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MARTIN MASTER AGENCY SCRIPT 2018

Hello, \_\_\_\_\_\_\_\_ please.

Hi (first name). This is (full name).  I’m following up with you about your $\_\_\_\_\_\_\_\_\_\_\_\_ mortgage with (name of mortgage co.) on the home you own on (Street and Town).  Either you *or* your spouse had received a letter in the mail and you responded back in handwriting looking for **Mortgage Protection and** I’m the case manager assigned to research your options. I was about ½ way thru and realized I needed about 10 seconds of questions, so I can get these out to you. Now It looks like you wrote down your birthday as\_\_\_\_\_\_\_\_ is that correct? And it looks like you also wrote down your

SPOUSE'S birthday as\_\_\_\_\_\_?    Is that correct?

Andwhat is HIS/HER first name?

* Have you or (spouse) used any tobacco or nicotine products in any form in the last 12 months?
  + No- “Ok good, and you aren’t planning on starting any time soon are you? *(get a laugh)*
  + YES- “Are there any plans that you might quit any time soon?” – “Well how bout I give you some extra points for honesty, how does that sound?” *(get a laugh)*
  + OK, now there’s no need to get on a scale but what would you guess is your approximate height and weight?  How about your spouses estimated height and weight?
* And finally, In the last 10 years have (you or spouse name) had any medical challenges, for example any heart issues, cancer diabetes, high blood pressure etc.
* If Diabetes, ask on a Pill or Insulin and ask if they have Been diagnosed with Neuropathy?
  + When was it diagnosed?

* + What medications does the doctor have you taking for that?
  + Have you had any other medical challenges in the last 10 years?
  + What issue? When was it diagnosed? What Medications does the doctor have you on?
* Ok. I see here in your file that your Mortgage at closing was $\_\_\_\_\_\_, Is that still close to what it is today?
* And Including Property taxes what is your monthly payment you send to (mortgage co.name)?

Okay good, now that's basically all I need.  Now again, I’m your case manager and the first thing I’ll do take about 2 hours to research over 30 different carriers to find out what you qualify for that will pay off your mortgage due to a health disability or if you were to pass away.

Now, the regulations in (state) require that I off saying that you are homeowner by checking your Driver’s License or ID.  And secondly, in order for you to avoid any sort of a medical examination, I sign off saying that I physically saw both (name) and (name) and that you’re not walking around hooked up an oxygen machine or any sort of medical device. And again, that way there’s no need for you to do any sort of medical examination. LAUGH if they find it funny.

Now each day I travel (explain where/sound busy).  and I help 5-10 families in a row each day, so **I usually only have about 20 minutes to drop off your options and e**xplain how mortgage protection works and I’ll show you how to send in an application, so you can protect your family.

Is it best to do that in the mornings, afternoons or evenings when you *(and spouse) are home together?*

When you say*\_(mornings/afternoons/evenings) \_*do you mean between 5 to 7 or between 7 to 9pm?

I’m looking at my schedule, I’m super busy next week, but it appears I will be in your area and should be able to squeeze you on\_\_ Day\_\_   at either \_\_\_\_or \_\_\_\_\_(times).

                  Is Day @ time  GOOD   Or is      Day  @ time BETTER for you and \_\_\_\_?

**\*\*Okay, this is my LAST SPOT.  I'LL hold that spot for you and (spouse). Are you POSITIVE this DATE/TIME will work for (SPOUSE)  TOGETHER?????   (Get a definite answer or offer another time)**

**I need to check with my spouse**

Let’s do this, let’s find a time that you know is good with your schedule and that your pretty sure will work with (spouse).  I’ll hold the spot for you and then you can double check with (Spouse). Now, Assuming the time is good for (spouse), would \_\_\_\_\_\_\_\_ be good or \_\_\_\_\_\_\_\_ be better for YOU?

Okay, I’ll hold that spot for you both. assuming this time works with *(him/her),* are you positive this will work for you?  *(Get definite answer, if not, go back to date and time progression)*

Good. now when you hang up, could give HIM/HER  a call real quick and if (DATE/TIME) Isn’t good for HER/HIM you could let me know….If you call now and I don’t hear from you within an hour, I’ll assume you spoke with HER/HIM  and it’s a good time for you both and I’ll see you then. How does that sound?

By the way, do you folks use a paper calendar or your cell phone calendar to help you remember your schedule and appointments day to day?

Ok, now when you hang up the phone, would you do me a favor and put me on your calendar for DATE/TIME That way you won’t forget about me ok? Thanks!  Again, my name is \_\_\_\_\_\_\_\_\_\_.

Last thing, could you give me about a 30-minute window on either side of *(Appt.  time).* I try my best to be on time but sometimes things get a little backed up driving all over (name of city). Is that okay?

Also, remember to mention (Day Date and time) to your (spouse) OK? (GET A YES)

It was nice speaking with you. Have a great day and I’ll see you on \_\_\_\_\_\_\_\_. BYE

TOP 5 OBJECTIONS TO MEMORIZE FIRST:

-Can you call me back?

-I already have coverage

-I don’t remember that

-I need to check with my spouse to book appointment

-Can you call me to remind me?