

 Not Peer Reviewed

 Legally Questionable Opinions

 Read With Coffee

 Or Wine

A BRUTALLY HONEST FIELD GUIDE

"We'll Get You to Closing"

— and other hilarious lies we tell ourselves

The unfiltered, unhinged, deeply therapeutic truth about what it's actually like to be a **real estate agent** or a **mortgage broker** in America. This is the guide they don't give you at licensing school — because you'd quit immediately.




REAL ESTATE AGENT

"I'm basically a therapist who also moves boxes and answers texts at 11pm."



MORTGAGE BROKER

"Please upload your 2019 tax return again. Actually, do it in crayon this time. It's equally as effective."

 **Disclaimer:** All stories are composite fictions drawn from years of collective industry trauma. Any resemblance to your clients, your underwriter, or that one title rep who never answers the phone is purely coincidental and completely accurate.



Amanda Tihey

REALTOR® | Keller Williams Exclusive | Southwestern PA
Still licensed. Somehow.

Contains: dark humor, real wisdom, and one very long chapter on underwriters.



So You Want to Be a Real Estate Agent

"Just get your license! Set your own hours! Be your own boss!" — Every person who has never sold real estate

They told you it would be glamorous. You'd drive a Lexus. You'd wear blazers. You'd attend ribbon cuttings. What they didn't tell you is that 40% of your working hours would be spent refreshing the MLS, 30% would be texting clients at midnight, and 30% would be sitting in your car crying while eating gas station sushi before a showing. Welcome. You are home.

THE 7 STAGES OF EVERY NEW AGENT'S CAREER



Stage 1: Pure Euphoria

You passed the test! You're officially licensed! The world is your oyster! You call your mom. She asks if you're sure because you could have gone to law school.



Stage 2: The Cold Call Phase

You dial 40 FSBOs a day and tell them how much value you bring. None of them care. One yells at you. You cry in the car. You call them anyway.



Stage 3: Your First Client

They seem SO normal! They want a 4-bed, 2-bath under \$200K in a 'nice area.' You show them 47 homes. They buy the first one you showed them.



Stage 4: The Market Education Phase

You explain to your buyers that they cannot get granite countertops, a pool, AND a 3-car garage for \$185,000 in Bethel Park. They insist they can. They saw it on Zillow.



Stage 5: The Great Burnout

You haven't slept. You've shown 90 homes this month. Your spouse thinks you have an affair with your MLS. You technically have more contact with your clients than your children.



Stage 6: Thousand-Yard Stare

A new agent asks you for advice. You look at them. You say: 'Get out while you still can.' They laugh, thinking you're joking. You are not joking.



Stage 7: Zen Acceptance

You've seen everything. A buyer backed out 20 minutes before closing. A seller listed with your competitor. You feel nothing. You are eternal. You are real estate.

"What are your hours?"

— Person who is about to text you at 10:47pm on a Sunday

WHAT THEY SAY VS. WHAT THEY MEAN

"We're just looking."

We've already been pre-approved for 8 months and are about to write an offer at midnight.

"We're very flexible on timing."

We need to close in 12 days or we're homeless.

"We love it but want to think about it."

Our cousin who has never bought real estate is going to tell us not to buy it tonight.

"We don't want to lowball."

We're about to lowball by \$60,000.

"We trust your expertise."

We are going to ignore every single thing you say.

THINGS AGENTS ACTUALLY DO (THAT NOBODY KNOWS ABOUT)

- ▶ Memorize the floor plan of every house shown in 2023 but forget their own anniversary
- ▶ Talk a seller off a ledge because the buyers asked for a \$300 repair credit
- ▶ Become amateur photographers, videographers, stagers, and feng shui consultants
- ▶ Explain what 'as-is' means seven different ways without raising their voice
- ▶ Negotiate for 2 hours over a refrigerator that is worth \$200 on Facebook Marketplace
- ▶ Drive 40 minutes to unlock a door because a buyer 'just wants one more peek'
- ▶ Google 'how to remove emotional support peacock from listing photos' at least once



The Clients: A Field Taxonomy

"Every client is unique." — Absolute lie. They are seven types. You will recognize all of them.



The Zillow Scholar

Has spent 900 hours on Zillow and now believes they know more than you. Will cite the Zestimate as gospel, dispute your CMA with a screenshot, and ask why you 'don't just list it higher.' Their dream price is the one Zillow made up.

SURVIVAL STRATEGY

Bring printed comps. Lots of them. Make them feel heard. Then explain, again, that the Zestimate is an algorithm raised by no one.

Frequency: Every. Single. Transaction.



