

SELLER SCRIPT: WINNING THE CONDO PRESENTATION

(Updated for SB 326 & Lending Readiness)

Use this script when presenting a condo listing to sellers.

Goal: Educate the seller on the importance of preparing the HOA for financing approval to expand the buyer pool, protect value, and ensure a smooth closing.

Step 1: Frame the Condo Sale as Two Products

Agent: When we sell a condominium, we're really selling two things — the home itself and the association it lives in.

My job is to determine the value of your individual unit — the floor plan, upgrades, and market comps — but the second, and equally important piece, is the association's financial and structural health.

That is what determines what types of financing your future buyers can qualify for.

Step 2: Educate the Seller on Why It Matters

Agent: Buyers today are extremely financing-sensitive, and because of new state and federal lending guidelines (including California's SB 326 and Fannie Mae Form 1076 updates), many associations are being reviewed more closely.

Lenders now ask very specific questions about:

- Balcony and exterior repair progress (required under SB 326)
- Reserve funding levels
- Insurance coverage and litigation history
- Pending or recent structural inspections

The answers to those questions can directly affect which loan types are available — and that affects how large your buyer pool is.

Step 3: Reframe the Seller's Perspective Around Buyer Pool and Price

Agent: Let us think about it this way:

- The more loan programs that approve your building, the larger the buyer pool.
- The fewer that qualify, the smaller it gets.

Do we agree that the larger the buyer pool, the stronger the offers and the higher the potential price?

That is why we want to know upfront exactly how your HOA will perform under current lending guidelines — before we hit the market.



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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 4: Introduce the FMZ Team as the Trusted Partner

Agent: I work with a lending partner who specializes in condominium financing — the FMZ Team. They stay current on all the latest Fannie Mae and Freddie Mac requirements and review associations upfront.

With just a few documents — the budget, financials, and master insurance policy — they can identify which loan programs your property will qualify for before we list.

That gives us a major advantage: we can market your home confidently, knowing which buyers and financing options will work best.

Step 5: Connect the Process to Value and Certainty

Agent: Here's the bottom line: the cleaner and more transparent your HOA file is, the smoother your sale will be — and the broader your buyer reach.

By having FMZ complete this review upfront, we eliminate surprises during escrow and make your listing more attractive to buyers and their agents.

It is all about being prepared, so we can protect your price and your timeline.

Step 6: Call to Action

Agent: I will send the HOA docs directly to my FMZ lending team for review. They will run the full condo questionnaire analysis and confirm which financing options your building qualifies for.

Once that's complete, we can confidently position your listing to attract the widest possible buyer pool — and sell quickly, without financing delays.

