

Hostage Negotiations

Rescuing Your Clients from the 3% Rate Trap · FBI Communication Tools for 2026

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2020 MARKET CONTEXT — WHY NOW?

PSYCHOLOGICAL SHIFT

6% Is the New Normal

3% nostalgia has faded. Buyers have adjusted to current rates as the standard cost of capital.

FINANCIAL POWER

Record Equity Built

Louiseville homeowners sit on historic tappable equity — the "bull money" needed to escape.

GROWING DEMAND

Deep Unmet Needs

3 years of life changes — kids, jobs, divorce. Current homes no longer fit their lives.

CASE STUDY — MEET DAVID (YOUR PROTOTYPE HOSTAGE)

D David — 34 · Tech Sales · Growing Family · Current Rate: 3.0%

Stalled Lead · The classic "golden handcuff" profile

"I'd love to move, but I'm not crazy. Why would I double my interest rate?"

I

THE SPACE PAIN

Working from cramped dining table — no privacy for calls

I

THE MOTIVATION

2nd child on the way — starter home is bursting at the seams

I

THE FRICTION

1.5 hr commute to new hybrid office — daily grind taking its toll

I

THE URGENCY

Baby arrives in 3 months — the clock is ticking loudly

YOUR TWO VOICES — THE DELIVERY SYSTEM

1

Late-Night FM DJ

AUTHORITY & SAFETY

- Calm, slow pacing — never rushed
- Downward inflection at sentence end
- Signals: "I am in control. You are safe."

USE WITH: ACCUSATION AUDITS · LABELING

2

Inquisitive Upward Lift

CURIOSITY & INVITATION

- Light, upward inflection at sentence end
- Sounds like a genuine question
- Signals: "Help me understand your world."

USE WITH: MIRRORS

THE 4 FBI TOOLS — DAVID'S FULL NEGOTIATION SEQUENCE

PHASE 1 - THE DISARM

Accusation Audit

TRIGGER WHEN:

Resistance, defensiveness, or eye-roll energy

"David, you're probably thinking I'm just calling to poster you about that house again. You likely feel like I'm ignoring the fact that moving would mean giving up the best financial deal of your life."

- Name their WORST fears first — out loud
- Be specific. Vague audits don't work
- Exaggerate the negative for full effect
- Deliver with Late-Night FM DJ voice

PHASE 2 - THE INVITATION

The Mirror

TRIGGER WHEN:

Vague, incomplete, or surface-level objection

David: "I can't justify the lifestyle shift."
You: "The lifestyle shift?" (upward tone)

- Silence 4 seconds. Let him fill it.
- Repeat last 1-3 critical words only
- Use inquisitive / upward inflection
- Pause 4 seconds — silence is the tool
- The Black Swan emerges in the silence

PHASE 3 - THE OCCUR

The Label

TRIGGER WHEN:

Emotion in voice or a visible moment of feeling

"It seems like you feel that staying in a house that frustrates you is the only way to remain a present father."

- Start with "It seems like..." or "It sounds like..."
- Never say "I understand" — show, don't tell
- Name the emotion without judgment
- Moves brain: Amygdala → Prefrontal Cortex

PHASE 4 - THE CLOSER

No-Oriented Question

TRIGGER WHEN:

Paralysis, stuck, or hasn't made a move

"David, is it a ridiculous idea to look at homes that shorten your commute — so you can have the yard the kids need without losing evenings with them?"

- Design for "No" — frame: "Is it ridiculous to..."
- "No" = safety, "Yes" = perceived trap
- Reframe around the Black Swan (commute/kids)
- Giving control opens the door to "Yes"

SITUATION ROOM — WATCH FOR THESE 4 CUES

CUE YOU HEAR/SEE	REACH FOR	WHAT TO SAY (WORD-FOR-WORD)	VOICE
Resistance or Defensiveness	AUDIT	"You're probably thinking I'm just here to push a rate..."	● FM DJ
Vague or Incomplete Answer	MIRROR	"The timing isn't right?" (Silence 4s)	● Upward
Emotion Detected in Their Voice	LABEL	"It seems like you're worried about making the wrong move."	● FM DJ
Paralysis / Stuck / Won't Move	NO-O	"Is it a ridiculous idea to just look at one house?"	● FM DJ

▲ Real Life is Messier: Don't memorize the script — watch for the cues. These aren't steps, they're tools. Use any tool, any time. "Think tools, not steps."

THE MINDSET SHIFT

● Curiosity

Seeks to understand first
Asks questions — listens for answers
Builds connection and trust
Shortcut to tone & rapport

VS

● Judgment

Assumes the answer before asking
Makes statements, not questions
Creates distance and resistance
Kills the Black Swan before it speaks

DAVID'S RELEASE — THE OUTCOME

20min

Shorter Commute
(Each Way)

3x

Larger Yard
Lifestyle Upgrade

364hrs

≈ 15 Full Days
Gained Per Year

+\$500

Strategic Monthly
Investment

364 hours per year spent with his kids — the Black Swan that unlocked the deal.

THE IMPACT FORMULA

Why it Works: When clients feel understood, their amygdala calms down.

Caring

Empathy & "I see you"

+

Curiosity

Genuine interest to understand

+

FBI Tools

Mirrors, Labels, No-O's

=

Real Impact

Trust · Influence · Closed Deals