

## **INITIAL BUSINESS RESPONSE**

Here is more info about the internet business that I built and coded with my business partner. All of the dollar amounts below are in USD. You will also earn USD with this business. It is a huge advantage to live in Canada and earn US dollars!

I buy mortgage leads over the internet for \$10-15 each and sell them for over \$50 each. Some companies pay \$45, \$50 etc. Our highest paying mortgage company pays us \$56 per lead. A mortgage lead is a homeowner that is interested in refinancing their home. A lead consists of their name, address, city, state, zip, phone, email, home value, loan amount, credit rating, interest rate. Your target market is HUGE, think about how many people in the USA have a mortgage. This business is 100% online.

I work with over 10 nationwide mortgage companies currently. It is easy work, you just buy ads online. Then homeowners will see your ad, visit your mortgage website, and fill out the online form. You can watch the clicks and leads come in on the back end login. It shows clicks, leads, revenue in real time. You don't have to talk to anyone or do any customer support or perform any service for a customer, etc. It's ALL online.

I make about \$700 - \$1000 profit per day on this business (7 days a week) and it is growing towards \$1K a day profit as I continue to grow the business. The problem I am having is I only have so much time in the day. I don't have the time to fully maximize the business potential. There are way more leads available per day than I can handle. That is why I am selling a franchise of this internet business for \$20,000 (only \$10K as a down payment), so you can do exactly what I am doing every day. It includes your own mortgage websites, full set up, training and long term support. Everything you need to start buying and selling leads every day the same way I am. I will continue to run my mortgage lead business long term. There is a 5% royalty meaning we receive 5% of the revenue your business makes. For that we include website updates and free hosting on our server, advice and support, more mortgage accounts to sell leads to, more lead sources etc. That way it is a long term venture for both of us.

The business is 24 hours a day, 7 days a week. You can work ANY hours/days that you want. This business is the ultimate freedom and that is what I love the most about it. I currently run my business from my home and also when I am on vacation. You can run this business from

anywhere around the world, all you need is internet. You can travel and the business goes with you.

I have been making money online for 14 years making websites, coding software, and generating leads for different companies. I started this specific business in January of 2021, so it is over 1 year old now. I know that is a short amount of time, but this business is already earning \$700 - \$1000 per day in profit currently, and it is growing. This business will be around long term. Mortgage companies and banks will always need mortgage leads. I sell leads to the big banks and big mortgage companies like Wells Fargo, Chase Bank, Bank of America, Lending Tree, Quicken Loans, etc. I also want to point out that this business is an easy way to make money every day, compared to other businesses out there. All you do is buy the mortgage ads online and watch the clicks and leads come in to your mortgage website. People see the ads and go to your website every day, even when you are not working.

<https://keywordmediagroup.com/contacts/>

## TRAINING SESSION TRANSCRIPT

Hi [REDACTED], I am going to type everything out here, so I can send you a copy of this live demo file at the end of the presentation. That way you will be able to look back at everything that I wrote. I will be writing a lot of info about the business. Please save your questions for the end and email them to me after the live demo is finished.

I am going to start out by showing you my mortgage websites. These are the websites that people go to when they click one of my ads. My first website is with a company called NerdWallet. My website with them is: [www.NerdWalletRefinance.com](http://www.NerdWalletRefinance.com)

This is a duplicate of the NerdWallet website, but my website has the word “refinance” in the domain. All of the leads that go to this website are tracked back to me. They pay me \$56 for every lead that goes to my website. This website starts out asking if the customer wants to refinance or buy a home.

The mortgage industry is regulated. You have to be licensed in each state to sell mortgage leads. I am not licensed and I do not need to be because I am partnered with a licensed company. NerdWallet is licensed in all 50 states.

Their NMLS ID# is 1617539. NMLS is the nationwide mortgage licensing system. If you click on the “NMLS Consumer Access” link, it will show you all the state licenses/registrations.

I sell 2 different kinds of mortgage leads:

1. Mortgage Refinance Leads: These are people that own a home, have a mortgage, and want to refinance their mortgage to a lower interest rate and a lower payment.
2. Mortgage Purchase Leads: These are people that want to buy a home and get a new mortgage.

I only sell the refinance leads because there is a much larger market for that.

This is the credit score page. They need to have excellent or good credit. Some websites will also allow fair credit. If they have poor credit, then the bank will not pay us for the lead.

People can go to my website and fill out the quote form for free. There are no credit checks and no social security number is needed to fill out the form. Their credit will be checked later on when they put in an application to refinance with the bank.

A mortgage lead must pass these 6 filters in order to sell:

- 1.The lead must have excellent or good credit, or a FICO score over 640 which is usually considered fair credit.
- 2.The loan amount must be \$100K or more.
- 3.The LTV must be 90% or less. LTV stands for “loan to value”. If a home is worth \$500K and the loan/mortgage is \$400K, then the LTV would be 80%.
- 4.The lead can't be a duplicate. They can't have that lead in their database within the last 12 months. They look at the email address to see if it is a duplicate or not. A lead stays in their database for one year, then it is cleared out.
- 5.The lead can't have any late mortgage payments in the last 12 months.
- 6.The last filter is the lead can't have any bankruptcies in the last 3 years.

