



Bundel

ScriptBook

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Buyer Lead Scripts

When speaking with a buyer who calls on a property (or any other service you offer), your outcome for that call should be to set an appointment, and meet with them face-to-face. You have Unique Services that you offer buyers, and you need to articulate them in a way that compels that buyer to meet with you.

Being that you and/or your broker/owner have spent time and money to generate this lead, it's imperative that you do everything you can to get in front of each person. Your first course of action is to get them to your office where you are in the most control of the meeting. Your office is where you are most comfortable and where you have all of your materials and information easily accessible for the best chance at success -signing that buyer up to a buyer agency agreement to build rapport, earn their commitment and create a client for life. You want to offer your Smart Home Buying Strategy, Buyer's Advantage program or a combination of the two to the prospect in person and show them why they would be foolish to work with any other agent in the area.

If you cannot get the prospect to your office, then you must try to get them to see a property or meet you at a mutually agreeable location so that you can make your buyer presentation at that time.

Again, you and/or your broker/owner have spent time and money to get this person to call you. It's your responsibility to do everything you can to get in front of this prospect and compel them to work with you and benefit from this investment if you feel the person is ready to move forward.

As a last resort, use the buyer-counseling interview to gather as much information over the phone about the prospect and their wants and needs. Set them up with a Smart Home Buying Strategy and then follow up with this thought process in mind: Buy with me, buy with someone else or die. If you operate from this point of view, you will be very successful at working with buyers in your business.

Some rules to consider when making buyer-lead or any other calls:

1. **Call early:** The average homebuyer lead works with the first real estate agent that gets in contact with them after they submit a request. In fact, you have an 86% chance of doing business with each prospect that contacts you if you call them within the first 5 minutes of their submitting a request for information. A 5-minute return call should be your minimum standard.
2. **Call often:** If, for some reason, you don't catch someone within the first 5 minutes after they submit a request, then call them again. Try them at 8:00 in the morning. If that doesn't work, call them at noon. Still, if that doesn't work, call them at dinnertime or 8:59 p.m. at night. Know this: if you don't get in touch with them, your competition will. Somebody will sell this person a home. Make sure it is you.
3. **Mind your mind:** Don't get on the phone unless you are in the right state of mind. Your prospect can pick up on any non-verbal cues you are sending when speaking with them.

You'd be surprised how your pitch, tone, speed and even your breathing can negatively affect the outcome of your call when they are not being properly managed.

4. **Be unstoppable:** It's not just a matter of not taking no for an answer. Your chances of getting an appointment with prospects go up as high as 64% once you get to the 4th no. Unfortunately, most salespeople never get to the 4th no. The better you've internalized your scripts, the stronger your skills will be over the phone. Your income, the money for your family, the food you put on the table and anything else you buy for yourself comes from how well you do over the phone. It doesn't matter how great your presentation is, how much experience you have or how good of a real estate agent you are if you can't get in front of someone to show them. Be unstoppable on the phone, and your success is unlimited.

Buyer Scripts

Inbound Call

They call on a specific property:

[A] Are you just interested in that home or would you be interested in any other homes that are a great value too? Or would you be interested in other homes in that (area/neighborhood) that area that are an equal or possibly greater value?

Doesn't matter what they say... Proceed to the offer and script below and on next page.

[A] The reason I asked is because at our office we have a Smart Home Buying Strategy whereby if we know your areas of interest...

5-Minute Buyer Script

Remember ::

1. Selection + 2. Affordability + 3. Convenience = Rapport

Acknowledge Reason for Call

[A] Hi (First Name)

[A] *Hi this is (Name) with (Name of the website) and the reason I'm calling is because you requested information for a property in (city name), and are you only interested that property or are you are interested in ALL of the properties in the area? (Selection)*

OR

[A] *I was wondering if you are only interested in (City) or if you would be open to other properties (areas) that are a really good deal as well? (Affordability)*

1. Make Compelling Offer

[A] *The reason I ask, at our office we have a Smart Home Buying Strategy whereby if we know your areas of interest, price range, style of home and other particulars that are important to you, we can provide you priority access, with immediate real time property alerts to ALL of the homes that meet or exceed your criteria complete with addresses and photos of the interior and exterior. Would that be useful?*

1A. Yes to Compelling Offer.

[A] *Great, not only can I give you priority access to all the listings that match your criteria we will also include Bank Foreclosures, HUD Homes, Corporate owned homes, Government owned homes, pre foreclosure homes, probate and estate sales, court ordered sales, recent price reductions of 10, 20% or more and homes that aren't yet listed and about to come on the market! It's really a great way to get all the hottest bargains in the marketplace. We'll also show you how to save tens of thousands of dollars when purchasing a home and how to avoid many of the unnecessary and costly expenses so many buyers make. What day works best for us to get together so we can get you set up?*

1B. Compelling Offer or Hmm and Haw.

[A] *The properties that you'll have access to include all the hottest bargains including Bank Foreclosures, HUD Homes, Corporate owned homes, Government owned homes, short sales, pre-foreclosure homes, homes in probate and estate sales, court ordered sales and recent price reductions of 10, 20% or more. Wouldn't that be useful?*

2A. No or Hmm and Haws

[A] *This is a free service we offer and there is never any obligation whatsoever to buy or even look at a home. Once you're entered, you'll receive on a regular basis all the hottest bargains that match your criteria as soon as they come on the market. You'll become aware of listings before most real estate agents even do. We even have access to homes coming on the market that are not yet listed, we'll also show you how to save tens of thou-sands of dollars when purchasing a home and how to avoid many of the unnecessary and costly expenses many buyers make. How does that sound?*

3B. Says No or Hmm and Haws

[A] *What are you looking for in a home?*

[Let them talk... Anything else? School systems, type of heat, lot size, age?]

[A] *That's exciting! It sounds like you know exactly know what you want in a home and that's the greatest thing about the Smart Home Buying Strategy. It will give you priority access to all the homes that match what you're looking for and it will provide you with addresses, prices, days on market, all property information and interior and exterior pictures. It will actually save you a lot of time compared to how you're now presently looking for homes, you will no longer have to search the internet, look at magazines and read the newspaper because you'll get access to all those plus a whole lot more! And every time a new property hits the market, you'll be the first to know about it, even before it reaches the market. It's really a great way to receive the maximum number of properties that match your criteria in the shortest amount of time. So, which day works best for you?*

Once they say yes to offer:

[A] *Great, when's a good time for us to get together so we can get you set up with a Smart Home Buying Strategy?*

If they just won't bite:

[A] *Thanks for your time. Do you have a pen and paper handy? Write down my name and contact info and when you feel the time is better, just give me a call, make sure you ask for me and I'll get you a copy of a report that will show you how to avoid tens of thousands of dollars in unnecessary expenses and costly repairs when buying a home. Great talking with you!*

Once appointment is set, establish motivation and timing.

[A] *So that I can best prepare for when we get together, let me ask:*

1. *Do you know where our office is? Yes or No. Would it be helpful if I send you an email with our office address and my contact information?*
2. *Have you been looking very long? Have you seen anything that you like or peaks your interest (well you're going to access to the BEST DEALS in (town / area) when we get together)?*
3. *Are you working with anyone else (if yes, if I found an incredible deal for you, would that be okay)?*
4. *Are you looking on your own or with someone? (With someone. Ok what's his/her name? Well I'm looking forward to meeting both of you.)*
5. *Do you own a home or are you renting?*
 - a. *Own. Did you want to sell your home first or buy first?*
 - b. *Lease. When is your lease up?*
6. *Ok so when were you hoping to be settled in your new home by? (Rephrase based on the answers above)*
 - c. *Ex. So were you hoping to be settled in your new home when your lease is over?*

7. *Do you have any concerns or issues relative to financing? I.e., down payment, self employed, bankruptcy, outstanding credit judgments, time on your job that might impact your financing or ability to obtain financing?*
8. *Do you need any help with financing or are you all set?*
 - d. *If all set: Okay, super! Let me ask you, are you open to any second opinions or quotes? We have some pretty aggressive lenders that may be able to get you a lower rate and save you upwards of a couple thousand dollars in closing costs or are you locked in to your existing lender or would you like to talk to ours?*
9. *(First Name), Let me confirm your contact info; name, spouse or significant other and confirm, cell phone #'s, email address, mailing address?*
10. *Do you need a reminder call or are we set?*
11. *I look forward to seeing you on (date) at (location). Should you see anything, anything at all even if it's listed with any other company, or even a for sale by owner that interests you, just give me a call and I'll get you all the details on the property as I have access to all listings with all companies, and that way you don't have to deal with any more salespeople.*
12. *First name, I'm really excited to meet you and get you set up so you get all these GREAT DEALS!*

Can I ask you for a big favor? I'm going to do a fair amount of preparation for our appointment, so should anything come up and you need to reschedule would you mind giving me a quick call, just so I'm not waiting around. Is that fair?

Common Buyer Objections: Over the Phone

[C] I'm only interested in that property.

[A] *I'd be happy to show it to you. Have you already squared away your financing? The owners have requested that we not show the property to anyone unless they have been pre-approved by a Reputable Mortgage Company.*

Could you fax a copy of your pre-approval certificate to our office? OR When can we get together so I can help you with getting pre-approved and at the same time, I'd be happy to print out all of the listings that meet your criteria.

Let me tell you more about the property. [Want to find a factor that diminishes the urgency of them wanting to see the home now.]

Let me ask, would you be interested in seeing any other homes in the area that are also for sale?
[Listen]

I'm happy to show it to you, but for security purposes, we'll need to meet at our office first. While you're here, I'll print out everything else that is also on the market based on your criteria. [PAUSE]

[If still no dice, continue with...]

[A] Let me ask you, assuming that the property meets your needs, were you planning on making an offer today? I'm asking because I want to make sure I leave enough time in my schedule for you to write the offer.

[C] Can't you just email me the listings?

[A] I'd be happy to mail you the listings, but I also want to do a great job for you. So, rather than mail you hundreds of listings that may or may not interest you, why don't we get together so we can review what you like and don't like in a home. We can give you a print out of ALL of those homes that match your criteria and set up the smart home buying system for real time property alerts so you never miss out on the perfect home. Would that be helpful? And at the same time see if I'm the type of agent that you want to work with?

[C] Can we do it now, over the phone?

[A] Yes, but presently in the XXXX market there are hundreds of homes for sale and I don't want to send you properties that don't match your criteria and don't interest you.... and I also want to do a great job for you. There are well over 80 different options for you to customize. So, rather than email you hundreds of listings that may or may not interest you, why don't we get together so we can review what you like and don't like in a home? We can give you a print out of ALL of those homes that match your criteria and set up the Smart Home Buying System for real time property alerts so you never miss out on the perfect home. Would that be helpful? And at the same time see if I'm the type of agent that you want to work with?

[C] My schedule is just too busy.

