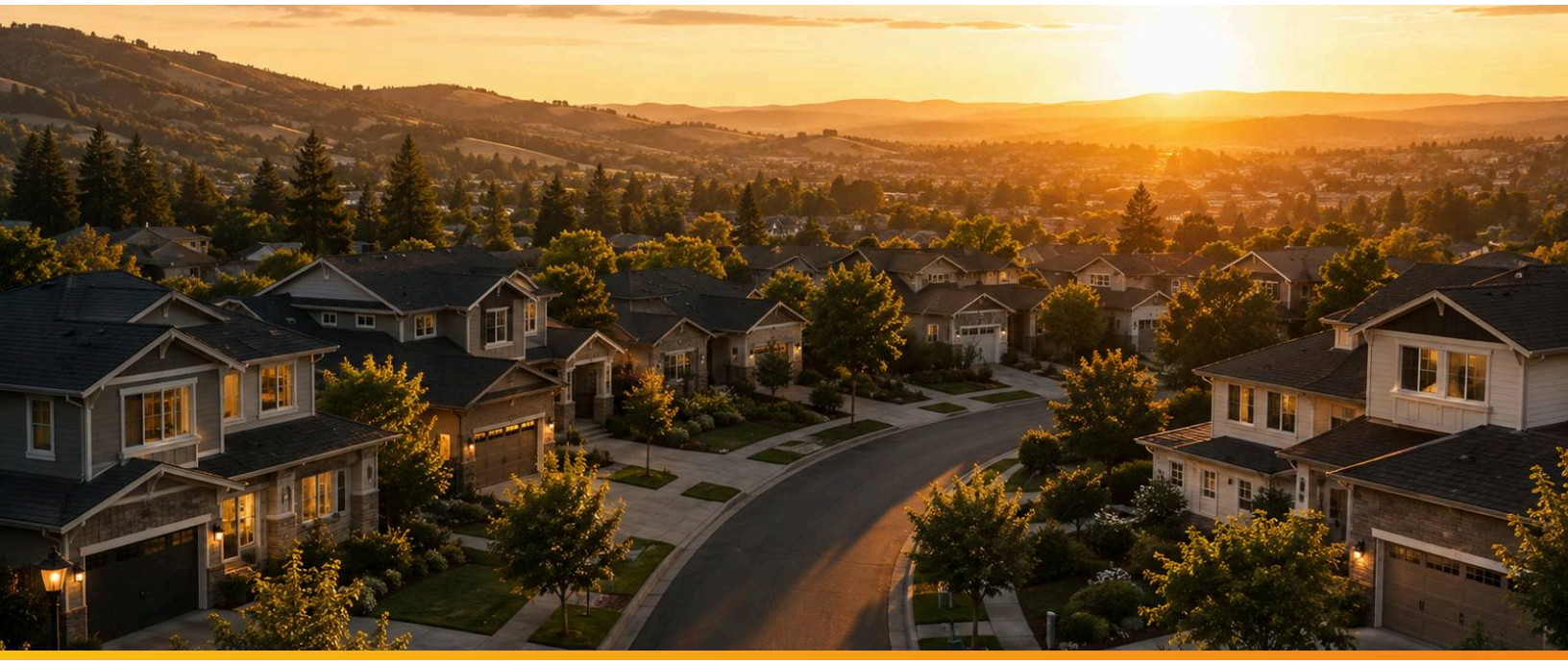


Your next good conversation is already in your database.

Most of your past clients will never refinance at today's rates. Many of them would still like to hear from you about the other payment on their house, the electric bill. Here's how to find them.

Start with these clients

- **Anyone you turned away on a refi** because their rate was already better than the market. This is your strongest list.
- **Owner-occupied, single-family homes** in California.
- **Clients who closed two or more years ago** and are settled in.
- **Files with a high utility line,** or a home that has since added a pool, an ADU, or an EV.

Listen for these moments

- Fire insurance just went up.
- The electric bill keeps climbing.
- Rates are too high to refinance, or their rate is too good to touch.
- They asked how to lower monthly expenses.
- They just bought or refinanced and are watching every bill.

Hold off on

- **Clients selling in the next year.** Wait until they're settled in the next house.
- **Rentals and investment property.** Ask us first.

Introduce anyway if the roof needs work or the house already has solar. We'll tell them straight what makes sense.

> "You crossed my mind. When we talked about refinancing, your rate was already better than anything I could get you, and that's still true. But there's one payment on your house nobody has looked at: the electric bill. Want me to introduce you to the team I use?"

The message that works best with the clients you couldn't help. Start with fifty names, about fifteen a day, each one typed by you.

Never quote a savings number and never ask for the electric bill. Any number you say becomes your promise, and the bill is where referrals stall. Ask permission, then start a group text with our team on it. The introduction tool at **sunbroker-introduce.netlify.app** writes it for you.

What you earn per installed deal

Paid after install, once the cancellation window closes. The tier applies to every deal that month.

$3,500	$5,500	$7,500
1 to 4 a month	5 to 9 a month	10 or more a month

Peter Galvez (916) 999-9819 **Mike Machino** (602) 818-9170
partners@thesunbroker.com energyrefinance.com