

A Lead PHONE SCRIPT (Intros)

Intro: 1 Get Right Into it

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I got your letter that you mailed back into my office regarding getting some information on mortgage protection in case of a death, disability, critical illness that your home would be either be paid off or your payments would be made for you. I just need to verify some information here so I can work up some options for you and then we can chat next week. You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Intro: 2 “Looks like you were inquiring about some mortgage protection”

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I’m just following up with you regarding the form that you mailed into my office, looks like you were enquiring about some mortgage protection? (If they say yeh,) You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate? go into script

(If they say what is this again or they don't remember) It looks like (name of bank) sent you out this form in case of a death, disability, critical illness that your home would be either be paid off or your payments would be made for you. I just need to verify some information here so I can see what you qualify for, and then we can get together in a couple days to go over your options. You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Intro: 3 “I’m Following up with you about your mortgage with”

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I’m following up with you about your mortgage with _____ for (the amount of the mortgage) and I was just getting back to you about that letter you mailed back to my office in regards to mortgage protection, I just needed to verify some information you provided so I can work up some options for you and then we can chat next week. (do not pause here) You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Intro: “For Call in Leads”

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I’m following up with you about the postcard you received in the mail regarding your mortgage with _____ for (the amount of the mortgage) You or your spouse called the number and followed the phone prompts to answer a few questions so that we could contact you back regarding your mortgage protection options. I just needed to verify some information you provided so I can work up those options for you and then we can chat next week. (do not pause here) You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

SCRIPT Going over the Client Qualification Form

1. If it just has their age, I say....I see here that you are____and your wife is_____what is your actual birth date (name?) ok, and your wife's?
2. And your mortgage amount is_____, is this correct? Was that a purchase or refinance? Do you know what your home is worth or what it was appraised for? And was that on a 15, 20, or 30 yr term? What's your approximate monthly payment with principle, interest, taxes and insurance all together? (*PITI*)
3. And what is is that you do for work (name)? is that like an 8-5, do you work from an office, your home? Ok great and what type of income are you accustomed to on a monthly or yearly basis? (*I do NOT usually get any pushback on this but if they do, just say... Just roughly, I need to put something here in my spreadsheet, don't worry, I'm not reporting it to the IRS or anything.*) And(their spouse's name) What do they do for work? Hours, income. (*you want to know what they do for work for several reasons and if they are Retired or DISABLED or receiving any type of disability income. If they are retired and home, when they are home together etc I like to fill up my DAYS with those appointments first and meet with the ones who work 8-5 at night*) and the Life Insurance that you have, is that all with work or do you own anything personally? And how much is that for?
4. Alright, well now it's my time to go to work for you, I currently have access to over 35 A rated companies that offer mortgage protection, so my job is after I hang up with you, is to shop around and negotiate on your behalf to find the company that is going to offer you the MOST amount of COVERAGE for the LEAST amount of cost. So when I come out and sit down with you guys, I will go over the options with you and allow you to customize the coverage that fits your needs and fits your budget. So with that said, I just need to ask you a few health questions to help narrow down my search.
5. What is your height and weight_____. And your spouse? (*if its female I may make a comment like, I know I'm not supposed to be assign you this, but I need to know*) So what prescriptions is the Dr. currently prescribing you (name)? Can you spell that for me? (*WRITE DOWN THE NAME OF THE PRESCRIPTIONS*) And what is that for? (*ex High Blood Pressure, Cholesterol, Diabetes etc*) Ok and when were you first diagnosed with_____(*month and year is fine, or even the season, like summer of 2010 etc*) Any issues with Heart Attack, stroke, cancer, asthma, arthritis, COPD, Diabetes, or any major surgeries in the last 10 years or Disabilities? Any Pain meds, anxiety or depression medications you may have been given in the last handful of years? (*You can ask these questions slow and pause a little after each. If they were hospitalized, find out when and for what, if they had a surgery find out when, for*

*what and if they were given any pain meds for it and if they are still on them or not)
And for your wife or husband? (go through the same questions as above.)*

6. Ok great, so what is your main concern in terms of putting this protection in place for you and your family? ~or~ what was the main reason you filled out this form, what did you want this protection to do for you and your family? *(let them tell you their concern wether it be the death benefit, the living benefits ie: critical illness, disability, etc.)* And do you guys have any children living in the home? And what are their ages?

(LOCKING DOWN THE APPOINTMENT, VERY IMPORTANT!!!)

7. (Name) Do you have a pen and paper handy? Ok, go ahead and write this down, My name is _____ and as I mentioned before, they have me traveling all over the state of _____ doing this. (pause) Ummmm..... Looks like Im going to be in your area on (you pick the day) between (10-12: 12-2: 2-4: 4-6: 6-8:30) Is there any reason that you and (their spouse) would not be home during that time? Ok, Where do you usually keep your most important appointments (Name)? Great, could you go ahead and put me in there real quick so you don't forget about me, I'll wait ? (Name) This is very important to me because I could be helping up to 8-12 families A DAY and 1 missed appointment cost me the ability to help another family just like yours. Because they have me so busy I'm not going to have time to call and remind you or text you, so just to make sure, I will be on your door step on (DAY SCHEDULED) sometime between, _____ and _____ please don't leave me standing their like a trick or treater with the lights out and no one home OK?. (they will laugh) Great I look forward to seeing you on (say the day of the appt again) Have a great day!

Physiological Keys for Locking down the appointment

- **You are taking control here** ~ Do you have a pen handy?
Go ahead and write this down, My name is _____
- **Your BUSY** ~ They have me traveling all over the state of _____
- **Letting them know your important** ~ Where do you keep your MOST important appts at _____.
- **Guiltting them** ~ One missed appt cost me the opportunity to help another family just like yours.
- **Implanting the importance in their subconscious mind** ~ Make them LAUGH to allow yourself to peg your appt in their subconscious mind. If you don't use the tricker Treater line...USE SOMETHING funny to make them laugh before you get off the phone. Nice people like nice people.....mean people like nice people too!!!!
day!