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**Buying Leads On-Line: The Cheap And Easy Way To Success**

**By Robert Michael**

As a debt consolidator, mortgage/insurance provider or creditor, you rely on leads databases for e-mail and telemarketing campaigns as a cornerstone of your business' success. These leads generate new clients and directly affect your ability to meet the bottom line.

The Internet can be a great way to find new leads, particularly in the fields of debt consolidation and credit provision. Performing a web search for terms like "debt leads," "mortgage leads" or "bankruptcy leads" yields thousands of results. Most of these searches lead to the websites of leads providers who specialize in these areas. From these sites, you can request quotes or even order leads databases directly.

Leads providers obtain their leads from a variety of sources. Some are individuals who have filled out web forms or sent e-mail requests for information on services like debt consolidation and borrowing. These leads are pre-qualified and are looking for service providers.

Other leads are obtained from documentation on individuals who have already filed for bankruptcy. These leads are looking for creditors and mortgage providers willing to lend them money to make a new start financially. These types of leads are ideal for companies looking to expand their client lists.

The type of information you want from your leads databases is unique to your individual business and marketing campaign needs. Some leads providers only provide certain contact information. If you are focused specifically on telemarketing or e-mail marketing campaigns, even leads providers with limited contact information can meet your needs.

Other leads providers offer comprehensive information on leads, including name, e-mail address, phone, fax and mailing address. How much information you want on leads is sometimes proportional to how much leads providers charge.

Before you spend money on leads, you want to make sure they will be an effective tool for your business that will produce results. It is usually best to look for leads providers that offer pre-qualified leads. This means the company has already proven the lead has a certain level of interest in your

services, and is not "cold."

For example, if a debt consolidator leads provider is offering you pre-qualified leads, this likely means that the leads on their lists have already requested debts consolidation advice or have initiated consolidation proceedings. Pre-qualified leads lists are more likely to be interested in your services and less likely to elicit the familiar response "no thanks, not interested."

If you find a leads provider who seems to have what you're looking for, it's always a good idea to research the company. Find out who else has purchased leads lists from them and whether they were satisfied with the provider's leads. You may also request a demo or sample from the leads provider so you can "test the waters" and make sure you want what they are selling. After all, buying leads is just a waste of money unless they help you sell your services and build you client lists.

Robert Michael is a writer for Ang Leads which is an excellent place to find leads links, resources and

articles. For more information go to:

<http://www.angleads.com>

## **Mortgage Leads, Quality Is Everything**

**By Jay Conners**

For loan officers and mortgage brokers on the market for mortgage leads, the quality of the lead should be a top priority when determining which company to invest in.

For this reason, before you invest, be sure to do a little research. After reading about the lead company on their web site, be sure to call and speak with someone in customer service.

The best way to find out about the quality of the leads before you purchase them is to ask some specific questions.

Ask where they obtain their leads from.

The best answer you can get to this question is that they own and operate the web sites where customers visit and fill out the on line form.

If a lead company is obtaining their leads from a third party vendor and than reselling them to loan officers at a profit, than they are basically recycling leads. Better put, they are selling junk.

And you never know how many times that third party vendor sold those leads to other lead providers.

Another question to ask is about their delivery method.

## Buying Leads On-Line: The Cheap And Easy Way To Success

The most efficient way to have leads delivered is by way of e-mail.

Especially if you are purchasing real time leads, the lead will literally end up in your mail box within seconds of the customer hitting the submit button on the on-line form.

To sum it all up, a good quality lead is one that is fresh, not dated, or recycled.

And remember, you work hard for your money, so make sure you are getting what you pay for.

Jay Conners has more than fifteen years of experience in the banking and Mortgage Industry, He is the owner of

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, a mortgage resource site. You can also check out his blog at

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for more articles related to the sales and marketing of your

mortgage products.



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