PARTNER PLAYBOOK · UPDATED JULY 2026

The Partnership Plus **Playbook**

How we make your listings the most affordable home in their price range, and turn every listing into more than one transaction.

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What's Inside

SECTION 1

Why Partnership Plus exists

Homes don't sit because they aren't nice. They sit because buyers don't like the payment. Everything in this playbook comes back to that one sentence.

A NOTE FROM DARYN

Most lender-agent relationships are transactional. The agent sends a lead, the lender processes a loan, everybody moves on. That model works fine when rates are low and buyers are lining up. It stops working the moment affordability becomes the problem.

Right now, affordability is the problem. The median home in California is around $937,000. At today's average rate of 6.875 percent with 10 percent down, the buyer for that home is looking at a payment near $7,000 a month. That buyer isn't hesitating because your listing needs new counters. They're hesitating because of the number at the bottom of the page.

Partnership Plus is built for that reality. It gives you a way to walk into a listing presentation with a financing strategy most agents in your market simply do not have, and it gives your listings something the house down the street cannot match: a payment that works.

This is not a referral relationship with a new coat of paint. We invest real dollars back into your business, we track every one of them through a dedicated cost center, and we build something the industry has not seen before. This playbook is the whole thing. Read what's useful, then let's go run it.

— Daryn

PHOTO 1

Daryn Fillis in a real working setting: at a listing presentation table, or side-by-side with an agent partner. Not a studio headshot.

Replace before publishing.

What this is

Partnership Plus is a formal, RESPA-compliant partnership between your real estate team and NEO Home Loans. It is a structured way to work together on listings, buyers, open houses, and your database, with defined roles, a shared strategy, real financial investment, and a dedicated cost center that tracks every dollar.

What this is not

It is not a joint venture. There is no shared profit and loss, no revenue split, and no ownership interest in either direction. It is not a referral-fee arrangement, and nothing of value is exchanged for sending business. Everything in this program is structured to comply with RESPA Section 8, and every partnership activity is independently valued and documented through an approved third-party vendor.

> **The short version:** You bring the listings and the relationships. I bring a financing strategy that makes those listings affordable to a materially larger pool of buyers, plus the collaboration, the scripts, and the systems to execute it. We invest in the partnership, we track every dollar, we stay compliant, and we both grow.

SECTION 2

The problem we are actually solving

Your seller thinks the market is the problem. Your buyer thinks the price is the problem. Both are wrong. The payment is the problem.

PHOTO 2

An LA listing that has clearly been sitting, or a buyer couple looking at a listing sheet with visible hesitation. Conveys stall, not despair. Replace before publishing.

Run the math with your seller

Ask any homeowner what they pay each month, all in, including taxes and insurance. A longtime California owner will often say something around $3,000. Then show them what a buyer for their home would actually pay.

On a $937,000 purchase — the California median at the time of this writing — with 10 percent down at 6.875 percent, the buyer's all-in payment is roughly **$6,996 a month**. Principal and interest alone are $5,540. Add property taxes, insurance, and mortgage insurance and you are at seven thousand dollars.

That gap is the whole conversation. Your seller has never seen it laid out. Once they do, they stop thinking about their listing as a pricing problem and start thinking about it as an affordability problem. That is the moment strategy becomes possible.

Why the buyer pool is smaller than it looks

A buyer whose budget caps out around $886,000 does not browse $960,000 listings. They never click. They are not a lost sale, they are an invisible one. Every listing in this market has a shadow buyer pool sitting just below it, priced out by payment and not by desire.

The listing buydown strategy exists to reach them.

> *"My goal isn't just to list your home. It's to make it the most valuable and most affordable home in its price range."*

What most agents do instead

They cut price. A price reduction gives up real dollars, signals weakness to the market, and often still doesn't move the payment enough to matter.

Drop that $937,000 listing by $25,000 to $912,000 and the buyer's payment falls by about $185 a month. The seller just gave up twenty-five thousand dollars to move the payment by less than three percent. That is a bad trade, and it is the default trade in most of this market.

> **The reframe that changes the listing appointment:** The same $25,000, deployed as a rate buydown instead of a price cut, moves the payment further — and when NEO adds a lender credit on top of it, the buyer's rate drops a full point below market. That is not a gimmick. It is arithmetic, and it is the core of everything that follows.

