

What To Say To Sellers



**Learn How to Identify
the True Motivation
of Every Seller
That Calls
You**



by Tracy Caywood / The M.O.B.

Fair Warning From Tracy Caywood and the Property MOB:

Not every caller is motivated, and only 1 in 20 callers will even be worth talking to.

The Worst Seller Call Ever



The time will come in every real estate investor's life when it will be time to talk to a seller. While most newbies will be nervous at first, there is surely only one way to get over it. And that's by talking to them. I know you're probably scared to death with the mere thought of picking the phone up and talking to a seller. They might tell you "no"! Isn't that the worst fear you have? Being told no? Or do you think it's possible that they might reach through the phone and bite your head completely off. Don't worry. They won't.

After talking to thousands of sellers, I have experienced every conversation imaginable with sellers. They're not all peaches and cream. But the worst thing I've ever had happen to me was when a call I got from a very upset seller. And I mean *very upset*. I was marketing to local Probate cases and was using a letter out of one of my boot camp courses that was specifically designed for probates. The letter was very polite and non-obtrusive. It simply stated that I understand the situation and wanted to let her know if there is a property involved in the Probate, that I might be interested in buying it.

The letter worked - I got a response out of her. But the response wasn't good. The only thing I was able to do was verify that I was the sender of that letter before I she unleashed all of her frustration and anger on me. She labeled me as "the lowest slime ball that ever walked the face of the earth".

O.K. So that call didn't go very well. And I don't think there is a phone script anywhere on planet Earth that could've prepared me for how to handle that call. I'm going to try to provide you with some comforting words in this manual on what to say when you get an irate seller, but most of the time, you can't say anything other than "I'm sorry". And everyone knows when and how to say that.

So that's the worst case scenario, or at least the worst phone call I've ever had to deal with. They only get better from there. In general, most people are ready to discuss their property and their situation with you when they call. This manual will get you prepared for these calls from sellers. You will never be at a loss for words again.

Did you know that some of the highest paid people in the world are communicators? It's true. People who are able to effectively communicate are proven to earn a higher income than those that can't (or won't). One of the best tools you can have is the ability to speak to a seller on the phone fluently and confidently.

Communication can open the doors to profits that are not even imaginable to the next guy. You can have all the knowledge in the world, but without the ability to effectively communicate with your seller, it won't get you anywhere. You need to know the right questions to ask, when to ask them, how to identify motivation, when to let them talk, how to respond to objections, when to set the appointment, and when to end the conversation.

From the moment the phone rings, and you say "hello", you should be able to kindly control the conversation and keep it going at your pace, probing the selling for information and gathering the necessary information that you need to make an initial determination of **DEAL OR NO DEAL**.



Let's talk about the process it takes to finally be able to talk to a seller on the phone and make sure that you are ready and have taken all of the necessary steps before you make the leap of going "live".

Three Action Points you Must Take Before Ever Talking to A Seller

1. **Making the Decision** - First, you have to make the decision to become a real estate investor. This is ultimately the biggest and most important decision. You have made a commitment to learning a new business, and giving it the time that is required to become good at it. There is a lot to learn about the real estate business. So many different avenues to take and techniques to hammer down. So I want to congratulate you for making that decision. It is one that will change your life forever, if you so choose.
2. **Education** - This is a critical part of the equation. It is virtually impossible to be successful in this business without getting an education. It's almost impossible to do even one deal without learning how the whole thing works, much less call it success. Learning the basics are a must. If you have not gone through the steps of learning what to do, then stop reading this book right now and sign up for some training.
3. **Marketing** - This is another whole week of boot camps in itself. When you go into business for yourself, which is what you're doing by choosing the real estate route, you are in the marketing business as well. Your decision to make big checks by buying and selling houses has suddenly turned into a multi-tasking situation. You must also do consistent and effective marketing. There are a lot of choices and creative marketing plans available for real estate investors. Do your research and make sure that you are going to get the best results for the least amount of time and effort. When we first started in the real estate business, my husband Dan and I would stay up till 3 or 4 in the morning printing out our own "We Buy Houses" postcards. The crazy thing is, we were printing them on 4 x 6 index cards! As crazy as it sounds, it's true. And amazingly enough, they worked. People called us and we bought houses from our wee hour marketing efforts. We learned early that without some type of marketing landing in the hands of the right people, we'd never do any deal.

So two pots of coffee was the prescription around midnight after our kids went to bed.

If you ever find yourself sitting in your recliner wondering why you don't have any deals on the board, ask yourself these questions:

“Do I have a marketing campaign in action right now?”

If the answer to that question is “No”, then DUH. Go figure.

Without a marketing plan in place, you'll never get any motivated sellers to call you. Never in a million years. So be sure you implement an effective marketing plan and be prepared to start taking the calls.

After you have carefully implemented the first three action points, then it should be time now to talk to some sellers. Woo Hoo. You will finally get your first chance to deal with real people that are in real situations that are ready (or not) to sell you their house. Sounds scary, right? Well, it is. But ONLY if you don't know how to handle the call or what to say to them. Don't worry. There's nothing to fear.

By learning what to say to sellers, you'll always be prepared to play your best game when talking to a seller. And these rules will apply to any situation that requires you to talk to a seller, on the phone or in person. Let's get you prepared for talking to sellers right now.

This may sound strange, but a lot goes in to taking calls and dealing with sellers. I'm going to get you ready for every situation that is put in front of you.

Be Prepared At All Times - Even at a Party! :-)

Nothing will rattle your nerves more than not being prepared for something. If you prepared ahead of time it will give you reassurance and confidence to do what it takes to get the deal done.

Let's start with the phone calls with sellers, because that is the first point of personal contact that you'll have with a seller (unless you happen to stumble upon a motivated seller in public or at a friend's house). Regardless of the scenario, you should always be prepared to talk business. Let's examine the areas of preparedness that you should always have as a real estate investor.

***Be Mentally Prepared**

Being mentally prepared to talk to sellers requires a few things. First of all - confidence. You have to know what you are talking about before you can feel confident. Just like anything new, you have to learn step by step. So being able to talk to the sellers initially will help you get to the next step in the process, which is negotiating. By reading over this manual a few times, practicing, and role-playing with a friend or partner will reinforce your level of confidence. You may even want to record yourself going through the scripts until you don't sound like you're reading them from a book, or reciting them word for word. You will develop your own style of talking to sellers, so be yourself and add your own taste of personality to the scripts. Don't be robotic.