[A] I can certainly understand you're busy and your time is valuable. It won't require a lot of your time. It'll just take a few minutes initially for me to get an idea of what you like and don't like, then I can give you all the listings that match your criteria, and after that I'd be happy to mail, e-mail or fax you as new listings come on the market. Is there a day this week we could get together for about 15-30 minutes?

OR

I hear what you are saying; this will actually save you a lot of time. You won't have to search on different websites, which give you old and inaccurate information or call a bunch of different agent to get updated pricing and availability. Our Smart Home Buying System will do all that for you and gives you real time updates on ALL the homes for sale by every Real Estate company. Do you see how that can save you a lot of time? Great when can we get together?

[If Buyer says no, reply with...]

[A] *How about this weekend?*

This will actually save you time. Instead of doing what you're doing, scouring the newspapers and internet on a daily basis looking for new listings, our Smart Home Buying Strategy will do that for you. All we have to do is get you entered into the program.

What day is best for you?

Additional Objections ::

1. **I'm just looking or just browsing**
2. **I'll call you back/ Let me get back to you/ Can you call me back...**
3. **Need to speak to my spouse**
4. **Already getting listing**

1. Just Looking - Follow the script (but after they repeat it for the third time...)

[A] *Ok what are you looking for? (Let them talk) Well, (Name) you're actively looking on line now and you're only getting a sample of what's available. Over 30% of homes never make it online to Zillow, Trulia or Realtor.com That's because the very best deals always sell the quickest, wouldn't you agree? Ok so let me ask you. If I found a great deal that matched your criteria would you want to know about it? (Yes. Book Apt)*

2. Call me back / You call me back

[A] *Ok sounds good. Really quickly when do you normally take time to view homes? May I make a suggestion, why don't we set something up for (Future Date) so when I call you back / you call me back we can confirm weather that works and if it doesn't we can always move the dates around. Sound good?*

3. Need to speak to my spouse

[A] *I can certainly understand that. I know my wife would be upset if I set an appointment and didn't speak to her about it. May I make a suggestion, why don't we set something up for (future date) so you can have time to talk to your spouse? We can always move the dates around if we need to. How is (Date)?*

4. Already getting listings

[A] *Ok well I'm not sure what properties you are getting now but our list includes off market listings, coming soon properties, bank foreclosures, corporate owned homes, probate and estate sales, FSBO's and homes priced 10-20% below market value or more. Are you getting those types of listings that are well below market? Why don't you get our list of homes as well? There is no cost or obligation whatsoever and this way you are guaranteed not to miss out on the perfect home.*

Common Buyer Objections: Face-To-Face

[C] We want to save more money.

[A] How much more were you hoping to save? About how long will it take you?

[It's a long time, say...]

[A] That's ambitious.

Unfortunately, any additional savings on your part could be offset by a rise in interest rates. Were you aware that a 1% rise in interest rates would reduce your purchasing power by approximately \$XX,XXX? We have access to many financing programs where you can purchase a home with very little money down. Why don't we get together and see which program that works best for you? At the same time, we'll keep you in a price range that is still comfortable for you.

[C] We don't want to pay a retainer.

[A] I can understand, you probably weren't expecting to write a check today, and we just met for the first time. Would you feel more comfortable if we made it due upon pre-approval or when we found your home? The last thing I want is for our fee to stand in the way of us doing business together.

Obviously, we can't provide all the services we talked about without getting paid for them... the home warranty, a full-time closing coordinator, buyer profiling systems, advertise your wants/profile, etc.

Let me give you a self-addressed stamped envelope, and when you feel that our services warrant the fee, you can send your payment in.

How about we change it from being due now to being due upon:

- a.) ½ Now*
- b.) ½ Upon pre-approval*
- b.) First showing*

[Last resort] When we write your offer. Then if you never write an offer, you never pay a retainer.

[C] Am I paying your fee?

[A] Real Estate fees aren't free to the buyer or the seller. We get paid from the proceeds of a sale. You are buying a house at a sales price that you are comfortable with. Our fee is included in that price. So, typically properties you look at will have our fee built in to the sales price.

[C] Can I work with someone else at the same time?

[A] *May I ask why do you feel that you would need to?* [LISTEN]

It s extremely important that you feel comfortable with me and work exclusively with us. We'll provide you with all of the properties that are available, including other agencies listings and For Sale By Owners. When we find a property that you wish to pursue, you'll have comfort in knowing I'm on your side. Make sense?

[C] We don't want to sign a buyer contract; we just want the free listings.

[A] *On one hand I hear you saying that you don't feel comfortable enough to work exclusively with me. On the other hand, I hear you saying that you feel I did a good enough job in selecting listings that you want. Would you be willing to give me a chance in looking at the listings I've printed out for you and showing you some of the homes that rise to the top? Then, if you're still uneasy, you can cancel with no cost or obligation.*

I'm happy to give you the listings, but what concerns me is that if you don't see enough value in working with me then you really can't be certain that I've done a good job in selecting those listings that best match your criteria? [Pause]

Can I make a suggestion? There's more to owning a home than just looking at a bunch of listings. So what I would suggest is that you find an agent that you're comfortable working with, that you can trust and at the same time, knows that the listings they gave you are likely to be the ones that best represent you. Does that make sense? [Stand up, shake their hand and wish them well]

[C] We don't want to sign a buyer contract.

[A] *I'm not here to make you sign something that you don't want to sign. All that I want to do is make sure that you are happy with the agent that you are working with and I'd prefer to do business with just a handshake as well. Unfortunately, the state of <XX> requires that all agents disclose in writing whom it is they represent. If we don't sign a buyer agreement, then I have to represent the seller. Do you want me to use my negotiation skills to save the seller money or to save you money?*

All we need to get started is your okay right here ... **[Point to signature line]**

You can cancel at anytime if you're not satisfied with the job I'm doing. May I ask, what part of the agreement are you not comfortable with?

Is there anything I can do or say that will cause you to feel comfortable enough with me so that we can get started today?

[A] *I've tried to explain many of the reasons why I feel we are best qualified to help you. I've explained the benefits of buyer agency, I've explained many of the benefits of our company. We've simplified the buyer agency agreement compared to the stringent State Contract our competitors use, we're giving you a Free Home Warranty on the home you buy and we've put in writing our promise to you that if you 're not satisfied with the job we 'redoing, you can cancel at any time prior to writing an offer. What is your risk? Worse case, you spend some time with me,*

look at some properties and exercise your right to cancel. Best case, you find out that all I've said is true and you sing my praises. Why don't we go ahead and give it a shot? Okay?

[C] I might miss some listings if I just work with you?

[A] That's impossible. We have access to all companies' listings and with our Smart Home Buying Strategy, you actually are the first ones to find out about new listings as they hit the market. Often times, you'll find out about them even before other agents.

[Re-explain how the Smart Home Buying Strategy works]

[C] What if we find a home on our own?

[A] That's no problem. Call me immediately and I'll get you all of the information on the property. And, if you want to look at it, we'll set up an appointment to see it?

There's a lot more to owning a home than simply finding it. Finding it is only one element and usually the easiest. We're going to help you secure your financing, assist you in getting the best interest rate and lowest closing costs. I'll also assist you in negotiating the terms of sale, making sure that the contract is weighted in your favor, get you through the home inspection process, all the contingencies of sale, make sure you have a home warranty on the property for added protection, and assist you with the final walkthrough prior to closing. So, hopefully you can see that there is a lot more to owning a home than just finding it.

[C] We only want to work with the listing agent.

[A] May I ask why...[Listen for the answer]

There are two things that concern me when you say that. The first is that a listing agent is negotiating on behalf of the seller and no one is negotiating on your behalf. The second is, the huge amount of time you're spending calling numerous listing agents. Anything the listing agent can tell you, I can tell you and more importantly, I can probably tell you a whole lot more such as what comparable properties have sold for, what they paid for the home, what they owe on their home and a whole lot more. More importantly, the best properties are gone before you'd ever know about them and the listing agent won't go out of his/her way to get that information to you.

Remember, your Smart Home Buying Strategy automatically alerts you of all new listings that meet your criteria as soon as they come available and before any other Real Estate agents even know about them. Would that interest you?

When would be a good time to get together and get you entered into the group so we can print out all the listings that match your criteria? Mornings or afternoons? Weekdays or Weekends?

[C] We want to think about it before making an offer.

[A] I can understand this is a big step for you folks. So that I can help, what specifically is it that you want to think about?

[Handle objection and suggest they make an offer and/or include their concern in the offer.]

What concerns me is that you obviously like this home. Chances are if you think it's a good value, other buyers will think it's a good value as well. Do you have any concerns that while you're thinking about it, other buyers are looking at it and someone else could buy it?

[If Buyer says no, reply with...]

[A] Then what that tells me is that this is probably not the home for you and that's okay. Let's schedule some time to go look at some others.

[If Buyer says yes, reply with...]

[A] May I make a suggestion? Let's draft an offer weighted in your favor, that protects your interests and see if it makes sense. If it doesn't seem to make sense, we'll just tear it up, okay?

[C] Will you reduce your commission if we list our home with you?

[A] What did you have in mind? [They might say 1%] I would hope that you would want us to represent you on the purchase based on how much value we can provide you versus saving 1%. We're not going to do any better of a job for you, then it makes sense to work on the commission, but don't you think we're going to do a better job for you than anyone else?

2. Have you been looking very long? Have you seen anything that you like or peaks your interest? (Well, you're going to access to the BEST DEALS in (area)!

[C] They want to write a ridiculous offer.

[A] May I ask, how did you arrive at that price? Well, obviously you like the home or you wouldn't be making an offer, right? If you were the seller, what would your response be?

[A] This is a free service we offer and there is never any obligation whatsoever to buy or even look at a home. Once you're entered, you'll receive on a regular basis all the hottest bargains that match your criteria as soon as they come on the market. You'll become aware of listings before most real estate agents are. We even have access to homes coming on the market that are not yet listed, and we'll also show you how to save tens of thousands of dollars when purchasing a home and avoid many of the unnecessary and costly expenses many buyers make. How does that sound?

3B. If No or Hmm and Haw.

[A] What are you looking for in a home?

[Let them talk... Anything else? School systems, type of heat, lot size, age?]

[A] That's exciting! It sounds like you exactly know what you want in a home and that's the greatest thing about the Smart Home Buying Strategy, it will give you priority access to ALL the

homes that match what you're looking for and it will provide you with addresses, prices, days on market, all property information and interior and exterior pictures. It will actually save you a lot of time compared to how you're now presently looking for homes, you will no longer have to search the internet, look at magazines and read the newspaper, because you'll get access to all those plus a whole lot more! And every time a new property hits the market you'll be the first to know about it, even before it reaches the market. It's really a great way to receive the maximum number of properties that match your criteria in the shortest amount of time. So, which day works best for you?

