

# Pivot Script

## Hold Off on Buying a Home

**Adjust as needed to meet your  
clients' evolving needs in your  
market of the moment.**



# Compliance: Do Not Call/Telephone Consumer Protection Act

## WARNING!

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The Telephone Consumer Protection Act regulates calls to cell phones and landlines, auto-dialed calls, prerecorded calls, faxes, and calls to numbers on the Do Not Call Registry. Class-action litigation for TCPA violations is rapidly increasing. Such claims present catastrophic exposure. Consult an attorney for guidance on the TCPA and DNC laws, including consent requirements, autodialer restrictions and prerecorded messages.

### ① Auto Dialers

The TCPA regulates calls and texts to a cellphone using an automatic telephone dialing system (autodialer)

### ① Prior Express Written Consent/ Written Consent

In certain cases, a caller must have prior express consent before making a call. In other cases, prior express written consent is required.

### ① Know the Federal and State Laws

In addition to federal laws, several states have laws governing telemarketing. Talk with your broker about any guidelines and Do Not Call lists your market center may have.

### ① Violations

Recipients of calls that violate the TCPA may recover up to \$1,500 for each violation. Use of an autodialer can rapidly accelerate potential damages.

## DO NOT CALL DO'S AND DON'TS

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Under federal law, sellers and telemarketers may not call individuals listed on the Federal Trade Commission's Do Not Call Registry. Failure to comply with DNC laws could result in substantial government fines and/or civil legal action against you. Consult an attorney regarding compliance with DNC laws.

### ① Subscribe to the Registry

The DNC registry is hosted on a dedicated website. Your Market Center should subscribe to the Registry and give you login credentials. Making ANY telemarketing calls without access to the Registry violates federal law.

### ① Check Before You Call

Before making a call, check to see if the number is on any of these lists: 1. the National Do Not Call Registry; 2. any state Do Not Call list; 3. your internal list. If the number is on any of these lists, delete it.

### ① Honor Consumers' Requests

Never call a number on the Do Not Call Registry. And honor an individual's request to be added to your internal DNC list.

### ① Limited Exceptions

Federal law allows telemarketing calls to be made in very limited circumstances. Contact a lawyer prior to using an exception to ensure it applies.

# Pivot Script \ I Want to Hold Off on Buying a Home Script

- Come from curiosity
- Lead with your heart
- Show understanding for circumstances
- Above all, people and safety come first

**AGENT:** Tell me more about why you don't want to buy a home now.

**BUYER:** (Reasons)

**AGENT:** I understand that reason, of course, and I know you want to [motivation].

**BUYER:** *Does not want to go into homes to look at houses.*

**AGENT:** I respect where you are coming from and I want to make sure we just look at a couple things.

1. Currently the interest rates are at a 60-year low. Don't you agree this is the rock bottom interest rate from all indicators?
2. For conversation let's think about this: what happens if the rates jump even just 1% back to the 5's? Can I share with you what that can reduce your purchasing power too?
3. Since you want to buy a home (motivation), what if you consider staying open to a purchase? Let's keep looking at homes together online virtually?

If you virtually see an incredible home you are very interested in, we will figure out the safety issues to see the home. Is that something you could consider?

**BUYER:** *Sure we can do that.*

**AGENT:** Also, another bonus there is always the possibility that there will be some sellers who have to sell and the price will be a great opportunity for you and your family.

I really don't want you to miss an opportunity ... since [motivation] is important to you and your family.

I will be looking for homes everyday for you and will be in touch regularly.

Thanks for being open to it and I will always respect your decision.