

SCRIPTS TO MAXIMIZE RESULTS

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THE MORTGAGE PLANNER



Mortgage Planner  Marketing

SCRIPTS TO MAXIMIZE RESULTS

1. Appointment Questionnaire
2. After Application/Listing Thank You Call
3. Approval Call
4. Did You Receive Our Approval Gift? Call
5. Tuesday Status Call
6. After Closing Thank You Call
7. Triangle of Trust
8. Current Client Referral Follow-Up
9. 6 Month Mailer Check-In Call
10. Referral Basics
11. Annual Review Format
12. Employer Follow-Up
13. FSBO Script
14. Hotline Follow-Up
15. Hotline Scripts
16. Taking an Application over the Phone
17. Meeting w/Business Partners/Loan Officers
18. Bank and Credit Union Calls
19. New Listing Data Sheet Script
20. Realtor Appointment
21. The Perfect Salesman
22. The Ultimate Scenario Dialogue

SCRIPTS TO MAXIMIZE RESULTS

1. COMPLETE APPOINTMENT QUESTIONNAIRE

Date: _____

Calling a lead for LPII

Hi, this is _____ with Element Funding and I work on Brad's team. He asked me to give you a call as he will be in appointments for the next couple of hours. Do you have a few minutes to spend with me?

Customer's Name: _____

Call Back Number: _____

How did you hear about us? CCR PCR PC BUS RLT BLD AD A/F

Details: _____

Triangle of Trust:

How did you come to know _____ (Referral Source)?

What did _____ (Referral Source) have to say about us?

That's great; our promise to you is that we will.

(Basically repeat what they just told you promising the same excellent service and whatever they may have mentioned)

____ Refinance
____ Debt Consolidation
____ Cash Out
____ Rate/Term

____ Purchase
____ In Contract?
____ Down Payment \$____
____ Source _____

Property Status
____ Owner/Occupied
____ 2nd Home
____ Investment

Approximate Sale Price/Value \$ _____

Refinance:

Current Payoff Due

Interest Rate

1st Mortgage: _____

2nd Mortgage: _____

Expected duration of stay in property? 1 year 2 years 5 years 10+

How would you rate your credit? Excellent (680+) Good (620+) Fair (580+) Poor (500+)

Detailed Borrower Information:

Borrower: _____

Co-Borrower: _____

SS#: _____

SS#: _____

Address: _____

Address: _____

Employment: _____

Employment: _____

of Years: _____

of Years: _____

Pay Structure: _____

Pay Structure: _____

\$ _____

\$ _____

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Appointment Questionnaire continued

Getting To The Heart With Three Whys?

_____, before we get started, let me tell you how we prefer to work. Our goal is to give you the highest level of customer service possible: In order to do this, I need to ask a very important question:

What is your main concern When thinking about obtaining a home loan?

Why: _____

Why: _____

Why: _____

List of Items for Appointment:

- One Months Most Current Pay Stubs
- 2000 & 2001 W-2's & Completed Tax Returns with all Schedules, Signed by You
- Last 3 Months Bank Statements, All Accounts
- Statements on 401K, IRA, Stocks, Bonds, Mutual Funds and Insurance Policies
- Copy of DD-214 Military Discharge (VA only)
- Copy of Divorce Decree
- Photo ID
- \$60 No Property / \$360 with a property
- Closing Packet from Prior Mortgage(s)
- Homeowners Insurance Information (Refinance Only)

*Schedule Appointment (Offer 2 Times AM or PM)

	Check Type of Appointment	Date
Application Appointment	_____	_____
Consultation Appointment	_____	_____

Preliminary Recommendation _____ (Qual. Amount)

Qualification Analysis

	Loan Amount	Rate	Term
Principle/Interest	\$ _____	% _____	
1/12 Property Taxes:	\$ _____	Housing Max	Max Ratios
1/12 Homeowners Insurance	\$ _____	\$ _____	(_____)
Monthly Mortgage Insurance:	\$ _____		
Total Debt:	\$ _____	Debt/House Max	Max Ratios
Total Monthly Income:	\$ _____	\$ _____	(_____)

Notes:

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2. AFTER APPLICATION THANK YOU CALL/ AFTER LISTINGS SIGNED/ AFTER BUYER/AGENT

LOAN PARTNER SCRIPT

“Hi _____, This is _____ (LP name). I just wanted to call to thank you. We know you had a lot of choices and we're glad to have you as a client. Are there any questions that came up since the application?”

(When answering questions or providing service, look to WOW the customer! Get the answer ASAP! Make sure your answers are correct! Ask Consultant if needed.)