***Be Emotionally Prepared**

If you've got the jitters and are a bit nervous about talking to sellers, you're not alone. I've heard stories of people who have paid \$10,000 for coaching

programs JUST so they could overcome their fear of talking to sellers. So please, don't feel ashamed if you are afraid to talk on the phone to a seller. Prepare yourself emotionally by using positive affirmations that rest your mind. Be prepared for anything to happen when you answer the phone, and keep a level head. It's really not as bad as you think, and with every seller that you talk to, it will get easier and easier. If all else fails, just refer back to the worst call I ever took in my life. It wasn't THAT bad, and I survived it just fine.

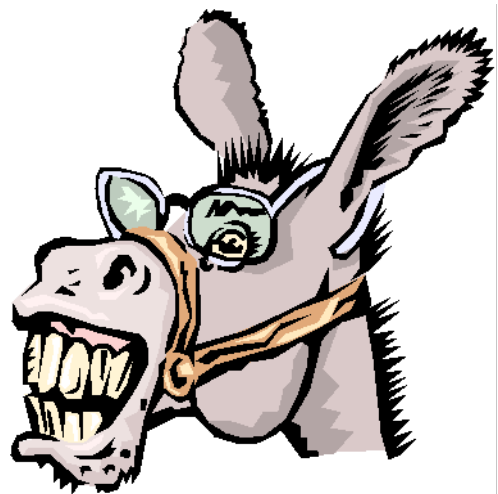
Here's a hint that could change your conversations not only with sellers, but anyone you do business with. Before you put the phone up to your ear and start talking, STOP! Take a deep breath, think pleasant thoughts and then SMILE.

It is a fact that if you are smiling when you are talking to someone on the phone, they can sense the smile on your face just as much as they can sense it if your are frowning or in a bad mood.

If you are having a bad day, or just not prepared, just don't take the call.

***Be Physically Prepared**

This is a big one. You never know when the time for a seller to call will strike. It could be first thing in the morning, could be at dinner, could be in the middle of the school play, could be once you've gone to bed. You should have an area in your home (or office) where you take calls. this area should be free from noise and distractions such as TV, radio, children, and pets.





I remember back in the day, we had not learned to be physically prepared yet, and our daughter Mallory was about 6 months old. The phone rang about 9:00 a.m. I was so excited that the “seller” phone was ringing that I about tripped over my own feet getting to the phone. Forgetting that I was holding Mallory, just a baby at the time, I was about 10 minutes deep into a conversation with a seller when she decided to start screaming and crying for no apparent reason. And Dan was nowhere to be found.

So here I was, in a very embarrassing situation. Trying to talk to a seller about their distressing situation with a distressing situation of my own. That was NOT cool. So be prepared to take the calls in a quiet place where you can speak to the sellers in a professional/casual environment. Oh ! And leave the baby in a playpen or something in the next room if you have to.

How To Talk to Sellers

If you’re like me, you hate sitting on the phone with a seller for 20 or 30 minutes, only to find out that they’re not the type of seller that you should be wasting your time with. This happens too often when you don’t know what to look for in a conversation with a seller.

There are some important things you should know about how to talk to a seller on the phone to ensure that you are always in control of the conversation, and that you don’t allow your time to be consumed by a seller who is a waste of your time. There are some people who will call you just to talk. I swear. They’ll call you on the phone and tell you their life story, all about their kids and grandkids, their love life and their dysfunctional families. I’ve even experienced severely depressed women crying and looking for counseling. That’s pretty sad.

When you answer the phone, you never know who is going to be on the other end. It could be a seller who is sick and tired of those darn tenants calling him every time a light bulb blows. It could be a seller who is facing foreclosure and is at wit's end. It could be a seller in the military who just got orders to leave the country and has to sell within 30 days. And it could be a seller who has their house on the market for sale by owner (a.k.a. FSBO) and is holding out to get top dollar.

You never know.

No matter who is calling you, the same process is needed to find out if they qualify as a suspect or a prospect. Sometimes it may require that you ask every single question that is on the Pre-Screening Form before you discover that you have a motivated sellers on your hands. They don't always come right out of the gate with their "story" or the real reason they are selling their house. It is up to you to know the right questions to ask and how to get to the true reason for their call.

Don't worry. I'm going to give you all the right questions that you need to ask the sellers. And they're in an order that is smooth and seamless. In just a few minutes, you're going to know what to ask and when to ask. You will be gathering all the information that you need in order to pre-screen your caller within 30 seconds or less (once you get the required information). Pretty cool, huh?

Things to Remember When You Talk to a Seller

Just remember these key things when talking to all of your callers.

Be Professional, but not TOO Professional. I know what you're thinking. this may sound a little confusing. But here is what I mean. People that are in distressed situations are already in a bad enough predicament. I have found that they prefer to deal with real people who can relate to them and their situations.

Be Empathetic - Not Sympathetic. I know. This one might be a little confusing too. Let me explain. People in distressed situations have some really, really sad and even disturbing stories. I have met some of the most interesting people in my life during the course of my real estate career. At the same time, I have met and witnessed some of the saddest stories of my life. You can't let these people's situations play a role in your business. Instead, you have to offer them a solution to the one problem that you can solve. And that is the house.

One of the most memorable people I have in my arsenal of stories was a guy names Earl. This man had the hoarding disease. Like the kind you see on Oprah. I have never seen anything like this in my life. I mean, there was literally an 18" pathway from the front door to his bedroom.

To get from the front door to his sleeping range, I literally had to turn sideways to navigate through his house. It was filled from floor to ceiling with "stuff". (Yes, he was a hoarder). Everything from boxes, newspapers, clothes, garbage, oh man, I can't even name it all.

He hadn't thrown anything away in 30 years. It was incredible and nothing I write down on this paper can describe the feeling I had when I walked out of his house. I couldn't talk. I couldn't think about anything except for Earl and his house. It was kinda creepy.

Here are a few photos of Earl's House:



The funny thing about it was his job was a housekeeper for hospital! He told me that it was the cleanest hospital in the city.

It was was like split personalities to the greatest extent with a dose of OCD on part people. It was sad. I sat down on his front porch with him, and almost got sucked into the emotional aspect of this guy's life. Walking into his house would just take my breath away. It was devastating. It's all I could think about or talk about for 2 days after I went in.



I had to pull myself together and remember why I was there. The city was putting pressure on him to do repairs to the house. He had a hole in his roof the size of a small car. When it rained, it rained in Earl's house. All over his 30 years of prized possessions. They gave him 30 days to make the repairs or they were going to condemn the house. He had no choice. He had to sell it.

We negotiated a fair price for the house for all cash. Then we patiently worked within him, explaining that he would have to get all of that stuff out of the house. Either that or he could leave it there and we would get rid of it once we closed. We ended up getting Earl 5 dumpsters for the move out. He wanted to pick through every piece of it before deciding what to keep or toss. I didn't stick around to watch that episode of "As The Houses Turn", but rumor has it that there were mounds of garbage about 15 to 20 feet high in the front yard for a few weeks.

