



**Having trouble  
talking to  
Buyers about the  
current market?  
Don't think they will  
"believe you?"**



OVERCOME  
that fear  
and know  
exactly  
what to say!



Here is the  
**TOUGH LOVE**  
Script for  
BUYERS in  
TODAY'S  
MARKET!

Yes, it requires a MINDSET SHIFT

Hang on 'til the end for details on our  
**April Workshop:**  
"Build a Buyer Presentation for  
a HOT Sellers Market"

**Mindset Shift: It's not their fault *if they don't know...***

***“If your Buyers offers aren't getting accepted, you may simply **NOT be EDUCATING BUYERS CORRECTLY** on what it takes to **BUY.**”***

**~ Donna Stott**



Reality check:

**We get paid to  
help people  
BUY and SELL**

*Not to TRY to  
buy and sell...*

**TO  
COMPLETE A  
SALE**



**BUYING is the GOAL if  
you are a buyer.**



NOT BUYING i.e. - Writing offers  
that don't go... is NOT a Buyer's  
goal.



When we write offers that don't  
get accepted - **We are NOT  
DOING A GOOD JOB helping  
people BUY.**





# The BASICS

- Get Buyer clients clear on NEEDS vs WANTS – be clear what they can give up!
- Get Pre-Approved and have Proof of Cash to Close in hand.
- Get Buyers to understanding the urgency factor. Houses will not wait until they get off work or for the weekend...not in this market.
- Get Buyer clients clear on the FACT of bidding wars. **Keeping Current Matters says the average house now receives 3.7 offers. AVERAGE.**
- Get Buyers clear that this will be HARDER than it was *even a few months ago* and is likely going to get worse in spring/summer.
- **Get Buyers clear** that **the only thing that will stop the run-up on prices is MUCH higher supply... or MUCH higher interest rates which will cost them more than higher prices. Waiting could cost them more!**

**How to Be a Competitive Buyer in Today's Housing Market**

With so few houses for sale today, it's important to be prepared when you're ready to buy a home.

**Meet with your lender early.** Get pre-approved for a mortgage so you can move quickly when you're ready to make an offer.

**Know your must-haves and nice-to-haves.**

- Neighborhood
- Move-In Dates
- Home Features

**Be prepared for a bidding war.**

The average number of offers a house receives today: **3.7**

Understand the process and be clear on what you can spend.

**Don't let your emotions get the best of you.** Trust your agent to be a voice of reason.

If you're looking for an expert guide to help you navigate today's lightning-fast housing market, let's connect today.

Source: NAR

Donna and Mike Slott  
Northwest Atlanta Properties  
[www.northwestatlantaproperties.com](http://www.northwestatlantaproperties.com) (678) 232-0927



