

WELCOME TO YOUR CLASS!



Please go to **www.Kahoot.it** on your
phone now.



ACE ELITE BUYERS AGENT BOOTCAMP

HOW TO ELIMINATE DEAL KILLING MISTAKES, BE SEEN AS A REAL ESTATE EXPERT,
&
CLOSE BUYERS FOR LIFE

faster. stronger. better.



HELLO
MY NAME
IS

Who are you?

- Name
- Where are you from
- What are you best at
- What is your biggest issue with buyers



WHY SHOULD WE LISTEN TO YOU?



Joshua Cadillac
Broker Associate

ACE, CCIM, CDPE, MCNE, CRS, CRB, ABR, GRI, RENE, SRES, RSPS, GREEN, MRP,
CSSA, CCFA, CIAS, e-Pro, SFR, BPO-R, C-RETS, CFA Master, TRC,
LMB, AHWD, C-Rep, M-rep, CPMS, CIPS, DPP
CAM, LGC, LHI, Leed AP, RRP, LMA, LMR

Top selling agent since 2008

Creator of "The ACE (Accredited Closing Expert)" Series of Courses

Author of "The Roadmap to the American Dream"

I am best at Eating

The time it takes to show property



TIME TO KAHOOT!!!

- OPEN YOUR PHONES BROWSER
- GO TO [WWW.KAHOOT.IT](http://www.KAHOOT.IT)
- GAME PIN I WILL GIVE YOU
- CREATE A SCREEN NAME
- NO DIRTY SCREEN NAMES!!!

WHAT WE WILL DISCUSS

CHAPTER 1: WHY DO THEY NEED US?

CHAPTER 2: MAKING THE CASE FOR USING US

CHAPTER 3: GETTING MORE CUSTOMERS TO TALK TO

CHAPTER 4: MAKING CONTACT WITH THE CUSTOMER

CHAPTER 5: SETTING EXPECTATIONS

CHAPTER 6: SEEING & SELECTING A HOME

CHAPTER 7: MAKING AND NEGOTIATING THE OFFER

CHAPTER 8: CLOSING THE DEAL AND THE CUSTOMER

CHAPTER 9: KEEPING CUSTOMERS FOR LIFE

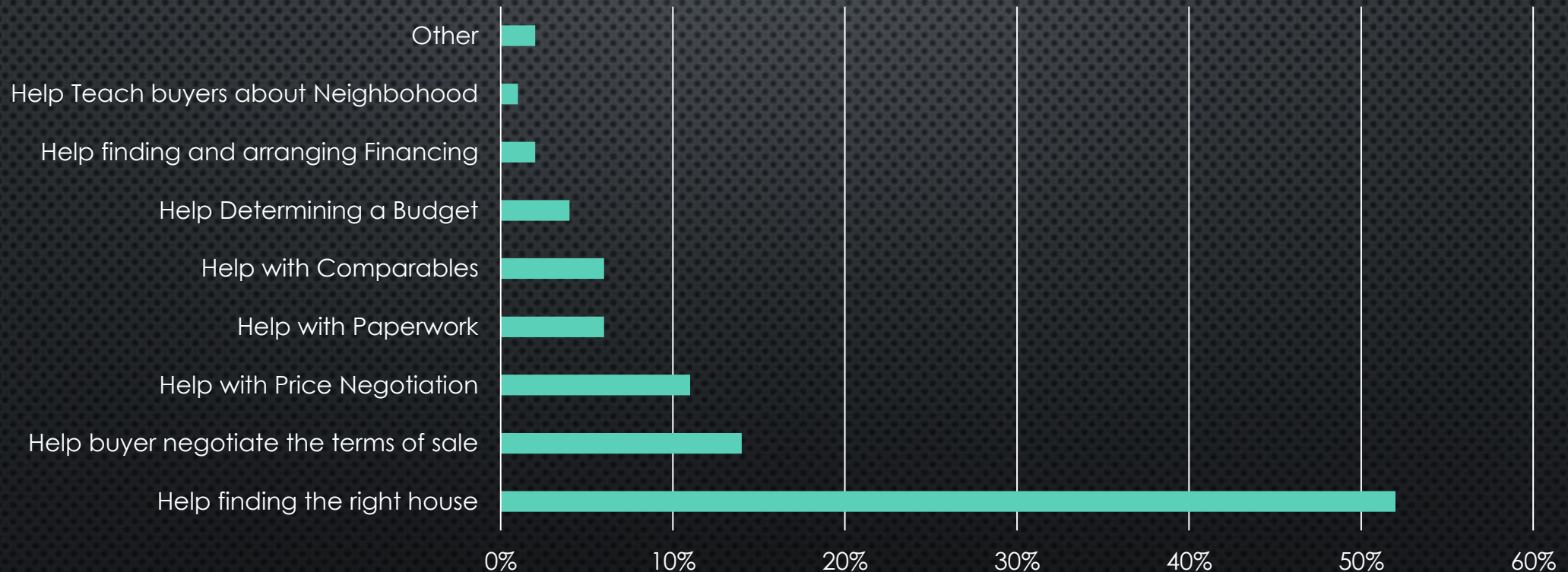
A woman with dark hair and a surprised expression, with her hands raised in a shrug, is the background for the text. She is wearing a light-colored button-down shirt.

CHAPTER 1

WHY DO THEY NEED US?

STATISTICS FOR WHY BUYERS SAY THEY USE AN AGENT

What buyers want Most from Real Estate Agents





WHAT CAN
WE
DETERMINE
FROM THIS
DATA?

THEY ARE SCARED!!!



CLASS EXERCISE: ANSWER THIS QUESTION-
IF THE CUSTOMER IS SCARED, WHAT ARE THEY
LOOKING FOR FROM US?



ARE THEIR
FEARS
JUSTIFIABLE?



CLASS EXERCISE:
WHAT OTHER THINGS SHOULD THEY BE AFRAID OF
THAT AREN'T ON THE LIST?



CHEAP

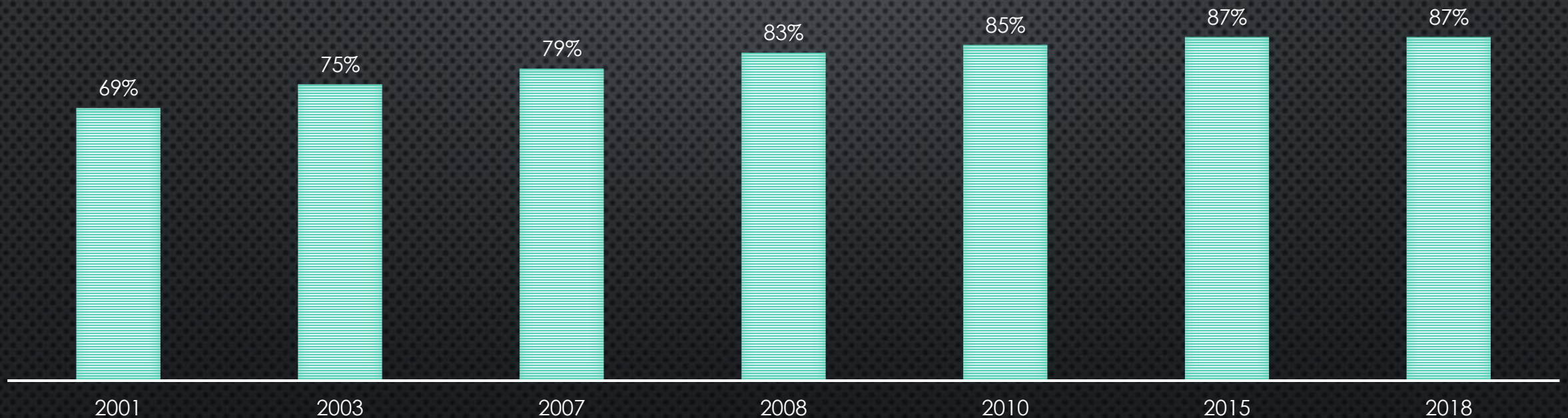
IF THERE WAS A CHEAPER WAY PEOPLE
WILL DO THAT, RIGHT?

