

Here's What I Say

A Series of 11 Real Estate sales training presentations for the Mortgage Professional.

You get into the sales meeting; you're on the agenda. Here's how you bring value to the meeting and set yourself apart from the crowd.

by
Greg Frost

Forward by Mike Ferry

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Forward

I am happy to write the forward to this loan officer-training manual for my friend and business partner, Greg Frost, for a few reasons:

1. Greg was one of the first mortgage professionals who recognized that facilitating his Realtor clients' exposure to professional training and coaching could be integral to building a lasting business relationship with them.
2. Greg has supported the Mike Ferry Organization for over a decade by sponsoring real estate agents from his market in Albuquerque, New Mexico to attend our annual Super Star Retreat in Palm Desert, California.
3. Greg has adopted many of the Mike Ferry Organizations' market tested sales strategies to his mortgage business.
4. Greg has used many ideas from the Mike Ferry Organizations' real estate training in this loan origination-training manual.

I believe that if you present these ideas to your Realtor® clients, you will not only help them achieve their business building goals...you will make great strides towards becoming their Trusted Advisor.

-Mike Ferry

Introduction

First, let me begin by saying "Thank you!" for investing in my newest business building product, **'HERE'S WHAT I SAY'**.

In my **'ACTION MARKETING & CLIENT MANAGEMENT'** system, I have tried to bring you tactics and strategies that will allow you to make a "warm call" to both real estate agents and sales managers. We try to show you how you can approach sales managers with positive testimonials from agents whom you have done business with, as well as how you can create the opportunity for a "one-on-one warm call" with a Sales Manager.

At that sales manager meeting, you will need to offer yourself as a resource, understanding that real estate sales managers do three basic things: recruit, retain, and train. Additional training content, which helps them retain agents, is always appreciated, as one of their least favorite activities is recruiting. Recruiting in the real estate business is a lot of cold calling and as you know, no one enjoys cold calling. If you can bring value to the Sales Managers by assisting and training, you can go a long way towards developing a relationship with them. That Sales Manager will refer agents to you and by doing so, your stature and position as a trusted advisor with the entire sales force will rise in that real estate office.

Ok, you have managed to get the Sales Manager to allow you to make a presentation to the agents. Remember to ask for 45 minutes. Remind him/her that you will be training not selling. I have loan originators coming to me and asking, "What do I do now?" "What do I say?" "I use your system, and it works. I got into the sales meeting but what do I go in and talk about?" The last thing you should do is talk about products, pricing, underwriting, or processing. If you read this training manual and listen to the audio recordings, you will go into the sales meeting with added value, topical information, and something that is going to set you apart from other loan originators. This product will define you as a true professional in your market place.

Thumb through the contents of this manual, and preview all of the documents. Each session represents a separate real estate training session, and should contain a "Local MLS Analysis" report, a two-part "Problems & Solutions" resource page (available at www.loantoolbox.com), and a session worksheet. After you look over the contents of this manual, begin by listening to the accompanying audio files on the LoanToolbox web site.

Zig Ziglar says "All you have to do to get everything you want out of life, is to help as many people everyday that you can get what they want out of life." Here's how I help my Realtors® get what they want...more business.

Room Layout

If you are conducting your seminar in a specific real estate office during a scheduled monthly meeting or training session, you will need to be very flexible about your meeting space. Some offices conduct standing room only meetings in small conference rooms, while others have large meetings at local hotels. Be prepared to present your seminar in different size venues and room set-ups.