“Great! I'll be checking in with you each Tuesday morning.”
(Confirm the number to call and their email address)

“Perfect! Remember if you run into anyone, let me know this Tuesday, I would love to take care of them.”
(Offer \$100 off for 2 referrals the 1st Tuesday you call ONLY!)



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3. APPROVAL CALL

LOAN PARTNER SCRIPT (LP that priced the loan)

"Hi, _____ This is _____ (LP name). Congratulations! You have been approved on your _____ (New Home Purchase or Refinance)

(Show Passion and Enthusiasm)

"A letter is in the mail, would you like me to fax you a copy ahead of time?"

"Is there anything else I can do for you today??"

- **Look to WOW!**
- **Find a Need and Fill it!**

"Great, if you run into anyone please don't keep us a secret!

_____ (LP name) will be checking in with you on Tuesday if something comes up!"

"Have a GREAT DAY!"

1. Do you have a financial planner? _____
2. Do you have a CPA? _____
3. Do you have an insurance agent? _____
4. Do you have a Lawyer to assist? _____

Goal- to get 2 names you can call to create relationship with OR to refer your existing partners.

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4. “DID YOU GET YOUR APPROVAL GIFT?”

LOAN PARTNER SCRIPT

LP: “Hi _____, This is _____(LP name). I wanted to call and make sure you received the present we sent you?” **(Call 5 days after gift was sent)**
(Most client’s don’t call and thank you)

- Send gift to place of client’s employment.

Client: Oh, yes they were great!

LP: “I’m glad you enjoyed them, who did you share them with?” **(example Brownies)**
(Jokingly: say) “You know, if they eat our brownies they have to buy a house, just kidding.”

LP: “Who at work mentioned that they need our services”
(Stop, wait for answer)

If they answer “no one” - - Kindly ask.....

LP: “Are we taking good care of you so far?” **(Questioning your service with doubt)**

Client: Yes, you’re doing great so far **(Less than 1 week in process)**

LP: “Oh, is there any reason you haven’t referred us yet?”

Client: No, -----

LP: “Oh good, so can I count on you for 2 referrals before we close of someone you think needs brownies too? **(HaHa)**

(Call at work, where the gift was sent. Don’t send the gift to home unless necessary.)

- When a woman receives flowers at work EVERYONE else comes to see from who.....
- Remember. If you forgot to call your sister to thank her for a birthday gift that she sent you...and she calls to see how you like it...How would you feel?
- Naturally obligated to return the favor X2 because you didn’t call to say thank you and you enjoyed the gift.

5. TUESDAY STATUS CALLS

CURRENT CLIENT REFERRALS!

“The Conversation”

STEP ONE

HOW ARE YOU FEELING TODAY?

Build Rapport

STEP TWO

SHORT UPDATE (20 SEC.)

Everything looks like it is going through smoothly. Have you been in touch with processing?

If not, transfer the call to the processing team.

STEP THREE

IS THERE ANYTHING I CAN DO FOR YOU TODAY?

Fill the need! Don't go to another call until you take care of their requests to wow them.

STEP FOUR

ASK FOR A REFERRAL!

BE SPECIFIC AND DIRECT!



Who do you know who is most likely to purchase a home next?

6. AFTER CLOSING THANK YOU CALL

LOAN PARTNER SCRIPT

“Hi, _____. This is _____ (LP name). I just wanted to make sure you have your payment coupons for your 1st payment and that everything is going great.” **(Pause, wait for a reply)**
(Look to WOW!)

- After a Sales Consultant has been paid this is the most powerful client touch to show you care after the fact.

_____ (client name), “Do you remember my friend the Fred the Head?”

“Oh good, as you are getting our mailer each month, please remember we are a “Referral Only Company” and would love to take care of anyone you may run into that needs a mortgage. Who comes to mind while I have you on the phone that will need us this year?”

(Look to add to your database so they are prepared)

“Great! _____ it was great talking with you!”

- Mention any referral follow-up we have done on the closing survey
- Referral form
- Also thanking them again

“I look forward to talking to you in about 6 months, but don't hesitate to call us!”

- In 6 months you check to make sure they are getting your mailer.

- 6 months later its time for the Annual Review.



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7. TRIANGLE OF TRUST

LOAN PARTNER SCRIPT – CLIENT CALLING IN

Client: “Hi this is Mrs. Jones, I was referred to _____ is he/she available?”

LP: “Actually he/she is in a consultation at the moment, however I am their mortgage partner is their anything that I can do for you?”

