Media Kit

2018
THE END OF AN ERA

Seven years might not seem all that long a tenure in the executive world, but in the land of political appointees, Ted Tozer’s near decade at the helm of Freddie Mac was a long one.

Tozer, a former aide of President George W. Bush, was appointed to the GSE role by President Barack Obama in 2009 and confirmed by the Senate in April 2010. He served a total of five years in the Obama administration, stepping down in January 2015.

The National Mortgage News recently sat down with Tozer to discuss his tenure, the challenges he faced, and the lessons he learned along the way.

**Mortgage News**

**Long-Term**

**Mortgage**

**President**

**Ted Tozer**

**Might have stepped down**

**From his post, but in the world of mortgage**

**His job is far from done.**

**Not Your Average Appraiser**

Ted Tozer, who is well known for his tenure at Freddie Mac, has also been involved with many mortgage industry organizations. As a former aide of President George W. Bush, he has been involved in the political world for many years.

Tozer’s tenure at Freddie Mac was marked by a number of challenges, including the need to navigate the complexities of the mortgage market and the regulatory environment.

During his time at Freddie Mac, Tozer was involved in numerous efforts to help the agency fulfill its mission of providing affordable housing and ensuring access to homeownership for all Americans.

Tozer’s leadership was additionally marked by a focus on the agency’s role in the nation’s financial system, as well as an emphasis on the importance of maintaining strong financial integrity.

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Your inside scoop for the mortgage and housing industries

Presented by the Five Star Institute, DS News and MReport are the most comprehensive mortgage, housing, and default servicing publications on the market to date. Representing the entire housing lifecycle from start to finish, the sister publications offer the latest news, insights, and trends impacting our industry. Whether you’re on the origination, servicing, or investment side or you’re involved in foreclosures, risk mitigation, or the secondary market, we have a place for you here at DS News and MReport.

DS News and MReport are broken up to cater to the decision makers and provide relevant content at all stages of the loan cycle.
Together, DS News and MReport are seen by more than 50,000 readers every month. With touchpoints online, in print, and via daily email, that readership is poised for significant growth in 2018.

MReport is found on the desks and in the inboxes of VPs, executives, and C-suite professionals across the nation’s top 100 mortgage lenders and servicers. Our content also resonates with loan officers, underwriters, brokers, appraisers, credit unions, fintech firms, and the GSEs. View digital archives at digital.theMReport.com, and sign up to receive the daily newsletter by visiting theMReport.com.

DS News is the go-to resource for professionals in the default servicing space—both private and government-sponsored. With daily content on REO, foreclosures, and the secondary market, it has been a must-read for the industry’s top leaders and influencers for more than a decade. View digital archives at digital.DSNews.com, and sign up to receive the daily newsletter by visiting DSNews.com.
The Mission

IN PRINT
Every month, a new MReport and DS News hits newsstands, bookstores, and desks across the nation, offering an inside line on all of housing’s top news and happenings. Our print publications dive deep into industry trends and offer insights from the market’s top leaders and influencers delivering a unique take on the latest headlines in our industry and beyond.

ONLINE
You’ll also find DS News and MReport online, where we publish breaking news and to-the-minute industry updates. With an additional presence on Twitter, Facebook, and LinkedIn, we offer an easy, fast, and instant way to stay abreast of the latest news as it happens. Sign up to receive the daily newsletters by visiting theMReport.com and DSNews.com, and view digital archives of the publications at digital.theMReport.com and digital.DSNews.com.

VIA EMAIL
Our Daily Dose emails send a handy daily digest of all the industry’s latest headlines straight to your inbox. Read by more than 35,000 professionals every day, it’s one of the housing market’s most-read and most-trusted sources of news and information. Combined, DS News and MReport reach an audience of more than 30,000 via email each day. DS News averages a unique open rate of 23 percent, while MReport averages a unique open rate of 15 percent.

