

# Prospectus

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## Home Equity Advisors Database

- **New Referral Channel For Home Equity Lenders**
  - **167,000 U.S. Tax Advisors & Financial Planners**
  - **Unique Selections: Picking The Right Advisors**
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**Important Information about a new SMR Research product**

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# Home Equity Advisors Database

When people need home purchase financing, they turn to Realtors and home builders for lender referrals. When they need refinances, they often turn to mortgage brokers.

**But where do consumers turn for advice when they're thinking about getting a junior-lien home equity line of credit or closed-end loan?**

**Often, they turn to their tax advisors or financial planners. Is the interest really going to be tax deductible? Do I risk losing my home? Is the home equity loan a better deal than other types of financing?**

**And: Where do you think I should go to get a home equity loan?**

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**SMR has put together a database of 167,000 U.S. tax advisors, accountants, and financial planning shops.**

It's a new potential referral channel for home equity lenders – just as realty brokers, home builders, and mortgage brokers are channels for other types of mortgage lending.

Unlike the Realtors, we believe most tax advisors have yet to be approached seriously by lenders seeking referral business. That means you have 167,000 new opportunities to build loan originations.

**Best of all, we can tell you which of the 167,000 advisors are probably the best prospects to build loan business.** See Pages 3 and 4.

Based on their zip code locations, we know which of these advisors are located in areas where home equity loans are most popular. We know which ones serve locales with the highest average incomes and with largest percentages of home owners (versus renters).

We also can segregate tax chains like H&R Block (which may already have a home equity referral system in place) from independent operators (who probably don't).

**The first step is to get the contact names, addresses, phone numbers, and the best-prospect data. We have it all available now.**

**The database comes on CD. Get only what you want – by geography or other selection criteria (see Page 3).**

This Prospectus contains a full description of what's available, plus pricing. Thanks for your interest.

## Selectivity Counts

The **Home Equity Advisor** channel is a big opportunity. **But let's not underestimate the challenge.** It takes time, effort, and money to cultivate relationships in any new lending channel.

**So, we advise our clients to focus the greatest attention on the best prospects. Here are two examples to illustrate the point:**

**Aero Advance Financial Inc. is a tax advisor based in San Jose, CA.** In the vicinity of this office, 76% of residents recently were home owners. Average household income was over \$65,000.

And in the last Census, 33.7% of home owners located near the Aero office had home equity loans, showing powerful popularity and demand for the product. (Note that people who already have home equity loans are good prospects, since they frequently refinance them into new home equity loans.)

**In sharp contrast, consider Dunbar Broaddus Gibson LLP, a similar firm based in El Paso, TX.** Near their office, the home ownership rate was a tiny 14%. Average household income was only \$14,128, and fewer than 1% of the home owners had a home equity loan, showing nearly no interest at all.

**Use our selection data to set your priorities. Start with the best Home Equity Advisors to get the best results with the lowest investment.**

Although we don't know everything about each firm's customer base, we do know that most tax advisors and financial planners handle local customers. And we certainly know what's going on in their local geographical areas – from the U.S. Census and other government data sources by zip code.

**Based on those characteristics, we have created four “relationship quality” categories for Home Equity Advisors:** Best, Good, Average, and Below Average. See Page 4 for counts by group. Ratings are based on which firms appear to offer the best potential numbers of home equity loan referrals.

## About SMR

As most clients know, SMR's primary businesses are financial services market research and predictive scoring. Founded in 1984, SMR is the largest U.S. publisher of research studies and data products like this one on mortgage and home equity subjects.

A majority of large U.S. mortgage and home equity lenders are clients for various SMR products and services. References are available on request.

**In a database product like this one, SMR typically adds value beyond names and addresses alone. See Page 4 for more about quality ratings of advisors and fields of information standard in our database.**

# List Specifics

**Counts: 167,559 tax advisor, accounting, and financial planning offices. Full contact names, mailing addresses, and phone numbers included.**

## **Selections Available:**

### [You Can Choose Geography](#)

- **Pick advisors in the specific states you want.**

### [SMR Advisor Quality Ratings](#)

Based on their office locations and the characteristics of the population in those locales, SMR has selected:

- **Best: 37,997 offices we consider best-quality relationship targets.**
- **Good: 35,204 offices we deem above-average targets.**
- **Average: 55,609 offices we believe are average-quality targets.**
- **Below-Average: 38,749 offices we think are below-average targets.**

### [Office Chains: Include Or Omit](#)

Of the 167,559 offices with unique contact names, 16,637 are part of large chain operations such as H&R Block and Jackson Hewitt. Chain operations actually have more than 16,637 offices, but we include only one office per manager name on our lists (some chain managers run multiple offices).

**You can ask us to omit or include the chain operation offices.**

### [Database Output Fields](#)

1. Business name
2. Address field 1
3. Address field 2
4. City
5. State
6. Zip (5-character)
7. Contact first name
8. Contact middle name
9. Contact last name
10. Phone number
11. SMR Referral Quality Rating: Best, Good, Average, or Below Average
12. Average household income in the zip code (as of 2002)
13. Home ownership rate in the zip code (estimated from Census 2000)