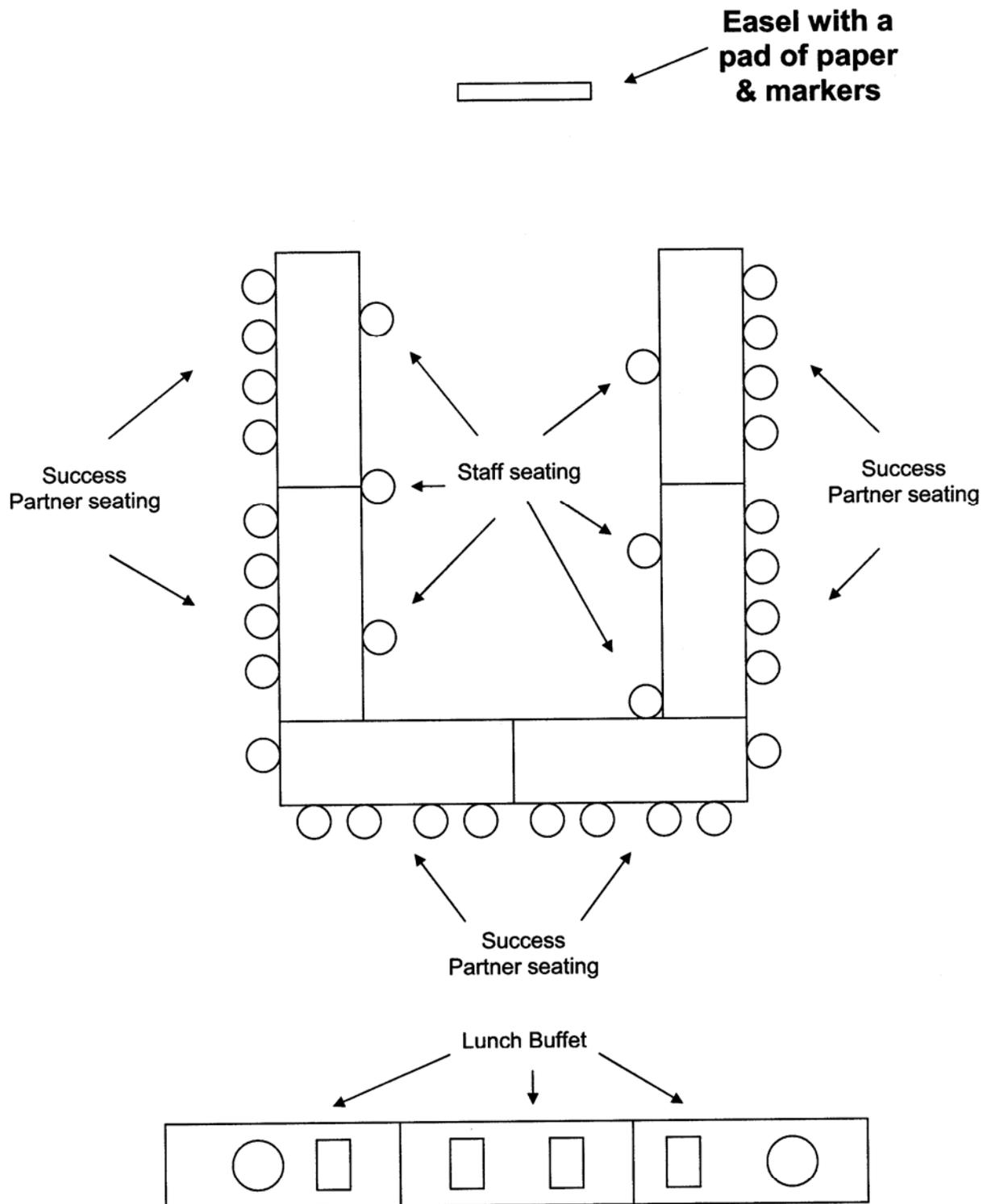
If you are fortunate enough to conduct your seminar in a formal meeting room, we have developed a very specific way to bring your presentation to life. For instance, we recommend a modified "Classroom Style" seating style in a "U" shape, because:

1. It allows all participants to face the presenter.
2. It allows you an area to maneuver between all of your participants without being too far from your easel, podium, etc.
3. It allows any of your accompanying staff to sit along the inside of the "U" to face your participants during the presentation.
4. It gives each participant the desk space they need to take notes.

