

Hello, **(client name)**? This is **(your name)**.



I am calling regarding your mortgage with **(bank name)** for your property on **(mortgage address)**. (Brief Pause)

How are you doing this morning? (Client Answers)



Now it looks like you received a letter or card a few weeks ago (or a little while back) that had you call into our automated line to verify some of your information, do you recall doing that?

Client says: NO	Client says: YES
Not a problem	Perfect



Just so you know who I am; I'm the field underwriter who is in charge of going over the mortgage protection options that **weren't** provided for you at closing. Now I have your loan on file as **(\$\$)** and your age is **(XX)**, is that correct?

if listed <u>with</u> a Co-Borrow ask:	if listed <u>withOUT</u> Co-Borrow ask:
Now you have listed a Co-Borrower, is that your spouse or significant other?	Now you have listed there was No Co-Borrow, Spouse, or Significant other? Is this correct

**(If there is a co-borrower or spouse? Verify they will be there).*



Now we can do this all by phone,

I was just calling to see what time this afternoon or evening would work best for a quick phone call? This call will usually only take 15-20 min.

I don't know when my spouse will be home.	They give a time:	Do we have to do this?
What time do you usually get home from work?	Perfect, I have a (option1) or (option 2) which works better?	Because this is a State Regulated program, I am required to go over this information with you, but you are not obligated to do anything. What time works better (option 1) or (option 2) work better for you?

And is this the best phone number to call at **(Appointment Time)**?

Do you see **ANY REASON** why you would not be able to answer the phone at **(Appointment Time)**?

Perfect, now the last thing I make sure everyone does. Is to have a pen and paper at **(Appointment Time)** there will be a few things I will need you to write down!

Awesome, I look forward to our call with you **(and spouse)** at **(appointment Time)**, you will also receive a confirmation text with my information shortly after we hang up!