

SCRIPTS

Our profession is filled with critical conversations at every step along the way from meeting a prospect to closing a transaction. Let this guide prepare you for those conversations. The key to these complex conversations is confidence and preparedness. The scripts in this guide will prepare you to control the conversation in a firm, friendly, and professional manner.

The Agent's Guide to
Critical Conversations
in Real Estate

1 FSBO

1.1 TOM FERRY – THE APPOINTMENT SETTER

Hi, I'm looking for the owner of the home for sale. This is (name) with Pepine Realty. As an area specialist, my goal is to know about all the homes for sale in the marketplace for the buyers I'm working with. Do you mind if I ask you a few questions about your property?

(Excellent!)

I know the ad said it had (#) bedrooms and (#) baths, are the rooms a good size?

How is the kitchen?

Have the bathrooms been remodeled?

Would you tell me about the yard?

Tell me about your neighborhood: Has it been a nice place for you and your family?

Is there anything else that's important to know?

Sounds like you have a great home, why are you selling? (Great!)

Where are you moving? (That's exciting.)

How did you decide on that area? (Fantastic.)

How much is the new house you're buying? (Good for you.)

What are you doing to market your home? What else?

So, do you have to sell this home in order to close on the new one? (Great.)

If you don't mind me asking, how did you determine your sales price? (Got it.)

OK, so I have to ask, if there was an advantage to using me as an agent to market your home, and it got you a higher sales price, would you consider it?

I know you chose to sell your home on your own for a reason; I respect that. It also sounds like you've got a lot going on and a lot you're trying to accomplish,

and I think I could help. How about we get together for 20 minutes or so, we can talk more about your goals, and whether or not I could help you achieve them. I have some time on _____ or _____, which would be better for you?

I look forward to meeting with you on (___), thanks again and have a great day!

1.2 DAVID HILL – “WE’RE TRYING TO SAVE MONEY”

Hello, this is (name) calling from Pepine Realty. I noticed you have a house for sale in my area. Is it still available?

“Yes.”

Great, are you cooperating with real estate agents?

“Do you have a buyer?”

If I had a buyer who would be a fit, would that be helpful for you?

“Yes.”

Great, what I’d like to do is schedule a time to come by and look at the house to see if it would work for any of our clients. I’d also like to share some of the things we do to help sellers like yourself. Do you have time this afternoon, or would tomorrow work better for you?”

“You know, I really don’t want to work with an agent. If you have someone who’s serious, you can send them by, but I’m not looking to sit down for a sales pitch with an agent.”

Sure, I can appreciate that. Let me ask you this: why did you decide to sell your house without hiring a professional agent?

“Well, I wanted to save the money, you know. A five or six percent commission would be a lot.”

I can understand that completely. Most of the homeowners I speak with who are selling on their own tell me the exact same thing. If I could show you a way that I could net you the same or even more money by using our services, would that be something you’d be open to?”

“Sure, but we need to make as much as we can off the sale.”

So, what is the main reason you're selling?

"I've been transferred. We're moving out of state"

Oh, congratulations! And when will you need to be in your new home?

"In the next 2-3 months."

Got it, so the clock's ticking for you. And if the house doesn't sell soon, what's your plan B?"

"Well, we're going to have to go — the house will just be empty."

Oh, I'd hate to have that happen to you. If I could sell the house, get you the money you need out of it, and get it done in the next 2-3 months, would that be a win for you?"

"Yeah."

Okay, perfect. Why don't we meet? I'd love to see if I can do that for you. I'll be 100% honest with you. If I can do it, I'll let you know. If I can't, I'll let you know that as well. Does that sound fair?"

"Yeah, that's fine. If you want to give it a shot, you can come on over."

Awesome, I appreciate that. I can come this afternoon at 4:00. Does that work for you?

"Sure, see you then."

1.3 AGENT MASTERMINDS – I'VE GOT A BUYER

Hello may I please speak to the owner of the home for sale at _____?

I understand that you're selling "For Sale by Owner" and I'm not trying to interfere with that, I was just wondering if you are cooperating with buyers' agents?

(if they ask what you mean)

Oh sure, let me clarify that. When I say "cooperating", I mean if I am able to bring a buyer and they purchase your home, are you willing to pay me a commission?

(if they say yes, but don't offer an amount)

Ok, that sounds great!

