



UNFAIR ADVANTAGE™
OBJECTION HANDLING
GUIDE

GOOD [VIBE] SQUAD

Dealing With Concerns, Questions, Fears & Insecurities

Instead of “objections,” it’s better to think of these as concerns, questions, fears, or insecurities.

It really comes down to getting to the root of their “objections” and reassuring them that you are here to help.

Once you have a solid understanding of the **value** you provide, along with a **genuine desire to help** each lead (regardless of the sale), then overcoming these “objections” will come to you naturally - without you having to even think about it!

In addition to this guide, we have other training resources to help you. **Using all the training resources in combination with each other is extremely useful.**

All of these training materials come together to paint a full, complete picture of how you can fund more loans and grow your business!

Here’s a list of the additional training resources you can use:

- Live Sales Call Recordings
- Master Script For Taking Applications
- Strategies & Strengths Guide

Below is a list of “objections” followed by some strategies and phrases you can use to overcome them.





Needs More Time To Save Or Build Credit

First, you need to determine if they truly should wait to move forward. Just because someone **believes** they don't have the savings or credit to qualify doesn't mean they're correct.

If you and the lead do decide that it's in their best interest to wait, that's fine! Leverage the "Not Yet Ready" or "Credit Repair" campaigns to your advantage.

However, if they actually do have what it takes to qualify, then you should educate them and reassure them that they're actually in a way better spot than they think!

To learn how to overcome this objection, click the play button below to watch a very helpful video!



Seems Reluctant To Talk Numbers

This objection is the reason why it's important to build rapport, leverage the programs, and provide value / education on the front end of the call.

Usually, once you've positioned yourself as the expert whose job it is to help match them with the best deal possible, the lead will open up about finances.

However, if they still seem reluctant to get into their finances, they may just not be comfortable talking numbers on the very first phone call (Think of it as a first date).

For the “high hanging fruit,” these people are more money-savvy than other leads. High-hanging fruit may need more wining & dining before they talk finances, but they’re definitely worth that extra time!

For more insight on “high hanging fruit,” check out the video below!



With this objection, you can:

Make sure you’ve answered all their questions

- There may be some concerns you haven’t addressed yet

Send them some info via email

- Getting your contact info, headshot, & reviews in writing builds trust
- This email can also include info on the benefits that they may be able to get once they move forward with you

Set expectations for the next steps

- Explain that on the next appointment, you can dive deeper into the numbers to get a better idea of what they’ll qualify for

Offer to have a video call to “crunch the numbers”

- Seeing your face can help build trust so they can open up



Insecurities Surrounding...

- Competitive market
- Credit issues
- Feeling disempowered as a homebuyer
- Past mistakes ("I'm kicking myself")

Offer reassurance through education! By educating them on their best course of action, you're empowering them to overcome these insecurities.

If someone is insecure, it's because they're judging themselves for not being "savvy" or "good" enough to get a great deal.

Maybe someone in the past has talked down to them for not having all the "insider info."

In this situation, you can empathize with them, empower them (through education), and offer encouragement:

- *"You'd be surprised how many people have student loans up in the 6 figures so I wouldn't be too worried if I were you."*
- *"Actually I've helped other clients who had WAY worse credit issues than you so I know for a fact you're in a way better spot than you think. Here's what you can do to get that score up..."*
- *"Hey you're a nurse so you're an expert in healthcare and treating patients! Don't be hard on yourself for not knowing all this mortgage stuff, that's what I'm here for."*

Offering reassurance will make someone much more likely to want to work with you (plus refer you to their friends!)



Skeptical About The Grants Or Whether They'll Qualify

The lead might ask, "How does the Hero Program work? It sounds great on paper but I doubt I'll be able to qualify..."

For this, provide some context on the VALUE that's available to them. Then follow up with a question:

"How the Hero Program works is we help (teachers, first responders, healthcare workers, veterans, etc) such as yourself to get the best value possible on your home purchase.

Some of the options we'll look at are (down payment assistance, covering closing costs, discount on appraisal fees, etc).

But what it really comes down to is having a conversation and matching you with the best programs and grants to fit your specific goals and needs.

So tell me a bit about yourself? Where are you looking to buy?"



Wants To Know About The Programs & Benefits Before Providing Any Info

Start off with some vague info about the possible benefits, then follow up with a question!

Here's an example:

"There are actually several different ways that we can help you. Some of the different grants we have include down payment assistance, while others help with fees like closing costs or appraisals.

But my job is to help match you with the best program possible given your specific situation.

So tell me a bit about yourself. What are you looking to accomplish as far as buying a home?"

