



Brief for Freedom Loans copy



Freedom Loans is a mortgage broker that specialises in getting loans for people with bad credit. Been in business since 2003.

I need you to write the copy for their 'Bad Credit Home Loan' page. Approx 1,500 words. Don't just use a big block of text. Use a headline and then break the text up into sections, each with a heading.

Use a conversational and friendly, but professional voice. Nothing too complex, but don't talk down to the reader.

Use the below questionnaire questions and answers as the basis for your copy.

Question 1: Please describe your brand. (e.g. Try to assign a personality to it.)

Answer 1: Professional, clever problem solver. Skilful, sincere, genuine, determined (to get the client a solution)

Question 1: What are your overriding / strongest or most unique selling points?

Answer 1: We get the job done. We work out the way to get people approved for the best deal that they can qualify for. We help people improve their lives. With credit impaired lending you need to first know what the problem is (i.e what the impairment is), then know how the credit department of the lenders work, then know how to get the loan approved through them. Its the opposite of say and "Aussie" broker who basically looks up a loan table and asks the client "which one do you want"?

Question 2: Why should readers trust you?

Answer 2: Experience and skill. Professional backgrounds. I was an accountant and my business partner was a maths teacher. We have a proven track record of helping people. All the testimonials are real. We have our own Credit Licence (as opposed to piggy backing of an aggregator). We've been specialising in Bad Credit home loans for over ten years and we've assisted thousands of customers get approved.

Question 3: What do you NOT want to see in your copy?

Answer 3: Anything about cheap loans - wrong focus - not that our solutions are expensive its just that its not important. Selling on price is the quickest way to broke

Question 4: For the headline: What is the one main point you want readers to 'get' the moment they arrive at this page? E.g. Often the headline will promise a benefit or an outcome.

Answer 4: Purchasing a Home - How to get an approval today

Question 5: Who is the reader?

Answer 5:

- Middle class or lower middle class generally. Probably 60% are the wife making the enquiry
- Married 2 kids
- House worth 500-\$1m
- We mainly advertise in sydney and melbourne
- 450-550k k mortgage average
- He is on generally 75k-100k
- The actual job can vary - from a truck driver to an IT consultant or middle manager
- And wife works in admin on 50k
- High school education
- Not good with money
- Often they need instant gratification, as an indicator the majority of people want to do renos even tho we are consolidating debts! They often want extra money now rather than waiting until their credit situation improves.

Question 6: What problem / need / situation has caused the reader to visit this page?

Answer 6: They know they can't get a loan with a bank because they don't have enough deposit. They may or may not have already tried applying for a loan with a mainstream bank. They do know there are lenders out there that offers loans to people like them but nevertheless generally there is some trepidation because its generally the first time that they are getting a loan with bad credit. People are generally worried that they will be declined again. Most people dont know anything about the lenders advertising in this space. People want to have someone take care of their mess and fix it. Its generally something very foreign to them so are a bit scared/nervous - they want friendly professional help. They want to have their mind put to rest. They generally know its going to cost them. They go looking on google. Mostly its the first time in their life that they have to get a "credit impaired loan". All this means is that they cant get a loan directly from a bank. So they basically dont know what to do. The best clients for us are ones that try with a bank or and then find out they have a default. This would be the most common situation. So they know they have bad credit and need to find out how to get a loan with bad credit. So the question is this - does the client have enough knowledge and confidence to try with one of these providers directly? Its not just a matter of simply sending in your details and getting a loan. Its not on the same planet as going to the cba for example. The client risks (another) decline or getting substandard solution to their problem. Yes they have a problem - they cant get a normal mortgage through a bank. Unless they know they have a default, then they dont know why they cant.. Often they have been declined and the bank will say that there is something on their credit file (which they didnt know about). Once they know they have something on their credit file then they know a bank wont touch them. Thats when they start looking for an alternative. Now because often they have never had this type of mortgage before they are a little bit unsure/nervous about what to do and who to turn to. There are lenders that offer bad credit home loans, but they all have different requirements and procedures and it takes a long time if you apply to them all directly.

Question 7: What questions do you think readers will be asking themselves about this service as they're reading this page? What are the answers to those questions?

Answer 7: Its mostly about Can I get a loan? Its then sometimes (maybe 10%) they are worried its not like a normal mortgage (ie private lending) - we dont do any private lending - we only use accredited lenders. Actually 90% of our lenders get their funding through the banks.

Question 8: When you speak to prospects, face-to-face or on the phone, what points or information make the biggest impact? What usually gets them across the line?

Answer 8: When I speak to them, I put their mind at rest by building rapport and providing leadership and confidence to assist them - this is not me blowing my own trumpet - we basically need to "hold their hand" through the process. 80% of the time its really just that we have been able to get them some kind of approval at all. This is the bottom line. The solutions we offer our clients are the best available and as we have loans that are not available directly to the public we provide enormous value to the clients. They are mainly happy that they have been approved in the first place - then we talk about the repayments and they make a judgement call on how comfortable they are with them. Just as a note - the approval we speak about on the phone is a verbal approval after assessing the info obtained over the phone and sometimes after requesting documents from them (such as mortgage statements and pay slips etc). The written approval happens after we submit everything to the respective lender.

