

# BUYER SCRIPT - INTEREST RATES

Reframe rate anxiety by focusing on payment strategy, seller credits, and the long-term benefit of structured lending.

**Tone: Calm, empathetic, and educational — focused on clarity, not persuasion.**

## Step 1: Acknowledge & Normalize

**Homebuyer:** We'd love to buy, but rates are just too high right now.

**Agent:** Totally fair — a lot of people feel that way. Rates are higher than they were, but the truth is, most of my clients aren't actually paying today's headline rates.

When you work with me and my lending partner, the FMZ Team, we structure your offer so you get below-market rates and better terms than most buyers think possible.

## Step 2: Educate – Explain the Strategy Clearly

**Homebuyer:** Really? How does that work?

**Agent:** We use a simple strategy called a seller-paid rate buydown. Say you find a home listed at \$1,000,000.

Instead of negotiating the price down to \$980K, we offer full price — but ask for a \$20K seller credit.

That credit is then used to buy down your rate — usually by about 1–1.5% — which can lower your monthly payment by hundreds of dollars.

## Step 3: Add Perspective – Make It Tangible

**Agent:** In many cases, that means you're getting a rate closer to what buyers were paying a year or two ago — without having to overbid or compete.

The seller's happy because the sale price looks strong on paper, and you're happy because your monthly payment fits comfortably within your budget.

## Step 4: Address the Seller Logic – Calm & Credible

**Homebuyer:** But why would a seller agree to that?

**Agent:** It depends on the property and how long it's been on the market. Many sellers today are motivated — especially if the home's been sitting for a few weeks.

What helps us win these deals is working with a lender who can close quickly and smoothly.

The lending team I trust is known for 14-day closings and fully underwritten preapprovals — that certainty gives us leverage in negotiations.



NMLS342090 NMLS2563307

Use this as a guide, not a script to memorize. Adapt it to your voice and your client's personality.

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## **Step 5: Reframe the Focus – Control vs. Concern**

**Agent:** So instead of stressing about where rates are today, we focus on what payment you're comfortable with — and then build a strategy backward to hit that number.

That's what my lender does best — they turn market noise into a plan that works.

## **Step 6: Close – Soft, Confident Invitation**

**Homebuyer:** That actually makes a lot of sense.

**Agent:** Would you like me to connect you with them for a quick numbers review?

They can show you exactly how a seller credit or buydown could make the payment work for your comfort zone.

No pressure — just clarity, so you can see what's really possible right now.



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