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**Closing: An Essential part of the closing process**

**By Jelani Khalfani**

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Closing: An Essential Part of the Selling Process

The ultimate outcome of the selling process is to close the sale. Closing the sale is extremely problematic for most sales people often causing them to lose sight of this vital objective. Studies show that a vast majority of sales people never even try to close the sale by simply asking for the order. Some marketing executives estimate that as many as 50 % of all sales representatives quit after their first sales meeting and fewer than 12% persist until a buyer finally says "yes".

It is imperative that you learn the art of asking for business, or your chances of consistently selling your products or services will be reduced significantly.

When a sales presentation is made properly, the natural conclusion to the transaction is to close the deal. Most buyers expect to be asked to take action when your sales presentation is followed to its natural conclusion. At this point in a sale, you do not need to use special closing techniques you simply to ask for the business.

Closing is actually the easiest part of the selling process. However, most sales representatives and professionals do not believe that closing is easy, because most of today's sales training teaches the closing process backward.

Using a marriage proposal as an analogy, marketing professional Steven Brown in American Salesman suggests that the emphasis on presentation and closing skills puts the sales or service industry professional in the position of a suitor in Victorian England. "He has barely met the girl, but convention demands that he propose marriage before he can get to know her. He uses a

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well-rehearsed speech to try to persuade her of his worthiness. He has no idea of whether his attention is welcome or utterly inappropriate. He's terrified because everything hinges on her 'Yes' or 'No'.

An effective closing process turns the sales pyramid upside down, with the small point at the bottom. Closing should follow a pattern similar to today's marriage proposal. "Will you marry me?" is most often no more than a rhetorical question, of which both suitors should know the outcome, provided they have a well established relationship. As Brown suggests, "When he asks for her hand (or when she pops the question), he's pretty sure of getting a 'yes'. Closing a sales transaction the right way is a natural outcome of a relationship that is built on a foundation of mutual respect and trust.

Closing a sale is an integral part of an orchestrated selling process. By first building rapport with our prospect, you create the trust that is vital to closing a sale. No matter how wonderful your product or service is, people will not buy from you unless they trust you. By learning to ask closed-ended, attention-getting questions, you can open your prospect's mind to ultimately accepting your presentation. Open-ended, probing questions can then be asked to learn about needs, hidden feelings, and problems that can be solved by the specific products or services that you represent. By tailoring your demonstration to only those products or services that meet the needs or problems you uncover in your questioning, and by asking trial closing questions, you can determine how your prospect feels

about your presentation and the suggested solution to your prospect's problems. Then, by answering any questions or objections your prospect might have, you can set the stage for tying off the transaction. All that is left in the closing process is to simply ask for the business.

About The Author:

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## **Mortgage Refinancing For People With Bad Credit – Ways To Reduce Refinancing Costs**

**By Carrie Reeder**

Because of declining home mortgage rates, many people are eager to refinance their existing home loan and take advantage of a lower payment or a fixed rate. In fact, homeowners with bad credit may also benefit and obtain comparable low rates. Although refinancing is very common, homeowners must be prepared to pay closing costs and other fees. Fortunately, there are ways the financially strapped can save money on a refinancing.

Understanding Refinancing Costs and Fees

Applying for a refinancing is similar to obtaining your initial mortgage. A refinancing creates a new

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mortgage. Thus, homebuyers are obligated to pay certain costs and fees at closing. Typical fees include broker fees, appraisal, title search, inspections, etc.

For the most part, these fees are paid at closing. If purchasing a new home, the buyer may negotiate and have the seller pay the closing fees. However, if you are the original owner, you may have to employ effective techniques to reduce your closing costs.

### Tips to Reduce Refinancing Closing Cost

When refinancing your home, it may be wise to apply for a new home loan with your existing lender. In some instances, the lender may be willing to waive some fees. If a good credit history has been established, the lender will want to keep you as a customer. Hence, you have negotiation power.

Because of low mortgage rates, homeowners may also take advantage of "no or low closing cost" refinancing. With this option, the lender agrees to waive the application fee. Moreover, these lenders will pay the appraisal and title fee for the homeowner.

The downside is that these loans entail a slightly higher interest rate. Nonetheless, "no or low closing cost" loans are beneficial. Because these loans consist of a higher interest rate, this option is more practical for homeowners who plan on moving within three years.

Another common approach for homeowners refinancing involves including all closing fees into the home loan. This will increase the final loan amount. While this approach will not necessarily reduce closing costs, homeowners are not obligated to pay for their closing fees out-of-pocket. This method is perfect for homeowners with little available cash.

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