Earl safely made it out of there and moved in with his mother. He has some issues to deal with, and has probably started a collection of new things to last him another 30 years. It was incredible.

The moral of that story is...if I would have been sympathetic (which was easy to do considering this man's mental state and living conditions), I probably would have gotten caught up in a lot of things that I wish I wouldn't have. I was, however, empathetic and was able to help fix Earl's issue (one of them) - the house.

There are plenty of stories just like Earl's that pull the same strings. So keep your cool, stay in a business frame of mind and remember your role as a real estate investor is to solve their problem.

Let's get into the Meat and Potatoes when it comes to talking to Sellers. That would be the actual conversation. I think I've primed you up enough for you to be ready for pretty much anything when the phone rings. Right? LoL

O.K. Let's set the scene and then we'll go through each and every question that you need to ask the seller when they call. U Ready? Your name is Stan. ok Stan? Just go along with it for the sake of training.

You just mailed out 250 - 350 letters on Monday. You mailed them on Monday because that is the best day to mail direct mail. It avoids the junk mail onslaught on the weekend and people are fresh and ready for anything during the first half of the wee. So, your marketing is released on Monday. It is now Wednesday morning at 10:00 a.m. The phone rings. They're calling the dedicated phone line that you put on all of you marketing pieces. Oh my Gosh! What do you do???

I know what you're probably gonna do. You're gonna panic. Even though I've already talked about the worst case scenario and properly trained you to be ready for anything. You're still gonna freak out, especially if this is the first time that a seller is calling your phone. I hope you're ready for this....you should be.

The defining moment has finally arrived

Pre-Screening the Seller Over the Phone

YOU: "Hello"

I'm going to start out by explaining something as simple as how to answer the phone. There are a lot of variations out there in this world, and I just don't get it. Why not just stick with a regular old "Hello?". I mean it's the all American way - just like a hot dog. The people calling you are regular people who are hoping to talk to regular people. An easy "Hello" should do the trick.

SELLER: "Hi. My name is John Doe and I'm calling about a house that I need to sell. Do you buy houses?"

Note: The opening line from the seller may vary some, as well. But basically, they will start out by telling you their name, and why they are calling. They might ask, are you "so - n- so" and "are you the one that sent me this letter"? At which time you can answer them and get on with the pre-screening process.

YOU: "Yes, this is Stan. I'm glad you called, John. If you don't mind, I'll need to get some information about the house and the situation. Is that O.K.?"

By asking the seller in advance if you can ask them some questions about the house and the situation, it will prepare them for some of the more personal questions that you will be asking them.

SELLER: "Sure!"

Asking a yes question is a great way to start out the conversation, Subconsciously, when people say "yes", they are in a positive frame of mind.

YOU: "What is your phone # , John, just in case we get disconnected?"

Once you have the seller's phone Number, you can follow up with him or her. Also, be sure to use the seller's first name in your conversation. People love to hear their name spoken, and this builds instant rapport.

SELLER: "(904) 555-2323 "

YOU: "Great. I'm writing that down right now. O.K. John What is the Property Address that you Need to Sell"?

Simple enough, right? You shouldn't get too much resistance on this one. Just asking a simple question (and throwing in the subtle "need" to sell).

SELLER: "It's 123 Main St. Right there on the corner of Main St and 8th Av"

YOU: "I'm pretty sure I know right where that is. Tell me a little more about what's going on with the house.

By stating that you know where the house is, the seller feels like you two now have something in common. I wouldn't saying you know if you don't, but once you get familiar with your areas, you'll be able to say that with confidence.

And, you've just asked the seller the most important question of the entire conversation. The answer to this question will either MAKE or BREAK your deal right here. If there's no motivation behind the seller's phone call, then **DON'T WASTE ANOTHER MINUTE** on this person.

Keep your ears open for MOTIVATED SELLER TRIGGER WORDS. I give you a list of them in this manual, only a few pages away. If your seller says ANY of the words on the list, then you have a potential seller. Keep pursuing them. Find out their reason WHY they want to sell the house. And then solve their problem for them.

If they say things like "I'm just Curious, or "I'm not in a hurry", then RUN. Run as fast as you can.

YOU: "Do you have the house listed with a Realtor"?

Very important question. You need to know right now if the house is listed with a Realtor. If it is, now would be a good time to whack 'em. Dealing with houses that are listed with Realtors are not an ideal scenario. Deals can certainly be done when they are listed with Realtors, but it is always better to deal directly with the seller for all negotiations and contracts.

SELLER: "No, it's not listed with a Realtor"

YOU: "Perfect! John, is the house vacant or occupied?"

When a house is vacant, it will be easier to show to your prospective buyers. Also when i hear the word Vacant, I hear the seller saying "I AM MOTIVATED". Sometimes this question by itself will cover the amount of repairs and the motivation for selling. You never want to hang up with a seller without finding out the reason for selling (their motivation).

SELLER: "The house has been vacant for about a year. I had tenants in there but they caused alot of damage, and I just haven't had the time to fix it. So it has been sitting there for a little over a year.

We can tell from this answer that the seller is starting to open up a little more and even expose his motivation for selling. The last statement that the seller made told me alot of things about this seller.

1. He is tired of being a landlord.
2. He has a house that needs repairs.
3. The house is sitting vacant, so he could be making payments on an empty house.
4. The seller is busy doing other things, and this house may be a headache.

YOU: "You say the house needs repairs? What kind of repairs does the house need?"

Repeating what the seller just said to him know tells the seller that you are listening to him, which is positive in the seller's mind. The question that follows will get him to elaborate on the repairs that the house needs with no problem.

SELLER: "Well, the carpet is really dirty. The walls need to be painted. The tenants stole the AC unit, and the roof is leaking a little bit in the kitchen. I thought about doing the repairs myself, but I just don't have the time or the money to put into it. I'm really just tired of it and I want to get rid of it."

We love these kind of answers from sellers. The more repairs the house needs, the cheaper we can buy it. In fact, we want the house to be in rotten stinking dirty filthy condition with cat poop and pee everywhere....Maybe even smeared on the walls (hey - don't gag - I've seen poops smeared on the walls on more than one occasion.) I've seen some reeeeeaaalllllyyy grosse things upon walking into a house. Enough gross things to fill another e-book full of stories. Maybe I'll write them all down and sell them one day. For those people who want to hear about all the dirt, grime, doo doo, and other items I won't mention for the sake of the lunch you may have just eaten. k?