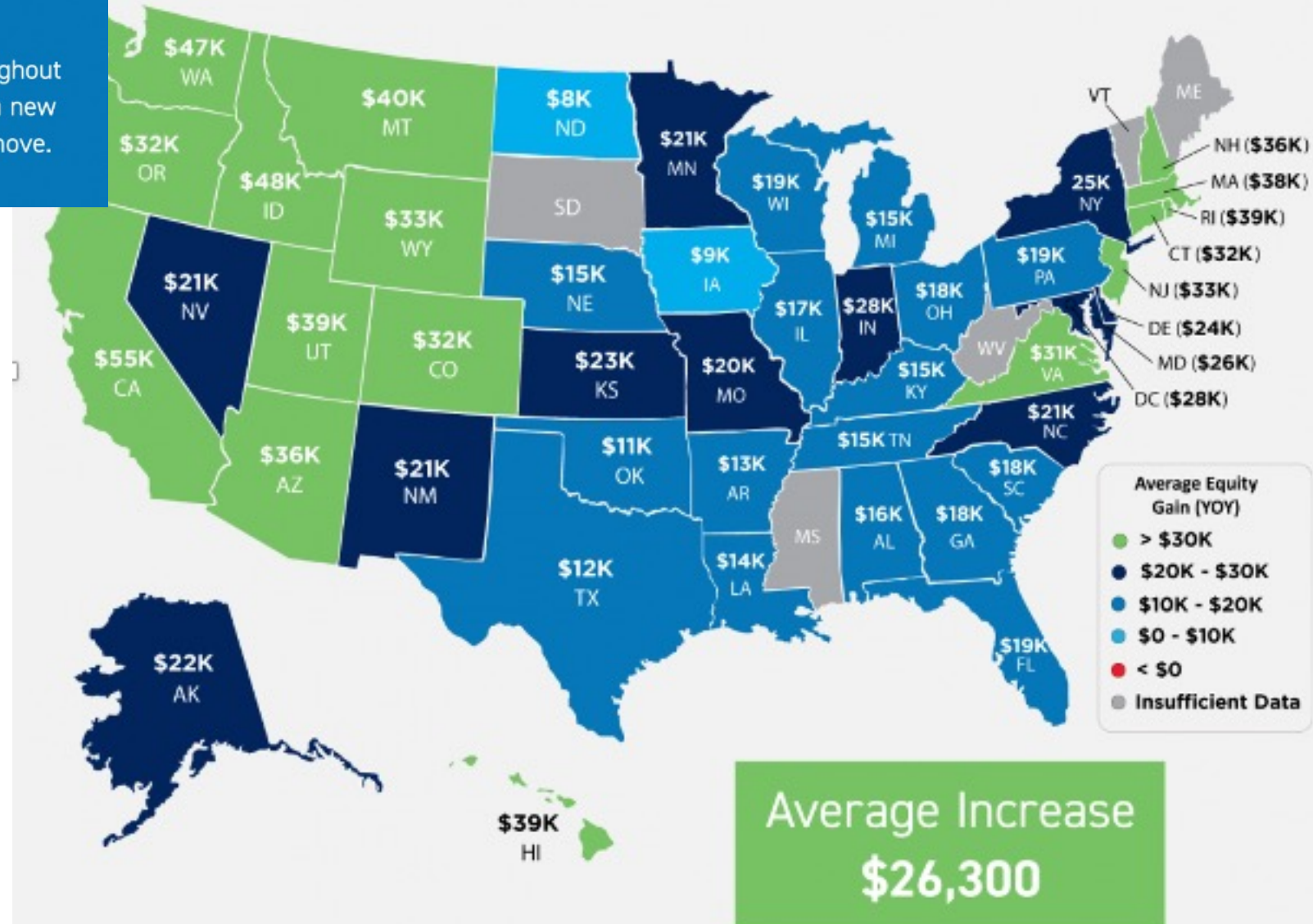
# Americans See Major Home Equity Gains

Today's home price appreciation is driving equity higher throughout the country. If your needs are changing and you're ready for a new home, your equity may be a great asset to power your next move.

**This was LAST  
YEAR - 2020**

*Anyone care  
to place a bet  
on 2021  
Average  
increase in  
your area?*

## Average Increase in Home Equity in 2020



# Inventory on Home Prices

← Now!