Client: “Well, I was referred to _____ by Suzie Smith . . .”

LP: “Great! What did Suzie have to say about us?”

Client: “She said you guys were fast!” **(Transactional)**

LP: “What else did Suzie say?”

Client: “Uh, she did say that your rate was very competitive?”
(Transactional)

LP: “What else did she say?”

Client: “She did say that you guys were fun to work with and would take great care of me.”
(Emotional)

LP: “Wonderful! I can remember when we helped Suzie finance her home she was great to work with too. When would you like to come in to meet _____?”

Client: “Well I really wanted to talk to him/her first to discuss your cost and rates or maybe you can tell me?”

LP: “Mrs. Jones I really appreciate you calling in from Suzie’s recommendation, do you trust Suzie?”

Client: “Well yes.”

LP: “Then I’m sure you can trust use and you won’t be disappointed our teams goal is to exceed your expectations because that is how are business grows that is why Suzie felt comfortable referring you.”

“I would hate to start off on the wrong foot and not cover all your basic needs. The first meeting we like to discuss your goals to make sure the product we advise you is the right one that saves you the most amount of money over the term of your loan. It usually lasts 30-45 min. Would this week be too soon?”

STEPS TO CLOSE

- Someone was referred.
- Who referred you?
- What did they say about us? (Ask until personal not transactional)
- Close
- Do you trust them?
- Then you can trust us.

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8. CURRENT CLIENT REFERRAL FOLLOW-UP

LOAN PARTNER SCRIPT – CALLING OUT

LP: “Hi this is _____ from Element Funding. _____ (first and last name) wanted me to give you a call, we’re assisting them on _____ (**refinancing, saving them some cash per month, buying there new home**). We offer a lot of options for buying or monthly savings on your current home, but more importantly . . .”

LP: “How do you know _____ (**client that referred them to you**)?”

Make the referred client feel confident that you know the referee with personal comments, not transactional.

LP: “That is great! So do you rent or own?” (**Inquire about current situation**)

IF THEY RENT

- Determine how long before they want to buy
- Offer to keep them updated as the months go on through your database mailer. “Often rates can change how much you qualify for sometimes by \$10 of thousands!”
- Add to database
- Ask if they know anyone else who is in the same position they are

IF THEY OWN

- Ask if their current lender or Realtor are keeping them informed of the market (rates and the value of their biggest investment each year, their home!
- Most clients will say NO; offer to do the services at no fee, because they were referred.
- Add to your database with all their current loan information, make sure you ask “How long do you plan to stay in this house?”
- Ask for anyone else that they know that doesn't get these services as well.

Long term- Refinance to a low rate with points to capture the lowest available.

Short term- ARM, Balloon etc.

9. SIX MONTHS MAILER CHECK-IN CALL

LOAN PARTNER SCRIPT

“Hi _____, This is _____ (LP name). Remember we helped you with your financing 6 months ago?”

“Great, well I just wanted to check in with you to make sure you are getting our mailer?”

(Wait for a response, if the client says yes.....)

“Which one do you like best?”

- The post cards?

(or)

- The letters that _____(Consultant) writes?”

If the client says the postcard:

Talk about their work and yours.

If the client says the letter:

Talk about their family and yours.

(Let them direct the call to build rapport)

“_____, who's the next person you know most likely to buy a home? I would love to add them to our mailer so they are prepared when it's time.”

- Wait for reply
- Look to add to our database for future business

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10. REFERRALS

REFERRAL SCRIPT- RULE #1 ASK

When you earn it with your clients and they are excited about your services, that is the peak time to ask for a referral.

LOAN PARTNER SCRIPT

Client: "You really did a great job getting the appraiser out so quickly!"

LP: "Thank you for noticing! I appreciate you saying something, it means a lot to me. As you know, I build my business on creating an experience that's beyond your expectations. In return, we hope you will tell people about the services that we provide.

" . . .Who is the next person you know most likely to purchase or refinance?"

" . . .What do you think we could do together to let the people at (work, church) know about my_____?"

(Instead of asking "who do you know? ask "who is the next person you know most likely to purchase or refinance?)

REFERRAL CALL #2

HONOR: we loved working with you

PERMISSION: Do you have a few minutes for me?

FIND A NEED:

Did the servicing transfer go ok

By the way, do you realize how much money you saved?

Did you get our stamper? How do you like it? Do you use it?

BIG QUESTION:

Can I ask you something? Did we deliver World Class Service?

No: Find out why, see if you can fix it. Let Tony know.

Yes: The reason I ask, is that our mission is to service clients so incredibly well they're compelled to refer their friends, family and sphere, with that in mind, you say we delivered world class service, have we earned your referrals?