Anyway, hopefully you are taking notes from this conversation with the seller and jotting down all of this information that you are collecting. You are going to need it when you are going through your 30 second pre-screening process! So write these things down, guy! I scribble everything that the other person says to me when I'm on the phone. I don't know why I do it, I just do. I've done it for years and years. Most of the time it's a bunch of chicken scratch that I don't understand when I look at it a day or two later. And then there's the super sonic valuable information that I'm so *glad* I scratched on the paper. So be sure to take as many notes as you can while you're compiling information from the seller.

YOU: John, sounds like you're ready to get this house off your back. How soon are you looking to sell it?

Asking the seller about his time sensitivity to sell may also reveal his motivation. True motivation comes from sellers who want to sell quickly. So listen out for answers to this question such as “fast”, “quick”, “as soon as possible”, “today”, and “right now”. Sellers who are not motivated do not have a sense of urgency.

By asking the seller how soon he wants to sell the house will reveal a GREAT deal about his motivation. If he responds to this question with one of the motivation trigger words, your call is turning into a prospect very, very quickly. If he responds with “I’m not in any hurry to sell it, I’m just testing the waters to see what I can get for it”, then you’ve got a bit more work to do on this one.

SELLER: “Well I was hoping you would come out in the next day or two and make me an offer so I can move on with my life and quit worrying about this house.”

Have you ever played bingo? Well, we’ve almost got BINGO with this one. Let’s keep going, shall we?

YOU: “I’d love to come out today and have a look at it, but before I do, let me get just a little more information, ok? John, can I ask how much you owe on the house?”

This question will reveal the amount of equity that seller has in the property, and will be a great tool for you to use when structuring our offers.

SELLER: “I own the house free and clear”.

Please note that if the seller has a mortgage on the house, you will need to find out how much they owe on the mortgage. This information is absolutely a key piece of information that you need to make the seller an intelligent offer. Some sellers are a little sensitive to the question, and may not want to tell you this information. By using the following question :

YOU” “Can I ask how much you owe on the mortgage”?

The seller may want to know why that information is relevant to this conversation. You will answer the seller with the following response:

YOU “Knowing this small piece of information will help me to make you an intelligent offer or maybe even multiple offers on your house. I’d like to be able to make you several different offers, if possible, and let you choose the one that works the best for you. How does that sound?”

9 times out of 10, answering the seller’s objection with that response will get the information you are looking for.

YOU: How much are houses going for around there?

This information will give you a preliminary idea of the value of the house. The sellers are right or pretty darn close some of the time. It will get you started anyway on your 30 second pre-screening process once you hang up the phone. You can verify what houses are selling for later.



SELLER: “ I don’t know. Maybe around \$100,000”

If the seller doesn’t know the value of houses in that area, then they just don’t care.

YOU: “If I were to pay you all cash and close whenever you wanted, what is the least you’ll accept for the house”?

O.K. I must warn you. This question will create a moment of silence almost every time. Don’t be afraid of the silence. Understand that it may take the seller up to 30 seconds to respond to this question, LET THEM THINK! They are probably not expecting that question, so it catches the off guard for an instant. However,

you're not doing anything wrong by asking them this question! It is a question that you must know in order to effectively pre-screen each and every seller.

You can take other approaches to finding out this bit of information, but I'm telling you, by asking in those exact words "If I were to pay you all cash and close whenever you wanted, what is the least you'll accept for the house"? , you'll dig deeper into the mind of the seller that you can ever imagine. There's another follow question that I'll give you that will blow your mind and could potentially make you an extra \$10,000, \$20,000, or even \$30,000 with just one simple question!!! (More on that in just a minute).

SELLER: "Well if I could sell the house quick and not have to worry about it any more, I'd take about \$60,000.00 for it."

O.K. So now we have a number to work with from the seller. That's a good thing. And it's a required good thing.

At this point, you should be able to get a feeling in your gut whether this is a suspect or a prospect. There is just something about a motivated seller that you can not ignore. They have are very similar in some way that is undeniable. Trust me, after taking just a few calls, you'll be able to call the shots while you are on the phone with them. You'll just be able to tell.

At the same time, you'll also be able to quickly (probably more so than identifying a motivated seller, a NON Motivated seller. They are equally as easy to identify. They have no reason to sell, are not in a hurry, and may just be calling to let you know their house isn't for sale (yes, they do that!). It's o.k. You have to look at it this way. If you are getting calls from sellers, then your marketing is working!

Real estate is a numbers game, so every time you hang up the phone with a non-motivated seller, you need to smile and realize that you are one step closer to a really motivated seller who is ready to make a deal with you.

We've gone over how your basic and smooth conversation with a seller will go. Stan has asked the seller all the right questions and has enough information to make a determination of whether this seller is motivated or not within 30 seconds or less. Do you know if the seller is motivated? The answer is YES! Definitely. If you wasn't whether the seller was motivated or not, here are some words that you need to know that will trigger true motivation in a seller.

Anytime (and I mean anytime) you are talking to a seller and he or she says any of these Motivation Trigger Words even ONCE, you know that you've got a motivated seller on your hands. Once you get a little more experience at pre-screening sellers, you will get a keen ear for these keywords only. You will listen out for these keywords and not really hear anything else.



There are a lot of critical pieces of information that you must know and retain to be successful as a real estate investor, so I'm gonna call these bits of information the Almost Most Important Facts, O.K.?

And when you see one of these stupid looking stick guys with their hands on their hips, that's me....trying to tell you a Most Important Fact. Got it?

Almost Most Important Fact: If a seller is not motivated, then they are a suspect and you are probably wasting your time. Period. Again, use the Motivation Trigger Words List to help you determine their motivation. Here's a hint. The seller may use a motivation trigger word during your conversation, but you can't seem to put a deal together with them. These sellers are worthy of follow up calls, letters, and emails from you. Time and circumstances will change these sellers, and you will be right there to make a deal when they are ready.

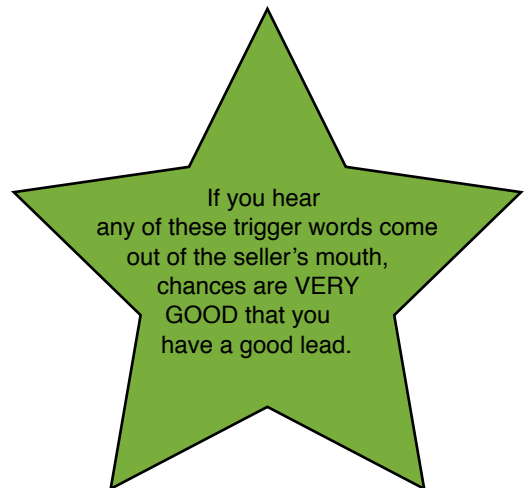
On the next page you'll find a list of all of the Motivation Trigger Words that I could think of. Study them carefully. Tape them to your bathroom mirror and read them while you are brushing your teeth for 2 minutes every day (you are brushing your teeth for 2 minutes, aren't you?). Learn them and become friends with them.

