



INTEREST RATE OFFSET SYSTEM



THREAT



SYSTEM

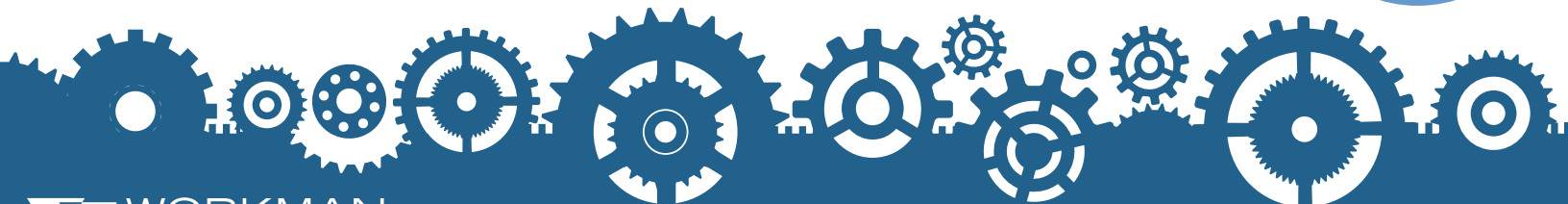
Increased Interest Rates Make Payments Unaffordable

Interest Rate Offset System



Sven, a real estate agent in Colorado Springs, has become jaded regarding buyers' abilities in negotiating discounts from the list price, seller concessions, and even inspection repairs. However, at the request of a few of his clients, Sven recently submitted several offers well below the list price that included the seller contributing to the buyer's closing costs. In nearly all cases, his clients were successful in the negotiations.

He decided to look more closely at how much money the buyers saved, both on the price and through seller concessions. He wanted to know if these savings were sufficient to offset the higher payments caused by rising interest rates. He couldn't believe what he found! His clients were able to offset 50% to 125% of these higher interest payments over the initial seven years of the mortgage loan!





Sven was giddy about his discovery. He knew that this new concept, which he referred to as “**Interest Rate Offset**,” needed to be shared with buyers everywhere. Fearing many had already lost hope, he now had a way to help some move forward in purchasing a home.

When he called Susan (a buyer) as part of his monthly “C” prospect follow-up action plan, he learned that she desperately needed to move because her job had changed to a location too far for a daily commute. When Susan said she didn’t believe she could purchase a home due to increased interest rates, Sven was armed and ready to explain the **Interest Rate Offset System**, so he followed the script he’d written earlier that week.



Once Susan learned about **Interest Rate Offset**, she agreed to meet with Sven that week to begin her search for a new home. They toured 12 homes over the next four days, and she ultimately fell in love with a cute little one-story home near her new office. She negotiated over \$22,000 in both price reductions and seller concessions, which was more than enough to offset all of the additional interest paid over the first seven years of the mortgage loan.

For **FREE** Access to the following resources, visit www.WorkmanSuccess.com/THESHIFT

INTEREST RATE OFFSET SYSTEM RESOURCES:

- Story
- Calculator
- Script (private clients only)
- Assignments (private clients only)

