

Premises for Gateway Network Targeting Mortgage Loan Candidates

The profiles, assumptions and premises below reference the diagram titled "Geographic Gateway Network" (a '.pdf' file titled "Visio-GatewayNetworkGeographicFinancial.pdf").

Profiles - target market consists of homeowners seeking equity financing to:

- Finance a new home purchase
- Refinance an existing property at more favorable terms
- Refinance an existing property to obtain "cash out" for personal reasons
- Obtain a home equity line of credit
- Finance a remodeling project
- Obtain a (new home) construction loan
- Obtain a home equity loan to consolidate other consumer credit balances

Consumer Objectives – our loan applicants will be seeking:

- Local lender (personal relationship, trust, credibility, not "impersonal" netizen)
- Lowest rates
- Best overall terms
- Easy qualifying
- Quick approval
- Minimum personal involvement ("no hassles")

WEBSITE OBJECTIVE

Our objective is to maximize our exposure to consumers matching the above Profiles and Consumer Objectives. We will start this process by strategically positioning a network of Gateway websites within loan markets known to be fertile with consumers seeking the products and services we offer.

The narrower focus on localized target markets creates a stronger index for target phrases and takes advantage of less competition at the local level. Over the long term, as budget permits, "narrower" Gateway websites emphasizing the individual loan applicant objectives will be created.

Why this approach?

Each year consumers are relying less on Yellow pages and other localized directory resources to locate goods and services because of the convenience Search Engines (Google, Yahoo, etc.) offer. Rather than have to remember where the Yellow Pages book is, dig it out, find a flat spot, locate a pencil, thumb through page after page, and then wait until morning to talk to someone – the web is available 24x7 and responds instantly to most question. Eventually, 90%+ of all consumer resources for such things as financial services, medical services, etc. – will be located this way. The Internet is "always there." It's easy to use and nobody has "lost or misplaced it", at least yet ☺.

Firms who commit a graduated investment to building their market share through web assets will eventually own a disproportionate amount of public "mindshare" for their market - relative to their less aggressive competition. Committing a consistent percentage of your annual marketing budget to creating permanent Gateway websites in every geographic market locale is analogous to paying for a billboard only one time, along a major traffic artery – and only having to maintain it with a small, incremental investment each year.

Well indexed Gateway websites can usually be built for the cost of 1 – 2 full page ads in a high profile local publication. Unlike the publication, the "investment return" life is not limited to 5 – 10 days... but, rather, becomes a permanent asset that grows to be more and more effective over time.