

C LEAD/ AGED LEAD CONVERSATION

Hi Clients Name, its Your Name, Just wanted to touch base with you OR spouses name (if available) real quick. They've got me updating some records and doing some quality control this afternoon over at the Mortgage Protection Center, Im calling in reference to your _____ BANK Mortgage on "_____ STREET" Back when you guys closed on this mortgage you actually mailed a request into our office about the coverage to pay off this mortgage when ya die or get diagnosed with a serious illness. We have NO RECORD that you received the info requested, Like I said my name is _____ and I'm the field underwriter that just got reassigned to your file & Im ALMOST done putting everything together to get it out to you so we can close the file. Just wanted to make sure I have everything correct that YOU sent us,

I have your DOB or current age as ____
ht/ wt if available _____

Says your a NON smoker is that correct _____

verify whatever you do have/ property address...

(YES YES YES out loud)

Ok _____, Thats all I need I'll be doing some research for you this evening,

What time do you guys get off of work during the week? _____

Ok they have assigned me to your file, But THEYve also assigned me to ALL OF _____ COUNTY!

So just trying to get a gamelan here,

Im stretched pretty thin but they are DISPATCHING me out tomorrow and I have many deliveries and other families waiting on me so just trying to figure out when the best time to drop this stuff by to you guys will be while I'm over there. I have a _____ or a _____ Which time would be better for me to drop everything by?

Have them write down your name and time of appt and tell them what kind of car your driving so they know its you.

TIPS

DOS:

SPEAK CONFIDENTLY EVERYTHING YOU A SAYING IS A MATTER OF FACT

PRONOUNCE YOUR NAME CLEARLY

Dont stop speaking and let them talk until you are verifying Age and INFO

Verify whatever 3 things you have, age HT/WT property address, mortgage amount etc the point is to have them Audibly say YES 3 times and program them to answer your questions so when you ask them what time they get off work they will just answer you.

Write down the times the get off work so you know when to stop by if need be later.

ALWAYS ASK IF THEY ARE MARRIED OR IF THERE IS ANYONE ELSE LIVING IN THE HOUSE THEY WANT US TO DO SOME RESEARCH FOR TOO.

This will keep you from being surprised later from a spouse not being home and having to reschedule

DONTS

Dont ASK to speak with the person always assume its them answering

Dont sound bubbly or overly happy. Be nice Be direct Be professional

NEVER BOOK A "1 LEGGED APPT" (No spouse present)

DONT BOOK APPTS OVER 48 HRS OUT OR YOU WILL GET NO SHOWED.

***ITS JUST A CONVERSATION IF YOU GET STUMBLER UP
ALWAYS JUST JUMP TO THE APPT TIMES "IVE GOT TO
DROP SOME THINGS BY TO YOU I HAVE A _____ OR A _____
WHICH ONE IS BETTER.***

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