

IDEAL HOME CALCULATOR

Simple Questions
That Create Buyers & Sellers

Playbook



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NMLS324952

THE PROBLEM

Homeowners feel that they are “locked in” due to interest rates and market concerns.

Many Homeowners are simply following the follower without understanding the true facts and figures of how affordable selling and upgrading can truly be.

Sadly, based on our research, around 70% of Homeowners are not living in their ideal home.

This ends today.

The Renter continues to rent making the landlord rich.

Sadly, most Renters do not realize that 9 of 10 times renting will be more costly than owning because the landlord must profit.

Landlords get mortgages usually carrying a higher interest rate, and they pass that inflated payment onto the renter.

This ends today.

TWO PONDS

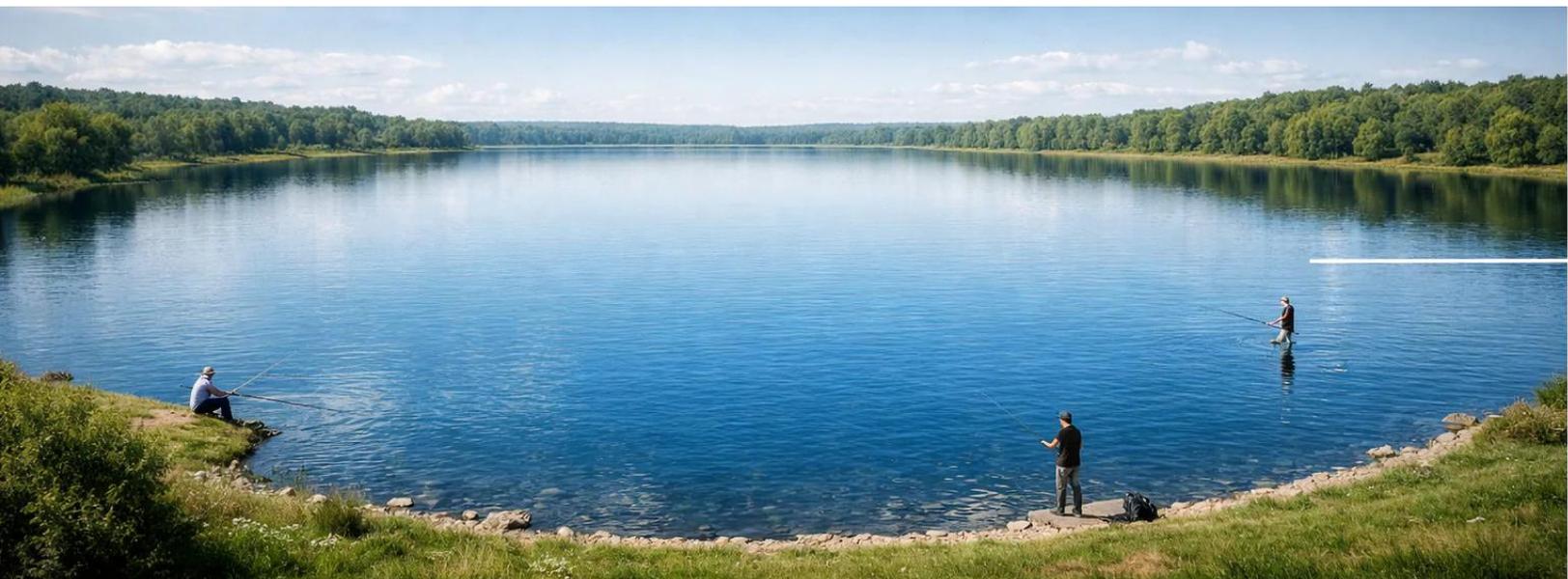
THE SMALL POND

Sellers and buyers that are active in the market today.
Less Prospects, More Agents.



THE LARGE POND

Homeowners and renters that would sell and buy
if they were asked the right questions.
More Prospects, Less Agents.



THE IDEAL HOME CALCULATOR

Agents now have a simple tool to determine whether a Homeowner can sell and upgrade based on their budget; or whether a Renter can own for a monthly payment that they're comfortable with, often similar or lower than their current rent payment.

The Ideal Home Calculator asks a few simple questions such as the prospect's monthly budget, current equity and mortgage balance.

It will use a Homeowner's or Renter's monthly budget and translate that into a mortgage amount based on current market conditions.

It will combine the mortgage with their current home equity or desired down payment and translate that into an estimated purchase price.