SECTION 3

The listing buydown strategy

Two parties fund the rate: the seller and the lender. That combination is rare, and it is what makes the listing impossible to compare to anything else on the market.

How it works, step by step

1 Price the home correctly, then price it intentionally

Start with your honest market value. If the home is a $937,000 home, that is the baseline. We then look at whether the listing can support a modest increase — say $962,000 — without creating appraisal or comp problems. If it can't, we structure differently. The strategy does not require overpricing, and it never should.

2 Convert a portion of proceeds into a seller credit

Rather than sitting on the price and hoping, the seller directs a defined dollar amount — in this example, $25,000 — toward buying down the buyer's interest rate. This is a seller concession, tracked as an Interested Party Contribution, and it is subject to agency caps by product type.

3 NEO adds a lender-funded incentive on top

This is the part that does not exist at most lenders. NEO contributes additional discount points — in this example, $18,000 — from lender revenue to push the rate lower still. It is disclosed as a lender credit on the Loan Estimate and Closing Disclosure. Structured under this program, it is not an Interested Party Contribution and does not consume the seller's IPC room.

4 The combination produces a rate the open market cannot

$43,000 in combined credits against an $865,800 loan is roughly five discount points. That takes the rate from 6.875 percent down to 5.875 percent — permanent, fixed, for the life of the loan. Not a teaser. Not a temporary buydown that expires. A rate a buyer could otherwise only reach by paying five points out of their own pocket, which almost none of them can.

5 The listing is marketed on payment, not just price

Every asset, MLS remark, flyer, and social post leads with what the home actually costs to own per month. That is the number buyers care about, and almost nobody else in your market is advertising it.

6 Every interested buyer routes through the strategy

Buyers are always free to use any lender they want. But the rate attached to this property comes from NEO's participation in the buydown, so a buyer who wants that specific rate pre-approves with me. That creates a natural, compliant funnel of pre-approved buyers, and every one of them who doesn't win this house is a buyer I hand back to you.

The math, three ways

This is the table to put in front of your seller. It answers the only three questions that matter: what happens today, what happens with the strategy, and who can suddenly afford this home.

	The Old Way	The New Way	The Buyer Pool We Open
List price	$937,000	$962,000	—
Seller credit	$0	$25,000	—
NEO lender credit	$0	$18,000	—
Down payment (10%)	$93,700	$96,200	—
Loan amount	$843,300	$865,800	—
Interest rate	**6.875%**	**5.875%**	6.875%
Principal & interest	$5,540	$5,122	—
Total monthly payment	**$6,996**	**$6,617**	**$6,617**
What that payment buys	$937,000	$962,000	$886,000
Seller nets	**$937,000**	**$937,000**	—

> **Read the last two rows together. That is the entire strategy.** The seller nets exactly the same $937,000 either way. But the buyer's payment drops $379 a month, and a buyer who could only afford an $886,000 home at market rates can now afford this $962,000 one. That is roughly **$76,000 in additional buying power**, handed to a buyer who was never going to click on your listing.

Expanding the buyer pool

This is the number that should matter most to you and to your seller. You have not just made your listing more attractive to its existing buyer pool. You have added an entirely new pool of buyers — everyone shopping in the mid $880,000s — who were never going to see this home at all.

And this is where the seller actually makes money

Everything above is about the buyer's payment. But the reason your seller should care has nothing to do with the buyer's payment. It has to do with what competition does to price.

More buyers means more showings. More showings means more offers. And more offers means the one thing every seller wants and almost nobody is getting right now: **upward pressure on price.**

In a slow market, most listings get one offer, if they get one at all. That buyer knows it. They write below asking, they ask for repairs, they ask for a credit, and the seller takes it because the alternative is another thirty days of showings. The seller isn't negotiating. They're conceding.

Now put three buyers in the room. The dynamic inverts. Nobody is asking for a credit anymore, because the buyer next to them isn't. Terms get cleaner. Contingencies get shorter. And the price goes up.

> **This is exactly what happened in Montebello.** Three offers. Under contract in seven days. Closed **$5,000 over asking**, and the seller netted **$17,000 more than anticipated** — while comparable listings around it were still sitting. The buydown created the traffic. The traffic created the competition. The competition created the price. Full details in Section 8.