Question 9: Do you know of any barriers to sale / conversion ? (Reasons the reader might decide NOT to engage you to perform this service.)

Answer 9: Sometimes the reader may have unrealistic expectations when it comes to cost. The risk is much higher so naturally its not a standard mortgage with virtually no fees and a crazy cheap rate. Also very occasionally they want to meet up face to face and since we are only in Melbourne - that can cause a problem... this has become much rarer over the years as most things are done online these days

Question 10: What main points / claims do you want to make on this page?

Answer 10: The service then is do they qualify for a loan and if so whats the best they can get. We need to understand their situation and we need to negotiate with a lender to get them approved. Again we have the best products available so looking at lenders directly or even other brokers will not yield the best result for them. And working with a lender? Well we know what garbage that delivery system is? The bigger the company, generally the less efficient. Another source of competitive advantage in delivery is our experience in dealing with these specific types of clients for over 12 years. Our service starts with a full assessment of the clients current position. I speak to all the leads coming through. One of the reasons why we are so successful in getting approvals is that we have a system. So I need to understand why the client has come to us. What is the problem that we need to solve? Some people have no idea of why they cant get a loan (and so for these people I

need to explain in much more details where they stand) but mostly they know that they cant get a bank loan but want the next best solution. And going to one lender they know wont result in getting the best solution - only one solution. So its about finding out what they want to do and then using our skills to work out the best way to solve their problem. So I guess the job of this website in getting them to make an enquiry after clicking is for them to believe that we are able to solve their problem right? I think an important point here is that we take the time to really understand what is going on with their situation, we have the skills to fix it and we have access to the best solution for them through our network of specialist lenders. We know what to look for and we check out all the details of their situation before we commence an application. We very rarely get declined with plan A so to speak because we thoroughly check things out. Most of the time plan a may not work due to a low valuation from the valuer (ie thats the number one reason why that option cant happen) and then the second most common reason is we find out some new info (ie the client hides this info initially). So I speak to all the leads. I have gone through thousands of scenarios of clients in difficult situations so I use that experience to really understand what is going on. Its about taking the time to really listen to them and having the brains to be able to actually do something to assist them. Most brokers are a) not interested in getting into the nitty gritty of the persons situation and then b) not knowing how to actually get them to where they want to go to. Did you know that most brokers just give a list of lenders to people (normal borrowers) and say pick which one you like? So its another world what we do. The client has a problem to fixed and they need some capable of fixing it! We go through in detail whats been happening in their financial life. This starts with the basics of assets, liabilities and income. We then talk about what they are trying to do. So two broad categories is refinancing and purchasing a property. The various problems they may have are listed on the website currently. These were put on their as part of the strategy of them "seeing themselves" as some who can be helped. Generally people fall into this category of "credit impaired" due to some event or events in their life. People are who are not credit impaired have either not had any/many major problems or they have been successful in dealing with them. You need to know that its not that easy to get defaulted generally - especially if you are an employee - it takes months. So generally its the poor management of things by the client and often not communicating with the people who are chasing the money. The client do not understand the repercussions of their behaviour - until of course its time to get a home loan. Its important to understand what has actually happened and how that has stopped them from getting a mortgage with a "normal" lender say one of the main banks. This can be anything from not fitting the policy of the bank to a full bankruptcy. So its about getting to the

point of full understanding of the clients financial situation and what that means in terms of getting a mortgage. If you want to make sure that you get approved rather than declined (for maybe the second time) and you want to make sure the loan you get is the best possible loan for you then you need to use a Bad Credit Mortgage Broker. You then need to make sure that the broker has many years experience in Bad Credit home loans and has been able to assist more a vast array of clients with individual circumstances so that they can deal with your situation properly and know what how to get you what you want.. Using someone who doesnt specialise in Bad Credit Home Loans will be costly in terms of time (because it will most likely not end in an approval) and/or money (the loan wont be the best one). Going to a lender directly could very easily result in a decline and will most likely end in you getting an inferior home loan. For something so important in your life make sure you have the right people on your side making sure you get the right loan. Normal banks don't like bad credit home loans because it's harder work for them (more and trickier paperwork), and of course because it's riskier. We know the best decision makers to speak to at most of the lenders because we been doing this every day for many years. Most normal mortgage brokers just give you a list of lenders and tell you to choose one!

Question 11: What questions do you think readers will be asking themselves about this service as they're reading this page? What are the answers to those questions?

Answer 11: Its mostly about Can I get a loan? Its then sometimes (maybe 10%) they are worried its not like a normal mortgage (ie private lending) - we dont do any private lending - we only use accredited lenders. Actually 90% of our lenders get their funding through the banks.