Results are sent to the Agent within seconds of submitting the prospect's answers via the online form.

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HOMEOWNER

Script

Agent:

Hi _____ its _____.

I like calling my customers at least once a year to check in and see how things are going personally and with your home.

1) Are you still living in your ideal home in terms of size, bedroom count, etc?

Homebuyer:

No, ideally we want more space

Agent:

I understand, most people are not living in their ideal home. I can ask just a few more questions which can tell us if you can upgrade to your ideal home based on your budget.

2) If we found your ideal, perfect home, how much would you be willing to go up in monthly payment?

3) What do you feel your home is worth today?

4) Do you have an existing mortgage? How much do you owe?

Agent:

Great news! You can upgrade to a home worth \$_____!

What neighborhoods or locations would you be interested in? I'll pull up some homes based on the price point given.

Also, I will work up a seller net proceeds sheet to show you what your proceeds would be upon sale. Then we can sit down to review both and make a decision.

RENTER

Script

Agent:

1) Are you a Homeowner or are you currently renting?

Renter:

I'm renting at the moment.

Agent:

2) Is it your ideal home in terms of size, bedroom count, location, etc.?

Renter:

No, it's way too small but it's what I can afford.

Agent:

That's a common misconception. Believe it or not, 9 times out of 10 owning will be cheaper than renting, because the landlord must profit.

Think about it this way, landlords get mortgages which carry a higher interest rate, and then they have to add their profit margin on top of the monthly payment, which is the amount you pay in rent.

3) If we found your ideal home, how much would you be willing to go up in monthly payment?

4) How much of a down payment would you be willing to invest?

...It could be as little as first, last and security which is just three times the amount of monthly payment.

Agent:

Great news! You can purchase a home for \$_____! Would you like me to pull some homes in the area that you like?

I can also have my lender give you a call to start the simple preapproval process.

RESULTS

If the numbers present a benefit:

“I’d love to run more accurate numbers for you. Let me prepare a comparative market analysis and a net proceed sheet, along with pulling available homes in your ideal areas.”

If the numbers come in higher than expected, share the following rule of thumb:

“A 2% seller credit can often buy down the rate by roughly X%, which can reduce the monthly payment by \$X for every \$100,000 financed.

For Example: Purchase price of \$750,000, down payment of \$250,000, and loan amount of \$500,000. Using a 2-1 buy down in this case would reduce the monthly payment by \$X per month.”

***This keeps the possibility alive, with optimism backed by strategy.

WHY IT'S EFFECTIVE

1. **Generate new listing opportunities**

- The “ideal home conversation” destroys assumptions showing homeowners how they can sell and upgrade.

2. **Financing motivates decisions**

- Mortgage financing is the most effective sales tool. Buyers buy off monthly payment, not interest rates or purchase price.

3. **The conversation is NOT about selling**

- It's about aspiration, lifestyle, growth, family, and what “ideal” looks like in the next chapter of their life.

4. **Questions invite answers**

- 7 out of 10 will say “I'm not in my ideal home, I would prefer...”
- That single answer opens the entire conversation.

5. **Create instant clarity**

- When homeowners see real numbers, they can make an accurate and confident determination.
 - Rough purchase price they may qualify for
 - What the monthly payment could look like
 - How their equity plays into upgrading

6. **Go from salesperson to advisor**

- This tool allows you to present a case rather than selling an opinion.

HOW TO PUT INTO IMMEDIATE ACTION

1. Prepare Your List

Identify homeowners in your database or prospects you may come across at an open house, social gathering or within your sphere of influence. Focus on:

- Have lived in their home for 2+ years
- Have significant equity
- Have growing families or are experiencing life changes
- Have expressed frustration about space/location/rates
- Anyone currently renting

2. Make 10 Ideal Home Calls per week.

- Use the Ideal Home Scripts provided in this playbook

3. Run the Ideal Home Calculator during the call.

- Show them numbers in real time
- This creates momentum and commitment

4. Offer a CMA + list of ideal homes

- Conversion moment, moving them from curious → serious

5. Book a follow-up appointment

- Coffee, Zoom, or in-home consultation.

6. Repeat weekly

- Database calls build pipeline consistency and future listings.

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**9 OF 10 TIMES
RENTING IS MORE
EXPENSIVE
THAN OWNING.
HERE'S WHY...**

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\$140,000
ON YOUR
MORTGAGE**

SWIPE →

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