

Market Opportunity Conversation Kit

Turn rate objections into useful client conversations

For real estate agents | Bart Gurley + Larry Smith | October 21, 2026

You cannot control mortgage rates. You can control how carefully you study your market, which opportunities you find and how clearly you explain the choices. Use this kit to prepare one helpful conversation, not a prediction.

1. Start with a local fact

Open Maverick Market, choose your city and confirm the reporting month. Record the property type, geography, source and metric definitions before comparing periods. A monthly report and a live MLS search are different snapshots.

Market / property type: _____ Reporting month: _____

Closed sales: _____ Prior-year change: _____ Active inventory: _____

Days on market: _____ Price metric and definition: _____

Source / date checked: _____

Translate the fact into a question

Buyer: "Would it help to compare the homes and negotiating options available within your payment comfort today?"

Seller: "What are buyers choosing instead of your home, and how do our price, condition and terms compare?"

Fewer sales can coexist with real activity. A city average does not establish a particular home's value or the terms a seller will accept.

2. Build a shortlist worth sharing

- Choose one area, property type and price range you know well.
- Start with active homes at 120+ days on market; refine if the list is too large. Confirm DOM versus cumulative DOM and relisting history.
- Compare original and current asking price, recent comparable sales, condition, location, competing inventory and ownership costs.
- Select three homes that fit a real buyer need. Verify availability and the price history again before sharing.

Price reduction is not proof of below-market value. Long market time is a research signal, not evidence that a seller is distressed. Improvements do not automatically add their cost to market value.

My search: _____ Buyer need served: _____

Three candidates / reason each merits a closer look: _____

Buying power: compare the whole decision

Hypothetical example - not today's quote or a forecast

Both scenarios assume a fully amortizing 30-year fixed loan and 20% down. The lower-rate scenario deliberately assumes a higher purchase price to test a tradeoff; neither future change is predicted.

Scenario A: \$600,000 price; \$120,000 down; \$480,000 loan; 7.50% rate; approximately **\$3,356/month principal and interest**.

Scenario B: \$660,000 price; \$132,000 down; \$528,000 loan; 6.50% rate; approximately **\$3,337/month principal and interest**.

The payments are about \$19 apart, but B requires \$12,000 more down and \$48,000 more debt. A similar payment is not the same financial position. Rates shown are interest rates, not APRs. Taxes, insurance, HOA, mortgage insurance, closing costs, maintenance and repairs are excluded; actual full costs may differ materially.

What if the rate falls and the price stays the same?

At the same \$600,000 price and \$480,000 loan, 6.50% produces about **\$3,034/month P&I**, around \$322 less than A. Waiting can help if circumstances improve; it can also change the available homes, prices or competition. Compare alternatives rather than claiming either outcome is certain.

Make the comparison specific to the buyer

Today / alternative: price ____ / ____; down ____ / ____;

loan ____ / ____; lender rate & quote date _____;

P&I ____ / ____; taxes, insurance, HOA & other costs ____ / ____;

full monthly cost ____ / ____; cash to close ____ / ____;

reserves after closing ____ / ____; expected holding period ____.

What matters most to this buyer? _____

Refinancing is an option to evaluate later

Buy only if the current terms fit without needing a future refinance. Future rates, credit, income, equity, appraisal and lender eligibility are uncertain. Compare closing costs, savings, remaining term and time in the home. A new longer term may reduce the payment while increasing lifetime cost.

Simple break-even illustration: \$6,000 costs / \$250 monthly savings = 24 months. This shortcut excludes timing, taxes and term effects; ask the lender for a complete comparison.

From useful research to a real conversation

3. Share the opportunity without the hype

Sample buyer message: "Waiting for lower rates? There is another side worth comparing. I found three [area] homes with verified asking-price reductions and features buyers keep requesting. A reduction alone does not establish value, so I compared recent sales too. Want the shortlist and a lender-reviewed payment comparison?"

Sample seller message: "Buyers are still choosing homes here. Let's look at what recently sold, what is competing with you and which price, condition or terms could make your home a stronger choice."

Before advertising another broker's listing, confirm the required permission, MLS usage rules and brokerage approval. Use authorized photos and accurate current facts. State the original/current asking price and verification date; do not label a reduction guaranteed savings or instant equity. Have a lender and brokerage review public financing claims and any required disclosures.

4. Deliver first; ask one useful question

Send the promised information through the prospect's agreed channel. Then ask: "Which matters more right now: the monthly payment, cash needed to move, or finding the right home?" Listen before suggesting a showing or lender introduction.

Prospect need: _____ Information delivered: _____

Agreed next action: _____ Follow-up date: _____

Use approved CRM records for private details and follow contact preferences. This worksheet does not enroll anyone in marketing or send messages.

This week's practical assignment

Choose one market. Verify one useful fact. Curate three suitable homes. Prepare one honest comparison. Offer it in five relevant, permitted conversations. Track what people ask and the next steps they actually want; activity is not a promise of leads or closings.

Want help applying this in your business?

Explore practical coaching, marketing and agent support, or choose a conversation with Bart through the team calendar:

<https://www.maverickrealtynetwork.com/help>

Maverick Market: <https://markets.maverickrealtynetwork.com/>

References and scope

Freddie Mac, "Mortgage rates and affordability": <https://myhome.freddiemac.com/buying/mortgage-rates>

Federal Reserve, "A Consumer's Guide to Mortgage Refinancings": <https://www.federalreserve.gov/pubs/refinancings/default.htm>

Educational agent worksheet. Local evidence and individual circumstances determine whether buying, selling or waiting makes sense. No rate, price, qualification or investment result is promised.