

BUYER SCRIPT - IS IT A GOOD TIME TO BUY?

Reframe hesitation about market timing with calm authority and data-driven clarity.

Tone: Steady, knowledgeable, confidence-building.

Step 1: Empathize First

Homebuyer: Do you really think it's a good time to buy a home in today's market?

Agent: That's a totally fair question — a lot of people are asking the same thing right now. The short answer is: yes, it can be a great time — if you understand how to approach it strategically.

Step 2: Context — Contrast the Market Then vs. Now

Agent: Let me ask you something — do you think it was a better time back in 2021 when rates were low, but 25 other buyers were fighting over every listing?

Homebuyer: No, that sounded crazy.

Agent: Exactly. Buyers were waiving inspections, paying way over asking, and still getting outbid. It wasn't about finding the right home — it was about surviving the competition.

Step 3: Reframe the Present Market

Agent: Today's market looks completely different.

We have about three times the inventory, sellers are negotiating again, and we can structure offers to buy down your rate — often to levels similar to what buyers were paying during the pandemic, but without the chaos or overbidding.

Step 4: Address Rates Calmly — With Solutions

Homebuyer: But aren't rates still high?

Agent: They're higher than the 2021 lows, yes — but that market isn't coming back. What matters is your net rate — the rate after we apply seller credits or temporary buydowns.

My lending partner specializes in structuring those deals. It's not uncommon for buyers right now to have effective rates in the mid-5% range once incentives are applied.

So you're not overpaying — you're just buying smart while others sit on the sidelines.

Step 5: Reframe the Opportunity — Certainty Over Fear

Agent: Here's the real advantage: while many buyers are waiting, the prepared ones are negotiating strong deals — with seller credits, inspection flexibility, and less competition.

And when rates eventually come down — and they will — you simply refinance through FMZ's Rate Protection Program at no cost.

That means you buy on your terms now, and adjust when the market shifts later — no stress, no guessing.

Step 6: Close — Permission-Based Invitation

Agent: Would you like me to show you what that actually looks like?

We can have my lender run a quick scenario comparing your real payment today — including a seller credit or buydown — versus what it might look like if you waited six months.

It's not about pressure — it's about clarity. Once you see the numbers, you'll know exactly what makes the most sense for you.



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

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