Once they say yes to offer:

[A] Great, when's a good time for us to get together so we can get you set up for the Smart Home Buying Strategy?

If they just won't bite:

[A] Thanks for your time. Do you have a pen and paper handy? Write down my name and contact info and when you feel the time is better, just give me a call, make sure you ask for me and I'll get you a copy of a report that will show you how to avoid tens of thousands of dollars in unnecessary expenses and costly repairs when buying a home. Great talking with you!

Once appointment is set; establish motivation and timing.

[A] So that I can best prepare for when we get together, let me ask:

- 1. Do you know where our office is?
(town / area)*
- 2. Are you working with anyone else? (If yes, if I found you a incredible deal would that be okay?)*

*Would you consider an offer on your home of X dollars below the list price? **No.** Why don't we do this; let me do a quick market analysis on the property and together we'll determine fair market value. Then, let's make an offer that you are comfortable with and one that we have a chance of getting accepted, versus just picking a number out of the air.*

That would be like calling your stockbroker and telling him you want to pay \$80 when the stock is selling for \$100 saying that the market is going to soften. My question is, if you want to wait for the market to soften, then maybe we should wait. Or, why don't we write an offer based upon where the market is today and take into account the advantages of ownership now versus 1 year from now.

[C] How do you get paid when I buy from a For Sale By Owner?

Its actually quite simple, I get paid from the proceeds of sale, just like we get paid when you buy another Realtor's listing. Total fees range in the vicinity of 6% to 7% with a listed property. So, the seller is usually thrilled to be working with us when they find out our fee is significantly less than that.

Common Buyer Objections: General

[C] We really like the agent with whom we're working.

[A] That's fine. I'm not asking you to stop working with that person. I just want to show you some of the other options you have when buying a home and how you might be able to see more homes and save thousands of dollars. If what I have to share makes sense, that's great. If not, then you can still work with that person. Is that fair?

[C] Can you email me the property information?

[A] I'd be happy to do that. Let me ask you, are you looking for someone to do a good job or a great job for you? I pride myself on doing a great job and by sending you a bunch of listings that may or may not meet your criteria is not what I consider doing a great job for you. When can we meet for about 15 minutes where I can find out exactly what you are looking for in a home and get you set up with a Smart Home Buying Strategy. From there, you will get listings emailed to you on a regular basis.

[C] I'm too busy to meet with you.

[A] I can appreciate that. I'm sure you're super busy and that's why I'm offering this free service to you. Our VIP service will only send you properties that meet your criteria. That way, you'll know exactly when they become available and you won't have to look at all the websites and call a hundred real estate agents to see if a property works for you or not. When can we meet for about 15 minutes where I can find out exactly what you are looking for in a home and get you set up on a Smart Home Buying Strategy. From there, you will get listings emailed to you on a regular basis.

[C] I really only want to see that property.

[A] Great. The seller has requested that we only show the property to pre-approved buyers. Have you been pre-approved?

[If Buyer says yes, have them fax it to you and set the appointment to see the home.]

[If Buyer says no, say...]

[A] That's okay. May I make a suggestion? Come by my office about an hour before we see the home. I will have our mortgage partner get you pre-approved and at the same time, we can look to see if any other properties meet your criteria that we can add to the list of homes you'll see. Would that work for you?

Qualifying the Lead

Going on a buyer appointment or meeting a prospect at a home without first qualifying the appointment is like going to Vegas and playing craps. You might roll the dice and get rich, or you will roll the dice and lose your bet. Many agents run their business this way and it's unfortunate because hours of time, gallons of gas and thousands of dollars are wasted by agents, each year, who pop out of their seat to show a buyer a home...only to find out the buyer can't qualify for the home for one reason or another.

Get in the habit of asking these questions after each appointment you set and the quality of the buyers with whom you meet and the number of deals you do will increase dramatically.

Buyer Qualification

[A] Just so I can do a good job in preparing for when we get together, let me ask...

How much have you set aside for a down payment and closing costs?

Have you had anyone prepare a GFE for you based on your price point?

[C] What is a GFE?

[A] A Good Faith Estimate is an accounting of all the other monies you will have to come up with in addition to down payment at closing that is usually provided by a lender.

Do you currently own or rent a home?

[If Buyer says yes, say...]

[A] When is your lease up?

[If Buyer's lease is longer than 6 months, say...]

[A] If you find the perfect home, can you get out of your lease early?

[If Buyer Owns, say...]

[A] Do you have to sell your home in order to buy your next home?

[Don't change to a listing appointment; you're only looking to get the answer.]

[A] Are you buying the home by yourself or with someone else?

[If Buyer is buying with someone else, say...]

[A] *Will this person be available with you when we meet on <date of meeting>?*

How do you feel your credit is? Anything you need to be concerned about?

Have you spoken with anyone about financing?

[Buyer says Yes or No, say...]

[A] *If we can save you money on rate and terms, would you be open to speaking to our mortgage affiliate?*

And when were you hoping to be situated into a home?

May I ask you a favor? If you should see anything between now and the time we get together that you want more information on or would like to see, please let me know. I've got access to all properties by all agents, as well as bank foreclosures, new construction and FSBOs. I'd be happy to get you more information and show it to you. Can you do that for me please?

Confirm the Appointment

[A] *Hello <first name>, this is <name> from <insert company name>. I was calling to let you know we're looking forward to seeing you at our offer office on [insert date and time] for your meeting with <insert name>. Do you know how to get to our office? <Give directions if they don't>.*

[If they can't make it, reschedule the appointment and let the appropriate parties know of the change.]

Pre Face-To-Face

The important thing to remember when preparing for your appointment with a prospective buyer is that they are coming in to meet with you to get a free list of properties. It's your goal to take them from this point to signing a buyer agency agreement and your Buyer's Advantage Program document.

To make this transition, you need to be very consultative in your approach and not overwhelm your prospect with a hard sales pitch and too much information. Keep things simple and things should work out well for you in the end.

Communication to Client

Preparing your client for your face-to-face appointment is a key step you do not want to overlook. Ideally, you would trigger a follow-up sequence in your CRM to your potential buyer that delivers documents to get them to understand what is involved in hiring an Expert Advisor and what you can do for them when helping them buy their home.

Through email, send out the NAEA's 7 Most Costly Mistakes Home Buyers Make Report. You can also send out a video link to the whiteboard buyer video, plus the buyer tear sheet.

Repetition is key and value unarticulated is value unappreciated. The more the client hears about the 7 Laws of the Expert Advisor™ and how hiring a Certified Home Buying Advisor® to help them buy their home will help them get the perfect home at the right price and save them tens of thousands of dollars on their purchase. If You want more information about these supporting materials, email Support@NAEA.com.

Paperwork Preparation

Remember, simple is the name of the game. Please don't show up to your appointment with reams of paper, a laptop and myriad other items that can distract and potentially overwhelm your buyer prospect.

To that end, here is the list of paperwork and items you should have with you, in a folder, for your appointment:

- Certified Home Buying Advisor® buyer presentation

- Buyer's Advantage Program Agreement with the commission and transaction fee already typed into the agreement
 - Buyer counseling agreement
 - Your state-specific buyer agency agreement
 - Your state-specific representation of agency relationships
 - A home warranty application
 - Your business card
 - Your lender's business card
-

The Appointment

Getting ready for an appointment with a Buyer is fairly simple with bit of preparation and practice. Below you will find the step-by-step path of articulating your value to a potential buyer.

Initial Greeting

When your clients get to your office, they should be made to feel like they are important because they are important. They should also be made to feel like they came to the right place to get their real estate needs handled properly. If possible, welcome them with a small marquee that has their names on it -Welcome Mr. and Mrs. Smith.

If you have an administrative assistant, have him/her greet them by name. Hand them a small drink menu and make sure they can get a soda, water, coffee or tea. Really make them feel welcome and again, feel like they're coming to get their real estate needs handled by a true professional ...an Expert if you will.

They should then be seated in the conference room and in the conference room, it would be beneficial to have a book on the table or some video on the wall on a TV with testimonials from your clients talking about how great you are and pre-selling you on them. Again, we want people to feel like this is a big decision and a true professional is handling the big decision. When you come in, greet them with a big smile and handshake.

It's important that you put yourself in a good mental state before you sit down with them. If you are having a bad day or just got off a call, you don't want to rush in and make them feel that this is an ancillary part of your day. If you have to get a drink of water or splash some cold water on your face, do whatever you have to do to regroup.

You will arrange them at the table such that you are almost all sitting on the same side. If it's a round or oval table you put yourself at the end of the table with Mrs. next to you and Mr. next to her so you can all look at what you're discussing at the same time. You never want Mr. and Mrs. sitting across the table from each other when you can only look at one of them and they can flash looks to each other.

You don't want to sit across the table from them because it creates a physiologically adversarial scenario. You kind of want to be sitting almost as if you're sitting next to them and when you are looking at them they feel you are looking at them both at the same time.

Buyer Counseling Review

You should have qualified the call by using the Buyer Qualifying questions over the phone. You'll want to review those answers again with timing and motivation being key. You'll want to confirm that they're looking to buy a home in the next 3 to 6 months and they're really motivated and willing to do it.

Unlike the CHSA where the questions have already been answered, you're getting the answers to those questions for the CHBA right there before you make your presentation.

At this point of the process be sure to confirm not only timing and motivation, but also that they're willing to look at a really wide area if necessary.

In some cases, you may have to shrink it down a little bit but you want to make sure there is a consistent number of new homes coming up for them to look at so that the home search process doesn't get stale for them.

After you cover the Buyer Counseling Interview and get all the details you need look at them and say:

[A] I want to go ahead and get you your free list of properties.

Before I do that, though, I just want to talk to you about the options you have as a buyer when it comes to buying a home.

Let me ask you; are you familiar with Buyer's Agency?

[Buyer says yes, say...]

[A] Then this will be a good review for you.

[Buyer says no, say...]

[A] Great, this will be helpful for you.

Front of CHBA Display: Statistics

At this point, you'll take out your display and get started:

[A] Buying a house is probably one of the biggest investments you'll ever make in your entire life. Having the wrong person lead you down the path or even leading yourself down the path, there

are decisions made on a regular basis that can cost you tens of thousands of dollars in unnecessary expenses. I'm assuming you'd like to avoid tens of thousands of dollars in unnecessary expenses when buying your home, correct?

[C] Yes.... [Continue]

[A] Great. *Let me show you what you need to know to make sure that you can at least avoid those right out of the gate.*

[C] Okay...[Continue]

[A] These days the average real estate agent only sells about 8-12 homes per year. What that means is they have limited experience in asking the right questions, limited experience in negotiations to get someone the best price on the home they're buying, limited experience in understanding what all the pitfalls are in buying a home, which leads to limited experience in knowing the right questions to ask and making the right decisions. This inexperience is part of what leads to tens of thousands of dollars in unnecessary expenses that buyers often pay. You have someone who isn't experienced leading you down the path of buying a home and as such, you put yourself in harms way financially by following his/her lead.