For a diagram of the hotel room layout we use, see the next page. You can make a copy of this diagram to give to the room staff or real estate office staff as a guide for setting up your seminar room. Notice that we place an easel with a big pad of paper & markers at the front of the "U". (I use this to show the Realtors how much of an impact the local MLS monthly analysis numbers have been as well as to illustrate any other information that I feel needs to be emphasized.) At every seat, we place a paper placemat with our logo printed on it, copies of handout materials (e.g. Problems & Solutions and fill-in-the-blank worksheets), a scratch pad with our logo and phone number printed on it, a pencil, a pocket notebook with pen and a water glass.

If you are conducting your seminar/presentation in a real estate office, you may find it easier to simply pass out your information by hand to each Realtor individually.

Figure 1
Suggested Layout
(for hotel or formal meeting room)



Success Partner Training

- *Recap August MLS Statistics*
- **VA Loan Assumption Information**
- **Customer Profile/Agent Advice**
- **8 Ways to Maintain Client Relationships**

Greg will be presenting these and other Business Building Strategies that WORK!

Day: Wednesday, October 8th

Time: Noon

Place: Vaughan Company

Realtors Westside Office

Call me to reserve your place today. If you get my voice mail, tell me if you're coming or not and I will reserve your seat.

LaVerne Serrano @ 292-7200 x105



Sample MLS Analysis

Month August

Homes Listed for Sale 3535

Homes Sold Last Month 1054

Ratio of Sales to Listings 29.82 %

If I carry 12 listings, I will sell 4 listings this month.

If 4 listings sell, I will then sell 2 of my listing clients their new homes (50%)*.

If 4 listings sell, I will then double end 1 of the buyers (25%)*.

4 Listings Sold !
+ 2 Sellers Sold !!
+ 1 Double Ended Sold !!!
= 7 Trips to the Title Company !!!!

So, Carry 12 Listings

*NAR national statistic

Session 1: Schedule

1. **If it's not in your schedule, it doesn't exist.**
2. Create your schedule one year in advance, in this order:
 - a. Every day off, holidays, vacations, birthdays, date nights, exercise sessions, Doctor appointments ... everything that will **create personal balance** for you. Make sure to involve your **family & friends**.
 - b. **All the training** you will do personally and professionally. Remember a minimum of two training events.
 - c. All of the **activities from your business plan** ...role-playing, planning time, prospecting, lead follow-up, office meetings, staff meetings and your buyer and seller appointments.
3. Once you've laid out your schedule for the year **never make a commitment of your time without first reviewing your schedule.**
4. Be **purposeful** and **outcome driven** versus distraction and emergency driven. When you don't have a schedule, your life and business are driven by **distractions** and your **reactions** to them.
5. To force you to stay on your schedule simply **tell everyone about your schedule.**
6. You can get infinitely more done when you do everything in **blocks of time** (work expands to fit the time allotted).
7. Your only job is to **follow the schedule;** not following the schedule is a symptom of **meaningless goals.**
8. Accept the fact that your **prospecting appointments** are as important as your **listing appointments.** You can't do one without the other.
9. Prospect first thing in the morning, before you do anything else, PERIOD. Here are some reasons why:
 - a. You have **more energy.**
 - b. There are **fewer distractions.**
 - c. People are more **receptive.**

Blank handouts are available at www.LoanToolbox.com.

10. The people whom you find home **during the day** while prospecting are the same people who can **list & sell** during the day. This can help you eliminate some **night & weekend** appointments.
11. **Everyone struggles** with their schedule in the afternoon because they have not scheduled specific, "monitorable" activities.
12. When you don't **complete your prospecting** in the morning, you carry the guilt of it around with you all day.
13. Most people in real estate never really work hard. They look busy by reviewing their files, talking to other people, reviewing marketing plans, constantly filling things out, and working on the computer. They are always in a hurry. This is called the rocking chair syndrome: Lots of movement – **but you're not going anywhere.**
14. Mental toughness is doing what you are supposed to do **even on the days you don't feel like it.**
15. Discipline is the ability to **make & keep promises** to yourself.

