



## Advertising Opportunities at Home Buying Institute

This document explains the web-based advertising programs offered by Home Buying Institute ([www.HomeBuyingInstitute.com](http://www.HomeBuyingInstitute.com)). Our advertising program offers plenty of flexibility, but if you would like a custom proposal on something not listed here, please let us know.

Sincerely,

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### About Our Website

HomeBuyingInstitute.com is the Internet's largest library of home buying tips and advice -- and growing all the time. We offer hundreds of home buying articles from expert articles in various industries, from real estate to credit. We also offer a daily home buying blog, home buying glossary, mortgage calculators, real estate news and more.

### Consistent Growth

Each day, we add several new pages of quality content to the website. We also blog several times a week. This constant addition of quality content is what keeps people and search engines coming back to our site. It will also ensure that our traffic levels and search engine visibility continue to rise month after month -- two factors that directly affect our advertisers.

### Traffic Levels & Readership

We get hundreds of content-hungry visitors every day, and this number is rising steadily by the week. We know they are content-hungry because they read an average of seven pages per visit. Upon finding the website, more than 90% of visitors go on to read several pages of information before leaving. These people are in research mode, and the information-rich nature of our website keeps them engaged. They are looking for advice and solutions -- do you have some to offer?

### Driving Traffic Toward Your Ads

We offer something that few web-based publishers offer. We actually drive traffic toward the top-tier pages where your advertisement will be. For instance, we have dozens of pages that talk about the different types of mortgage loans, but we only have one introductory page on that topic. This introductory page is where relevant advertising would be placed, and we try to ensure that people start with this page -- whether they use our navigation menu, or find it through the search engines.

### 3 Types of Advertising Available

On the following pages, we explain the three types of advertising available at Home Buying Institute. These include (A) content-based advertising on the home page and topic pages, (B) banner ads on home page and topic pages, and (C) text links on the home page for SEO benefits.



## Option #1 - Content-Based Advertising in the "Hot Spot"

We know from our website analytics program that most people's clicks (and eyeballs) hit the "center mast" area of our top-level topic pages. These pages include the home page, as well as the topic pages you would reach by using the left-hand navigation menu (see available topic pages on next page). Because of its prominence and click frequency, we call this area the "hot spot" for advertisers.

But instead of inserting images into the "hot spot," we maintain its integrity by placing content-based advertising there. In other words, we make your ad look more like content and less like an ad. This concept has been proven to increase click-through rates on thousands of websites.

For example, if your ad is related to credit (as it applies to home buying), we would put your content in the upper-middle part of the Credit Learning Center ([www.homebuyinginstitute.com/credit.php](http://www.homebuyinginstitute.com/credit.php)). The arrow below shows how your ad might appear (with your content, of course). These topic pages would also pass on search engine benefits to your website, because of the hyperlink included with your ad.

### Sample placement:

The screenshot shows the Home Buying Institute website with a red arrow pointing to the sidebar menu. The sidebar menu includes links for 'Your Ad Here', 'General Information', 'Getting Started', 'Mortgage & Credit', and 'Home Buying Glossary'. The main content area displays the 'About Your Credit' topic page, which includes a featured content box and several other sections like 'All About Your Credit Score' and '5 Steps to a Higher Credit Score'.

Example of content-based advertising inside the "hot spot"

**Next page >> rates and options for content-based advertising**



## Content-Based Advertising - Rates and Options

Monthly rates for content-based advertising (with "hot spot" placement):

Home Page (maximum visibility)	\$900 / month
Topic Pages*	\$450 / month

\* Topic pages include most of the categories you see down the left-hand menu. See below:

<ul style="list-style-type: none"><li>▪ Financial Self-Assessment</li><li>▪ Finding an Agent</li><li>▪ Home Buying checklist</li><li>▪ About Your Credit</li><li>▪ Types of Mortgages</li><li>▪ Mortgages by State</li><li>▪ Mortgage Process</li><li>▪ Bad Credit Mortgage Loans</li><li>▪ Online Lenders</li></ul>	<ul style="list-style-type: none"><li>▪ Home Buying Process</li><li>▪ House Hunting</li><li>▪ Home Inspection</li><li>▪ What to Avoid</li><li>▪ Closing / Settlement</li><li>▪ Buying Overseas</li><li>▪ Buying a Mobile Home</li><li>▪ Buying a HUD Foreclosure</li><li>▪ Mortgage Calculators</li></ul>
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### Payment Details

We require 100% payment up front, either through PayPal or by check. Payment must be received at least 15 days before the start of the month when your ad will run. For example, if you want to run an ad for the month of March, we must receive your payment by February 15<sup>th</sup>.

We do not and cannot guarantee click-throughs or sales based on your content-based ad, but we will do everything in our power to ensure your success. After all, we want you to renew your ad!

