgage companies did a lot of mistakes during their activity, and now you can get a chance to learn them and not to repeat them. It will give you two things: to avoid this problems in future and use the successful experience. Rather enough, don’t you think so? Yet, there are several huge mistakes these leading online lending companies are repeating over and over - and they just never seem to learn their lesson. If nothing else, most of these “BIG” online lenders have taught us what not to do!

Let’s explore one of the things these companies are doing wrong, how much it costs them and why they are competing with you, you are not competing with them. Here is one common misconception:

1) It takes a lot of money to compete on the internet:

It’s not true at all. Marketing your loan business takes careful planning, education, patience and a small advertising budget. Most of the leading online loan companies you hear about have a “BIG” advertising budget backed by venture capitalists who eventually will want a return on their investment.

“BIG” online lenders also have a “BIG” business overhead that makes it impossible to make any kind of a reasonable profit. They are either

too impatient to learn to market loans properly themselves, or they trust their promotions to people who know nothing about the loan business (people who have never originated a loan in their lives). They may get lots of “hits” on their web sites, but they close very few loans.

Without regard for the borrower, the leading lending companies have become money-hungry monsters that constantly think it’s time for dinner. The “BIG” online lending companies that are over-promoting their web sites are losing a ton of money every quarter (some around \$250,000 or more) by spending extravagant amounts on the wrong types of advertising to try and obtain marketshare (like \$1.5 Million for two key words on Yahoo). How many loans do you think they have to close to make this money back?

And, what kind of potential borrowers do you think these “BIG” advertisers attract? Without a doubt, they attract “Rate Shoppers!” In my experience as a mortgage broker, Rate Shoppers are the worst types of borrowers you can attract. Here’s why:

- (1) A Rate Shopper may call you every day to tell you of another lender that is advertising a lower rate (even if they can’t qualify for the loan program).
- (2) A Rate Shopper seems to have a problem believing anything you tell them, possibly because they are secretly dealing with a loan officer from another company who is telling them something different than you are telling them.
- (3) A Rate Shopper will sometimes question every scrap of documentation that you request them to provide to get the loan done.
- (4) Typically, Rate Shoppers are not “A” paper borrowers, but would-be borrowers trying to get a better rate than their credit scores will permit because they don’t want to accept the fact that their credit stinks!

Attracting Rate Shoppers is a huge reason why these “BIG” online lenders have such a lousy closing ratio (at last count, our research showed most of these BIG lenders had less than a 30% closing ratio - many as low as 2% to 3%). Would this closing ratio be acceptable to you? This tells you what their borrowers must think.

2) “BIG” Branding Bloopers:

Losing money in the mortgage business is not an acceptable option.

Somehow, the “BIG” online lender “bean counters” have surmised that there is an acceptable ratio for losing money in the loan business. Mostly this is due to an overoptimistic branding effort conjured up by marketing “specialists” who have no stake in the outcome and don’t realize that branding campaigns (for the most part) are a losing proposition for a new internet company.

Branding is effective for Coca Cola, Kleenex or a company like Ford who might spend \$3 Million on an ad for 30 seconds during the Super Bowl. They have spent years building their brand. And, you pay for their extravagance when you purchase a product from them. Online lenders have yet to prove that this tactic of ridiculous advertising spending and rate-cutting works well (or at all for that matter) in the online mortgage business.

3) You don’t need much funds to compete effectively in the Internet

We have been working with a number of online lenders who apply careful planning, education and patience to produce a constant and significant profit to their bottom line from loans originated on the internet - and they aren’t in debt due to their advertising campaigns. Patience is the key. It is said that “A sign of true patience is finding something productive to do while you’re waiting.” So, devise your marketing plan carefully, educate your management team and your loan consultants about your web site, and be patient (give it a little time for your plan to work and those search engines to update their listings).

4) To sum up...

To sum it all up, the “BIG” online lenders are trying to compete with you, not the other way around. The truth is, most borrowers who are interested in applying for a loan over the internet first look to see if a local lender or mortgage broker has a web site. They feel better if you’re close by. They may even want to come to your office and check things out.

This is a playing field that the “BIG” online lending companies don’t have the benefit of competing in - and never will. They also can’t offer the borrower genuine personalized (one on one) service, and it is doubtful that they will ever have a personal or long-lasting relationship with their borrowers.

Technology exists to easily and affordably keep ahead of these so-called giants and you can do a better job of satisfying your borrower’s needs with nowhere near the cost and effort these “BIG” online lenders expend.

The truth is, The leading online lenders can’t compete with you!