

# Module 9: Negotiation & Closing

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## Role-Specific Application Guide & Video Resources

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### Supplemental Training Material

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### Video Resources for Module 9

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#### Core Closing Training

##### **“The Most POWERFUL Sales Closing Technique of All-Time”**

<https://www.youtube.com/watch?v=niLA7dJNM90>

*Duration: ~15 minutes*

The most powerful sales closing technique of all time is the assumptive close.

##### **“Sales 101: A Sales Beginner’s Guide to Closing the Deal”**

<https://www.youtube.com/watch?v=ZfeucFcUP0w>

*Duration: ~20 minutes*

Complete beginner’s guide to closing the deal with proven techniques.

##### **“5 Closing Sales Tips & Sales Closing Techniques - Best Sales”**

<https://www.youtube.com/watch?v=cMKmlU5Scxc>

*Duration: ~18 minutes*

Five extremely powerful closing tips you can use from the beginning of a sales meeting all the way until the end.

##### **“Psychology Hacks To Close More Sales”**

[https://www.youtube.com/watch?v=TM-NJKX\\_3jE](https://www.youtube.com/watch?v=TM-NJKX_3jE)

*Duration: ~25 minutes*

After closing 4000+ sales, discover a new method to close deals faster using psychology.

## **“CLOSING Steps (Shockingly Simple - DON’ T Overcomplicate)”**

<https://www.youtube.com/watch?v=VoUJ848UpWA>

*Duration: ~12 minutes*

Create an experience that customers love and makes you money—don’t overcomplicate closing.

## **“How To Close More Deals Than 99% of Sales People”**

<https://www.youtube.com/watch?v=dsB8vB28YSQ>

*Duration: ~30 minutes*

Selling Made Simple - Find and close more sales with proven, step-by-step frameworks.

## **“You’ ll Close More Deals After Watching This” - Andy Elliott**

<https://www.youtube.com/watch?v=1c9AArrvvpQ>

*Duration: ~20 minutes*

How to think differently than all other salespeople in the world—sales is the art of communication.

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## **Role-Specific Applications**

### **For Ronald (Head of Client Relationships) - PRIMARY FOCUS**

#### **Your Role in Module 9:**

Ronald, closing is where all your hard work pays off. Everything you have done—discovery, presentation, objection handling—leads to this moment. Your ability to close confidently and negotiate effectively determines your income and success.

#### **Key Focus Areas:**

##### **1. The Closing Mindset**

###### **Shift Your Thinking:**

Stop thinking of closing as “convincing” someone to buy. Instead, think of it as “helping” them make a decision that is in their best interest. If you have done your job well, closing should feel natural and easy. You are simply guiding them to take the next logical step.

## **Confidence is Everything:**

Your confidence in closing is contagious. If you are nervous or apologetic, prospects will feel uncertain. If you are confident and assumptive, prospects will feel reassured. Believe in your value, believe in your solution, and believe they should move forward. That confidence will come through in your close.

## **The Close Starts at Hello:**

Every interaction is a micro-close. When you schedule the discovery call, that is a close. When they agree to the presentation, that is a close. When they accept your solution, that is a close. The final close is just the last in a series of commitments. Each small commitment makes the final commitment easier.

## **2. Recognizing Buying Signals**

Learn to recognize when prospects are ready to buy. When you see buying signals, close immediately.

### **Verbal Buying Signals:**

- “How soon can we close?”
- “What are the next steps?”
- “When would we start the application?”
- “Can you send me the paperwork?”
- “This sounds like exactly what I need”
- Questions about implementation or timeline
- “What do I need to do to get started?”

### **Non-Verbal Buying Signals:**

- Leaning forward
- Nodding in agreement
- Taking notes
- Relaxed body language
- Smiling
- Asking detailed questions about process
- Looking at calendar to schedule next steps

### **When You See Buying Signals:**

Close immediately. Do not keep talking and risk talking them out of the sale. When they are ready, ask for the business.

### **3. The Assumptive Close (Your Primary Technique)**

The assumptive close is the most powerful closing technique because it assumes they are moving forward and focuses on logistics, not the decision itself.

#### **How It Works:**

Instead of asking “Would you like to move forward?” (which invites “no”), you assume they are moving forward and ask about the details: “When would you like to start?” or “Which option works better for you?”

#### **Ronald’ s Assumptive Close Scripts:**

##### **After Presentation:**

“Great. The next step is to complete the application. I can help you with that right now, or we can schedule 30 minutes tomorrow. Which works better for you?”

