

Do You Know When You Are Being Sold To?

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**Do You Know When You Are Being Sold To?**

**By Joanna Ferndale**

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Britney Spears has recently caused controversy with suggestions that the ad campaign for her new fragrance range uses subliminal or hidden messages in its efforts to convince potential buyers. Advertisers have long been aware of the power of appealing to our subconscious minds, so what methods exactly do they employ, and how widespread is the practise?

Broadly speaking, there are three methods in common use – Product Endorsement, Product Placement, and Hidden (Subliminal) Imagery.

Why do advertisers use these methods?

As consumers, we tend to make buying decisions based on emotion rather than logic. When see a product, we make up our minds very quickly about whether we want it or not, based purely on the way the product is presented to us. Any accompanying sales pitch is merely there to help us justify the purchase to our more logical selves. Advertisers know this of course, so they spend huge amounts of time and money marketing their products in ways that appeal to our emotions and subconscious mind.

So how do the three methods work?

Taking each in turn:

Product Endorsement

This is possibly the most up-front and honest method. Quite simply, a product is endorsed by a well known figure - a celebrity or sports person perhaps – or a singer! Nike are big users of this technique, with major sporting stars regularly featuring in their commercials. Whilst they might not spell it out, the message is always the same - "If our product is good enough for Mr x, then it's certainly good enough for you".

Product Placement

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This is the slightly sneakier derivative of product endorsement, and involves well known figures (often fictional) endorsing products or services outside of a clearly labelled commercial environment. The technique is frequently used in sitcoms and soap operas. For example, you settle down to watch an episode of *Fraser*, your all time hero, and happen to notice that he drinks a certain brand of coffee ("brand X"). You may not consciously notice this, but your subconscious mind is taking in every detail. Because you have such respect for the famous Dr Craine, you naturally trust his judgement when it comes to coffee. Hence the next time you are in the supermarket and you spot "brand X" on the shelf, you are much more likely to choose it over the rest of the selection on offer.

Product placement is a particularly potent form of subliminal advertising because it catches us off guard. When we see a commercial break on the television, we know we are being sold to and so have

our defences up - we take what we are told with the due level of cynicism. But when the ads are over and we return to the TV show, we mentally relax that guard, and become much more open to suggestion. It's not just consumer goods that are marketed this way; awareness groups and even political campaigners use the same subliminal techniques to subtly get their message across.

### Hidden (Subliminal) Imagery

This is perhaps, the most devious technique in the advertisers armoury. It involves embedding images or words into a standard advertisement. One of the most effective uses of hidden messages in mainstream advertising is the "sexual connection". Sex conjures up strong emotions of power, pleasure, and well-being, and so if a advertiser can tap into those at will he has a powerful tool indeed – no pun intended! Examples of subliminal messages of a sexual nature being used in advertising are numerous; Ritz crackers have the word "sex" spelled out on them in the tiny dots; many drinks ads manipulate the ice cubes in their photos by embedding images or words on them. Next time you see a print ad - study it carefully for hidden images or words, you may be surprised!

Joanna Ferndale is an advertising executive and freelance writer. You can find more information on hidden subliminal and subliminal messages at <http://www.subliminal-messages.info>

## **What is an Assignment of Mortgage?**

**By Syd Johnson**

### **What is an Assignment of Mortgage? by Syd Johnson**

Most mortgages are sold at least once during the life of the loan. A mortgage company or your local bank will sell the loan to free up their cash and then lend out more money other home buyers. When the mortgage is sold of it is called an assignment. The party that bought the mortgage is now responsible for dealing with you the customer to make sure that all payments are made for the next 15, 20 or 30 years.

An assignment of a mortgage is a bank to bank, or entity to entity transaction. Your bank does not

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need your permission and does not have to notify you that your loan has been sold. Instead, it is up to the new party that has bought your loan to send out a notification. This notification will let you know to whom you will be making your monthly payments, contact numbers and addresses for customer service issues and any other important information that you will need.

In general, nothing else about your mortgage will change. The monthly payment amount and interest rate should stay the same. However, if you do want to make some changes then you can try to negotiate with this new company. They can accommodate you, at their discretion.

Once you get your notification, you should immediately contact your old loan company and verify that they have indeed sold you loan off to another company. Due to the rapid increase in identity theft scams all over the country, you should always call and verify any type of notice from a company that you do not recognize. Contact your old mortgage company ask them to verify that they have sold the loan, the name of the company that bought your loan and their contact information. Then you can verify this information against the letter that you have received.

It is not uncommon for the loan to be sold more than once. A large portion of all consumer mortgages are assigned to Fannie Mae, Ginnie Mae or Freddie Mac.

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