Hello, \_\_\_\_\_ [prospect’s name]? Hi, \_\_\_\_ [prospect’s name], this is \_\_\_\_ [your name] and I am giving you a call regarding the mortgage protection response card you sent in on your loan through \_\_\_\_\_\_ [bank name]. Again, I’m calling because this is the type of coverage that if anything happens to you (or your wife) the **entire mortgage gets paid off for you and your family,** and that’s what y’all are looking for, right? Perfect!

Now, I have your address listed as \_\_\_\_\_\_\_\_ [read off address]? Great.

And the loan amount is\_\_\_\_\_\_\_\_ [loan amount]? Perfect, is this a new home purchase or refi? What is the new monthly mortgage payment?

And you put down your date of birth as \_\_\_\_\_\_\_? And your wife’s as\_\_\_\_\_\_? Great.

Now, I get quite a few of these responses per week so I need to do a little screening health-wise…. are you and your wife in good health? Great!

In the last 7 years have you been treated for any of the following:

Cancer, heart attack, stroke, heart failure, COPD, diabetes requiring Insulin? Okay, great. (Or, “no problem” if they list one)

How about the small stuff like high blood pressure, cholesterol, anxiety/depression, thyroid? Ok, great! (or, “no problem” if they list one)

By the way what kind of work do yall do? Great, so you’re most working days?

So, listen\_\_\_\_\_\_ [prospect name], the reason I was asking you all of those questions is because I am a broker. What that means for you is that I am going to shop and customize the best plan to fit your situation and, most importantly, your budget. So, what I do for all of my clients is set up 15-20 minutes at the most to get together, go over all of your options, answer all of your questions of course, and if you see something you like, great! If not, no problem! Fair enough?

I’m going to be in your area Monday and Tuesday this week. It looks like I have something open on Monday at \_\_\_ or Tuesday at \_\_\_\_. Which one of those times works best for you?

Now (joe) I need you to make sure to tell your wife about this appointment because its very important that both of you are there, okay? Great, grab a pen and paper I want to give you a confirmation code. (give personal information) AWESOME, so have a great weekend and I look forward to meeting and helping you and \_\_\_\_ on \_\_\_\_day and time!