SPECIAL ISSUES
DS News and MReport also have corporate partnerships with some of the nation’s largest banks, servicers, and non-bank lenders to deliver the publications to their employees around the world digitally each month. Delivering the most tailored, relevant news for their needs and goals, these special digital issues give companies a direct line to the industry’s top news.
## Inside The MReport 2018

**2018 EDITORIAL CALENDAR**

### JANUARY: FRESH BEGINNINGS
Learn about the top five bad habits mortgage professionals should leave behind in 2018. Are you or your employees guilty of any?  
**GUIDE SECTION:** Property Valuations Guide  
**PRESS READY ART DUE:** December 18, 2018

### FEBRUARY: IS MORTGAGE IN NEED OF A REVOLUTION?
The 30-year fixed-rate mortgage may be the most common mortgage product available, but is it the best to expand lending to a new swath of creditworthy borrowers? What alternatives should be explored? We'll dive in and see.  
**GUIDE SECTION:** e-Lending  
**BONUS DISTRIBUTION:** TMBA Southern Secondary Market Conference, MBA National Mortgage Servicing Conference  
**PRESS READY ART DUE:** February 12, 2018

### MARCH: TOP 3 COMPLIANCE ISSUES AT THE FOREFRONT
This issue will analyze the regulations impacting today's mortgage professionals, as well as what may be coming down the pipeline. We'll also recognize the industry's compliance heroes, including in-house compliance officers who are helping untangle complicated policy.  
**GUIDE SECTION:** Compliance Company Index  
**BONUS DISTRIBUTION:** Single-Family Rental Summit, Five Star Fintech Summit  
**PRESS READY ART DUE:** February 12, 2018

### APRIL: TECHNOLOGY LEADING THE WAY
We'll look at the tools and tech currently advancing the industry, as well as the people and companies behind them.  
**GUIDE SECTION:** Technology  
**BONUS DISTRIBUTION:** Five Star Government Forum  
**PRESS READY ART DUE:** March 7, 2018

### MAY: LESSONS LEARNED
Longtime mortgage professionals will share their best advice and wisdom—as well as some not-so-bright ideas to avoid.  
**GUIDE SECTION:** Title & Escrow  
**BONUS DISTRIBUTION:** Legal League 100 Servicer Summit, American Mortgage Diversity Council Member Meeting  
**PRESS READY ART DUE:** May 3, 2018

### JUNE: THE DIVERSITY ISSUE
Diversity and inclusion have become critical components in the mortgage industry. What are some of the industry's best practices in the areas of diversity and inclusion? We'll take a look.  
**GUIDE SECTION:** Profiles in Corporate Diversity  
**BONUS DISTRIBUTION:** Annual TMBA Convention  
**PRESS READY ART DUE:** June 1, 2018

### JULY: WHAT REFINANCE PROS NEED TO KNOW
Get an inside look at the changes refinancing faces in today's market, as well as the tools that could ease the burden.  
**GUIDE SECTION:** Refinance  
**BONUS DISTRIBUTION:** CMBA Western Secondary Market Conference  
**PRESS READY ART DUE:** June 1, 2018

### AUGUST: CREDIT CONCERNS & HOMEOWNERSHIP PROFILE
Mortgage underwriting has become narrower since the crisis. But with credit tight, is it time to look at widening the pool of borrowers, or are we just where we need to be?  
**GUIDE SECTION:** Business Process Outsourcing  
**BONUS DISTRIBUTION:** CMBA Western States Loan Servicing Conference  
**PRESS READY ART DUE:** July 2, 2018

### SEPTEMBER: WOMEN IN HOUSING
MReport's fourth annual Women in Housing issue will shine the spotlight on females changing the face of the housing and mortgage servicing industries.  
**BONUS DISTRIBUTION:** Five Star Conference & Expo, TMBA Southern States Servicing Conference  
**PRESS READY ART DUE:** July 31, 2018

### OCTOBER: NON-BANK VS. BANK LENDERS
We'll sit down with the market's leading lenders—both bank and non-bank—and explore the different approaches they're using to satisfy today's consumers.  
**GUIDE SECTION:** Origination  
**BONUS DISTRIBUTION:** MBA National Conference  
**PRESS READY ART DUE:** August 31, 2018

### NOVEMBER: READING BETWEEN THE STATS
What state is the housing market in? How does it compare to last year—or 10 years ago? When it comes to answering these questions, the data doesn't lie.  
**GUIDE SECTION:** Data & Analytics  
**PRESS READY ART DUE:** September 3, 2018