Other examples of follow up questions to get them to open up:

- *"What areas are you interested in living in?"*
- *"I see here that you're a teacher and we have a ton of different grants available to teachers, so where are you looking to buy a home?"*
- *"Are you looking for a single family residence, townhome, condo?"*

After building some rapport through talking about the HOME, you can dive deeper into the programs while asking more detailed, personal questions (income, credit, debt).



They Don't Understand What You Do

They may ask something like, *"What kind of houses do you have available?"*

In this case, you can briefly explain what your job is, leverage your realtor partners, then follow up with a question:

"So I am a (lender, broker, etc) and what I do is get a better understanding of your situation.

Then we match you with the best programs and benefits for your specific needs, and I build you a loan package based on that.

I can also connect you with a realtor who can take you shopping for homes.

So tell me a bit about yourself. Where are you looking to buy?"



“Why should I work with you?”

If a lead is skeptical about the value you provide, this is when you really want to leverage your “hook.”

In this situation, the lead needs to understand that you are NOT a salesperson.

Instead, you’re the gatekeeper / matchmaker / expert / guide to help them get the best deal possible.

Some examples of “hooks”:

- *“I do all the research for you when looking at all the available benefits and programs. That way you can shop for multiple options without having to take multiple hits to your credit.”*
- *“What we have for (teachers, first responders, healthcare workers, veterans, first time home buyers, etc) such as yourself is a program that will (cover the closing costs, help with down payment, etc).”*
- *“We pull all our resources together and match you to the best programs out there across different city, county and state grants.”*
- *“There are quite a few grants & programs that I have access to. My job is to help match you with the best programs out there molded to your specific needs.”*
- *“Because you’re a veteran, you’re eligible for (XYZ). What I do is get you preapproved up front, I look at your income and credit. Based on that info, we’ll be able to figure out what loan amount you qualify for.”*
- *“I received your information regarding our down payment assistance for purchasing a home, is that something you were interested in?”*

You can listen to a FANTASTIC example of how to overcome this objection below





“I’m just going to go with Quicken Loans Or Rocket Mortgage”

Leverage the QUALITY of your pre-approval!

“Hey if you want to just go with them, that’s completely fine.

But in my experience, some sellers won’t even accept a pre-approval letter from Quicken Loans or Rocket Mortgage.

They don’t always have the best reputation when it comes to the quality of their pre-approvals so I would just keep that in mind if I were you.

Have you already gotten pre-approved from Quicken Loans?”



Only Cares About The Rates

If you’ve done a good job at the beginning of the call of:

- Figuring out their goals / needs
- Positioning yourself as the gatekeeper / matchmaker to all their grants and benefits
- Providing value through education
- Leveraging your unique resources

Then these strategies should shift the lead away from “rates” and toward overall value.

However, if the lead is still focused on the rates, you can give them a range of the current rates:

“...So that’s a range of the current rates, but we can definitely give you a clearer picture of the rates and the grants that you can get, especially since you’re a teacher looking to buy in this area. I just need a bit more info from you.”

Once you get more info from them, you can explain the different options available to them, briefly break down the pros and cons of each, and offer your genuine professional opinion.

Just do your best to help that person get the best deal possible given their specific situation!



“I’m going to get a second opinion / go with someone else”

In this situation, show that you are 100% indifferent to the sale. You are completely fine with them choosing to go with someone else. HOWEVER, here you want to use the “Be Careful” strategy.

Here are some phrases you can use:

- *“If you can get a better deal with someone else, great! I would never tell someone to not get a second opinion. But I strongly suggest that you tell me what they’re telling you, because I want to make sure that you’re going with someone who knows what they’re doing.”*
- *“Hey if you can get a better deal from them then you should go for it! But just to be sure, once you get all the info from them, I can go over those numbers with you, that way you can be certain that you’re getting a better deal.”*
- *“Yeah! So you can definitely go through them. But based on what you’re telling me, I am a bit worried that this could be one of those “too good to be true” situations...So once you get all the info from them, I can go over the numbers with you, that way you can be 100% certain that you’re getting a better deal.”*
- *“I know rates are a big concern but there’s also other hidden fees to look out for, so I want to make sure you’re going with the best decision. Have you already gotten pre approved through them?”*

For more resources on:

- Increasing Your Loan Production
- Scaling Your Mortgage Business
- Mastering Sales Strategies
- Using Your LoanMore CRM Account
- Growing & Hiring Your Team
- Understanding The Unfair Advantage™ System

Click [HERE](#) to go to Good Vibe Squad’s Training Portal!

