<u>Step 7a</u>

<u>Step 7a: The Script</u>
Get your Note Book out & ready & follow the Script to the "T" to be very successful.

~~~~~~~~~~~~~~~~~~~ **Start Script**~~~~~~~~~~~~~~~~~~~

(<u>Client Name</u>) this is (<u>Your Name</u>) with the Mortgage Protection center, a division of PhoneOps Insurance Agency, LLC. I am calling because you have a mortgage with (<u>Mortgage Company</u>) on your home at (<u>Full Address</u>), is this correct? (<u>wait for response</u>) Perfect.

Ok, well you had filled out a Mortgage Protection form & mailed it back to us and I need to confirm that everything on the form is correct:

- I have your social security # as (<u>say the social security</u>), is this correct? (<u>wait for response & take notes</u>)

- Ok, I have your date of birth as (<u>say the date of birth</u>), is this correct? (<u>verify the rest of the information then ask if it's correct and wait for a response & take notes</u>)

Ok, everything has been confirmed; now I was told that someone may have came out to you already and possibly gave you a high quote on Mortgage Protection, is this correct? (<u>wait for response</u>)

If yes: What was the quote amount for? (<u>wait for response & take notes</u>)

If no: Ok, I will update my system because it shows that someone already came out to you.

Wow! As mentioned before, I am with the Mortgage Protection dept, a division of PhoneOps Insurance Agency, LLC and we work slightly different then most companies. While other companies quote you on the standard product and stick you with a high monthly payment, here at PhoneOps, we simply ask you what can you honestly afford to pay per month *(Range)* and I can lock your payment in for that amount **TODAY**!

Step 7a - Continues

(make it seem like you are doing the Client a really HUGE FAVOR)

We offer 10yr, 15yr, 20yr, 25yr & 30yr terms. You can't lose with PhoneOps. (wait for response)

PhoneOps also has this awesome Rider, among other Riders, that you can add to your policy, it's called the Cash Back Rider, this Rider allows you to get all your premium that you paid throughout your term BACK, so it's like having a Savings or Retirement Plan. (wait for response)

No other company that I know of is doing this. So tell me, based on your mortgage payment, utilities and other bills you have, how much additional can you honestly afford to pay per month for this Awesome Mortgage Protection? Give me a payment range amount like $125 to $150 a month; something like this. (wait for response & take notes)

Do you have a lot of bills to pay per month like credit card bills, auto loans, etc? (wait for response & take notes)

I'm just asking because I can maybe help you to do a Refinance/Cash out to payoff some of those bills so that way, you wouldn't have those monthly payments anymore and/or you could possibly lower your mortgage payment as well. Would you be interested in doing a refinance? (wait for response & take notes)

(Work with the Client until you can get a monthly payment amount that he/she can afford. Try to get the Client locked into a Price Range like if they say they can afford $150 a month, get the Client to agree on between $150 to $165 or $150 to $175, something like this while on the call.)

(Take a lot of notes, write down the mortgage monthly payments, all monthly credit card payments, all car note payments & any other monthly payments they may have.)

<u>Step <u>7a</u> - <u>Continues</u>

(If client is taking medications, write down all types of medications he/she is taking and write down how often it has to be taken. Remember to get the full name, doses, strength & diagnosis. You'll need this information to complete the application)

If Client want to move forward with a Refinance:
You are in good hands, I will email you the application shortly for completion, all applications are online and it will take about 5 minutes to complete.

(email the website while on the phone - www.PhoneOpsFunding.com/Refinance)

I just sent you the email, did you get it? (wait for response)

(Now you will have to look at the Mortgage Protection Chart & put the monthly amount the Client said they can pay in the space below then proceed)

Ok great, you stated earlier that can afford between $_____ & $_____ a month so if you do a 30yr term, you will get back between $_____ to $_____ at the end of your term and that's if you add the Cash Back Rider. You can do a lot with that money. (wait for response)

Do you want to proceed with the application now so I can lock you in for that monthly payment TODAY? (wait for response) (If Client doesn't want a 30yr term, select the term of their choice & proceed)

If Client want to proceed with completing the application:
I already have most of your information so it will just be a few more questions. (get the remaining information that's needed to complete the application).

<u>Step 7a</u> - <u>Continues</u>

<mark>When the Application is complete:</mark>
This completes your application. The next step would be for me to submit your application to the Licensed Insurance Broker for Final Review. She will review your application, run the Quoting System & do her best to lock you in between the monthly payment range amount we talked about. If she have any questions or run into any issues, she'll contact you directly.

If she doesn't run into any issues, the system will generate the necessary documents for you to eSign and it will be sent to your email address. I will send you a quick text to let you know that the documents was sent for eSigning.

It was definitely a pleasure meeting you today and I will keep in touch. (<u>wait for response</u>) Let me know if you need anything else, you have my direct contact number. Have a Blessed day. (<u>End Call</u>)

<center>~~~~~~~~~~~~~~~~~~~ **End Script**~~~~~~~~~~~~~~~~~~~</center>

Remember to read Step3f Completing An Application to get details on how to complete the application. It is very important that you get the Client to text you a Voided Check in order to:

1. Include the Voided Check to your application in the space provided

2. And to also upload the Voided Check photo to the INA File Submission site when you upload your Completed Application

3. Remember to get a copy of their Photo ID such as a Driver's License

4. Remember to get a Utility Bill

<center>**This Completes Step 7a**</center>