

# BUYER SCRIPT - WAITING TO SEE WHAT HAPPENS

Reframe hesitation around market timing by emphasizing clarity, math, and long-term stability.

## Step 1: Acknowledge & Validate

**Homebuyer:** I think I'm going to wait to see what happens.

**Agent:** Totally fair — a lot of people are feeling that way right now. The headlines are noisy, and it's smart to be thoughtful about timing.

Can I ask — are you currently renting, or do you already own a home?

## Step 2: Get the Context

**Homebuyer:** We're renting.

**Agent:** Got it. What's your monthly rent, roughly?

**Homebuyer:** About \$3,000.

**Agent:** Makes sense. So, here's a little perspective — that's about \$36,000 a year going toward someone else's mortgage.

If you were buying, that same monthly budget could often support a home around the mid-\$500s — and once you factor in tax benefits and principal paydown, the long-term value looks more like \$800–900K.

The difference is: one builds equity, the other builds your landlord's.

## Step 3: Gently Educate – No Pressure, Just Perspective

**Agent:** Most people don't realize how much of every mortgage payment actually goes to principal — it's like an automatic savings plan that grows every month.

And right now, with seller-paid credits, rate buydowns, and creative programs, a lot of my clients are getting into homes with less cash than they expected — often around what they'd spend on first, last, and security for a rental.

## Step 4: Introduce the Tool – Empowerment, Not Sales

**Agent:** One of the tools I use with my lending partner — the FMZ Team — is something called the Cost of Waiting Calculator.

It shows the difference between buying now versus waiting six or twelve months.

It's eye-opening to see how much potential equity and tax savings you give up by waiting — even if home prices only move a few percent.

## Step 5: Invite to Action – Calm & Collaborative

**Agent:** Would you like me to have my lender run that quick analysis for you?

No commitment — just your real numbers so you can see what waiting actually costs.

It's the best way to make a clear, confident decision rather than one based on the headlines.

## Optional Add-On (If Buyer Mentions Rates)

**Agent:** Totally get it — rates are higher than we've been used to. The key thing is, rates change — but the home you buy and the equity you build stay with you.

And when rates drop again, our lending team will protect you with their Rate Protection Program - they will refinance you at no cost.

So the only thing temporary here is the rate — not your opportunity.



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

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