

WhyBuildNow.com eNewsletter Advertising 2009

Featured Advertiser

- 1 (stationary) Ad space available per issue
- Ad size: – 4.75 x .8
- Ad links to your website

\$450/issue

ABOUT THE CONSUMERS

The MBA collects email data from consumers each day on MBAonline.org and WhyBuildNow.com, as well as at all MBA events. There are currently more than 3500 email addresses in our database for this eNewsletter. Since this information is not currently available to purchase, the WhyBuildNow.com eNewsletter is a great way to reach consumers who are interested in building or buying homes or lots, or improving their homes.

Featured Advertiser

Permanent link to MBA site

FEBRUARY 2009

WhyBuildNow.com
OFFICIAL E-NEWSLETTER OF THE MBA

WISCONSIN BANKS ARE STRONG AND LENDING
BizTimes.com - Milwaukee Biz Blog *By Kurt Bauer*

If you believe everything you read or hear from the national media about the economic crisis, you will be surprised by the following statement: Rumors of the banking industry's demise have been greatly exaggerated.

Fact is Wisconsin banks didn't cause the current recession, continue to be financially strong and have money to lend to qualified borrowers.

But the media too often confuses Main Street depository banks that are insured by the Federal Deposit Insurance Corporation (FDIC) with non-bank subprime lenders and Wall Street investment banks. As a result, many in the public wrongly believe that it was FDIC-insured banks that made the risky mortgage loans that were the root cause of the housing market collapse and ultimately, the recession.

The overwhelming majority of Wisconsin banks never made a single subprime loan during the housing boom. There are many reasons why, including that it is simply bad business for a bank to lend money to a borrower who doesn't have the capacity to repay it. Another reason is that banks are highly regulated financial institutions that are subject to regular in-bank examinations.

By contrast, the non-bank mortgage brokers, who originated the bulk of the subprime loans in Wisconsin and nationwide, are not examined by their licensing authority and face only token penalties for compliance violations compared to bank regulatory standards. The PHSI in the Northeast slipped 1.7 percent to 62.1 in December and is 14.5 percent below a year ago. In the Midwest the index jumped 12.8 percent to 83.7 but remains 1.2 percent below

[\[Read More Here\]](#)

Abode link

FREE CONSUMER EDUCATION

Consumer Ed

UPCOMING MBA EVENTS

Events

Advertiser

OUR FIRST HOME. OUR FIRST TAX BREAK!

THE BEST MOVE WE EVER MADE

Our builder showed us that we weren't too young to go after the American Dream – you know, home-ownership. We were visiting models dreaming about tomorrows when we realized we could build a home today. The best part is that we can build the home we want, where we want, and we've got an interest rate that's so low it was unheard of when our parents bought their first homes. But the tax breaks are still there, so we're looking forward to our first big write-off; hopefully our next one will be just around the corner.

THIS MONTH'S FEATURED MBA MEMBERS:

Logo Link **Logo Link** **Logo Link** **Logo Link**

Why Build Now is brought to you by the Metropolitan Builders Association and participating members. The newsletter is designed to give you all the information needed to begin the process of owning your dream home.

Standard

- 1 (stationary) Ad space available per issue
- Ad size: – 2.25 x .8
- Ad links to your website

\$325/issue

Logo Link

- 4 (stationary) Ad spaces available per issue
- Ad size: – 1.08 x .7
- Logo links to your website

**Contact Heidi Brock for More Info:
262.436.1122 or hbrock@mbaonline.org**

\$150/issue



METROPOLITAN
BUILDERS
ASSOCIATION

2009

WhyBuildNow.com E-Newsletter

PRICING & SPECS

E-Newsletter Advertising Policy

The Metropolitan Builders Association's Board of Directors is allowing MBA member companies an opportunity to advertise to our list of consumer emails. The following policy shall be utilized when implementing this advertising opportunity:

- Available to only MBA members and granted on a first-come-first-served basis.
- Each page is limited to a maximum number of advertisers
- A list of potential advertisers will be established and should there not be enough builders/associates to fill all spots the next company on the list regardless of type of member will be offered that spot.
- Ads shall be done in a professional manner and should not appear in a manner that indicates that the MBA is endorsing any of the advertiser's products and/or services.
- MBA staff has the authority to reject any advertiser for inappropriate material or material that may lead to confusion with the MBA's e-newsletter.
- MBA staff may edit the advertiser's banner to ensure that the banner is consistent with the quality of the MBA's e-newsletter and that it conveys a professional message.
- MBA's e-newsletter activity will be provided to advertisers.

Revised 2-2009

Exactly What Do I Get?

Your supplied ad is placed in the contracted position on the MBA e-newsletter.
The ad will be linked to your website so consumers and members can get more information.

Format

Ads shall be submitted in the appropriate pixel dimensions in either jpg, gif or png file format.
Artwork must be static, animations not accepted at this time.

Ad Space	Cost Per Month	Size Specs
Featured Advertiser		
Horiz. Banner	\$450.00	4.75 x .8"
Side Bar		
Horiz. Banner	\$325.00	2.25 x .8"
Logo Link		
Button Ad	\$150.00	1.08 x .7"

