

## **How To Create A Website That Pays Off Your Mortgage**

## **Dedicated to:**

My Nan and Pop  
who generously gave me the  
deposit to buy my first house

### Disclaimer:

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## Change Your Lifestyle

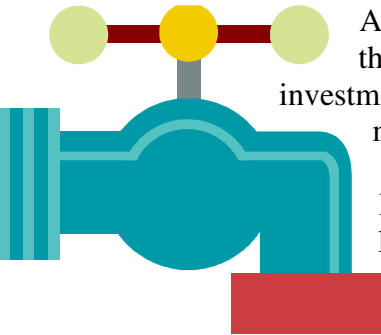
Imagine if you had a website that made enough money to pay off your mortgage each month. Or put a dent in your credit card balance. Or buy a long overdue holiday in a hammock by the sea.

What difference would that make to your life? I'm not talking about millions of dollars here. I'm talking about a simple website that creates enough monthly income to give your lifestyle a boost.




Not a website that sells so much stuff that you are on the phone dealing with customers at all times of the day and night. Just a small business website that that means you can stop stressing out when the bills arrive and start dreaming about what you can do with the surplus cash you don't need. KaChing. Money flowing from your website into your bank account even when you're asleep. Would that help you own your home sooner? Would it change the way you feel about paying off your mortgage?

## Better Than Property Investing



As a successful mortgage broker, I spent many years helping people realise their real estate dreams. Most of my clients had a dream of purchasing an investment property and getting a tenant in there that would help pay off a new mortgage and build equity in their real estate portfolio.

But with tenants come problems. There's always maintenance requests, like leaks, in the middle of the night. How *draining* can that be? (pun intended ;-). And there's a heap of extra costs like land tax, council rates, water rates, insurance, repairs and more.

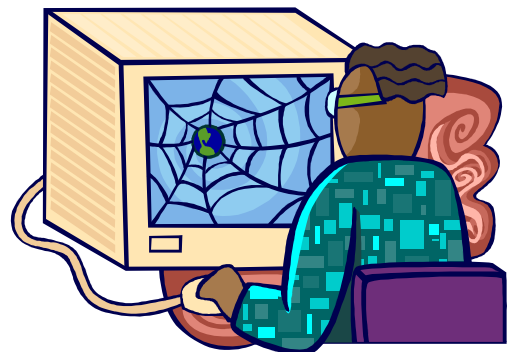


And that's just the start of the nightmares. If your tenants do a runner and skip off without paying the rent you can be in the hole for hundreds of dollars very quickly. If they damage the property, or even neglect it for long enough, the bill could be thousands of dollars.

## A Virtual Tenant

Why not let your website be your tenant?

You'll never have to repair the toilet. It can't run away and leave without you knowing about it. A website doesn't need a whole property to live in. And you don't have to pay that second mortgage,



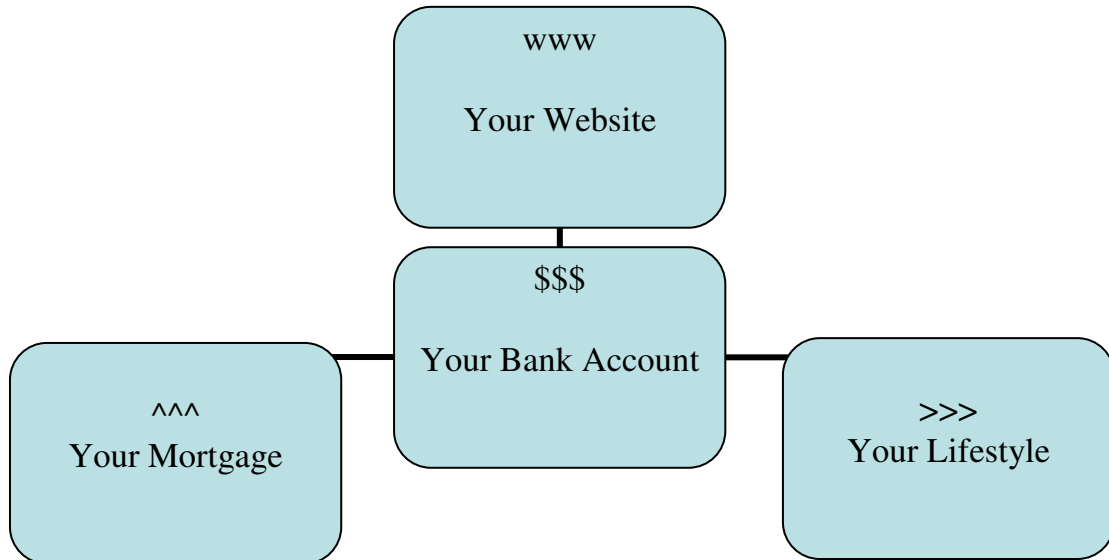
let alone land tax, rates, council rates, water rates, insurance, repairs and more.