The Phantom Buyer

Pre-approved. Enthusiastic. Shows up to the first three homes, loves everything, then vanishes into the ether. No texts back. No calls. You see them 6 months later in Zillow 'interested' on a house you showed them.

SURVIVAL STRATEGY

Don't hold your breath. Move on. Cherish the time you had.

Frequency: Once per quarter, minimum



The Committee Buyer

Cannot make a single decision without full family approval. Parents, in-laws, Aunt Patty who 'knows about houses,' and a cousin who 'did some renovation work once' must all tour every property and reach consensus. Consensus is never reached.

SURVIVAL STRATEGY

Smile through it. You will never sell them a house. You are a professional home tour service at this point.

Frequency: Alarming common



The Emotional Wreck

Cries at homes. Not just because they love them — because of feelings. 'My grandmother had a kitchen like this.' 'I always dreamed of a bay window.' 'I can picture my kids here.' Buys with their heart. Gets rejected and takes it personally.

SURVIVAL STRATEGY

Pack extra tissues. You are now a licensed therapist.

Frequency: More than you'd think



The Armchair Flipper

Watches HGTV. Believes every ugly house is a diamond in the rough. 'We'll just gut it! How hard can it be?' Dramatically underestimates every repair by 85%. Has never owned a caulk gun. Will still offer \$20K over list.

SURVIVAL STRATEGY

Quote them a real contractor before they write an offer. Or don't. Either way, this ends in a story.

Frequency: Peak season: spring



The Ghoster Seller

Lists with you enthusiastically. Gets an offer. Suddenly stops returning calls. You cannot reach them to present. You find out later they 'just needed time to think' and have decided not to sell this year. The offer expires. You eat the marketing cost.

SURVIVAL STRATEGY

There is no survival. Only moving forward.

Frequency: Once is enough to damage you permanently

THINGS SAID DURING SHOWINGS (REAL)

"The photos were misleading."

The photos were accurate. They had expectations.

"It smells like a house."

Correct. It is a house.

"Could we knock out this wall?"

That wall is load-bearing and also contains the only plumbing on that floor.

"We want something move-in ready but with character."

They will reject every move-in-ready home and every home with character.

"Our dogs have to approve it."

The dogs approved the third one. The humans did not.

THE AGENT'S INTERNAL MONOLOGUE DURING SHOWINGS

- ▶ "Please don't open that." (They open it.)
- ▶ "Yes, you're right, the carpet IS from 1994. I can see that too."
- ▶ "We have 7 more houses today. Please stop measuring the closet with your arms."
- ▶ "They hate this one. I showed them this exact layout 3 times and they loved it."
- ▶ "Sir, that is the neighbor's house. Please step off their porch."
- ▶ "They're going to offer \$40K under asking and act shocked when they lose."
- ▶ "I drove 35 minutes for a 4-minute showing. I am a professional."



The Mortgage Broker: Portrait of a Person in Purgatory

"Just get me what you need and we'll get this closed!" — Famous last words before a 6-week conditions list

The mortgage broker is the unsung emotional support animal of real estate. They are simultaneously explaining credit scores, chasing down three-year-old tax documents, apologizing to underwriters on behalf of people they've never met, and trying to explain why a \$200,000 cash deposit into someone's account "from a friend" is a *problem*. Nobody ever says "thank you." They just ask what the rate is again.

THE DOCUMENT REQUEST SAGA: A FIVE-ACT OPERA

ACT I "Just a Few Things"

You send an initial list. W2s, tax returns, two months bank statements, pay stubs, ID. Very standard. The borrower says: 'Sure, easy! I'll have it to you by tomorrow.' You know it will not be tomorrow. You know this in your bones.

ACT II The Upload Phase

They upload the documents. One is a photo taken sideways in dim lighting. One is a 2021 bank statement when you need 2023. One appears to be a receipt from Applebee's. You send a follow-up. They say the correct documents are 'definitely in there.' They are not in there.

ACT III The Large Deposit Conversation

The underwriter flags a \$4,200 deposit from two months ago. You ask the borrower about it. They say it was 'just a gift from their mom.' You explain that 'just a gift' requires a signed gift letter, donor's bank statements, and a sworn affidavit that nobody ever has to repay it. They say this is insane. You agree. You send the gift letter anyway.

ACT IV The Conditions

Underwriting comes back with 14 conditions. The borrower acts as if this is a personal attack. You explain that condition #7 — 'Explanation letter for employment gap from April–June 2021' — is actually completely normal and not an accusation of anything. They write the letter. It is nine pages long. Underwriting needs it to be shorter.