Another problem is that almost half the real estate agents out there spend less than \$500 a year on professional development and skills training. I'm a member of the National Association of Expert Advisors, and I invest in ongoing education each and every week through these organizations.

Currently, I'm in a program where I spend almost hundreds of dollars and 20-plus hours per month on training and honing my craft and getting better at understanding what's happening out there in today's market to make sure you get the best possible price, terms and conditions on the home you buy I'm committed to getting better so I do a better job for you.

[A] Another challenge is that 85% of the agents in today's market have no specific certification or designation for working with buyers. There are some designations out there that are just generic and very few agents take the time to go through rigorous coursework like I have to know everything I've learned through the National Association of Expert Advisors®. I have my CHBA, which is my Certified Home Buying Advisor designation and it provides me with a proven and repeatable system that helps you find the perfect home at the right price - every time.

While you wouldn't think this last entry here is the most egregious of all of them, it really is. 90% of homebuyers who bought a home last year didn't have an explanation of agency relationships presented to them before working with an agent. It may not seem like a big deal but virtually every state in the union requires that before you work with an agent and look at homes that you get a disclosure. It's a simple, but vital document that explains who all the players are in a real estate transaction and what your rights are as a homebuyer.

The natural question here Mr. and Mrs. Buyer is this: if the majority of agents out there aren't even doing the minimum requirements to help you get situated into a home, how can you trust them to go ahead and make sure they're going to the difficult things like negotiating the best possible price, terms and conditions for your specific needs? The answer is you can't.

[C] **I guess I really can't...**[Continue]

[A] *We have a solution to these problems and it's a proven repeatable system that we've invested our time, energy and resources in through the National Association of Expert Advisors®: it's called the Expert Advisor Smart Home Buying Strategy™. It takes into consideration 7 specific laws that really shape how to buy a home and make sure you end up with the perfect home for yourself at the right price. It's these 7 laws right here that when they are managed properly, you end up with the perfect home for your specific situation and the perfect price.*

It's interesting that the statistic here says that 68% of the buyers aren't satisfied with their agents' home buying process. The challenge here is those people already bought a home and so they've already gone through the process and were dissatisfied. I'm assuming you don't want to be one of the roughly 2 out of 3 that aren't happy with their home purchase after they bought a home. Is that correct?

[C] **Correct...**[Continue]

Back of CHBA Display: Laws

[A] *Okay we've identified over 80 different variables that are involved in the home buying process that can be proactively managed to insure that you find the perfect home negotiated at the best price for your specific needs. Let me show you how this works.*

Law #1 ::The Expert Advice

Law #1 :: Long Script

[A] *The first law and the first way we manage the 80 variables in helping you get situated into your home is through Expert advice. This is probably the bedrock of what we do here and it's basically providing you with the advice and information you need that prevents you from making a costly and emotional decision or worse, end up with the wrong home.*

We've identified a strategy called a Smart Home Buying Strategy and there are 7 or 8 specific items within the Smart Home Buying Strategy...that we need to identify. We spent some time on that already by going through this questionnaire. But essentially we're looking to find out your timing and motivation and discover exactly what your needs and wants are.

You should have spoken with your lender or if you haven't you will be speaking with a lender who will give you what we call a Good Faith Estimate or GFE, that documents what your expenses will be before the purchase of the home. There are also additional out of pocket expenses for an appraisal and home inspection, and depending on the home you buy, tests for water and radon and sewer. We'll identify all those expenses for you upfront so you know exactly how much money you need to come up with in total for the entire purchase of the house.

Again, you're going to talk to a lender about your financing needs and pre-approval. We're going to identify the best neighborhood for your specific situation. We're going to identify the best home for your specific situation. We're going to talk about your expectations and also what you should expect from us as well as from the process itself. From there, We'll customize a plan for you that will be specific to your needs, timing and motivation and your financial situation.

I don't want you to spend a penny more on a home than you have to, and putting you in a home where you are house rich and cash poor is probably one of the most atrocious mistakes a real estate agent can make on your behalf.

A lot of homebuyers buy a home because they love the home. Certainly, I want you to love your home but at the same time wouldn't it be great if I can help you love your home and you can turn it into an investment as well where you can make some money when you sell it? That would be great, wouldn't it?

[C] **Yes.** [You Continue...]

[A] *If you look here, there is an equity buyer and an emotional buyer. Equity Buyers buy a home because they want to own a portion of the home/all of the as equity free and clear as they can the day they move in. Emotional buyers buy a home because they're absolutely in love with the home itself. I would like to do both for you; get you a home where you can have an equity stake on day one and be absolutely in love with it at the same time. Essentially you get to have your cake and eat it too, wouldn't that be great?*

[C] **It would be.** [You Continue...]

[A] *The other thing is, do you get a 15 or 30-year mortgage? I'm going to leave that up to your lender. The good thing about the 30-year mortgage is that the payment might be lower and you can always send in more money each year to whittle away the total years of the mortgage. Then you have the flexibility if your financial situation changes to peel back a bit and go back to the minimum requirement and still be in good shape. It's something you don't get with the 15-year mortgage and it's something to think about.*

Next, are we buying this for a long-term hold or just buying it short term? We've confirmed that you're going to buy the home for "x" number of years so it's more of a long-term hold for you. Are you going to buy or sell first? In order to put yourself in the best situation to buy a home, you want to sell your home first before you buy it, unless you positively don't have to sell it first. We'll talk about your strategy and determine if you need to sell first before you buy your home. We'll cover that in detail.

Then, are you buying it as a rental property? Is this something you're going to rent in the near term, or are you going to live in it and then rent it to go buy another home? Some people have acquired a large number of properties by buying a home as a single family owner occupant home and then renting it out and buying another home and doing it over and over again. If that's an option for you great and if not, just know there is a plan for that too.

The last thing and this is where the expertise really comes into play, it is our market intelligence. In fact, I have this Market Trends Report here that I want to share with you.

[A] We invest a significant amount of money, time and research to make sure we understand the market better than any other agent in the market place. What this allows us to do is to get a bead on the market and help you avoid all the pitfalls and mistakes that you might run into if you didn't know the market very well.

We're going to make sure you know everything coming down the road from a market perspective as well as what's happening in the area so when you buy the home you end up with that you can be rest assured that it will, over the long term, appreciate in value and put you in the position to sell it and walk away with some money.

As you can see, there are about 25 different indicators that we track on a regular basis and it allows us to provide you with the details of the information you need to go ahead and make a really, really good decision about the purchase of your home.

The last thing is the future homeowner responsibilities and costs. It would be nice when you buy your home to have an idea of how much it will cost to replace your hot water heater if it dies, wouldn't it? The same thing with the air conditioner and anything else that might happen. At some point, when you buy your home, you will do a home inspection but it would be nice to know ahead of time what kind of costs you're going to incur and what year so you can plan accordingly, wouldn't it?

[C] Absolutely. [You Continue...]

[A] People say they like surprises, but quite honestly people only like good surprises. They don't like bad surprises. I'm one of those people who doesn't like bad surprises, so we'll do what we can to make sure you understand exactly what the costs and responsibilities are of owning a home.

Again, we'll talk to your lender and have them go through the difference between a 15 and 30-year mortgage and which one is more beneficial for you.

Lastly, there is the 13th payment and basically, the 13th payment is where you add a little money to each of your payments to effectively add one more full payment a year, which could cut 7 years off the total payment time of your mortgage. That process We'll talk about as well.

Do you see how having the right advice and the best information can help you buy the perfect home at the perfect price?

[C] Yes, I can. [Continue to Law #2]

Law #1 :: Short Script

[A] The bedrock foundation of this plan to help implement these 7 laws and manage the over 80 variables is what we call Expert advice. By providing Expert advice, we can prevent you from

making a costly emotional decision or even worse, keep you from ending up with the wrong home.

We created this Smart Home Buying Strategy™ here and there are several different elements that go into making sure you make the right home purchase at the right price to avoid making lots of mistakes along the way. We've already done the first couple of these in answering this questionnaire and the rest of these, out of pocket expenses, financing needs and approval, understanding what the best neighborhood is for you, understanding the best home for you and going through expectations and customizing your plan is what we'll do in short order here to make sure you have a blueprint to follow to make sure you get the best home for your specific needs.

[A] We talk about real estate as an investment with many of our clients. There is an equity buyer and an emotional buyer and in most cases people buying a home are going to live there for a long time, so they're emotional buyers because they buy the home after they fall in love with it.

An equity buyer buys the home because he or she wants an equity stake in that home immediately and wants it to increase in value as much as possible. In fact, they want to pay off the mortgage as soon as possible so they can sell it and make a profit on their investment.

My goal here is to have you do both; have you absolutely love the home you buy and put you in a position where you have an equity stake, if not the day you close, as soon as possible so you can manage and maintain it as an investment as well as the home you love. In the end, when and if you do sell it, you're going to walk away with a tidy sum in your pocket. That would be great, wouldn't it?

[C] It would be. [You Continue ...]

[A] There are some other elements that come into play, regarding what type of mortgage you get: if you're a long- or short-term holder and specifically, if you have a home to sell, we'll discuss that strategy in a little bit. Then whether or not you might be buying it as a rental property.

These are all things that come into play before you buy your home that we consider just to make sure you are buying the right home for the right reason.

We spend about \$3,000 or \$4,000 per year tracking information and data in the market and we follow these 25 indicators right here pretty closely, which allows us to future pace what is happening in the market and give you really good advice about buying your home so you avoid the pitfalls that other buyers get hurt by when buying a home.

We're going to go ahead and show you the path to walk so you don't step in any of those potholes and end up with the wrong home or buying a home for too much money and put yourself in a negative situation over the long term. By understanding all these factors and staying in touch with what is going on in the national and local markets, we can put you in the best position to buy the perfect home at the right price.

I'm going to give you this document here, it's our Market Trends Report and we provide it monthly. I'll keep sending it to you every month now that you're looking to work with us and it

gives you a good, regular update of what's happening in the market. It makes sure you know exactly what's happening so that you don't overspend by one penny on the home you buy.

The last thing is the future homeowner costs and responsibilities. We're going to make sure you understand exactly what the costs are associated with owning a home. Again, we're going to talk to the lender and find out whether you need a 15 or 30-year mortgage and in addition to that, how making a partial payment every month can lead to you paying one extra payment a year, which would shave years off your total mortgage if you did it every month.

Can you see how getting the right advice can help you buy the perfect home at the right price?

