

Tips for success:

- Don't get hung up on reading it word for word. It's a call and conversation with purpose. The Purpose is to book an appointment.
- Don't try to sell over the phone or get into too much detail you'll lose the appointment. Save the details for when you meet.
- Confidence and how you say it is more important than reciting the script word for word.
- Don't sound like you are reading a script or like a telemarketer.
- Don't say their name like it's a question. Be confident, don't sound scripted, talk to them like you would a friend.
- Be assumptive on the call. Remember they have already requested information and called in. If they weren't interested they would have never called in.
- Go in confident as a professional like a lawyer, CPA, or doctor would. You and what you have to offer is just as important, in fact more important, because you are the person that is going to save their home and their family from financial hardship. Think about that! If they are not covered and they die, how is the house payment going to be made? Or if they become terminally ill or critically injured and can't work, how is the house payment going to be made? This is serious. We are not selling solar panels here.
- Go for no! When the call ends your goal should be to either get an appointment or have them hang up on you. If they are hanging up on you then you are pushing it to the limits and will have more appointments. If you end the call and excepting their excuse without an appointment you have gained nothing and left that family at risk. No's are good!
- Manage your calendar and don't book appointments for more than 2-3 days out. The longer out the appointment the more likely it will be a no show. The other reason is you don't want to sound desperate and you want them to know you are high in demand and busy. People want to do business with busy people. If you have a lot of availability on your calendar then they are in control and when you get in the home they are already in a position of controlling you. A successful in home begins with positioning it correctly when you set the appointment.
- Don't ration your leads like you are stranded in the desert at its water. To get the most out of your leads take massive action and call them ASAP as soon as they come in. Don't wait for your scheduled dial day. Dial each lead 3x in a row to try and get a hold of them.
- Write down every objection you get so we can coach you on how to improve.

Introduction

Hi _____ ! It's (Your Name)... I'm the field underwriter for _____ County that has been assigned to your request.

You received an Urgent Letter from us regarding the Mortgage Protection Benefit for your mortgage with BANK NAME that would pay your home off or make the payments, if you were to die or become sick or critically injured, and it had you call in to an automated phone system and verify your information.

Do you remember doing that?

Great / No Problem... THAT'S EXACTLY WHY I CALLED!

I'm the field underwriter assigned to go over the mortgage protection benefit options with you.

I need to verify some information so I can put together a few options and get the information to you.

Now, I don't see it noted here in the case file, but Do you work or are you retired? Ok.

I show your address as..... (Recite address and Wait for a response)

I show you're born (month, day, year) and you don't use tobacco, right?

And who would your beneficiary to be? (verify spouses date of birth and whether or not they smoke) GET spouses name.

(if they have a spouse) - Your wife (or husband) is born (month, day, year) and is she a non-smoker also?

Now, the mortgage protection benefit is an extremely popular program and the with all the banks it keeps me pretty busy. Let me see what the soonest I have available in your area to deliver the options to you.

Looks like they have me schedule in your area on _____ and _____ I have several appointments already but I can squeeze you into a 15 to 20 minute window. Which day is better for you? Ok. What works better for you Morning, afternoon or evening? (Save your evening appointments for working people and book you retired people in during the day)

Great I have an opening at (pick two times such as 5:15 or 6:15) which time works better for you / you both?

Tie down

Now just to confirm, I'm going to slip you in between _____ and _____ on _____, can you think of any reason why you and _____ would not be at home at the time?

I'm going lock down the appointment in the system for you between _____ and _____ on _____.

Do me a favor, grab a piece of paper and a pen, I want to give you a few things to write down. The first thing is, jot down my name, Mike Brenhaug, and then next to that write down "mortgage protection" and the date and time I'll be dropping by.

Can you do me a huge favor? Please give (spouse) _____ the heads up and let her/him know we spoke and the day and time that I'll be dropping by to see the both of you to talk over the mortgage protection with the two of you? (Wait for a response)

And lastly, will my GPS have any trouble finding your home at (verify home address)? Is there a security gate or any parking issues that I need to know about?

Ok great! I look forward to seeing you on (day) @ (time). Have a great day!