LESS THAN  
6 MONTHS

## SELLERS MARKET

Home prices  
will appreciate

BETWEEN  
6-7 MONTHS

## NEUTRAL MARKET

Home prices  
will only  
appreciate with  
inflation

GREATER THAN  
7 MONTHS

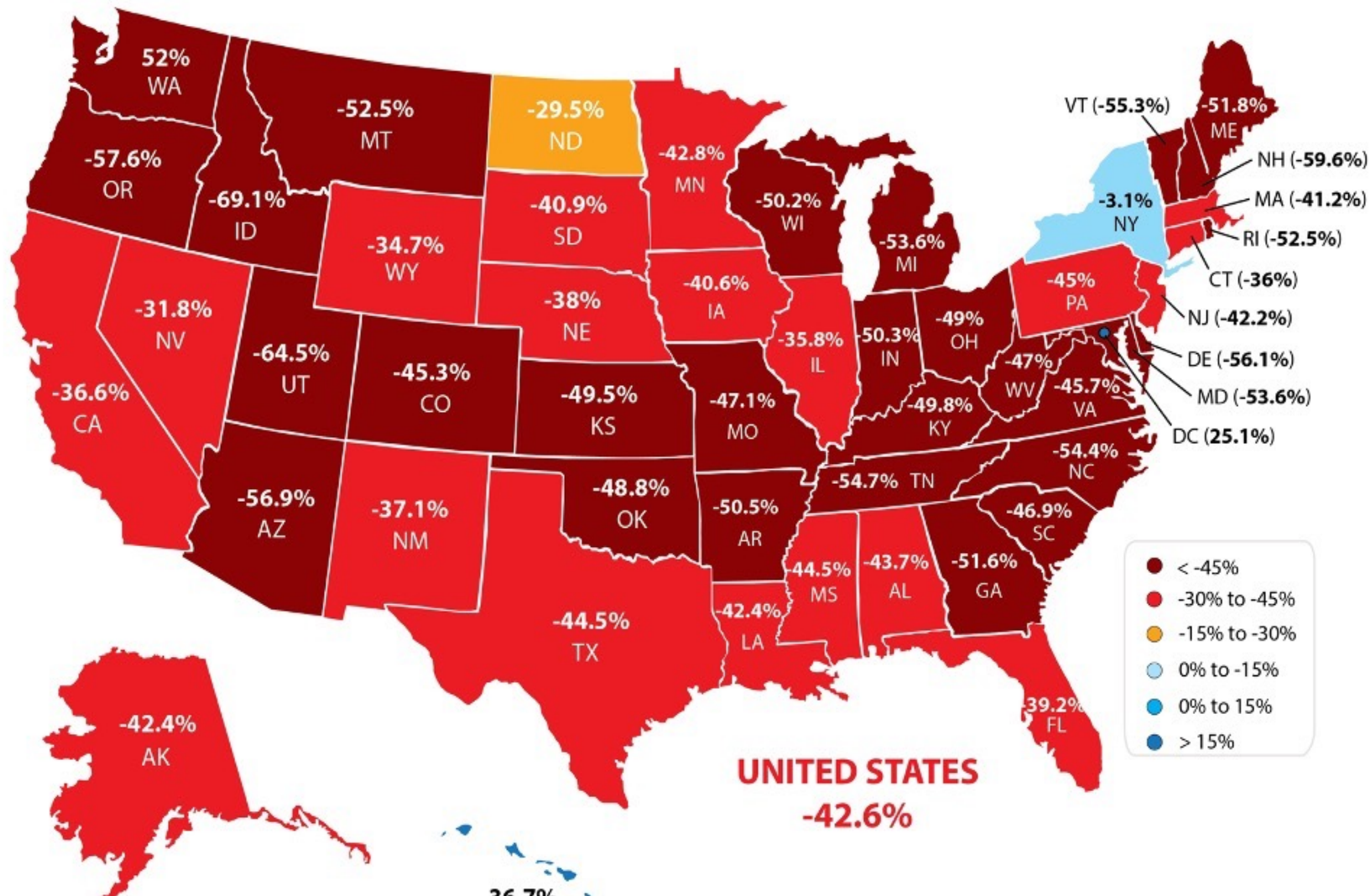
## BUYERS MARKET

Home prices  
will depreciate





## Change in Housing Inventory Compared to This Time Last Year



**Check the  
updated  
Data for  
your State  
to show  
Buyers the  
FACTS**

<https://www.realtor.com/research/data/>



**BUYERS TAKE MORE TIME**  
**NOW THAN EVER**  
**UNLESS YOU EDUCATE**  
**THEM... AND THEY ARE**  
**BOTH QUALIFIED AND**  
**MOTIVATED!**

- There is NO WAY to get someone a below-market deal in a Super Hot Sellers Market.
- There is NO WAY to get an unqualified person's offer accepted either.
- **Stop trying to FORCE people to fit in the Buying Puzzle that do not fit the 2021 realities and tell them the TRUTH about what it takes to buy.**



If they are not 100% fully Pre-Approved... and 100% Motivated, think again about working with them now. **It doesn't help either one of you.** This gives you TIME you need to work with qualified/motivated people.

What does it  
mean to be  
Qualified to  
Buy in YOUR  
market? Know  
that answer...

- Does it mean Pre-Approved with Proof of Cash for at least VA or FHA or USDA financing & willing to pay over full price = to Closing cost ask?
- Does it mean Pre-Approved with Proof of Cash for at least VA or FHA or USDA financing & willing to pay over full price with no Closing Cost ask?
- Does it mean Pre-Approved with Proof of Cash for Conventional financing & willing to pay over full price = to Closing cost ask?
- Does it mean Pre-Approved with Proof of Cash for Conventional financing & willing to pay over full price with no Closing Cost ask?
- Does it mean Cash ONLY?
- Other?



# The basic *Tough Love* Script for Buyers

## *“Here’s what you need to Commit to”*

- Are you willing to get 100% pre-approved AND have “proof of cash funds needed to close” to attach to an offer?
- Are you willing to make an offer IMMEDIATELY when we find the house... even if it’s not yet on market? Are you willing to be aggressive?
- Are you willing to make your BEST OFFER first - likely over full asking price? Be first in line to say no to the house!
- Are you willing to gift the seller time after closing to move or rent house before closing and pay rent to make your offer sweeter?
- Are you willing to pay over appraisal if you can do that? Or WAIVE appraisal if you have enough down payment and your lender will agree to it?
- Are you willing and able to pay your own closing costs or offer ***twice as much as you ask for back?*** (If you need \$6K in closing costs, offer \$12K more than best other price) *Yes, you may have to pray for a kind appraiser for it to work or renegotiate later... let the Seller worry about that if you can... if this is necessary, it’s VERY tough.*
- Are you willing to accept all minor repairs and some major ones without asking for \$\$?
- Are you willing to jump through hoops to close as FAST as you possibly can before they get a better back-up offer and *try to get you to drop out?*
- Are you willing to make back-up offers BETTER than accepted offers to try to get someone ELSE to kill their offer and take yours?
- Are you willing to do whatever it takes to buy the next house rather than let someone else create the next comp?



**Thanks for the Collaboration Roberta Jenkins!**



A man in a dark shirt and pants is working on the side of a white boat in a large workshop. The boat is elevated on supports. The workshop has large windows in the background and various tools and materials on the floor.

# The WORDS and GRAPHICS of HOW to present this script follow...

And... If you want to build a BUYER PRESENTATION from these ideas, feel free to do so...

OR join us for a WORKSHOP

wednesday April 7<sup>th</sup>

at 2pm ET/11am PT

to work on it together!