Why this only works in a slow market

Be honest with your sellers about this, because it is what makes the strategy credible.

In a hot market, this is unnecessary. Buyers are already competing, inventory moves in days, and there is no affordability gap to close. A seller does not need to buy anyone's rate down when there are already six offers on the table.

In a slow market — the market we are in — the entire problem is that buyers are sitting on the sidelines because of the payment. This strategy pulls them off the sidelines. It manufactures the competition that a hot market produces on its own.

> *In a hot market, competition creates itself. In this market, you have to build it. That is what this strategy does.*

Everybody wins, and that is not a slogan

The seller nets the same on paper, gets a faster sale, more offers, cleaner terms, and realistic upward pressure on price. **The buyer** gets a permanent rate a full point below market and $76,000 in additional buying power. **You** get a listing that sells while the competition sits, a differentiated presentation that wins you the next one, and a stream of pre-approved buyers who didn't win this house and need somewhere to go. **I** get to fund loans.

Four parties, four wins, and no one is being sold anything they don't want. That is unusual in this business, and it is why the strategy holds up under scrutiny.

PHOTO 3

Mortgage Coach / Housing Link side-by-side comparison screen showing the old way vs. the new way. Daryn to supply the actual Mortgage Coach export to replace or sit alongside the table above.

> **Buyers are never required to use NEO.** The incentive is optional and clearly disclosed as a lender credit. Buyers may finance with any lender of their choice, without penalty and without any effect on their ability to purchase the property. That is not just good practice, it is a hard requirement of the program.

Illustrative example only. Assumes a 30-year fixed conventional loan, 10% down, 90% LTV, primary residence, 740+ FICO, property taxes at 1.25% and homeowners insurance at 0.30% of purchase price annually, and mortgage insurance at 0.35% of the loan amount annually. Rates shown are examples and are not an offer or commitment to lend. Discount point cost is illustrative; actual cost to buy down a rate varies daily with market pricing and must be confirmed against a current rate sheet at time of lock. Actual rate, APR, payment, and eligibility depend on credit approval, program guidelines, market conditions at lock, and underwriting. Any published rate must be accompanied by full APR disclosure and all required assumptions. NEO Home Loans is an Equal Housing Lender.

SECTION 4

The listing presentation

This is where the partnership pays for itself. You walk in with something the last three agents the seller interviewed did not have.

PHOTO 4

You and Daryn Fillis across the table from a seller couple, kitchen-table setting. This is the single most important image in the playbook. Stage this one if it doesn't exist.

Before the appointment

Call me before you go, not after. We run the numbers together first: what the home is worth, what a buydown would do to the payment, and what the buyer pool looks like at both the standard rate and the incentivized rate. You walk in with the math already done and the comparison already built.

Your normal prep does not change. Comps, neighborhood insight, pricing strategy, marketing plan, all the same. What changes is that you are now also walking in with a financing strategy.

The ten steps of the conversation

1 Establish the baseline

Do your normal valuation work. Land on the honest number. Nothing about this strategy requires you to abandon good pricing discipline.

2 Ask the seller what they pay today

“What’s your total monthly payment right now, including taxes and insurance?” Let them say the number out loud. It anchors everything that follows.

3 Show them the buyer’s payment

“Most buyers for this home are putting about 10 percent down. At today’s rates, their payment would be close to $7,000 a month.” Then stop talking. Let it land.

4 Reframe why homes sit

“Homes don’t sit because they aren’t nice. They sit because buyers don’t like the payment. My job isn’t just to list your home. It’s to make it the most valuable and most affordable home in its price range.”

5 Introduce the strategy at a high level

“Here’s what I recommend. We use a portion of the proceeds as a credit to buy down the buyer’s interest rate, and my lending partner adds a lender credit on top of it.” That is as deep as you go.

6 Show the buyer pool expansion

“For the same monthly payment, buyers who were capped around $886,000 can now afford your home. That brings in people who would never have clicked on your listing, plus buyers already in your range who have been waiting for a payment that works.”

7 Connect it to their price — this is the close

“Here’s why this matters to you and not just to them. More buyers means more showings. More showings means more offers. And when three buyers want your home instead of one, you stop conceding and start choosing. That’s how a home sells over asking in a market where your neighbor’s house has been sitting for sixty days.”