16. Notes: _____

Session 2: Planning, Part I

1. Your **destiny** and your business growth are **your responsibility** and no one else's. You have to...
 - a. **Know what you want.**
 - b. **Design a plan to get there (Be a Master Planner).**
 - c. Determine what **skill & expertise** are needed to get to the top.
2. It is your responsibility to **acquire the experience & expertise to get there.**
3. **It's never too late** to start the journey to higher production. **It doesn't matter** where you work, the size of your market, or your expertise...If you **do what you're supposed to do**, you'll achieve your goals.
4. Business excellence begins with how high you **set your standards.**
5. Spend thirty minutes a day with a yellow note pad planning your life and business. Ask these three questions:
 - a. **What do I want?**
 - b. **Why do I want it?**
 - c. What are the **specific, measurable steps** to get it?
6. Create a **1, 3 & 5** year income forecast by starting with your current income and **add 20% per year** for the next five years.
7. Planning is often like boot camp. **You'll hate it!** Only later in the metaphor will you **realize how important** it was. Remember, planning without acting is a **waste of time** and actions without planning **leads to disaster.**
8. When planning, never underestimate how hard it is to:
 - a. Make your business **profitable.**
 - b. **To keep it profitable** while you are growing it.
9. When you have **remained at the same level** for any length of time, no matter how successful you are, you **are complacent (2% per year appreciation).** Minimum growth goal.

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10. What can you do today to take a step towards success?

- a. **Share a listing with a new agent.**
- b. **New Agent : Advertise that listing in the Frost Mortgage Hotline ad.**
- c. **Make a commitment to call every lead that comes in RIGHT AWAY.**
- d. **Make a commitment to GET A HOLD OF every lead at least one time.**
- e. **Time block your calendar to accomplish A,B,C & D.**

11. Notes: _____

Session 3: Planning, Part II

1. Answer the question "What do I really want?"
 - a. With my family? _____.
 - b. With my spirituality? _____.
 - c. With my business? _____.
 - d. With my body and health? _____.
 - e. Mentally and intellectually? _____.
 - f. Socially? _____.
 - g. Financially? _____.

2. **Rethink** the way you do **everything** at least once a year. Rethink the way you **generate business** and the way you **administrate** business. Break each process down and streamline it every year.

3. **Divide your job** into easy-to-do sections. If you fail, **divide again**.

4. If you don't have business today, it's because you **failed to prospect 90 days ago**, or, maybe you've never prospected at all. Plan to complete one 90-day cycle starting when you get back.

5. To increase production, construct your business around the following:
 - a. **Continuous planning every day. Every day!**
 - b. Paying absolute **attention to details** of your business.
 - c. Making business decisions **based of facts**, not emotions.

6. Don't be afraid to **aim high when choosing your goal**. For no matter how high you aim, your achievements **fall below it**.

7. To help you **maintain your momentum** and keep you thinking about new ways to **build your business** you need to attend **Mike Ferry Organization Event** at least two times a year.

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8. Make your business plan a **selling document**. Selling your **staff & yourself** on the things that you have to do succeed.
9. Ideas are nothing without **ACTION**.
10. Live for **today**, plan for **tomorrow** and most importantly, **forget about yesterday**.
11. We can never reach **non-traditional levels** of production if we keep using **traditional methods** of doing business.
12. We've learned that for you to become one of the best, you must spend time:
 - a. **Develop your natural assets**.
 - b. **Refining your skills**.
 - c. Strengthening the **mental side** of the business.
 - d. Understanding the **business** of real estate.
 - e. Learning and understanding **numbers**.
 - f. Maintaining the **desire**.