# Educate the Buyer

**NOT BUYING  
FAST COSTS  
THE BUYER  
MORE MONEY**

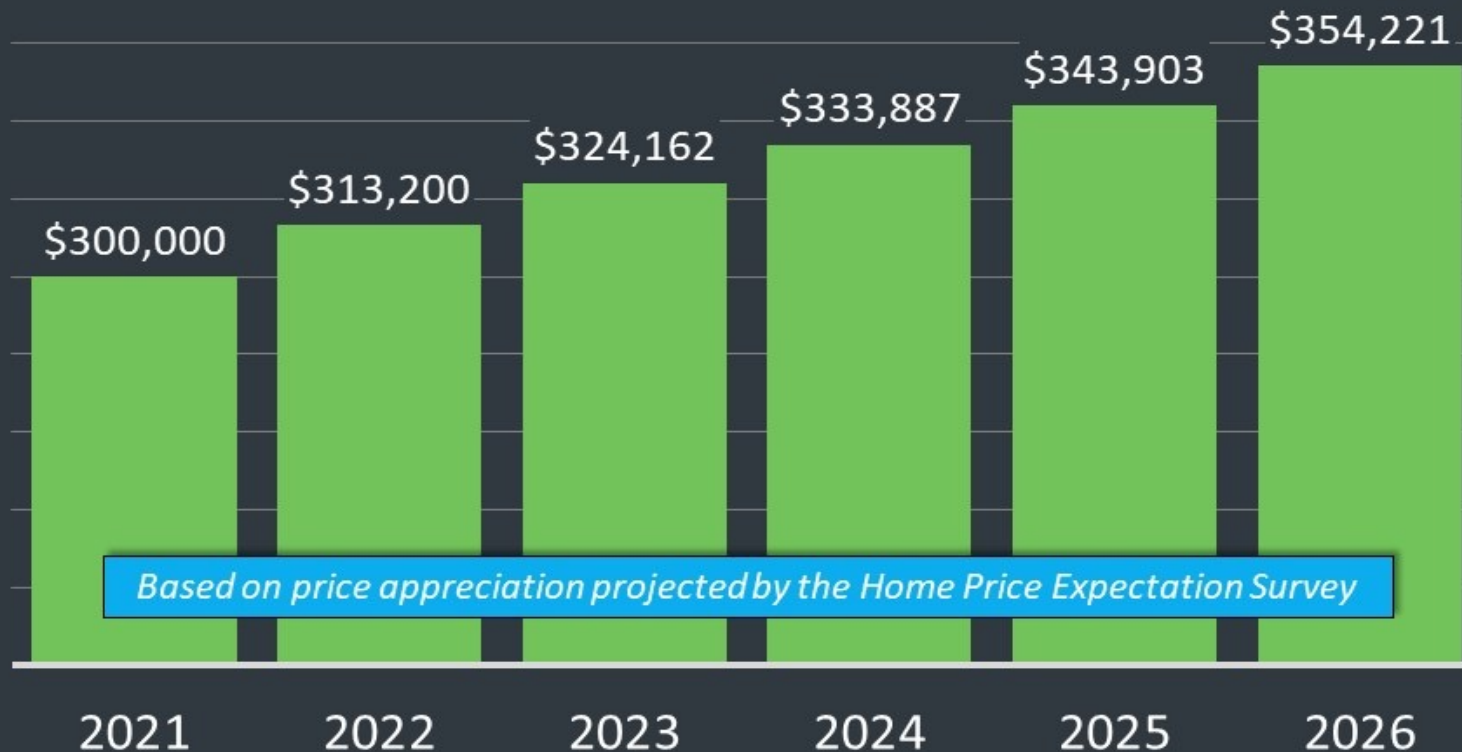
If prices are going up 1% per month now... Then a \$300,000 house goes up \$3K a month...**when you DON'T BUY it someone else got that equity.** *And you pay \$3K more the next one.* If it's 2% a month... that's \$6K for the next house next month. Smart Buyers don't buy what it's worth NOW...**They buy what it's worth when you CLOSE a few months from now.**

**Or even 6-12 months from now...** because THEY will be the owner of it then and will have that equity build up for THEMSELVES. **TEACH BUYERS they can gain the equity that will happen over the next 6-12 months... OR they can let someone else gain it.**



# \$54,221

potential growth in household wealth over the next five years based solely on increased home equity if you purchase a \$300K home in January 2021



Home Price Expectation Survey 2020 4Q

**Show them  
how they  
could make  
nearly \$15K  
a year the  
next 5 years  
by BUYING  
NOW!**



# Explain how Surprising the Seller Being Aggressive Acting FAST Can WIN the bid!



- If a home comes on market in coming soon status – Let's try to look early. If we can't are you willing to write a super strong offer sight-unseen. ***The early bird often gets the meal!*** TELL about the times Buyers have LOST by waiting for the date it was coming on market only to be told it already sold?? **You can't wait for "Day 1" or "We won't look at offers until XXX."** Someone else ignored that and BEAT YOU OUT.
- Being strong in that EARLY OFFER with your TOP PRICE AND TERMS is critical.
- **Consider being super aggressive with a short deadline...** If we don't get this accepted by (date) we will make an offer on another home. If the Seller doesn't play, withdraw your offer and ask THEM to come to YOU if they don't get a better one. **This takes GUTS but can be SUPER EFFECTIVE.**

# Ask if they want you to Employ an “I have a Buyer” Letter Or Postcard:

My name is [REDACTED] and I have a very special client looking to purchase a home like your home.

They want to live in the [REDACTED] area in a ranch style home so they can be near their grand children and daughter.

They want to purchase now and are

willing to rent the home back to you for up to three years

if you would prefer that.

If you are considering a move in a near future, this could be perfect for you and my client.

Please see the photo below of my client and their grand children.

If you are not interested at this time, please refer anyone whom you think might be interested.

Thanks a lot- we sincerely appreciate you taking the time to read thus over.

If you don't mind saving this letter in the file you keep for your house [REDACTED] be grateful... so if anything changes or a neighbor mentions it, you can find my information to contact me.





# Ask if they want you to Employ an “I have a Buyer” Letter Or Postcard:



## Hello Crabapple!

We have a family relocating to this area and they have specifically requested this neighborhood. This is NOT an investor or flipper, this is a family who wants to move into the neighborhood.

### They Are:

- Well Qualified to Buy
- Willing to Pay Full Market Value
- Flexible on Closing Date
- Not Looking for a Steal

If you have thought about selling sometime in the near future and would like to avoid showings with lots of people in your home, this could be a win-win solution. Please contact us directly, or have your Realtor contact us to see if this is a good fit.

