MORTGAGES WITH KIP

AGENT RESOURCE · CONTENT FOR YOUR WEEK

THE AUGUST SCRIPT PACK

Five 30 second social scripts and two client conversation scripts, all written for this market, all fill-in-the-blank. Film one on your lunch break and post it the same day.

PART 1 FIVE SOCIAL SCRIPTS · 30 SECONDS EACH

SOCIAL 1 "STOP WAITING FOR 4 PERCENT" · BUYER DEMAND

Hook: *"I'm going to save you two years of waiting in 30 seconds."*

Body: *"If you're waiting for mortgage rates to go back to 3 or 4 percent, here's the honest truth: nobody credible is forecasting that. Rates have spent all year in the 6s, and the experts' debate is between the mid 6s and the high 5s. That's the range. So the real question isn't 'when do rates crash,' it's 'what can I afford in THIS range, and how do I negotiate the best deal while other buyers sit on the sidelines?'"*

CTA: *"If you want to know your real number in today's market, not the fantasy one, send me the word NUMBERS and I'll connect you with my lender."*

Caption: *The market stopped waiting for 4 percent. Here's what smart buyers are doing instead. #realestate #[yourcity]realestate #homebuying*

SOCIAL 2 "HOMES ARE SITTING LONGER, AND THAT'S YOUR LEVERAGE" · BUYER EDUCATION

Hook: *"The housing market just handed buyers a gift and almost nobody noticed."*

Body: *"Homes are taking longer to sell than they have in years. In [your market], the average is around [X] days. Two years ago you had one weekend and five competing offers. Today you can actually tour a home twice, keep your inspection, and negotiate. Sellers are offering credits, repairs, even help with your interest rate. Waiting buyers think nothing changed. Everything changed."*

CTA: *"Want to see what's sitting in [area] and negotiable right now? Comment SHOW ME."*

Caption: *Days on market is the most underrated stat in real estate right now. Here's why it matters to you. #homebuyer #[yourcity]*

SOCIAL 3 "WHY THE SMARTEST BUYERS I KNOW ARE SHOPPING IN THE FALL" · SEASONAL URGENCY

Hook: *"The best home-buying window of 2026 might be the next 90 days. Here's why."*

Body: *"Three things stack up in the fall. One: the summer crowd disappears, so you're competing with fewer buyers. Two: sellers whose homes sat all summer are motivated and negotiable. Three: if forecasts hold and rates ease later, you can refinance, but you can't go back and buy at a price you passed on. You marry the house. You date the rate."*

CTA: *"If a fall purchase is even a maybe for you, the prep starts now. DM me the word FALL and I'll send you the timeline."*

Caption: *Everyone shops in spring. That's exactly why you shouldn't. #fallmarket #homebuying #realestatetips*

SOCIAL 4 "WHY YOUR NEIGHBOR'S HOUSE DIDN'T SELL" · SELLER LISTING MAGNET

Hook: *"That house down the street that's been for sale forever? Here's what actually went wrong."*

Body: *"It's almost never the house. It's usually one of three things. Priced for the 2021 market instead of this one. Photos that filtered buyers out before they ever visited. Or no plan for what to do after week two, so it just... sat. In today's market, homes that are priced right and marketed right still sell. Homes that are launched with a hope and a prayer collect days on market."*

CTA: *"Thinking about selling and want to NOT be that house? I'll show you my launch plan. Link in bio."*

Caption: *Well-priced homes are still selling. Here's the difference between sold and sitting. #sellertips #listyourhome*

SOCIAL 5 "THE SELLER CREDIT TRICK ALMOST NO BUYER KNOWS" · FINANCING HOOK

Hook: *"What if I told you $10,000 off the price is usually the WRONG ask?"*

Body: *"Buyers have leverage right now, and most spend it the same way: knock money off the price. But watch this. The same money, applied as a seller credit toward your interest rate, usually lowers your monthly payment MORE. Same seller cost. Bigger monthly win for you. It's called a buydown, and it's the ask that separates buyers who saw a TikTok from buyers with a real strategy."*

CTA: *"My lender runs the side-by-side on any home you're eyeing so you can see both numbers. Comment CREDIT and I'll set it up."*

Caption: *Price cut vs. rate credit: the math surprises almost everyone. #mortgagetips #homebuying #buyersagent*

PART 2 TWO CLIENT CONVERSATION SCRIPTS

CLIENT A THE BUYER WHO SAYS "WE MISSED OUR CHANCE"

"I hear that a lot, and I understand why it feels that way. But the market you tried to buy in doesn't exist anymore. There are more homes available, they're staying on the market longer, and sellers are negotiating on things they wouldn't even discuss in spring: credits, repairs, rate help."

"You didn't miss the market. You skipped the worst part of it. The buyers winning right now aren't the ones who timed it perfectly, they're the ones shopping while everyone else is discouraged."

"Here's a no-pressure next step: let my lender refresh your numbers, because everything from spring is stale anyway, and let me send you five homes that fit. Just look. If it still doesn't feel right, we wait together."

CLIENT B THE SELLER WHO SAYS "I'LL JUST WAIT UNTIL SPRING"

"That's a fair instinct, and for some sellers it's right. Let me give you the honest trade-off so it's a decision, not a default."

"Waiting for spring means listing when every other seller on your street has the same idea. More competition, more comparison, more pressure on your price. Fall means fewer buyers, but the ones out there are serious and many need to move before the holidays."

"And here's the piece most sellers miss: buyers today respond to help with their monthly payment. My lender can structure a rate incentive on your listing that costs you about the same as one price cut and makes your home the one that stands out in a quieter season. Want me to show you what both timelines look like on paper?"

PREPARED FOR YOU BY

Kip Pierson · Mortgages with Kip

Northwestern Home Loans · 202.329.9187 · teamkip@mortgageswithkip.com