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10. REFERRALS CONTINUED

Who is the next person you know buying or refinancing?

No one? Mr. _____, we're counting on you to complete the cycle, we take care of you and we ask that you honor our business with a referral. Mr. Mrs _____, would it be ok, in the next week, I'd like you to think about who would appreciate our services. We'd like to work with people like you, maybe someone that you:

IDENTIFY CLIENT

work with

who belongs to your church

That you play sports with

That you do social things with

On your Christmas card list,

family members **(and remember, we're looking for people you LIKE here!)**

These are some places you could start.

Really, anyone who is relocating **(cause we lend in the 50 states),**

who just had a baby

or had kids go off to college,

who got a promotion

or who changed jobs,

someone with credit card debt,

or looking to move up, are the potential people who come to mind.

Has this given you any ideas of people you could refer?

Mrs. _____, can I ask a favor? When we look at our clients that refer well, what we're finding is that they're not telling people about us, they're introducing people to us. The difference is dramatic. If you tell someone about us, maybe 10% of the time they'll call. If you tell them about us though (trust, took great care of you, world class service) and then ask "would it be ok if I had them call you?" 90% of the time they'll say ok. Can you see the difference between telling and introducing?

Mr/Mrs _____, will you make a commitment to introduce us to someone you care about, I mean that really is the definition of a referral, introducing someone you care about to someone you trust. Thank you so much. I'll be sending you something in appreciation, give me a call and tell me what you think. Your work address is _____ right?

SCRIPTS TO MAXIMIZE RESULTS

11. ANNUAL REVIEW CALL FORMAT



Client: _____ **Date:** _____

“Hello-This is _____ from the Brad Roche team at Element Funding-we helped you with your home financing a year ago?”

“Brad wanted me to call and make sure you received his email about your Annual Review being due. We like to do a quick check up on the loan as well as amortization schedule. Would you be able to send me your most recent mortgage statement in the next day or two? This is a courtesy for our past clients.

A few quick questions as well so when he gets the statement we can prepare the analysis.

TIME AT RESIDENCE

How long do you plan to stay in the current property and/or hold the mortgage?

_____ years

CREDIT CARD DEBT

Do you have any credit card debt that you would like to review options of rolling it into your mortgage or obtain a home equity line of credit in order to save monthly cash flow, or review the tax benefits of doing so?

yes/ no \$ _____

HOME IMPROVEMENTS

Are you planning any home improvements in the next 12 months?

yes/ no \$ _____

EDUCATION/ COLLEGE/ UPCOMING LARGE EXPENSES

Do you have kids that will be going off to college soon? Any plans for a major purchase?

yes/ no \$ _____ Plans to Move? _____



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South Carolina - Mooresville NC Branch - Dept. of Consumer Affairs, MLB-1298133 OTN #1, Board of Financial Institutions



12. EMPLOYER FOLLOW UP PACKET SCRIPT

"Hi this is _____ from Brad Roche's team at Mortgage Plus.

The reason I was calling is to make sure that you received our packet we sent you?

We had a great experience with your closing _____ (your employee) that we wanted to send you some discount coupons and flyers to encourage more of your employees to use us... _____ (employee name) was great and we would love more great clients that you employ....

We would love to provide you with homebuyer workshops at your office if you would like - or even pay to run some of our discount cards through your payroll if possible?

Let me know if you need any more of our material to hand out our post up....thanks again!"

***If they did not get it, check back in 1 week, if still not received then request another packet from marketing.**

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13. FOR SALE BY OWNER PHONE SCRIPT

Hi, is the owner of the home in?

(Owner answers)

Hi, this is _____ I noticed the for sale sign on you're your yard is the home still for sale?

(Yes)

Great, how much are you asking for it?

(Sales price given)

NICE!! Do you by chance have any flyers done?



I work at Mortgage Plus and we have a couple of clients that are approved around that price range and I would like to get them the information on your home because it's not on the MLS.

- Do you know what the MLS is? That is why I would like a flyer.
- Explain MLS and why you need flyer.

(Yes I do)

Great, when would be a good time to pick those up and maybe I can look at the inside to tell them a little more about it.

- When you meet client take finance sheets and explain about the free credit check before they show interested buyers.
- Explain zero down sign
- Give discount of \$100 to anyone they refer
- We close in less than 30 days

(No, I don't have any flyers)

Well would you mind if I took a look at the inside so I can tell my clients about it?

- I know a title company that will prepare them for FREE if you use them for the title work, and you need title anyways.

