MIB MARKET INTELLIGENCE REPORT

Bluegrass Lantern Home Loans

November 04, 2026

🔴 **HIGH PRIORITY: YOUR GOOGLE LISTING**

Your Google listing now shows different holiday hours than before: Thanksgiving Day and the day after are listed as closed. If that is right, no action is needed. If not, fix it in your Business Profile so customers are not turned away.

Two high-priority items for **Bluegrass Lantern Home Loans** warrant action this week.

WHAT'S MOVING IN THE MARKET

🟡 🆕 **Keystone Ridge Mortgage** Google Business Profile listing (new business) + competitor team page

A regional lender opened a branch about 3 miles from you

Keystone Ridge Mortgage, a regional lender, opened a new branch about 3 miles from your office, with a Google listing and three loan officers on its team page.

> → **Action:** Nothing to change today. We'll tell you what it starts advertising.

Sources: Google Business Profile listing (new business) + competitor team page

Don’t need market news? Switch it off (or any other section) in your account settings.

INTELLIGENCE SIGNALS

🔴 HIGH PRIORITY

🔴 🌐 **Ohio Bend Mortgage Group** Competitor's social media ad + website

Advertising a "free 90-day rate lock" for buyers still house-hunting

🌐 ON THEIR SITE

Ohio Bend Mortgage Group started running ads on Facebook and its homepage this week: "Lock your rate now, shop for 90 days." The fine print says a full application and pre-approval are required, extensions cost extra and float-down terms "may apply." The pitch speaks to a buyer's biggest worry: rates moving while they look.

> → **Action:** Don't answer with a rate promise. What buyers want is less worry about rates moving while they shop. If your lenders offer extended locks, explain your actual terms in plain words; if not, explain how you handle rate changes during the search and when you lock. Run any new ad or page wording past your compliance review first.

Sources: Competitor's social media ad + website

🔴 📌 **Derby Mile Lending** Competitor's website (team page) + LinkedIn post

Announced two new loan officers focused on first-time buyers and VA loans

Derby Mile Lending posted on LinkedIn and its site that two experienced loan officers have joined, both coming from local bank branches, one focused on first-time buyers and one on VA loans. Loan officers often bring their real estate agent relationships with them.

> → **Action:** Your referral partners matter more than their hires. Look at which agents sent you deals over the last few months and make sure each one has heard from you recently, with a status update on any shared client or simply a thank-you.

Sources: Competitor's website (team page) + LinkedIn post

🟡 MEDIUM PRIORITY

🟡 📌 **Frankfort Ave Home Finance** Google Business Profile listing (reviews)

Five new reviews: "closing pushed back twice" and "no updates"

Frankfort Ave Home Finance picked up five 1- and 2-star Google reviews this month. Four say the closing date moved, two of them twice; three say they had to chase the loan officer for updates. The reviews don't say why.

> → **Action:** Buyers fear a missed closing more than almost anything. If you send updates at set milestones (appraisal in, conditions cleared, clear to close), say so on your site and profile. Thank the clients who mention on-time closings when you reply to their reviews.

Sources: Google Business Profile listing (reviews)

🟢 LOW PRIORITY / FYI

🟢 🌐 **Derby Mile Lending** Competitor's website (new page)

Added a down-payment assistance page

🌐 ON THEIR SITE

Derby Mile Lending added a page explaining state and local down-payment assistance programs, who qualifies and how to apply through them.

> → **Action:** If you are approved to originate those programs, a plain page explaining them helps first-time buyers find you. If not, nothing to do.

Sources: Competitor's website (new page)

📊 Your Service Mention Scorecard™

Your monthly scorecard — gaps (services competitors mention that your site doesn't) and edges (services you mention that they don't).

🟠 3 mention gaps — they mention it, you don't

1. **Online application** — 2 of 3 competitors advertise this on their website — we couldn't find it on yours.

2. **VA loans** — 2 of 3 competitors advertise this on their website — we couldn't find it on yours.
3. **Down-payment assistance programs** — 1 competitor advertises this on their website — we couldn't find it on yours.

💪 1 mention edge — you mention it, they don't

Loan options from several lenders

Your advantages — say these louder on your homepage and Google profile.

📊 Service Mention Scorecard — top rows

Service	You	Frankfort Ave Home Finance	Ohio Bend Mortgage Group	Derby Mile Lending
🟠 **Online application**	✗	✓	✓	✗
🟠 **VA loans**	✗	✗	✓	✓
🟡 **Down-payment assistance programs**	✗	✗	✗	✓
Saturday appointments	✗	✗	✗	✗
Loan options from several lenders	✓	✗	✗	✗

✓ mentioned on site ✗ not found ? not confirmed

Based on what each business advertises on its public website — not a guarantee of what they do or don't offer.