[C] **Yes, I can.** [Continue to Law #2]

Law #2 ::Future Homeowner Responsibility

Law #2 :: Long Script

[A] *The next law is future homeowner responsibility. I think a lot of people, Mr. and Mrs. Buyer, are in love with the idea of owning their own home and that's great. You get to do what you want, when you want and where you want to in your home, inside and out, and it's a place you call your own. It is where you make the majority of memories with your family and its where lots of really, really good things happen.*

The challenge with the 80 variables that need to be managed is that there are lots of, like I said earlier, surprises that come up. Again we like surprises, but we like good surprises ... not the bad ones. Understanding what the future homeowner responsibilities are ahead of time will put you in a great position to make sure you minimize those surprises and more importantly, you won't have any regrets on the home you purchased.

For the home you do end up with, we're going to take a look at what your utilities are per month. A lot of good listing agents will make sure their sellers provide utility bills along with additional information about the home just to make sure you know what you're up against when buying a home. It all matters. It would be great if principal, interest, taxes and insurance were the only thing you had to worry about. But you have heating and cooling costs, appliances that die and hot water heaters and other major systems in the home that may age and die quickly after you move into your home.

Other questions we'll consider are: are there dues for the homeowners association? What will it cost for you to water your lawn each year and make sure the landscaping looks nice? Are there any hazardous weather costs? Dependent on where you are in the country it could be lots of hail or tornadoes or hurricanes or snow and how does snow wear on your roof? So you have to take into consideration what kind of weather you get on a regular basis and how it can affect the lifespan of your home.

Other questions may be: do you need a security system and what are the property taxes? There are all kinds of costs that go into owning a home that are above the minimum requirements of

principle, interest, taxes and insurance. We're going to analyze those before you put pen to paper to buy a home to ensure they are in line with what you can comfortably afford.

The other thing is this: we want to get you a home warranty. With our home buying system, we ask the seller to pay for the home warranty. If they don't want to pay for it, we'll actually step in and buy it for you. It covers about 16 major systems in the home. If one of these 16 systems dies, you 'pay a small \$75 or deductible and the professional provider in that area will fix the problem. Studies have been shown that first time claim against a home warranty is a little under \$1,100. Would you rather pay \$75 to get something fixed or \$1,100?

[C] \$75, Of course! [You Continue...]

[A] So the home warranty is the protection you need as a home buyer to make sure your first year doesn't include you forking out thousands of dollars to get things fixed that may be you weren't expecting. Again, we're going to pay for the home warranty even if the seller doesn't pay for it.

Once you find a home you like and we agree with the seller on terms, you're going to have a home inspection. The home inspection eliminates potential surprises that can come down the pike. We use it as a preemptive negotiation strategy, meaning we get the home inspection taken care of and look at the issues that arise. From there, we can use what we find as a means of reducing the price of the home if we need to. If there is anything that is extremely horrendous or dangerous, we don't want to pay a lot of money to get it fixed. More importantly, you have the ability to walk away-or walk away leverage –if you can't come to terms with the seller.

The inspection identifies any potential deal killers. You may not want to deal with a home that has a leaky roof and may require a tremendous amount to get fixed. The seller might not be willing to participate in getting it fixed. The home inspection is the number one killer of most deals and we're going to make sure we identify those ahead of time and get them squared away early in the process.

The last thing is lifestyle and quality of life choices. As you are looking at a home we need to consider these aspects of the location of the home itself: are you willing to drive extra time for this home? How close are you to hospitals? How close are you to restaurants, schools, gyms? What are the things that will make sure you enjoy the quality of your life? If you're really far from a grocery store and you have to shop twice a week it's a tough decision to make. We're going to make sure the proximity of all these ancillary lifestyle choices are the best fit so that you can live a comfortable life.

Can you see how understanding all the responsibilities of homeownership can help you buy the perfect home at the right price?

[C] Yes, I can. [Continue to Law #3...]

Law #2 :: Short Script

[A] Buying a home is more than just paying principal, interest, taxes and insurance. There is a lot more that goes into it than that. There are other expenses and things that can come up that we would consider surprises. Those surprises could lead to lots of extra money spent and possibly

regrets on your part about buying a home. We want to make sure we avoid that at all costs and there are things we can do right now, as you're looking for your home, to make sure these surprises are not only minimal but also that you don't have any regrets along the way.

There are lots of costs associated with owning a home. We've identified 6 or 7 of the major ones that you'll run into right here. A lot of them have to do with utilities, costs of heating and cooling your home, maintaining the exterior, any homeowner association dues, security systems and property taxes. That can amount to thousands of dollars a year you need to spend on top of what you're paying for your home. We have to make sure when you buy the right home that these expenses are manageable and that they do not sink you. Being house rich and cash poor is a horrible situation in which to be and a huge mistake that I would never let anyone make.

[C] That's good to know. [You Continue...]

[A] Understanding future home maintenance costs is one way we keep that from happening. We also really believe in getting a home warranty for you. We're going to ask the seller to pay it for you and if the seller doesn't want to pay for it, we'll pay it for you. The average first time claim on a home warranty is just under \$1,100. I would rather have you pay the \$75 deductible cost to repair one of the 16 major items that are covered rather than pay \$1,100 to resolve the issue. I'm assuming you would like to be in the same situation as well?

[A] Yes. [You Continue...]

[A] So we ask the seller to pay for the home warranty and if they don't want to, then we will and you have that full coverage for a year, which you can extend at your option after that.

We're also going to do a home inspection. The home inspection will uncover any of the issues that we didn't see with the naked eye or the seller didn't tell us about in the Seller's Disclosure you get when you go to visit the home. It gives us the opportunity to protect you even further and gives you the opportunity to walk away and get your deposit back at the same time. It also keeps any additional surprises from coming up and puts you in the position to negotiate in a stronger fashion with the seller because you now know of issues that will be a problem not just for you but for other buyers as well. Problems like these that arise usually require the seller to get fixed one way or another because almost any buyer would want them repaired.

The last thing has to do with the location of your home and we call it Lifestyle and Quality of Life Choices. How close are you to hospitals and restaurants, schools, gyms, and shopping centers? Are you willing to drive extra time to go to work? Is the location of your home conducive to the lifestyle you lead and quality of life you have? It's a big decision and one we take seriously and into consideration before you put pen to paper when you buy your home.

Can you see how understanding all the responsibilities of homeownership could help you buy the perfect home at the right price?

[C] Yes, I can. [Continue to Law #3...]

Law #3 ::The Home Equity Swing

Law #3 :: Long & Short Script

[A] *The Home Equity Swing™ is a financial phenomenon that dictates that you not only enjoy your home, but also maximize the equity you earn on it that you build through long-term home ownership. As we mentioned earlier, we want you to enjoy and love the home you buy, but also be in a position to earn some wealth at the same time. It all lies right here in the Home Equity Swing.*

In looking at your home as an investment, we want to make sure we avoid the mistakes that cause you to overpay for the home. That's where the emotional side comes in. We really want to be responsible when we make the purchase of our home. Many emotional buyers are in a tough position today because they overpaid for their home and they're underwater. In some cases, it will take years for them to recover the lost equity in the home.

We're also going to help you avoid the mistakes that cause you to overpay for your loan. You Have your own lender to speak with and we have someone we'd like you to talk to as well. We know that our lender will save you money on rate and terms. We're going to make sure you get the best possible loan for your specific situation on rate and terms so you'll have a payment you can live with and get the best results for yourself and your family over the long term.

We're also going to show you how to accelerate your equity and build wealth from your home purchase. There are strategies of doing that by getting the seller to pay points for you, buy down the rate on your mortgage and making sure we put the right amount of money down all in conjunction with getting you the right rate and terms. There are lots of little different things that can be done to help you accelerate your equity, including making that 13th payment. That one extra payment a year could cut your mortgage down by as many as 7 years.

We have lots of strategies we can employ along the way to make sure you have equity sooner rather than later. Then picking the right lender, someone who can find the right loan for your specific situation and who is willing to dig deep into your financial situation and make sure that the loan you get is the absolute best one you can get. It can mean the difference between paying \$200, \$300, \$500, \$1,000 more or less per month.

Hopefully you can see how looking at your home as an investment can help you make the smart decision when purchasing that perfect home?

[C] **Yes, I can.** [Continue to Law #4...]

Law #4 :: Finding the Ideal Home at the Right Price

Law #4 :: Long Script

[A] *Once we get your loan and mortgage squared away, the next thing is to head out and make sure we find you the right home at the right price. We're going to make sure you avoid all the headaches and pitfalls that a lot of other buyers experience and help you locate the home of your*

dreams and enjoy an amazing lifestyle. We want you to experience and enjoy the highest quality of life afforded through homeownership based upon your financial situation.

In short, we're looking to maximize your enjoyment of your home without you having to over pay for it.

By doing our due diligence, there are some things we can avoid right off the bat. How close are you going to be to landfills or hazardous waste sites? When Summer comes and the wind is blowing do you want to smell the dump every day? Are there liens on the property? Does someone else like the 1 RS have a lien that we don't know about? Let 3- look at the floodplain, are we in a flood zone? If so, is it going to cost you more insurance? How often does it flood? Is this a challenge you're going to want to take on?

[C] **Wow.** [You Continue...]

[A] *Also, are there any encroachments? Does someone else have the right to access your property? Are their easements? Does someone else have a right to trample through your property to get to their property? Lots of properties have public utility easements and so utilities can get on and fix wires, etc. but how big is it, how intrusive is it? How will it affect the price of your home and the enjoyment of it?*

[C] **That would be great to know.** [You Continue...]

[A] *We'll want to know all of these things before you buy your home.*

Lastly, we can get a Clue Report and a Clue Report is-and a lot of agents don't know this-a document that helps us look at all the insurance related claims that have happened on the property you are looking at. Is there something that happened where half your house was rebuilt because there was a huge fire? Maybe it wasn't done up to code. We can get a Clue Report if we need to if we're concerned about something being wrong with the home. We can get a Clue Report and look at the insurance claims on the property if we're concerned about anything.

The next thing is the lifestyle and neighborhood profile. This is one a lot of people don't take into consideration when buying a home, but something that really needs to be looked at long and hard before a purchase is made. There are lots of things to take into consideration to make sure you're really going to enjoy your home that go above and beyond what the view is from the bedroom window and that you want a fireplace in the dining room.

We've identified about 15 or 16 of very specific elements that you need to take a hard look at with respect to your lifestyle and the neighborhood you choose. How good are the schools? What is the crime like? What is the neighborhood made up of? How close are you to work, hospitals, restaurants, recreation, public transportation if necessary, etc.? What are these elements in the area you're looking for and are they close enough to you? Do they have a high enough quality to you? Are they the right choice so when you buy your home you can have continued long term enjoyment of the specific situations as associated or as related to lifestyle and neighborhood profile? By knowing specifics like these, you can enjoy your home above and beyond what it looks like on the inside. These are things we'll take into consideration as we're looking.

The second thing is the quality of life home profile and so not only are we going to get a look at all the surroundings and everything around the home to make sure you can enjoy your home to the fullest, but secondarily what type of home are you going to get? Is it a townhome or single family home that works for you? You told me you're looking for a <type of homebuyer is looking for>?