SCRIPTS TO MAXIMIZE RESULTS

14. HOTLINE FOLLOW UP CALL

Hi, this is _____ from Brad Roche's team and he wanted me to contact you to thank you for calling our hotline yesterday.

I take it your looking to purchase a home within the next 6 months or just looking for a good deal?

Great! I would love to meet you and design a plan before you actually make an offer. I also wanted to make sure that you know you qualify for \$100 off your closing costs just for calling!

When would be a good time to meet for application this week or next?



SELLING POINTS

Money back guarantee on service.

Guaranteed low closing cost.

Experience

Regular update calls weekly during the process

Annual value review call

15. HOTLINE SCRIPTS

OPENING GREETING

Thank you for calling the Real Estate Information Center, press 1 to enter an extension.

MENU OF OPTIONS

This hot line is sponsored by Mortgage Plus Of America, the leader in home lending! For additional information please visit us at our website at www.mpoac.com or call us today at 1-800-968-4701.

CLOSING STATEMENT/ SPONSOR GREETING

This hot line is sponsored by Mortgage Plus Of America, the leader in home lending! For additional information please visit us at our website at www.mpoac.com or call us today at 1-800-968-4701.

ZERO DOWN/ MINIMUM DOWNPAYMENT- EXT. 9202

Yes, It's True! You can buy a home for zero downpayment. Your credit must be good to excellent to qualify. Employment history required is stable and in good standings.

Interest rates vary from 7% to 14% some with Mortgage monthly insurance fee's others without the insurance fee, so payments will vary.

Depending on the zero down program you qualify for, you may need seller contribution for closing costs; this will allow you to close with no money out of pocket. For additional details please leave a message after the tone and your call will be returned within 24 hours or press "0" now to be transferred to a mortgage consultant standing by.

EQUITY HOME LOANS-9201

Already recorded.

CONVENTIONAL-9203

Conventional financing is the industries most standard option with the lowest rates available. This product minimum downpayment is usually 5%. Credit requirements are strict and require on time payments for most accounts.

For additional details please leave a message after the tone and your call will be returned within 24 hours or press "0" now to be transferred to a mortgage consultant standing by.

SCRIPTS TO MAXIMIZE RESULTS

HOTLINE SCRIPTS continued

HIGH RISK HOME LOANS- EXT. 9204

Credit Problems? Unable to show your income? We can still help! There are many mortgage programs available today for you. If you know from past experiences that your credit may have a glitch or your proof of income is hard to provide, call us today for a free credit analysis and pre-qualification we can get you in that home you always wanted. It is not impossible! To start we just need a few details from you and we can get on the track to homeownership! Leave your name and number at the end of this message as a Mortgage Consultant will return your call within 24 hours and provide a complete plan of action to obtaining your new home loan. Please include the best time to reach you or press '0' now to be connected to a mortgage consultant standing by.

10 BIGGEST MISTAKES:

1. Not getting pre-approved before you make an offer
2. Not interviewing for your own realtor
3. Not previewing the comparison homes in the market
4. Not getting a home inspection
5. Not asking to have the seller pay for your cost

FINANCING OPTIONS

HOME EQUITY LOANS	EXT. 9201
ZERO DOWNPAYMENT/ MINIMUM DOWNPAYMENT	EXT. 9202
CONVENTIONAL FINANCING.....	EXT. 9203
HIGH RISK FINANCING	EXT. 9204
10 BIGGEST MISTAKES	EXT. 9205

16. SCRIPT FOR APPLICATIONS 'TAKEN OVER THE PHONE'

When talking to a client for the first time it is vital to the process to explain regardless of where the lead came from how you work.

PHONE DIALOG

If it's ok with you, before we get started I would like to explain how I work is that ok?

"Well I normally work on a referral basis with my clients, what that means is that I put so much time into your transaction making sure that I exceed your expectations that it doesn't leave me a lot of time to market for new business.

So an agreement I make with all my clients from the beginning is that we are going to talk about a lot of your goals and the perfect scenario for your mortgage, long term, short term etc. In return I will get a good idea of what you expect....

So if I agree to deliver or exceed the expectations you have for me and your mortgage product can I count on you to refer me at least ____ of your friends, family and co-workers before closing?

Remember, anytime you talk to a client the goal is to get to the heart of their need and fill it. By doing so you have the right to ask for their support.

Great! Part of the way I can help you refer me is on Tuesday's. Each week my team will be checking in with you before noon to give you the latest update on your mortgage process, in return we will ask you for your support by referring us anyone you ran into the week prior to our call. In fact, anyone you refer us will receive \$100 off their closing costs just because you referred them.