*Contact Info on Reverse*







## EXPLAIN

• **Cash is King** •  
and will win 9  
times out of 10 over  
even a slightly  
higher offer

Can they find **CASH** to close with and get a loan **AFTER** they buy the house - **even the DAY after?**  
If you don't ask, you won't know if it's possible.

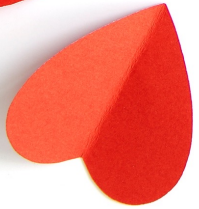
- People can find cash in Short term IRA loans; Short term family money; Short term other portfolio draws that can be paid back when the loan is done. **There is nothing to prevent you GETTING the loan done during your contract-to-close time period...but you MUST be able to close CASH – ON TIME – if it's not done.**
- IF you you DO have it done in time, you COULD ask Seller to edit the contract from cash to financing... just before closing. It's no skin off their nose at that point, so most will OK it then and it can close financing anyway... If they say no, close cash, do the loan the next day, pay back the cash and voila... easy-peasy and you won the bid over other offers!

ASK: Are they willing to Waive or **PAY for Contingencies** – Check your contract, or write in a Special Stipulation like this:

8. Inspection and Due Diligence.

- a. **Due Diligence Period:** Property is being sold subject to a Due Diligence Period of 10 days from the Binding Agreement Date.
- b. **Option Payment for Due Diligence Period:** In consideration of Seller granting Buyer the option to terminate this Agreement, Buyer:
- (1) has paid Seller \$10.00 in nonrefundable option money, the receipt and sufficiency of which is hereby acknowledged; plus
- (2) shall pay Seller additional option money of \$ \_\_\_\_\_ by ☐ check or ☐ wire transfer of immediately available funds either ☐ as of the Offer Date; OR ☐ within \_\_\_\_\_ days from the Binding Agreement Date. Any additional option money paid by Buyer to Seller ☐ shall (subject to lender approval) or ☐ shall not be applied toward the purchase price at closing and shall not be refundable to Buyer unless the closing fails to occur due to the default of the Seller.

If Buyer is Certain they want to buy, offer the Seller a + **NON-REFUNDABLE** fee for the right to do a home inspection. And **GIVE** Seller the inspection if they want to cancel. **WIN WIN** for the Seller to use to disclose to next buyer!



All is fair in  
love, war, and  
a RISING  
SELLERS  
MARKET!

IT IS ILLEGAL for Seller & Sellers Agent  
TO VIOLATE FAIR HOUSING LAWS...  
Explain the Pros and Cons of letters.  
TALK TO YOUR BROKER TOO.

**Do they want to write a letter? Yes...  
to try to sway an acceptance... one  
telling the story of how much and  
why they LOVE this house!**

Listing Agents and Sellers are people too. They have emotions.

Caution about being too Personal.

Perhaps asking the Seller to counter YOU first if a better offer is being considered. **Ask to be first in line to say Yes if you can.**



- Shorten or waive any contingencies you can.
- Put in the contract that inspection will be for informational purposes only & NO REPAIRS WILL BE REQUESTED – OR if you can, waive it.
- Offer that the Buyer will GIFT the inspection to the Seller at no cost regardless of if the contract continues.
- BIG earnest money deposit if they have it.
- Are they willing to have you work on a CMA showing you can prove a higher value, that can help a LOT if financing!
- If they can go Conventional vs FHA or VA OR USDA. There are conventional low- down programs but to a Seller/Sellers Agent, it may make the difference.
- Don't ask for closing costs unless you must. In fact, have the BUYER offer to pay the SELLERS costs! Will the lender finance them in? If you DO have to, raise the price for even MORE.
- Escalation Clause – if concern you can say “with proof of competing offer” but realize that may put a Seller on the defensive... *“do they think I'd LIE??”*
- Buyer will buy their own warranty.
- Give Sellers a “moving allowance” for moving.