ACT V Clear to Close

You get the CTC at 4:47pm the day before closing. The title company is already gone. The agent is somewhere between euphoria and a nervous breakdown. The borrower asks if the rate can still be changed. It cannot.

"What do you mean my DTI is too high? I thought those student loans were just vibes."

— Real borrower. Real quote. Real problem.

THE CREDIT SCORE CONVERSATION (ALL OF THEM)

Score: 760+

Easy deal. Borrower expects a trophy and a parade.

Broker experience: Pure joy. Brief phone calls. Smooth sailing. You almost forget what your job is.

Score: 700–759

Totally fine. Borrower will still ask why it isn't 800.

Broker experience: Normal deal. A single anxiety dream before CTC.

Score: 640–699

Doable but everyone is stressed. Borrower Googles 'how to raise credit score overnight.'

Broker experience: You are now also a credit counselor. This was not in the job description.

Score: 580–639

Borrower asks 'is that bad?' Yes. It is a little bad.

Broker experience: You have become a magician. Everyone is watching. No pressure.

THINGS BORROWERS ACTUALLY SAY

"I don't believe in credit cards."

Your DTI is zero but your credit history is also zero. You are financially invisible.

"I pay cash for everything."

Wonderful. The underwriter would still like two years of tax returns showing you have income.

"Can I use my crypto as a down payment?"

Let's have a very calm, very long conversation about source-of-funds documentation.

"My last lender said this would be no problem."

Your last lender did not see the 2021 tax return. Nobody had seen the 2021 tax return until now.

"How much can I borrow?"

More than is wise. Less than you want. Exactly what you qualify for.



The Underwriter: Chaos Theory in Human Form

"Meet our underwriter! They are...thorough." — Every mortgage broker, sweating

Nobody has ever met an underwriter in person. They exist in a different dimensional plane — somewhere between a government building and a DMV waiting room — where they methodically review files, discover inexplicable issues with documents uploaded 11 days ago, and generate conditions that feel less like requirements and more like riddles. They are not evil. They are just doing their job. A job that requires them to question everything, trust no one, and ask for the same document three different times in three different formats.

THE UNDERWRITER CONDITIONS HALL OF FAME 🏆

Condition: Letter of Explanation for 3-day Employment Gap in 2020

🤔 Translation: You took a weekend off during a global pandemic. Explain yourself.

Condition: Source documentation for \$47 deposit on 11/14/2022

🤔 Translation: That was your birthday money from Grandma. Grandma must write a letter.

Condition: 12 months canceled checks for rent — all pages, front and back

🤔 Translation: Your landlord accepts Venmo. This is a problem now.

Condition: Written verification that borrower's self-employment business is still active

🤔 Translation: It has been active for 11 years. Prove it again. In ink.

Condition: Executed divorce decree — all pages including exhibits

🤔 Translation: You mentioned alimony. Now we need all 247 pages of the divorce.

Condition: VOE updated within 10 days of closing — must be wet signature

🤔 Translation: Your employer emailed it. An email is not a signature. A fax is, apparently.

Condition: Explanation for credit inquiry from March 2023

🤔 Translation: You test-drove a car. This matters now.

Condition: Photo ID must be government-issued — passport photo unacceptable if expired

🤔 Translation: Your passport expired in February. This is your problem.

"The underwriter just needs one more thing."

— Said 7 times. On 7 different days. About 7 completely different things.

THE RATE QUESTION: A GREEK TRAGEDY

"What's the rate today?"

7.125%. But it changes by the hour, the day, the mood of the Federal Reserve, and whether Jerome Powell ate breakfast.

"Will rates go down?"

Maybe! Nobody knows. Not you, not me, not the economists, not the news anchor saying they know.

"Should I wait for rates to drop?"

You can wait. The house you're looking at won't. Neither will 14 other buyers.

"My parents got 3.5% in 2021."

Yes. That was a historically anomalous moment we will all think about forever. It is not coming back. The house is still a good buy.

"Can you match the other lender's rate?"

Show me the actual loan estimate in writing. I will match it or explain the difference. I am not playing Price is Right with your mortgage.

