



WINNING WITH OBJECTIONS PLAYBOOK

Converting Today's Buyer and Seller

THE MARK VILLANO TEAM | NMLS 3029
NMLS 1306487



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**AN AGENT'S
NEGOTIATING SKILLS
CAN DETERMINE
THE HOMEBUYER'S
INTEREST RATE.**

Mark Villano



INTEREST RATES

OBJECTION: *“I don’t know if I want to buy, Interest Rates are too high...”*

AGENT: Yes, interest rates are a little higher, however this does not have to be the case when working with me.

My strong negotiating skills and techniques will allow us to get a seller concession at closing to lower your interest rate by at least 1%-2%.

What rate would you like?

BUYER: *“I would love an interest rate in the 5's. “*

AGENT: Great, my preferred lender, **The Mark Villano Team**, can simply let us know how much of a concession we’ll need so that I can negotiate on your behalf. Let’s start with their simple pre-approval process.



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**IT'S NOT TIMING
THE MARKET,
BUT RATHER TIME
IN THE MARKET
THAT WINS.**

Mark Villano



SHARP SHOOTER

OBJECTION: *“I’m not sure about the market, I’m waiting to see what happens...”*

AGENT: I understand, however trying to sharp shoot a market is nearly impossible. The greatest economic minds on earth have stated that **“it’s not timing the market, but rather time in the market”** that wins.

That said if we’re waiting for economic conditions to get better, as in lower interest rates, this would mean home prices will rise.

The advantage of buying today is that we can get a better price and below market interest rate using my strong negotiating skills and techniques.

On the other hand, if we’re waiting for home prices to come down then the listing price for your current home will also come down.

Most homeowners aren’t aware of the power of their home equity. Allow me to run the numbers on a potential list price and new home price for us to review in detail.



“

**9 TIMES OF 10,
OWNING WILL BE
CHEAPER THAN
RENTING BECAUSE
THE LANDLORD
MUST PROFIT.**

Mark Villano



THE RENTER

OBJECTION: *“I’ll just keep renting for now until the market improves...”*

AGENT: With housing there isn’t a cash position, meaning every month you are paying the landlord to wait.

As an example, if you are paying \$2,500 per month in rent, that’s \$30,000 per year.

Even if home prices came down slightly, the cost of renting while you wait will offset any savings.

Not to mention, rental rates in Washington have increased 15%-20% year over year.

It’s important to note that 9 times of 10, owning will be cheaper than renting because **the landlord must profit.**

Also, did you know that there are plenty of programs that only require 3% down, which is the equivalent of **first, last and security.**

My preferred lender, **The Mark Villano Team**, has a simple preapproval process that can give you all the facts and figures before making any big decisions.



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**MOST HOMEBUYERS
ARE UNAWARE OF
THE **SIMPLICITY** AND
TRUE COST OF
HOMEOWNERSHIP.**

Mark Villano



AFFORDABILITY

OBJECTION: *“I would love to own a home, but I can’t afford to buy right now...”*

AGENT: I understand, however I’d love to make you aware of the many first-time homebuyer programs that exist today.

These programs include \$0 down along with closing cost assistance making homebuying affordable for everyone.

As an example, **Hometown Heroes** is one of our latest programs that provides both down payment and closing cost assistance.

Did you also know that homeowner’s insurance rates have come down significantly in Washington, making it more affordable to own?

The best way to start would be utilizing my preferred lender’s **simple pre-approval process** so they can provide all the facts and figures before making any big decisions.



“

WHEN OUR SELLERS
FIND THE **PERFECT**
HOME, NOTHING
SHOULD STAND IN
THE WAY.

Mark Villano



CAN'T BUY BEFORE SELLING

OBJECTION: *“I can't buy because I have to sell first....”*

AGENT: I completely understand that concern, and that used to be the case... but not anymore.

My lending partner, **The Mark Villano Team**, offers a bridge loan which allows you to buy your new home before selling your current one.

You can tap into the equity you've built, **make a non-contingent offer** that's more attractive to sellers, and avoid missing out on the right home just because your current one hasn't sold.

There are no monthly payments on the bridge loan, and it's simple to qualify.