Are they willing to make  
the **Offer CLEARLY  
BETTER?**





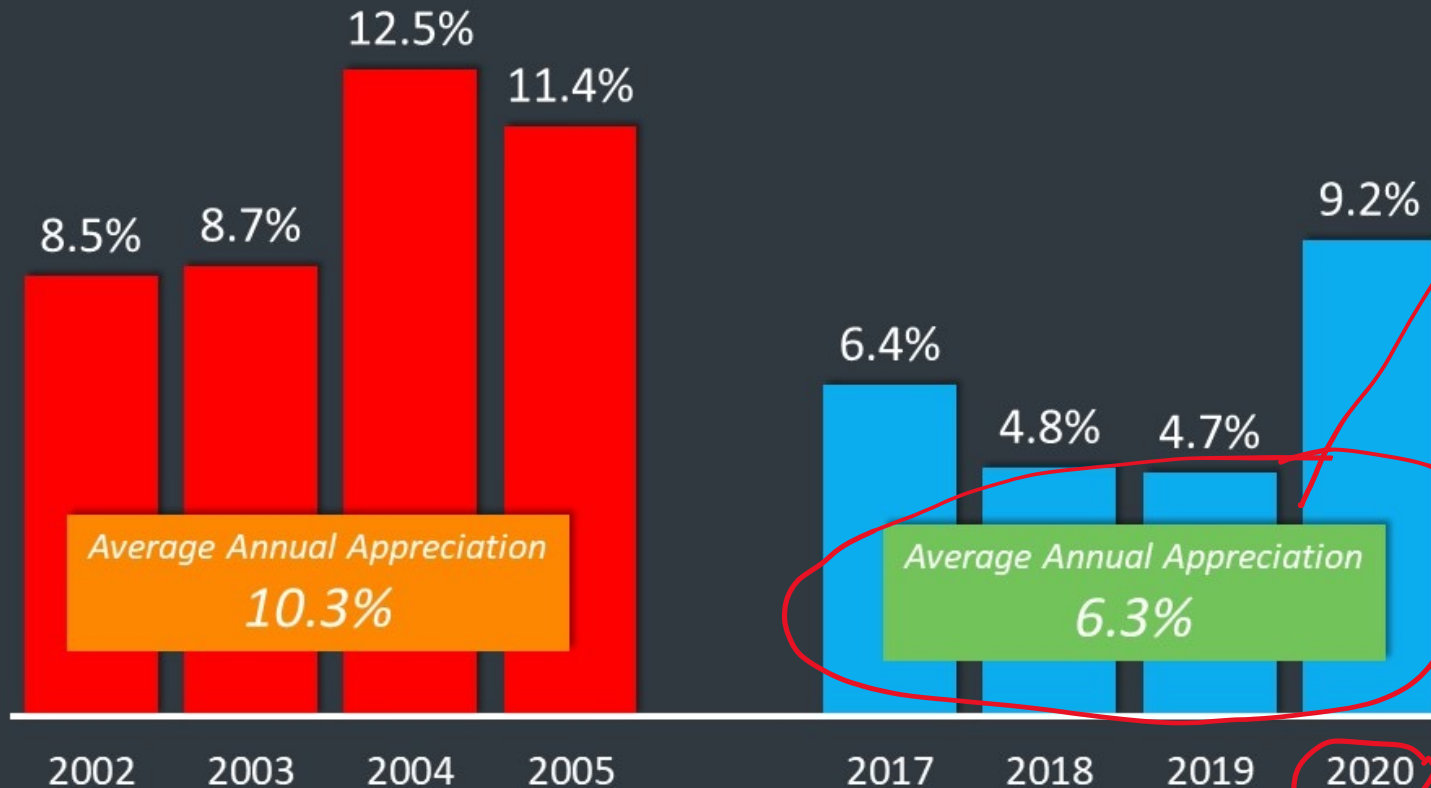
# *“BE FIRST IN LINE TO SAY NO TO THE HOUSE!”*

~Donna Stott

Ask the Buyer to Offer  
the **ABSOLUTE BEST  
PRICE** they are  
willing to pay to  
**START!**

- They can get OUT of it a lot easier than getting INTO it!
- This is not the time to try to get a house for a “little less.”
- It's ALL about GETTING one vs NOT getting one! The good deal is GETTING one before it goes up more... and low interest rates if financing.
- When you do NOT get one (get outbid) that new sales price is a COMP for the next listing, which means they pay more for the next one. **Are you clearly explaining this?** It does not HELP THEM to let them make low offers in a rising market. It hurts them.

# Annual Home Price Appreciation



We may be only  
Scratching the  
Surface.

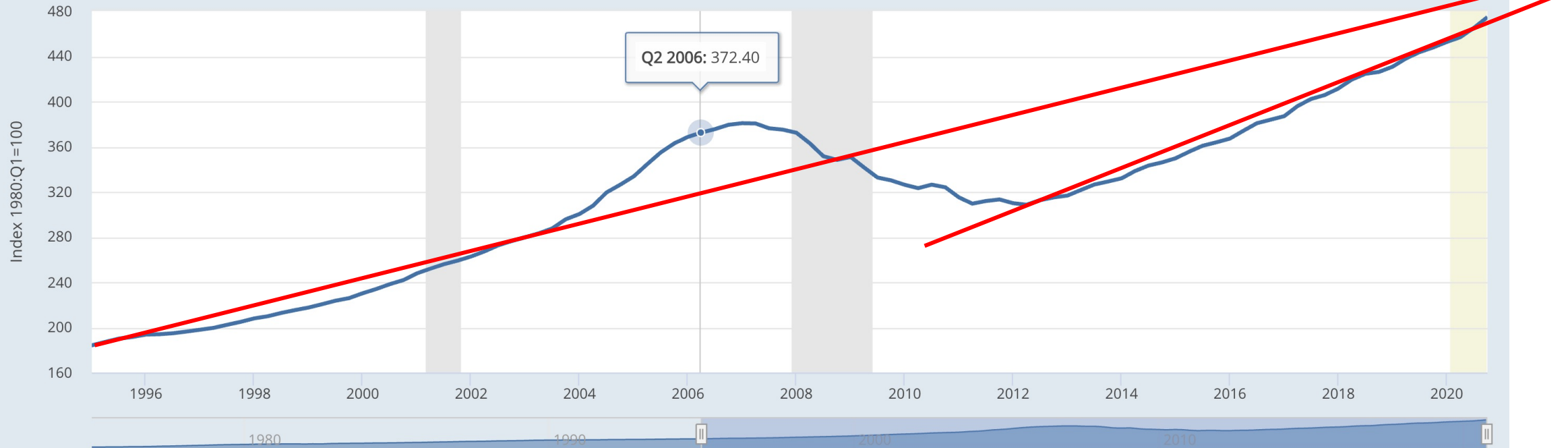


No one knows what  
is coming... show  
your Buyers this so  
THEY can decide  
what THEY believe!