### **Start From Scratch**

This e-book will show you how to have enough extra cash to pay off your monthly mortgage, even if you start from absolute scratch. This step-by-step guide gives you all the information, resources and skills you need to make it happen.

So, let's get started.

## Your Website Business



It's a simple model. Your website is like a salesman for you 24 hours a day, 7 days a week. Your website doesn't care whether you are awake or asleep. Your website doesn't call you up before it transfers money into your bank account and ask you if you've been working hard. It doesn't care. It puts the money into your bank account automatically.

What you do with that money is up to you. But I'm suggesting you use some of it (or all of it if you like) to pay down your mortgage. The remainder you can use on improving your lifestyle. Maybe upgrade to a newer car. Or take the holiday you've always wanted. Or maybe you want to be able to help out your family, or a charity. What could you do with a little extra cash each and every month?

So the business model is pretty easy to understand. But what's the first step? I'm glad you asked.



### Step One – Choose A Market

The people who buy from you are called your “market”. And it's very important that you think about them first. The first mistake that many people make when starting an internet business, is that they think about themselves first, and their customers last. This is the sure way to online failure.

We're going to think about you in just a minute. It's OK if we get some money in your bank account first,

before we indulge your passions, right? Believe me, you'll have a lot more time and money to spend on your hobbies and interests if you focus on the market first.

Okay. We need to think about who is going to buy from you. The best markets have several characteristics.

### **The Ideal Market**

Think about where you usually spend your money. Shops like the local supermarket don't just spring up by accident. They are planned in locations that have some or all of the characteristics of an ideal market. Such as:

1. Buyers who have money to spend
2. Buyers who are easy to communicate with
3. Suppliers who are reliable
4. Little or no competition

All of these characteristics are important. There's no use deciding that one of the characteristics is really strong, therefore the others don't count. If you want to be successful, they all count.

Imagine I am an accountant. And I want to help people who are really in debt. I know they need my help more than any other market. And I'm passionate about it. No one has to motivate me to do it, I just love helping people turn around their financial world.

The problem is –

1. Do people with problem debts have money to spend? Probably not. Otherwise their debt wouldn't be a problem.
2. Are they easy to communicate with? Probably not. People who are in debt usually don't want to admit they are in debt. They often take extreme measures to hide or deny the fact. They start avoiding answering their door and phone and throwing post in the bin unopened. Some don't even answer emails.
3. If I'm supplying all the advice myself, I know I can count on reliable supply. So this is a positive.
4. And I will have little or no competition (because most competitors are too smart to sell to a market that doesn't pass the first two tests!)

If I decide this is the market for me I am disadvantaging myself before I've even got started. Don't do that!!

**AFTER** you've found an ideal market, you can think about your passions and skills and abilities and what you can provide to them.



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## **Step Two – Choose Your Product**

Don't start panicking if you haven't got a product. You can sell someone else's product if you want. But it really is easy to make your own product.

What you have to focus on is finding out what this market wants. What problems do they have? What desires do they have?

So how do you find out? Well, now that we have chosen a market that is easy to communicate with, we communicate with them!

Send an email, go to their online hangouts – eg. Online forums, blogs, etc. And ask them what they love and what they hate what they need help with and the most important question of all what would they pay money for.

A one page survey is all you need.

The best products solve a problem that a lot of people have and are willing to pay for. Don't worry if you don't have the answers yet, you can spend some time researching to find the answers.

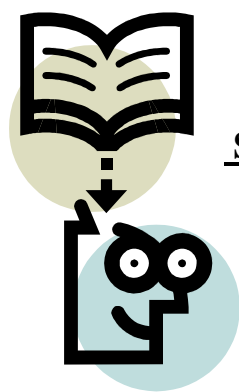
The best products are in a format that is easy to produce, deliver, use and store. And online that means digital products like ebooks, audios and videos.