On the first Tuesday I will extend that offer to you as well. So if you can refer us one person the first Tuesday my team calls to update you, I will give you \$100 off your costs too!

I would much rather spend my time on my clients and my marketing money too! Does that make sense?



17. MEETING WITH BUSINESS PARTNERS, OR LOAN OFFICERS

When you schedule an appointment with a prospect that can increase your business, or improve your company, focus on the following dialog:

FIRST QUESTION

What is the #1 thing you look for when looking for a mortgage company?

Why? _____

Why? _____

Why? _____

(Get it to be emotional by asking the three whys)

SECOND QUESTION

What is your #1 frustration in your business right now?

Why? _____

Why? _____

Why? _____

(Get it to be emotional by asking the three whys)

Solve the answers without a shadow of doubt! CLOSE THEM.

Example:

Tom, what is the #1 thing you look for in a mortgage company?

Well, I need good processing and loans to close on time.

Why?

So that I don't burn bridges with my clients.

Why is that important to you?

Because they won't refer me.

Why are referrals so important to you?

Most of business comes from referrals!! It is how I pay my bills and survive!

SCRIPTS TO MAXIMIZE RESULTS

MEETING WITH BUSINESS PARTNERS OR LOAN OFFICERS continued

Tom, another question I have is what is the #1 frustration in your business right now?

Well, it's the slow process and not closing on time lately and I can't afford to loose leads.

Why is not loosing leads important to you?

Because it will cost me money.

Why is it important to you to be profitable?

So I can live the life style I want.

SOLVE:

Tom, I can really appreciate all that you have told me and shared with me. We have worked on our operations for the past 5 years and it truly is one of the best in the country. In fact, I guarantee that you will never loose client that you refer to me, I am so sure that I will pay you \$500 if you ever loose one because of my processing or not closing on time, no questions asked.

In addition, I track every lead that comes into my team and we pursue them up to 9 calls before we give up and we track all of them in our ACT database. If we don't get a client you refer, they will not be doing financing. One key I have found in keeping clients that are referred is called a triangle of trust method and I would love to teach it to you so that we both are referring each other right!

Can I count on you _____ **(CLOSE).**



18. BANK AND CREDIT UNION CALLS

Anytime I call a business or partner that I want referring me I call them as follows:

"Hi this is _____ from mortgage plus, the reason I was calling was to see if you can take care of some of my clients locally that need _____ services, **(checking, savings, money markets, car loans etc.)**

Normally the reaction from any partner is "sure". Then simply ask for a time to meet so you can see what all they have to offer and what clients they will work best with.

If they want the names right away, say no. I need to know who I am referring.

When you meet with the partner, explain that it is a two way street. I refer you, you refer me and here is what you can send me....

I never pay for referrals; I do give thank you cards immediately with a \$5- \$10 coupon for movies or ice cream etc.



SCRIPTS TO MAXIMIZE RESULTS

19. NEW LISTING DATA SHEET SCRIPT

Hello Mr. Mrs _____, this is _____, and I work with a direct mortgage lender in Kalamazoo.

We noticed that your house was on the market, and we were wondering if you had been pre-approved for your next mortgage? Or had ever received information on the advantages of being "pre-approved" for your next mortgage?

(you will either get "No I'm not interested" and hung up on or "No I have not been pre-approved"....)

Well, if you'd like, we can send you a package which clearly outlines what "pre-approval" is, the negotiating benefits, and how much it saves you on your next purchase. If you have a quick minute, I could verify a few things and then we can get the information to you via mail or email.

Great!

Your current address is : _____

Your mailing address is the same : _____

Your phone is: _____

Your email: _____

When you sell, are you staying: Local Relocating if so where _____

How much are you planning on putting down on the next house
 5% 10% 20% or more _____%

With your current mortgage, do you have a: Fixed rate Adjustable Rate

What is your current loan / mortgage total? _____

Great. We will put a packet of information together for you and would like to schedule a follow up time to review the information.

We can email the package or regular mail. Which do you prefer email mail

You should receive the package on _____

We would like to schedule a call on _____

What's the best number to reach you at this time _____

Great...we will call you back at that scheduled time. If you have any questions prior to that, we will email you with our information and contact numbers.

20. REALTOR APPOINTMENT SETTING SHEET

In any type of selling, I always made up a cheat sheet or script so I would sound confident over the phone. Feeling inferior over the phone is like bleeding profusely in the ocean: it will only take the sharks a few seconds to smell the blood.