⭐ Google reviews landscape

Where you stand on Google reputation vs. the competitors we monitor — star rating and total review count. More reviews = more inbound trust; a rising competitor is pulling ahead on social proof.

Business	Rating	Reviews
Derby Mile Lending	4.7★	181
Ohio Bend Mortgage Group	4.6★	264
Bluegrass Lantern Home Loans (YOU)	4.6★	81
Frankfort Ave Home Finance	4.2★	139

💡 You rank #4 of 4 on review volume.

🗣️ What customers are saying

We read 88 of Bluegrass Lantern Home Loans's Google reviews and 231 reviews of 4 competitors — a sample, not their totals. We read each business's newest reviews plus its 10 lowest- and 10 highest-rated, so strong opinions are over-represented on purpose. This is what reviewers volunteered, not a survey.

What your customers praise

- **kept us updated, closed on time** · 16 of the 88 we read
  “Texted us at every step and we closed on the exact day planned”
- **explained every option** · 9 of the 88 we read

What your customers complain about

- **hard to reach on weekends** · 3 of the 88 we read
  “Great loan officer, but nobody picked up on Saturday”

What your website leads with — and whether reviewers mention it

- Licensed mortgage broker · mentioned in 3 of 88 reviews
- Many lenders, one application · mentioned in 2 of 88 reviews

Gripe Gap™ — where you may have an edge

Your reviewers praise something that competitors’ customers complain about. “Possible” means the competitor side rests mostly on their lowest-rated reviews, which we read on purpose.

> **Communication** — 16 of your reviews praise “kept us updated, closed on time”; 10 reviews at 2 competitors (Frankfort Ave Home Finance, Ohio Bend Mortgage Group) complain about “closing delayed, no updates”, 8 of them from their lowest-rated.
> *Your reviewer: “Texted us at every step and we closed on the exact day planned”*

→ If that matches what you see, say it where people compare you — your Google Business Profile and your website. Don't name or knock the competitor. Ask a few customers first whether it's why they chose you.

Not an edge yet

- **Availability**: customers complain about “hard to reach on weekends” at 1 competitor, and 3 of your reviews raise “hard to reach on weekends” too.

Competitor by competitor — what their customers complain about

Frankfort Ave Home Finance · 4.2★ · 139 reviews · we read 30
closing delayed, no updates (7) — *“Closing got pushed twice and we had to chase them for news”*; fees higher than the estimate (2)

Ohio Bend Mortgage Group · 4.6★ · 264 reviews · we read 30
closing delayed, no updates (3)

Derby Mile Lending · 4.7★ · 181 reviews · we read 30
hard to reach on weekends (4)

What competitors' customers praise

- **helped with down-payment assistance** · 5 reviews across 1 competitor

Replies to reviews

You replied to 16 of your last 28 reviews (2 of 2 rated 3★ or lower). The typical competitor replies to 35%.

Worth asking your next few customers

- What worried you most while you were waiting to close?
- How did you find us: an agent, a friend, or a search?

💬 You have 2 new reviews to respond to

No owner reply was showing when we checked.

★★★★★ · Nov 2 · open on Google

“Friendly, quick and exactly what was promised. Would use again.”

Suggested reply

Thank you for taking the time to leave a review. We are glad you had a good experience at Bluegrass Lantern Home Loans, and we look forward to seeing you again.

★★★☆☆ · Oct 30 · open on Google

“Fine overall, but it took longer than I expected to get an answer from the office.”

Suggested reply

Thank you for your feedback. We would like to hear more about how we can do better, so please call us at (555) 010-0142 when you have a moment.

Suggested replies are drafts: read and edit before you post. We never post anything for you. Copy a reply into your Google Business Profile.

MONTHLY BENCHMARK

November 2026: you and the rivals we track, side by side.

	Rating	Reviews	New 30d	Replies	Services
Bluegrass Lantern Home Lo…	4.6 (±0)	81 (+4)	4 (+1)	57% (+5 pts)	7 (±0)
Frankfort Ave Home Finance	4.2 (±0)	139 (+6)	6 (±0)	23% (-2 pts)	6 (±0)
Ohio Bend Mortgage Group	4.6 (±0)	264 (+1)	1 (±0)	36% (-2 pts)	6 (±0)
Derby Mile Lending	4.7 (±0)	181 (+8)	8 (±0)	46% (-2 pts)	6 (±0)

Brackets: change from a month ago. New 30d: Google reviews added in the last 30 days. Replies: share of the latest reviews we read that have an owner reply. Services: services named on the website.

Spotted something that looks wrong? Tell us at info@myintelbrief.com (or via in-app Support) and we'll review and correct it promptly. AI-generated intelligence may contain errors; please verify before acting.

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