

Multi-Lead Mortgage DML Script

Ring-Ring: [client says Hello & you say] (Their 1st Name), (Wait for Response!)..... This is (Your 1st Name) from the Mortgage Protection Center & I'm calling you regarding this letter you sent us some time ago, & don't know if you're going to remember this, but a while back you wanted some info about our programs that pay off your home loan for your family in case of death. Now (Name), does that sound at all familiar to you or do I just sound like a crazy person calling?

(If they remember):

(if they don't remember): I know I wouldn't remember it either, but if you can be patient with me & think back to the last time you financed your home. You would have received a ton of offers in the mail regarding paying off your home when you die & it looks like you took the time to fill one out & mail it back in - It looks like you put here in your handwriting that you are Ht., Wt., you (do or don't smoke), & you're born in (yr), sound like you?

So when you filled out this letter requesting information, were you looking to pay off the home for your family in the event of your death (or) did you have something else in mind? (Wait for Response!). That makes sense & I can help with that, my role in this is to take about 10/15 minutes to go over how the programs work and make sure that it fits within your budget, but I can't do it right now and I'm sure that you weren't standing by the phone waiting for my call right? I thought So.....

So that I can better accommodate you, help me understand your schedule - Do you work M-F? About what time do you get home by? Does your spouse get home about the same time?

I'm looking at the schedule right now & it looks like I have time (Day) either at (Time) or (Time), which time do you want?..... Awesome I got you down for (Day) at (Time) & to give you a heads up on what happens (Day) at (Time), have you ever heard of Transamerica, Mutual of Omaha or Fidelity?

Well here's how it works, they'll pay off your home for your family when you die & they don't make you take a Physical-Exam or give up any DNA to qualify... The only thing they require me to do as a field underwriter, is to go over all the info in person, so that you can validate the form you filled out, & 2nd if you ever decided that you want to apply for the insurance, I'll be able to let them know that you really are alive & that you're not on your death bed, does that make sense (Name)?

So sometime between (This Time & That Time) I'll be stopping by your house for 10/15 minutes & it looks like I'm coming to (Confirm Address), is that the correct address that you're living at? Is your place a house, condo, or apt? I drive a (Color & Make), so you see me driving up & down the street looking lost, you know it's me. The only thing that I ask, because I travel so much, is that both you and your (Spouse) are both there when I get there (Day, between This Time & That Time), sound fair?.....

Oh... Real quick, this will make this go by so much faster for you. Is there anything I need to be aware of when it comes to health... Anything major like Heart Attack, Stroke, Mini Stroke, Cancer, or Hepatitis for either of you? Are either of you on any prescribed medication from the doctor? Lastly, any overnight stays in the hospital or surgeries that I need to be aware of for either of you?..... Perfect.

Lastly, the only thing that I ask, is that you don't forget about me ok, and I will be there (Day, between This Time & That Time), – sound fair?..... Awesome, I'm looking forward to helping both of you, find something that can make a difference, and that's affordable – Have a great day and I'll be seeing both of you soon!

Acknowledge the Objection, Ask a Question, & Transition back to where you left off in the Script

At the Start Client Immediately Says: “No longer interested... We changed our minds ... Ect...”

- You:** *No big deal, people change their mind all the time - it just sounds like you changed your mind about having your home loan paid off in the event of your death right?..... So when you filled out the letter requesting this information, were you looking to pay off the house if you died or did you have something else in mind? That makes sense & I can help with that, what I'll do is put together some options & take about 10/15 minutes to go over how the programs work but I'm sure now's not a good time – I'm probably catching you off guard right now anyways, right?*
- Client pushes Back:** *“no, no – we don't want it anymore (or any other variation, ect.....)”*
- You:** *Is that because somebody gave you some ridiculous price over the phone or do you feel like you just can't medically qualify for it? That's exactly why I'm calling, I can help you... and get the information you wanted to see if it's possible protect your family.... (Ask a Question that leads you back to where ever you left off in the script)*

At the Start Client Immediately Says: “Already took care of that... We already bought a policy... Ect....”

- You:** *So it sounds like you already sat down with someone and got something in place?..... Awesome, about how long ago was that, 5 or 10yrs ago?*

If Yes (then they don't remember their request):

- I know I wouldn't remember it either, but if you can be patient with me & think back to the last time you financed your home back in (give year located on card). You sent a handwritten letter to us requesting some info regarding our mortgage protection. It looks like you put here in your handwriting that you are Ht., Wt., you (do or don't smoke), & you're born in (yr), sound like you?*

If No (Client): “We got it...(6months ago, 3 months ago, recently, ect...)”

- You:** *“Awesome, now did you ever get your written offer & policy back in the mail?”*
- If "No" – you say** *“that's weird..... is there anything that's going on with your health that could cause this, anything major like Heart Attack, Stroke, Mini Stroke, Cancer, or Hepatitis for either of you? Are either of you on any prescribed medication from the doctor? Lastly, any overnight stays in the hospital or surgeries that I need to be aware of for either of you?”*
- If "Yes" - You Say** *“I know that when most people fill out multiple request like you did, they're typically looking to get multiple offers on the table to make sure that they got the best deal for their family - is that what you had in mind?”*

If No (Client): “We got it over a year ago...”

- **You:** *That's Awesome (Name), for some reason it's still showing in our system as not been taken care of, have we done your required Annual Review yet? That's one of the purposes of the audit, what I'll do for you is get that taken care of & it will take about 10/15 minutes to review & update your beneficiaries, set up your emergency contact list, and review all your free benefits - but I'm sure that I'm catching you off guard right now anyways....right?*