### DECEMBER: THE OUTLOOK FOR 2019
We'll recap the evolution of housing over the course of 2018 and attempt to plot the course forward through 2019 and beyond.  
**BONUS DISTRIBUTION:** CMBA Annual Western States Legal Issues Conference  
**PRESS READY ART DUE:** October 31, 2018
Our special sections offer prime placement for leaders within the industry’s varied niches and segments. Here’s what we’ll be highlighting in 2018:

**JANUARY: PROPERTY VALUATIONS GUIDE**
The *MReport* valuation edition provides companies with a targeted advertising opportunity concentrated on residential property valuations and services in the area of process and property information management. Companies that should consider placement in this section provide services in lending, appraisals, valuation service management, collateral risk management, property management, real estate, valuation litigation and advisory, AVMs, broker price opinions (BPOs), due diligence, pre-securitization, and all alternative valuation products and services.

**MARCH: COMPLIANCE COMPANY INDEX**
In response to the Great Recession, the industry spelled out specific protocol in order to get things back on track, making increased attention to regulatory compliance imperative. You can make your business stand out in the sea of compliance firms by presenting your business along with its successes. Companies that would benefit from placement in this section are those that provide regulatory compliance and strategic advisory services, risk mitigation consultancy, loan level fraud detection, property valuation services, third-party review services, identity verification, income verification, investigative services, attorneys, appraisal services, forensic reviews, banker performance, complaint and brand management services, subservicer QC review, repurchase advising, and operational reviews.

**APRIL: TECHNOLOGY GUIDE**
*MReport*’s Technology Guide gives your business the opportunity to stand out from the competition and get recognized as a technology leader. Companies in the mortgage industry are looking to partner with tech providers who can streamline business processes, keep costs down, and keep them compliant in today’s regulatory environment. Placement in our Tech Guide can set your business up as the perfect partner for this initiative.

**MAY: TITLE & ESCROW GUIDE**
Determining a clear title and escrow chain (and insuring against unforeseen issues) paves the way to a smooth mortgage origination and refinance process for all parties involved. New technologies and processes emerging from title and escrow companies is the focus of this special guide. Be recognized as a leader in this realm and as a top title and escrow-services provider by posting your services in the May issue of *MReport*.

**JUNE: DIVERSITY ISSUE**
In this issue, which will explore what it means to be a successful, diverse company. You can highlight your company’s achievements in diversity and inclusion through a tribute ad. You can even draw attention to employees or diversity leaders within your organization.

**JULY: REFINANCE GUIDE**
With mortgage rates near record lows, refinancing has become more popular in recent months. Someone is going to get the refinancing business, and it might as well be you. Make your business stand out with a profile in *MReport*’s Refinance Guide.

**AUGUST: BUSINESS PROCESS OUTSOURCING GUIDE**
Many companies have tightened their operating ships—and strengthened their bottom lines—by clamping down on costs and sending various segments of their business to companies that can handle the volume. Be the go-to guru among call centers, phone technology providers, collections companies, offshoring, and reporting systems by profiling your company in this guide.

**SEPTEMBER: WOMEN IN HOUSING ISSUE**
This special issue of *MReport* highlights the accomplishments of women in the mortgage and housing industries. The issue focuses on the entire spectrum of housing, looking at female leaders in both politics and banking, as well as their unique success stories. Celebrate the women in your organization with a tribute ad in our Women in Housing issue.

**OCTOBER: ORIGINATION GUIDE**
While the October issue will focus on the impact of TRID three years after the rule went into effect, the guide will profile companies that are working in the origination space and providing unique customer experiences and other technology. Set your business apart as a leader in the mortgage origination space by profiling your company in our Origination Guide.