[C] **Yes.** [You Continue...]

[A] *That's great and so that's the right type of home for you.*

We're going to look at the type of subdivision the home is in, what the price range is, how old the home is, how many bedrooms, bath and garages it has, the total square footage, the landscaping and all the amenities offered by the home. What can you live with and what can't you live without? We're going to take a real in-depth look at all of the different aspects, amenities and offerings of the home itself you are looking at to make sure it is the absolute best and perfect home for your specific needs.

Then there is the unfair advantage we specialize in. Like I said before, understanding the market and also understanding what type of homes are in our market helps us put you ahead of the curve when buying a home-especially as it pertains to short sales, foreclosures and distressed sales.

We can let you know what is going on with the foreclosures in the area, i.e., how many there are and whether they're in good shape or not, how long it will take for them to close, etc. We're going to tell you what's happening with short sales and how long it will take to close on a short sale if there is one you like and whether or not it is worth it to buy it. We'll also tell you whether or not you're getting a good price on it based upon how other short sales closed in the area.

The last thing is this: I don't care which home you buy as long as you're happy with the home you buy. I'm not the one who is going to be making 5, 10, 15 or 20 years worth of payments on it. So you're going to pick the homes you want to see, you're going to pick the area as you want to go to, and I personally don't care as long as you're happy with the home. My job is to get you the best possible price, terms and conditions on your home and get you the perfect home at the perfect price and make sure you enjoy it. My goal is also to ensure that you're in good financial position with that home from the day you move in. Those are the things I care about.

We're also going to highlight vacant homes and distressed sellers in the area and get you access to all the best listings out there. We're going to make sure you know all the information you need to know before you put in the offer so you're getting the best possible deal and have an unfair advantage when it comes to buying that home.

Can you see how finding the ideal home at the right price could help you find the perfect home sooner than later?

[C] **Yes, I can.** [Continue to Law #5...]

Law #4 :: Short Script

[A] *Now that we talked about the financial aspect of buying a home, managing the loan and all the aspects related to making sure you get the best possible rates and terms on the home, we have to talk about all the elements and strategies that go into finding you the right home at the right price. Basically, we're looking at helping you maximize your enjoyment of the home without spending the most amount of money to get there.*

We're going to spend time identifying all the issues; the hidden land mines that could cause you to have huge regrets about buying the home and make you feel like you made a horrible decision. It's our job to prevent that from happening. We've identified these hidden land mines. We're going to make sure that we know if there are any hazardous waste sites in the area, if there are any property liens or if you're in a flood zone and find any encroachments or easements that may be in existence that may minimize your enjoyment of the property.

Then there is this thing called a Clue Report where we can actually look at all the insurance claims that were made on the home and make sure there haven't been some huge claims made in the past that could potentially affect the value and quality of the home over long term.

The next thing is that we're going to do lots of research for the lifestyle and neighborhood profile. The profile helps us look at the surrounding areas near the home you like to ensure the home is close enough to the things that are important to you like hospitals, schools, gyms, shopping centers, movies and things like that. We also make sure the neighborhood is right based upon the ranking of the schools, the crime level, and that the demographics of the people in your neighborhood are similar type families with kids that your kids would enjoy being around.

We're going to spend a decent amount of time looking at those things to make sure you don't just get to enjoy your home where it stands, but also that you enjoy everything else that comes along with living where you're living. That makes sense, correct?

[C] **Correct.** [You Continue...]

[A] *In addition to that, we're going to do a quality of life home profile to make sure you get the exact and best home for your specific needs. You told me you wanted to live in a <specific style home>, correct? Great, that's the type of home we're going to look for and we're going to make sure it's in the right subdivision and the right price range.*

The next thing is the unfair advantage. As you know by our earlier discussion, we track the market pretty closely. We pride ourselves in that and we also know what's going on with all the listings in our marketplace. We know about all the foreclosures in the area and what they're selling for; which ones are dumps and which aren't. We know about all the short sales in the area, how long it's taking a short sale to close and how the banks are handling the short sales.

The last thing is this: I don't care which home you buy as long as you're happy with the home that you buy. That's all that matters to me. You're going to control the search. I just want you to get the best possible price, terms and conditions on your home and that you love it. Because I'm not the one paying the mortgage, you're the one that will pick the homes you see just so that you know you're picking the right home for you and it's not me trying to cram one down your throat.

We'll also get you access to vacant homes and distress sales so you're in the absolute best position to find the home that meets your needs at the highest level, okay?

[C] **Okay.** [You Continue...]

[A] *Can you see how finding the ideal home with the right price can help you buy the perfect home sooner rather than later?*

[C] **Yes, I can.** [Continue to Law #5...]

Law #5 ::The Negotiation & Offer Strategy

Law #5 :: Long Script

[A] *Eventually we're going to submit an offer to purchase a property. When we do, we're going to take advantage of what we know to be the most results-oriented negotiation strategy you can come across when it comes to actually buying a home and helping you walk away with the home of your dreams at the absolute best possible price, terms and conditions.*

One of the great things about negotiating when buying a home is there is a lot we can get the seller to do for you. Not just to make the process easier, but also to help you keep money in your pocket. We talked earlier about getting the seller to pay for a home warranty for you. We also talked about home inspection repair costs that need to be taken care of and we're going to do everything we can to get the seller to take care of those things as well.

We talked earlier about ways we can go ahead and take advantage of the home equity swing and put you in a position to have equity in the home sooner rather than later when you purchase the home. There are a couple of ways to do that like we said; there is the seller paying the buyer closing costs and by having the seller pay some closing costs for you that are required along with your loan allows you to keep money in your pocket. It can potentially give you the opportunity to put more money down when purchasing the home, which would then increase your equity position right away.

There are also discount and buy down points-these are points associated with buying a loan in some cases and the mortgage company charges those as a means of earning profit. You can get the seller to pay some of those, too. There is also a way to buy down the rate. For instance, you may be promised a rate of "x" percent by your mortgage company. We can get the seller to commit money towards buying down a portion of that rate. The lower the rate is, the more your payment goes to principle, which then gives you a higher equity position in a shorter period of time.

There is also a fee we get paid and sometimes the fee we charge is not covered by what the seller has agreed with the listing agent. So, we can ask the seller to pay for that for us as well.

There also is a title policy. In virtually every situation, the mortgage company is going to require a title policy, which by and large protects you, the homeowner, against any claims from prior owners that they actually own the property. In many cases, this costs 1-2% of the value of the home and we can ask the seller to pay for that as well.

There are lots of things you can do to get the seller to pay for things that need to be paid for and keep money in your pocket while increasing your equity position when you purchase the home.

[C] I never thought of all that. [You Continue...]

[A] We also like to negotiate from a position of strength. There are a lot of things we can do ahead of time to make sure that when you're negotiating with the seller that they don't have the upper hand.

One way is by having a pre-approval in hand. By getting pre-approved by the bank, you are able to negotiate like you have cash in your hands. With a lender pre-approval, you're telling the seller that you've gone through the process of getting pre-approved and that just need to get an appraisal and a home so you can get the deal done.

We talked about walk-away leverage earlier, as well. If something with the home inspection doesn't go well, then you have the ability to walk away. If the home doesn't appraise properly you have the ability to walk away. There are a few conventions within the Purchase and Sales Agreement that allow you to walk away from the purchase of the home if you need to and we know how to capitalize on them. Plus, being able to walk away is the ultimate, ultimate position strength in any negotiation.

Here you see outsmarting the listing agent. This isn't anything devious, but there are things we can find out about the property that the listing agent isn't going to tell us that we can find out to put you in a better position to negotiate. Once we know what those are, we can use them to your advantage to get you the best possible price, terms and conditions on the property.

Also once we do find a property you like, we're going to go ahead and interview the listing agent with you, so you will receive all kinds of information about the home to help you formulate your offer so you get the best possible price, terms and conditions on the home you buy.

Other agents use something they call a comparative market analysis, a CMA. The inherent problem with a CMA is that it only takes into consideration the sale of a small sampling of homes in the competitive range, without considering the reason why those homes may or may not have sold at a specific price.

This means that when using a CMA to price a home, the pricing recommendation is based on comparable homes that most likely don't represent the reality of the true market value for the subject home, or worse, the CMA may not even have an accurate bearing on what the home should be priced at.

The only true way to ensure that you price a home properly and position it for sale at maximum value is to take into consideration the 26 outside threats and the 6 aspects of supply and demand that impact the pricing and sale of the home. We're going to do an Expert Market Report where we look at market data and trends to ensure that the home is priced properly.

We're also going to find out what the seller owes on the home. We may not be able to find out exactly what they owe, but the mortgage is a public record and we can see what kind of interest

rate this person has and the type of mortgage they have so we can estimate how much they put down and how much they paid over a period of time.

This information is helpful because we know roughly what's owed on the home and as such, it puts us in a position to negotiate with strength. We can now work from the fact that we know the seller only owes so much and that they may just be trying to be greedy and get as much as they possibly can for the home over and above what would normally be acceptable in this market. That may help us save a little bit of money.

Then there is also the Property Tax Assessment Review. We will look at the taxes and the tax card to see any improvements that have been made to the home. We're going to see what the tax bill looks like so we can see what the city/town thinks the home is worth. This is all good information in helping us formulate an offer based upon the facts we have to give you the ability to negotiate from a position of strength. These are all very, very helpful strategies and hopefully you can see how beneficial they will be in helping you get the best price for the home you're looking for.

[C] I do see. [You Continue...]

[A] *We've also got a few tricks up our sleeve that allow us to get your offer considered more seriously than other offers that are there.*

One thing we do is we write a nice letter to the seller. I'll write the letter for you and you're just going to sign it. Basically, it's going to let the seller know how serious you are about their home. It will be very complimentary and definitely make your offer stand out among the other offers when you are in a competitive situation.

You have to remember; people who own homes love their homes. They want people buying their home -in most cases not all -to love their home too. If we can demonstrate your love and desire for the home and how you'll take care of it the way they do, that goes a long way in a multiple offer scenario.

There is also a zero repair allowance strategy we use. Essentially, you do an inspection you can let the seller know that you'll take care of all the repairs that come up in an inspection. Now I certainly wouldn't leave you in the lurch and let you flap in the wind with this strategy. If it's something that's real serious, I'll tell you it has to be taken care of by the seller or that you should walk away. However, if the issues that come up during the home inspection are minimal and you can live with them, it's a great way to get the seller on your side by telling them you're not going to ask them to fix anything.

The last thing you see here is increased earnest money. The more money you put down, based upon your specific situation, more serious the seller knows you are about buying the home because they know you're not going to walk away from a large amount of money at the drop of a hat. That's not something I'm going to make you do but it is something that we can consider if we get into a multiple offer situation to have the seller look more seriously at your offer.

