

BEFORE YOU BUY

Before you buy finance leads: 8 checks

Ask any lead seller these questions, including OptiCheck. Good sellers answer them in writing. Tick each one off and write down what the seller says.

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| <p>☐ 1. Is it exclusive, in writing?
If the same borrower is sold to several brokers, you are paying to join a race.</p> <p>Seller's answer</p> <p>-----</p> | <p>☐ 2. How old is the lead when you get it?
A lead delivered hours later is worth far less than one delivered while the borrower is still on the form.</p> <p>Seller's answer</p> <p>-----</p> |
| <p>☐ 3. Did the borrower agree to hear from a broker?
Ask for the consent record: what the form said, and when the borrower agreed to it.</p> <p>Seller's answer</p> <p>-----</p> | <p>☐ 4. Are phone numbers verified?
An SMS or PIN check filters out fake and mistyped numbers before you pay.</p> <p>Seller's answer</p> <p>-----</p> |
| <p>☐ 5. What is the replacement policy?
Know which leads are replaced or credited (wrong details, out of area, duplicates) and how quickly.</p> <p>Seller's answer</p> <p>-----</p> | <p>☐ 6. Are there minimums or lock-ins?
Check for minimum orders, monthly commitments and sign-up fees before you start.</p> <p>Seller's answer</p> <p>-----</p> |
| <p>☐ 7. Are the ads compliant?
Ads for credit must not mislead about rates, approvals or savings. Ask to see the ads that bring your leads in.</p> <p>Seller's answer</p> <p>-----</p> | <p>☐ 8. Who replies first, and how fast?
Firms that replied within an hour were nearly seven times as likely to qualify a lead as firms that replied an hour later (Harvard Business Review, 2011). Know who answers at 9pm.</p> <p>Seller's answer</p> <p>-----</p> |

Then compare each seller's price per lead with what a lead is worth to you.

[Get the lead value worksheet \(PDF\)](#)