**NOVEMBER: DATA AND ANALYTICS GUIDE**
Data and analytics are playing an increasingly larger role in influencing decisions by lenders and servicers. Put your company’s expertise at the forefront with a profile in our Data and Analytics Guide, and reach those lenders and servicers who are searching for data that will help them make the best decisions.
2018 EDITORIAL CALENDAR

**JANUARY:** 2018 BLACK BOOK DIRECTORY OF ATTORNEYS
This annual issue profiling the top financial services law firms has become the industry’s go-to resource for the highest quality legal representation. New to this year’s issue will be DS News’ Top 25 Women of Law List.
**BONUS DISTRIBUTION:** Five Star Conference & Expo, American Securitization Forum, MBA’s National Mortgage Servicing Conference, Legal League 100 Servicer Summit
**PRESS READY ART DUE:** December 18, 2018

**FEBRUARY:** NEW OPPORTUNITIES IN SERVICING
From HELOCs to Non-QMs to evolving liquidity options, the opportunities for expanding your servicing organization are endless in today’s market.
**SPECIAL SECTION:** Best in Servicing Solutions
**BONUS DISTRIBUTION:** TMBA Southern Secondary Market Conference, MBA National Mortgage Servicing Conference
**PRESS READY ART DUE:** January 17, 2018

**MARCH:** INVESTMENT OPPORTUNITIES
Opportunities abound, whether you’re inclined to notes, MSRs, or rental properties, but to capitalize on them, your gut instinct must be accompanied by a compelling strategy and proper due diligence.
**SPECIAL SECTION:** SFR Investments Guide
**BONUS DISTRIBUTION:** Single-Family Rental Summit, Five Star Fintech Summit
**PRESS READY ART DUE:** February 12, 2018

**APRIL:** COMPLIANCE CONCERNS AND CLARIFICATIONS
From established regulations to hot-button issues making their way through Congress, we take a look at the rules and regulations impacting your business.
**SPECIAL SECTION:** Default Title Directory
**BONUS DISTRIBUTION:** Five Star Government Forum
**PRESS READY ART DUE:** March 7, 2018

**MAY:** NEXT GEN IN HOUSING
The workforce for the housing and mortgage industries is aging. How do we recruit the next generation of practitioners?
**SPECIAL SECTION:** Best in Loss Mitigation Services
**BONUS DISTRIBUTION:** Legal League 100 Servicer Summit, American Mortgage Diversity Council Member Meeting
**PRESS READY ART DUE:** April 5, 2018

**JUNE:** THE TECHNOLOGY ISSUE
Check out the latest tech innovations in the servicing industry—as well as what technologies are coming down the pike.
**SPECIAL SECTION:** The Best in Tech: The Default Technology Guide
**BONUS DISTRIBUTION:** Annual TMBA Convention
**PRESS READY ART DUE:** May 3, 2018

**JULY:** PERCEPTION IS EVERYTHING
How can we work as an industry to improve customer experience and perception? We talk with industry experts to find out.
**SPECIAL SECTION:** Risk Management/Due Diligence Advisory Guide
**BONUS DISTRIBUTION:** CMBA Western Secondary Market Conference
**PRESS READY ART DUE:** June 1, 2018

**AUGUST:** DWINDLING DEFAULT
With foreclosures at an all-time low, how can companies get involved in new business sectors? What steps can they take to do it?
**SPECIAL SECTION:** Property Valuation Index
**BONUS DISTRIBUTION:** CMBA Western States Loan Servicing Conference
**BONUS PUBLICATION:** REO Red Book, Directory of FORCE Agents and Brokers Distributed at all Conferences
**PRESS READY ART DUE:** July 2, 2018

**SEPTEMBER:** DIVERSITY ISSUE
In order to adequately meet the needs of an increasingly diverse population of mortgage borrowers, companies need to be internally diverse as well. But how do you create a robust inclusion program in house? And what are others in the space doing in terms of diversity initiatives?
**SPECIAL SECTION:** Company Diversity Profiles
**BONUS DISTRIBUTION:** Five Star Conference & Expo, TMBA Southern States Servicing Conference
**PRESS READY ART DUE:** July 31, 2018

**OCTOBER:** THE HOMEOWNER DYNAMIC
This issue will look at the American homeowner—today, tomorrow, and in the years ahead. Learn who is buying homes, why, and what they expect once they close.
**BONUS DISTRIBUTION:** MBA National Conference
**PRESS READY ART DUE:** August 31, 2018

**NOVEMBER:** AUDITING THE AUDIT
Are today’s servicer audits effective in streamlining business processes? If not, what can they do to remedy that?
**SPECIAL SECTION:** Property Preservation Index
**BONUS DISTRIBUTION:** National Property Preservation Conference
**PRESS READY ART DUE:** September 3, 2018

**DECEMBER:** THE STATE OF THE INDUSTRY & MARKET OUTLOOK 2018
Leading executives in mortgage servicing offer their recap on the year and chart the way forward for 2018. Where does the industry go from here?
**SPECIAL SECTION:** Asset Managers Index
**BONUS DISTRIBUTION:** CMBA Annual Western States Legal Issues Conference
**PRESS READY ART DUE:** October 31, 2018
Each month, we highlight a special niche within the default servicing arena. The perfect way to reach your target audience directly and effectively, our special sections are prime real estate for today’s leading organizations.

