

# SHOP LOCAL

## Suggested Scripts:

1. Choosing a local broker who is dedicated to finding you the best mortgage loan, and only to help you find that best loan, is one of the best things you can do to save time AND money. Shopping local and selecting a dedicated broker to be your loan advocate could mean a difference of even \$100 off your payments per month. Who couldn't use that?
2. Shopping with local brokers not only saves you time and money, it helps your community. Local businesses like your neighborhood brokers are the ones donating to your parks, schools, and little league tournaments. In fact, local businesses have been shown to donate more than twice the amount of national chains into their communities. When you choose to invest your money with a local broker, you're choosing to invest in your community too.
3. When it comes to brokers, the only answer is to shop local. A local broker knows your neighborhood and is familiar with your market. They'll be able to give you the best advice and assistance when it comes to one of your most important decisions: buying your dream home. And then they'll also be to refer you to local appraisers, contractors, and more so that you can keep giving back to your neighborhood. When you choose a local broker you're choosing your community. Shop local today.
4. Now more than ever it's important to support local businesses. As the economy resurges from the effects of this pandemic, make sure your local community comes with it. Use NAMB's Shop Local Directory to locate experienced and local brokers in your own community for *your* refinance. There's never been a better time to shop local.
5. Your community is important to you. That's why when you are purchasing a home, it's important to choose a local broker that knows and cares about that community just as much as you do. From saving you time to putting that money back in the local economy, it's hard to argue against all the benefits of choosing a broker near you for one of life's most important decisions. Shop local today!
6. Small businesses generate \$68 of local economic return for every \$100 spent with them. Choose a local broker for your home purchase and make sure that you're investing in the community that you'll be moving into. Use NAMB's directory to find a broker near you.

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7. Local brokers are your neighbors, your friends, your family. Support the brokers in your community and consider them first when looking to refinance your mortgage loan. After all, you wouldn't ask someone in Florida about the weather in Michigan, why choose someone across the country to handle your mortgage when you can pick a broker that works in your local market every day? Choose local. Shop local.
8. Right now is one of the best times to refinance in modern history. With rates reaching near-historic lows, you don't want to miss this opportunity to secure the lower payments or better rate that you've been looking for. However, make sure you choose a local broker that knows your community well so that you know that you're getting the most out of your refinance. NAMB offers a directory that will show you local brokers in your area. Shop local today.
9. Why choose a local broker to purchase your new home? Well in these unprecedented times, it's more important now than ever before to support our local businesses and invest in our communities. Not convinced? small businesses donate 250% more than large businesses to community causes. When you shop local with a local broker, you are doing your part to making your neighborhood better than ever before.

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## Talking/Proof points:

- Invest in your community. Shopping with local brokers supports your local economy which has benefits that can be felt all throughout your neighborhood. Don't displace local jobs and business by venturing out of your own community.
- Experience: Local brokers have more experience with your community. They can give advice and assistance that goes above and beyond what a remote alternative can do.
- Life-long relationships: Choosing a local broker can lead to life-long relationships where you end up with a broker that knows you, your community, and your needs, so that when you need a refinance down the line, you know you have someone in your corner that you can trust.
- Connections: Local brokers build connections as they work in your community. It's always best to have a broker that can recommend local agents, home improvement professionals, and etc that are more versed in your specific needs and helps you continue to invest in your local economy. The local broker is also familiar with the lender and real estate appraisers in your area, making it easier for you in the long run.
- Saves money by utilizing a broker who is dedicated to finding the best mortgage for you.
- Saving time: A local broker will save you time with the normally lengthy purchasing process because they already know the area and don't have to research it prior to setting you up with the right lender for your situation.
- Nurture community: Studies have shown that local businesses donate to their community's causes more than twice the rate of chains. You also support your community's growth in the form of taxes. These are the people that sponsor your little league teams, your
- You create local jobs
- Your neighbor, your friend, someone that is familiar with your area. Knows your local market. An out of state lender coming out of Florida doesn't know the market, doesn't know what's going on.
- Referrals: Your local broker can refer them somebody local that owns a relevant small business in the community.
- Now it's the time to look into your local economy's resurgence. We all come back together. Every dollar you spend stays there.