DO YOU THINK THE PERCENTAGE OF PEOPLE
USING AGENTS HAS GONE UP OR DOWN IN
RECENT YEARS?



THE PERCENTAGE OF PEOPLE THAT USE AN AGENT

% OF BUYERS THAT USED A REAL ESTATE AGENT





THEY NEED US IT
SEEMS, BUT HOW
DO WE MAKE THE
CASE, FOR US, TO
THEM

CHAPTER 2

MAKING THE CASE FOR USING US



ATTRACTING
CUSTOMERS &
BUILDING LOYALTY IS
A VERY IMPORTANT
PART OF OUR
BUSINESS



WE NEED TO HAVE
OUR CASE PREPPED
BEFORE WE EVER MEET
THEM

IF YOU FAIL TO PLAN YOU SHOULD PLAN TO FAIL



CUSTOMER LOYALTY COMES
FROM
“THE BIG 3 THINGS”



- RAPPORT: I LIKE THIS PERSON
- CREDIBILITY: OH SNAP!!! THEY REALLY KNOW THEIR SHIZNIT
- TRUST: THEY ARE REALLY LOOKING OUT FOR ME MORE THAN THEMSELVES



PEOPLE GIVE US OPPORTUNITIES WE
SQUANDER

CLASS EXERCISE: WHAT ARE THREE COMMON QUESTIONS PEOPLE
ASK YOU AS AN AGENT?

EVERY STATEMENT WE MAKE
NEEDS TO SPEAK TO ONE OF THE
BIG 3 THINGS

CLASS EXERCISE PART II: WHAT “PICKUP LINES”
CAN WE DEVELOP TO ANSWERS THOSE
QUESTIONS?



GETTING IN THE HEAD SPACE TO MAKE YOUR CASE





WE DO AN IMPORTANT JOB & HAVE
NEEDED SKILLS

Two hands are visible, each giving a thumbs-up gesture. They are emerging from irregular, torn holes in a white surface, likely paper or a thin board. The background behind the hands is black. The hands are light-skinned and the thumbs are pointing upwards.

WE WILL DO A GOOD JOB FOR THEM



WE KNOW THE PROCESS

WE HAVE
SPECIALIZED
EDUCATION TO
STAND OUT IN
OUR FIELD





OUR JOB
IS HARD

EARN IT

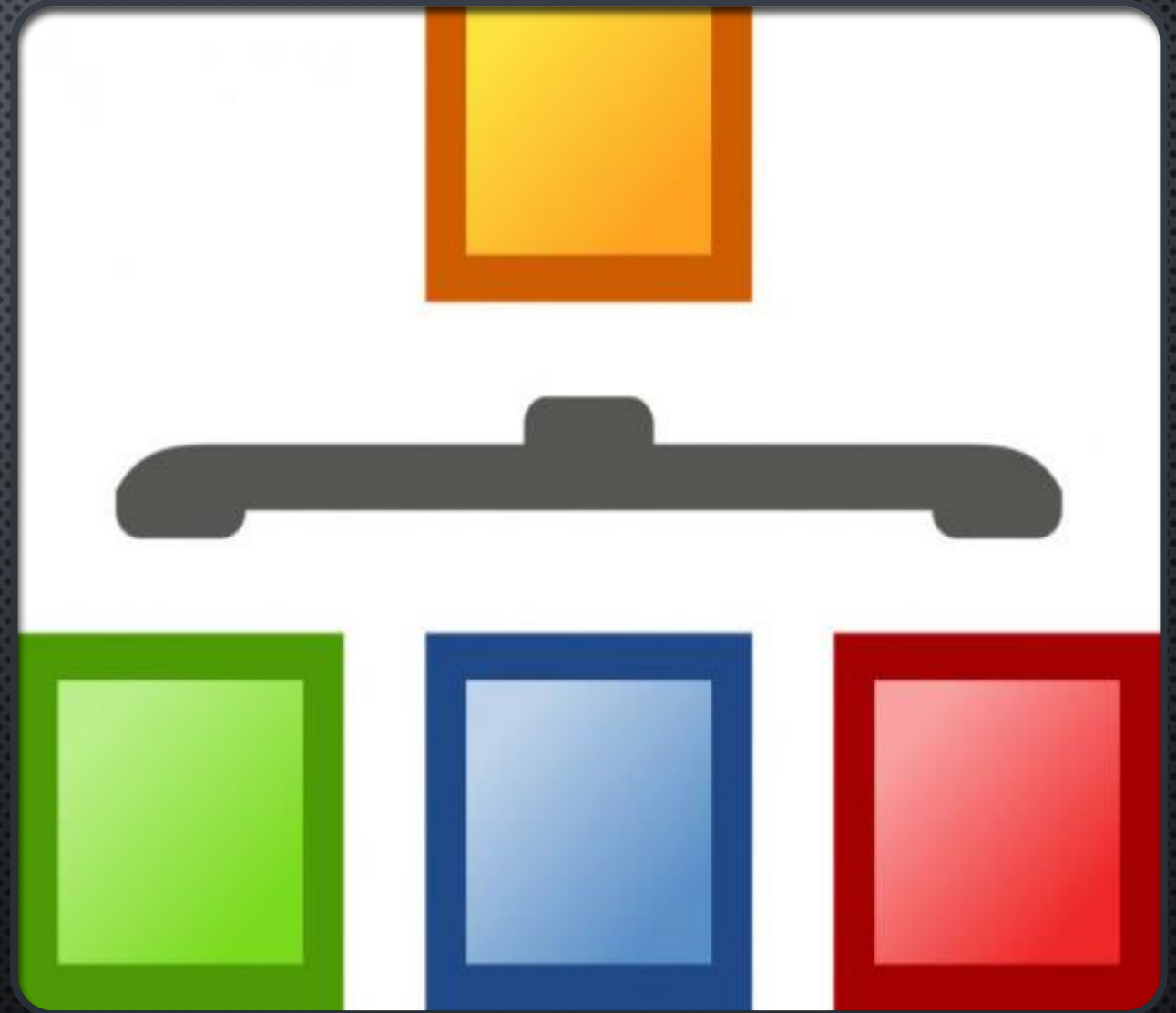
WE WILL
EARN OUR
COMMISSION



OFTEN THE BEST
OPPORTUNITY TO MAKE
OUR CASE IS IN
RESPONSE TO AN
OBJECTION

MOST CUSTOMER OBJECTIONS FALL INTO A HANDFUL OF CATEGORIES

- I'M WORKING WITH SOMEONE ELSE
- I'M NOT READY
- I WANT TO KNOW WHY I SHOULD DO WHAT YOU ARE ASKING ME TO DO
- I'M TESTING YOU



A group of people are in a gym, performing a plank exercise. They are on their hands and knees, with one arm raised straight up. The background shows gym equipment and a large window.

