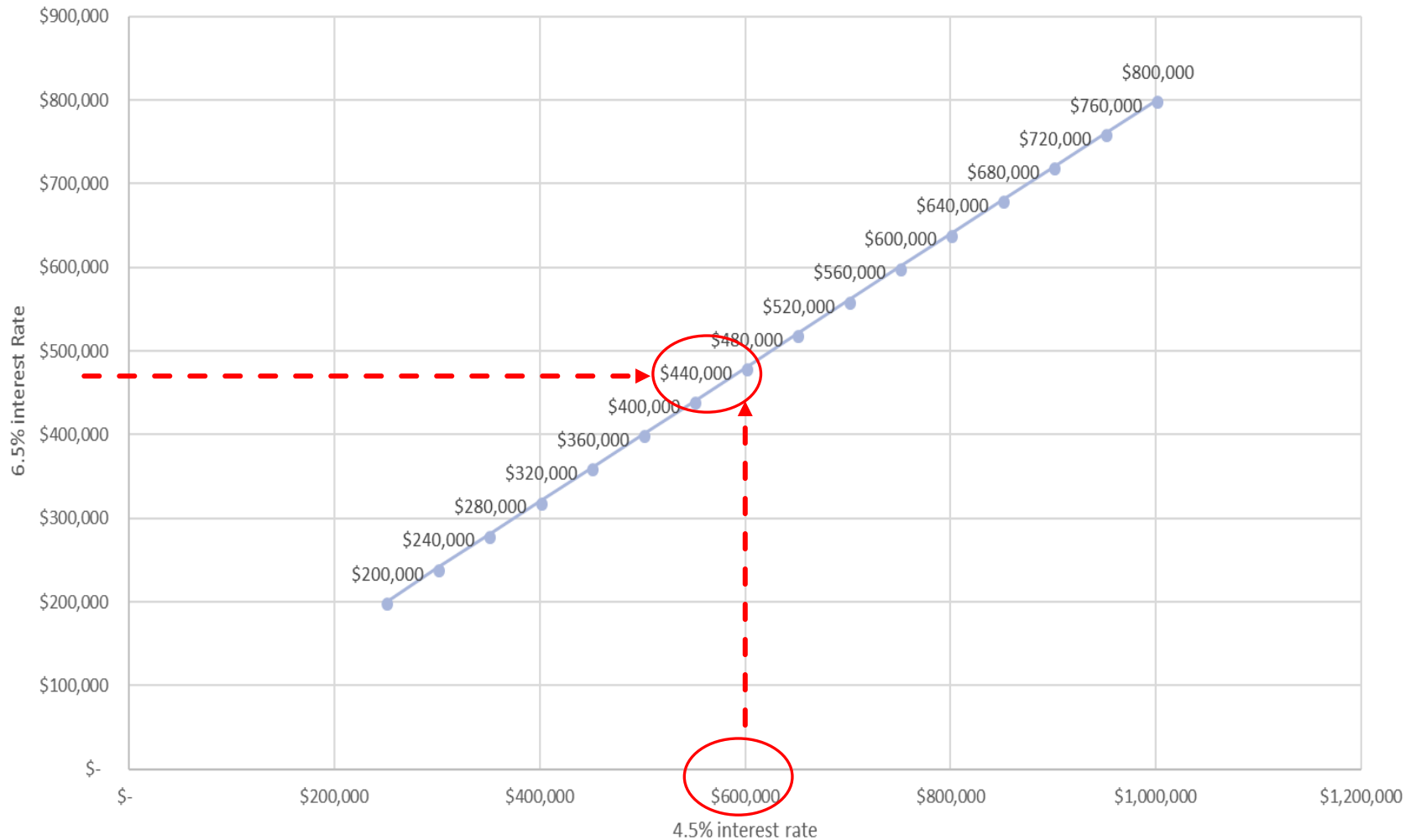


Buyer Talk Tracks – Additional Info.

