

Hello (First name)? (Wait for response) This is (Your name), I'm actually calling you back. I'm the field underwriter for \_\_\_ County that has been assigned to your case along with others. Back when you closed on your mortgage you sent in a request for Mortgage Protection Insurance which pays your home off in the event you should pass away or become critically ill or injured.

I wanted to take a quick second to verify what you sent in so I could finish up the quotes for you okay? (Wait for response)

I show your address as..... ( Recite address and Wait for a response)

The mortgage amount of (\$240,000) is that a 30 year mortgage or 15 year? (Wait for a response) How much is that per month? (Wait for a response)

I show you're born (month, day, year) and you don't use tobacco, right?

(This is where we verify for spouse if they appear single) And who's your beneficiary going to be? My spouse – Ok, verify spouses date of birth and whether or not they smoke Anyone else – Ok, are you married, single or engaged? (then continue with the script verifying the info for both)

Your wife (or husband) is born (month, day, year) and she doesn't use tobacco either, right?

Have either of you had any major or minor surgeries in the last 10 years? (If yes, what and when) (Double check spouse)

Do either of you have any health conditions, like heart conditions, COPD, high blood pressure, high cholesterol, diabetes, or cancer? (if yes, What, when diagnosed, and names of meds taken for it) (double check for both)

Are either of you taking medicine for anything? (ask why then take it and write down the medications)

About how tall are you? Approximate weight? (Verify for spouse also)

Ok, I have enough information to go to work on your case for you. I'll put together 10- 15 quotes, and narrow it down to the best 2 to 3 that I come up with.

Now, they have me scheduled on Tuesday and Wednesday for \_\_\_\_\_ helping out several other families so I'm not going to have a lot of time but I would like to slip you in 15 minute window to show you the options you qualify for . Would it be better to drop off your quotes, in the morning, afternoon or evening to show you what you qualify for?

I have a 5:45 and a.....8:15 available on (Tuesday) do you want the 5:45 or the 8:15?

I'm going to slip you in between \_\_\_\_\_ and \_\_\_\_\_ on \_\_\_\_\_, can you think of any reason why you and \_\_\_\_\_ would not be at home between \_\_\_\_\_ and \_\_\_\_\_ next \_\_\_\_\_? Okay, so \_\_\_\_\_, I'm going to put you in between \_\_\_\_\_ and \_\_\_\_\_ on \_\_\_\_\_, and that way I can make sure the other families I'm helping would also be taken care of.

Do me a favor, grab a piece of paper and a pen, I want to give you a few things to write down about our meeting. The first thing is, jot down my name (your name) and then next to my name I want you to write down "mortgage protection" and the date and time I'll be dropping by. Can you do me a huge favor? Please give (spouse) \_\_\_\_\_ the heads up and let her/him know we spoke and the day and time I'll be dropping by to see the both of you to talk over the mortgage protection with the two of you? (Wait for a response)

The next thing is medications, Please have those on the kitchen table for me to look at, I'd appreciate that. (Wait for a response) And lastly, have a photo ID ready when I get there so I can be sure you're the right person I'm giving the quotes to.

Jim\_\_\_\_, Will my GPS have any problems finding you place? What color is your house? Do me a favor and keep an eye out for me on (day of meeting). I drive black Ford Taurus and will see you and SPOUSE on DAY between \_\_\_\_\_ and \_\_\_\_\_ .