CLASS EXERCISE:

WRITE DOWN ONE OBJECTION YOU THINK IS
A GOOD ONE

WRITE DOWN HOW YOU WOULD HANDLE IT

A graphic with a city skyline at sunset. The sky is a mix of orange, red, and purple. The city skyline is visible at the bottom. The text 'PACKED & READY TO GO!' is written in white. 'PACKED' is in a bold, sans-serif font. '&' is in a large, stylized script font. 'READY TO GO!' is in a white, hand-drawn style font. A white airplane icon is positioned to the right of 'PACKED'.

PACKED ✈️
& READY TO GO!

HAVE A GREAT
MARKET
CONVERSATION
READY TO GO



KNOW THE
FINANCING
OPTIONS
OUT THERE

KNOW THE LENDING CRITERIA

- CREDIT SCORES
- LTV
- HOUSING EXPENSE DTI RATIO
- OVERALL DTI
- CASH/DOWN PAYMENT





HAVE PREQUALIFYING QUESTIONS BE
PART OF YOUR CONVERSATION

OPTIMIST

"My glass is
half FULL."

PESSIMIST

"My glass is
half EMPTY."

REALIST

"My glass is neither
empty nor full.
It is what it is.
Just a GLASS
OF WINE."

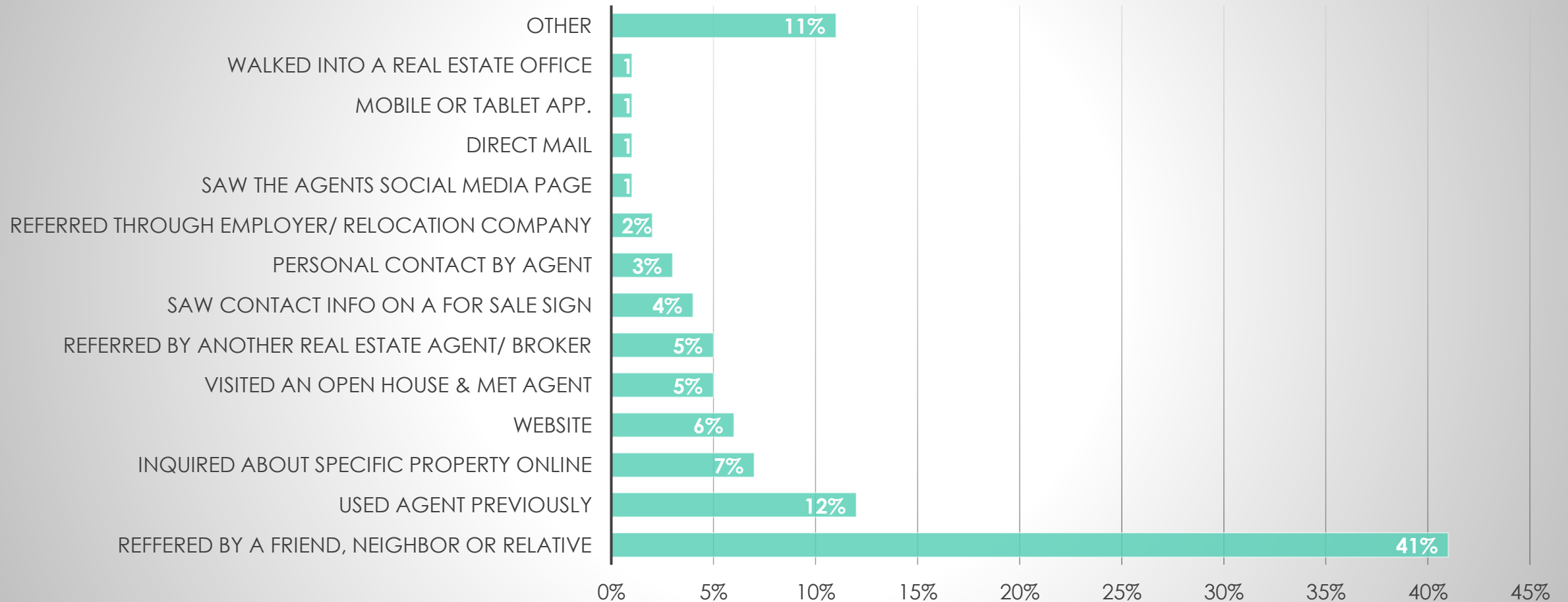
OPPORTUNIST

"While you idiots
were arguing about
the content of the
glass, I drank the
f---king wine."

