

VA Seller script

Main objectives:

- It is important if possible to build a small rapport with the seller. I know from experience most sellers are skeptical up front, and a small rapport goes a long way with helping us solidify a deal.
- Your job is to crack the door for the client to close the deal. It is their job to close it. Yes answers are what you are shooting for, but at the very least you should be attempting to crack the door with the seller for them to consider selling on a lease purchase or with owner financing as an option to consider, if they are initially no's. Try and also take down the wall of skepticism.
- Your approach should always be soft in how you ask your questions (don't put them on the defensive), and definitely friendly and personable.
- Don't use the words "property" or "option". In most cases the sellers have an emotional attachment to the home, not property, and most do not want a "renter" who has the "option" to purchase the home at the end of the term.
- At any point during the script if the seller asks who you are, if you are the buyer, or if you are calling for someone else, be prepared to answer it this way: "I work for a local investment firm and we have a specific interest in your home and in your area."
- If they have a negative response in any way after that, you can follow up with "we buy homes in several different areas, and in certain cases we are willing to pay a fair market value for the home if it fits the criteria we are looking for."
- The price range we buy homes in ranges from \$100,000 up to \$1,000,000.00.
- Any homes priced above \$250,000 can be referred to as "executive lease purchases/executive owner financing", which can also be referenced as an area we specialize in.
- If they want to know who you are, let them know you are with _____ which is located in _____ and you belong to a large group that has been buying and selling homes locally in all areas of _____ for over 30 years. Our website is [www._____](http://www._____.com) if they'd like to check us out. (YOU CAN USE _____)
- One other piece of information about us is that we have a deep list of funders in our database we are working with at all times.

Script:

- Hi, I'm calling about the home I saw on _____. PAUSE
- Is it still available? PAUSE
- (If yes) Great- my name is _____. Am I calling you at a good time? PAUSE
- Ok. Let me just verify the address. (Ask to verify the zip as well).

GO TO THE BOTTOM OF THE LEAD SHEET:

- How many bedrooms and bath rooms are in the house?
 - Any idea the square footage?
 - Any idea of the size of the lot?
 - Does it have a garage? Attached or detached?
 - Is it a house or a townhouse/condo?
 - Are there any homeowner association dues? How much/ how often are they due?
 - Does the home need any repairs? PLEASE LIST OR PROVIDE DETAILS IN THE NOTES
 - Are you living there now? If not, is anyone living there? If not, how long has it been empty for?
 - Do you mind if I ask why you are selling? (probably my favorite question and tells me what I need to know most-their motivation)
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- Do you mind if I ask if the home is free and clear or does it still have a mortgage on it? (be prepared for rebuttal notes here-"we buy houses in a few different ways. Sometimes we pay cash-if you owe more than we are willing to pay, we'd obviously like to know that upfront. Sometimes we lease purchase; sometimes we take over debt, sometimes we buy with owner financing. In any of those examples, having an idea of what your approximate mortgage balance is helps us structure the best offer possible. So I am just looking for about what you owe-don't need the exact payoff.")
- What's the approximate balance? I don't need the exact payoff, just about what you owe.
- (If the balance seems high) Would you be willing to sell if for what you owe?
- How about your monthly payment? How much is that?
- Any idea of the interest rate?
- Does it include the taxes and insurance?
- Safe to say you are current on your payments?
- Great. So what are you asking for the home?
- Do you mind if I ask how you came up with that?
- Just out of curiosity, if it appraised today, any idea what it might appraise for?
- Ok, thank you .
- Let me ask you this: if we can agree on a price, and would be willing to buy it as-is and accept responsibility for any maintenance, repair or upkeep of the home, would you consider selling on a lease purchase?

IF SELLER ASKS:

- **WHAT IS A LEASE PURCHASE? A lease purchase is a structured agreement to buy your house from day one, where payments are made to you direct for a period of time, at which point you would get fully paid off. In many cases it can be for a short period of time.**
- IF NO: Well let me ask you this: if the terms were right, would you consider this, or would that make a difference?
- IF NO: Do you mind if I ask why? (PUT IN NOTES)
- ADDITIONAL: You can (in some cases) ask, "If the terms were right and you were comfortable with the buyer/the buyer was right, would that be something you might consider?"
- REMEMBER, YOUR JOB IS JUST TO CRACK THE DOOR FOR THEM TO CONSIDER.
- **Free and Clear script, if "no"...."so are you saying if you don't get full price and all cash you won't sell?"
- Ok, I will let my boss know what we discussed. Is there a good time to try you back?

NOTES:

- Appliances just aren't that important to me
- Every seller wants a quick sale no matter what they tell you, so I don't care if you ask when they would like to sell or vacate. I will find that out.
- Don't really care who their lender is. I guess I could be swayed on that, just not sure the significance. Doesn't change anything.
- Would they Sell for what they owe?-may need to move that question around.