

Hello, **(client name)**? This is **(your name)**.



I am calling regarding your mortgage with **(bank name)** for your property on **(mortgage address)**. (Brief Pause)

How are you doing this morning? (Client Answers)



THEODORE GROUP

M
A
I
L



I was just giving you a quick call to let you know that I received your (handwritten) paperwork that you mailed into us about protecting your loan for **(\$\$)**.



Also I see here that you wrote down your age as **XX**.



Just so you know; I'm the field underwriter who is in charge of going over the mortgage protection options that **weren't** provided for you at closing.

if listed with a Co-Borrow ask:

if listed withOUT Co-Borrow ask:

Now you have listed a Co-Borrower, is that your spouse or significant other?

Now you have listed there was No Co-Borrow, Spouse, or Significant other? Is this correct

**(If there is a co-borrower or spouse? Verify they will be there).*



Now we can do this all by phone,

I was just calling to see what time this afternoon or evening would work best for a quick phone call? This call will usually only take 15-20 min.

I don't know when my spouse will be home.

They give a time:

Objection:

What time do you usually get home from work?

Perfect, I have a (option1) or (option 2) which works better?

No worries. That's why I'm calling. Let me get this file closed out. The reason you're no longer interested, is it because the quotes you were given were more than you're willing to pay? Client: (Most common response) "Yes. It just didn't make sense." Agent: Really? That's odd because price should not be an obstacle for this. If I'm able to get you something well within your budget would you still be open to it?

And is this the best phone number to call at **(Appointment Time)**?

Perfect, now the last thing I make sure everyone does. Is to have a pen and paper at **(Appointment Time)** there will be a few things I will need you to write down!

Awesome, I look forward to our call with you **(and spouse)** at **(appointment Time)**, you will also receive a confirmation text with my information shortly after we hang up!