

Seller Financing and Listing Agent Script

1. *How can I truly prove my credibility?*
2. *How can I actually show that I actually have the money?*

To the Listing Agent:

I have \$_____, in the bank; however, I don't want to put all of it into one deal. Here's my bank statement, a copy of my credit report, and my Personal Financial Statement as proof of funds.

Hey [Listing Agent's Name](#), I'm giving you all these financials, even though I know you're not in the financial industry and you're not a banker. You don't need this, but I'm sharing this with you to let you know I'm qualified. I have the money. But even though I have \$_____, I don't want to use all of it towards one deal.

In fact, I want to spread it amongst multiple deals. You know what that means for you as an agent? That means more deals, more closings, and more commissions. My mission is your commission, lol. So if you want to do multiple deals with me, so I can make this money stretch, then I need you to convince this seller that working with me, cause I'm a closer, would guarantee a closing; a fast closing at that, so that you can get this property out of your hair.

Do you have any questions so far? Does it make sense? Do you agree? (if yes, proceed. If not, answer any questions they may have so that they now agree with seller financing).

[List Agent's Name](#), this equates to you closing more deals with myself and/or my partners. So this is what I need you to do: I need you to call the seller, and I need you to share with him/her my information. Vouch for me that I'm a closer. Send them my pre-approval, or the email from my lender vouching for me, saying that I'm pre-approved. Send them my bank statement, send them my Personal Financial Statement, my credit report.

If he/she sees anything blacked out, just say I've blacked out the PII (Personal Identifiable Information) to protect myself. I don't want him/her to see the names or account numbers. Even though it might not be my personal information, it might belong to one of my investors. I'm just saying I don't want him/her to see that info. But, I want you to prove that I'm a closer and that I'm credible and not broke.

Once you pitch this to the seller, I want you to take the second step. First step is to let the seller know that the ball for me is credible and show him/her my credibility package. Second step, I want you to schedule a 3-way conference call with you, myself, and the seller.

Once on the 3-Way Call with Listing Agent and Seller:

Hello [Listing Agent's Name!](#) What's going on, how's it going? Oh so we got [Seller's Name](#) on the line. It's great to finally get on a phone call with you [Seller's Name](#). I appreciate you selling this property to me. If you don't mind me asking, why are you interested in selling?

So you're looking to _____. Okay, cool, no problem; I definitely would like to take the property off your hands. I just wanted to get on the phone with you so I can learn more about what your interests are, and also I can tell you some things about myself to move forward with the deal. I really appreciate doing business with you as well as with [Listing Agent's name](#). I just wanted to give you more insight in regards to seller financing.

I definitely want to move forward with seller financing, but I want to share some info with you. I know what you're thinking. You might be thinking: "Hey, why should I do seller financing if my goal is selling the property, cash out so I can retire in Florida. Why would I do that? What if you default?"

Well [Seller's Name](#), I do appreciate your concern, so I do understand your mindset. I just want to let you know this, with seller financing the property will be cash-flowing for one, and I shared with you my credibility package. Now as you saw on my credit report, I have stellar credit, and I don't want to tarnish my credit for no one. I worked hard to make sure that I have a high FICO score. At the end of the day, my FICO score shows my credibility. My FICO score is a numerical representation of my credibility, my reputation.

So I have stellar representation as a borrower. Now, I'm not going to allow my credit to be tarnished off this miniscule small amount of ownership of the 10% loan that I have with you. I value myself; come hell or highwater, I have global income, you saw that on my PFS. I also have conditional reserves, I have a lot of reserves, so come hell or highwater, if the property is going to sell, I can have global income and use other sources of revenue to pay off this mortgage with you.

Another thing, you might be thinking in regard to me closing. If I default, let's say I didn't have global income that [Listing Agent's Name](#) shared with you. Be mindful that you get to foreclose on this property and take it back in a pretty bow. So do you actually think I'm going to invest \$100k in this loan with you for you to actually take it back for just a small amount of ownership? No, of course not. That would be ridiculous for me to put all this time and money into this deal and it forecloses. And third, I know you want to retire in Florida, but wouldn't you love to still make money off a property that you no longer own?

That's carefree cash-flow. You won't have to worry about the management or any of that. You should get that check in the mail for the next five years, until I pay you off in full. So how about it? How about moving forward with the seller financing to get this property out your hair, sounds good? Okay, cool!

Hey, by the way, the [Listing Agent's Name](#) might be busy and so forth, do you mind if I get your phone number? Thanks [Seller's Name](#); and by the way, if you have any more properties, please share them with me. Of course [Listing Agent's Name](#), you definitely can list the property. [Seller's Name](#), you seem like a great person to work with and if you're looking to retire and unload your portfolio, cause I buy a lot of properties from retirees by the way, I'd love to buy them from you. So it could be very easy and simple, alright?

Alright, thanks. [Listing Agent's Name](#), will you be able to get the contract and so forth, so [Seller's Name](#), and I can sign it off? Alright perfect! Thanks, goodbye.