(if they ask you how much you would want)

I typically take a ___% commission when working with For Sale by Owners. (it could be more than 3%)

Do you mind telling me a little bit about your home?

That sounds really nice. I might have some interested buyers. Is there a time I could come by and take a look at the property before bringing my clients through?

1.4 FSBO QUESTIONS TO ASK

- Are you cooperating with agents? (Clarify: If I brought a buyer, would you pay me a commission?)
- How long will you try to sell on your own?
- What's your plan B?
- If you decide to list with an agent, do you already know who you would use?

2 TRANSACTION FEE

2.1 LISTING SIDE

There is a transaction fee of \$295 in addition to the listing commission. Of course, you only pay that if you accept an offer and we close.

Objection: I'm already paying you 7%, why do you need another fee on top of that?

Yes, that commission pays all the agents and brokers involved in the transaction, and that's how we fund our businesses and earn a living. We use the transaction fee to cover the cost of processing the transaction as well as storing and archiving the files in the event that you're ever audited. We even have both onsite and offsite backup. If you, your accountant or attorney ever need documentation from this sale, we will keep the files for seven years.

2.2 BUYER SIDE

The sellers pay my commission, so you don't have to worry about that. You will just have transaction fee of \$295 as part of your closing costs. Of course, you only pay that if I'm able to help you find your next home.

Objection: Why do I need to pay a transaction fee? I've always heard that the seller pays all the commissions.

You're right. My commission does come from the sellers. The transaction fee covers the fixed costs of processing your transaction. We use it to pay for things like storing all the records and backing them up in secure onsite and offsite storage in the event that you're ever audited. If you, your attorney, or your accountant ever need them, we will keep them secure for seven years and be able to provide them to you.

Objection: I have enough for the down payment, but I can't afford to pile up extra closing costs, can't you waive the fee?

I want to make finding your next home as easy and smooth as possible. If closing costs are a concern, we can always ask for some assistance from the seller as part of our offer.

3 7% LISTING FEE

3.1 SERVICE LEVEL OPTIONS

Objection: The other agents I talked to said they would only charge 6%.

I understand that many agents in our area charge a 6% listing commission for the services they provide, and there can be a lot of variation in that level of service. Let's review all the ways I am going to market your home in order to earn that 7%. And remember, you only pay the listing commission once we accept an offer for the price and terms you're comfortable with.

Objection: I thought 6% was the standard

Actually, there is no "standard" fee. It's up to each broker and agent to set their listing commission independently. I charge 7% and pay for all the marketing up front. That includes things like:

- Professional level photography (no iPhones and nobody in the mirror reflections) because the photographs are the first impression you make on buyers to draw them in.
- A Matterport 3D tour and/or Zillow 360 virtual tour
- Virtual staging
- Aerial drone photography (if appropriate)
- Promotion of your home on social media and through email blasts to our database of buyers
- Multiple open houses (live or virtual) - if it's still on the market after the first one
- Access to our entire office's network of buyers. My whole office will know your home is coming to market before a sign even goes in the yard.

- Showing activity reports and feedback
- “Just Listed” postcards to our mailing lists
- An in-house title company to handle the closing and make your life as simple as possible.
- An in-house mortgage company to offer to your buyer for a seamless transaction.

Objection: That's too high. Can you do it for less?

I want you to know that I'm committed to negotiating the best price for you home and getting it sold as soon as possible. If I discounted my commission before we even get the house on the market, how could you trust me to negotiate on your behalf with a buyer's agent?

4 EXPIRED LISTINGS

4.1 TOM FERRY DIALOGUE

Hi, I am looking for _____. This is _____ with Pepine Realty. I noticed your home was no longer on the market. I was calling to see...do you still want to sell it?

If you had sold your home, where would you be going next? (that's exciting)

What's your time frame to be moved? (ouch...)

Why do you think your home didn't sell? (really)

How did you pick your last agent? (That obviously didn't qualify them to sell your home.)

Has anyone told you exactly why your home didn't sell?

I've discovered there are only 3 reasons why a home doesn't sell in today's market:

1. The marketing and exposure on the home wasn't enough to attract the buyers and agents in the area.
2. The home didn't show well or capture the buyers' emotions
3. The pricing strategy. There are 2 ways to price...A. High to leave room for negotiations or B. At market value to create a potential bidding war. I'm curious...which strategy did your last agent recommend?

Bottom line...if I can market it properly and sell your home in the next 30 days, would it be worth it for us to meet and explore it?