13. Notes: _____

Session 4: Salesmanship

1. All selling begins with assuming. **Assume the sale.** Come to the presentation with the assumption that you have the listing.
2. Don't let the big guys outspend you on things that money can't buy: A **firm handshake, integrity, and good old-fashioned enthusiasm.**
3. The definition of *rapport* is an **agreement** that happens **automatically** and is **outside** of our prospect's **awareness**.
4. Rapport is based on **pacing a person's behaviors**, both verbal & nonverbal.
5. To build rapport mimic, mirror or match the following:
 - a. **Rate of speech.**
 - b. **Their tonality.**
 - c. **Their emotion.**
 - d. **Their volume.**
 - e. **Facial expression.**
 - f. **Body positioning.**
 - g. **Breathing.**
 - h. **Gestures.**
 - i. Their **words** and **phrases.**
6. To test rapport **change behaviors.** If they **follow**, then you are in rapport.
7. Spend time each day doing **blind** mimicking so your brain can begin to link up feeling uncomfortable is nothing more than a **lack of mimicking & rapport.**
8. Soft selling is for **buyers**; hard selling is for **sellors.**
9. To regain control in a selling situation, interrupt your prospect's pattern, using a **pattern interrupt.**

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10. There are three types of questions you should be using in your presentations.
 - a. **Information** gathering: Who, what, where, when and how open-ended.
 - b. **"WHY"** to solidify belief.
 - c. **Tie downs (like "right" or "correct")** to gain agreement.
11. Most great sales people are problem-solvers. Be a **p.s.'er** not a **B.S.'er**.
12. Remember the basic of communication:
 - a. **7% = words**.
 - b. **38% = tone**.
 - c. **55% = body**. Your body controls your **tonality** and your **emotional state of mind**.
13. The truly greatest sales people ask questions that allow the prospects to **sell themselves**.
14. To become a better salesperson **close early and often**. Remember, once you've asked for the order, **shut up and listen**.
15. Every great salesperson knows if you **make them laugh**, you've got them.
16. Remember the highest human needs are **acceptance, tone & approval**. Therefore, when you ask questions you should always **respect their answers** and **give approval**.
17. It's more important to have your sellers' respect **than to have them like me**. At the same time, never underestimate the **power of rapport**.
18. **Get over your need** to have everyone like you.
19. To become a master salesperson, you have to **triple your rate of failure**. Until you know what doesn't work, you will never know what does.
20. Notes: _____

Session 5: Prospecting

1. Let's all sing the prospecting affirmation song... **"They're home, they're happy, they really want to move"**.
2. Remember your outcome or end result while prospecting
 - a. Set an **appointment – 50 per month**.
 - b. Complete the **daily contact goal**.
 - c. Complete your **schedule hours**.
3. When prospecting, use the **80 (min. prospecting), 10 (break) x 2 method**.
4. When you have a "hot one" on the phone, **never accept a no when a yes is possible**.
5. When prospecting...always say to yourself, **"you are my next appointment"**.
6. You have only one opportunity to **make a good first impression**.
7. **Visualize setting appointments** while the phone is ringing.
8. Remember to celebrate when you're done with prospecting... **not when you get a lead or appointment**.
9. The best time to get an appointment is **right after you got one**.
10. Taking notes is a form of **call reluctance** and slows down the process. Just ask the same **qualifying questions** until you get an appointment and then take notes.
11. To become successful in prospecting you have to **develop** and understand the amount of time required to **complete the learning cycle**. Just because you don't see immediate results, doesn't mean the prospecting is not working or you're not making progress.
12. **Memorize, rehearse** and **internalize** the scripts. **Memorize all "most" used scripts**.

Blank handouts are available at www.LoanToolbox.com.