BEING AN OPPORTUNIST

STATISTICS OF WHERE PEOPLE FIND THEIR AGENTS

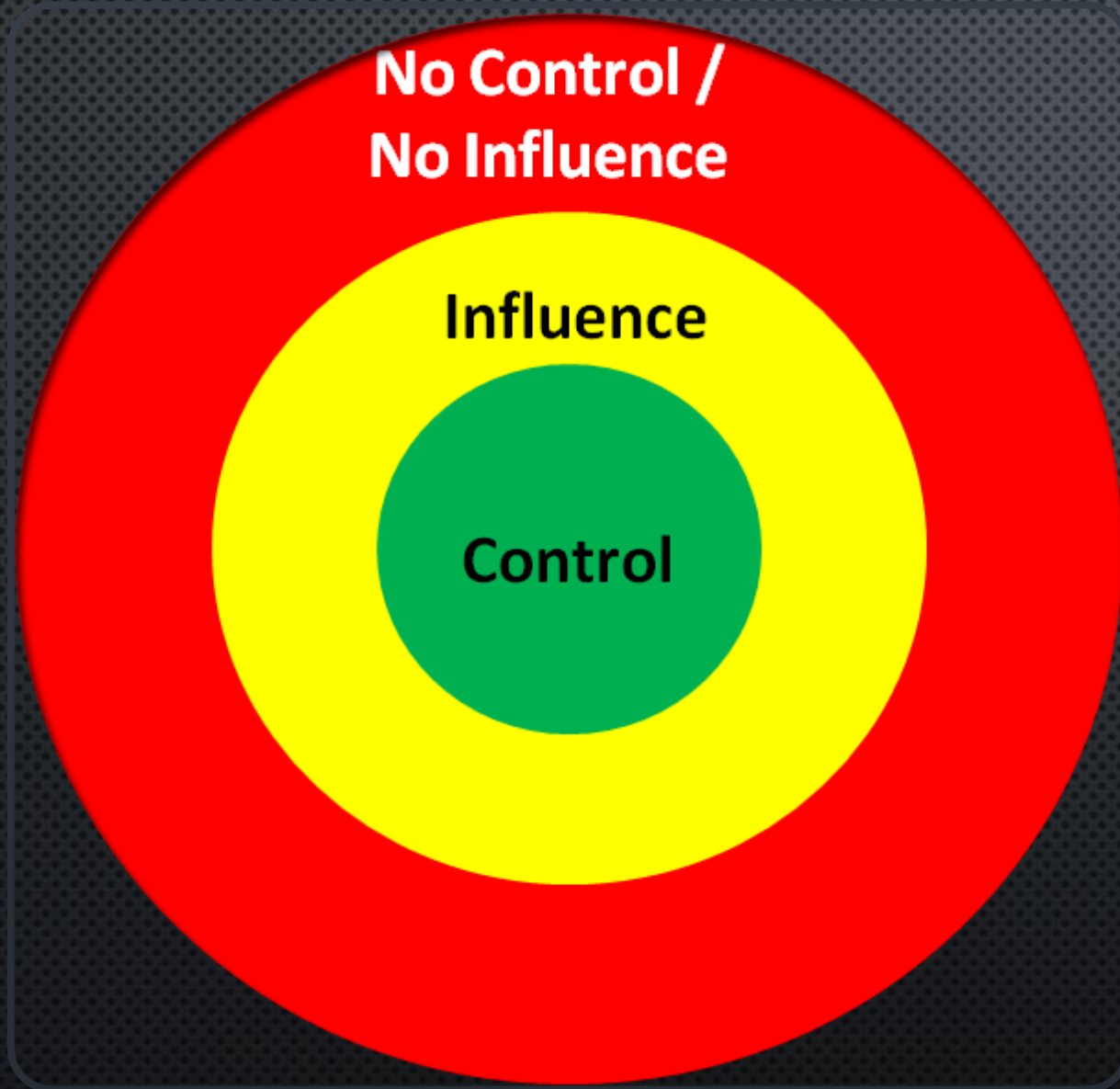
How Buyers found their Real Estate Agent



Source 2018 National association of Realtors® Home Buyer and seller Generational Trends



BETTER
FOLLOW UP



WORK OUR SPHERE OF INFLUENCE

WHO IN THIS ROOM KNOWS
THREE PEOPLE THAT WOULD BE
HAPPY TO GET A CALL FROM
YOU?

CLASS EXERCISE:

GO GET SOME BUSINESS A.K.A. MAKE IT RAIN

- CALL YOUR THREE PEOPLE AND ASK THEM IF THEY CAN HELP YOU OUT.
- TELL THEM YOU ARE IN A FRIENDLY COMPETITION AND YOU ARE CLOSE TO WINNING.
- ASK THEM IF THEY CAN THINK OF ANYBODY, THEY KNOW, THAT MIGHT WANT TO BUY OR SELL A HOME IN THE NEAR FUTURE
- CALL THEM AND MAKE SOME MONEY
- **OPTIONAL: ASK YOUR FRIEND TO CALL THEM TO INTRODUCE YOU**

SUCCESS = 3 NEW LEADS



CHAPTER 4

MAKING CONTACT WITH THE CUSTOMER



ONE OF OUR KEY GOALS IS TO MEET WITH THE
CUSTOMER AS SOON AS POSSIBLE

IT REDEFINES THE RELATIONSHIP



NO SECOND CHANCE FOR A FIRST IMPRESSION

- CHECK YOUR APPEARANCE BEFORE YOU MEET
- MAKE SURE YOU HAVE YOUR DATA AND RESEARCH READY TO GO
- KNOW WHAT YOU ARE GOING TO TALK ABOUT



WHERE WILL WE MEET?

- AT OUR OFFICE
- A NEUTRAL SITE
- AT THE PROPERTY

** THE GOAL OF THE MEETING IS TO HAVE THE CUSTOMER CONSULTATION & GET THE BUYER PREAPPROVED**



MEETING AT THE OFFICE OR A NEUTRAL SITE



GOALS OF THE CONSULTATION

- EDUCATE THE BUYER ABOUT THE MARKET
- EDUCATE THE BUYER ABOUT THE PROCESS
- EDUCATE THE BUYER ABOUT THE FINANCING OPTIONS
- DETERMINING IF YOU WANT TO WORK TOGETHER
- GET THEM PREAPPROVED
- PREPARE THEM TO BE THE BEST BUYER THEY CAN POSSIBLY BE



HAVE A REAL ESTATE PROFESSIONALS CUSTOMER CONSULTATION

DON'T JUST BE AN ORDER TAKER

EDUCATE THE CUSTOMER WITH A HIGH-QUALITY CONVERSATION

IT CAN BUILD ALL THREE THINGS
WE NEED

- RAPPORT
- CREDIBILITY
- TRUST





SECRETS TO A HIGH-QUALITY CONVERSATION

- DISCUSS THE TYPE OF MARKET YOU ARE IN
- DISCUSS THE INVENTORY
- DISCUSS THE TIME ON MARKET
- DISCUSS HOW THE TYPE OF MARKET AFFECTS THE BUYERS LEVERAGE IN NEGOTIATION
- DISCUSS HOW THE TYPE OF MARKET AFFECTS THE PRICES OF THE PROPERTIES YOU WILL SEND
- DISCUSS ANY MARKET TRENDS
- DISCUSS ANY INTERESTING THINGS ABOUT THE MARKET THAT YOU HAVE IN RESERVE



TIME TO ASK QUESTIONS



THE TRIFECTA OF INTERROGATION

- VETTING QUESTIONS = DO I WANT TO WORK WITH THESE FOLKS
- PRE-QUALIFYING QUESTIONS = CAN THEY BUY, AND IF SO, WHAT CAN THEY SPEND
- WISH LIST QUESTIONS = WHAT DO THEY WANT

ASK VETTING QUESTIONS

- TIMELINE
- MOTIVATION
- THEIR SITUATION IN GENERAL
- THEIR PREVIOUS EXPERIENCE WITH REAL ESTATE
- EXPECTATIONS

****BE READY TO HAVE AN OPINION AND DISCUSS THEIR ANSWERS****



SIDE NOTE: TRUST BUT VERIFY

- SOME BUYERS MAY BE SLIGHTLY LESS THAN 100% TRUTHFUL
- LISTEN FOR CONTRADICTIONS IN WHAT THEY SAY
- WATCH THEIR BODY LANGUAGE
- GETTING THEM PRE-APPROVED REMOVES A LOT OF THE MYSTERY

WHAT PERCENTAGE OF BUYERS USED FINANCING?