When would be better for you, _____ or _____?

Objection: We're taking the home off the market.

I hear what you're saying. If I'd brought you an offer you liked yesterday, you would be moving, right? Let's just meet for 15 minutes. When you see my aggressive, proven plan...if it makes sense...we'll see. If it doesn't, it was just 15 minutes. Does that sound good?

Objection: We've already chosen another agent/friend in the business.

I can appreciate that. Have you signed a listing agreement with them yet?

(IF NO)

Let me ask you...after X months on the market, and knowing what you do NOW, wouldn't it be worth just 15 minutes to hear a different opinion and fresh, new approach? It will only take 15 minutes, are you free this afternoon?

Objection: We're going to try it on our own for a while.

I can appreciate that. Let me ask you a question, if I could sell your home in the next 30 days, and save you time, would it be worth just 15 minutes to hear exactly how I can do it?

Objection: You agents are all the same.

I hear you and, actually, here at Pepine Realty, our team sells over 2.5 times more homes than our next closest competitor. (Based on Pepine Team closed listings 2019 vs. KW Team Dynamo 2019)

Objection: Where were you when my house was on the market?

That's a great question. I was busy fulfilling the promises I made to my sellers to show, market and sell their homes. I didn't even know your home was on the market until it wasn't. Scary, huh? That's exactly why

we should get together. I specialize in selling homes other agents didn't. When can we get together?

4.2 JOSH GOSSARD - NEW AGENT FAST TRACK FOR EXPIREDS

Hi, can I speak to _____ please?

Hey, _____. My name is _____ with Pepine Realty. I'm calling you because I came across a home you recently had for sale and, since I specialize in homes that didn't sell the first time around, I wanted to introduce myself and see what your plans were moving forward. Do you still have plans on getting your home sold?

(YES)

Awesome. What time frame are looking at to get it sold?

1. (We need to move by _____.)

Wow. I'd love to help you accomplish that. Why don't we set up a time for to come see your home in person and offer some insight on why it didn't sell?

2. (We don't HAVE to sell. – or – We can just rent it out.)

Oh, great! So your next purchase isn't contingent on the sale of your home?

(We haven't tried to purchase anything yet.)

Ok. Have you started looking at least? Have you found anything you like?

(Yeah, we've seen some. – or – We can't seem to find anything for sale we like.)

Why don't we schedule some time for me to come over and shed some light on why your home didn't sell? I'd also like to talk to you more

about what you're looking for. I talk to a lot of homeowners like you who don't have to sell, but they say, "If you have a buyer, bring them by." So, I know of some properties that *could* be available but aren't on the market. I'd like to find out if some of them might be a fit for you. I have some time available tomorrow afternoon around _____.

Objection: All you agents are the same. What are you going to do any different?

Do you ever go out to eat at restaurants (or...did you before COVID)? When you go out to eat, is your service always the same no matter what restaurant you go to? Of course not. I think you'll see that the service you get from different agents will vary too.

4.3 BORINO REAL ESTATE COACHING – THE SYMPATHETIC APPROACH

Hi, is this _____?

Hi, this is _____ with Pepine Realty. I'm not the first one calling about your house, am I?

(no)

It's kind of crazy...all these agents calling. Where were they when the house was up for sale?

(yeah, what's going on with that?)

They're all gunning for your listing, that's what's going on. They think they can make a quick buck. (SMILE!) Tell me, what's going on with your house? Have you re-listed it yet?

(No – we think we're just going to take it off the market – etc.)

Yeah, I understand. If a buyer walked in...fell in love with the house and made you an offer, is there still a possibility you would sell?

(sure)

Where would you go? What was the plan?

(we were going to move to _____)

Oh! I see. What do you think went wrong? I'm looking at the pictures. You have a lovely home. Nobody even made you an offer? That's shocking!

(I don't know. The agent said the market is slow)

Did you know we're selling X more houses than we list each week in Alachua County right now and that X homes in your area sold in the last month? Somebody's moving!

(No. I wasn't aware of that)

Let's do this. I know you said you don't want to re-list right now. I'm not going to pressure you. I'm not *one of those* sales people. I want to swing by and just say hello and leave you some information, including information on those homes that recently sold. That way you at least know what's going on in your neighborhood. Can I stop by at 5:00? Is that ok?