##### **After Handling Objection:**

“Perfect. I am glad we addressed that concern. Let me send you the application link. Do you prefer email or text?”

##### **After Trial Close:**

“Excellent. I will prepare the term sheet and have it to you by end of day. What email should I send it to?”

#### **Why It Works:**

The assumptive close removes the decision about “whether” and focuses on “how” and “when.” It feels natural and confident. Most prospects will go along with the assumption unless they have a specific concern, which they will voice, and you can address.

### **4. Alternative Close (Give Them Control)**

The alternative close offers two options, both of which result in moving forward. This gives them control while still advancing the sale.

#### **Ronald’ s Alternative Close Scripts:**

**Loan Product Choice:**

“Based on your situation, either the DSCR loan or the fix-and-flip loan could work. The DSCR loan is better if you want long-term rental income. The fix-and-flip loan is better if you want to renovate and sell quickly. Which fits your strategy better?”

**Timeline Choice:**

“We can close in 10 days or 14 days. Which timeline works better for your situation?”

**Application Timing:**

“Should we schedule the application call for tomorrow morning or afternoon?”

**Communication Preference:**

“Do you want me to send the paperwork today or tomorrow?”

**Why It Works:**

The alternative close gives them a choice, which makes them feel in control, but both choices move the deal forward. It is a soft close that does not feel pushy.

## 5. Direct Close (When They Are Ready)

Sometimes the best close is simply asking directly and confidently.

**Ronald’ s Direct Close Scripts:****After Strong Rapport:**

“Based on everything we have discussed, I think we are a great fit for your financing needs. Are you ready to move forward?”

**After Addressing All Objections:**

“I am confident we can help you achieve your investment goals. Let’ s do this. Are you in?”

**After Presentation:**

“This loan structure will help you close on time and protect your deal. Shall we get started with the application?”

**Why It Works:**

The direct close works when you have strong rapport, have addressed all objections, and the prospect is clearly ready. It is bold and confident. Use it when you feel the energy is right.

## 6. Trial Close (Test Readiness)

If you are not sure if they are ready to close, use a trial close—a question that tests their readiness without asking for final commitment.

### **Ronald's Trial Close Scripts:**

#### **During Presentation:**

“How does this solution sound so far?”

#### **After Explaining Feature:**

“Does this address your financing needs?”

#### **After Handling Objection:**

“Does that resolve your concern?”

#### **Conditional Close:**

“If we can meet your timeline, would you want to move forward?”

#### **Why It Works:**

Trial closes test readiness without risk. If they respond positively, move to the final close. If they hesitate, uncover and address remaining concerns.

## **7. Negotiation Strategies**

In private lending, you will negotiate on almost every deal. Master these strategies.

#### **Anchor High:**

Always start with your standard pricing and terms. Do not discount preemptively. Let them ask for concessions if they want them. If you start low, you have nowhere to go.

#### **Trade, Do Not Give:**

If you make a concession, get something in return. Do not just give discounts without getting value back.

#### **Examples:**

- “I can reduce the rate by 0.25%, but I would need you to increase the down payment by 5%.”
- “I can waive the prepayment penalty, but the rate would need to increase by 0.5%.”
- “I can close in 7 days instead of 10, but I would need all documentation by tomorrow.”

### **Justify Your Value Before Conceding:**

Before making any concessions, reinforce your value. Help them understand what they are getting for your pricing.

#### **Example:**

“I understand you are looking for the best rate. Before we discuss rate, let me make sure you understand what you are getting with us: 10-14 day closings, 99% funding rate, dedicated loan manager, and expertise in investment properties. Our clients choose us because they value reliability and speed over saving a few hundred dollars. That said, let me see what I can do on rate...”

#### **Know Your Walk-Away Point:**

Before entering negotiation, know your minimum acceptable terms. If they push beyond that, be willing to walk away. Not every deal is a good deal.

#### **Use Silence as Power:**

After you make an offer or respond to a request, stop talking. Let them respond. Silence creates pressure for them to accept or make a counteroffer. Do not fill the silence by negotiating against yourself.

## **8. Handling Final Objections at the Close**

Often, final objections arise right when you ask for commitment. Handle these confidently.

**“Let me think about it”**

#### **Ronald’ s Response:**

“I completely understand. This is an important decision. Just so I can be helpful—what specifically do you need to think about?”

(This question reveals the real objection. Address that specific concern, then close again.)

“Does that address your concern? Great. Let’ s move forward.”

**“I need to talk to my partner”**

#### **Ronald’ s Response:**

“That makes sense. Just to make sure we are on the same page—if your partner is on board, are you ready to move forward?”