8 Position against the competition

“Every other home at this price looks the same online. Yours will be the one that solves the buyer’s biggest objection.”

9 Raise buyer quality

“Any buyer who wants this financing advantage gets fully pre-approved through my lending partner. That means when an offer comes in, we already know the reserves, the ratios, and the real strength behind it. We’re not guessing from a generic pre-approval letter.”

10 Close

“Would you like us to list your home the traditional way, or would you prefer a strategy designed to attract more buyers and maximize your net?” Then hand off: “I’d love to introduce you to Daryn. He’ll walk you through exactly how this works, and he’ll also help you plan your own next move.”

> **The most important rule in this entire playbook:** Do not explain rate mechanics in detail. That is not your job and it creates compliance exposure. Your job is to create curiosity and value, then pass the conversation to me. I own the math. You own the relationship.

SECTION 5

Scripts for the conversations you'll actually have

Say these in your own words, but keep the structure and keep the compliance guardrails exactly where they are.

PHOTO 5

Agent mid-conversation with a buyer, or on the phone. Candid, not posed. Replace before publishing.

Script 1: A buyer's agent calls about your listing

Their agent: "I have a buyer who loved the property, but they're only qualified to $886,000 and you're listed at $962,000."

You: "What's interesting about this property is that there are two parties incentivizing the rate buydown, which is rare.

Most of the time any incentive toward the rate is just a seller concession, and when that's the case the buyer can use any lender they want. That's still true here. But in addition to the seller concession, our lender is also contributing discount points to bring the rate lower.

I'll send you the link so you can see how the combination takes the rate from standard market down to the rate attached to this listing. Your buyer at $886,000 may find that the payment here is closer than they think.

If your buyer wants that rate, they'd pre-approve with Daryn, the mortgage advisor on the listing. If they're not concerned about the lower rate, they're absolutely free to use any lender they'd like. But if they want the low rate, which most buyers do, the next step is connecting them with Daryn."

Script 2: "My buyer already has a lender"

Their agent: "That's great, but my buyer already has a lender they love. Can you just tell me what you're doing so they can do it?"

You: "Unfortunately not, and here's why.

Part of the incentive is coming from NEO Home Loans directly. They've worked with the seller to buy the rate down farther than a seller credit alone could. It's the same concept as a builder with a preferred lender, where the builder and the lender both contribute to the rate.

Your buyer can absolutely use your lender. Nobody is required to use NEO, and it won't affect their ability to buy the home. They'd just get whatever rate your lender offers them, not the rate that's attached to this property. If they want the rate on this listing, that comes through Daryn, because he's the one participating in the buydown."

Script 3: An unrepresented buyer at the open house

Buyer: "I'm already pre-approved with my lender. Why can't they do this?"

You: "Great question. Have you ever looked at new-build homes where the builder buys down the rate?

This is very similar. The seller is using some of the proceeds from the sale to buy the rate down, and then NEO is using some of theirs to discount it farther. The combination creates a rate that isn't really available in the market today unless you paid five discount points yourself. You don't have to do that here.

You don't need to use Daryn. But if you want the rate that's attached to this property, you do, because he's participating in the buydown. The reason we structure it this way is that affordability is the biggest challenge in this market, and to help our seller we need to make this the most valuable home at this price point."

Script 4: The seller asks "can you get me that rate on my next home?"

Seller: "If you're helping the buyers of my home get a rate a full point below market, can you get me that on the home I'm buying?"

You: "We help sellers and buyers differently. We use this strategy to sell your home by attracting more buyers.

When you're ready to buy, we help you by structuring your offer strategically, asking for seller concessions, and getting you below-market terms wherever we can. And when you sell again down the road, we can absolutely run this same strategy for you."

> **Compliance guardrails for every one of these conversations:** Never say a buyer is required to use NEO. Never say "free," "guaranteed," or "lowest rate." Never quote a rate without the APR and assumptions displayed alongside it. When in doubt, point to the Housing Link and let the disclosed numbers speak.

SECTION 6

Best practices for a successful listing

The strategy is worthless if the market doesn't know about it. These are the practices that separate the listings that sell in a week from the ones that don't.

PHOTO 6

Flat-lay of the campaign collateral from a real listing: postcard, bifold, flyer laid out together. Daryn has these from the Montebello launch.