■ cash ■ Down payment of 20% or more ■ Down payment less than 20% more than 5% ■ Downpayment less than 5%

ASK PRE-QUALIFYING QUESTIONS

- HOW IS THEIR CREDIT
- HOW MUCH DO THEY MAKE.....
AND CAN SHOW ON THEIR TAX
RETURN
- HOW MUCH DO THEY OWE
- HOW MUCH CAN THEY PUT
DOWN

** BE READY TO DISCUSS
FINANCING OPTIONS WITH THEM**





SIDE NOTE: THE DIFFERENCE BETWEEN PREQUALIFIED & PREAPPROVED

- PREQUALIFIED = DARTH VADER TELLING LUKE HE IS HIS FATHER
- PREAPPROVED = LUKE GETTING THE DNA RESULTS BACK AND FINDING OUT JUST HOW INTO BAD BOYS HIS MOM REALLY WAS

WISH LIST QUESTIONS

- WHERE DO THEY WANT TO BE
- SIZE OF THE HOME
- SCHOOLS
- BEDROOMS/BATHROOMS
- AMENITIES
- TYPE OF PROPERTY
- ETC.





MEETING AT THE PROPERTY PREP

THE GOAL OF MEETING AT THE PROPERTY

- PLACING AN OFFER
- BUILDING THE BIG THREE
- GETTING THEM TO WANT TO WORK WITH YOU
- RECOGNIZE YOU AS A REAL ESTATE PROFESSIONAL
- HAVE THE CUSTOMER AGREE TO MEET FOR THE CUSTOMER CONSULTATION & GET PREAPPROVED





MAKE SURE YOU HAVE THE SHOWING
INSTRUCTIONS DOWN COLD





HAVE MORE TO SAY THAN ANOTHER
AGENT WOULD ABOUT THE MARKET



SET THE MEETING FOR THE CUSTOMER
CONSULTATION



CHAPTER 5

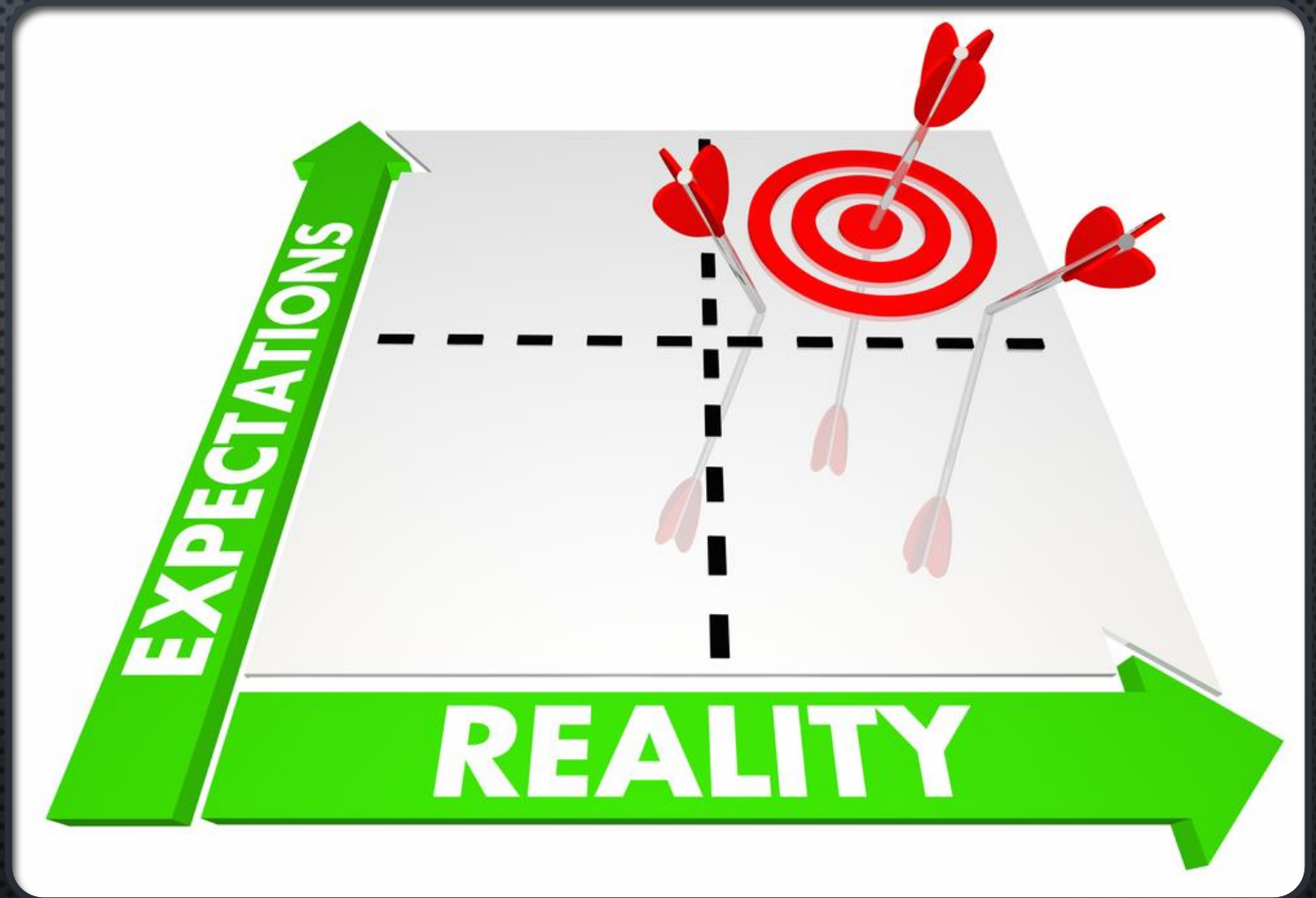
SETTING EXPECTATIONS



CLASS EXERCISE:
WHAT ARE SOME
EXPECTATIONS
BUYERS HAVE

CUSTOMER EXPECTATIONS MATTER

- MARKET EXPECTATIONS
- OFFER EXPECTATIONS
- FINANCING EXPECTATIONS
- COMMUNICATION EXPECTATIONS
- WORKING RELATIONSHIP EXPECTATIONS





MARKET EXPECTATIONS

- WHAT TYPE OF MARKET ARE WE IN
- HOW MUCH NEGOTIATING POWER WILL THEY HAVE
- WHERE ARE THE MARKET OPPORTUNITIES
- TIME FRAMES
- PROCESS

REAL ESTATE MARKET

OFFER EXPECTATIONS



- WHAT SHOULD THEY DO TO STRENGTHEN THEIR OFFER
- HOW LONG DO THEY HAVE TO THINK ABOUT AN OFFER BEFORE SUBMITTING IT
- WHAT KIND OF CONTINGENCIES WILL WEAKEN THEIR OFFER
- WHAT RANGE SHOULD THEY CONSIDER PUTTING OFFER IN AT COMPARED TO ASKING PRICE
- OFFER COUNTER OFFER DYNAMIC
- ACCEPTANCE TIMELINES

FINANCING EXPECTATIONS

- THE NUMBER OF DOCUMENTS NEEDED
- THE LENGTH OF TIME IT TAKES
- THE APPRAISAL
- THE LOAN APPROVAL TIMELINE
- THE IMPORTANCE OF PREAPPROVAL
- THE AMOUNT OF MONEY NEEDED FOR A DOWN PAYMENT
- THE TYPES OF THINGS THEY CAN'T DO PRIOR TO CLOSING



