THE STARTING LINE

How to turn a renter's first call into a plan, so the buyer who is not ready today becomes the client you close when they are.

A renter who calls a lender has already raised a hand. Most of them hear a number, or a no. David Sidoni says they should hear a starting line instead: three numbers, three thermometers and a check-in every 30 days. This is his method, plus the parts I built myself, play by play.

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Based on a conversation with David Sidoni, realtor and host of the How to Buy a Home podcast, on The Way with Dino Katsiametis.

START HERE — THE SHORT VERSION

1. **Say "this is your starting line."** Never hand a renter a verdict on the first call.
2. **Ask for three numbers.** Credit score, monthly debt and savings. Skip the application.
3. **Draw three thermometers.** Fill each one to today. Put the goal at the top.
4. **Work debt and savings at the same time.** Give each one a target and a monthly step.
5. **Check in every 30 days.** Ask the same three questions. Give one small action step.
6. **Calendar it before you hang up.** Put 12 check-ins on the calendar and send the invite.
7. **Text, do not call.** Short, human and in your own words.

> **WHY THIS MATTERS**
>
> *A renter who calls a lender has already raised a hand. If all they hear is a number they do not like, the call is over, and so are the 30 years that client could have stayed with you. David Sidoni and I took buyers who thought they needed 12 months and, most of the time, got them there in about three.*

David Sidoni is a realtor and the host of the How to Buy a Home podcast. He has helped first-time buyers since 2006. He was one of my very first guests on a radio show I used to host, and he has been a good friend ever since. He is not in the mortgage business. He is a realtor who cares about first-time buyers more than most mortgage people I know.

For this episode we built the masterclass around his Last Lease Ever program. His goal is simple: get renters out of their leases and into homes. He gave me the method. I added what I learned running the same play for years.

Here it is, play by play.

PLAY 01 · THE FRAME

Give them a starting line, not a verdict

Context. Most renters search online before they ever call a lender. What they find tells them to get pre-approved. So when one of them finally picks up the phone, they are already motivated. They did the hard part. David says the number one thing renters tell him is “I didn’t want to bother anybody.” Then they hear a number they do not like, and that is the end of it. David calls that a stop sign.

Action. Listen first. Let them tell you everything. Then say this out loud:

> *“This is your starting line. Let’s find out where you are today. Maybe you are ready to buy now. If you are not, I will show you what to change, and I will help you plan it. No charge.”*

If the number falls short, show them the gap. Here is David’s version. You are approved for $415,000 today and you want $450,000. A couple of levers could get you there next month. And along the way you may find better loan programs and lower fees.

THE MOVE

A verdict ends the conversation. A starting point opens one. The buyer who hears “not yet, and here is the plan” stays on the line. The buyer who hears “no” goes back to Google.

THE COMMON MISTAKE

Spitting out a pre-qual number and moving on. David’s words: if they are not happy with it, it is done.

PRO TIP

If someone calls you, do not make them feel like they are bothering you. That is how you build your pipeline. And give the plan to the ready buyer too. David says getting the loan and the house is the 37th thing an advisor does for a client. The 36 before it are where the buyer saves money. You do not save at the rate lock. You save months earlier, in the planning.

PLAY 02 · THE THREE THERMOMETERS

Three numbers instead of an application

Context. David does not start with a loan application. He asks for three numbers.

Action. Ask these three questions:

- What is your credit score?
- What is your monthly debt?
- What is your savings right now?

Write them down. Then do what David calls a kindergarten exercise. You know the thermometers charities use to show how close they are to a goal? Draw three of them. Fill each one to where the buyer is today. Put the goal at the top. David adds sparkles and glitter. I am not going to tell you not to.

Your debt thermometer may need a few small ones inside it: cards, car, student loans. That opens the talk about debt-to-income and which payment matters most. A $300 student loan payment and an $800 car payment are not the same problem.

> **THE MOVE**
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> The three numbers are the levers a buyer can pull in 30 days. A picture makes the gap and the goal easy to see, so the plan feels like a short walk instead of a mountain.

> **THE COMMON MISTAKE**
>
> Adding income as a fourth thermometer. Income is a bonus if it moves. A buyer cannot change it every 30 days, so it does not belong on the page.

> **PRO TIP**
>
> Drop your three numbers into an AI tool like Claude or ChatGPT and have it build the thermometers for you. Describe what you want. Let it draft. Then check every word before it goes out.

PLAY 03 · THE PLAN

Fix debt and savings at the same time

Context. The old-school plan says pay off every dollar of debt, build six months of reserves, then save the full 20% down payment. Great. Now you are 63 years old.

Action. Give the buyer a target for each thermometer and a monthly step for each one. Here is how I say it:

> *"You need this credit score to get the best terms. That helps your debt ratio and your mortgage insurance. This is our target. Even if we do not hit it, we can still get you in. Here is how we get there. This much off each card. This much into savings. Every month."*

Then show the new monthly picture. The buyer sees what each step changes.

THE MOVE

Working both thermometers at once shortens the road, and every dollar has a job. A buyer who can see where each dollar goes keeps going.