As long as a lead passes these 6 filters, then it will sell. I know that might sound like a lot, but if they have poor credit or recent bankruptcies, then the lead is worthless to the bank. Thankfully, most homeowners have good credit and they protect their credit like a hawk.

This is the last page of this website/quote form on NerdWallet. When someone puts in their phone number and clicks on the accept and continue button to see their free results, then that lead is automatically sold and sent to 5 different banks and mortgage companies for \$10-\$15 each. NerdWallet ends up getting \$70-\$80+ for each lead. They then pay me \$56 out of that and the rest is their profit which is how they make their money.

Here is a list of the companies they are selling leads to if you click on the “partners” link below the accept and continue button. They are selling leads to tons of mortgage companies as you can see. When you sell a lead, it will go to 5 or more of these companies depending on what company needs leads that day. Each mortgage company needs a different amount of leads each day, so the leads can go to various companies every day.

My second website that I will be showing you today is with a company called Refi Rate Guide. My website with them is: [www.RefinanceRateGuide.com](http://www.RefinanceRateGuide.com)

I get credit for all of the leads that go to this website as well. They pay me \$45 per lead.

This website starts out asking for refinance or purchase for the type of loan. This is what I was mentioning earlier You should focus on the refinance leads. You can do that by only running refinance ads. The good news is you will get credit for a mortgage purchase lead if someone clicks on that. You are more than welcome to run ads for that too if you want.

This is the last page on Refi Rate Guide. Here is a list of the companies they are selling leads to if you click on the "Premier Partners" link below the see results button.

They sell leads to some of the largest mortgage companies in the USA such as Quicken Loans and Wells Fargo. They are the largest mortgage companies in the USA, so imagine how many mortgage brokers that they have who need leads to call every day.

My third website that I will be showing you now is with a company called Simple Loan Site. My website with them is: [www.SimpleLoanWebsite.com](http://www.SimpleLoanWebsite.com)

I get credit for all the leads that go to this website just like the other two sites I showed you. They pay me \$42 per lead.

The average person can potentially lower their overall monthly payments by checking to see if they qualify to refinance their mortgage. The average person will lower their mortgage payment by \$271 per month. That is up to \$3,252 per year in savings. That is huge savings for most people, so it is a compelling reason to click your ad and go visit your website for more information. A home is the most expensive thing most people own, so when you talk about their home, their mortgage payment, and how it could be lower, they will listen.

This is the final step on the Simple Loan Website. Here is a list of the companies they sell leads to if you click on the "partners" link below the submit button.

The list of their refinance partners is really long. There are so many bank and mortgage companies that need leads every day. The demand for mortgage leads is always greater than the supply of leads. The bank can buy every lead that you could ever produce. All of the banks and mortgage companies on this list have mortgage brokers who need leads to call every day. The demand for leads is always in high volume and that is one reason I really enjoy this business.

You have to be approved with each mortgage company to sell them leads. I had to be approved to even have these websites. The reason you have to be approved is because if someone sold them unqualified leads, some companies from their long list could stop buying from them. I will be getting you approved with the mortgage companies.

The mortgage companies pay every month on the 1<sup>st</sup>. You will be earning US dollars with this business. It is a huge advantage to earn US dollars from Canada.

I just Googled “refinance my mortgage” and one of the ads that appeared is an ad for LendingTree. They will come up for tons of different mortgage related keywords. Ironically, they buy leads from me and they are also my competition. They are the largest mortgage company nationwide.

My competition and other companies like them (ex. Quicken Loans and Rocket Mortgage), target these very competitive keywords such as “refinance my mortgage”, “refinancing mortgage calculator”, “mortgage refinance rates”, and “should I refinance my mortgage”. This is how they generate their leads. They are paying approximately \$5 per click for every single click that goes to their website which is a lot to spend. That is way too expensive, I can't make a profit paying \$5 per click.

The reason why I can't make a profit at \$5 per click is because I get about 1 in 20 clicks to my website to turn into a qualified lead. For example, if I paid \$5 per click, then it would cost me \$100 on average to generate a lead. That is not good because I only get paid \$45. If I pay \$1 per click for 20 clicks, then I paid \$20 to generate a lead that I can sell for \$45. I pay on average \$1 per click.

Here is what the homepage of the LendingTree website looks like just as a quick comparison. It cost them \$5 right now since I just click on their ad to show you.

I am buying ads differently than my competition. I am not targeting people that are thinking about refinancing. I pay \$1 per click because I am targeting less competitive keywords. I will give you an example.

One thing I am doing is targeting keywords that are related to saving money or reducing someone's living expenses. These people are not thinking about refinancing when they see my ad, but my ad convinces them to take a look at it since saving hundreds on their mortgage payment every month would be big savings for most people. Anyone interested in saving money would jump at the chance to lower their mortgage payment by hundreds of dollars every month.

Before someone sees an ad from LendingTree, they were thinking about refinancing. LendingTree pays a huge premium for someone that is already thinking about refinancing their mortgage.