These are the words that will make you big checks. These are the words that will make your real estate world spin on its axis. Being a real estate investor is easy as long as these words are coming out of the sellers that call you on the phone.

Almost Most Important Fact: You are in the business of helping people. You will need to learn how to deal with each one of these Motivation Trigger Words in their own way. Each one of these Motivation Trigger Words has a unique situation attached to it that needs to be handled a specific way by you, the real estate investor. Learn how to be a problem solver, and you will prosper forever.

Motivation Trigger Words

Divorce
Relocated
Relocation
Too Many Repairs
Tired of It
Lost My Job
Probate
Death in The Family
Illness
Foreclosure
Payments are Behind
Can't Afford It
Bankruptcy



Don't Have Time
Upside Down
Vacant
Eviction
Need to Sell
Bad Tenants
Tore the House Up
Condemned
Unsafe
Was Left to Me in a Will
Don't Want it anymore
Don't want to Deal with it
I've never lived there
Payments are too high
Delinquent Taxes
Insurance Cancelled
Can't Decide
Don't Know What To Do
Makes Me Mad
Letter from Attorney
Tax Sale
Haven't Paid
Get Rid of it
Make Me An Offer
Value Going Down

The motivation trigger words are in green so you can easily remember that these are the words that will make you money. I tried to match the green to the color of a dollar bill. how'd I do??

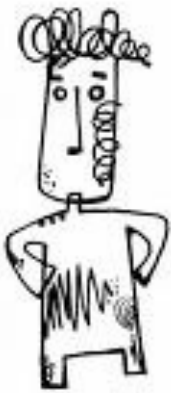
Say these phrases to yourself out loud at least 20 times. Get an ear for them. See if you can spot people in public talking amongst each other and using these

phrases. Learn to hear people say these phrases over anything else! These are sweet words to real estate investors.



What To Do If the Call Don't Go as Smooth as a Banana Peel (cause bananas are really smooth)

I mentioned it in the beginning that not every call you get is gonna be the ideal seller. People come in all shapes, sizes, and mental states. So you'll need to know what to say to the sellers that ..well..eh, let's just say.... aren't so smooth.



Almost Most Important Fact: Don't let the sellers that aren't motivated discourage you. They are just a stepping stone to our next deal. With every seller that you talk to that's not motivated, you will do two things. First, you will learn what a non - motivated sounds like and be able to store that vibe into your motivated seller detector. Second, you'll be one step closer to the phone ringing with a seller on the other end who is HOT and ready to sell NOW. Then you'll discover that all the calls you took from the duds was worth it after all. You'll be ready to play the numbers game all over again.

So let's say you get a call one day from a seller who's totally pissed because you had the nerve to send them a letter in the mail. Does this happen? Of course it does! Take it with a grain of salt. It may go a little something like this:

YOU: "Hello"

SELLER: "Is this Stan"?

YOU: "Yes, this is Stan. How are you today"?

Be polite.

SELLER: "Well, I was fine until I got this stupid letter in the mail. I want to know here you got my information from!"

We can tell by now that this seller is not our guy. He thinks our letter is stupid and he feels like his privacy has been invaded.

YOU: "I'm sorry, I didn't get your name".

Let's divert his anger by asking him a more personal question (what his name is). This will automatically make the "intruding stranger" feeling fade into the background.

SELLER: "My name is John PissedOffSeller"

This is good. We got a response from the caller. He'll start to calm down.

YOU: "Oh, Yes, John. Well, let me introduce myself. My name is Stan and I buy houses in your area. Do you have a house that you need to sell"?

By introducing yourself and letting the seller know what you do, he will start to understand the reason for receiving your letter.

SELLER: “No, I don’t, and how did you get my information”?

The seller will still be curious as to how your letter managed to make it to his mail box. It’s his right. He may not know the process of public records.

YOU: “Well, John, property owners are public record, so your name was probably on one of our mailing lists as being a property owner. I apologize for any inconvenience, John. Please remember my number in the future when you get ready to sell your house, o.k.?”

You have explained everything to him that he wanted to know, and gave him the Public Records 101.

SELLER “O.K. No problem. I’ll do that. Have a good day”.

YOU: “You, too, John.”

No worries, guys. No worries. Just learn how to maintain your professionalism and not be defensive, and any call that you get from one of these fellas will be smooth sailing. It’s inevitable, you WILL get these calls.

I’ve Captured Some Actual Seller Calls for You to Check out!

If you are just getting started in the real estate business, then I highly recommend taking calls from sellers yourself. I know that some gurus may tell you that you should hire that job out to an answering service....That is a true statement. But only AFTER you have had your time with them and you have learned that part of the business. Once you feel comfortable with talking to sellers and know exactly what you’re talking about, that is when you can hire someone else to take your seller calls.

I don't take my own seller calls anymore. I quit taking my own calls about 4 years ago. I should've quit about 6 years ago, but it just didn't dawn on me that my time is best spent doing other things, like negotiating with sellers and buying houses. negotiating is my ultimate favorite thing to do. Agh! I LOVE it. I'm tough...I know I'm tough...and I love to play the negotiating game. In fact, when a seller agrees to my first offer, I'm a little disappointed.

Anyway, I haven't initially pre-screened a seller in about 4 years. Every now and then I'll get a straggler that calls my cell phone from some old, old marketing that is out there with my cell number on it (which is why you should have a business line and never change it once you get marketing on the street).

I keep going off on these tangents, don't I? O.K. So for the purpose of helping you better understand how sellers behave, I decided to give you some examples of some actual seller calls and include them in this manual as a free bonus. Their names, and property addresses are concealed or their privacy.

We didn't hold anything back on these calls other than the seller's name, phone number, and property address (for privacy reasons). Other than that, this is raw dog seller calls that went a little something like this:

SELLER CALL # 1

INVESTOR: Hello

SELLER: Oh well I got a note from you if you are interested in banks and property on ***** Street.

INVESTOR: Yes ma'am, are you interested in selling your house?

SELLER: Oh yes.

INVESTOR: Okay, can I ask you the complete property address, please.

SELLER:: It is ***** Street.

INVESTOR: Okay, how many bedrooms and bath is it?

SELLER:: It is not a house that you could do anything with it cause It is too old. It is an old house. Mostly land

INVESTOR: Right

SELLER:: *****

INVESTOR: Okay, at the house when it was a livable condition house, how many bedrooms and baths was it?