THE COMMON MISTAKE

Handing the buyer a sequence: debt first, then reserves, then the down payment. That plan is so slow the buyer may never reach the end of it.

PRO TIP

Say it out loud: reduce the debt while you build the savings, at the same time. David says you will be shocked how many buyers respond, "Wait a minute." That is the moment they start to believe it.

PLAY 04 · THE CHECK-IN

Same three questions, every 30 days

Context. After the plan, the buyer leaves with a couple of action steps. You say one more thing: “In 30 days I will check in.” That is it.

Action. Every 30 days, ask the same three questions. What is the score? How is the debt? How is the savings? Start from the last numbers you wrote down.

> *“Last time I looked, your credit score was 620. We said we would aim for 640. How are you doing? Did you look into being added as an authorized user? Did you call your card companies about a higher limit?”*

David points out that mortgage credit scores move in tiers of 20 points. So a goal of 640 is a real step, not a wish. Give one small action step each time. If the buyer says life got hard, a big medical bill, you say: “Cool. I will check in with you in 30 days.”

THE MOVE

Three fixed questions make it a coaching call, not a sales call. You are not selling. You are reading the thermometers with them.

THE COMMON MISTAKE

Using the check-in to talk about rates, or about sellers giving money back. The moment it sounds like prospecting, you are one more person who wants something.

PRO TIP

Keep the step small. David says the smaller the increment, the more interested the buyer is to respond. A buyer who aims to save $1,000 a month and saves $100 writes back more often than one who hit the goal. They think: you laid it out so well, and I could only do this. What else can I do? That is the door to your next talk, like down payment assistance programs.

PLAY 05 · THE CALENDAR

Put 12 check-ins on it before you hang up

Context. This part is mine. When a buyer was not quite ready, I did not say “call me when you are.” I built the game plan on the spot and put it on the calendar.

Action. Do it in this order:

1. Hold the consultation. If they are not quite ready, say that is fine. You will put together a game plan.
2. Ask for their paperwork. With their permission, go through their credit.
3. Build the thermometers. Set a target on each one. Say what you will do about each.
4. Show the new monthly plan.
5. Say: “Let’s get it on the calendar right now. What days are best for you, Monday through Friday?”
6. Schedule a monthly check-in for the next 12 months. Send the invite before you hang up.
7. One week before each one, email the agenda. Last month we were here. These are the goals. Be ready. No shame if you have not hit them. We will just go over it.

> **THE MOVE**
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> You told the buyer what you will do, in writing, with dates. Now you have to do it. I always say what I am going to do so I cannot get lazy. For the buyer, 12 invites on a calendar is 12 months of hope with a date on it.

> **THE COMMON MISTAKE**
>
> “I will follow up.” Without a date, you will not.

> **PRO TIP**
>
> Do not stop at the first meeting. Go the extra mile. Plan it all out. Explain what is going to happen each month. The plan is what the buyer remembers.

PLAY 06 · THE TEXT

Short, human and yours

Context. Most buyers in this group do not want a phone call. David hired a 30-year-old to help with his videos. The man told him a text is far more personal than a call. The phone is on you at all times. It sleeps with you.

Action. Send short texts. Ask something the buyer can answer.

> *“Hey Sam, your credit score was 620. How are you doing on your goal?”*

Keep it brief. Keep it about the plan. Use automation for the timing, so the right text goes to the right buyer on the right day. Write the words yourself. David’s rule: do not use any template your CRM gives you. Do not use follow-up lines someone sold you. Ask for things they can answer.

THE MOVE

Automation handles when. You handle what. People answer a person. They ignore a template.

THE COMMON MISTAKE

Letting the CRM’s default message go out under your name.

PRO TIP

David signs his texts “This is really me, not a robot.” Buyers kept asking him whether it was AI. A small line like that keeps the human in the thread.

PLAY 07 · THE CONSULTATION

Make the first conversation a presentation

Context. I used to hear people say first-time buyers are a headache. They ask too many questions. Then I saw why. If they have a lot of questions, I did not explain the process well enough. So I treated my first conversation like a talk on a stage. Not my "first call." My initial consultation. I was the consultant.

Action. Build it in three parts.

1. **Walk them through it.** Say what will happen from start to finish. Name the fun parts and the hard parts. Say what they can expect from you.
2. **Say what you are and are not.** "I am not going to pretend to be your savior. My deal is the numbers. I will get you the loan. But I want you to understand the numbers."
3. **Show them the total cost.** Ask for their ideal budget. Then ask what they would pay for the perfect house if it did not cost one extra penny out of pocket. Show a payment a little below their number, their number, and a couple above. If they say $750, show $700, $750, and on up to $850, the highest they qualify for. While they look, watch to see if their heart starts beating too fast at the top one.

Then practice. David says if a day of practice feels too long, do a week. In a week you can be as polished as someone giving a talk on a stage. For the full build of this first conversation, see The Perfect Consultation.

> THE MOVE
>
> Fear comes from not knowing. A clear process answers the question before the buyer asks it. The scared buyer becomes the calm one. That is how my hardest first-time buyers became my best clients.

> THE COMMON MISTAKE
>
> Running your pitch once and calling it ready.

