agent MATTERS

NOVEMBER 18TH 2026

Weekly Newsletter





NEXA Lending

NMLS #1660690



Your Source of What Matters



This week's Agent Matters looks at how a major Microsoft outage disrupted real estate transactions across the country and why having a backup plan is essential when technology fails. We break down how agents can turn open houses into real opportunities for buyers, sellers, and referrals, why treating real estate like a business creates a competitive advantage, and how the stories behind your closed transactions can become some of your most effective marketing content. You'll also see where agents should focus their efforts heading into 2027, how AI can help showcase the work clients rarely see, and why shifting Fed expectations and oil prices could give mortgage rates a chance to recover some of last week's losses.

HOLDEN KELLERHALS
MORTGAGE LOAN ORIGINATOR
NMLS #2646551

NEXA Lending

STORIES THAT MATTER

Microsoft Outage Shows Agents Need a Plan B

An offer on a $13 million Massachusetts listing was ready to go last Thursday, but the buyer couldn't sign it. Her only email ran on Microsoft, and Microsoft was down. The agent texted her a PDF, which she printed, signed and returned.

The outage began November 12, with nearly 130,000 U.S. users reporting Outlook problems. It also hit Teams, SharePoint and Copilot. Microsoft blamed a flaw from a network upgrade, not a cyberattack, and restored service by Saturday. No agent Inman spoke with lost a deal, but the scramble was real.

A Fort Worth agent couldn't access floor plans stored on SharePoint before a showing and never received his lead notifications. A Chicago broker's team kept working on Gmail, but a closing was still delayed because the lender, attorney and title companies all ran on Outlook.

"Even if your own team uses Gmail, you're still stuck waiting when your lender, attorney or title company gets locked out on closing day," said Daniel Ellington of Infiniti Properties.

People moving big money went old school. One attorney refused to wire funds mid-outage and overnighted a check instead. SERHANT. told agents to ignore any email containing wiring instructions until further notice.

The fixes are cheap. Save every cooperating agent's cell number at the start of a deal, keep a backup email account, download transaction files locally and always verify wire instructions by calling a known phone number.

Why This Matters:

Your deals depend on partners' tech, not just yours. Build a backup plan now, and tell clients about it upfront. Clarity during a crisis builds confidence.

NEXA Lending

STRATEGIES THAT MATTER

Stop Hosting Open Houses. Start Selling at Them

Many agents were trained to be open house hosts, not salespeople. They give up weekends with family just to tell visitors where the bathroom is. But that same afternoon can convert buyers, uncover sellers, and build your brand, all while keeping your seller's interests first. The difference comes down to preparation and the questions you ask.

Preview inventory and book the showing before they leave. Know which listing you're holding by Tuesday, then spend Wednesday through Friday previewing homes above and below its price. At the door, ask visitors to notice two specific features, and stay neutral so you don't lose someone who wants the opposite. On the way out, ask what they thought, repeat back what they want, and keep asking "What else?" If you previewed a match, offer to show it that afternoon. If you don't book them while they're there, your odds of converting them later drop sharply.

Treat nosy neighbors as your best guests. Many neighbors are thinking about selling and come to compare their home to your listing, while others are quietly evaluating agents. Invite them. Afterward, send neighbors a readout showing how many groups came through. That proves active buyer interest in their neighborhood, and it's a natural moment to ask if they know anyone thinking about selling.

Use the weekend to build your brand and sphere. Custom directional signs with your name and photo work like small billboards, especially in the same neighborhood several weekends in a row. Post the open house on social media, invite past clients and friends, and offer a small drawing like a $20 coffee gift card to collect real contact info. Use quiet moments to write handwritten notes.

Why This Matters:

Open houses are one of the few places where buyers, sellers, neighbors, and other agents come to you. Partnering with other agents to co-host or hold their listings open multiplies those opportunities, as long as you agree in writing who keeps the leads. A host spends the afternoon pointing out rooms. A salesperson spends it converting buyers, finding sellers, and building a brand. If you're giving up your weekend, make it count.

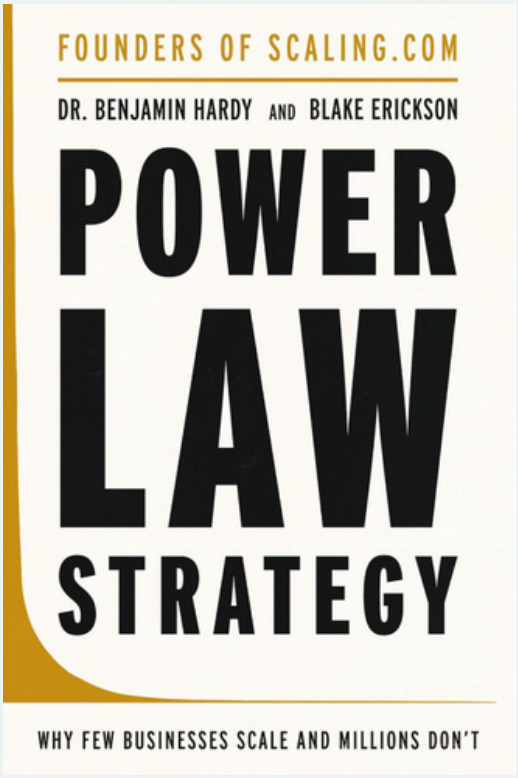
“Helping others get better keeps you sharp too. **Teaching forces you to explain what you know, notice where your thinking is weak, and stay accountable to the standards you recommend.** Coaching, mentoring, and sharing what works can deepen your own skill because every conversation makes you examine the fundamentals again.”