5 REFERRALS

5.1 THE PEPINE PROMISE

At the Appointment: I want to explain how we operate, our provided services, and our Promise. Our promise is critically important to us as it stands to ensure that you receive the outstanding experience you deserve, and then some, while working with us.

WE promise:

- To work as a team to ensure a smooth and seamless transaction from start to finish
- To exceed expectations by being solution based
- To make every effort to be proactive and limit surprises
- To provide exceptional service by being honest, loyal, understanding, and attentive
- To guarantee each client receives such an outstanding experience that they always think of and recommend Pepine Realty to friends and family for any real estate needs.

I want to make sure that we are delivering on that Promise every step of the way. You may hear from us a few times throughout the process to make sure that we are keeping up on our end of the bargain. Would that be okay? (If not okay- be sure to make notes in Boomtown so WE DO NOT SURVEY)

We look forward to working with you, and (helping you find your next home) / (getting your house sold)! Have a wonderful day.

Periodic Check-Ins: I want to make sure that we are delivering on our Pepine Promise every step of the way. As you may recall, our Pepine Promise is:... How are we doing? Thank you for your feedback. I really appreciate it!

At Closing

I trust you remember our Pepine Client Promise? It's important that you have a great experience with us. Because of that, the promise flows through every department, including mine, to be sure things go smoothly with your move. Please let me know if you need anything and that our team is holding true to our promise to you.

Congrats on your sale/purchase. You remember that we promised:

- To work as a team to ensure a smooth and seamless transaction from start to finish
- To exceed expectations by being solution based
- To make every effort to be proactive and limit surprises
- To provide exceptional service by being honest, loyal, understanding, and attentive
- To guarantee each client receives such an outstanding experience that they always think of and recommend Pepine Realty to friends and family for any Real Estate needs.

How did we do? Great, thank you. We appreciate your feedback and glad you were pleased with our services.

Everyone knows a few people who will need to buy or sell in the next 6 months. Maybe they are getting married or divorced, having a child, becoming an empty nester, or just want to upgrade or downsize housing. Who do you know that will need assistance with housing in the next six months?

5.2 TOM FERRY – AFTER A SIGNED LISTING AGREEMENT

Mr. and Mrs. Seller ... Thank you so much for your listing; I have two goals while working with you.

First, is to sell your home as quickly as possible for the highest price.

Second, is to give you such great service that you automatically refer me to anyone you know who wants to buy or sell. Sound good?

Before I let you go, who else do you know now that might need my services?

5.3 TOM FERRY – BUYERS AND SELLERS AT THE CLOSING TABLE

Mr. and Mrs. Seller ... I am so happy we were able to help you sell/buy your home.

As you know, my business is based on referrals from great clients like you.

You've probably been involved in lots of conversations about moving lately.

Before I let you go ... who else do you know that may need my services at this time?

5.4 TOM FERRY – AN OLD FRIEND

(After small talk) (Name) ... by the way, do you know I sell real estate? (pause) I've been doing it for XX years. (wait for response)

I was just wondering if you've talked with anyone recently who might be interested in buying or selling a home? (If they can't think of a name to share immediately)

That's ok. But if you do hear of someone in the future, will you keep me in mind? I'd really like to get the chance to work with anyone you

know who's looking to buy or sell. Please just give me a call or drop me an email if you hear of anything. (wait for response)

Just to make it easier for you to share my contact info when the subject comes up, may I give you a couple of my business cards?

5.5 TIT FOR TAT (FOR CLIENTS WHO COULD BENEFIT FROM REFERRALS FOR THEIR BUSINESS)

Mr./Mrs. Buyer/Seller, I've enjoyed working with you. If I come across someone who could use your services as a _____, can I share your number with them?

(Yes)

Great. I'm sure you can appreciate the power of a referral. That's actually how I get a great deal of my business. Would you mind sharing the names and numbers of 10 people you know who I might enjoy working with one day as much as I've enjoyed working with you?

6 SELLER WANTS TO LIST ABOVE MARKET VALUE

6.1 BERNICE ROSS – THE QUALIFYING QUESTION

Objection: I think we should list at \$XXX,XXX (too high)

Mr./Ms. Seller, you're probably aware that if your home is going to sell, you have to have a qualified buyer. Did you know that your house has to qualify too?

(what do you mean my house has to qualify?)

Well, about 88% of home buyers have to get a loan. So let's take a look at what similar homes in the area have qualified for with lenders (closed sales).