COMMUNICATION

- HOW LONG DOES IT TAKE THEM TO RESPOND
- HOW LONG DOES IT TAKE YOU TO RESPOND
- HOW DO YOU EACH PREFER TO BE COMMUNICATED WITH
- HOW MUCH COMMUNICATION DO THEY NEED

COMMUNICATION EXPECTATIONS

WORKING RELATIONSHIP EXPECTATIONS



- WILL YOU PICK THEM UP TO SHOW THEM PROPERTY
- WILL YOU DROP BY THEIR KIDS' SCHOOL TO PICK THEM UP ON THE WAY BACK HOME
- WILL YOU DROP EVERYTHING AND RUN TO THEIR HOME IF THEY CALL
- DO YOU HAVE DAYS OFF
- DO YOU HAVE TIME WHERE YOU ARE UNREACHABLE
- HOW MANY PROPERTIES WILL YOU SHOW THEM IN A DAY
- HOW MANY PROPERTIES WILL YOU SHOW THEM TOTAL

CHAPTER 6

SEEING & SELECTING A HOME



GET THE PRIORITIES

- ESTABLISH A LIST OF PRIORITIES FROM THE BUYER FOR THEIR NEW HOME
- USE THAT TO FILTER THE HOMES YOU SEARCH FOR
- BE SURE TO LISTEN

TOP PRIORITIES

1. _____
2. _____
3. _____
4. _____
5. _____



IS WHAT THEY
SAY THEY NEED
ALWAYS
ACTUALLY
WHAT THEY
NEED?

REMEMBER THEY ARE NOT YOU

- JUST CAUSE YOU LIKE OR DON'T LIKE SOMETHING DOESN'T MEAN THEY DO
- DON'T CRITICIZE A PROPERTY JUST BECAUSE YOU DON'T LIKE IT
- LEARN TO READ THEM AND SEE HOW THEY RESPOND TO IT
- BODY LANGUAGE CAN BE KEY



**SIDE NOTE:
SURVEILLANCE IS EVERYWHERE**

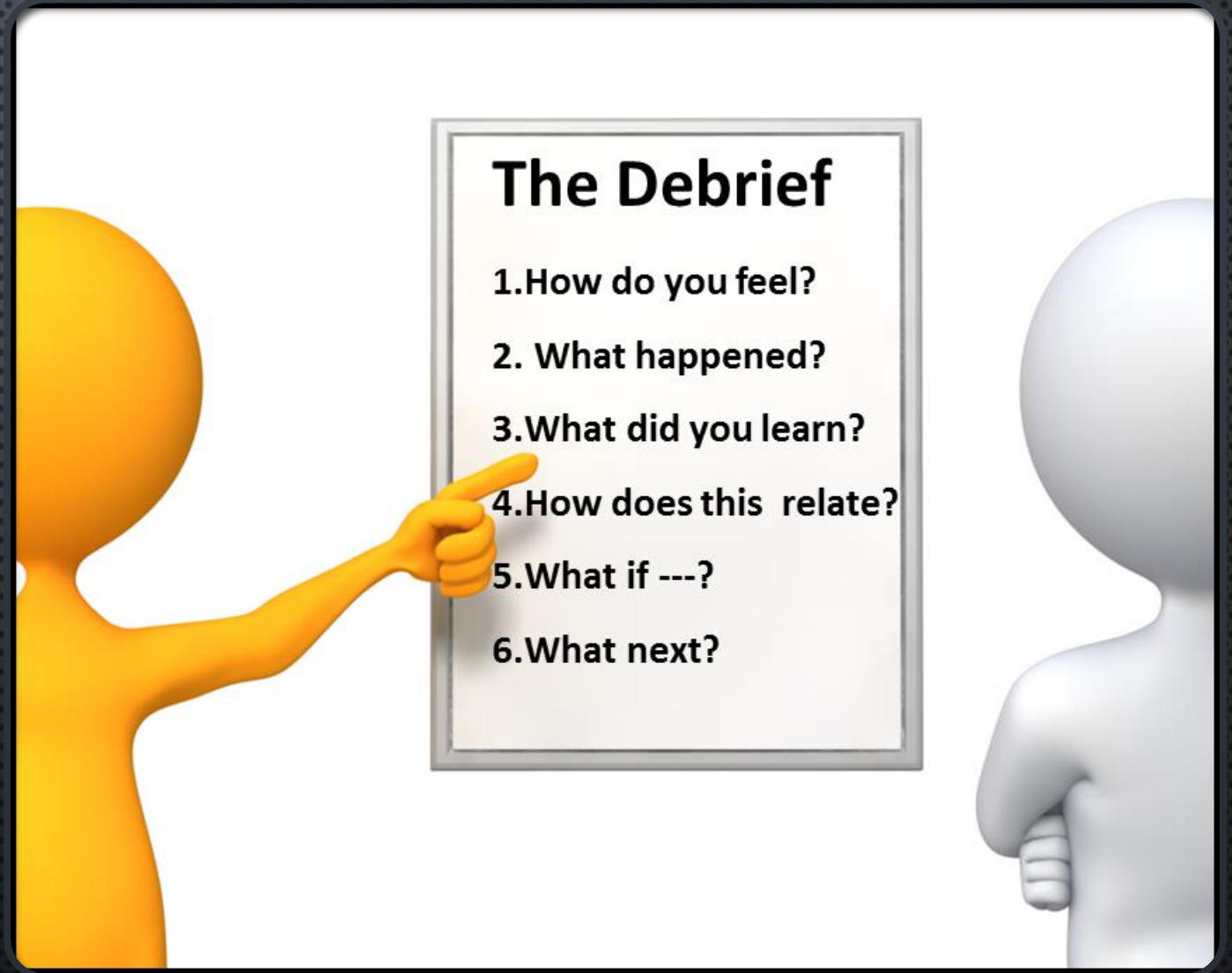


BE PREPARED & KNOW
WHAT YOU WANT TO SAY
ABOUT EACH HOME
BEFORE YOU SHOW IT

- HAVE A PEN & A BACK UP
- UNDERLINE IMPORTANT ITEMS IN THE LISTING
- WRITE NOTES ON THE LISTING SHEET
- BE SURE TO SHOW AND HIGHLIGHT ANY ITEMS MENTIONED IN THE LISTING

DEBRIEF AFTER EACH PROPERTY

- DID YOU LIKE THIS BETTER THAN THE LAST ONE
- WHAT DID YOU LIKE
- WHAT DIDN'T YOU LIKE
- IS THIS ONE A CONTENDER
- MAKE NOTES DIRECTLY ON THE LISTING SHEETS



WHEN A SEARCH TAKES A LONG TIME YOU NEED TO MANAGE THE CUSTOMER

- CHECK TO MAKE SURE THEY ARE OK
- ENCOURAGEMENT MAY BE NEEDED
- SEE IF THEY ARE WILLING TO ADJUST THEIR PRIORITIES

**Managing
the customer
experience**

Tips & Tricks

CLASS EXERCISE: WRITE DOWN ONE OR TWO SHOWING TRICKS YOU LIKE TO USE



LOOK AT
THE CLOSED
COMPS TO
GIVE THEM
GUIDANCE



RPR[®]

