

SCRIPT

Hello, _____ (call by first name)? (Pause)

_____ (first name), this is _____ (your name) and you sent in a request for mortgage protection info on your \$ _____ (loan amount) loan! Do you remember filling that out and sending it in?

GREAT! I did receive it here in the office and I am going to be out in the (say their city) area on a number of appointments on both (pick two nights, such as "Tuesday and Wednesday") evening of this week (say this coming week or next week as appropriate) and I NEED to set up a time to get together with you/you both, (use plural if info for two people is filled out) It's about a 15 to 20 minute get together based on the info you filled out and sent in so which evening works better for you/you both (plural again if appropriate) "Tuesday or Wednesday" (notice you are stating your original two nights again as the options)

Great! I have an opening at (pick two times such as 5:15 or 6:15.) Which time works better for you/you both?

O.K. 6:15 Tuesday will be fine I am marking it down in the book for Tuesday the 21st (or whatever day of the month that is) at 6:15 and I NEED you to mark it down somewhere for Tuesday the 21st at 6:15 also. OK. I will see you guys Tuesday the 21st at 6:15 and you/you guys are at (state the address, "123 Main St.??") O.K. great see you guys Tuesday at 6:15ish bye, bye. HANG UP!! YOU DID IT!!

(continued)



SCRIPT (w/notes)

It is important to address them by their first name so as not to appear to them as a telemarketer! They think of telemarketers the same way you do, evil people trying to sell them something they don't need. They (just like you) want to get that "telemarketer" off the phone as quickly as possible. Remember, you are NOT a random telemarketer, you are a professional assigned to help them get what they want and need for their family. Another key is to state their first name as if you know them and they should know you, (think of an old friend or distant relative calling to say hello) this will cause them to NOT stereotype you as a telemarketer and also cause them to pause and listen very closely to the next thing you say. Why? Because they feel they should know who you are and don't want to embarrass themselves or you by having to ask, their mind needs to hear more of your voice so that they can identify who you are. Give them what they need by immediately and confidently delivering the next step in the phone script.

By stating your name and the mortgage amount you are accomplishing two very, VERY important and necessary things. First, you are satisfying their "mind's" need to know who this is and why you know them and what the familiarity connection is and secondly you are creating an image in their mind that causes them to stereotype you as far away from a telemarketer as possible. You must be perceived by them exactly as who you are...THE PROFESSIONAL MORTGAGE PROTECTION SPECIALIST assigned to them to go over the info based on what they sent in!! You also get into the beginning stages of a very important step called "getting them back in the MOMENT!"

Sometimes you will be speaking with the spouse or significant other of the person who actually filled it out...it doesn't matter! I actually prefer to set the appt. with the person who DIDN'T fill it out because I already know the person who completed it is "all in"! If I can set it with the "other half" they will DEFINITELY become a client!

What if they don't remember?? You must get them to say "yes" or "oh yeah" The best way to do this is to start going over the info they filled out. Start by saying (first name) this is the program that would pay off the home completely if something was to happen to you or your significant other (IMMEDIATELY without pause start rattling off the personal info they filled out D.O.B., etc.)

Hello, _____ (call by first name)? (Pause)

_____ (first name), this is _____ (your name) and you sent in a request for mortgage protection info on your \$ _____ (loan amount) loan! Do you remember filling that out and sending it in?

Your goal here is to get them to acknowledge having filled it out and sent it in or acknowledge they know it was done by their significant other. Only then can you proceed with setting the appt. The good news is that once they say they remember, 95% of your work is done as long as you stay confident, professional and in CONTROL!!

O.K. there are a lot of key statements in this paragraph, let's start with "their city." It's important that you convey to them you have a lot of people to see and are already going to be in their area. Remember, fear of obligation on the part of the consumer is the number one reason for objections. Also, there is "safety in numbers" this is called "the gregarious nature of people" and is something you should appeal to at every opportunity. A lot of consumers may be initially thinking that since they sent it by mail, they will get a response by mail. Your goal in using the words we provide in this paragraph is to convey to them that THIS (showing up in person) is how it is done and EVERYONE ("a number of other appointments in your area") does it this way ONLY! And they all SEE ME! We give them two nights (alternate close) so that they feel as if they made the choice. (Please see objections section to handle them saying "neither of those nights work.")

In their mind, they are now thinking "great, they are coming over and my biggest fear is that they will be here for hours." That is why we say "it's only about a 15 to 20 minute get together based on what you sent in." We want to put them at ease and make sure they feel as if it's quick, clean and easy. The fact is your presentation only takes seven minutes, add a couple minutes of warm up and you should be closing them within fifteen minutes of arriving...unless of course you are not following the system. Once they give you an answer as to which day (Tuesday or Wednesday) works best for them, you have a commitment!! Go right to the time.