13. When people ask if the script works, we always respond by asking, "**Do you**" Don't edit the scripts. If they are not working for you, first **look at your presentation skills internally.**
14. Why do I not prospect everyday?
- a. I don't know **how to prospect.** Go to Productivity School.
 - b. I don't know **what to say.** Go to Productivity School.
 - c. **I can't handle** rejection, acceptance and embarrassment.
 - d. The goals I've set are **not important to me – not internalized.**
 - e. **I don't have goals.**
 - f. I have poor **time management** skills.
15. Prospecting priorities (you must call all the following):
- a. **Sphere of influence.**
 - b. **Past clients.**
 - c. **Expired's – old (1 year old, hot) & new.**
 - d. **FSBO's old & new.**
 - e. **Just listed & just sold.**
16. There is **never** a perfect time to prospect.
17. **Knowing how & actually prospecting** is the magic answer.
18. The easiest way to control your effectiveness in prospecting is to improve the **quality** & **quantity** of your prospecting.
19. Your objective is not to **accumulate leads**. The objective of prospecting is to **accumulate leads set or get appointments.**
20. Past clients are **my sales force** and I am the sales manager. My job is to **educate & motivate** my sales force to sell me to others.
21. The quickest and surest way ever discovered to **conquer the fear** of prospecting is **to just do it! Now.**

Session 6: Lead Follow-up

1. There are only two places for a lead after you have spoken with them. **Your appointment book or your trash can.** To make lead follow-up more fun, buy a little basketball hoop and trash them for points.
2. Let's practice the dialogue for leads that have disqualified themselves. "You're not moving ... Have a great day ... goodbye ... click!"
3. The goal of lead follow-up is:
 - a. Set a **qualified** appointment.
 - b. **Eliminate** an unqualified lead.
 - c. Remember the 333 rule. Don't let the **phone** ring more than 3x, don't **call back** more than 3x, and don't **talk** to them more than 3x.
4. Question: What is your definition of a lead? **One who is considering moving in 60 days or less.**
5. To simplify your lead follow-up, **use a hot sheet. 10-15** leads. No more, no less.
6. To set more appointments, do your lead follow-up **3 times per day**. If you are in a **growth**, Saturday morning lead follow-up is probably necessary. **Consistency** is the key to lead follow-up.
7. The easiest way to increase your production is to call every lead you have and ask the following, " **Are you still planning to buy/sell?** What time **this week** should we get together to **start the process?**"
8. To be more effective at setting appointments during lead follow-up, **Never assume rapport, always rebuild it.**
9. Since everyone has the same leads, **stop letting other agents cash your checks.**
10. Let's practice the buyer lead follow-up dialogue: *Hi (name), I am doing some follow-up...to let you know...I have found some great homes that meet what you are looking for.... *And I was calling to see...what would be the best time to look at them... **Monday** or **Tuesday?** *By the way...have you seen any homes you like since we spoke last?

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11. When following up on **expired listings** only talk to them **three times** before you trash them.
12. When following up on **FSBO** remember it takes an **average of 5 contacts** before they will set an appointment.
13. Question: What do you do when you have **no leads**? Answer: **Find some.**

14. Notes: _____

Session 7: Qualifying

1. If you want your business to be fulfilling and satisfying you must **set standards** for which kinds of **clients** you will work with, what **price range**, and how you expect to be **treated by your clients**.
2. The purpose of qualifying is to identify needs, wants, desire timeframe, motivation, money, trust and "**do I want to work with this person?**"
3. Qualifying **sets the tone** for your business relationship. Therefore, when you qualify you are establishing **authority & control** from the start.
4. If they sound bad, **then they probably are**.
5. When it sounds too good to be true, **ask more questions**.
6. **Trust your gut** when you are qualifying.
7. Ask the tough questions, dig deeper in the gray areas.
 - a. **Can you tell me more about that?**
 - b. **I'm unclear**; can you describe that in more detail please?
8. If they are **tough with you** up front or **won't answer your questions**, it will most likely get worse.
9. Qualifying answers the question, "**Is this person worth my time?**"
10. Always ask, "**Before I see you, is there anyone else I need to speak to?**"
11. If you want more of a **balanced life, don't go** on unqualified appointments.
12. When qualifying, find out what's most important to your prospect and use it to sell them later. For example, use the criteria questions:
 - a. What's important about (morning/afternoon)?
How's that important to you?
Ultimately, what will all of this do for you?
 - b. Fortunately, to get you one-step closer to (e.g. moving), all we need to do now is (e.g. action) so I can help you get what you want...in the time you want...won't that be great?