Lead with the payment, everywhere

Price is what a buyer compares. Payment is what they can actually feel. Every asset you produce for a listing running this strategy should put the monthly number in front of the price, not behind it. The listing photo can be beautiful, but the payment is what stops the scroll.

Build the Mortgage Strategy Plan first, then market from it

Before a single flyer prints, we build a Mortgage Strategy Plan link that shows the payment three ways: before the incentive, at standard financing, and with the affordability strategy applied. Every disclosure lives on that page. Everything else — the flyer, the post, the MLS remark — points back to it. That one link is the compliance anchor for the entire campaign.

Collaborate on the assets, don't hand them off

The best campaigns we have run were built together. Your team knows the neighborhood and the audience. I know the numbers and what has to be disclosed. Co-branded content that runs across both our audiences consistently outperforms anything either of us produces alone — and it reaches people who follow neither of us.

Use the approved MLS language, exactly as written

> "Special financing incentive available! This home qualifies for a reduced interest rate or closing cost credit when financed through NEO Home Loans, the preferred lender. Participation is optional; buyers may use any lender of their choice. Contact the listing agent or a NEO representative for complete details."

Use this language as written. It has been reviewed and approved. Do not reword it, do not add to it, and do not substitute your own phrasing. Any modification requires compliance pre-clearance before it publishes.

Rules for anything that shows a rate or payment

If a flyer, post, ad, or MLS remark displays a rate or a payment, the following must appear immediately adjacent to it: the APR, the loan type, the down payment or LTV assumption, the credit score assumption, any discount points or lender credits included, the offer expiration date, and the Equal Housing statement. If it is a temporary buydown, the buydown period and the post-buydown payment must also be shown.

> **Prohibited words, no exceptions:** free, guaranteed, lowest rate, pre-approved (as a promise). These phrases are strictly prohibited in any marketing tied to this program. All marketing goes through pre-clearance before it publishes, and every version gets archived.

SECTION 7

The open house as a conversion system

An open house with a below-market rate attached is not a walkthrough. It is a lead-capture event, and it should be run like one.

PHOTO 7

A real open house from a listing running this strategy: the crowd, the food, the signage. Event photography, not stock. Daryn has these from Montebello.

The five-step visitor flow

Every single person who walks through the door goes through the same sequence. No exceptions, no improvising.

1 Greet and orient

Warm, brief, and immediately oriented toward the story of the home. Not a clipboard ambush.

2 Hand them the flyer, rate strategy facing up

The payment is the headline. It is the first thing they read, not something they discover on the back.

3 Point them at the QR code

“Scan this to see the below-market fixed rate available on this home today.” The QR goes to the Mortgage Strategy Plan, where every disclosure lives.

4 Capture phone and email

The scan is the natural capture point. If they scan, we have them. If they don't, ask directly.

5 Offer the five-minute affordability check on the spot

"Before you make an offer anywhere, talk to Daryn. There's a below-market rate tied to this property and you'll want to understand it first." This is the single highest-leverage sentence at the entire event.

The gap to close

The most common failure at these events is not traffic. It is timing. You generate the attention, the visitor sees the rate, and then they leave and call the lender they were already working with — who cannot offer them this rate, because it does not exist outside this listing.

Close that gap with three things: a QR code at the door, a device on site for an instant affordability check, and the check-in script above delivered to every visitor. Do not let someone walk out having seen the rate but never having talked to anyone about it.

> **Make it memorable, not just informative.** The events that convert are the ones people remember. Food, music, a reason to linger. On our Montebello launch we did mini pancakes, mini sodas, and a last-minute run for a Hawaii-scented diffuser. Thirty-plus visitors on opening day, and multiple people said they came because they had seen the social campaign. The event and the marketing are one system, not two.

SECTION 8

Case study: Montebello with Krys Benyamein

Real listing, real numbers, real result. This is the playbook run end to end.

PHOTO 8

The Montebello property exterior, and/or Daryn and Krys together on site. The launch party or the pending sign. Daryn has these.

The setup

The listing agent had already signed a listing agreement at $699,000. After reviewing the numbers together, we proposed a different structure: list at $720,000, direct $19,000 into seller credits, and combine that with a lender-funded incentive to create a sub-5 percent permanent fixed rate and roughly $93,000 in additional buying power for the buyer.

The seller adopted the strategy. Krys executed the plan.