SELLER:: One bath and just has two bedrooms.

INVESTOR: How much in repairs does this property need?

SELLER:: Oh, this house it is no good. I am interested in selling the land because there are two lots there.

Motivation: House is no good.

INVESTOR: How much do you currently owe on the property?

SELLER:: Oh, I do not owe anything on the property.

INVESTOR: Okay and how much are you selling your property for?

SELLER:: I want somebody to give me a price how much they are interested in paying, you know, for it.

In other words, Make her an offer.

INVESTOR: If I were to pay you all cash for this property and close in 30 days. What's the least you'd take for your house?

SELLER:: Bout as much as two lots would cost. It's going price now.

This seller is not firm on any price. Doesn't have a price in mind.

INVESTOR: Can you give me a ball park figure so I have something to go off of.

SELLER:: Probably about \$16,000.

\$16,000? For 2 lots...This could be interesting.

INVESTOR: Is that the lowest you can go? Is that the best you can do?

SELLER:: Umm, Maybe 15.....something like that. umm hmm.

And...we just made another \$1,000..just like that? How easy is this?

INVESTOR: Okay, what is your name?

SELLER:: My name is #####

INVESTOR: #####. And what is a good number for me to call you back at Miss#####?

SELLER:: ###-####

INVESTOR: Okay, Miss ##### I am going to go and I am going to look and see the comparables of what properties are selling in that area and the priced lands. I am going to talk my husband and my partners. If we come to an

offer, we will give you a call back and make an offer on your property, okay?

SELLER:: All right, then.

INVESTOR: All right. Thank you.

SELLER:: Bye, bye.

SELLER CALL # 2

Here is another call that INVESTOR took where the seller lowered the price he was asking for the property by \$10,000 just by asking the Ten Thousand Dollar Question (Don't worry - You'll learn exactly what that question is coming up) !!!:

INVESTOR: Hello?

SELLER: Hello.

SELLER: My name is **** and I received a note from you, you wanted to buy the house on *****Avenue.

INVESTOR: Okay, are you looking to sell it?

SELLER: That is why I am calling you for. How much do you offer?

INVESTOR: I will have to check some comparables in the area. After I get a little bit of information for me so do you have a minute?

SELLER: Yes.

INVESTOR: What is the complete property address?

SELLER: ***** Avenue.

INVESTOR: How many bedrooms and baths does it have?

SELLER: It at three bedrooms and one bath.

INVESTOR: Does it need any repairs?

SELLER: The house itself, the house is already repair. What needs to be, what happen, the front porch they converted into a room. That needs a little bit of work. But the rest of the house from that down, I painted, put a new cupboard in the kitchen, put new linoleum in the kitchen and painted the house and renew the bathrooms, most of it. New tiles, new bathtub, new toilet, new vanity and everything. ***** the fixtures in there.

INVESTOR: Is the house vacant or occupied?

SELLER: It is vacant. It has been vacant almost two years.

INVESTOR: Vacant almost two years.

SELLER: Yeah, I have been working on it.

INVESTOR: How much are you asking for the house?

SELLER: I was looking if I could get \$120 but I do not know if I can get that much. How much do you offer?

INVESTOR: I will have to pull comparables and see how much I can pay you for it.

SELLER: Okay,well, give me a call back.

INVESTOR: Okay, I need to finish getting a little bit more information from you so I can make you an offer okay? What is the monthly payment on that house?

SELLER: Oh, That I think is \$425, I think it is.

INVESTOR: Does that include property insurance and taxes?

SELLER: No, I pay the insurance separately.

INVESTOR: Are the payments current?

SELLER: Yes. They withdraw the payment automatically from my account.

INVESTOR: Okay perfect. Approximately how much is owed on the mortgage balance?

SELLER: About \$30,900.00 something or maybe a little bit less. Something like that.

INVESTOR: Is the house listed with a realtor?

SELLER: I am working with it. I am trying to put it with realtor that is why I called you tonight because I just talked to the realtor today.

INVESTOR: Is it listed yet?

SELLER: Not yet. Not yet that I know.

INVESTOR: Not a problem. If I were to pay you all cash and close in 30 days, what is the least that you would take for your house?

SELLER: Hmm..Maybe \$110k.

INVESTOR: All right is that the lowest you would go? Is that the best you can do?

SELLER: Yes.

SELLER CALL # 3

INVESTOR: "Hello"?

SELLER: "Hi, May I speak to Tracy"?

INVESTOR: "This is Tracy Speaking"

SELLER: "Oh, Hi Tracy. This is Mrs. #####. I got a letter from you in the mail a while back saying that you wanted to buy my house. Are you still interested"?

INVESTOR: "Yes, I am, Mrs. #####. Can I get some information about the property?"

SELLER: "Sure"

INVESTOR "O.K. Cool. What is the property address"?

SELLER: "The address is ##### Bv E."

INVESTOR: "And just in case we get disconnected, what is a good number where I can reach you"?

SELLER: "The best number to call me on is ###-####."

INVESTOR: "Perfect. And do you live in the house, Mrs.####?"

SELLER: "Yes, I live in it. But I am getting ready to move.

INVESTOR: "Can I ask why you are selling the house"?

SELLER: "Umm, military transfer."

INVESTOR: "Oh, o.k. do you have a date set for your transfer yet?"

SELLER: "It's in August. But I'd rather sell it now. We'll move into an apartment.

INVESTOR: "I see. Does that house need any repairs, Mrs. ####?"

SELLER: "No. Maybe some touch up paint, but that's about it."

INVESTOR: "Can I ask how much you owe on the mortgage"?

SELLER: "Yes. I owe about \$167,000.00

INVESTOR: "And what does your monthly payment run you"?

SELLER: "1016.00 a month"

INVESTOR: " Does that include Taxes and Insurance"

SELLER: "Yes"

INVESTOR: "Mrs. ####, will you sell the house for what you owe on it"?

SELLER: "You mean to just break even"?

INVESTOR: "Yes"

SELLER: "Yes, I would do that."

INVESTOR: "O.K. Well, when is a good time for me to come out and look at it?"

SELLER: "Well, do you come out on Saturday? No I can't do it Saturday, cause my daughter has a basketball game. Can you come out on Sunday"

INVESTOR: "Yes, we'll come out on Sunday. If I come out and I like what I see, are you ready to get the paperwork done?"

SELLER: "Oh yes, definitely"

INVESTOR: "O.K. Well how about I call you on Saturday so we can set up a good time for both of us on Sunday"?

SELLER: "O.K. that sounds good.