(If yes, offer to include partner or equip them to sell internally.)

“Great. Let me send you everything you need to share with your partner. When do you think you will have had a chance to discuss it? Perfect. I will call you Friday at 2pm to answer any questions.”

### **“I am not ready to commit yet”**

#### **Ronald’ s Response:**

“I understand. Help me understand—what would need to happen for you to feel ready?”

(Uncover what is missing, address it, then close again.)

### **“Your competitor offered better terms”**

#### **Ronald’ s Response:**

“I am glad you are comparing options. Help me understand—what terms did they offer?”

(Get specifics, then differentiate.)

“Here is the difference between us and them: [speed, reliability, service, track record]. Our clients choose us because [value proposition]. That said, if terms are the only issue, let me see what I can do to make this work.”

## **9. Post-Close Excellence**

The close is not the end—it is the beginning of the client relationship.

### **Immediate Actions After Close:**

#### **Confirm Next Steps:**

“Great. Here is what happens now: I will send you the application link within the next hour. Please complete it by tomorrow. Once I receive it, I will submit it to underwriting, and you will have approval within 48 hours. Sound good?”

#### **Send Confirmation Email:**

Within 1 hour, send an email summarizing what they committed to, what you committed to, and the timeline.

#### **Celebrate the Win:**

“I am excited to work with you on this deal. We are going to make sure you close on

time and get this property.”

### **Deliver on Promises:**

Do exactly what you said you would do, when you said you would do it. This builds trust and sets the foundation for referrals and repeat business.

### **Stay in Touch:**

Provide regular updates throughout the process. Proactive communication prevents buyer’s remorse and builds confidence.

### **Ronald’s Implementation Checklist:**

- Master the assumptive close (use as default)
- Practice alternative close for different scenarios
- Develop direct close confidence
- Use trial closes throughout conversations
- Define my negotiable and non-negotiable terms
- Establish my walk-away point for negotiations
- Practice “trade, do not give” negotiation
- Develop responses to final objections
- Create post-close confirmation process
- Track closing rate and identify patterns
- Role play closing scenarios weekly
- Record closes and review for improvement

### **Ronald’s Video Resources:**

- Watch “The Most POWERFUL Sales Closing Technique of All-Time” for assumptive close mastery
- Study “How To Close More Deals Than 99% of Sales People” for comprehensive framework
- Review “Psychology Hacks To Close More Sales” for advanced techniques
- Master “You’ll Close More Deals After Watching This” for mindset and communication

## **Ronald's Success Metric:**

60%+ closing rate on qualified opportunities. 80%+ of closes use assumptive close. Negotiate win-win solutions on 90%+ of deals. Zero buyer's remorse due to post-close excellence.

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## **For Shawn (Head of Lead Response) - SUPPORTING ROLE**

### **Your Role in Module 9:**

Shawn, your "close" is getting them to agree to talk to Ronald. That is your only goal.

### **Key Focus Areas:**

#### **1. Your Close: The Handoff**

##### **Your Assumptive Close:**

"Based on what you have shared, this sounds like a great fit for our lending programs. The next step is a deeper conversation with Ronald, our Head of Client Relationships. Let me get him on your calendar right now. Do you prefer morning or afternoon?"

##### **Your Alternative Close:**

"Ronald can talk to you tomorrow or Friday. Which works better for you?"

##### **Your Direct Close:**

"Ronald is excellent at what he does. He will walk you through your options and get you a quote. Are you ready to talk to him?"

#### **2. Do Not Negotiate**

You do not negotiate terms or pricing. If they ask about rates, fees, or terms, say:

"That is a great question for Ronald. He can give you exact numbers based on your specific situation. Let me get you on his calendar."

### **Shawn's Implementation Checklist:**

- Perfect my handoff close scripts
- Use assumptive close for every handoff
- Track handoff acceptance rate
- Do not negotiate—escalate to Ronald

- Celebrate successful handoffs

### **Shawn's Success Metric:**

90%+ handoff acceptance rate using assumptive close.

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## **For Tamara (Head of Operations) - SUPPORTING ROLE**

### **Your Role in Module 9:**

Tamara, your job is to create systems that enable effective closing and track closing metrics.

