QUICK-REFERENCE DECK · 25 PAGES

The 25 Seller Objections Playbook.

The 25 objections wholesalers hear most on seller calls — each with 3 response scripts and the psychology of what's really being said.

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HOW TO USE THIS BOOK

Not a book to read. A deck to have open during calls.

This isn't a book you read cover-to-cover. It's a quick-reference deck to keep open on a second monitor (or bookmarked on your phone) while you dial.

Every objection has three parts:
1. The exact statement you'll hear
2. The psychology — what they're *actually* saying
3. Three response scripts to choose from

The response that works isn't the smartest one — it's the one that **matches the seller's emotional state** in that moment. The three responses give you options for calm, defensive, and warm sellers.

Read all 25 once. Highlight the ones you hear most. Rehearse your favorite response out loud so it sounds like YOU, not like a script.

— Tracy

OBJECTION 01

"Your offer is too low."

Why they're really saying this: *They anchored on Zillow or a neighbor's retail sale. They haven't yet mentally deducted repairs, commissions, or the 60-day wait for a retail buyer.*

Empathy-first:

"I hear you — and I'd feel the same if a stranger threw a number at me. Can I walk you through how I got there? If the math is off, we'll fix it."

The comparison frame:

"Compared to Zillow it does look low. Compared to what a retail buyer actually pays AFTER a $30K rehab, agent commission, and 60 days of showings — it's very close. Want me to show the math?"

The ceiling reset:

"That's my starting offer, not my only offer. If there's something specific you need to see, I have some flexibility. What number would make this real for you?"

OBJECTION 02

"I want retail price."

Why they're really saying this: *They haven't decided whether speed or price matters more to them. Right now, price sounds better.*

The tradeoff frame:

"That's totally fair. Retail gets you the highest dollar — but takes 60–90 days, requires repairs, and comes with inspection re-negotiations. Cash gets you 85–90% of retail today. Which matters more to you?"

The parallel option:

"You should absolutely list it if retail matters most. A cash offer works as a floor — if the listing doesn't sell in 60 days, my offer's still here."

The clarifying question:

"What would you use the retail money for? Sometimes people find that faster cash at slightly less is actually a better fit for what they're trying to do."

OBJECTION 03

"The house is worth way more than that."

Why they're really saying this: *They're comparing to a neighbor's renovated house that sold last summer, without accounting for the repairs their house needs.*

The renovated-comp reveal:

"You're probably thinking of [NEIGHBOR HOUSE] — beautiful house, sold for [$X]. But that house had the kitchen redone, new roof, and updated systems. Yours needs about [ESTIMATE]. If we're comparing apples to apples, the numbers actually work out."

The market shift honesty:

"Prices moved [UP/DOWN] since [DATE]. What used to be worth [X] is now [Y]. Not popular news, but honest news."

The ARV walkthrough:

"Would it help if I showed you the last 3 comparable sales? I'll pull them right now and we can look together."

OBJECTION 04

"How do I know you're not going to scam me?"

Why they're really saying this: *They've heard bad stories. Might've been burned before. Trust is the whole obstacle — they're not really asking about your process.*

The paper-trail frame:

"Fair question. Everything happens at a title company, in writing. You sign nothing that isn't reviewed. Funds are wired by a licensed title agent, not by me personally."

The reference offer:

"I'd be suspicious too. Let me send you 3 references from sellers I've closed with in the last 6 months — call any of them."

The no-pressure frame:

"Take all the time you need. My offer's in writing, valid for 30 days. If you want to verify anything, verify it."

OBJECTION 05

"I've never heard of you or your company."

Why they're really saying this: *They're trying to figure out if you're legit. Local wholesalers with a brand feel safer than out-of-state ones with none.*

The transparency frame:

"Fair — I'm not a big brand. I'm a real estate investor local to [AREA]. I close 2–4 deals a month. Happy to send documents, references, and my website."

The Google-me offer:

"You should Google me before we go further. My name's [NAME], LLC is [ENTITY]. See what comes up, then let's talk."

The title-company frame:

"Even if you didn't know me, you'd sign at a licensed title company that handles the entire transaction. That's the safety mechanism."

