

SWAT TEAM PHONE SCRIPT

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I'm calling you about the letter that you or (spouse or co-borrower's name) mailed in regarding getting some information on mortgage protection on your (amount of loan) loan with (bank name) in case of a death, critical illness, or disability that your home would be paid off or your payments would be made for you. Do you remember sending that in to us? Great, I just need to verify some information here so I can work up the options your looking for.

1. You put down here that your date of birth is ____, and (spouse or co-borrower's name)'s date of birth is _____, is that correct? (some forms will also have the height and weight and if they are a non smoker or smoker, if not, get this information now or on step 5.)
2. On the letter it says that the amount of the mortgage to be covered is _____, is this correct? Did you purchase or refinance? (if they say refinance, ask them...Do you know what your home is worth?) And was that on a 15, 20, or 30 yr term? What's your approximate monthly payment?
3. Ok great, so what is your main concern in terms of putting this protection in place for you and your family? (let them tell you their concern wether it be the death benefit, the living benefits ie: critical illness, disability, etc.) Great so basically (repeat back to them what they just told you!!!) You guys have any children? And what are their ages?
4. Perfect, well now it is my time to go to work for you, I currently have access to over 33 A rated companies that offer mortgage protection, and my job is after I hang up with you is to shop around and negotiate on your behalf to find the company that is going to offer you the MOST amount of COVERAGE for the LEAST amount of cost. With that said, I just need to ask you some health related questions so I can make sure to get you all the options you will qualify for.

(If you haven't done so already, verify their Height, Weight, smoker or not now)

5. What prescriptions are you currently taking right now (name)? Can you spell that for me? And what is that for? (ex High Blood Pressure, Cholesterol, Diabetes etc) Ok and when were you first diagnosed with _____ (month and year is fine, or even the season, like summer of 2010 etc) Any issues with your Heart, stroke, cancer, asthma, arthritis, COPD, or any major surgeries in the last 10 years? Have either one of you had a DUI or licensed suspended in the last 5 or 10 years. (You can ask these questions slow and pause a little after each. If they were hospitalized, find out when and for what, if they had a surgery find out when, for what and if they were given any pain meds for it and if they are still on them or not)

6. And for your (wife or husband) go through the same questions as above.
7. And what is it that you do for work (name)? and what kind of hours do you work during the day? And (their spouse's name) What do they do for work? Oh, ok great. So you guys are pretty much home together after or around _____? (you want to know what they do for work for several reasons and if they are Retired or DISABLED or receiving any type of disability income. If they are retired and home, I like to fill up my DAYS with those appointments first and meet with the ones who work 8-5 at night)
8. Great (name) it looks like based on the information you gave me, we WILL be able to help you and (spouse's name) out, I'll just need about 15 to 20 minutes to go over the options that you guys qualify for. I'm scheduled to be in your area on _____ taking care of about 8 or 9 other families and I have either an _____ or _____ available, which would work better for you and your (spouse name)?

(LOCKING DOWN THE APPOINTMENT, VERY IMPORTANT!!!)

9. Do you have a pen and paper handy? My name is _____ and as I mentioned before, I'm taking care of some other homeowners in your area so in case somebody has me running a little off schedule if you can give me about 30-45 minutes on either side of (time of appointment), that would really help me out. If you could just do me a favor and have the medications you are taking out for me, your Dr's name and # that you go to, and finally just a valid form of ID, that will make our appt go a lot smoother and quicker.
10. So if I am coming from (name of major intersection or hwy by them) could you give me quick directions from there to your house please? Perfect and what color is your house? Great! So I will see You and (spouse or co-borrower's name) on.....When was our appt again? (let them tell you!!!) Ok that's right (repeat the day and time back to them one more time) . Thanks, have a great day!