### **Key Focus Areas:**

#### **1. Closing Tracking System**

##### **CRM Fields:**

- Close attempted (yes/no)
- Closing technique used
- Final objection (if any)
- Result (closed, objection, needs follow-up)
- Next steps confirmed (yes/no)
- Confirmation email sent (yes/no)

##### **Analytics:**

- Closing rate by salesperson
- Closing rate by loan product
- Most effective closing techniques
- Common final objections
- Time from presentation to close

#### **2. Post-Close Workflow Automation**

##### **Automated Actions After Close:**

- Send confirmation email template
- Create application follow-up task

- Schedule check-in calls
- Set up milestone update automation
- Create referral request task (post-closing)

### **3. Negotiation Guidelines**

#### **Create Documentation:**

- What is negotiable and what is not
- Standard pricing and terms (anchor)
- Minimum acceptable terms (walk-away point)
- Trade matrix (if we give X, we get Y)
- Approval process for non-standard terms

#### **Tamara's Implementation Checklist:**

- Build closing tracking in CRM
- Create closing analytics dashboard
- Set up post-close workflow automation
- Document negotiation guidelines
- Create confirmation email templates
- Track which closing techniques work best
- Monitor closing rate trends

#### **Tamara's Success Metric:**

100% of closes tracked in CRM. Closing rate improves 30%+ due to system improvements. Post-close workflow automation rated 4.5+ by Ronald.

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## **For CEO (Strategic Oversight) - LEADERSHIP ROLE**

#### **Your Role in Module 9:**

As CEO, you coach closing excellence, close strategic deals personally, and set negotiation policies.

#### **Key Focus Areas:**

## **1. Closing Coaching**

### **Weekly Coaching:**

- Listen to 3-5 calls with closing attempts
- Provide specific feedback on closing technique
- Role play closing scenarios
- Share advanced techniques
- Celebrate successful closes

### **Coaching Focus:**

- Using assumptive close as default
- Recognizing and acting on buying signals
- Handling final objections confidently
- Not talking after the close
- Confirming next steps clearly

## **2. Strategic Deal Closing**

For high-value deals, you may close personally.

### **CEO Closing Approach:**

- Build executive-level relationship
- Make strategic commitments
- Negotiate win-win solutions
- Close with confidence and authority

## **3. Negotiation Policy**

### **Set Clear Guidelines:**

- What is negotiable and what is not
- Approval process for non-standard terms
- Walk-away criteria
- Pricing authority levels

## **Monthly Review:**

- Analyze negotiation patterns
- Identify where we are leaving money on the table
- Identify where we are losing deals due to inflexibility
- Adjust policies based on data

## **4. Closing Culture**

### **Create Culture of Closing:**

- Celebrate closes publicly
- Recognize closing excellence
- Share successful closing stories
- Make closing a team priority

### **CEO Implementation Checklist:**

- Schedule weekly closing coaching
- Listen to closing attempts regularly
- Provide specific feedback
- Define criteria for CEO involvement
- Close strategic deals personally
- Set negotiation policies and guidelines
- Monitor closing rate trends
- Celebrate closing wins
- Create culture of closing excellence

### **CEO Success Metric:**

Team closing rate improves 50%+ year-over-year. CEO-closed deals at 85%+ rate.  
Negotiation policies optimize for both close rate and margin.

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# Closing & Negotiation Metrics by Role

## Ronald's Key Metrics:

Metric	Target	Measurement
Closing Rate	60%+	% of qualified opportunities closed
Assumptive Close Usage	80%+	% of closes using assumptive technique
Negotiation Win-Win	90%+	% of deals negotiated successfully
Post-Close Satisfaction	4.8/5+	Client satisfaction survey

## Shawn's Key Metrics:

Metric	Target	Measurement
Handoff Acceptance Rate	90%+	% who agree to Ronald call

## Tamara's Key Metrics:

Metric	Target	Measurement
Closing Tracking	100%	All closes logged in CRM
Post-Close Automation	100%	All workflows triggered

## CEO's Key Metrics:

Metric	Target	Measurement
Team Closing Rate	50%+ improvement YoY	Process optimization
CEO Close Rate	85%+	Strategic deals

## Key Takeaways by Role

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**Ronald:** Closing is where all your hard work pays off. Master the assumptive close, recognize buying signals, negotiate win-win solutions, and deliver post-close excellence. Your closing rate determines your income.

**Shawn:** Your close is the handoff to Ronald. Use assumptive close to get them on his calendar. Do not negotiate—escalate to Ronald.

**Tamara:** Your systems enable effective closing. Track metrics, automate post-close workflows, and provide data that drives improvement.

**CEO:** Your coaching elevates closing excellence. Set negotiation policies, close strategic deals personally, and create a culture of closing.

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*This supplemental guide should be used alongside the Module 9 Training Guide and Worksheet. Effective closing is what turns opportunities into revenue—master this skill and you will achieve your sales goals.*