The Mark Villano Team has a simple preapproval process that can give you **all the facts and figures** before making any big decisions.



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**LET'S GET YOUR
HOME SOLD FAST,
BY USING A GREAT
STRATEGY... NOT
JUST BY LUCK.**

Mark Villano



LISTING PRICE REDUCTION

OBJECTION: *“Is a price reduction really our only option?”*

AGENT:

Today’s challenge is not just price; it’s interest rates that are slowing buyer activity.

That said, instead of reducing the price, we may want to **increase the incentive**, which is how builders move their inventory.

I have two strategies that could help us increase incentives.

1. We can order an appraisal which will allow us to determine value and incentives. It’s important to note that most buyers in today’s market are paying less than appraised value, so we can use that difference for incentives.

2. My Sell Like the Builders program allows us to promote below market interest rates with our lending partner sharing in the cost.

It’s important to know that **9 of 10 buyers would rather have an incentive over a price reduction.**



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**IF THE SELLER
KNOWS
WHAT YOU KNOW,
THEY WON'T NEED
TO INTERVIEW
ANOTHER AGENT.**

Mark Villano



ONE MORE AGENT

OBJECTION: *“I’d like to interview one more agent to sell my home...”*

AGENT: I understand this, however did you know that the other agent who you will be interviewing will already be included into our marketing plan?

In other words, when we list your home tonight that agent along with many others will be contacted by me and my team to participate in selling your home.

Remember, **part of my selling strategy is incorporating the buyer agent community** which that agent is part of.

Would you like to give me their contact information so that we can get a head start?



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**EVERYONE HAS
A FRIEND
UNTIL MONEY
GETS INVOLVED.**

Mark Villano



THE GOOD FRIEND

OBJECTION: *“I have a friend that’s a real estate agent...”*

AGENT: Yes, I have friends in several industries. For me it’s always been a catch 22 because **mixing friendship with my personal finances**, especially my home, can get very uncomfortable.

Sadly, I’ve seen many relationships end or never be the same once the process is over.

Have you thought about that?

Also, did you know that **the average agent sells 3 homes per year?**

If you do choose to work with a friend, make sure they are full time because the vast majority of agents are not.

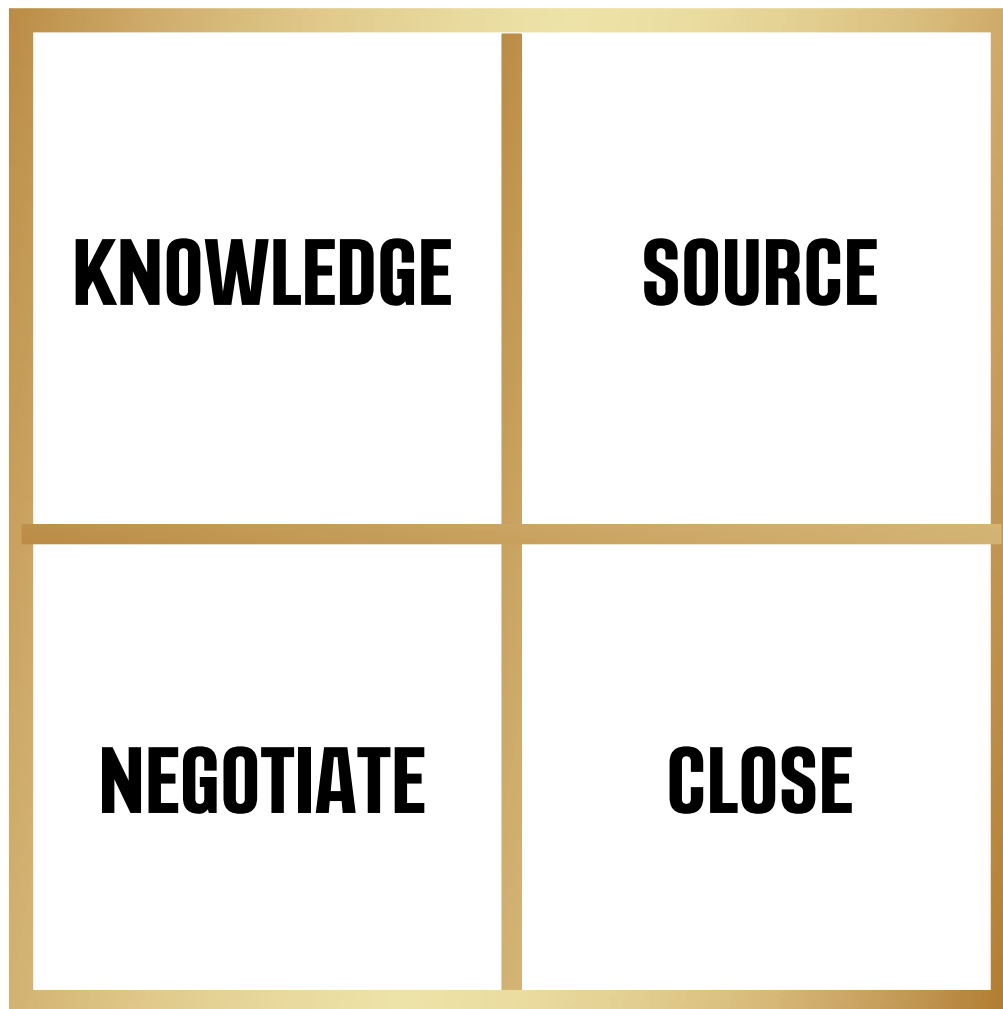
What I’d like to do is sit down with you to go over my value propositions and what I do differently and perhaps you can make your best assessment from there.