6.2 BERNICE ROSS – ZILLOW KILLER

Objections: Zillow says my house is worth more

Zillow is one source of automated home valuations. Did you know that there are at least 5 other ways to get a home valuation? There's Zillow, Realtor.com, Homesnap, Freddie Mac, or you could ask an agent for a CMA. Let's take a look at some of the other sources of home valuations.

6.3 BERNICE ROSS – THE STOCK MARKET

Objection: I paid \$X, so I have to sell for at least \$Y.

Did you know the real estate market is like the stock market?

(what do you mean?)

If you paid \$100 per share for a stock and it's trading at \$80 today, you have two choices: You can either sell it today for \$80, or you can wait for the market to improve.

<https://podcasts.apple.com/us/podcast/real-estate-uncensored-real-estate-sales-marketing/id1010493715?i=1000461836948>

6.4 TOM FERRY – THE THREE-OPTION PRICING STRATEGY

Most agents have one pricing strategy. I believe there are actually three.

You can price your home above the comps, which I call the “needle in the haystack” approach. You’re hoping just the right buyer comes along and falls in love with your home enough to buy it at an above-market price.

You can price it right in line with fair market value.

Or, for my most savvy clients, we price it just below market value to create a bidding war opportunity. Of these three pricing strategies, which is better for you?”

7 MY BUYER WANTS TO LOWBALL

7.1 THE MARKET REALITY CHECK

Mr./Ms. Buyer, I understand with everything going on right now, it might seem like a great time to get a deal on a home. Have you seen the latest market statistics?

(what statistics?)

Well, homes in our market are selling for 97.5% of the asking price on average, and housing prices are actually up about 3% compared to last year. We're also seeing homes sell faster. The average days on market has been falling this year. This gives confidence to the sellers in our market that they can get their price in a reasonable amount of time. Let's look at comparable homes that have sold recently to determine a fair offer price.

8 ASKING FOR A PRICE REDUCTION

8.1 TOM FERRY – THE RIGHT WAY TO ASK FOR A PRICE REDUCTION

Based on the market, the agent feedback and, most importantly, the lack of buyer response and offers, I'm going to strongly recommend that we amend the price to \$X...(pause)...what would you like to do?

8.2 MIKE FERRY – THE ACTIVITY RECAP

Hi _____. This is _____ from Pepine Realty. I'm calling today to give you an update as to what's going on with the marketing of your home. Do you have a couple of moments?

Right now there are _____ homes for sale in our MLS area. Each month approximately _____ of these homes sell. Each month another _____ new listings come on the market to replace the ones that have sold. This means that buyers are grabbing up the inventory as fast as we can replace it. Based on this information, you're probably wondering why your home is still on the market, is that fair?

Right now, we're asking _____ for your home and it's been on the market _____ days. In that time, we've had about _____ buyers look at it and _____ offers made on it. Based on this, what do you think the market is telling us about the price we're asking for your home?

I'd like to tell you what I think has to be done to get your home sold at this time. Would that be okay?

After _____ days on the market and having so few showings, we need to adjust the price to _____. Based on the showing activity that we're having, wouldn't you agree?

9 LISTING EXTENSION

9.1 THE REVAMPED APPROACH

Mr./Ms. _____. The initial term of our listing agreement will be up in a couple weeks. To date, we've had X showing and received X written offers in X days on market. In the time your home has been for sale, X other homes have gone up for sale and X have gone under contract or sold. That tells me two things: 1. There is a buyer out there for your home 2. We need to rethink our marketing approach – including price. Would you agree?

We will get to price in a minute, but I want to go over my planned changes to the other aspects of the market first if that's ok. I propose we: (have the home professionally staged, take new photographs, virtual staging, broker's open with catered food/beverages, get estimates and renderings of what the home would look like with a pool added, etc.) as well as adjust the price to \$_____ based on what's happened in the market recently. Does that sound like a good plan to you?

Great! In order to do all this, we just need to extend the listing agreement for another 90 days.

10 MOTTO MORTGAGE

10.1

So, _____, it's been great speaking with you today. I'm so excited. After our call today, I'm going to put you in touch with Rae at Motto Mortgage. She's our in house mortgage specialist that has saved our buyers hundreds of dollars in closing costs and thousands of dollars in interest payments over the course of their loan and she's going to reach out to you to see if she can do the same for you.

