Hello <u>Client</u>, this is (your first name) I am calling regarding your mortgage with (Mortgage Company) for your property on (Address).

The reason for my call is I was assigned to your paperwork, it was put on my desk a few days ago. It's regarding the loan coverage information for the property where if you became sick or passed away the loan would be paid off.

You marked your age as (age) and that you're a non-smoker/Smoker Correct?

With Co-borrower I see there is a co-borrower on your loan is that your Spouse?

No Co-borrower I don't see a co-borrower on the loan. Are you married?

My Job as the senior field underwriter is to go over all the options available to you over the phone. It's about a 15-20min virtual appointment. Are you at work right now? (If Yes) Ok, what time do both of you usually get home from work? (If No) Ok, perfect! Grab a pen and paper so I can give you all my information. (Go into Quote and Close)

It looks like I have a few appointments slots open around that time. I have a _____ or a _____... Which time works best for you?

Okay perfect, so I'm scheduling your appointment to my calendar for tonight at _____. Now (Client Name), out of respect for your time and mine, is there ANY reason that you can think of that would get in the way of our appointment at _____? Great, how would you prefer me to send a reminder to you? Email or text?

Perfect, When I get you on the phone, I am going to send you my state credentials for the state of _____. What's your best email?

Now just to be clear (client name), what this is if you were to pass away it would pay off the mortgage, or if you got sick and couldn't work it would help pay your mortgage payments. This is still something that's important to you, right. I will call you on this phone number so please save it. If you don't pick up, I will have to send your file to another department who will send someone out to your house to sign off on declining the coverage.

I look forward to speaking with you around (Appt. time)