FRED

— All-Transactions House Price Index for the United States



U.S. recessions are shaded; the most recent end date is undecided.

Source: U.S. Federal Housing Finance Agency

fred.stlouisfed.org



**Look at the Appreciation Angles....**

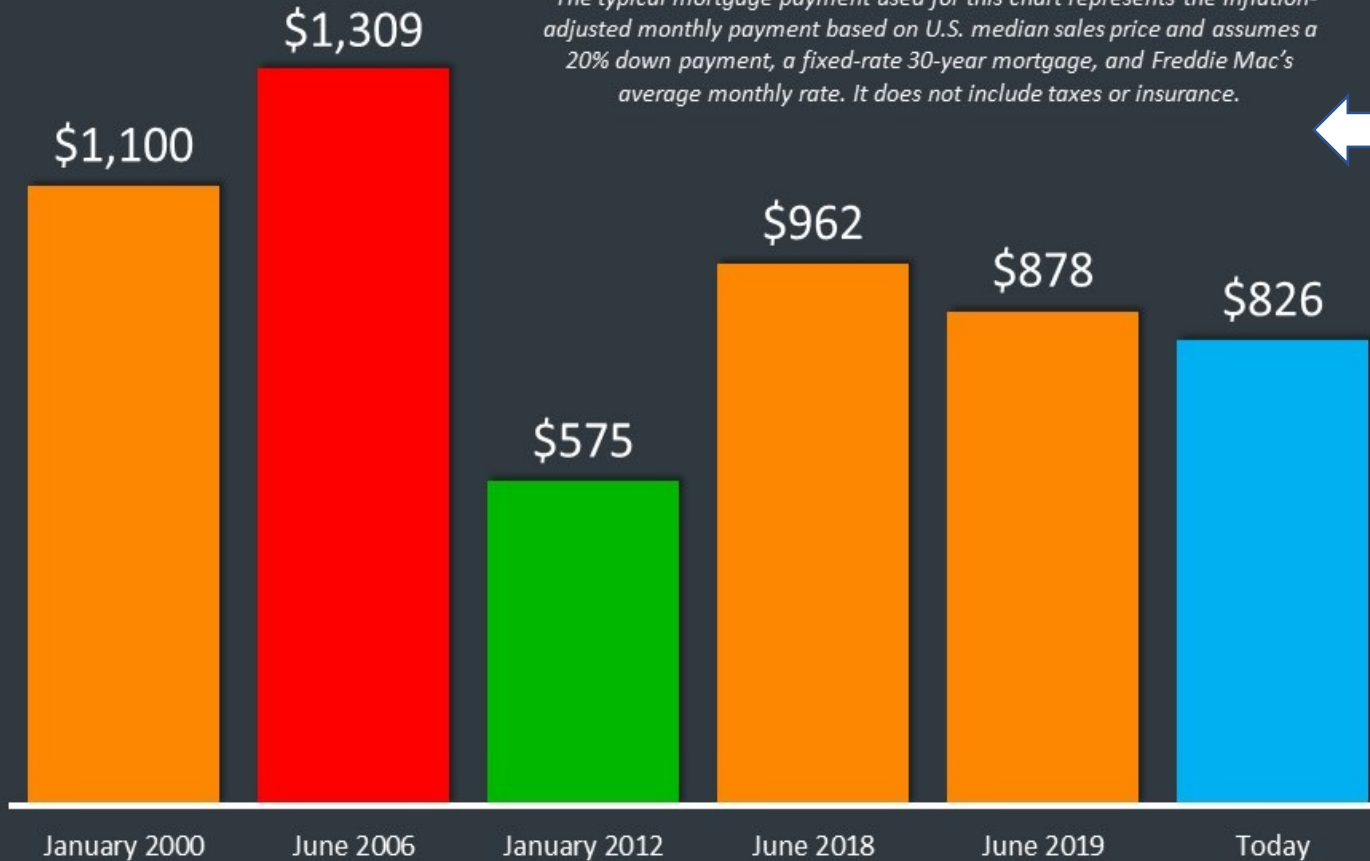
Top is since early 90's. Bottom is since last recession.

**SHOW THIS SO THEY CAN SEE WE ARE NOT IN A BUBBLE!**

## National Homebuyers' "TYPICAL MORTGAGE PAYMENT"

Inflation-Adjusted Monthly Mortgage Payment That Buyers Commit To

*\*The typical mortgage payment used for this chart represents the inflation-adjusted monthly payment based on U.S. median sales price and assumes a 20% down payment, a fixed-rate 30-year mortgage, and Freddie Mac's average monthly rate. It does not include taxes or insurance.*



CoreLogic

**SHOW it really  
Isn't Price.**

**It's how much a month.  
Did you know this?**

**Have you showed  
your Buyers?**

Try emphasizing  
**PAYMENT vs PRICE!**  
Rather than \$10K more... *it's  
\$2,000 more down  
payment... and \$35/month  
more.*

**PRICE is less relevant when it's  
financed... It's not the PRICE...  
it's the PAYMENT!**

Little Used and **SUPER EFFECTIVE**  
Offer to pay over appraisal when  
you can't pay cash!