**FEBRUARY: BEST IN SERVICING SOLUTIONS**

Does your company offer technology and processes that help streamline the servicing process? Want to get in front of the decision-makers at servicing shops who are looking for partners like you? Make sure to promote your services with a DS News advertorial guide page in the February issue.

**MARCH: SFR INVESTMENTS GUIDE**

Today 13 percent of all households in the U.S. live in single-family rental homes, which represents 15 million investor-owned properties. It’s a flourishing market that is projected to double in the next five years. Investors, both domestic and foreign, buyers, sellers, and even developers are engaged in the “new housing market.”

**APRIL: DEFAULT TITLE DIRECTORY**

Does your title firm consistently exceed clients’ expectations? Do you outperform the competition over and over again? Share that success with an expansive pool of potential clients—DS News’ audience of industry-leading decision-makers who can bring your firm new business and enrich your bottom line. DS News is dedicating a special section of its April issue to the industry’s top asset servicers.

**MAY: BEST IN LOSS MITIGATION SERVICES**

We introduce the top Loss Mitigation Tech and Services providers in the mortgage industry—those that leverage technology to achieve optimal resolutions and that remain dedicated to providing open communication throughout the process. In an inopportune situation, these are the professionals who find and achieve the most favorable results for all.

**JUNE: DEFAULT TECHNOLOGY GUIDE**

Will your technology help ensure compliance with new regulations? Can you offer clients higher recovery rates, greater transparency, or new business intelligence? Share your technical advancements with an expansive pool of prospective clients. In its June issue, DS News is shining a light on the industry’s most innovative and inventive technology providers. Get your company noticed with a DS News advertorial profile that showcases the strengths of your technology.

**JULY: RISK MANAGEMENT/DUE DILIGENCE ADVISORY GUIDE**

Does your team have the expertise to help mortgage servicers and their industry partners improve transparency, minimize risk, and ensure regulatory compliance? Are your loan audits and portfolio reviews so comprehensive they not only uncover trouble spots but unearth new opportunities for growth? DS News is dedicating a special section of its July issue to risk management and due diligence providers.

**AUGUST: PROPERTY VALUATION INDEX**

Have you earned a reputation for delivering the industry’s highest-quality valuation solutions? Are you known for dependable, responsive service that aids clients in their decision-making and directly supports their business needs? Share that acclaim with an expansive pool of prospective clients who can bring you new business and revenue.

**SEPTEMBER: COMPANY DIVERSITY PROFILES**

Highlight the people and processes your company has put in place to encourage diversity and inclusion. Share the business case for diversity so that companies looking to work with diverse partners can find you—and want to work with you.

**NOVEMBER: PROPERTY PRESERVATION INDEX**

Do your superior service levels and advanced field technology slash turn times and get homes back onto the market faster? Do you have the type of deep-rooted, local relationships in key markets across the country that ensure clients remain abreast of public code enforcement statutes and municipal ordinances? DS News is dedicating a special section of its November issue to the industry’s premier property preservation companies.

**DECEMBER: ASSET MANAGEMENT INDEX**

Do your asset managers move properties faster than your competitors? Want to get your story in front of the decision-makers as the GSEs, private institutional investors, national lenders, or intermediary servicers? DS News is dedicating a special section of its December issue to the industry’s top asset management companies.
The Opportunity

**BECOME A CONTRIBUTOR!**

At DS News and MReport, we welcome the input and insights of professionals from across the industry. Have something to contribute? What to share your thoughts on a trend or happening in housing? Write for us!

It is the contribution of industry experts that make DS News and MReport stand out from other publications. Through online and in print submissions, we make sure you hear directly from the subject matter experts that are writing legislation, perfecting banking policies, developing new technology, and leading the way in our industry.

