

MORTGAGE PROTECTION ONE CALL CLOSE SCRIPT

I just want to explain my role and purpose and what I'm really here to accomplish today. I am what they call a field underwriter or broker. Essentially what that means is I do the shopping around for you I work with 85 Top Rated Companies. I'm not individual to any one of company, I'm much more individual to you guys based off your age and your health we're going to find you a program today that meets your needs and budget at the lowest cost possible most importantly.

So I'm going to talk to you guys a little about the rent or mortgage to see how's that structured. A little bit about finances and plans that you guys may already have in place because you guys may not need this at all or you may need a lot less coverage than you thought you needed and I'll be the first person to tell you that. And lastly just a little bit about your health, not to be invasive, because whatever application we submit today I need to get you approval and not a declined does that make sense? It's going to be based on your prescription medications and your age, those two factors alone.

So your job really today is just to help me help you, with that being said we all have a budget. I know I do, you do and the guy down the street does. So let's make sure whatever application we submit today needs to meet both the need and the budget most importantly does that makes sense? Perfect, Now again, this is not like a grocery store like a loaf of bread where you like it and buy it you have to qualify. Now With that being said, my job today is to send the initial request for coverage. It will take 1-5 business days. The insurance carriers are going to do what we call senior underwriting. They are just going to fact check and make sure that we talked about today was truthful. If approved your coverage will be deemed effective immediately, ready to begin?

So CLIENT I know we talked briefly over the phone, remind me again what was your biggest concern or who are you looking to protect?

CREDIBILITY SHEET

How much is the mortgage?

What is the Term? 15 or 30 years?

What is the interest rate?

Did you Refinance or Purchase? When?

What is the current value of the Home?

How much do you have left to pay off the mortgage?

So is it safe to say that have _____Equity in the home? Congratulations, truly that is remarkable to build that much value within your home in such a short time frame.

What is your monthly payment? Are you making any extra payments to pay off the loan early?

FIND THE NEED/WHY

NAME, God forbid SPOUSE died yesterday, what does that look like for your family? (Ask both)

I assume you're like most homeowners that you are a two income household is that correct?

Perfect, so what most homeowners know is that assets puts money in your pocket and liabilities take money from your pocket. Is it safe to say that your home is a liability?

Ok, NAME if something was to happen to SPOUSE how are you going to pay the mortgage? How are you going to pay the bills? How are you going to replace income?

Ok I understand, that is why I am here. I now understand why you made this request. What do you guys currently have saved or put aside to offset the cost of the mortgage when someone dies?

Do any of you have life insurance? Private/Work

WORK - Work insurance is great but keep in mind that if you become deathly sick, have a reduction of hours, but most importantly you reach that retirement age you lose your work insurance all together.

PRIVATE - Ok great, but I'm assuming that's only to cover the final expenses in the event of your death not the mortgage right?

AGE?

OCCUPATION?

MONTHLY INCOME?

MEDICAL CONDITIONS?