WHY CHOOSE YOU?

OBJECTION: *“Why should I choose you as my agent?”*

AGENT: Allow me to go over my unique value propositions...



AGENT 4 CORE

VALUE PROPOSITIONS SCRIPT

KNOWLEDGE

My job is to help you fully understand today's market, what's really happening with home values, interest rates and opportunities most buyers are missing. The more informed you are the more confident and prepared you'll feel in every decision.

SOURCE

Anyone can search online listings. I will find you the right home that matches your goals, in the ideal location and is positioned for negotiation. That includes off-market opportunities and homes with motivated sellers—giving you the edge other buyers don't have.

NEGOTIATE

My strong negotiating skills will not only get your offer accepted by the seller, but will also help us secure you the best deal possible. In a seller's market where we would be competing with multiple offers, we will eliminate buyer competition. In a buyer's market, which is what we're in today, it allows us to secure the best price and/or seller credits which we can use to get you below market interest rates.

CLOSE

Once we're under contract, I make sure you have a seamless process and nothing falls through the cracks. From inspections to timelines, to working closely with the lender, I drive the entire process to the closing table—so you can move in, on time and stress-free.



MOST TRUSTED, MOST SIMPLE, MOST REALTOR REFERRED PREAPPROVAL PROCESS

1



**APPLICATION TAKEN BY PHONE
7 DAYS A WEEK 8AM-9PM.**

2



**DOCUMENTS GATHERED FOR
PRE-UNDERWRITING REVIEW.**

3



**UNDERWRITING REVIEW DETERMINING
ALL LOAN PRODUCTS AVAILABLE.**

4



**ALL HOMEBUYERS REGARDLESS OF
QUALIFICATION WILL HAVE A CONSULTATION
COVERING ALL FACTS AND FIGURES.**

**EMAIL AND TEXT ALERTS SENT TO
AGENT AT ALL STAGES OF THE PROCESS**



AGENTS: HOW TO REFER THE MARK VILLANO TEAM

- **GROUP TEXT WITH CLIENTS & MARK VILLANO:**
 - **253-651-7606**
- **CLIENTS CAN CALL OR TEXT THE TEAM:**
 - **253-528-9558**
 - **7 DAYS A WEEK**
 - **8AM - 9PM**
- **WE CAN CALL CLIENTS - EMAIL CLIENT INFORMATION TO:**
 - **MARKVILLANOMARKETING@CCM.COM**



**THE MARK VILLANO TEAM OPERATE
7 DAYS A WEEK, 8AM - 9PM**



THE MARK VILLANO TEAM

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