Here’s what we’ll need:

- A query submitted in writing to editor@DSNews.com or editor@TheMReport.com.
- Be detailed, explain the focus of your story, and include any proposed sources you plan to use. If you have a specific issue you would like to tailor your pitch toward, your query should be submitted at least two months in advance of the issue.
- 300-600 words for online stories, 1,200-1,500 words for print stories.
- A headshot and short biography of 100 words or less.

**ADVERTISE WITH US!**

Reach your target audience online, in print, and via email by advertising with DS News, MReport, or both. Our special sections offer a prime opportunity to stand out in your niche, and ads in our Daily Dose news alerts put you right in your customers’ inboxes and on their phones. See the following pages for more details on ad rates and specifications.
MREPORT EDITORIAL BOARD

It’s thanks to our diverse and experienced editorial board that MReport contains relevant content that truly resonates with today’s housing professionals.

» Tim Anderson, Director of eServices, Doc Magic
» Kathy Cummings, SVP of Homeownership Solutions and Affordable Housing Programs, Bank of America
» Maureen Davenport, SVP and Chief Communications Officer, Fannie Mae
» David Gansberg, President and CEO, Arch Mortgage Insurance Company
» Sharon McHale, VP of Corporate Communications & Marketing, Freddie Mac
» Marion McDougall, EVP of Operations, Caliber Home Loans
» David Schroeder, VP of Claims, Mortgage Guaranty Insurance Corporation
» Landon Smith, SVP of Strategic Sales and Enterprise Lender Relations, ServiceLink
» Kevin Wall, President, First American Mortgage Solutions

DS NEWS EDITORIAL BOARD

Our editorial board boasts some of the top names in the industry. It’s thanks to the tireless work and insight of these professionals that DS News can provide relevant, cutting-edge content that today’s default servicing leaders need most.

» Ramie Word, SVP of Performing Servicing, Nationstar Mortgage
» Meg Burns, SVP for Mortgage Policy, Housing Policy Council at Financial Services Roundtable
» Kathy Cummings, SVP of Homeownership Solutions and Affordable Housing Programs, Bank of America
» Jordan Dorchuck, CMB, EVP, General Counsel, Compliance Officer and Secretary, BSI Financial Services
» Malloy Evans, VP of Single-Family Risk Management, Fannie Mae
» Yvette Gilmore, VP of Servicer Performance Management for Single-Family Servicing, Freddie Mac

DS News & MReport Magazine Advertising Rates

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SPECIAL SECTION - FULL-PAGE ADVERTORIAL $4,000 PER INSERTION
All rates are net. Frequency discounts are for same size advertisements in consecutive issues. Back cover and inside covers sold on 12x frequency. Only full-page ads or larger available as bleeds and preferred positioning. Preferred positioning available for a 10-percent premium.

AD SIZES   DETAIL   DIMENSIONS

| TWO-PAGE SPREAD  | NONBLEED   | 17.5” x 9.875” |
|                 | BLEED       | 18.25” x 11.125” |
|                 | TRIM        | 18” x 10.875” |
| FULL PAGE       | NONBLEED   | 8” x 9.875” |
|                 | BLEED       | 9.25” x 11.125” |
|                 | TRIM        | 9” x 10.875” |
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| 1/3-PAGE SQUARE |          | 4.8333” x 4.4375” |
| 1/3-PAGE VERTICAL |          | 2.2917” x 9.125” |
| 1/6-PAGE VERTICAL |          | 2.2917” x 4.4375” |

DSNEWS.COM & THEMREPORT.COM ADVERTISING RATES*

| LEADERBOARD (1,029 X 90) | $3,075/month |
| LARGE SQUARE AD (300 X 250) | $2,085/month |
| HORIZONTAL BANNER AD (468 X 60) | $1,645/month |
| LOWER LEADERBOARD (1,029 X 90) | $1,645/month |
| SKYSCRAPER (160 X 600) | $1,750/month |
| LOWER BANNER (300 X 60) | $985/month |

*COST BASED ON PER MONTH, PER LOCATION

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HORIZONTAL BANNER AD (600 X 65) $985/week