

You helped them find it. We'll help them fund it.

Before introducing Zillow Home Loans, it's important to identify the right moment to discuss financing, ensuring your client feels comfortable. Most buyers are typically ready to explore financing options during their **first appointment** with an agent, especially when they're interested in a specific home.

Tips to successfully discuss financing with your client:

- If they ask about financing on the first call, answer them, then set up time to discuss more
- Assess interest in the home before diving into financing
- Avoid financial jargon
- Bring up financing regularly
- Set clear next steps for working with your loan officer before making an introduction



Using a framework for the financing conversation:

Discussion

Recognize the right time to discuss financing

"Do you have a plan for financing? Are you paying with cash?"

Timeline

Clarify with the buyer what their timeline looks like

"What's your ideal timeline to be in your new home?"

Appointment

Set an appointment connecting the buyer and your preferred lender

"I'd like to introduce you to my Zillow Home Loans loan officer. When can [LO name] reach out to you?"



Don't worry about being a financing expert, your Zillow Home Loans loan officer is here to help! They'll guide you and your client in understanding their affordability and offer tailored financing options.

Common Client Questions on Financing

"What if they are already pre-approved?"

Recognize this major step in your client's home buying journey. Not all lender pre-approvals are verified, but Zillow Home Loans loan officers confirm buyers' income and assets to ensure verification. This practice provides clarity for you and your client. Once verified, you'll receive a pre-approval letter within 24 business hours, allowing you to show homes with a clear understanding of your client's budget.

"What if they need a Down Payment Assistance Program, VA Loan, or Jumbo Product?"

Zillow Home Loans offers a variety of competitive loan products to meet diverse customer needs. Inform your client that you can connect them with your preferred loan officer for personalized guidance through all available loan options, helping them find the best solution for their situation.

"What if they don't want a hard pull on their credit?"

Inform them that Zillow Home Loans may pre-approve them using a soft credit pull so there's no impact on their credit.

"What if they don't want to talk to a lender?"

Reassure your client that while speaking to a lender can be daunting, connecting with a Zillow Home Loans loan officer can significantly benefit their home-buying journey. Your preferred loan officer can help give them the confidence to shop for their dream home and a clear financial path. You'll support your client in whatever path they choose to go down to ensure they are selecting a financing option works best for them.

Have additional questions on navigating the financing conversation with clients?

Reach out to your team's leadership or your preferred loan officer at Zillow Home Loans.



Learn more about working with Zillow Home Loans!