OBJECTION 06

"Who else does this? Sounds too good to be true."

Why they're really saying this: *They want social proof that this is a real, common business model — not just something you invented.*

The industry frame:

"Cash-for-houses is a $60 billion/year business — companies like Opendoor, Offerpad, We Buy Ugly Houses do this at massive scale. I'm a smaller version of the same thing."

The peer-example frame:

"In your neighborhood alone I've closed 3 in the last year. It's more common than it seems — it just doesn't make the news."

The tradeoff honesty:

"It IS lower than retail — that's the tradeoff for speed and no repairs. If you don't need those, listing is better."

OBJECTION 07

"I need to think about it."

Why they're really saying this: *They're overwhelmed or need to talk to a family member. They're not saying no — they're saying not right now.*

The gentle probe:

"Absolutely, this is a big decision. What's the piece you need to think about? Sometimes people find they can decide faster if we tackle the specific hesitation."

The offer-in-writing frame:

"Take your time. I'll send my offer in writing so you have something concrete to look at. When's a good day to check back — Tuesday work?"

The soft deadline:

"Take a week. My offer's valid for 30 days, but I'm only doing a few closings a month, so if you decide by [DATE] we can lock in."

OBJECTION 08

"I need to talk to my spouse/family."

Why they're really saying this: *Reasonable — but 60% of the time, this is code for 'I want to think about it alone first.'*

The respectful frame:

"Of course. Should we set a time for a 3-way call so I can answer any questions your spouse has? I don't want you to be the one relaying my answers."

The written-offer frame:

"I'll send you a written summary you can share. Easier than trying to remember all the details."

The check-back:

"Take your time. When's a good day to reconnect — Thursday, Monday?"

OBJECTION 09

"Not right now, maybe later."

Why they're really saying this: *Life is chaotic. They're not saying no — they're saying not this week. Never let 'later' die.*

The specific-check-back:

"Totally understand. Would 6 weeks be enough time? I'll set a reminder and check in then — no pressure."

The trigger-event frame:

"What would need to change for 'later' to become 'now' — a tenant leaving, a repair coming up, something like that?"

The maintenance frame:

"Would it be okay if I sent you my info in the mail so you have it whenever the timing feels right?"

OBJECTION 10

"I need more time — this is a big decision."

Why they're really saying this: *They're overwhelmed by the finality. Every seller feels this. It's not about the offer.*

The empathy frame:

"It IS a big decision. This is your home. Take the time you need — I'm not going anywhere."

The permission frame:

"It's okay to say yes AND still take a week to make sure. My offer's not going anywhere — you have 30 days."

The clarifying question:

"What would help you feel most confident about the decision — more time, more information, a walkthrough of what the process looks like?"

OBJECTION 11

"I'll just list it with a Realtor."

Why they're really saying this: *They think retail is automatically better. They haven't run the true math yet (commission, repairs, showings, time).*

The math frame:

"Absolutely fair option. Let me show you what listing usually nets after 6% commission, $10K in repairs to make it show-ready, and 60 days of holding costs. It's often within 5–8% of my cash offer — but takes 3 months instead of 3 weeks."

The parallel frame:

"Listing is a great option. My offer works as a Plan B — if the listing doesn't sell, I'm still here."

The when-does-list-make-sense frame:

"If your house is in show-ready condition and you have 90 days, listing is better. If either isn't true, cash is usually better."

OBJECTION 12

"I have another cash offer."

Why they're really saying this: *Either they do (competition), or they're using it to test your ceiling, or they're bluffing.*

The clarifying question:

"That's great — glad you have options. How much? I might be able to match or beat it depending on where they landed."

The differentiation frame:

"Not all cash offers are equal. Some are wholesalers assigning to a mystery buyer who might back out. I close every offer I make — never once fallen through. Which offer are you working with?"

The respectful bow:

"If theirs is better, take it. I only want the deal if it works for both of us."

OBJECTION 13

"I'll just wait for the market to come back."