> PRO TIP
>
> Take coaching. Go work under somebody who is the best, learn fast, then go off on your own. There is no shame in it. It gets you a lot further, a lot faster.

PLAY 08 · THE TEAM

Find a unicorn, then become the source

Context. The first-time buyer needs a team. David says to find a unicorn realtor: experienced and well trained, with enough compassion to be the rock star for a first-time buyer. His name for it comes from a story he heard on ESPN, about a 330-pound lineman who could run like an Olympic track star. They called him a unicorn. Here is my test. Would you trust that person to negotiate a car deal for you? If not, do not ask your buyer to trust them with a home. And be the advisor nobody would say that about.

Action.

1. **Find your unicorns.** Look for the agents who explain things well and care about first-time buyers. Tell them how you work with a not-ready buyer.
2. **Throw a housewarming party.** Ask your realtor to host one for the new owners. Show up. You will be cornered with questions about how they did it.
3. **Become the source.** First-time buyers need agents, planners, CPAs and insurance pros. Be the one who sends them to the right people. Each person you send business to will feel pulled to send some back. David calls it the theory of reciprocity. For the full play, see Referral Gravity.

> THE MOVE
>
> A first-time buyer is in a crowd of friends who are in the same boat. If you treat the first buyer like a ten, the rest of the crowd comes with them.

> THE COMMON MISTAKE
>
> Paying for referrals while the first-time buyers you already have are not sending you anyone. Do a ten-star job. Five stars is what everyone should get.

> PRO TIP
>
> Ask for the ten-star review. A ten-star review is a client's enthusiasm. If a client stops at five, you did an average job.

THE STARTING LINE KIT

Everything above in one box. Lift the structure. Write your own words.

1. **The three questions.** What is your credit score? What is your monthly debt? What is your savings right now?
2. **The three thermometers.** Credit score, debt, savings. Today, and the goal at the top.
3. **The check-in.** "Last time your credit score was ___. We said we would aim for ___. How are you doing?"
4. **The agenda email, one week before.** "Hi [Name], here is our check-in for [date]. Last month we were at [numbers]. Our goals are [numbers]. Be ready to tell me how it is going. No shame if you have not hit them. We will start from wherever you are today."
5. **The text.** "Hey [Name], your [number] was ___. How are you doing on your goal?"
6. **The invite.** Twelve monthly check-ins, sent before you hang up.

THE MOVE

The structure never changes, so the buyer learns the rhythm. The words are yours, so the buyer hears a person.

DO NOT CONFUSE THESE

Not ready vs. not yet. "Not ready" tells you where the buyer is today. It does not tell you what they will do next month. Treat it as a date you have not written down yet.

Check-in vs. follow-up. A follow-up asks about the sale. A check-in asks about the buyer's three numbers. The buyer can tell the difference in one sentence.

A job vs. a career. The advisor who chases the next lead has a job. The mortgage advisor who builds a plan for a real person has a career. The job is the next lead. The career is one buyer for 30 years who sends you everyone they know. I moved my business to first-time buyers because I knew I had to work at least another 20 years, and I needed clients who would stay.

FROM THE FIELD

The Million Dollar Drop

I asked David the question I ask every guest. I drop you in the Florida panhandle. It is hot. You get a small allowance and a small place to sleep. You cannot call your wife or your kids. You go home when you have made $1 million in loans. What do you do?

He did not start with a pitch. He said he would join the local groups that cross ages: bowling, darts, a bar that does cornhole on Monday Night Football. He would walk into churches and local businesses and say he is an expert on the housing affordability crisis. Then he would give everything away for free.

His words for the plan: “not asking for business.” He would spend his time giving away what he knows. That goes back to what he calls the theory of reciprocity: do good for others, and they will want to do good back. His mom raised him on it. It was never turn the other cheek. It was do unto others. He keeps the verse in his email signature: Luke 6:31.

That is a starting line too. He began with a way to be useful to strangers, not a way to get paid by them.

THE PRINCIPLE

“Not ready” is not a no.
It is a starting line.

YOUR NEXT MOVE

One text. Today.

Open your phone. Find the last buyer you told, “call me when you are ready.” Text them:

> *“Hey [Name], quick question. What is your credit score, your monthly debt and your savings right now? I want to build you a plan.”*

THE MOVE

Three small questions are easy to answer. A buyer who answers has started the plan.

YOUR NEXT MOVE

When they answer, draw their three thermometers. Put the goal at the top. Then put the next check-in on the calendar before you hang up.

See How Ethos Advisors Do This →

ro.am/Dino/mortgageadvisor

LISTEN TO THIS EPISODE



The Starting Line — David Sidoni

The Way with Dino Katsiametis · S2E14



https://DinoKatsiametis.com/podcast/s2e14-david-sidoni/

A FINAL THOUGHT

I used to hear people call first-time buyers a headache. Then I looked at my own explanation. The questions were never the problem. The buyer was telling me what I had not said yet.

David's point is simple. They picked up the phone. They raised their hand. Give them a place to start.

Some of those buyers became the best clients I ever had. That is what 30 years looks like. It starts with one text.

Pick the buyer. Send the text.

— Dino

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