INVESTOR: "O.K. I'll give you a call on Saturday then. "

SELLER: "O.K. Thank you.

INVESTOR: "Bye, bye.

SELLER: "Bye."



Handling More Objections

Let's cover a few off the off-the-wall questions the sellers might ask you during your initial conversation with them and make sure you are ready to answer them.

"Are you a Realtor"?

This is a pretty common one. When you start asking them questions about their house they start feeling like you are a Realtor who is trying to solicit a listing. It's really kinda sad that Realtors are portrayed like that. You can respond with:

"No, I'm not a Realtor. Realtors want to list your house. I want to buy it. I'm a real buyer with real intentions."

"I'm not going to give my house away"

What they mean by this is that they have put a lot of hard work, time, pain, suffering, emotion, blood, sweat and tears into the house. They're not going to give that all away without walking away with some cash in their pocket. Don't mistake this objection by thinking they don't want to do business with you. They're just being a little defensive and don't want to be taken advantage of. It's your job to make them feel comfortable doing business with you and trust you. Here's a way to answer that one:

"I understand (Say the Seller's First Name). I wouldn't want to give my house away, either. But I'm not here to try to take your house. I'm here to help you solve your problem and create a win-win situation. How does that sound?"

You have to remember that these people don't know you, and may even have a bad taste in their mouth from a previous real estate experience (huh??) So do

what you have to do to make sure everyone involved feels comfortable working together to avoid resentment (seller's remorse) later.

"I was thinking about listing it with a Realtor"

"I understand that you want to get the house sold. But before you talk to a Realtor, let's see if we can work something out. When you list with a Realtor, you'll be committed to a 6 month contract. you won't be able to sell it without paying a commission. I'm interested in buying your house, so let's talk".

Ten Thousand Dollar Question

I mentioned to you back in the pre-screening phase that I would let you in on a little secret. This is probably my absolute favorite part of pre-screening a seller. I don't know what is about asking them this one simple question, but it can literally make you an extra \$10,000 in just a few seconds. This one tip alone pays for this manual a thousand times over.

I've been asking this question since about 2001, when I learned of it. I learned it at a Ron LeGrand event, and it has been making me thousands of dollars ever since. I really feel sorry for the real estate investors who don't know about this question. I feel even MORE sorry for the ones that know about it, and don't use it.

It has to be the most powerful question in the real estate investor's arsenal. Are you ready for this? Are you sure? O.K. There is a question in the pre-screening phase that you ask the seller that goes a little something like this:

YOU: "If I were to pay you all cash and close whenever you wanted, what is the least you'll accept for the house"?

IS THAT THE BEST YOU CAN DO?

This question is asking the seller how much they are asking for the house, but it cuts to the chase. You see, most people will ask for more than they will accept. This not only applies to real estate, but for anything they sell.

Let's take you, for instance. When you decide to sell the car that's sitting in the garage and upgrade to a newer model, the first thing that comes to your mind is "how much can I sell it for"? So you do a little research and come up with a price that you think the market will pay for the car. Hopefully you use the invaluable tools given to you online, and know exactly how much someone will pay for your make, model, and mileage vehicle.

Now you have a price. Let's say it's \$10,000.00. That's how much you're expecting to get for the car. But in your mind, you want to sell it quickly, and it's almost time for the brakes to be changed anyway. So you'll settle for \$9,000 just to get rid of it. Am I right so far?

So you run your ad with the price of what you will accept in mind of \$9,000. How much will your listing price be? Will you ask \$9,000 for it? No, you won't. you're more than likely going to ask \$10,000. Now if someone calls you on the first day you put it out there and ask you the question:

"If I were to pay you all cash and close whenever you wanted, what is the least you'll accept for the car"?

How will you respond to that? Well, you may feel like this person don't want to hem and haw, and they have a pocket full of money, so you reply with "\$9,500.00".

Now if they say "Is that the best you can do?" Hmmm.. That is an open ended question that you must now answer. You break down and tell them, "Well, I really was asking \$10,000.00 , but if you have cash and are ready to buy it, then I'll take \$9,000.00 just to get rid of it. I really have another car in mind that I want".

So, just in case you missed it, the ten thousand dollar question is:

You can choose not to believe me right now on this one. That's o.k. It's cool. I ain't mad at ya. But you have to promise me that you will follow up the question "If I were to pay you call cash and close....." with "Is that they best you can do"? It's simply amazing. The sellers will *instantly* give you another \$5,000 - \$10,000 or even \$20,000 dollars right then. Just by asking them that question. It's wild. Just check out the transcripts from the actual calls and see what happens when we asked the sellers , "Is that the best you can do"? Every time they gave us money.

Almost Most Important Fact of All : Shut Up and Listen

This could be one of the most important facts of ALL Almost most Important Facts. Like I said, there are so many, it's hard to emphasize just one of being the most important.

First, I want you to understand the difference between hearing and listening. To hear something is to perceive by the ear, or to be the audience of. To listen to is give attention with the ear; attend closely for the purpose of hearing, to pay attention.

See the difference? I hope you already know the difference, but just in case you didn't, I just helped you out. So when your spouse says "you never listen" you know they are really trying to say "you're not paying attention"! Let's see if I can help.

We have two ears and one mouth, and should be used in that proportion. It's real easy. Ask the question and then *let the seller talk!!* This is so important. I know you may be nervous, or if you're like me, extremely impatient, but just shut up and listen. They will give you bits and pieces of information that you can use to identify other situations going on that they may not disclose.

For example, there is a call where the seller was a man. When asked the question "Is the house vacant or occupied?" he replied with "my wife lives in the house". It went by quickly, but I heard in right away. It made me think - is he in the middle of a divorce? Why would his wife be living in the house and not him? So in this case, he may not have used one of the Motivational Trigger Words, but he did say something else to make me think there was a situation going on in his life that created some motivation.

Some people are very private about their lives, especially when calling a complete stranger, so they may not air their dirty laundry in the first 5 minutes. But if you train your ears and become an excellent listener, you can almost always hear other things that will indicate their need to sell. It will at least raise questions in your mind to seek out more information. You can always ask more direct questions during a call if you'd like. I want to know as many facts as I can initially, as it helps with my decision on whether or not to go look at the house or make them an offer. So don't be afraid to ask "You say your wife lives there. Does that mean that you don't"? Questions like those should lead into more details.

Listening is an acquired skill for some, and a natural talent for others. It is a proven fact that people are inclined to be either auditory or visual creatures. If you are auditory, then you will have an easier time listening to what people say and retaining that information. If you are more visual, then you'll need to practice tuning in to what these sellers are telling you. I am a more visual person, but I have trained my ear to hear every single breath the seller takes, and listen to every word that comes out of their lips.

