

SELLER SCRIPT: LOCKED INTO A LOW RATE

Use this when a homeowner says they want to sell but don't want to give up their low mortgage rate.

Step 1: Acknowledge the Concern with Empathy and Authority

Homeowner: I would love to move, but rates are so high right now. I've got a 3.5% mortgage — it just doesn't make sense to give that up.

Agent: Totally fair — a lot of homeowners feel that way. It is one of the most common conversations we are having right now.

What most people don't realize is that you don't necessarily have to take on today's full market rate when you move. There are strategic ways to bridge that gap — and that's exactly what I specialize in.

Step 2: Reframe the Market with a Calm and Strategic Tone

Agent: When you buy your next home, we can often negotiate a seller-paid credit — money that the seller gives you at closing to buy down your new interest rate.

Depending on the situation, that can bring your rate back into the mid 5% range — which often puts your payment much closer to what you're used to now.

Step 3: Build Confidence with Logic and Proof

Homeowner: Would sellers really do that?

Agent: Yes — all the time.

Sellers care about the bottom line, and right now, offering a credit is one of the most effective ways to attract motivated buyers and get homes sold quickly.

It's the same strategy *you'll likely use* when you sell your home — offering a credit helps buyers overcome rate concerns without cutting deeply into your net.

The beauty is, it works both ways: today as a buyer, and again when you become a seller.

Step 4: Use a Real Example to Anchor the Math

Agent: For example — let's say you find a home you love at \$800,000.

We negotiate a 2% seller credit — that's \$16,000 — and use it to buy down your rate.

That could reduce your monthly payment by several hundred dollars, making the move much more comfortable without waiting for rates to drop.



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: Shift From Hesitation to Strategy

Homeowner: That definitely changes how I think about it.

Agent: Exactly. My goal is to help you move forward without giving up the financial peace of mind you have built.

I work closely with the FMZ Team — my lending partner — to run these strategies in advance. They will model out payment options side-by-side, so you can see how a buydown or seller credit changes your numbers before you make any decisions.

It's all about clarity, not pressure.

Step 6: Take Confident, Collaborative Action

Agent: Let's take the first step — we will do a quick preapproval update so you can see exactly how different rate structures and credits would affect your payment.

I will loop in Faramarz and his team — they are available seven days a week and specialize in structuring these kinds of win-win offers.



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