THINGS BROKERS DO THAT NOBODY TALKS ABOUT

- ▶ Explain DTI to the same person four separate times using increasingly creative analogies
- ▶ Apologize to underwriters on behalf of borrowers who have never met them
- ▶ Become amateur life coaches when a borrower discovers they don't qualify
- ▶ Refresh the portal at 9pm to see if conditions were cleared — they were not
- ▶ Receive a voicemail that just says 'call me' at 4:58pm on a Friday
- ▶ Explain that no, the rate lock cannot be extended for free, and yes, this is painful for everyone
- ▶ Spend 20 minutes explaining the difference between pre-qualification and pre-approval to someone who will still say 'pre-approved' when they mean pre-qualified
- ▶ Send the same wire fraud warning email and still have one person fall for it every year



When Agents & Lenders Join Forces

"We're a team!" — Two professionals who are about to have very different ideas about whose fault this is

THE GREAT AGENT-LENDER COMMUNICATION TIMELINE

DAY 1	Agent	"I submitted an offer — buyers are pre-approved and VERY motivated. Looking at a 30-day close!" 🎉
DAY 2	Lender	"Great! I'll reach out to them for documents. Should be smooth!" [internally: please have normal tax returns, please.]
DAY 5	Lender	"Hey — quick update, still waiting on 2022 W2s and explanation for a \$3,800 deposit. Totally normal stuff."
DAY 9	Agent	"Any update? Listing agent is asking." [third time asking this week]
DAY 10	Lender	"Just submitted to underwriting! Looking great! (conditions pending)"
DAY 14	Agent	"Any update?" 😞
DAY 15	Lender	"UW came back with 11 conditions. All very routine. This is fine." [This is not fine. This is Tuesday.]
DAY 22	Agent	"The sellers are asking about a 7-day extension." [begins stress-eating]
DAY 27	Lender	"Conditions cleared!! CTC incoming!!" 🎉🎉
DAY 28	Both	"CLEAR TO CLOSE." — Collective euphoria. Brief amnesia about all 27 previous days. The transaction is praised as 'super smooth' by the buyers. Nobody corrects them.

WHAT AGENTS WISH LENDERS KNEW

- ▶ "Calling my buyer at 4pm on a Wednesday to ask for documents I need by tomorrow is not 'just a quick call.'"
- ▶ "When you say 'we should be fine,' my entire nervous system relaxes. Don't say that unless you mean it."
- ▶ "The sellers are real people with real lives and they need real closing dates, not 'should be around there.'"
- ▶ "Tell me bad news fast. I can handle it. I cannot handle finding out at 5pm on Friday."
- ▶ "My clients think you hung the moon and rate-locked the sun. Please don't make me explain why the moon is currently a problem."

WHAT LENDERS WISH AGENTS KNEW

- ▶ "'Are we still on track?' is not a helpful question on days 3, 6, 9, 11, 13, and 15."
- ▶ "I did not create the conditions list. I did not invent the underwriter. I am also suffering."
- ▶ "When you send buyers to me pre-contract without a complete picture of their finances, I become everyone's therapist."
- ▶ "The rate I quoted is not the rate anymore because that was 18 days ago and the Fed had feelings."
- ▶ "I am genuinely doing my best. The system is genuinely a lot. We are all genuinely tired."

ULTIMATE TRUTH

**"The agent, the lender, and the buyer are all in the same boat.
The underwriter is the ocean."**

At the end of every transaction — no matter how chaotic, how many conditions, how many missed deadlines, how many late-night texts — someone gets a house. Someone gets a home.

And then the phone rings again and we do it all over.

The Official Industry Survival Guide

...condensed to the things that actually matter



FOR AGENTS

- ▶ Set expectations early. Then reset them.
- ▶ Your client's cousin is not a market expert.
- ▶ Never promise what the underwriter hasn't confirmed.
- ▶ Every deal is a character-building opportunity.
- ▶ Get a therapist. Or a CPA. Preferably both.
- ▶ When in doubt, communicate more, not less.



FOR LENDERS

- ▶ Document requests feel normal to you. They feel insane to borrowers.
- ▶ Say 'I don't know yet' faster than you say 'should be fine.'
- ▶ Update the agent before they have to ask you.
- ▶ The Zestimate is not relevant. Be gentle.
- ▶ A gift letter is not a personal offense. Explain that kindly.
- ▶ Friday afternoon CTCs are a public health issue.



FOR UNDERWRITERS

- ▶ We know you're just doing your job.
- ▶ We know the guidelines are the guidelines.
- ▶ We know the \$47 deposit matters somehow.
- ▶ We know you're thorough because you have to be.
- ▶ We appreciate you more than we say.
- ▶ Please pick up the phone when we call. Occasionally.

"Real estate is 10% property and 90% managing human beings who have made the largest financial decision of their lives while also picking paint colors."

— Every agent who has made it past year three

READY TO EXPERIENCE THIS FIRSTHAND?



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I've lived every single page of this guide — and I will navigate your transaction with equal parts expertise, humor, and the determination of someone who has explained the 70% rule to a Zillow scholar at 9pm on a Tuesday. Let's get you home.



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