Session 8: Listing Presentation

1. The key to listing property in high volume is to **be assumptive**. For example:
 - a. Assume you will **take the listing**.
 - b. Assume you will **take it at your price**.
 - c. Assume they will **be cooperative**.
 - d. Assume **authority and control**.
2. Here are a few examples of how you can be more assumptive. Let's practice these out loud together.
 - a. "When you list with me..."
 - b. "After you sign the contract tonight..."
 - c. "Now that you've chosen me as your agent..."
 - d. "During the time that we'll be working together..."
 - e. "Each week when we talk..."
 - f. "Now that I am working for you"
 - g. "When I sell your home..."
 - h. "When I bring you an offer..."
3. Demonstrate your **power and authority**. Always keep in mind the number of homes **you've sold** versus how many they have sold.
4. Decide on the following before you go on a listing presentation:
 - a. **Price**.
 - b. **Commission**.
 - c. **Length** of the listing contract.
 - d. **How many** referrals you expect them to give you.

Blank handouts are available at www.LoanToolbox.com.

5. The only monetary adjustments should be **their price (down)** and your **commissions (up)**.
6. Selling is asking a **series of questions** that lead your prospect to a desired result.
7. The more you talk...
 - a. The more you **go over the price listing**.
 - b. The **lower your commission** will be.
 - c. The **larger your promises** become.
 - d. The **longer you are there!** Stop talking and starting selling!
8. To **establish authority**, ask them to review some paperwork while you **preview the home**. For example: Hand them a list of **common objections & your solutions** or the "Where Buyers Come From" chart.
9. Let's practice this script too... "These are two kinds of agents...The kind that tell people whatever they think is necessary to take the listing...versus agents...like me...who will tell you the truth about what it will take to get the home sold...Mr. & Mrs. Seller...do you want the truth?"
10. Learn to present your CMA **powerfully & with authority**.
11. Your **business** is only as good as your **presentation**.
12. Let's practice another script... "Mr. & Mrs. Seller, this is what homes are selling for...and this what homes are not selling for...I'm going to recommend we price your home in the first category...let's price your home at \$299,900...okay?"
13. Set up at your listing presentation that you will be contacting them weekly for three reasons:
 - a. To discuss how the market is **reacting** to the list price of your home.
 - b. What **connective actions** they should take.
 - c. To find out **who else** they know who wants to buy or sell real estate.
14. To simplify this process: **record all your listing presentations**.

Blank handouts are available at www.LoanToolbox.com.

15. There are three questions every seller wants answered:
 - a. What will my home sell for and why?
 - b. How quickly will it sell?
 - c. Can you do it?
16. When you have a listing where there are few or no showings, it means the property is overpriced. And, if there are a lot of showings and no offers, the property is still overpriced. Even in a hot market.
17. One of the most difficult things for an agent to accept is that a certain percentage of the time you are not going to get the listings no matter what you say or do.
18. Remember you are the one who decides if the listing contract will be signed...not the seller.

Session 9: More on Salesmanship

1. **True communication is possible** when you give up that your way of speaking and acting is the right way and then allow others the freedom to communicate the way they **feel comfortable**.
2. **Selling isn't about you** and how great you are. **Stop talking about yourself**.
3. There are different skills you must develop in a hot market:
 - a. **Closing harder**.
 - b. **More persuasive** pricing presentation.
 - c. **More focus on** Past Clients, Sphere of Influence, FSBO's and Just Listed/Sold.
4. **If you tell the truth in every situation**, your prospects and customers will respect you more and you'll win more often.
5. Listening is equated with **wisdom and intelligence**.
6. Spending excessive time **building rapport and bonding** is only for the agents who lack the skills and the scripts that are needed to get the job done.
7. How often are you studying the **Art of Selling**?
8. Take advantage of every opportunity to **practice your selling skills**. That way when you are in a selling situation, you will have the gift, **style, clarity, sharpness, emotions** to affect other people.
9. To increase your ability to be assumptive, **use assumptive language**. Presuppositions like: Obviously, Instinctively, Intuitively or Naturally.
 - a. Obviously you're going to...list with me tonight...that's why you had me over...isn't that right?
 - b. Intuitively, you know this is right...trust your gut...sign the contract. Write a closing question using a presupposition.
10. Sellers are looking for **powerful authorities** that have the ability to **protect their equity** and fulfill the promises they make. Is that how you're representing yourself?

