

FFL Paul McClain mortgage script See option on Page 2 for calling on older mortgage protection lead.

Hello _____, My name is **(your name)**, I'm giving you call back from the Mortgage Protection center right here in _____ County. We received your request that you filled out, signed, and sent in to our office. And **(prospect name)**, you wanted information on the mortgage life and disability protection for you and your family. I'm the local field underwriter that is assigned to get the information to you **(prospect name)**, and I just need to verify the information you put down to make sure it's correct okay? Wait for a response.

Ok, we have your age as: _____ And we have your wife's age hear at _____ is that correct?

And both of you put down that you are non-smokers is that right?

Any medical concerns like COPD, Diabetes, or anything like that?

Okay, now **(prospect name)**, most families that fill out the request and get it back to the office it's either to make sure that when they die the mortgage is paid for so there is no financial hardship or loss of income. The second, is more for disability if they get sick, or hurt, the payments are made. For you and your wife which is more important or were they kind of both important? Wait for a response.

Ok, perfect. **(prospect name)**, I'll put together the options and information for you. The way the plans work they are non-medical, no nurse that comes to take blood or have you pee in cup. They just want me to verify that you are alive, you are both breathing, and you are who you say you are and get the information to you.

As far as our schedule **(prospect name)**, we've been several weeks behind so as manager I'm kind of helping out and I'm going to put some notes down here for you guys. Your schedule **(prospect name)**, are you working full-time? Wait for a response. What time are you typically back in the door from work Monday thru Friday? Wait for a response.

What about for your wife? Does she work as well? Wait for a response.

Looking at my schedule I don't have anything tomorrow at 5:30 but I do have something on Tuesday at 4:30 or 6:30 and I can go ahead and squeeze you in there. I'll have about 15 appointments, so I won't have a lot of time, but I will have about 5 or 10 minutes to get the information to you. The only thing that I do ask because of my schedule and how behind we are that you give me window between ____ and _____ would that be okay? Wait for response. Ok great.

I have you guys down for tomorrow between ____ and _____. Can you do me a favor and grab a pen and paper I want you to jot down a few things about our meeting. First, jot down our appointment time for ____ @ ____ and next to that put my name and mortgage protection, and the last thing is if you can let your wife or husband know that I'll be dropping by to get the information to you guys.

I just want to verify your address as _____ is that correct? Ok perfect. Will my GPS have any problems finding your place? So I can spot your house easily what color is your house?

Ok. **(prospect name)**, the only thing that I do ask and expect because of the schedule and how behind we are is that you definitely make sure you and the wife are there tomorrow between ____ and ____ is that fair enough? Wait for a response.

Ok, **(prospect name)**, I look forward to meeting you guys and helping you and I'll see you on ____ between ____ and ____.

Have a great day!

Older mortgage protection lead option script (If the lead is an older lead you can replace the first paragraph of the script with this one.

Hello _____, My name is (your name), I'm giving you call back from the National Mortgage Protection center right here in _____ County. And **(prospect name)**, you probably won't remember this, I would be surprised if you did, back when financed your mortgage, you filled out a request, signed it and sent it in to the office. And **(prospect name)**, you wanted information on a plan that pays off your mortgage in the event of a death or makes the payments if you became disabled. And **(prospect name)**, we went through a recent audit and realized you never received the information you requested for you and your family. So as a manger here, I've been reassigned your case to get the information out there for you, I just need to verify the information you put down here to make sure it's still correct ok **(prospect name),?**

Go back to rest of the script on page 1.

Objections and Rebuttals

Anytime you hear an objection the first response should be **“That’s Exactly Why I’m calling”**. This simple response creates an interrupt and allows you to simply and easily transition to overcome and maintain control of the conversation.

After you cover the rebuttal go back to the main script and continue verifying the information and booking the appointment.

“We already have it taken care”

_____ That’s exactly why I’m calling!” This is the benefit you requested that would protect your home if you died. Our records show that you never received the information from us and I’m the field underwriter who has been assigned to your request to get you taken care of. I just need a quick second to verify some information so I can run some options for you.

“Is this life insurance, I already have that”

That’s exactly why I’m calling! This is the benefit you requested when you were financing your home if you died, and I’m the field underwriter that has been assigned to work on your case, and I just need a moment to verify some information you gave.

That’s exactly why I’m calling! I need to meet with you to review the new 2018 programs to make sure your policy is up to date and that you have the best price.

I’m busy can you call me back” – GO FOR A QUICK SET APPOINTMENT

That’s exactly why I’m calling! I actually can’t call you back. I only have a few seconds and I’m going to work on your case this week and I just need 30 seconds to verify. Are you a smoker? And then go into the script.

Or:

The company has me scheduled in your area on _____ & _____ meeting with other families. I know you don’t have time right now and I don’t either. I’m going to squeeze you into a 10 minute window. Does the afternoon or evening work better for you on _____?

“I sold my house”

That’s exactly why I’m calling! You never put this mortgage protection in place on your old home, and as you know, you can get this on your new home? Right?

Or

I’m don’t a home anymore – That’s exactly why I’m calling! This benefit event though you no longer own a home you are still eligible for the final expense benefit program that protects your family upon your death pays for all the final expenses.

We met with someone and it’s too expensive

That’s exactly why I’m calling! It looks like you haven’t put this protection in place yet, and we’ve actually got some really affordable options right now for 2018 that I think you and your wife would want to take a look at.

Or

That’s exactly why I’m calling! Most agents only show you the A option which is the most expensive. I show you all 3 options and let you choose the most affordable that works with your budget.

I'm not longer interested

That's exactly why I'm calling! When you say you are no longer interested is that because you met with someone at it was too expensive or that you didn't qualify?

I'm meeting with another agent ...

That's exactly why I'm calling! I work with several major carriers that are out there, therefore, I am able to shop around for you and get you the best prices on the market place, period, and when you think about it, it doesn't hurt to compare right? (They say "Right"). So with that in mind, I just need to verify your information and get those quotes out to you, ok ...?"

Multiple calls about the mortgage protection

That's exactly why I'm calling! "This is the first time I'm calling you and You must have had a great concern for your family if you died unexpectedly and filled out more than one form and that's probably the reason why you're getting multiple calls. So, in order to get some quotes out to you ..."

Don't remember sending that in ...

That's exactly why I'm calling! It may have been some time ago and our records show that we've tried to get in touch with you before and were unable to do so."

Can you just send me or email me the info?

I wish I could it would make my job a lot easier! But because we don't require a nurse to come and take blood or urine, and as a field underwriter I'm required to verify that you are alive and breathing and that you are who you say your are. I'm meeting with about 12 other families that day and won't have a lot time so I can squeeze you at 2:30 or 6:00 pm which works better for you?

Can you tell me how much it cost or give me a ballpark cost before you come out?

Honestly, I wouldn't even know where to begin. I'll run some options based on your health, age, and I always show you options that are within your budget and I let you choose which is best for you. **(Go to booking appointment)**