LESSONS THAT MATTER

NEXA Lending

BOOKS THAT MATTER

Power Law Strategy: Why Few Businesses Scale and Millions Don't - Scaling a real estate business requires more than doing more transactions. Power Law Strategy teaches agents how to identify their biggest growth opportunities, eliminate distractions, build valuable relationships, and concentrate resources on the few activities that produce extraordinary results.



PODCASTS THAT MATTER



How to Become the #1 Agent in Your County with Lindsey Harn - Lindsey Harn runs her business like a corporation, and that approach has helped her become San Luis Obispo County's top agent by sales volume every year since 2019, with more than $1.38 billion in closed sales. In this episode, Lindsey explains how a disciplined business mindset, strong referral relationships, and specialized expertise have fueled her success. She also shares how organic searches, including ChatGPT, generate business, why she developed a niche in high-conflict divorce listings, and what new agents should focus on to build lasting careers. Her story shows why treating real estate like a serious business creates opportunities that other agents overlook.

AI THAT MATTERS

Stop Posting "Just Sold." Start Telling the Story.

We spend months marketing a home, negotiating, and solving problems. Then we reduce it all to a "just sold" graphic. The story behind the sale is usually more interesting than the sale itself.

Sellers assume any experienced agent can list their home. What they don't know is how you market, how hard you work, or how you respond when things go wrong. Case studies show them instead of asking them to take your word for it.

Lead with the tension. One California agent hosted nine open houses, mailed 500 postcards, and got a video to 1.5 million views. Then the buyer backed out right before closing. The case study didn't open with the price. It opened with: "Imagine finally selling your house. Then the buyer backs out right before closing." Every homeowner can picture that.

Not every deal needs a dramatic twist. A problem you solved or a decision you made is enough.

Make it repeatable:

Inventory the deal. Open houses, attendance, postcards, views, offers. Start documenting these numbers as you go.

Gather the content you already made: listing videos, walkthroughs, open house footage, or photos. Repurposing gives that content a second life.

Talk it through with ChatGPT Voice or Claude. Don't organize first. Let it ask follow-up questions to find the angle another homeowner would care about.

Try this prompt: "Interview me about [Address] I recently closed. Ask one question at a time about the seller's goals, our marketing, key decisions, challenges, and the outcome. Help me find the most compelling angle. Then write a seven-slide Instagram carousel. Use specific details, avoid generic sales language, and don't invent anything."

Bottom line: You have dozens of past closings with stories buried in them. Share them on social and in emails to your database. Show people the work they never see.

VIDEOS THAT MATTER

What opportunities will real estate agents have in 2027? In this video, Jimmy Burgess shares seven predictions and strategies agents can use to grow their business, regardless of market conditions. From becoming the agent AI recommends to using YouTube, social media, geographic farming, and sphere-of-influence referrals, he explains where agents should focus their efforts. The message is simple: opportunity isn't disappearing, it's shifting toward agents who adapt, build relationships, and consistently take action.

WATCH NOW



NEXA Lending

MARKET UPDATES THAT MATTER

Last Week's Mortgage Rate Recap: Rates moved higher 👎

Mortgage rates jumped last week after hotter-than-expected inflation data raised concerns that the Fed could hike rates in December and January to fight rising prices. Mortgage rates tend to move ahead of expected Fed hikes and cuts as traders price them in early, which is why we saw such a big jump last week.

This Week's Mortgage Rate Forecast: Rates could improve 👍

Although mortgage rates made a big move higher last week, we started seeing signs by Friday that they may have topped out. Hopefully, we'll see a little recovery this week, which often happens after such a big move. That said, even if rates improve, it's unlikely they'll make up all the ground they lost last week now that markets are expecting those Fed rate hikes.

What's affecting rates this week:

The Fed: If markets start to question whether the Fed will hike rates at both its December and January meetings, it could help mortgage rates recover a bit.

Middle East: Oil prices have fallen over the last couple of weeks, but higher shipping costs, including insurance for tankers passing through the Strait of Hormuz, could limit further declines. If oil prices remain elevated, they could continue to put pressure on mortgage rates.

NEXA Lending



Thank you!

Forward or Reverse... Let's Make It Work!

Holden Kellerhals NMLS #2646551
Mortgage Loan Originator
Certified Reverse Mortgage Specialist

mobile: 917-573-1191
hkellerhals@nexalending.com
holdenkellerhals.com



NEXA Lending
NMLS #1660690
Corporate: 5559 S Sossaman Rd, Bldg #1 Ste #101, Mesa, AZ 85212

EQUAL HOUSING LENDER

Licensed in Florida & Iowa