Why they're really saying this: *They're anchored to a peak price. They don't want to sell at the current market.*

The honesty frame:

"That's a fair strategy — if the market cooperates. Prices might come back. They also might not. What's your hold-cost each month while you wait — taxes, insurance, maintenance?"

The opportunity-cost frame:

"If cash from this sale goes into an S&P; index fund, it grows 8–10%/year passively. The market coming back 5% is a worse trade."

The what-if-they-don't:

> *"What's your Plan B if the market doesn't come back for 2–3 years? Cash offers work as insurance against that scenario."*

OBJECTION 14

"The house doesn't need any work."

Why they're really saying this: *Every seller thinks this. Sometimes true, sometimes not. Never argue.*

The agree-and-inspect:

> *"Great — that's the best case for both of us. Let me swing by, do a quick walkthrough, and if I don't see anything I'll write you a higher offer."*

The insurance frame:

> *"That's the best-case scenario for the price. But investor offers always include a small buffer for things that aren't visible — HVAC age, foundation, roof life. Worst case my number goes up, not down."*

The honest deflection:

> *"I hope you're right — makes my job easier. Can I come by Saturday and confirm?"*

OBJECTION 15

"Your offer assumes too much repair."

Why they're really saying this: *They think you're padding repair estimates to justify a low offer. Sometimes you are.*

The transparency frame:

> *"Fair question — I'll walk you through my repair estimate line by line. If I've assumed something that isn't needed, I'll take it out."*

The contractor frame:

> *"Would it help if we walked through together with a contractor? If they see less work needed than I estimated, my offer goes up."*

The comp frame:

> *"For a house to sell at retail, buyers expect kitchen/bath updates, fresh paint, HVAC under 10 years, roof under 15 years. Which of those are already handled? I'll adjust my number."*

OBJECTION 16

"The tenants are paying rent — why should I sell?"

Why they're really saying this: *They're rationalizing keeping it. Real question: is the cash-flow worth the ongoing headache?*

The math frame:

"You're right — cash-flow is real. But 15 years from now, you'll have the same house, older, needing $50K in repairs. Cash today, invested at 7%, would be worth [X]. Which is better for your goals?"

The lifestyle frame:

"Fair — if managing the property is easy, keep it. If it's calls at midnight and repair bills eating cash-flow, cash is often better."

The 'when' frame:

"You don't have to sell today. But I'd love to be first-call when the tenant situation changes, a repair bill scares you, or you're just done being a landlord."

OBJECTION 17

"The house has been in my family forever."

Why they're really saying this: *Emotional attachment is the real objection. Money won't move them alone.*

The honoring frame:

"I really respect that. What matters most about it staying in the family — memories, sentimental value, keeping the neighborhood tie? I want to make sure whatever you decide honors that."

The photo-frame offer:

"Some sellers I've worked with take a weekend to photograph everything, save what matters most, and then sell. Would that help make the decision feel okay?"

The no-pressure frame:

"This might not be the right time — and that's completely okay. If it changes, I'm here."

OBJECTION 18

"How did you get my number?"

Why they're really saying this: *They feel invaded. This is a trust question, not a data question.*

The public-record frame:

"Fair question. It's public record from the county — every property owner's contact info can be looked up. I only contact owners, never renters or neighbors."

The honesty frame:

"I skip-traced your public property record. If you'd prefer I don't reach out again, just say the word — I'll remove your number immediately."

The pivot:

"It's a fair question — but let me ask you a different one: would you ever consider selling? If yes, we can keep talking. If no, I'm gone."

OBJECTION 19

"Don't ever call me again."

Why they're really saying this: *They're annoyed. This might be recoverable, might not. Never argue with an angry seller.*

The professional exit:

"Absolutely — I completely respect that. I'm removing your number right now. Have a good day."

The respectful final ask:

"Understood — you'll never hear from me again. If it's okay, my email is [X] in case anything ever changes. Have a good day."

The clean pivot:

"Got it — apologies for the intrusion. Removing you now."

OBJECTION 20

"You're just a wholesaler, aren't you?"