USING RPR TO HELP THEM

NEGOTIATIONS



CHAPTER 7

MAKING AND NEGOTIATING THE OFFER



Sign



THEY LOVE THE HOUSE
AND WANT TO MAKE
AN OFFER



DIVE INTO THE CLOSED COMPS TO GET A
SUGGESTED OFFER PRICE

EXPLAIN TO THE
CUSTOMER
HOW VALUE IS
DETERMINED

HOME APPRAISAL





COME UP
WITH A PRICE
WITH THE
BUYER



LET THE BUYER KNOW THERE WILL PROBABLY BE A
COUNTER-OFFER

UNDERSTAND ANY CONTINGENCIES NEEDED BY THE BUYER & EXPLAIN ANY DISCLOSED IN THE MLS NEEDED BY THE SELLER

- CONTINGENT ON FINANCING
- CONTINGENT ON APPRAISAL
- CONTINGENT UPON INSPECTION
- CONTINGENT ON THE SALE OF ANOTHER PROPERTY
- CONTINGENT ON ATTORNEY REVIEW
- CONTINGENT ON THE SELLER CLOSING A NEW PROPERTY
- CONTINGENT UPON SELLER POST OCCUPANCY



DECIDE ON TERMS

- DEPOSIT MONEY
- SECOND DEPOSIT
- INSPECTION PERIOD
- HOW LONG TO CLOSE
- TITLE PICK AND PAY
- CLOSING COST CONTRIBUTION
- SPECIAL ASSESSMENTS
- SELLER FINANCING
- SPECIAL ASSESSMENT PAYMENTS



Terms & Conditions

PREPARE THE OFFER

- CLEAR
- SUCCINCT
- ONLY THE NEEDED ADDENDUMS
- NO EXTRA LANGUAGE IN ADDITIONAL TERMS SECTION
- WRITE IT IN A WAY TO GET IT ACCEPTED



SUBMIT THE
OFFER &
CALL



**Ask
Questions**

NEGOTIATION

ASK QUESTIONS



NEGOTIATION

WATCH WHAT YOU SAY: DO
NOT COMPROMISE YOUR
NEGOTIATING POSITION

NEGOTIATION



- **HAVE DATA TO BACK UP YOUR OFFER**

**Put yourself
in their shoes**



NEGOTIATION

CONSIDER THEIR POSITION

NEGOTIATION

A woman in a purple shirt and blue jeans is crouching down, gesturing towards a man in a suit. The man is being manipulated by strings held by an unseen person, symbolizing negotiation and power dynamics. The background is a bright, overcast sky.

APPEAL TO HIGHER AUTHORITY

IT'S ~~NOT~~
ABOUT YOU

NEGOTIATION

REMEMBER YOU REPRESENT YOUR CUSTOMER NOT YOURSELF



Ethics

Values

NEGOTIATION

YOU CAN REQUEST CONFIRMATION YOUR OFFER WAS SUBMITTED IN THE CODE OF ETHICS



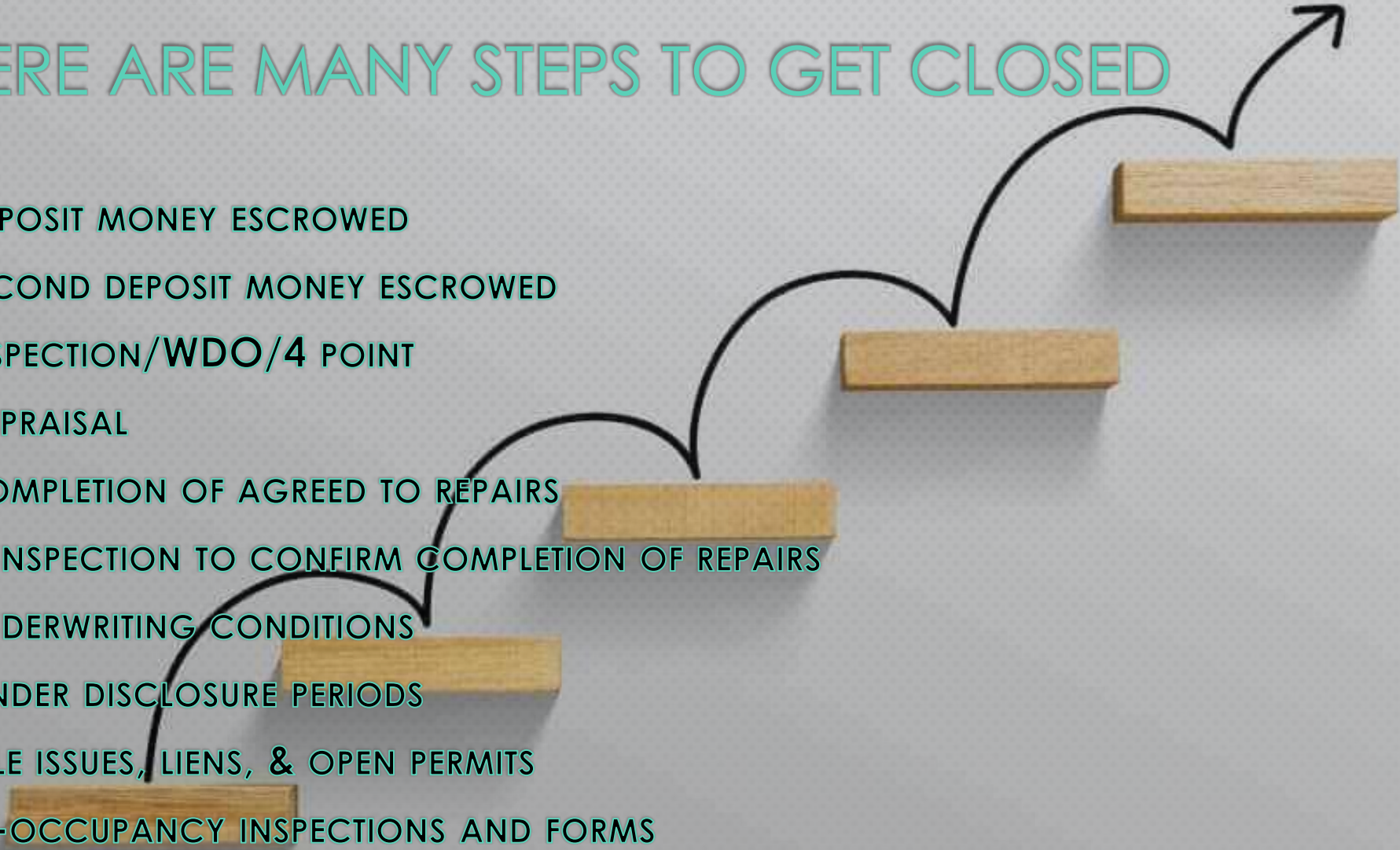
CLOSED

CHAPTER 8

CLOSING THE DEAL AND THE CUSTOMER

THERE ARE MANY STEPS TO GET CLOSED

- DEPOSIT MONEY ESCROWED
- SECOND DEPOSIT MONEY ESCROWED
- INSPECTION/WDO/4 POINT
- APPRAISAL
- COMPLETION OF AGREED TO REPAIRS
- REINSPECTION TO CONFIRM COMPLETION OF REPAIRS
- UNDERWRITING CONDITIONS
- LENDER DISCLOSURE PERIODS
- TITLE ISSUES, LIENS, & OPEN PERMITS
- RE-OCCUPANCY INSPECTIONS AND FORMS
- WALKTHROUGH
- CLOSING





HOW WILL YOU MANAGE THESE STEPS TO
CLOSE A CUSTOMER FOR LIFE?

