



I am working with a REALTOR

OK, I understand. Typically, when someone tells me that, it means either one of two things. First, they have someone in the family that is a licensed agent, or they have a good friend or someone they may go to church with that they “THINK” they would use if they decided to sell their house. Secondly, it's just their polite way of letting me know they are not interested in speaking at the MOMENT. If you have someone who is a FULL-TIME agent who really understands the market and can get you top dollar for your house, GREAT! But, if you just “know someone” perhaps it may be in your best interest financially to get a 2nd opinion. Would it be ok if I put some rough numbers together for you so you could compare to against any other opinions?

Not interested/ Just curious

I understand, most people are not surfing online and immediately start thinking about selling their house, it's a process that involves. Typically, the first step to find out what their home is currently valued at so they know how much money they would walk away with for the next home. Let me ask you, IF YOU WERE TO MOVE is that something you would be looking to do within the next year or is that a long-term goal?

I did not fill out the form

I'm sorry about that. Sometimes husbands/wives fill out the form with the other spouse's information because the other person is the one that makes the financial decisions in the house. Are you curious to know what your home is worth, or have you been taking about possibly selling within the past few months?

Cannot afford new house

Let me ask you a silly question. If I were able to show you how to get into a bigger newer nicer home without increasing your monthly payment all without taking a penny out of your existing bank account would that spark your interest?



Not ready to look

Selling your home and buying another one is a big deal. The market moves quickly let me ask you, if you were going to sell your home is that something that you are looking to do within the next 12 months or is this a long-term goal?

Bad Credit

Let me ask you a question, if you could buy a home today? Would you? What do you feel is holding you back?

My job is to help put you on the right path to home ownership, and if you want that journey can start right now. It does not matter that you "think" you cannot buy now if you're right or wrong. I have seen people who told me they could not qualify to finance a home, and they were 100% right. And other times, I have seen people who thought there was NO WAY they could qualify and after speaking to my loan officer on my team they were approved within a few days.

Tell me what. This is what we are going to do. I am going to have _ call you from mortgage company. You want to buy a home, and I want to earn your business to sell you one. You need answers, either a Yes or No. Either way is fine. If the answer is YES, then we'll know the maximum amount that you will qualify for and I can start sending you homes that only match your price range and search criteria. The last thing we would want is for you to fall in love with a house for \$250,000 and you're only approved for \$230,000 unless you wanted to put the difference in cash.

If the answer is NO, then that's OK too! Because _ is going to tell you exactly what you need to do step-by-step in order to qualify. I will tell you the common pitfalls people make like paying off collections accounts and their revolving credit ratios.

Would it be OK if I had _ call you to help you start the path on owning a home?



Upside Down In Equity

You may be surprised on what your home would actually sell for. The market has been increasing rapidly and many homeowners are able to sell their home and buy another without taking any money out of their pocket. Let me ask you, if you WERE able to sell your home and buy another, would you?

Waiting on Job Transfer

Awesome, are you moving within the local area or out of state? Tell you what, I know you were not expecting a phone call today and perhaps just getting your ducks in a row. So, WHAT I AM GOING TO DO is put some rough numbers together for you so at least you have a professional opinion on what your home would sell for when the time is right.

Waiting on Divorce

Sorry to hear that. When everything is settled are you going to be buying another home in the general area or moving out of state?

Cannot find another house they like

What kind of house are you looking for? (Take Notes). Let me ask you a question if I could find you a house that meets (Read back to them their criteria) would you like to move?

Tell you what I am going to do. First I am going to put some rough numbers together on what your house will sell for, and secondly, I'll start searching for that home for you. I will set you up in my automatic home notification system that will alert you within 24 hours when a home that matches your criteria becomes available. You will get an email from me with a link to the property and if you like what you see you can just respond to the email or call me and I will get you out there to look at it. Fair enough?



FSBO

There's no reason to pay a real estate commission if you don't have to. Many people think selling your home is as easy putting a sign in your yard. And in some cases, it may work in the right neighborhoods. But from my experience for sale by owners often sell their home for less than they can actually get. To sell your home quick and for top dollar you really want full MLS exposure.

Let me ask you a question. If I could sell your home, help you find another one, and you STILL make what you wanted to make can you see any reason we should not work together?