Why they're really saying this: *Extremely informed seller. They're testing to see if you'll be honest.*

The full-disclosure frame:

"Yes I am, and thank you for asking directly. That means I may not be the end buyer — but I close every contract I sign, and my end buyers close on my terms. Doesn't change your offer or the timeline."

The tradeoff frame:

"Yes — that's how I keep offers competitive. But you don't care WHO buys, you care that the offer closes on time. And that's what I do every time."

The direct-buy pivot:

"You have me — yes. But if you'd rather work with an end buyer directly, I'd be happy to introduce you to one of my regular buyers. Slower, but eliminates the middle."

OBJECTION 21

"I have a mortgage — will this cover it?"

Why they're really saying this: *Genuine concern. Some sellers think cash offers work only for free-and-clear properties.*

The math frame:

"Great question. My offer minus your mortgage balance = your net at close. I'd need to see your payoff to give you the exact number, but let's run through it now."

The pay-off flow frame:

"The title company handles it — they collect my funds, pay off the mortgage, and wire the difference to you. Same day."

The transparency frame:

"If my offer is less than what you owe (a short sale), we can talk through what options look like — but we'd have to talk to your bank first."

OBJECTION 22

"There's a lien / back taxes / HOA balance on the property."

Why they're really saying this: *They're worried the deal falls apart at title. Usually it doesn't.*

The reassurance frame:

"Really common — about 15% of my closings involve back taxes or liens. The title company handles all of it. I pay them, they pay everyone, you walk with the net."

The clarifying question:

"About how much are we talking? I'll factor it into the offer so my number is what you actually walk with."

The specialist frame:

"Some liens (federal tax, judgment liens) need special handling. My title company specializes in this — they solve it or we walk away with no cost to you."

OBJECTION 23

"The house is in probate."

Why they're really saying this: *They want to know if this is even possible before probate closes.*

The 'yes' frame:

"Absolutely doable. We can sign the contract now with the executor and close as soon as the court approves the sale. Usually 30–60 days."

The paperwork frame:

"I've closed probate deals before — my title company knows the exact filings the court needs. Happy to walk you through it."

The attorney frame:

"Your probate attorney and my title company will handle everything. All you sign is the contract — they handle the rest."

OBJECTION 24

"I need to move out first — but I don't have anywhere to go."

Why they're really saying this: *Genuine hardship. This can be a beautiful moment if you handle it right.*

The lease-back frame:

"That's a really common situation — and easily solved. We close, funds are in your bank account, and you rent from me for 30–60 days at a reasonable rate while you find your new place."

The flexibility frame:

"I can be as flexible on the timing as you need. We can close 30, 60, even 90 days out — you set the timeline."

The soft-landing frame:

"Your comfort matters here. Tell me what timeline feels right and let's build the contract around it."

OBJECTION 25

"I don't know if I'm ready to make this decision."

Why they're really saying this: *Emotional. This is the deepest objection. It's not about the offer — it's about accepting the change.*

The permission frame:

"That's such a normal thing to feel. Selling a house is a big transition. There's no rush from my end — take the time you need."

The support frame:

"What's the piece that feels heaviest — leaving the home, uncertainty about what's next, worry about family reactions? Sometimes talking through the specific thing helps clarify what to do."

The no-pressure close:

"I'll leave my offer with you and check in in 3 weeks. Whether you accept or don't, I'm rooting for you."

ONE LAST THING

The best objection handler is a genuine question.

Every response in this book has one thing in common: it doesn't argue. Arguing with a seller who just told you no is how you turn a hesitation into a hard rejection.

Instead, every response either **agrees first, then reframes**, or **asks a genuine question** to understand what's actually being said. Because 80% of the time, the objection you hear isn't the real one. "Your offer is too low" often means "I don't trust you". "I need to think" often means "my spouse doesn't know I'm talking to you".

The scripts in this book are training wheels. The real skill is being genuinely curious about what a seller is trying to say. Master that and you don't need scripts anymore.

— Tracy Perrin

Founder, iSpeedToClose

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iSpeedToClose's AI voice agent (Apex 2.0) is trained on every objection in this book — it handles inbound seller calls, responds to objections in real time, and books your calendar when the seller is warm enough to talk to a human.

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