

Hi, John? This is _____, I'm a manager with the mortgage protection group here in Johnson City and I have a form here that just came across my desk that you filled out with your information on it. The problem is that I have no idea when this was filled out or if it was ever taken care of. Do you mind if I ask you a few questions? Sometime in the past year or two you refinanced or purchased a new home, is that correct?

Great, at that time you filled out a form requesting mortgage protection for that mortgage. It's the protection that would pay off the home in case of death, disability, etc. Do you remember that?

Yes, Well, we do not have any records indicating that it was taken care of. Did you get that taken care of? If yes, then:

1. Ok, great. Who did you go with?

Were you able to cover the entire mortgage? How much?

That seems like you might be paying more than you need to.

Would you mind if I did some checking and if I could save you some money I will give you a call back?

No – ok. I'm assuming you filled it out to make sure your family is protected, is that right? Is that still important to you?

If yes, then proceed to script...