What we built

A full Mortgage Strategy Plan showing the payment three ways. Print collateral including a postcard flier, a bifold, and a launch party flyer. The approved MLS remark. And a joint social campaign running across both accounts, co-branded, built entirely around the payment story rather than the price.

What the campaign did

Asset	Result
"You got a problem?"	9,000 views
"Porch Pirates"	7,250 views
"Make this place more affordable"	3,875 views
"Solve the affordability crisis"	1,600 views · 83% non-followers
"Talking about it"	1,495 views · 86% non-followers
Open house	30+ visitors on day one

The non-follower percentages are the number to pay attention to. This campaign was not preaching to an existing audience. It was reaching people who had never heard of either of us.

SEE THE CAMPAIGN

Instagram: @krysbenyamein · @mymortgageadvisor

The full campaign — the reels, the carousels, the open house announcement, and the results posts — is live on both accounts. Scroll back to November 2025 to see it in sequence.

The result

- **Three offers.**
- **Under contract in seven days.**
- **Closed $5,000 over asking.**
- **Seller netted $17,000 more than anticipated.**
- **Three new buyer leads generated from the open house alone:** one HELOC client moving into a single-family purchase, one VA first-time buyer, one conventional first-time buyer.
- **Additional buyer leads to Krys since launching the strategy:** three childhood friends and one inbound.

> *While comparable listings sat, this one went into escrow in a week — not because it was the cheapest, but because it was the most affordable.*

Why it worked

The seller and lender credit structure created a rate no competing listing could match. The marketing led with the monthly payment instead of the list price. The social campaign reached buyers who were not following either of us and were not shopping in that price range. And the open house was built to capture, not just to show.

But the number that matters most is **three offers**. Comparable listings in that market were getting one, or none. Three buyers competing is what produced a close over asking and a seller who netted $17,000 more than they expected. The buydown was never really about the buyer's rate. It was about creating a line at the door.

Every one of those is repeatable. That is the point of this playbook.

SECTION 9

How the partnership actually runs

Crawl, walk, run. Roughly ninety days from first conversation to a fully operating partnership with real dollars behind it.

Before we start: the pre-vetting agreement

Before we go deep on the model, you'll sign a confidentiality and pre-vetting agreement. This is standard. It protects the structure of the partnership model on both sides, it creates no ownership interest and no profit participation in either direction, and it does not obligate either of us to proceed. It simply means we can talk openly about strategy while we figure out whether this is a fit.

Crawl: the first thirty days

We start with a business partnership planning meeting, ideally in person and about ninety minutes. We go through your current production, your goals for the year, your five-to-ten-year vision, your team structure, how you generate business today, and where the gaps are. Then I present the NEO experience to your entire team.

Operationally, we set up CRM co-branding and lead tracking. And we pick one listing, an existing one or an upcoming appointment, and run the listing buydown strategy on it end to end. The goal in this phase is four to five funded loans together, so we both find out whether we actually like working together before anyone commits further.

Walk: the next thirty days

If it's working, we formalize. We complete a marketing services questionnaire through MLINC, an independent third-party valuation firm, to identify every way we might integrate and to establish fair market value for any shared marketing activity. Nothing is contingent on referrals, and everything is independently valued. If a desk rental makes sense, MLINC values that too.

I start attending your weekly team meetings. We confirm how open houses will be handled. And this is the phase where the dedicated cost center gets established.

Run: ongoing

By month three we do a partnership launch event, a combined team dinner or client event. We hold a half-day goal-setting session to set real numbers we both commit to. We start working your database together: equity analyses for past clients, HELOC conversations, refinance outreach.

We build out an ancillary partner list — a CPA, a financial planner, an estate planning attorney — so your clients have a full bench. And we meet monthly to review the books: what the listings produced, what converted, what the lead gen looked like, and what to change.

PHOTO 9

Daryn Fillis presenting at an agent team meeting. Shows the ongoing partnership, not just the pitch. Replace before publishing.

SECTION 10

How we invest in your business

This is the part that makes Partnership Plus different from every lender relationship you have ever had. We put real money behind the partnership, and we account for every dollar of it.

The first buydown is on us

The first listing we run this strategy on, NEO funds the lender-side buydown. You do not front anything. Your seller does not carry the lender portion. We do.