Blank handouts are available at www.LoanToolbox.com.

11. **Never stop learning**. Go to www.MikeFerry.com and take a look at his tools.
12. If you make a decision to **learn one new Sales Technique every week**, then by the end of the year you will have learned **52** new Sales Techniques. How much more prepared will you be this time next year?

Session 10: Overcoming Objections

1. To become a powerful objection handler you must reprogram your physical responses to objections. How do you **feel** when you hear the word **no**?
2. Start your objection handlers with **agreement** and then **you build your case** from there.
3. It's easier to get people to agree with you once you have **agreed with them**.
4. Don't argue with clients, you win in the **short term** but you will always **lose in the end**.
5. The word **But** negates. The word **And** adds to.
6. It's important to identify if the customer is giving you an **objection** or a **condition**.
7. When you are talking, you create **unanswered questions** in the mind of your prospect, which turns into objections. The more you talk the more **objections you create**.
8. When you **ask questions**, you control the conversation and therefore **steer the clients** away from objections and to the answers you are looking for.
9. A powerful presentation **anticipates objections** and handles them before they come up. Use the Mike Ferry scripts at www.mikeferry.com.
10. When making a powerful presentation, **don't jump to conclusions**; let them finish what they are saying. The key to handling objections is **listening for the real objective**.
11. **Qualify your appointments** to identify the potential objections.
12. Let's review the answer to the objection, "The other agent said they can get me more money." I can appreciate that...and what you probably don't understand is this...An agent that will...list your property...over priced...assumes they can't take the listing now...and then start beating you up on price...week after week...is that what you want? Of course not. They're afraid to tell you the truth upfront... (Name), do you want the truth? Of course you do...Let's do the right thing...and simply...sign the

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contract ...at \$299,900...so I can help you...get what you want in the time you want...won't that be great? Sign the contract!

13. The problem is not the objection, **but how we react to it**. This is a habit that must be broken.

Session 11: Develop a Positive Mind-Set

1. **Who's** filling your bucket and **with what**?
2. What conversational loops are playing **in your head**?
3. When you speak about the **past it re-occurs**. When you speak about the **future, it occurs**. What is the topic of your conversations?
4. What you focus on in life **expands. Take the focus off "what you don't want"** and start focusing on what you do want.
5. The indispensable first steps to getting the things you want out of life is **deciding what you want**.
6. Once you decide what you want, employ Zig Zigler's principle: "You can have **everything you want** in life by simply **helping as many people** as you can get what they want."
 - a. List 5 things that make you happy..._____
 - b. List 5 things that make you unhappy..._____
7. **What steps/actions** do you need to take so that you can spend more of **your time** doing the things that make you happy? What is the plan to **eliminate the things that make you unhappy**?
8. More people **fear the change that** success might bring. Spend **more time dreaming** about your future.
9. "Our failures are nothing more than **stepping stones** in the mechanics of creation. They bring us closer to our goals." Deepak Chopra
10. The only time failures are bad, is when you use them **as an excuse to quit**.
11. Failure is the **opportunity to begin again** more intelligently.
12. **Courage** is the capacity to **confront** what can be **imagined**.
13. Moderate success **gets in the way of big success**.

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14. When people want to do something they will always find a way. When people don't want to do something they always find an excuse. Stop managing your excuses.
15. "I hated every minute of the training. But I said, 'Don't quit now, suffer now and live the rest of your life as a champion'." Muhammad Ali