10.2

It's been great speaking with you today. I'm so excited. After our call today, I'm going to put you in touch with Rae at Motto Mortgage. She's our in house mortgage specialist that has saved our buyers hundreds of dollars in closing costs. Rae has access to 12 different wholesalers so you can be assured she will find you the right product for your situation. She's like having your own personal shopper for loans-- someone who will make sure you get the best product at the lowest rates.

10.3

"So, Larry, it's been great speaking with you today. I'm so excited. After our call today, I'm going to put you in touch with Rae at Motto Mortgage. She's our in house mortgage specialist that has saved our buyers hundreds of dollars in closing costs. In addition, we love using her because we get updates just by walking down the hall and we know our loans are given top priority. With Rae, it's one-stop shopping."

Objection: I already spoke to another lender.

Yes, I understand. Most buyers do. However, we have found that buyers like to get a second opinion with a (another) local lender. There

are so many great products out there and many folks don't realize lender fees are negotiable. Rae has helped many of our buyers get better deals than they would on their own because she works with 12 different wholesalers, not just one, like most companies. It's like having your own personal shopper and it doesn't cost you anything. I'll have Rae get in touch with you for a free quote.

Objection: I have a lender from out of town/an online lender.

Yes, I understand. However, we have found transactions go a lot smoother when buyers use a local lender. There are many nuances depending on what area of the country you are in and we have run into issues when buyers use internet/out-of-area lenders because they are not as familiar with our region. In addition, our in house lender Motto Mortgage has helped many of our buyers get better deals than they would on their own because they work with 12 different wholesalers, not just one, like most companies. It's like having your own personal shopper and it doesn't cost you anything. I'll have Rae, our in house specialist, get in touch with you for a free quote.

11 IS NOW A GOOD TIME?

11.1 IS NOW A GOOD TIME TO BUY?

With interest rates at historic lows, yes. It's a good time to buy because you have more purchasing power.

11.2 IS NOW A GOOD TIME TO SELL?

Absolutely! Inventory is so limited right now that buyers are clamoring for quality homes. Homes are selling very close to asking price, often with multiple offers.

11.3 HOW IS THE PANDEMIC AFFECTING THE MARKET?

It's tough to truly know the full effects at this point, but I can tell what I've observed so far. Homes are still being bought and sold. Limited inventory favors sellers, but historically low interest rates favor buyers. We might not be getting as many showings on homes, but the truth is only very serious buyers are out looking at homes right now. We're continuing to see appreciation in home prices.

11.4 SHOULDN'T I JUST RENT?

There are a lot of advantages to buying sooner rather than later. Home prices have been appreciating consistently over the last 8+ years. The house you can afford today, might be out of your price range next year. We also don't know what interest rates will look like that far into the future. They are at historic lows right now, which means you can get more house for your money. You're going to be paying a mortgage whether you rent or buy. Why not build equity in asset for yourself rather than a landlord?

12 I HAVE A FRIEND/RELATIVE IN THE BUSINESS

12.1 WE'RE GOING TO LIST WITH OUR FRIEND/NEIGHBOR/RELATIVE

I hope all my friends are as loyal as you are! But let me ask you a question: Are you serious about selling your house, or just helping your friend get a listing?

If this is your most expensive asset, don't you want to choose the best agent and not the agent you're friends with?

It's important to be loyal to your friends, but because your home is probably your most valuable asset, you owe it to yourself to choose the professional who can best market the house and best represent you to get you the highest and best price and terms for your house. Wouldn't you agree?

Plus — if you have a problem with your friend's performance or services, how will you be able to criticize or fire your friend? Who would you rather yell at — me or your friend?

And then there's the fact that you might need to reveal more about yourself to your friend than makes you feel comfortable. When you start to negotiate and prepare for the settlement, you'll be discussing your finances, life, your bottom line and opening up some warts and blemishes in the process. Are you sure you really want to expose that much to your friend?

13 ANOTHER AGENT ASKS YOU TO CREDIT PART OF YOUR COMMISSION

13.1 LET'S BRIDGE THE GAP WITH OUR COMMISSION

Scenario: Your clients are very close to a meeting of the minds with the other party. The other agent asks you to take a reduced commission in order to secure the deal.

Other Agent: We're only \$1,000 apart on price. My side doesn't want to budge, and neither does yours. Let's split the difference. I will credit \$500 from my commission if you will too and we can get this deal done.

Response Option A: My compensation is not part of this negotiation. We will have to come to terms another way.

