

SELLER SCRIPT: OFFERING A CREDIT VS. PRICE REDUCTION

Use this when a seller is debating between lowering the price or offering a buyer credit.

Step 1: Frame the Market Conversation

Seller: What's my home worth right now?

Agent: Based on recent sales and appraisals, we can confidently support a value around \$1,000,000.

But before we settle on a price, I want to walk you through a strategy that can help you net the same amount — without reducing your price or sitting on the market.

Step 2: Reframe the Gap — Two Perspectives

Agent: Here's what's happening right now: sellers and buyers are both looking at the same home, but through completely different lenses.

You, as the seller, care about what you'll net — the dollars that end up in your pocket.

Buyers, on the other hand, care about what it costs them per month. They're not thinking about \$1,000,000 — they are thinking about the monthly payment tied to it.

And that is where the disconnect lives.

When rates were in the 3's, that \$1M home felt affordable.

Now, with rates in the 6's and 7's, the same \$1M home feels like \$1.1M to the buyer — purely based on their payment.

So even though the value is there, the affordability perception has changed.

Step 3: Reposition the Strategy — Use a Credit to Bridge the Gap

Agent: Instead of reducing the list price — which lowers both your net and your perceived value — we can offer a small seller credit, usually 2–3% of the sale price.

The buyer uses that credit to buy down their rate, which lowers their monthly payment substantially.

That one move can make your home feel “worth” the price again — without you giving up tens of thousands in price cuts.



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Example:

	Price Reduction	Seller Credit
List Price	\$1,000,000	\$1,000,000
Buyer Offer	\$970,000 (after price drop)	\$1,000,000
Seller Credit	—	\$20,000 (2%)
Seller Net	\$970,000	\$980,000
Buyer Payment	✓ Similar	✓ Similar
Result	Seller loses \$30K	Seller keeps +\$10K, faster sale

Agent: The result is the same for the buyer's payment — but *better* for your bottom line. You net more, stay at full price on paper, and still make the home more appealing to payment-focused buyers.

Step 4: Address Resistance Calmly

Seller: But I still feel like I should get \$1,000,000 outright.

Agent: I completely understand — and this approach keeps your price at \$1,000,000. We're not discounting your value; we're just adjusting how we get there.

If we wait and end up sitting longer, we may need a 3–5% price drop later to spark activity — which would cost far more than a 2–3% credit today.

This strategy helps us stay competitive, attract more buyers, and protect your net.

Step 5: Reassure With Clarity and Confidence

Agent: What I've learned in this market is that smart pricing isn't about chasing buyers — it's about *meeting them where they are*.

By offering a small credit upfront, we show that we understand today's financing environment — and that builds trust with buyers and their agents.

It keeps your price strong, keeps your timeline short, and gets us to the finish line faster.