How much can and are you willing to pay  
over appraisal should appraisal come in  
below sales price?

**COMPETE with a CASH OFFER!**



If you have a  
good  
relationship  
with a Home  
Inspector, ask  
the Buyer if  
they want to do  
this so they can  
waive  
inspection with  
more surity

Get a home inspector to go to showings  
for a fee and do a mini- inspection so  
they can waive it without fear!

#### **WANNA TAKE ME TO YOUR SHOWING?**

This is only going to a select few realtors that I do inspections for during normal markets. This is not a normal market. I am offering my services to go with you and your buyers on a showing **as a consultant**. You and the buyer will receive a summary report the same day of any issues that we found at the walk through. Note: I can not inspect a very large home in 30 minutes...

#### **CONSULTING FEES**

Travel fee to the home \$35 flat fee + First 30 minute \$35 + Every 15 minutes after.

*I can usually find all the major problems in the first 30 minutes and have it planned out to be both informative and thorough at the same time.*

You and the buyer will receive a summary report only on the things we found at the inspection. If they want a complete full report this will cost \$425, and I can provide that if they are serious about the home.

DO NOT TELL ANYONE ELSE... this offer is for my Preferred Agents ONLY!



# Ask the Buyer if they want to Offer a Non-Refundable Option Money – i.e.: *Buy an Acceptance*

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This piggy-backs on a few others, but some offers that are including to Sellers “Non-Refundable-Option-Money.” NO.... Not “under the table...”

Basically it’s “Take my offer and if I don’t buy it at the price and terms I am committing to in this offer, you can keep \$XX as damages.

**“If I cancel you keep that money!”**

Sign up for KCM and get the slides you need to do a great Buyer's Presentation and keep it updated each month! I do and you can too. See their offer below – you can get it using my link: <http://trykcm.com/a3593>



Share your love for KCM with others!

For every friend who joins, we'll give you **one free month** of KCM Membership and your friend a **\$25 gift card**.



# BONUSES



- **You can only control YOUR CHOICES and YOUR ATTITUDE!**
- You cannot control the Market, the mortgage rates, the Seller, the Listing Agent, **nor the other Offers.** You can't even control what the BUYER decides to do.
- You CAN control the OPTIONS you offer the Buyer to choose from.
- You CAN control the RESEARCH you do.
- **You CAN be aggressive!**
- And BEFORE YOU SHOW: **You CAN SHOW BUYERS a BUYER PRESENTATION and EDUCATE THEM PROPERLY. This may NOT be the market for them! Learn that BEFORE you show... Not after 3 weeks and 12 failed offers. You CAN choose who you work with.**
- You CAN also REQUIRE a Buyer Broker Agreement that promises you get PAID. **Our MLS just had a listing offering ZERO to Selling office....**

# SELLER NOT PAYING BROKER COMMISSION – 0% to Buyers Broker



1 / 26



**City:** Canton  
**County:** Cherokee  
**Subd/Comp:** Spring Creek

**State:** Georgia, 30115-4172  
**Lake:** None

Lvls	Bdrms	Baths	Hlf Bth
Upper	0	0	0
Main	3	2	0
Lower	0	0	0
Total	3	2	0

## SCHOOLS

**Elem:** Holly Springs - Cherokee  
**Middle:** Dean Rusk  
**High:** Sequoyah

**Condition:** Resale

**Subtype:** Single Family Residence

**Sq Ft/Source:** 1,222 / Appraiser

**Levels/Stories:** 1

**Above Grade Finished Area:**

**Year Built:** 1993

**Below Grade Finished Area:**

**Acres/Source:** 1.0000 / Public Records

**Below Grade Unfinished Area:**

**Const:** Frame

**Foundation:** Slab

**Arch Style:** A-Frame, Ranch



[Live Mortgage Info](#)



[Schedule a Showing](#)



## Directions:

575-N Ext 11 Sixes Rd, Rt off of exit onto Holly Springs Pkwy. Lt on Toonigh Rd. Lt on Morgan Rd. Lt on Bradshaw Ln. I Ct. Left on Horizon Dr. Home on the Right.

## Public:

Beautiful Ranch Home on 1 acre recently upgraded throughout the entire home. Established neighborhood in the Sequoyah District. Large beautiful level lot, newer granite counter tops, newer wood flooring, newer furnace, newer tile in bathroom, newer stainless steel appliances and more. Perfect for a buyer, a must see. NO HOA!

## Private:

Seller not paying selling broker commission. Refrigerator is negotiable. Please schedule showing through Showingtime.



A man in a dark shirt and pants is working on the side of a white boat in a large workshop. The boat is elevated on supports. The workshop has large windows in the background and various tools and materials on the floor.

**WORKSHOP!**  
**Do you want to Join me**  
**April 7<sup>th</sup> at 2pmET**  
**1pm Central/ Noon MTN/ 11am Pacific**

If you want to build a BUYER  
PRESENTATION from these  
ideas, feel free to do so...

**OR join us for a WORKSHOP**  
**wednesday April 7<sup>th</sup>**  
**at 2pmET/11amPT**  
**to work on it together!**