

THE SCRIPTS YOU NEED TO HAVE

Confident Conversations



**Give expert advice and answer tough questions
you're getting asked about: Mortgage Rates.**

The number one question on everyone’s minds right now is: when will mortgage rates come down?

And chances are, you’ve got a lot of prospects who are sitting on the sidelines thinking they can time the market and jump back in at just the right moment.

It’s your job to help them realize timing the market isn’t possible – and waiting until mortgage rates come down isn’t necessarily the best strategy.

Volatility has been the name of the game lately, and the ups and downs are likely to continue as the market reacts to new economic data and the latest inflation and employment reports.

We’re giving you one buyer script and one seller script to overcome this objection so you can show – not just tell – your clients why moving now is a better bet.

Buyer Objection on Mortgage Rates

"I'll just wait to buy until mortgage rates come down."

Buyer Objection Script

When will mortgage rates come down? That’s the big question on everyone’s mind.

While no one knows with total certainty, here’s what experts are saying based on the most up-to-date forecasts.

After a lot of volatility and uncertainty this year, experts project mortgage rates will start to stabilize over the next year, and should start to ease a bit compared to where they are now.

Mortgage Rate Projections

30-Year Fixed Rate, As of 11/25/2024

Quarter	Fannie Mae	MBA	Wells Fargo	Average of All Three
2024 Q4	6.60%	6.60%	6.80%	6.67%
2025 Q1	6.50%	6.60%	6.65%	6.58%
2025 Q2	6.40%	6.50%	6.45%	6.45%
2025 Q3	6.30%	6.40%	6.25%	6.32%
2025 Q4	6.30%	6.40%	6.30%	6.33%

Sources: Fannie Mae, MBA, Wells Fargo

But here’s the big takeaway I want you to hear. Rates will still be a moving target, and these forecasts will keep changing.

What happens next depends on key factors like inflation, the economy, and more. In the meantime, focus on what you can control—building your savings, improving your credit, and staying informed.

To make sure you always have the latest information and updated forecasts, be sure to follow me.

Seller Objection on Mortgage Rates

"I should wait to sell until mortgage rates drop. I don’t want to lose my current rate."

Seller Objection Script

Yes – it’s hard to make a move with mortgage rates where they are right now. But as a homeowner, you’ve got a secret weapon – and that’s your home equity.

Just compared to last year, the typical homeowner has gained about twenty-five thousand dollars worth of equity.

And if you expand that time frame out even more, the average homeowner has three-hundred-and-fifteen thousand dollars total of equity built up.

So, you can use your equity to put more money down on your next home, and then you don’t have to borrow as much at today’s rates. Or maybe you can even buy in all cash.

Don’t let this hold you back from moving. With the right partner, the right information, and the right strategies, we can still make it happen.

