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Comparing Paid Placement Programs

By Ric Shreves

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If you've ever struggled to get your website to appear on page one of the search engine results, then you know the effort can be expensive and time consuming. Pay for performance programs are a way for you to make an end run on the search engine placement game. If you are willing pay a fee every time someone clicks on the link to your site, then you can push your site's listing right up to the top of page one. This week we'll compare the two most popular programs, Google's AdWords and Overture's Pay For Performance Search, to see how they stack up.

Google AdWords is the best known pay for performance program. The Google program has several strong points in its favor. One of the key advantages is the potential for traffic generation. Sites who join the AdWords program appear on not only the Google site, but are also syndicated to AOL, Ask Jeeves, Netscape, Lycos, Hotbot, and Teoma. This is tremendous reach.

In comparison, the Overture program displays its results on the Overture site, as well as on Yahoo! (or they will very soon, as Yahoo! has dropped Google in favor of Overture), MSN, AltaVista, CNN, All The Web, and InfoSpace. Not too shabby. Expect the reach of the Overture program to expand as it will benefit from Yahoo!'s recent acquisition spree.

One of the factors that clearly favors AdWords is the ease of use. You can set up a sample program and assess costs easily, without having to give up personal information or go through a lengthy setup process. Overture, unfortunately, forces you to go quite a bit of effort before you can determine the exact cost of a particular ad. The flexibility of the AdWords program makes it not only a successful sales tool for Google, but also a good business intelligence tool for those of use who want to assess the relative costs and benefits of a proposed marketing campaign.

The ease of use issue doesn't stop with the ability to preview campaigns. Ad setup is relatively easier on Google. The interface design of the Google control panel is more usable. Once again Google gets it right: for the vast majority of users, simpler is better.

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Control over your advertising budget is one of the big issues in paid for performance programs. On Overture, you have three different options for setting up your account: an Open program, which simply bills through the charges to your credit card every month without restriction on amount; a Limited option, whereby you can cap your monthly expenditure; and a Pre-paid program which allows you to pay in advance and your ad runs until your allocation of funds are exhausted. This last option is unique to Overture and will not doubt appeal to some users.

Google provides a slightly different approach to payments, with the primary difference being that you can set daily spend limits (as opposed to Overture's monthly limit formula). This is an interesting and desirable approach as it lets you assure that your ad will last a particular period of time without exceeding your budget.

The Overture program is more expensive to setup. They require a US \$ 50 set up fee and also impose

a US\$ 20 monthly minimum on all accounts. There is no set up fee or monthly minimum on Google.

Managing multiple campaigns in multiple markets is more difficult on Overture. Different branches of the Overture family (say, Overture Korea) have different payment and account policies than the main Overture site. Google gives you one point of contact for all your campaigns, with one consistent pricing policy. If you wish to run global campaigns in native languages, Google is clearly superior on this point as Overture complicates your billing and incurs much more management overhead.

A final point worth mentioning is the turn-around times of these two competitors and the related editorial policies. Google lets you get up and running immediately. You simply go to Google, set up your account, and create your ads and you are off and running. The ads are live almost immediately. Editorial oversight is an afterthought. In contrast, Overture imposes a three to five day turnaround time on ads, with their editorial review occurring before the ads are allowed to go live.

So which program is right for you? While Google is certainly easier to deal with and provides more control, I have to say that at this point in Internet marketing, you need to be on both services if you are serious about reaching your audiences. If you go with Google only, you are turning your back on the not insignificant audiences attached to Yahoo! and MSN. So, while it may require an increase in effort and complexity, the maximum benefit is to be found by balancing your campaign across these two very similar competitive programs.

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How to Compare Loans Amongst Different Lenders

By Martin Lukac

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Comparing loans of different lenders is often the most difficult part of mortgage shopping. Firstly, it is important to keep in mind that mortgage packages consist of more than interest rates. They consist of a quoted rate, points and closing costs. Points are an up-front fee paid to the lender at closing. Each point equals one percent of the loan amount. Points are charged, or paid, to lower or increase the rate on the loan. Most lenders will allow you to choose amongst a variety of rate and point combinations for the same loan product. Therefore, when comparing rates of different lenders, make sure you compare also the associated points. Closing costs typically consist of loan related fees, title and escrow charges, government recording and transfer charges and can add thousands of dollars to the cost of your loan. When comparing lenders it is important to compare loan related fees (i.e. the fees which lenders charge to process, approve and make the mortgage loan), since the other fees are typically independent of the lender.

Secondly, when comparing loans of different lenders you need to thoroughly investigate and compare all loan features: maximum LTV, mortgage insurance payments (if any), credit and cash reserve requirements, qualifying ratios, etc. Pay special attention to the presence of prepayment penalties and the availability and terms of conversion options (such as rate reduction option, or option to convert an ARM to a fixed-rate mortgage).

Thirdly, for each loan you are comparing find out the lock-in period, during which the interest rate and points quoted to you will be guaranteed. Lock-ins of 30, 45 and 60 days are common. Some lenders may offer a lock-in for only a short period of time (15 days, for example). Usually, the longer the lock-in period, the higher the price of loan. The lock-in period should be long enough to allow for settlement before lock-in expires.

Finally, make sure that you are comparing the interest rates on the same day. Rates change daily, if not a couple of times a day. So, what is the best way to compare loans among different lenders? First of all when you compare different lenders you should compare loan products of the same type (e.g. 30 yr. fixed). It does not make sense to compare different types of loan programs (e.g. 30 yr fixed vs. 15 yr fixed, or fixed vs. adjustable).

To compare loan products of the same type among different lenders:

1. Fix all lenders at one interest rate and lock-in period.

You have to compare different lenders on the same rate (e.g. 7.5%) and lock-in period, otherwise you will be comparing apples and oranges. Most lenders can offer you a variety of rate and point combinations for the same loan product and allow you to choose the lock-in period.

2. Add up the total lender fees for that rate including points and loan related fees.

There are a number of different fees paid in connection with loan, and some lenders have different

names for them. One lender might offer to waive one fee and then add another one. So when comparing loans of different lenders you should look at the total sum of ALL loan related fees. These fees can include processing and underwriting fee, mortgage insurance premium, appraisal fee, the cost

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of a credit report, tax service fee, application, commitment, wire transfer fee, etc. Points can include discount and origination points and have to be converted into dollar amounts.

3. The lender that has lower lender fees has a cheaper loan than the lender with higher fees. Example: For a loan amount of 100,000 on a 30 yr fixed rate mortgage, lender A is offering you a rate of 7.375% with 0 points, 7.25% with 0.5 points, and 7.125% with 1 points. He also charges \$450 in loan related fees. Lender B offers you 7.25% on the same loan with 0.375 points, 7.125% with 0.875 points, and 7% with 1.375 points and charges \$680 in loan related fees. Both lenders are quoting rates on a 45 day lock.

#1 Loans USA (1LoansUSA.com) offers variety of mortgage information. Mortgage rates for any loan program from various lenders, mortgage rate predictions, bond rates, CD rates and more.



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