

Prospective Buyer Script

There are many reasons why you want me as your Buyer's Agent. And probably the biggest, is I will save you tens of thousands of dollars when you buy your home!

Let me explain:

If you use any other Agent, here is what will happen.

- 1) They will refer you to their preferred Lender, and the Lender will collect several documents from you for a pre-approval. Tax returns, bank statements, pay stubs, etc. They will pre-approve you and send your Agent a "Pre-Approval Letter" and supporting documents (DU Findings, etc.).
- 2) Then you and the Agent will find your dream home and you will want to make an offer. As a part of the offer, your Agent will check the box on the contract called "Loan Contingency" and fill in the details provided by the Lender.
- 3) In this market, you will probably end up in a multiple offer situation and go up against at least one "all cash" offer. To compete against this type of offer, you will need to offer more for the home, typically \$10,000 to \$50,000 more, depending on the offer price and competitive offers at the table.
- 4) This type of offer will cost you tens of thousands of dollars extra!

Now, if I am your Buyer's Agent, my Lender will approve you all the way through underwriting and waive the loan contingency in writing prior to us making the offer. That way, when you and I make an offer, we will check the box that says, "No Loan Contingency", and our offer will have the same terms to the Seller as an All Cash offer.

There is one condition here though. You will need to cooperate fully with my Lender and get him/her everything they ask for up-front. It will be a bit more work for you and it will be worth it when you buy your dream home for tens of thousands of dollars less than the normal way.

Please remember my services are free to you...and what further questions can I answer that will allow you to move forward with signing my Buyer's Agreement?