Hello Again

I hope you are having a great start to your day.  I was able to work on your options to see which programs you may qualify the best for to get the benefit that pays off your mortgage and protects your family from losing your home if something were to happen to you.  I put together 4 options for you to really give you options.

  All 4 are great coverage for you to ensure that you will not have to worry about the mortgage if something happened to you. I’m licensed in 18 states but local here to Florida, so I ran you through 30 different carriers to shop to get the best coverage and rates combined since I personally know how important it is to have this protection as I have experienced having to leave my own childhood home after the loss of a parent when I was younger. You worked hard to get into your home, let’s make sure if something happened your loved ones can have a little comfort in not dealing with a financial strain.

Sometimes people think this is something they can put off. They think they have too many expenses going out already or won’t need it till a little further down the road. Again, I know from personal experience that my mother never expected my father to get into an accident on his way home from work but guess what he did. Life happens and the one guarantee we all have is that one day we will die so we need to prepare for that today. Not to mention the older we get the more health issues we inherit, and age is a factor that will end up costing more in the long run. I worked very hard to find a smart plan and solution for you guys so that if you ever needed to use this coverage, you would be protected.

**How difficult would it be for the surviving one of you to pay the mortgage as well as the monthly bills if you lost one of your sources of income?  How long could you stay afloat before it would become a financial struggle?  This should help you determine which option you really do need.**

 I’m here to help you, my role is I am the eyes and ears for the carriers so that you can do a simplified issue meaning no medical visit required rather than a medical issue where they require blood and urine samples… trust me I have no interest in collecting either of those items from you. Nor will I be collecting any funds from you today. I’m a mom, wife, daughter myself so I know how important this is for you guys. **SO,** if we need to adjust anything just let me know.

I am also a broker, so I don’t work for any one carrier. I’m appointed with some of the best out there Mutual Of Omaha, Foresters, John Hancock, Americo who I have some of my own personal plans with…I work for the financial group who assigned me to your case to make sure you could get qualified for the best coverage AND the best rates. So technically I work for you 

If we need to make any changes just let me know everything is adjustable, the important part is making sure we can get you qualified through underwriting and get you protected.  I have some people that right away say *“Misty option 2 is the one for me, yep that one makes a lot of sense I can easily afford that one, I have some that say I need the full payoff I can’t imagine my wife trying to struggle after my death, how do I apply, how soon will I know if I qualified?…”*  then I have some that say *“I need to think about it, sleep on it, pray on it”* which tells me that it is a price issue because you **already realized you needed this protection when you filled out the form** to request information. Something in the back of your mind already said that you needed to look into this and that’s why we’re speaking and I’m glad we are working on this together.

The first is the most comprehensive plan because I didn’t want to assume you wouldn’t want the best of the best to protect your family.  With that being said, just because it is the most comprehensive one though doesn’t always mean it is the best fit so I provided additional options for a half pay off amount which is Option 2 and then a 3rd option for what we and the banks call the “critical period “ which is the first few years after the loss of a loved one. It offers the minimum coverage amount that would at least protect you/ them from losing the house if something happens.  The minimum will at least pay the mortgage for an extended time so that they can have options on how to move forward without the bank stepping in and taking the house you worked so hard to make a home.

 Option 3 will also at least allow enough time for them to make an educated choice on whether to sell the home and protect the equity built into it which could offer them additional funds if they wanted or needed to sell.  It gives them financial options so that while they are mourning a loss they can truly mourn. Again, I personally watched how hard it was on my mother to try to keep a roof over our heads, to try to keep us in the same school and be strong for us while she was trying to get over the loss of her husband. Had my parents had some kind of protection like this my Mom would not have had to carry that burden so I’m extremely passionate and empathetic to all situations in people’s lives to help you avoid this same scenario.

Call me on my cell and let’s go over these together. My cell is 352-942-5313.

Option 1 Full Pay Off

 $300K in coverage with living benefits meaning if you end up with a terminal illness they pay while you are alive rather than at death. 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 .

This one is the most coverage and will run you $182.43 a month to have you fully covered with $300K.

Option 2 Partial Pay Off

This one offers $75K in coverage with the living benefits as well

This one will run you $125.43 a month to have $75k in coverage

Option 3 Critical Period Coverage covers the mortgage for 3-4 years

 This one offers $50K in coverage with the living benefits as well

This one will run you $80.13 a month to have $50k in coverage

  Option 4 Accidental Death Plan

This one covers you with $300k in accidental death benefits which is still #3 cause of death in the US. This one is $42.18 a month.

No one wants to imagine a loved one mourning the loss of them AND your loved ones trying to deal with keeping the bank and creditors off their back in such an emotional critical time. This is where Option 3 can minimally protect them from that stress and pain of that scenario. We can always upgrade you down the road if need be. Once you qualify for one plan it is so much easier to upgrade you down the road because then we already know that you qualified once. So, if there is a financial issue let me know and I can work with you to help make Option 3 a base start to ensure you have protection. Something is better than nothing.

Once we determine which option is best for you, I will help you fill out the application online. I can either come and sit down with you to do it or I can do it on the phone with you online.  I will then submit it to underwriting to review. Some carriers will give us instant pre- qualified decisions shortly after we submit, some can take up to a week or two to determine, especially since we have a ton of requests these days thanks to Covid. Now if we get one of the instant pre-qualified decisions this can still take up to 2 weeks to process the actual paperwork, but your coverage would begin when we submit the application. They will not however do any bank drafts until you are fully through underwriting so again do not worry about having to make any premium payments today.

They will not draft the first premium until you are approved so you will not be paying me anything at all. We will set you up that you pay upon approval and most carriers will let you pick a draft date so if the beginning of the month is better for you we can make it then, if the middle of the month is better you can choose then and so on. Now if they approve you then they will let me know and they will also send you out your packet with your coverage. Now if they decline for any reason, that’s ok too because I have back up carriers. Remember I work with 30+ carriers so we have options, the priority is to get you protected.

I look forward to working with you.

Misty