All marketing is a process. If you call someone up and say, "Hey, I want you to give me all your business because I'm a good lender" you would get very little business. However, if you said "Hey, we specialize in helping Realtors stay in touch with their past clients by helping them with their database and generating another \$15,000 a month in commissions" your chances for success just went from 1% to about 30%.

Here is a script you can use after mailing a couple a letters explaining the same.

IN PERSON:

You: "Hello, this is _____ is _____ in?"

- If he or she is in, talk to them, if not leave a very compelling voicemail leaving this same script **(see below)**

You: "Hello, _____ this is _____ from _____, I work on _____'s loan team over here, do you have a quick moment? Great, _____ we specialize in Realtor data basing."

Do you stay in touch every single month with 500 or more past clients and individuals? **(No)**

Why not? **(No time, don't know technology, etc.)**

If I could show you a way for you to generate two extra closed transactions per month, generating another \$9000 plus in gross commissions and you **DIDN'T HAVE TO DO ANYTHING**, would you be interested? **(Yes)**

Great, we specialize in helping Realtors set up their databases, we manage all the inputting and we send out your first six mailings. If we could do this for your business, do you think you would still be interested?

Great, why don't you come in and we will arrange a half hour meeting with our consultant _____ and he/she will be explaining our program, we can meet you _____ on _____ would that work? Great see you then!!

SCRIPTS TO MAXIMIZE RESULTS

20. REALTOR APPOINTMENT SETTING SHEET *continued*

VOICEMAIL:

"Hello _____ this is _____ with _____. _____ we specialize in helping Realtors market to their data bases that generates an extra two closed transactions per month making you an additional \$9000 per month!

We do all the work for you and we even send out your first six months marketing pieces. These marketing pieces are low cost and again, you only pay for the cost of mailing to your past clients and friends.

Our mortgage team has been doing this simple strategy for three years and last year we grossed an average of **\$51,000 PER MONTH** by simply staying in touch with people who knew us. I'm telling you it's amazing!

YOU HAVE TO ASK YOURSELF, ARE YOU MAILING EVERY MONTH TO YOUR CLIENTS WHO LIKE, KNOW AND TRUST YOU? Is your database set up at all, or is it just sitting there?

Whether you have a database or have on already started, we totally finish the project for you in exchange for your loan referrals.

Great business people know they have to outsource to get a lot of things done, let us be your source, call me back and I can set up a **FREE** consultation with our consultant to see if we can help you improve your business even more.

My number is _____ extension _____.

Thank you!

FREQUENTLY ASKED QUESTIONS:

- **What do you guys get out of this?** We ask for your mortgage referrals that come from the marketing we help with; it's as simple as that!
- **How long have you been in the business?** We just celebrated our 18TH year in the business and last year we successfully closed over \$100 million in mortgage loans!
- **How do you know this works?** Our owner is Brad Roche and he is a national sales trainer. He personally consults with the top real estate salespeople around the nation. Not only do all the people he coach's follow his simple systems, but last year our average loan consultant that works here in our office closed an average of \$7,000 per month in commissions just by following the system.

21. THE PERFECT SALESMAN

Most salespeople think they are good if they make \$100,000 per year. What I am about to teach you is how the \$300,000 salesperson sells. Some ideas may be different than what you have used in the past, but to change results, you must change approach.

The method below has two major parts, the initial contact for appointment and the meeting.

APPOINTMENT

When you go fishing, the better the bait you use the more fish you will catch! You must use good bait when you are selling and the better the presentation you make in a short period of time, the higher the capture rate!

You must focus on what the client “thinks” they want. In other words, what is important to them, not you!

Here are the major items real estate agents are concerned about:

- More business
- More listings
- More buyers

We can talk about other items that will come out when you meet them, for now, stick to the major concern, more business.

Here are some scripts you can use to obtain an appointment, remember, your only goal is to set an appointment!!!!

“Hello ___ this is ___ with ____, do you have a quick moment? Great, listen I do a home buying seminar once per month that I average one listing and three buyers from per month that turn into about \$20,000 in commissions. I have been referring all this business to a Realtor friend of mine and he just quit the business. I know we don't know each other, but I know you have a great reputation for servicing your clients, would you care to meet for fifteen minutes and see if there is a possibility we can work together on this home buying seminar? I can met you at 8:30 Tuesday morning at your office.”

Hello, this is ___ with ____, do you have a moment? Great, my company has a data base management system that I am allowed to give to three Realtors and I thought of calling you because you have a great reputation. The service markets to your entire database twice per month with no effort from you. I use this system and I produce \$_____ in past client commissions last year, it really works! I would love to stop by and chat with you about it, do you have fifteen minutes on Wednesday and we can meet at your office?