A close-up photograph of a person's hand holding a white, rectangular sign with rounded corners. The sign features the word "DEPOSIT" in large, bold, orange capital letters. The background is a blurred pattern of brown and white squares, resembling a checkered tablecloth. The lighting is bright, casting a soft shadow of the hand and sign onto the background.

DEPOSIT

DEPOSITS & THEIR SECOND DEPOSIT
COUSIN

THE TWO EXTRA BITES THE BUYER GETS AT THE APPLE

- INSPECTIONS
- APPRAISAL

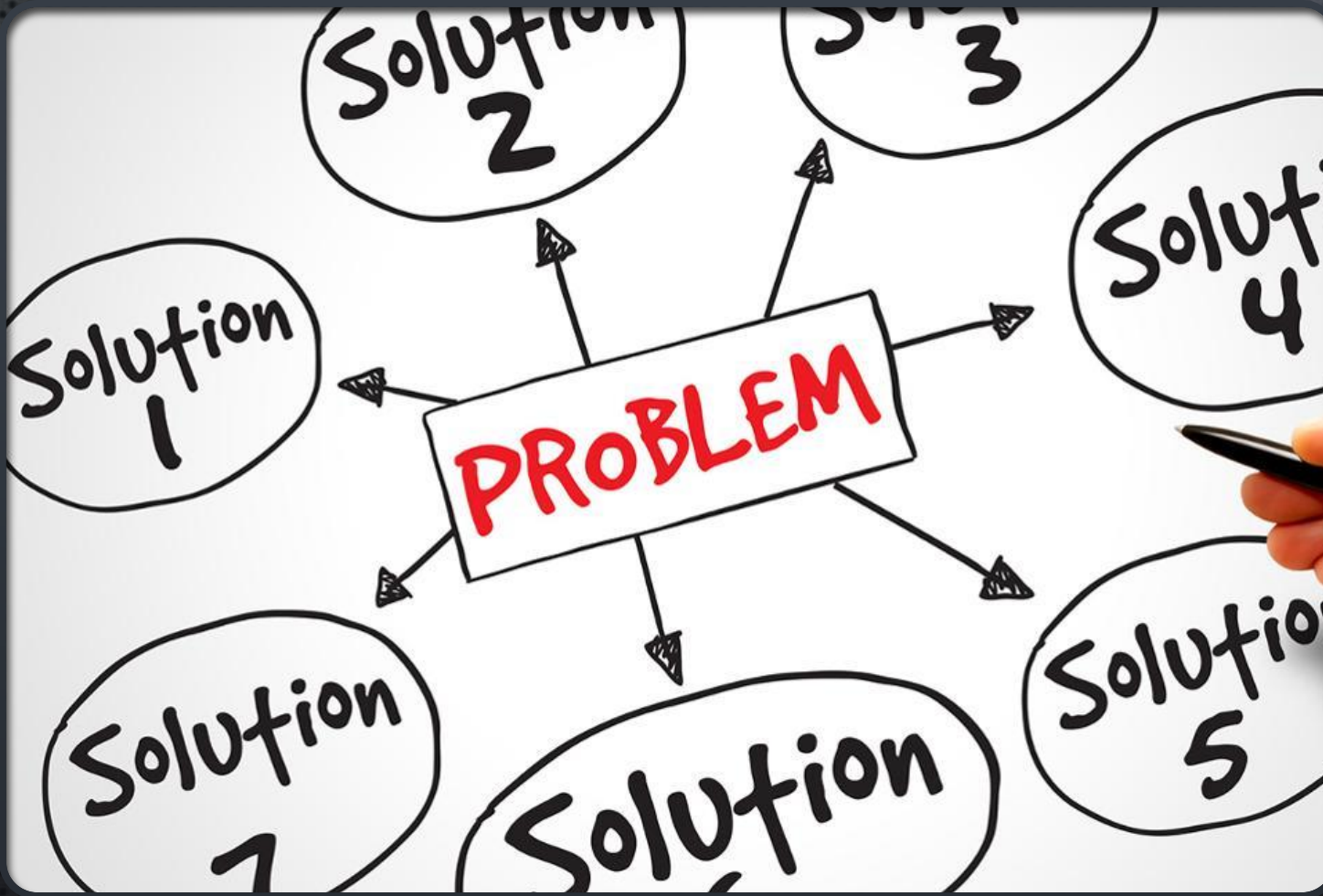




AGREEING TO REPAIRS,
COMPLETION OF THE REPAIRS AGREED TO &
REINSPECTION TO CONFIRM COMPLETION OF REPAIRS



LENDER STUFF



TITLE ISSUES,
LIENS, &
OPEN PERMITS

DELAYED

THE GREAT CLOSING DELAYER: THE RE-OCC



FINAL WALKTHROUGH



SIDE NOTE: ESCROWING MONEY CAN BE
YOUR FRIEND



THE CLOSING

DEBRIEF
FOR SUCCESS

THE DEBRIEF



CHAPTER 9

KEEPING CUSTOMERS FOR LIFE

INTERESTING
THOUGHT !!



CUSTOMER RETENTION

Why is it that businesses spend so much time and money to acquire new customers but, once they have them, do nothing to keep them?

THE SAD STATISTICS

- 92% OF CUSTOMERS SAID THEY WOULD USE THE SAME AGENT AGAIN AFTER 2 YEARS
- OVER 84% CAN'T REMEMBER THE AGENTS NAME
- ONLY 12% ACTUALLY USE THE SAME AGENT





YOU MUST MAKE A BUSINESS DECISION

CUSTOMERS SHOULD BE MORE THAN A MEAL TICKET





HAVE A SYSTEM
& STICK TO IT



EVERY CUSTOMER YOU RETAIN IS ONE LESS
YOU NEED TO REPLACE WITH ADVERTISING



**THIS IS HOW A REAL ESTATE BUSINESS IS
BUILT**



**BUILD LIFELONG RELATIONSHIPS OF TRUST, CARE, & RESPECT
AND LASTING SUCCESS WILL FIND YOU**

Q & A



The image features a central graphic consisting of three concentric circles. The innermost circle is a solid black disk. The middle circle is a dark gray ring. The outermost circle is a lighter gray ring. The entire graphic is set against a dark gray background with a fine, repeating halftone dot pattern. The text "The End" is written in a white, elegant, cursive script, centered horizontally and vertically within the concentric circles.

The End