Just sent you options text

Hi Michael it's Misty. I’m the senior field underwriter assigned to help you with your mortgage protection insurance coverage I just emailed over your enrollment options to review. The email was from Mistycintron.life@gmail.com in case it went to spam for any reason and it has my name in the subject line.

Let me know what questions you have. I went with simplified issue for you meaning no medical exam required to make it as easy of a process for you as we can. I shopped 65 carriers for you as well, some that are exclusive to our agency based on the amount of volume we do so I was able to find you the lowest rates out there.

Thanks
Misty

Email Options Template



Hello again

Thanks again for reaching out to us to help you with your Mortgage Protection Insurance Needs.   As a **multi-state licensed broker**, I work with a wide range of top-rated carriers—some of which aren’t even accessible to other agencies due to the volume of business we do each year. This gives us the ability to secure **competitive rates and flexible options** for families just like yours.

Mortgage Protection is a powerful benefit that helps ensure your loved ones can stay in the home if the unexpected happens. In the event of death, this type of coverage can pay off the mortgage. Many plans also include **living benefits**, which can help cover payments if you’re diagnosed with a critical, chronic, or terminal illness.

Based on your request for **$200,000** in coverage for your property, I’ve worked up several options for you. These are all **simplified issue plans**, meaning there’s **no medical exam required**—just a few health questions, and in most cases, instant approval.

You had requested $200,000 for the property

These options are **adjustable** and can be tailored to meet your budget and goals. I'm happy to walk through them with you over the phone or on Zoom—whichever works best for you. All the options I ran for you are with a simplified issue meaning no physical exam will be required. The carriers are relying on me as their eyes and ears .

** Option 1 – Full Payoff Plan**

**$150,000 in coverage** with full living benefits
 **$148/month**
Protects your home in the event of death or serious illness, with benefits paid while you're still living.

** Option 2 – Partial Payoff Plan**

**$75,000 in coverage** with living benefits
 **$113/month**
Helps cover a large portion of the mortgage, still includes full living benefit protection.

** Option 3 – Critical Period Coverage**

**$50,000 in coverage** with living benefits
 **$77/month**
Covers mortgage payments for 3–4 years, allowing time for a surviving spouse to grieve without the immediate pressure of losing the home.

** Option 4 – Accidental Death Coverage**

**$200,000 in accidental death protection**
 **$42.18/month**
Accidents are still the **#3 cause of death in the U.S.** This plan offers strong protection at a lower rate. It is a great safety net that some clients pair even with Option 1, 2, or 3 to have the additional coverage as well.

This plan is simplified underwriting meaning we do it online and no medical exam required. They give us an instant answer whether you would qualify for this one then email the policy right over upon signing.  The premium cannot increase on you.



**Let me know what questions you have, and I can help you with enrollment**

To move forward with enrollment, I’ll need the following information:

* Full legal name (as shown on ID)
* Address
* Email
* Phone number
* Height & weight
* Driver’s license number
* Estimated annual income
* Social Security number
* Beneficiary’s full legal name & date of birth
* Your occupation
* Monthly income
* Primary doctor's name and city
* Date of last visit with primary doctor
* State you were born in

Let me know if you have any questions—I’m happy to help every step of the way. This coverage is about protecting what matters most, and I treat every family I work with like my own.

**Misty Cintron**
Senior Field Underwriter
Cintron Insurance Agency
  352-942-5313
  Mistycintron.life@gmail.com

  Cintroninsurance.com

No answer first text sent

Hi Shay it's Misty I'm the senior field underwriter assigned to help you with your mortgage protection insurance coverage. I just need to verify a few pieces of information with you so I can start working on some plans to send over for you to review.
Do you prefer a call or text?

Thanks
Misty

Text reply if they say prefer text to qualify

Thanks Shay May I get just a few pieces of info so I can start working on your enrollment options to email over to your shayemcgehee55@gmail.com email to review.

I just need to know your birthday. Month and year only I have you at age 69 but need to confirm actual birth month and year.

Height and Weight

Then how much do you owe on the mortgage? You put under $250k but we want to get you as close to a full payoff as we can and also don't want you to over pay if you only owe say $160k

Lastly please let me know any prescriptions you may be on ( it's ok that you are we just have to note them)

Once I have this information I can work on your enrollment options to email over as early as today for you. Then I'm also happy to answer any questions you may have as well.

Thanks again
Misty