The reason is simple: I am not going to ask you to believe this works. I would rather show you. Pick a listing, let us run it, and see what happens to your traffic, your offers, and your days on market.

How future listings get funded

Once the partnership is producing, a dedicated cost center is established for it. Revenue from funded loans flows into that cost center, and the lender-side buydowns on subsequent listings are funded from those available dollars.

That is the flywheel. The listings we work together generate the revenue that funds the buydowns on the next listings. The partnership pays for its own growth, and the more we do together, the more capacity there is to invest.

> **Why the cost center matters, and why we insist on it:** Every dollar in and every dollar out is tracked in a dedicated business unit with its own reporting. That is not bureaucracy. It is the mechanism that keeps this program clean. Nothing of value is exchanged for referrals. Every partnership activity is independently valued by a third party. Every expense is documented. If anyone ever asks how this works, the answer is a spreadsheet, not a story.

What else the investment funds

Beyond the buydowns, the cost center supports the collaborative marketing we do together, co-branded lead generation, event sponsorship where it is properly valued, and the shared campaigns that reach both our audiences. Everything is reviewed and valued through MLINC before a dollar moves.

What I commit to

- **Listing strategy on every listing you want it on** — the numbers run before your appointment, not after.
- **The first lender-funded buydown, on us** — and ongoing buydowns funded from the partnership cost center.
- **Full collaboration on all marketing** — we build the Mortgage Strategy Plan, the co-branded content, the social campaign, and the MLS language together. Your team knows the audience; I know what has to be disclosed.
- **Every buyer who pre-approves through your listing comes back to you** — including the ones who don't win the house. That is often three or four additional transactions per listing.
- **Weekly presence with your team** — not a monthly check-in, an actual seat at the table.
- **Financial transition planning for your sellers** — equity, net proceeds, and what their next move looks like.

- **Database work** — equity analyses and HELOC conversations with your past clients, co-branded.

What I need from you

- **Call me before the listing appointment**, not after the listing stalls. This strategy works when it is introduced before the home goes live.
- **Let me into your team meetings** so I can add value to your whole team, not just to you.
- **Introduce me to your sellers** at the listing presentation so I can carry the financing conversation.
- **Route interested buyers to me** for the rate on the listing, while always making clear they are free to use any lender.
- **Answer the weekly questions honestly** (Section 10). The opportunities are hiding in the answers.

> *We are building a partnership the industry has not seen before, because the problem our buyers and sellers face today is one the industry has never solved.*

SECTION 11

The weekly questions

The highest-leverage thing we do together takes ten minutes a week. These questions surface deals that are already sitting in your pipeline, invisible.

Every week, in your team meeting or in a ten-minute call, we go through these. The goal is not to interrogate you. It is to find the clients who are stuck, and get them unstuck.

1 Who did you talk to this week who said they aren't sure, aren't ready, it's not the right time, or they're waiting for rates to drop?

Every one of these is a payment problem wearing a different costume. That is exactly what we solve.

2 What homeowners said they might want to move, but not yet?

These are future listings. A financial transition plan showing them what a move actually looks like turns "someday" into a date on the calendar.

3 Which pre-approved buyers aren't writing offers, or are writing weak ones and losing?

A buyer who has lost three offers is losing confidence, not qualification. That's a fixable problem and it's usually a strategy problem.

4 Any buyers writing 30-day closings with loan and appraisal contingencies who don't present like a cash offer?

We can make their offer look materially stronger without changing their price.

5 What listing presentations do you have coming up that we can build the buydown strategy for?

This is the one that matters most. Before, not after.

6 What open houses are coming up that we can build a financing and marketing plan for?

An open house with a rate story attached performs differently than one without.

7 **Which past clients from the last three to seven years can we run an equity analysis for?**

Move-up, debt payoff, HELOC for improvements, or converting to a rental. Most of your past clients have no idea what their equity can do. This is the single most underworked asset in your business.

> **Be patient with this.** For most agents this way of thinking is new, and it takes time before spotting these opportunities becomes reflexive. The point isn't to grill you. It's to help you see clients you're already talking to in a different light.

SECTION 12

Objections you'll hear, and how to handle them

From your own head, from your broker, and from your sellers. All of them have answers.

