

(Make sure you have a proper opening spiel. Introduce yourself and the company you represent right away.)

Hi, can I speak with you? My name is, calling from Mortgage Helpline USA.

Explain the call's purpose and give them a summary of what you may be able to do to help them. Also, test the level of interest by using trial closes such as "So when would be the best time to have them call you tomorrow?")

The reason for this call is to inform you of our loan modification program. The program is designed to prevent foreclosure and save you thousands on your mortgage. When is an enjoyable time to have one of our loan specialists call you tomorrow?

(At this point, the customer will start throwing questions at you or start to resist. The best thing to do is to make sure you acknowledge their questions or concerns and answer them correctly and confidently. This is where your rebuttals come in.)

- I know this can be a stressful subject, but we can rework the terms of your mortgage with the bank to help prevent foreclosure and make your payments more affordable.
- This will not take much of your time and it could save you thousands on your mortgage.

(When you feel that you have addressed the customer's concerns, proceed to the next step by asking all the necessary questions to ensure they are qualified. One tip for gathering information is to sound casual when asking for it—never make it sound important. And again, a little trial close at the end will also help.)