

(Use a proper introduction, Say your name and your company name immediately)

Hi (First-name) _____, this is (Agents Name) calling for _____.

I'm calling to inform you that one of our loan experts/loan officers will be giving you a call tomorrow to help save you money on your mortgage. Right now interest rates are the lowest they've ever been in history.

(Go to the purpose of your call, and a short introduction of the benefits can get, also, its important to gauge the interest of your customer by using trial closes such as “ What will be the best time to have our loan officer call you tomorrow?“)

What will be the best time to have our loan officer call you tomorrow?

(At this point, the customer may start to give out objections, rebuttals would come very handy, also, when you deliver your rebuttals, you have to sound very confident)

Rebuttals:

It will just take a few minutes of your time and could save you thousands on your mortgage. There is no obligation, we would just like to show you your options, and see if we could help you save on your mortgage

(Next order of business is to start gathering the information that you need in order to qualify them, now, keep in mind that these is important information so you can expect the customer to bit hesitant to give them out to you. One good advice is to sound casual and to let them know that you need those information in order for you to provide them the best quote or solution that you can offer.)

Okay, great I just need to ask a few questions to make sure you qualify.

What is the interest rate you are paying at the moment, after they answer then ask. Is that fixed or adjustable?

(If you are asked to give a commitment about interest rates or loan types, then) Our Loa) Our loan officer is better educated to answer your questions (still continue mortgage telemarketing script).

What is the balance on your mortgage?

(First name) _____; Is there a second mortgage or equity line? If yes: ask rate and if Its fixed or armcan you tell me the approximate balance on this loan? _____, if no: go on to next question.

- What is your appraised property value?
- What is the monthly mortgage payments?

(Does not include taxes & insurance)

(First name) are you employed at this time? If yes

Great what do you do? How long? (If under 2 years get previous)

- What is your annual income?
- What is your credit score?

If they don't know then ask is it bad fair good or excellent?

Do you have any current bankruptcies or foreclosures? (Yes/No)

If yes; Is the date of discharge at least 1 year ago?

Go on to finish mortgage telemarketing scripts

When did you last refinance the mortgage?

Let me confirm that you do currently own a single family home and not mobile, Double wide or manufactured home?(yes/no)

I Have Your Name As (First), (M), (Last), Is That Correct? [spell Out] (Yes/no)

Are you the only applicant to the loans on the house or is there someone else as well?

- If no continue with call
- If yes
- Can i have his/her name? (Repeat line 6 for co-borrower)

And do you have any pre-payment penalties on your existing mortgage?

Are you currently working with any other lender? If yes in that case would you also be interested

in speaking to our representative from _____.

Confirm the mailing address & phone number.

- Is there an alternative number you can be reached?
- What is your email address?

(Once you qualify them and you were able to gather the information that you need, thank them and then go to setting up the appointment, if need be, suggest a time yourself)

Thank you for the information. When is the best time tomorrow to have our loan expert call you?

(Before you end the call, make the appointment solid by reminding them again of the appointment date and time. if you can, ask them to write it down, this would really help on making sure that they don't forget it.)

Before i close this call i will leave you with the company name again/ Do you have a pen & paper handy?(Remind them of appointment time)