### Renewing Ads

Toward the end of your ad run, we will contact you with the opportunity to renew your ad. Prompt payment and renewal will keep you from losing your ad spot to another advertiser.

### Quality Control

We protect the quality of Home Buying Institute at all times, and as such we reserve the right to reject certain advertisers. For instance, we do not link to adult content, irrelevant content (bait-and-switch), incomplete websites, link farms, or other websites we deem inappropriate. Quality control benefits advertisers because it keeps visitors on the site longer and encourages repeat visits.

### Cancellation of Ads

Should you decide to cancel your content-based ad, your ad will be left up for the remainder of the current month. Payment will be refunded for any unused months after that. For example, if you pre-pay for a three-month run and then cancel your ad in the middle of month #2, your ad will be left up for the remainder of month #2 and you will receive a refund for the unused month #3. Payment for one-month runs is non-refundable.



## Option #2 - Banner Ads on Topic Pages / Home Page

In addition to our content-based advertising, we offer two banner ad spots per topic page, as well as two spots on the home page (maximum visibility). We limit each page to only two banner ads in an effort to reduce clutter and improve click-through rates for our advertisers.

The screenshot shows the Home Buying Institute website layout. On the left, there is a sidebar with links for 'Search our site', 'General Information' (including Home, About / Contact, Home Buying Forum, Free Web Content, Home Buying Blog), 'Getting Started' (Self Assessment, Finding an Agent, Home Buying Checklist), and 'Mortgage & Credit' (About Your Credit, Types of Mortgages). The main content area features a section titled 'About Your Credit' with text about reviewing credit and links to credit articles. Below this is a 'Featured Content' box containing a placeholder for a content-based advertisement. Further down are sections for 'All About Your Credit Score' and '5 Steps to a Higher Credit Score'. On the right side, there are two yellow boxes labeled 'Banner Ad #1' and 'Banner Ad #2', each with a 'Size: 115 x 160' label. The top navigation bar includes links for 'Ads by Google', 'Credit Bureaus', 'Fico Score', 'Fico Scoring', and 'Experian Fico'.

Monthly rates for banner ads:

Home Page (maximum visibility)	\$750 / month
Topic Pages*	\$350 / month

\* Topic pages include all pages shown in the gray box on the previous page.

### Banner Ad Specifications

Final ad size should be 115 pixels (wide) x 160 pixels (high). Please save ads in either GIF or JPEG format. Ads should be optimized for the web, with file sizes no larger than 300k.

### Payment Details

Payment for banner ads work exactly the same as payment for content-based advertising. Please see previous page for details. If you have questions about banner advertising, please send an email to [editor@homebuyinginstitute.com](mailto:editor@homebuyinginstitute.com).

### Cancellation of Ads

Cancellation of banner ads works the same way as content-based ads. See previous page.



## Option #3 - Text Link Ads on Home Page

This offering is primarily for people who want to increase the search engine visibility of their real estate-related websites. By linking to your website from our home page, we can help improve your search engine visibility for the keywords within the hyperlink. You can see people taking advantage of this program by looking at the bottom of our home page under the "Related Websites" header.

Please note that this option is not for "eyeball" marketing. Keyword-rich links from our home page will help you improve your search engine visibility, but they are not intended to drive direct traffic. For direct traffic in addition to SEO benefits, you should choose option #1 or #2 above.

Monthly rates for text link ads:

Home Page	\$45 / month
Topic Pages	Not available at this time

### Text Link Specifications

For maximum benefit, your text link should include one of your most important key search phrases. For instance, if I was going to place a text link on the home page of another website, I would want it to say "home buying process" or "home buying tips." Please limit your text link to 30 characters.

### Payment Details

We require 100% payment up front, either through PayPal or by check. Payment must be received at least 5 days before the start of the month when your text link ad will run. You may purchase one month at a time or several months. Please contact us with your needs.

### Cancellation of Text Link Ads

Should you decide to cancel your text link ad, your ad will be left up for the remainder of the current month. Payment will be refunded for unused months after that. For example, if you pre-pay for a three-month run and then cancel in the middle of month #2, your text link will be left up for the remainder of month #2 and you will receive a refund for the unused month #3. Payment for one-month runs is non-refundable.

### Results Vary

Search engine optimization is an inexact "science." A home-page link from our website will likely help you improve your search engine visibility, but for obvious reasons we cannot guarantee or quantify those results. Because SEO is a slow-moving process, we recommend you try a text link ad for at least two months, and then judge how it has helped your visibility for that key phrase.

### Need More Information?

If you have questions or comments about our advertising programs, please email [editor@homebuyinginstitute.com](mailto:editor@homebuyinginstitute.com). We look forward to hearing from you!