Can you see how having an Expert with the right negotiation offer strategies could help you get the perfect home at the perfect price?

[C] **Yes, I do.** [Continue to Law #6...]

Law #5 :: Short Script

[A] *Mr. and Mrs. Buyer, in the world of sales you don't get what you deserve, you get what you negotiate. We use a results-oriented negotiation strategy that gets you the best outcome when it comes to buying a home with the best possible price, terms and conditions.*

There are about 7 things we can do with respect to seller concessions and have the seller assist you with the costs associated with buying a home. It will leave more money in your pocket in the end and at the same time it can help you reduce the time it takes you to earn equity in the home. We talked earlier about the home equity swing. There are a few things in here that will allow us to get you an equity position sooner rather than later.

We talked about the home warranty; we talked about the inspection and repair costs that can come down the pike when you buy. The seller can pay your closing costs and the seller can also help reduce the interest rate and any points you might have by paying for those for you. Sometimes there are other closing costs that come up that mortgage companies charge based upon your financial situation. We can have the seller pay for those, too.

Also, we have a fee and if the seller and listing agent didn't agree on the fee we get paid, we can get the seller to pay any shortage in the fee we have. Also, there is a title insurance policy that is required by just about every mortgage company to protect you from any claims of ownership from previous owners of the property. We can get the seller to pay for that too. Can really get the seller to commit money for each of these if necessary with some strategic negotiations and positioning.

As well, we like to negotiate from a position of strength. And by taking advantage of these strategies here, we can put you in a position to negotiate in such a way that you're on even footing (or even in a better position) with the seller. For instance, we're definitely going to get you pre-approved when you go to look for a home because its like having cash in your pocket and it portrays to the seller how serious you are about buying their home.

We talked earlier about walk away leverage and there are ways to get out of the Purchase and Sales Agreement. You never enter into any negotiation unless you can walk away; otherwise you can never negotiate from a position of power. We'll make sure you have several ways to get out of buying the home that you do not want to buy.

Then we can do things like these remaining 4 strategies here to go ahead and put you in a position where you're negotiating with the upper hand that puts you in a position to get the home at the best possible price, terms and conditions.

In some cases, there might be a multiple offer strategy and as such, we need to get your offer to stand out from the others against which you are competing. will employ these strategies here to make sure that the seller is going to consider your offer more seriously than the other offers that you're up against if you're put in a multiple offer situation.

Sometimes We'll write a letter on your behalf and sometimes We'll waive the inspection or we won't make the inspection a huge deal. We're not going to leave you in a tough situation where you have to assume the cost of repairing something that's major when the seller should probably do it. You can be assured of that. That said, We'll definitely put you in a position to walk away from the deal if you choose. Otherwise, you can tell the seller you 'll take care of the repairs if they are minimal to make your offer stronger.

Lastly, we can put more money down, which shows the seller you're more serious of a buyer.

Can you see how having an Expert with the right negotiation offer strategy can help you get the perfect home at the right price?

[C] **Yes, I do.** [Continue to Law #6...]

Law #6 ::Closing the Sale

Law #6 ::Long & Short Script

[A] In closing the sale for your home, we have a whole team here that works together to help you get your home closed and as such they will handle the 80 different aspects of closing the sale so you close on time and don't have to pay a penny more than you have to on the purchase of your home.

A delayed closing can cost you thousands of dollars in hotel stays, storage fees, keeping your belongings in your moving truck and other things associated with moving. We are committed to keeping that from happening.

There are things we can do along the way in handling your transaction-over and above handling your closing -that help make things go smoothly along the way and help you end up with a great deal.

For instance, we can work with your lender to secure you a mortgage where you make no payments for the first 60 days you live in your home. You don't have to make payments for the first 60 days you live there, which means you can keep that money in your pocket and use it for anything you want. It would be great to not have to make a payment for 60 days, wouldn't it?

[C] **It would be.** [You Continue...]

[A] We're also, going to manage the whole process of getting your Purchase and Sales Agreement accepted. The Experts at our office handle and manage the timeline, the property inspection timeline and in many cases they'll negotiate the repairs that we need the seller to take care of. Someone will make sure your documents get to the lender in a timely manner. They will also work with the appraisal and handle any repairs the lender requires. Then they'll make sure the closing and settlement go off without a hitch without you needing to be involved so that you can focus on getting your stuff packed and getting ready to move in.

If you recall, we talked earlier about potential deal killers. Some of those deal killers can happen at the financing stage. It is our closing department's job to make sure that those things do not crop up at all. We're going to make sure your utilities get transferred or at least give you the information you need to make sure the utilities get transferred prior to moving in so you're not sitting there without electricity and water the day you move in.

We'll also discuss the process of getting moved into your home as well as make sure we welcome you properly to your new home as you move in.

In the end, we're going to take care of the entire process of helping you get situated and closing your transaction. It's literally a soup-to-nuts process that is handled by our office to make your life a lot easier. The process lets us focus on the closing of your transaction without any hitches so you can focus on getting packed and moved into your home.

Can you see how having an Expert that understands closing strategies can help you get the perfect home at the right price?

[C] **Yes, I do.** [Continue to Law #7...]

Law #7 ::Lifetime Vendor Relationships

Law #7 ::Long & Short Script

[A] Mr. and Mrs. Buyer, we value the relationships we have with the people who provide us with the services necessary to help you get situated in your home. Obviously, buying a home requires a large number of people to assist in the process and while we take care of the actual purchase and sales process, there are lenders, title companies, closing attorneys and a variety of other service providers we work with that lend a hand and play a very integral and important role in getting you situated into your home.

We have our preferred lender that we work with. While you're not required to use them, we do ask that you check them out. We believe that they are going to provide you with a better process and service and save you money along the way. They offer competitive rates and terms and they're committed to closing on time and because we know them well, there are usually no surprises along the way. Their goal is to under-promise and over-deliver as they process your documents on time and work closely with the title company, which gives us the most certainty that We'll close on time.

[A] When it comes to the title company or closing attorney, which handles the actual closing and processing of the paper work, we have a company we recommend as well. As with the lender, you can use whomever you want, but we recommend these folks because they will save you money and do everything they can to close on time. We have leverage with them, which means we can get them to do things that we wouldn't be able to get other title companies to do to make sure that things happen on time and in a professional manner.

These folks take great pride in managing the process properly and that's why we've aligned ourselves with them to help you with processing your process.

Lastly, we have relationships with other professional service providers including moving companies, carpet cleaners, landscaping, pool services, painting and remodeling and for virtually every and any other service you might need to make sure your home is in tip top shape before you move in.

We've got a full complement of people that we work with that will be there to make sure that all the I's are dotted and T's are crossed and you close on time.

Can you see how having an established vendor relationship with experience can help making the experience of purchasing your home more enjoyable?

[C] **Yes, I do.** [Continue to Transition]

Buyer's Advantage

Take out your State Agency Relationships Disclosure and take the buyer through understanding what Buyer Agency and what Seller Agency are and make sure they understand the differences as well as what you're offering today, which is Buyer Agency.

Once that document is signed and squared away, you're going to go over the Buyer's Advantage Program and review the Buyer's Advantage Document.

Overview of the Program

[A] Mr. and Mrs. Buyer, we've created a partnership agreement that allows us to do the absolute best possible job for you. Like I said earlier, to get you the best possible price, terms and conditions, protect your personal interests and put you in the best position to get the home you're looking for at the best possible price.

We've created this Buyer's Advantage Program to help you take advantage of our services and do it in a risk free fashion. On this side are the things we're going to do for you and the first thing here is this: if you buy a home and you're not satisfied with the home, we'll go ahead and sell the home for free for you. So, within the first 18 months after closing, if you're not satisfied with the home you purchased, you can tell us, we'll sell your home and waive our side of the fee. I'll do it for 12 months to make sure we put you in a situation where you can sell your home, minimize the impact financially and move to another home that you're happy with. The only requirement is you give us the chance to help you buy your next home once yours is sold. That's it.

So, we will sell your home and on our side won't charge you a penny. You will have to pay the buyer's agent who brings the buyer but other than that there will be no additional costs from our side.

We talked earlier about the home warranty and so I won't belabor that point. I'll ask the seller to pay for it and if they don't pay for it then I'm going to pay for it for you so that you have that protection in place when you first move in. It's good for one year after you move in.

Lastly, we also talked about the title insurance policy. We're going to get the seller to pay for that and We'll pay for that, too, if the seller won't because we believe it's really important to getting you the protection you need when you move into your home. You don't want someone coming back and saying that they still own this property because that would really stink. You especially don't want that to happen shortly after you move in, right? We're going to make sure that gets taken care of as well.

[A] In addition to that, there are lots of additional services that we make available to you. We have our Smart Home Buying Strategy and we talked about that earlier. As a Smart Home Buyer, you'll get access to every home that comes available and it will be like having a backstage pass to the multiple listings service. You'll never miss an opportunity to look at a home that meets your criteria that's the best-priced, best quality home for your specific situation.

We also have a Distressed Seller's Program where we go and identify homes in foreclosure, potential short sales, absentee owners, etc. We go and find homes for you that are potentially better deals because of the specific situation the seller is in, which would result in a significant cost savings on your part.

We also talked about our negotiation experience. Our team sells "x" homes per year. There are "x" number of people on our team and combined we have "x" number of years of real estate and sales experience. We can put this experience together to help you get the best price, terms and conditions on your home. We work together as a team so we can leverage the negotiations, experience and expertise of everyone on the team to make sure you get the best possible deal.

Like I said earlier, we have a preferred lender we work with. He/she is an Expert in customizing loan programs for your specific financial situation to minimize your rate and terms on your loan to make sure you get the best overall deal on the loan. The benefit to having someone who knows what they're doing here is helping you earn equity in your home sooner rather than later by getting you a loan that doesn't put the squeeze on you for the next 30 years. I'm confident that our lender is that person.

The last thing you see here is our Raving Fan Club, where we offer a variety of services, tools, programs and other things to make homeownership that much more enjoyable for you. It's no cost to 's you and it's our way of thanking you for giving us an opportunity to work with you. You'll actually be enrolled in our Raving Fan Club as soon as you're comfortable working with our company and get issued one of these Raving Fan Club cards saying you can start taking advantage of the services we have. It will make moving into your home a lot easier, too. We're happy to provide that to you as a member of our real estate family.

Okay, these are things we're going to do for you. On this side of the document, we have the things we need you to do so we can do the best possible job for you we possibly can. The first thing you're going to do is give us your search criteria so we can set up a Smart Home Buying Strategy to find you the best possible home for your specific situation.

[A] You're going to let us know about any home you want to see. When it comes time to put an offer together, you're going to allow us to prepare, present and negotiate any offer you want on a home you like. We use our skills and experience to get you the best possible price, terms and conditions on the home. This includes any type of home including new construction, for sale by owner, short sales, foreclosures and any home you come across you'll let us do that for you.