Don't hurry the caller through the pre-screening process. Ask the questions, listen to their answers, and let them talk. Ask the next question only after they are done answering the one before it.

Now you've all you need to talk to sellers with confidence and grace and make a great first impression! These methods have been proven to work effectively, and obtain all the information you need to analyze a seller's situation in just a few minutes.

Now, are you truly committed to taking the next step? You should be!

You can throw out any excuse that you want and there is no answer I'm going to accept for not being able to do deals and make more money than you've ever made in your life. You can keep making excuses, or you can go out and get to work buying houses. Remember, nobody started off as an expert, not even me. We've all stumbled around for answers.

Bash the Suspects!

There is one type of seller that will waste your time, energy, and enthusiasm. And that is the non-motivated seller. You see, these people don't realize when they call you that you are in the business. They are calling because, yes, they do want to sell their house. They do want you to come look at it to see just how beautiful it is. They think that if you just come look, you'll fall in love and want to

buy it. C'mon, they just put \$20,000 in mosaic tile in the kitchen. How could you not love it?

My advice to you is this : Get off the phone with them as quickly as possible and don't let them discourage you from moving forward with your plan. There are certain things that they say that can indicate a time to bash!

"I'm not in a hurry to sell".

"You're the one who wrote me a letter".

"My house isn't for sale"

"I'll sell it for the right price"

"I'm not motivated"

"I'm not desperate"

When you hear these statements, it might just be the perfect time to kindly say good-bye. There's no need to continue with the call, or ask them any more questions. If they aren't ready, willing, able AND motivated to sell, then don't waste your valuable time on them.

Here are a few steps you can take to get moving in the right direction.

Step # 1 - Have Great Expectations

Earl Nightingale once said if you want to be an expert at something, you need to spend an hour a day reading about whatever it is you want to be an expert at. So if I were you, I would spend two hours a day reading or even THREE hours a day reading up on the subject. The more you learn, the more you earn!!

Expect yourself to achieve your goals and don't accept anything less. Your expectations will determine your results.

Step # 2 - Do at Least One proActive thing Every Day

"Thanks for calling. This is (your name). Are you calling about a house that you have for sale?" Great! Is it ok if I get some information about the property to see how we can work together?

Make an action list of everything you need to do move toward your goals. I know that at any given time, I can have 15 or 20 projects going at the same time. It can become overwhelming without an action plan, deadlines, and goals. Start out small by doing at least one thing every day that will move you closer toward your goal. It's always better to be moving ahead versus moving in the other direction.

Step # 3 - Don't be afraid of Failure

Too many people are so afraid of making a mistake that they don't move forward. They are frozen in time and never progress in life. Who cares if you screw up? I screw up all the time. In fact, I created a product before this one (which is why this one is called Version 2) that was a TOTAL screw up. But you know what? I learned from it. That's the great part about screwing up. You learn one more way NOT to do it!!

Step # 4 - Just Do It!!

What are you doing with your spare time? You need to run off the TV (it's nothing but bad news and negativity anyway), stop aimlessly surfing the internet for stupid jokes, and stop watching silly videos on YouTube. The time you're probably wasting somewhere else could be used to build your real estate business and earn yourself a nice big payday or two.

It all comes down to the choices we make every day. Sometimes the thought of what you want in life seems so far away, and you might even get discouraged

"Thank you for providing me with this information. If it's ok with you, I'm going to do a little research to see how we can help each other, and I'll give you a call back to set up a time to see the house. How does that sound?" Great! I'll call you back at (phone #).
Thank you, Bye.

from it seeming so unreal. But remember this: the same amount of time is going

to pass whether you do something to move closer o your goals as if you didn't. Don't let time get away from you. Take the baby steps, and then you'll be off and running in no time as long as you keep moving forward.

There are so many opportunities for you to make money in the real estate business.

Seize any opportunity you get to rub elbows with people who know what you want to know. Take a millionaire to lunch! you'll be SURE to learn something.

Email Address		Property Address	
Bedrooms	Bathrooms	Listed w/ Realtor?	
1 2 3 4 5+	1 2 3 4 5+	YES NO EXPIRED	
Can I ask the reason you are selling the house? (Circle)			
Vacant Divorce MilitaryTransfer Foreclosure Repairs Probate Bankruptcy Other _____			
Does the house Need Repairs?			
YES NO Explain:			
Vacant or Occupied?			
Vacant TenantOcc Owner Occ If Tenant, Lease Expires on_____ Pays \$_____ Monthly Tenants Pay on time? YES or NO			
Amount Owed on Mtg	Monthly Payment	Includes PITI?	
\$	\$	YES OR NO	
Are the Payments Current?		If Not Current, How Many Months Behind Are You?	
YES OR NO		1 2 3 4 5 6 More than 6	
Will You Sell the House for What You Owe?		If they were to Pay You all cash for the house and close whenever you wanted, what is the least you'd accept for the house?	

Once the interview is over, you can relax! You've gathered enough information to at least determine whether or not you should make an appointment to go see the house.

When reviewing the pre-screening sheet, pay close attention to some certain facts. If they are behind on their mortgage payments, even by 1 payment, then they're a short sale candidate. These days, nearly everyone has negative equity, and if they're behind on their payments, they don't have much equity to give. They can be offered the short sale solution.

If they have equity, AND they have called out at least ONE of the Motivated Seller Trigger Words, then GO!! Make the appointment to go see the house and to build rapport with your seller and MAKE THEM AN OFFER!

The object of the game here is to have a solution to offer for (almost) everyone. I saw "almost" because you certainly can't help them all. If they have equity, they're a potential wholesale deal, subject to deal, or Owner Financed deal. If they don't have equity and are behind on their payments then they're a short sale candidate. If they have only a little equity, thenwell...not much you can do with these guys - or not much you SHOULD do with these guys.

Now that you know what to say to sellers and you have the entire pre-screening interview at your fingertips, what are you waiting for??? Get your marketing on the street and let's start doing some deals!!

When You're Ready to Outsource Calls

When you've absolutely had enough of talking to unmotivated sellers, then its time to outsource your pre-screening to someone else. I recommend PatLive.

They're a 24 hour answering service that knows our business, and knows how to handle the callers (even the pissed off ones). They're professional and reasonably priced, and you'll definitely get a huge sense of relief when someone else is taking these calls for you!

You can tell them that Tracy Caywood or Property MOB referred you, and they'll give you the special MOB pricing! They'll even waive the set up fee.

[Here's the special link if you want to sign up online](#), or you can just call them and mention my name (I'm an affiliate) . Their phone # is 1-800-775-7790



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