

BUYER SCRIPT

[INTEREST RATES]

Homebuyer – Hi, what do you do for work?

Agent - I'm a real estate agent.

Homebuyer - Must be pretty tough right now, I know interest rates are through the roof. My wife and I wanted to buy a home but the rates are just too high.

Agent – Yes rates have gone up, however you don't have to pay current market interest rates. One of the advantages I give my clients is that when they work with me and my lender we are able to help them pay below-market interest rates and get a great deal on a home today.

Homebuyer - Really? How's that?

Agent - Well, we negotiate with sellers to get credits at closing to in turn buy down your interest rate, making your monthly payments affordable. Let me give you an example, let's say you and your wife fell in love with a \$500,000 home.

We would offer \$500,000 and ask for a 2% credit from the seller, which is \$10,000 back at closing. We then take that money and buy down your interest rate, bringing it down to somewhere in the range of 4-5%'s.



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Agent - In today's market you can get a better deal on the home you want, still pay interest rates of 1-2 years ago, and not have to compete against 15 other buyers like in 2020.

Homebuyer – Wow, but why would a seller do that?

Agent - Because in today's market sellers are more motivated because most buyers are thinking the way you just were and are afraid to buy.

Not to mention when working with me and my lender we have strong offer terms and can close in as quickly as 10 days which gives a lot of motivation to a seller to accept our offer and discount their price or give credits.

The bottom line is, regardless of where interest rates are today, We just need to determine what monthly payment you are comfortable with, and I will work with my lender to determine how much of a credit we need from a seller to get you there.

Homebuyer – Wow, that sounds great, what's the next step?

Agent – I will arrange a group text with my lender, Joe Donovan.

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