At the same time, you'll inform all other agents, builders and home sellers that you're working with our company and if you should come in contact with them, let them know. You can even call us and we'll do everything we can to drive out and meet you wherever you are so you can get the representation that you want deserve and should have a home you want to see or purchase.

Lastly, even though you can work with any lender you want, we ask that you get pre approved with our lender or another lender so when we look at homes you have that power of negotiation and strength on your side because its like shopping with cash in hand.

You're going to go ahead and document the fact that you're choosing us to represent you in the purchase of your home. As part of this agreement, our team is due a professional fee of 3.5% of the purchase price at closing, and you'll let us negotiate that fee as part of the Purchase and Sales Agreement.

We also collect a fee of \$XXX towards the internal processing of your transaction with our company. We have a full service team that takes care of dotting all the I's and crossing the Ts to make sure your transaction goes smoothly.

I'm going to go over the cancellation agreement with you here. You have the right to cancel this agreement without penalty at any time, up to the time we present an offer on your behalf to the potential seller. If you want to cancel you can do so in writing within 72 hours notice and deliver it to me. Then at the same time, you're going to give us a chance to remedy the situation and if we don't, you can move on and do what is best for you and your family. Basically, there is no risk by taking advantage of our services.

It gives you all the amenities, services, programs and everything we talked about today to put you in the position to get the best possible price, terms and conditions on the home you're going to purchase. I'm going to get your listings now. Review the documents, I'll answer any questions that you may have when I get back.

Getting the Agreement Signed

Leave them with the paperwork, go get the listings, come back and the paperwork will either be signed or they'll have a couple of questions.

At this point, sit down and ask,

[A] *How did you make out with the paperwork?*

[If they have questions you answer them]

[C] *What about the 3.Solo?*

[A] *We're going to get the seller to pay for it and again you're not paying any commission directly to us. You are technically responsible for the commission because the money you bring to the table allows all the commissions to get paid but at the end of the day any shortage we're going to ask the seller to pay and we'll negotiate it as part of the Purchase and Sales Agreement.*

[C] What is the transaction-processing fee for?

[A] We have a fall team in place to go ahead and dot all the I's and cross the T's to make sure you close on time. This fee goes towards offsetting the significant costs of making sure that the closing goes smoothly and you do close on time.

The fee is customary in our industry, and without any hassles. Many of the high-level real estate teams charge even more than we do.

[C] We weren't thinking about signing an agreement today.

[A] I can appreciate that. But you said that you did like the fact of having a Smart Home Buying Strategy till in place; and this program is how we do it. The good news is that you have a cancellation agreement in place so if you're not satisfied at any point with the job we're doing or the situation, you can cancel at any time. If we can't fix the problem then you're on your way with no stress or strings attached. [Get the paperwork signed!]

Setting Expectations

It's vital that you pre-frame for your buyers what they are going to experience as part of the buying process. Even if they've bought a home before, don't shortcut this part of the process. As with anything governed by Murphy's Law, the one thing you don't cover will be the one thing that blows up your relationship with your buyers. Take the time to do this well and it will serve you for years to come.

What's Going to Happen Next?

Once you get the paperwork signed, you'll sit with them and cover the best time for them to look at homes for both them and you. You'll want to let them know the times of the day that work best for you based upon your time blocked schedule and make every effort to get them to commit to those showing times first. Flexibility is the key to success, so if you have to show homes at another time, do so...just try to make it a time that doesn't conflict with another appointment you have.

[A] Mr. and Mrs. Buyer, I would like to find the best time for us to go look at homes. I am available <state dates/times you are available>, do any of these dates and times work for you?

[If Buyer says yes, say...]

[A] Okay, Great. I look forward to meeting with you on <re-state date/time> to go look at homes.

[If Buyer says no, say...]

[A] No problem, what are some dates and times that work best for you?

You're also going to tell them a home inspection and appraisal will happen as part of the process, and that if the results aren't satisfactory, they will have an opportunity to either negotiate the resolution of the issues or they can move on to another home:

[A] Mr. and Mrs. Buyer, as part of the process, a home inspection and appraisal will be done. If the results aren't satisfactory, we will have the opportunity to either negotiate the resolution of the issues, or we can discuss the option of moving on to another home.

You should tell them that if you're not available, they can call the office and someone else will help them, including setting up times for them to look at homes. Make sure they know that buying a home is a process and not an event. They're going to look at a lot of houses and may find a house they love and the opportunity may not work out. That just means there is another house coming down the pike that's better for them.

[A] *If in the off-chance that I am unavailable, please feel free to call the office anytime at <state office phone number> and a member of my team will be more than happy to assist you with anything you need.*

Buying a home is a process, not an event; the steps to finding the perfect home come gradually, not all at once. We will look at a lot of homes, and although you may find the house you love; that opportunity may not work out for several reasons. If we do encounter a missed opportunity, please do not feel discouraged; this just means that we will find another home that is better suited for your needs.

[Again, when one house doesn't work out that means there is another home that will be there for them.]

[Right before they leave, you'll let them know they made an excellent choice today in picking you to work with them in purchasing a home and you're excited to work with them.]

[A] *Mr. and Mrs. Buyer, I want you to rest assured knowing that you made an excellent choice today in choosing to work with <your company name> for your home purchase. I am excited to be working with you, and I will do my best to help you find the perfect home.*

One last thing: if you're in a situation where the market is hot, let them know that if they find a home they like, they will have to put their best foot forward and really make sure they put their best foot forward so they don't miss out on the opportunity of buying the home.

[A] *Mr. and Mrs. Buyer, please know that our market is very saturated with buyers who are all going after the same homes. When you have interest in a home, please let me know, and we should make an offer on the home as soon as possible, and put our best foot forward in order to increase the likelihood that we don't miss out on that opportunity.*

Moving Forward with Showing Homes

If one of your buyer clients buys a home from someone else and not you, it's YOUR fault. You need to treat your buyer clients with care and maintain consistent contact with them in the form of regular emails, phone calls and updates of properties that you've identified for them to see.

You should always be thinking in terms of:

[A] *When is the next best opportunity for you, Mr. and Mrs. Buyer, to go look at homes?*

The Perfect Home

The perfect home at the perfect price ...that's what the promise of the Certified Home Buying Advisor program is. The process is not complete until your client signs on the dotted line and walks away with keys in hand, smile on face. Here's a look at what the back end of the transaction looks like in order for things to end properly.

Strategy for Showing Homes

Because buying a home is such an emotional process for most homebuyers, it's hard for them to keep what they like and don't like straight in their heads. As an Expert Advisor™, it's to your advantage to follow this simple strategy when showing homes to help your buyers come to the conclusion that they are or are not interested in buying one of the homes they've seen.

1. If at all possible, try to show more than one home at a time. It helps you strengthen rapport with your buyers and it's a better use of your time, energy and resources.

2. Let the buyers know that if they get to a home that they don't like, they are not obligated to see it. Conversely, if there is a home that they love, let them know that you cannot read minds, and that they should let you know, so that they do not waste time in putting an offer on the house they love.

3. Prior to looking at homes, tell your buyers that after each home, you're going to ask them what they liked and what they didn't like. Then, tell them that you're going to ask them to compare the home they just saw to the home they liked the most to see which home they like the most out of all of the ones they've seen:

[A] *Mr. and Mrs. Buyer, if you had to choose between this home and the home you just saw, which home do you like better?*

[C] **We like the <home #>.** [After the third home]

[A] *Mr. and Mrs. Buyer, between this home and the <home # buyer likes>, which home do you like better?*

[C] **We still like the <home #> better.**

4. When you're walking through homes, point out important features of the home that match up with the wants and desires that the buyers told you they were looking for in a home to stoke their fire of emotion - get them excited about the home.

5. When you identified the home that they like, you'll say a simple phrase that will get them back to the office to discuss writing an offer:

[A] Mr. and Mrs. Buyer, of the homes that we've looked at today, it looks like <home #> is at the top of your list. Would you like to go back to the office and crunch the numbers? Would that be useful?

They may say they want to put in an offer, or they may just look like they're really interested. Always invite them back to the office and have a discussion with the buyer about the home. At that point, you can contact the listing agent, confirm the property is still available, inquire to other interests, and go over the monthly payment and what it looks like to write an offer.

Negotiating the Contract

For strategies in negotiations, you'll want to refer to the negotiation section of this manual for hints, tips and ideas on how to negotiate like a seasoned veteran. Here are a few guidelines for putting together and negotiating a successful buyer contract.

Prior to writing the offer:

You want your buyers to hear the answers to these questions with their own ears so that they:

1. Know you're doing a good job for them.
2. Hear from the seller's side of things what the lay of the land is.

It gives you more credibility and helps you negotiate with them, and the sellers, more effectively.

To that end, you'll want to get the listing agent on the speakerphone in the presence of your client to get these answers:

[A] Is the property on <physical address of property> still available? Are there any other offers or interests on this property? Has there been any offers since the home was listed?

If Yes dig deeper to and try to find out the offer amount. If the seller turned down a lower offer its good for the buyer to hear that especially if they were thinking of making a lower offer.

[The Listing agent says yes, reply with...]

[A] How does it look?

If I get an offer to you in the next 30 minutes to 1 hour when can you present it?

Please fax me the deed, tax bill, seller's statement, plot plan, & tax card if you have them.

What's your sellers' timeframe for a closing date?

Is there anything really important to the seller I should know and try to include in the offer?

How's the flexibility with the price?

Introduction to Office Contacts

When writing the offer, you're going to go over the numbers with your buyer to show them what their monthly payment will be, when the home inspection and appraisal will be, explain any additional language you're putting in the contract and also point out the ways they'll be able to legally and ethically extract themselves from the contract in the event things do go the way they were hoping.

Follow this simple list of instructions to make sure you have the items you need for a strong offer:

1. Include executed Purchase and Sales agreement
2. Earnest money in the form of a check
3. Sellers statement of representation signed by buyers
4. Pre-Approval certificate
5. Cover letter from buyer if applicable
6. Hand deliver versus fax

Ongoing negotiations

It's not a legal and binding agreement until all changes are initialed, signed, dated and delivered to all parties. If elements of the contract change, be sure to get the changes ratified in this manner so you don't lose out to another buyer.

Introduction to Office Contacts

Make sure that once the purchase and sales agreement is signed, dated and accepted by all parties that your buyers have a copy for themselves. Also, if you have an in-house closing coordinator or an external transaction processor, you need to make sure you give their phone number and contact information to your buyers and let them know that this person is going to be responsible for carrying the transaction from this point to close.

Ask your buyers to be very responsive to either of these people and get any information they need delivered as soon as possible. Confirm for your buyers that you'll still be involved along the way, but that you've hired specialists to dot the 'I's and cross the 'T's for an even more successful closing.

At this time, make sure your buyers have the contact information for the home inspector, customer service director and any other important individuals for your company.