The ones in your own head

"I don't want to sound pushy." You're not selling financing. You're offering clarity and access. Withholding a strategy that could net your seller more money is the pushy move.

"I'm not a lender. I can't explain this." Good. You shouldn't. Your job is to create curiosity and hand off. Mine is to own the math. If you find yourself explaining discount points, you've gone too far.

"What if I can't answer their question?" Then you say: "That's exactly the kind of question Daryn should answer. Let me get him on the phone." That is a strong answer, not a weak one.

The ones from sellers

"This feels invasive." It's more invasive to withhold information. This gives the seller clarity about what buyers are actually facing.

"What if I'm not buying another home?" This strategy is about selling better. Buying is optional and separate.

“Why would I give away $25,000?” You’re not giving it away, you’re deploying it, and you net the same either way. Look at the table again: list at $937,000 with no credit and the seller nets $937,000. List at $962,000 with a $25,000 credit and the seller nets $937,000. Identical. The difference is that in the second scenario the buyer’s payment is $379 a month lower and roughly seventy-six thousand dollars worth of new buyers can suddenly afford the home. A straight $25,000 price cut would have moved the payment by $185 and reached nobody new.

And the part most sellers miss: the credit doesn’t just help the buyer, it helps *them*. More buyers means more offers, and more offers means upward pressure on the price. In Montebello that structure produced three offers in seven days, a close over asking, and a seller who netted $17,000 more than they expected. A price cut produces the opposite: one buyer, no competition, and a negotiation the seller loses.

“Would this work in a hot market?” No, and it wouldn’t need to. In a hot market buyers are already competing and there’s no affordability gap to close. This strategy exists because we are in a slow market, where buyers are on the sidelines over the payment. It manufactures the competition that a hot market creates on its own. Say that out loud to your seller. It makes the whole thing more believable, not less.

The ones from other agents

“Isn’t this steering?” No, and the distinction matters. Buyers are never required to use NEO. They may use any lender, without penalty and without any effect on their ability to purchase. The rate is a lender credit tied to NEO’s participation in the buydown, exactly like a builder with a preferred lender. It is optional, disclosed, and offered uniformly to every eligible buyer of that listing.

“This sounds too good to be true.” Point them at the Mortgage Strategy Plan link. Every number is disclosed, the APR is on the page, and the assumptions are stated. The strategy survives scrutiny because it was built to.

> **When you’re worried about compliance:** Stick to payment comparisons, not rate quotes. Always point back to the Housing Link, where the disclosures live. And when you don’t know, call me before you improvise.

SECTION 13

What happens next

You've read the playbook. Here's the path from here to a working partnership.

1 A conversation, about an hour

We walk through the program at a high level, and more importantly, I learn about your business. Where you are, where you're trying to go, and whether this is actually a fit. No commitment on either side.

2 Sign the pre-vetting agreement

Standard confidentiality so we can go deep on the model. Creates no ownership, no obligation, and no economics in either direction.

3 The deep dive

I show you exactly how we invest in our partners, walk through real Mortgage Strategy Plan examples from listings we've run, and lay out the crawl-walk-run plan against your specific business.

4 Business partnership planning meeting

Ninety minutes, ideally in person. Your production, your goals, your team, your gaps. This is where the partnership actually gets designed.

5 Pick a listing and run the playbook — the first buydown is on us

The fastest way to know whether this works is to do it once. One listing, end to end, with everything in this document behind it and NEO funding the lender-side buydown.

The one thing to do today

Look at your calendar for the next thirty days. Find the listing appointments. Then call me before the first one.

That is the whole thing. This strategy works when it is built into the listing before it goes live. It works much less well as a rescue mission on a property that has already sat for sixty days and gone stale.

> *"You're not selling financing. You're offering clarity and access."*

START THE CONVERSATION

Send me a listing address, a listing appointment date, or just a time to talk.

PHONE

424-396-6967

EMAIL

myadvisors@neohomeloans.com

SCHEDULE A CALL

darynfillis.com/schedule

Contact

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must include full APR disclosure and required assumptions and must be pre-cleared by Compliance before publication. Partnership activities are independently valued and documented through an approved third-party vendor. Nothing of value is exchanged for referrals. Case study details used with permission.

Equal Housing Opportunity. All loans subject to credit, property, and underwriting approval. NMLS Consumer Access: nmlsconsumeraccess.org.

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