Response Option B: It's our policy that we don't reduce our commissions, and we're committed to treating all of our clients equally and fairly.

Response Option C: I'm sorry. That's just not an option. My broker won't allow it. That would go against our company policies.

14 GATOR TITLE

14.1 ASSUMPTIVE REFERRAL

One of the disclosures I'm going to have you sign is in regards to our affiliation with Gator Title. That is our in-house title company. They work right alongside and will even conduct the closing at our office.

Objection: I closed with another title company last time. Why can't we use them?

It's absolutely your decision where we close. I would strongly encourage you to use Gator Title. Like I mentioned, they are right there in our office. We work with them every day and have an excellent line of communication with them. They have some of the lowest fees in the area, and you can rest assured that the closing will be as seamless as possible working with them.

Objection: I want to close with my attorney.

I definitely understand wanting your attorney at your side. Why don't we compare the closing fees between the two? You may find that it's less costly and just as easy to have your attorney review all the documents for you, but handle the title work and closing with Gator Title.

15 HOME WARRANTY OF AMERICA

15.1 LISTING HOME WARRANTY SCRIPT

One of our many services that we offer to our clients is home warranty. We work with our trusted partner, HWA, and get you covered FOR FREE during the listing period (\$50 for HVAC).

It is a great opportunity to maintain your home. Another highlight to placing listing coverage is that the home has been HWA's client through the listing period and has built history with HWA. Then, when the home transfers over to the new buyer, the post close pre-existing claims issues are greatly lessened.

It's my goal to get you top dollar for your home and by purchasing the warranty for the buyer, we can note that in the listing, which will help market the home. The warranty gives buyers peace of mind knowing that day one of closing, if things break down, the home will be protected for a full 13 months. They get to call HWA and we don't hear from the buyer's agent or the buyer. It's a win-win for you and the buyer.

What do I do if something breaks down?

Call HWA 888-492-7359 ext # 2. HWA will talk with you to set up a time to send a contractor out to diagnose the problem. Also, I have a copy of the warranty to give to you that shows the plan and its coverage for sellers.

How will the buyer know there is a home warranty on my house?

The home warranty plan will be listed in the MLS and in the offer. HWA provides tent cards for open houses and sign riders as well. The buyer will also receive a welcome packet in the mail after closing.

15.2 BUYER'S AGENTS

ASK THE SELLER to purchase the HWA warranty plan as a condition of the sale. Remember this is an important financial decision and a warranty should be offered on any used item. HWA's 13-Month warranty plan offers comprehensive coverage with the longest term.

Let the buyer know you'll be asking the seller to purchase the HWA warranty plan as a condition of the sale. Your buyer will want this coverage, along with the peace of mind it provides.

If the Seller will not purchase the warranty, have the buyer purchase

Moving is stressful enough and you're going to have some added expenses...the last thing you need is an unexpected cost from the repair or replacement of the home's appliances or mechanical systems, which can be costly. With a warranty, you're covered against normal wear and tear and you don't have to worry about finding a service technician - HWA will do that for you. With HWA you'll be covered for 13 Months starting the day of closing. Let me review the plan that we recommend for the home you are purchasing.

What do I do if something breaks down?

Call HWA 888-492-7359 ext # 2

How will I know what's covered?

At time of closing, you will receive a contract and invoice of the warranty. Within 14 days you will receive in the mail a hard copy of the warranty. Also, in your packet from us is a copy of your home warranty.

Recommendations for why HWA

- THE AVERAGE HOMEOWNER SPENDS \$1000 A YEAR JUST ON HOME REPAIRS, AND THIS DOES NOT COVER A REPLACEMENT LIKE A FURNANCE OR A/C UNIT WHICH CAN BE OVER \$5000.
 - THE LIKELIHOOD OF A SYSTEM OR APPLIANCE BREAKDOWN IS 68%.
 - THE AVERAGE REPLACEMENT COST FOR ONE SYSTEM/APPLIANCE IS \$1085.
 - HWA's PLANS OFFER SUPERIOR COVERAGE AT COMPETITIVE PRICING WITH GREAT 24/7 CUSTOMER SERVICE.
 - HWA HAS SCREENED SERVICE CONTRACTORS. ALL YOU HAVE TO DO IS MAKE ONE TOLL-FREE CALL TO 888-492-7359
- OR GO ONLINE TO: WWW.HWAHOMEWARRANTY.COM