SCRIPTS TO MAXIMIZE RESULTS

21. THE PERFECT SALESMAN *continued*

"Hello, this is ___ with ___, do you have a moment? Great, I was calling to personally invite you to our upcoming workshop entitled, "How to Create and Close 50 Leads Every Month." Brad Roche, the President of our company is putting this on and he personally coaches some of the top Realtors in the nation, the average Realtor he coaches closes \$45 million per year in real estate!

Would you be open to me giving a ten-minute presentation to your office about what the workshop is about and what they can expect to learn? I know it will help your office bring in a lot more business and it is free!"

THE MEETING

The actual meeting is where you truly influence the person you are meeting. The key to this meeting is to not be afraid to ask deep questions so the client becomes emotional.

After the initial get to know you stuff, dive right into the thick of it; remember you don't have much time. The question you always ask is "Thank you for your time today, before we talk about _____, let me ask you a question, when you do business with a lender, what is your number one concern?"

Why, why, why...**(get them emotional about the issue!!!)**

After you know what this is, repeat what they said and solve it beyond a shadow of a doubt!

For example, they may have said it's important to call back right away, so they can give good client service, so clients come back to them so they can make money, so they can support their family so your wife can stay home with the kids so she can home school them!!!

You might reply, "Thank you for sharing that with me. I have six clients right now that have our emergency cell phone line. This phone is only to be used in emergency situations and is always answered by my assistant Cindy or myself. This way you always can get a hold of us and get quick calls back so you can give awesome service to clients, get a lot of referrals and support your family so your wife can home school your children, can you see how this would solve your problem with not being able to get a hold of lenders!"

The second question of the interview is "What is your number one frustration in your business right now?"

Why, why, why **(get them emotional!!!)**

SCRIPTS TO MAXIMIZE RESULTS

21. THE PERFECT SALESMAN *continued*

Don't stop asking whys until you can hear and feel the emotions in their voice and body language. Then agree to help them with their frustration so we have a reason to meet with them again!

For example, you might say, "Jim, thank you for sharing that with me. I can see how inconsistency in your leads would drive you to stress and serious problems. I know you don't market to your past clients right now, if I could help you set up a data base and market to your past clients, so you can bring in another ten referrals per month and close two more transactions per month and therefore increase your monthly commissions by \$8,000 per month, would that be something that interests you?"

Great, after we go over what I came here to discuss, I will set up a meeting to go over this with you next week."

After you go back to the office, place in your software a reminder to set up the next meeting and also a recurring reminder to call them once per month to check in with them and take them to lunch!

Make fifteen new business calls per week, using a similar script as above, meet twenty percent of them in person, get them emotional, solve their concerns beyond all reasonable doubt and your business will soar!!!

Have fun and don't be afraid of selling, your fear of rejection is not only fake, it is the one thing that can hold you back from being The Perfect Salesman!

22. THE ULTIMATE SCENARIO DIALOGUE

SECTION #1

Now, I want to find out what a perfect transaction would look like, feel like and sound like for you. So right now, let's turn our attention to what you want and need! During this conversation I am going to make some promises and I want to make sure I keep them all so I'm going to record this section, if that's ok with you! Mr. And Mrs. Customer, you have your own picture of what the perfect transaction would look like, sound like and feel like. As your consultant, we need to get the picture in your head into my head so we are looking at the same thing, listening to the same thing, and feeling the same thing. To get the picture in your head into my head, I am going to ask you a few simple and easy questions. First, from your perspective, describe for me what the perfect transaction would look like, or sound like, or feel like for you?

Re-Write Section #1

SECTION #2

(If they have a difficult time answering that question ask:)

Mr. And Mrs. _____ what's your biggest fear about selling, buying or borrowing?
Imagine you have overcome _____ (fill in the fear) _____, could you now describe what the picture of a perfect transaction would look like, sound like or feel like?

22. THE ULTIMATE SCENARIO DIALOGUE

SECTION #3

BLACK – Transactional Probing Questions

Tell me more about that?

Would you elaborate on that?

Give me an example.

What else should I know about _____?

Re-Write Section #3

SECTION #4

RED-Emotional Probing Questions

Why is (describe individual parts of transactional needs) so important to you?

I sense this means a lot to you emotionally, could you share that with me?

Tell me more?

What else would help me understand?

Talk to me about those experiences?

I sense this means a lot to you, could you tell me why?

Why is it so important to you?

Re-Write Section #4