Before someone sees an ad from me, they were not thinking about refinancing; they were thinking about how to save money or reduce their living expenses. The cost of these clicks is so much lower simply because they were not already thinking about refinancing their mortgage.

When you buy an ad on Google, you have to choose a keyword such as “refinance my mortgage”. You also have to choose 7 other targeting options:

- 1.Age Range (18 to 99 years old)
- 2.Gender (Male/Female)
- 3.Location (Cities, States, Zip Codes)
- 4.Devices (Desktop Computer, Smartphone, iPad)
- 5.Browsers (Chrome, Safari, Firefox, Microsoft Edge)
- 6.Operating System (Windows/Mac or IOS/Android)
- 7.Bid Cost (Cost Per Click)

The bid cost is very important. If you bid one penny per click, then you won't get any clicks. If you bid \$5 per click and outbid LendingTree, then you will get a flood of traffic, but you won't make a profit. You want your bid to be “just right” which is usually around \$1 per click.

All of these targeting options are important. For example, if you chose an age range of 18 to 25 years old, then you would not make and money because most people who are 18 to 25, do not have a mortgage.

There are an infinite number of ways to buy these ads because of all the keyword and targeting options. That is why I am looking for other people who want to buy/test/manage mortgage ads every day for mortgage leads. It takes time to optimize the mortgage ads every day and that is what would be in charge of doing. I just don't have the time to buy and test hundreds of news ads every day.

If you buy the business, then I will get you approved with the mortgage companies. I will set up your websites with tracking. I manage my own server to make sure my websites are always online and loading fast. If you were to have downtime or your site was loading slow, then it would cost your money. I will be handling all of the web maintenance for you. I will also help you set up your ad buying accounts and put my ads, keywords, and targeting options in there to get you started. Anything your business needs to grow and expand! I will show you how to buy these ads properly and profitably. That way we both make money every day.

There is a 5% royalty fee on all the revenue the business generates, which means I receive 5% of the revenue that your business makes. For this, I am including approval with new companies and websites set up for you. I am also including ongoing server hosting and management, along with long-term advice, support, and training. The more leads you sell, the more money we both make.

There are also a lot of tips that I will be giving you during the training. One tip is that I get the same number of leads whether I buy ads during the daytime or nighttime. However, the quality of the leads is different. I typically get more excellent/good credit leads during the day and more fair/poor credit leads during the night.

You can schedule the ads to run 24/7 or just during the day. For example, if an ad is not profitable running 24/7, then I will try running it during the "prime time" hours of the morning and afternoon to see if that makes it profitable. The best hours are usually between 9:00 AM and 5:00 PM.

For instance, your ad could be working great at 9:00 AM, but be doing terribly at 9:00 PM. You can schedule the ads to run anytime you want. You could be working in the evening and schedule the ads to run at 9:00 AM the next morning.

The great thing about this business is that you can work from anywhere in the world that has an internet connection. You can live anywhere you want and run your business from home. You can run it from your laptop while you are traveling or going on vacation. You can work any hours or days that you like from the comfort of your home. The business is available 24/7/365.



What I love the most about this business is the freedom that it gives me. There are people out there that make a lot of money, but they have relatively little freedom throughout the year. My goal is to make a lot of money, but to also have the freedom to travel as often as I would like. I love being able to see friends and family whenever I choose. Having that flexibility is a luxury.

That's pretty much everything I wanted to show you today, but I can answer any questions you have via email. You can email me anytime with questions and I will get back to you as soon as I can. I will send you a copy of this live demo file and the contract to look over as well.

Thank you so much for taking the time to do the live demo with me today. I am going to close out of Mikogo soon. Hope you have a good night! :)

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**CONTRACT**

10-30-2022. Contract between KeywordMediaGroup.com and [REDACTED] for the Mortgage Lead Generation Business.

Included in the sale.

(3) Full set up and approval of 3 or more lead seller accounts with mortgage companies in the USA.

(1) Full set up of the mortgage lead generation business.

(1) Training on how to buy and sell mortgage leads .

(1) Software by KeywordMediaGroup.com to help send mortgage lead traffic. Includes full set up.

(1) Lifetime support to ensure the business is always up and running. This also includes software updates.

Royalty payments: There will be a 5% royalty percentage on all of the revenue that the business makes.

The royalty payments will start after the \$20,000 purchase price has been paid in full. The royalty includes software updates, strategy updates, lifetime support and advice, new mortgage lead sources, new mortgage lead selling accounts and websites with mortgage companies and anything else that may be needed to help the business.

Price of sale: \$20,000 USD for the business. \$10,000 will be paid as a down payment. \$500 has already been received from [REDACTED] as a down payment. \$9,500 will be paid to KeywordMediaGroup.com to set up the business.

\$10,000 USD is being financed by KeywordMediaGroup.com and will be paid back as a 50/50 profit share between KeywordMediaGroup.com and [REDACTED]. The royalty payments begin after the \$20,000 purchase price is paid off.

Please Sign below:

[REDACTED]

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Andrew Hansen KeywordMediaGroup.com

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