Ebooks are obviously the quickest and cheapest and easiest to create. So your first product will probably be an ebook, solving a problem for your target market. But don't let this limit you if you already have a product that is serving an existing market well.

For example, Rebecca Pierce OAM, creates amazing art works. Her award-winning designs are exhibited in Australia and overseas. (see <http://www.RebeccaPierce.com> )

Anne Sargeant OAM holds netball training clinics all over Australia and overseas. (see <http://www.AnneSargeant.com.au> )

But both these amazing ladies promote their products on their website.



## **Step Three – Create Your Product**

If you don't already have a product, the easiest way to get started is to write down all the questions, the desires and problems that your target market has mentioned. See if there are any themes. Are there any areas where you have a particular interest or expertise?

Choose just one. Most people try to be all things to all people ... and end up with a confusing mess that doesn't help anyone. Just focus on one issue.

Now start searching the web for solutions, products, concepts and so on. Go to your local library. Borrow books, browse magazines. Keep the issue at the forefront of your mind while you listen to the radio, watch tele, talk to people and read the newspaper. You'll be amazed how much information will come flooding into your world once you are focused on solving a specific problem.

Start a document, probably in Microsoft Word or equivalent. And simply write (or type). Don't try and edit yourself or put it into a structure yet. Just write. Once you have about ten pages of material go back and read it from the beginning. Cut and paste paragraphs that are related together. A structure will eventually emerge.

If you have a PDF printer installed, you can simply print your document to PDF format. If not, save it in Word (doc) format.



#### **Step Four – Choose an Internet (domain) Name**

Your internet name is an important decision. If you already have a business or company name, you can choose a domain name that matches. Eg.

[www.yourcompanyname.com.au](http://www.yourcompanyname.com.au) If you don't it's best to name your domain name after the problem (or solution that you are providing). For example, if you were a chiropractor you might choose [www.backpain.com](http://www.backpain.com) or [www.PainFreeBacks.com](http://www.PainFreeBacks.com)

Don't rush into this step. It is important step. Don't worry yet about what names are available. Make a list of the top ten names you would like.

Now go to <http://Domains.Onliners.com.au> and use our special tool to check if your internet name is still available or not. If it isn't available as a .com it may be available as a .com.au or .net or .info and so on. Look at all the possibilities.

If nothing is suitable, move on to the next one on your list.



#### **Step Five – Choose a Hosting Plan**

Your domain name is an easy-to-remember way of allowing people to find a computer that hosts or houses all of your

digital files. Instead of having to know complicated “IP Numbers” like <http://127.345.627.204> we just need to remember backpain.com

But the reality is that that easy-to-remember name, has to be attached to a computer somewhere. So you’ll need to choose a hosting plan that will allow you to rent out space on a computer, usually for a year, to be a home for your digital files. Most businesses starting out will choose a Linux (not a Windows) computer on a “bronze” package.

### **Step Six – Choose a Merchant Facility**



Remember our reason for doing this is to pay off a mortgage. So we’re going to have to collect some money. The most common way people pay for things online (and offline for that matter) is by credit card. So we need to be able to provide a secure way of collecting their payment and processing it – this is called a merchant facility.

### **Step Seven – Create A Website**



Now you can go ahead and create a simple website. It should have a “home” page (the first page people visiting your Internet site will see. This is usually a sales page which gives them all the information they need to purchase your product so they can solve their problem.

The home page directs them to an order page which will securely collect and process their credit card payment. (Often the payment process will require some work by an Internet Programmer to make sure that the payment is verified and arrives safely in your bank account before you deliver any product to your customer).

The thank you page will thank your customer for their purchase and provide details on how they can download your digital products or access your offline products.

The thank you page often links to your product page – which delivers the ebook or other product you created back in Step Three.

The process is really simple for me – but maybe that’s because I’ve been doing it for fifteen years. Don’t worry if it sounds a bit daunting. You can take it step by step. And you’ll be amazed how much progress you can make just by spending half-an-hour per week. Inside of two months you’ll have a fully functioning website as a “tenant” sending cash to pay off your mortgage.

But if even half-an-hour sounds like too long, or the seven steps seem too complicated, I've got good news.

Onliners can do every single step for you. If you choose this option, there is only one step. Send an email to [Sharon@onliners.com.au](mailto:Sharon@onliners.com.au) today and simply say – “Make me a website that pays off my mortgage” – and we'll get started straight away!

Sharon Hague  
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