



DIRECT MAIL “A” LEAD VIRTUAL PHONE SCRIPT

MENTALITY WHEN DIALING: This isn't expensive, I'm not going to take much of your time, and I don't care if you get it or not. It's just my job to review with you.

Hello, is this **(client name)**? Well, hi **(client name)**. This is **(your name)**. I am calling in regards to your mortgage with **(bank name)** for your property on **(mortgage address)**. **(Client name)**, I am the field underwriter that was assigned to the request that you had sent in about making sure your loan would be paid off in the event of a death or disability. I had your loan on file as **(loan amount)**. Is that correct **(client name)**? Perfect, and let's see, you had put down that you were **(client age)** and your **(husband/wife)** was **(clients spouse's age)**. Okay, perfect. And I had on here that neither you nor your **(spouse)** smoke. Was that correct? Okay great. How long have you guys been in **(client city)**? *(Rapport building)*

(Client name), are you and your **(husband/wife)** still working? Are you both working full-time or part-time? That's fantastic. How long have you been at your job now? *(Rapport building)* That's great.

(Client name), did either you or your husband have any major health issues at all? Cancers, heart attacks, strokes, diabetes, anything like that? Okay, perfect.

(Client name), again the reason I am calling, I am the manager in **(client county)** and I'm just required to chat and verify and make sure we get your options to you. What you do with the options is completely up to you, I just have to sign off that I got them to you. Normally, I would send one of my agents from my office to come see you in person, but to make things simple I am able to do everything through the phone as long as you answer for me. Okay?

What time are you and your **(husband/wife)** getting home from work today? Our office works late on purpose for people who work late shifts.

They say: “I get home around (time option 1) and my husband/wife gets home around (time option 2).”

My schedule is extremely busy right now with families refinancing and purchasing homes, but I should be able to squeeze you guys in around **(time option 1)** this evening or around **(time option 2)**. What time would work better for you and your husband?

They say: “(Time) this evening should work great”

Okay, perfect. Do me a favor **(client name)** and save my phone number in your phone. Again, my name is **(your name)** and I will be calling from this same phone number **(say your phone number)**. I will be calling between **(time decided upon)**, so make sure to have your phone next to you. Last thing **(client name)**, when I call you and your **(husband/wife) around (time decided upon)**, I am going to have my state credentials sent over to you. What is a good email address? *(Write down address on lead)* Perfect, I look forward to speaking with you and your **(husband/wife)** this evening and I hope you both are having a blessed day. Talk to you soon, bye bye.