20% price reduction required to maintain equal payments
assumes 80% mortgage (4.5% vs 6.5% interest rate)



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Seller Talk Tracks

- Will prices fall?
 - No one knows, yet all indicators are that we've passed the pinnacle height of the market and that inventory will begin to correct.
 - Rentals will likely continue to climb or maintain rate because as interest rates increase, first-time buyers and those where monthly payment is important may be priced out.
 - ALL INDICATORS ARE THAT SELLING QUICKLY IS BEST and sellers need to prepare for future price adjustments

Seller Talk Tracks

- MAYBE WE WILL JUST RENT IT THEN

That's definitely an option, and you could collect income on the property quickly, right? <<yes>> And yet, if you had an acceptable offer on the property, selling would STILL BE your FIRST priority, correct? <<I guess>>

So , let's do this...

Renting and Selling are not Mutually Exclusive. We sell properties with tenants in place all the time. So, let's do both – we can look for a tenant to put in place, incentivize them to allow us to show the property, and then seek a buyer that would be interested in taking over the lease. We simply sell it and assign the lease. You collect the rent in the interim – it's a win/win.

CLOSE FOR THE LISTING

Buyer Talk Tracks

- Most Common Objection – WAITING
 - Best question... “What’s stopping you from purchasing now?”
 - Second Best question... “What would have to happen in order for you to purchase your property now?”
- Financing
 - Given that just a 1% increase on a \$300,000 home means more than \$50,000 down the drain over the life of the loan... doesn’t it make good business sense to purchase now?*
 - And if that money were invested in the stock market, based on historical performance, we’d be looking at nearly \$450,000 over just a 20 year period on that \$50,000. Waiting could be very expensive.*

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*All scenarios are hypothetical. Stock market returns are based on historical rates, not forecasted.

Reader is advised to do their own research and/or hire a financial expert for assistance with investment decisions.

Buyer Talk Tracks

- Cash - We're going to wait because we believe prices will fall.
 - "Yes, I get that, and we want to take advantage of it. May I share something with you that most buyers haven't considered? <<sure>> When market prices go down... inventory doesn't always go up. You see sellers will take properties off the market, unless they're really motivated, when they can't get top dollar. What this means for you is VERY SOON there will be fewer choices of the nicest options out there. Builders have not yet caught up. You'll only have the left overs to pick from. That's not what we want, is it? <<no>> Of course not! Right now – we have a window of time where the inventory has risen slightly and you have a few more choices and a bit more power."
 - So, knowing that the market is adjusting, not falling, and the average it's adjusting is less than 1% per month (Source: Matrix MLS), I'm curious how much less you think properties will be this time next year <<down 12%>> What about the year after? <<maybe 20%>>
 - Whatever number they give... agree. "Exactly, so let's not wait for the SELLER to determine YOUR timing or price. Let's look NOW so you can pick out the nicest property, then let's take 12% PERCENT off the property and make the offer you would make next year now. That way you get to enjoy the property YOU want in YOUR timing at YOUR price. What would stop you from doing that?" SCHEDULE THE APPT.
- Leaving a Message.
 - "Hi _____, this is _____ from _____. You should know about a significant change in the market here. I can update you in less than a minute, and I will call you back shortly."

Buyer Talk Tracks



- We think there will be a recession.
 - “Oh, you think we’re headed for a recession? <<yes>> I understand that would cause some hesitation, and we want to make a good business decision here. What is it about the threat of a recession, specifically, that is causing you to hesitate? <<I don’t want to buy high and sell low>> For sure! Ideally, when you go to sell your property here, would you want the market to be increasing or decreasing? <<increasing>> yes, me too! So may I ask you a question? Once you purchase a home here, how long would you anticipate keeping it and using it? << a while maybe 5-10 years>> So you aren’t buying it to sell quickly or flip? <<no>> How long does a recession typically last? <<I don’t know>> Let me share some information with you that may be helpful... a typical recession lasts 6 months. The effects of it about 2 years.(source: The Economist May 2018 What is a Recession) Knowing these time frames, how would a recession really affect your decision to purchase, use or sell your property?” CLOSE.