

# STEPS TO THE CLOSE

By TAG LENDING GROUP

## ATTENTION -INTRO/ 30 SECOND FRIEND...

- Should be upbeat and friendly. Try to find some way to connect with the customer on a personal level. You should be building CURIOSITY, creating URGENCY, and creating SCARCITY.
- What's going on John, it's Anthony with [X Company]. I recently noticed you were on [X website] inquiring about [LISTINGS] and the reason I'm calling is to find out what your objective is.
- Talk about the weather, sports, media etc. Try to connect with the client and make them laugh. Crack a corny joke It goes a long way, so they drop their guard. "This is when they will say, Oh I was Just Looking"

## INTEREST/NEED -PROBING QUESTIONS:

This is where you gather information and ammunition that you will need later to close. You need to find the customer's NEEDS, WANTS, and AVERSIONS.

## SELL THE SOLUTION!

## TO BE SURE I AM NOT WASTING YOUR TIME LET ME ASK YOU A FEW QUESTIONS:

- What type of home are you looking for, and in what time frame are you looking to purchase?
- Is there a reason why, you have not purchased?
- If I found your dream home would you purchase?
- Are you 100% committed to any Realtor or Lender at this time?
- Are you taking advantage of the interest rates, by securing financing or liquidating your money, by paying cash?
- Do you have any idea what your credit score? From 550 being the lowest and 800 being the highest?
- How much money have you saved up for a down-payment, gifts from a family member?



- If I could magically solve two or three recurring issues for you during this home buying process what would they be?
- Other than yourself who would be involved in the decision? (Being this is one of the biggest if not the biggest investment of your life)

**Remember your looking for the influencer**

- If I can accomplish half of what I stated would you allow us to pre-approve you or compete for your business today?

**“remember competition is only healthy for the consumer”**

- I am free to take an application today at **4pm**, and **6pm**. Which works for you?
- Would there be any reason you would not be able to make our call or show up?
- Do you prefer a Zoom meeting or face-to-face office meeting?

## BUILD VALUE AND CREDIBILITY:

Never talk about your company unless the client asks.

Nobody cares about a brand name unless your Amazon, Apple, or Google. Talk about your product, programs or simply building *value* in your process, Team, or Realtor\* Do you offer any incentives or are you solving an issue for the client? (Solve the Problem at hand and this builds *massive* credibility).

## RECOMMENDATION:

### Confidently make your recommendation

Based on what you told me, I would recommend that we go ahead run a quick credit verification just to see where we stand, because right now it is the blind leading the blind.... What’s your date of birth?” “Will this damage my score” No, it will count as an inquiry, but we can also perform a rapid rescore if need be to boost your score!

Let us generate a Road Map so we have an objective, goal, and destination for you!

**Realtor:** *I would recommend getting pre-approved, or getting a second, third fourth opinion so you can control the lead. “Control the lead control your paycheck”*



**CLOSE:**

The close is simply asking for the sale or the info you need from the client.

ASSUME the sale always!

Do it without **hesitation** or asking. GO for the close!

Overcome **hesitation** and close! (ABC)

---

**HOW TO EFFECTIVELY REBUTTAL CLIENT: “FLIPPING THE CLIENT”, BY PAINTING THE PICTURE AND PLANTING A SEED.**

**SARC**

*Stop/Listen to client Acknowledge and align/Isolate the client Rebuttal (Value building rebuttal) validate the real objection and “determine the type of objection” Close or Handle*

---

• **Stop/Listen:**

Listen to client!! Let me write this down, I got it what else? Tell me more!

• **Acknowledge:**

What the customer has said is a hesitation I totally get where you are coming from, you are right, I can see that; I feel the same way.

I FEEL YA! (Pick up the energy)



- **Align yourself with the customer/Isolate**

When I bought my first home, I felt the same way, what are your concerns? What else bothers you? Do you have any other reason for not moving forward? Do you have any other concerns?

- **Rebuttal:**

Build value again in what you are trying to do VALIDATE: That would not keep you from purchasing a home today would it? What is your real objection? What is your real concern? There is has be something else talk to me! Let us Solve the Problem!

Determine the type of objection you're dealing with. Product, Price, Terms, Stalls, Time, Money/Down-payment.

- **Close and Handle!**

## EXAMPLES:

### EXAMPLE #1: THE CLIENT SAY'S WILL MY CREDIT SCORE WILL DROP?

The reason it is important to pull credit at this stage in the game is to know exactly what we are dealing with. We need a "road map" to our destination, we need a business plan to determine what the end goal is.  
It is never too soon to pull credit and it will only prepare us for what is ahead!

**Story Telling Time:** I once had a customer that waited to pull credit against my recommendation and in the end, it ended up costing us another 60 days to close and I don't want that to happen to you.  
This person did not realize he had a collection that just populated last minute and brought his scores down 50 points.

### EXAMPLE #2: THE CLIENT SAY'S I ONLY HAVE 6K TO CLOSE AND I NEED 20% DOWN?

We can possible secure first-time home buyers' incentives such as Mortgage Credit Certificate, Florida Bond, Down Payment Assistant Programs.  
Not a First Time Home Buyer? Possibly secure a seller's concession towards closing costs:



**FHA = up to 6%, Conv. = up to 3-6%, VA up to 4%.  
(Send the TAG TEAM sellers concession Grid)**

In a lease? Let me talk to my lender to see if there is, anyway, he/she can wave lender fees to offset the cost of you possibly losing your first and last month's deposit. (Remember, "TIME KILLS DEALS" they might have the money now, but they are stuck in a lease and when that lease is over they might not have those funds again)

**Remember:** Ask if they have a 680 or higher and 9 times out of 10, we can give money back towards closing costs for a "slightly" higher interest rate.

### PAINT THE PICTURE:

- **Example to Client:**

If you take a \$250,000 home and the seller gives you 2% towards closing costs, which equals \$5,000. You have 6K can you get a gift from a family member? Do you have a 401K, so you can withdraw money up to 10% tax free assuming your investor allows this? Can you take a loan out against your 401K?

**(Do not Be Afraid to Ask These Questions as A Realtor)**

- **Close Again:**

Let us go ahead and see what we are working with, so you can know exactly where you stand.

**Lender:** What is your date of birth?

**Realtor:** What is the best time you can come into the office or set up a zoom meeting...? I have 1pm and 3pm so we can iron out your personal road map!

If the customer has another hesitation use the same process again.

If the customer gives a different hesitation...address it the same and close again.

If the customer continues to come up with different hesitations.... he/she is probably not serious and just making excuses.

If the customer gives the same reason for hesitation more than twice...it is the real hesitation and you did not overcome it.

If you cannot close, the lead, get them on phone with someone at The **TAG TEAM** for a second voice and

**LET'S TAG TEAM THIS DEAL! THANK YOU FOR CHOOSING TAG TEAM HAVE  
A WONDERFUL DAY!!**