GREAT! I did receive it here in the office and I am going to be out in the (say their city) area on a number of appointments on both (pick two nights, such as "Tuesday and Wednesday") evening of this week (say this coming week or next week as appropriate) and I NEED to set up a time to get together with you/you both, (use plural if info for two people is filled out) It's about a 15 to 20 minute get together based on the info you filled out and sent in so which evening works better for you/you both (plural again if appropriate) "Tuesday or Wednesday" (notice you are stating your original two nights again as the options)

Again, you are implying that your schedule is filling up and that you are down to only a couple of times left...remember the less there is of something the more people want it! Make sure you always stay in a "power" position where your time and schedule are way more valuable than theirs.

EVERYBODY wants to meet with and make time for the busy person, the person in high demand, the expert...YOU!! NOBODY wants to see the person who appears to have all the time in the world and can meet "anytime"... even though you mean well and truly would go see them anytime they want, it always comes across bad and desperate! After they pick a time, close 'em up!!

Notice that once I get the commitment from them I immediately move to locking it down and repeating it five times? The reason I do that is because you can NEVER, EVER confirm an appointment (too many of them will take that opportunity to reschedule on you which in our business means never see you, ultimately see a competitor and enroll with them) why? Because it is human nature to procrastinate and that is what you are inviting... no, BEGGING them to do when you call to confirm or leave a phone number for them to call you and cancel. Another important thing here, never "empower" your prospect! Notice I didn't say "I will wait while you go and grab a pen or pencil to write this info (date and time) down." Number one you lose your momentum, number two you are encouraging them to start asking questions. Neither of those things helps your success!

Remember, your goal in prospecting via the phone is to gain a commitment from your prospect for a date and time to show up at their door with a smile on your face and hope like heck they answer...the rest is easy!! Accepting the 25% average no show rate you will experience and having an effective plan on what to do when this happens to you will allow your dream to become a reality!!

Great! I have an opening at (pick two times such as 5:15 or 6:15) which time works better for you/you both?

O.K. 6:15 Tuesday will be fine I am marking it down in the book for Tuesday the 21st (or whatever day of the month that is) at 6:15 and I NEED you to mark it down somewhere for Tuesday the 21st at 6:15 also. OK. I will see you guys Tuesday the 21st at 6:15 and you/you guys are at (state the address, "123 Main St.??") O.K. great see you guys Tuesday at 6:15ish bye, bye.

HANG UP!! YOU DID IT!!

(continued)

CALLING PLAN

There is never a bad time to prospect but here are some of the best.

- Friday afternoon from 3:15pm to 4:15pm. The goal here is to catch them at work or on their cell phone heading home. Why Friday? Because they're in a good mood and will be more receptive as a whole... the weekend is here!!
- Saturday morning from 9:00am to 11:00am. The goal here is to catch them at home before they head out for the day or on their cell phone early. Why Saturday? Because they are in a good mood! It's Saturday morning and the weekend has just begun! No work! Yeah!! They will be in a good mood and more receptive! The key here is not to wait until 9:15, 9:30, etc. IT IS 9:00 SHARP!!
- Sunday from 4:15pm to 6:15pm. Why Sunday? Because you either blew off Friday or Saturday and have to make up for lost time since you absolutely, positively MUST hit your goal (# of appointments set per week.) It's also a good day to catch everybody at home. You must be strong when you contact them.

Notice our primary calling times are Friday, Saturday and Sunday. The goal here is to wake up Monday morning with at least 90% of your weekly goal (appointments per week) already set. If you do this one simple thing YOU WILL HAVE GREAT SUCCESS!!

While out in the field you should ALWAYS have all of your leads with you. When you get no showed, you need to drive a couple minutes away (parking lot) and begin to call all of your leads that you haven't reached for 15 to 20 minutes (you will usually set at least one if not two.) Set them for later this week or next depending on what day of the week it is and what you have available in your schedule. This little move is called turning a negative into a positive. ALWAYS turn a no-show into a POSITIVE event! Go back by the house that no-showed you, you will be amazed at how many times they are now there! Go in and make your sale! Yes, you may be a little late to your next appt. but your body language (just made a sale) will get you through it and your prospect will actually feed off of that positive vibe! If they are still not home, go to your next appt. area and pink sheet for 30 minutes (usually gets you to 2 or 3 homes) before the appt. You will set 1 for sure and it will be fun to actually have to tell them you can't come in because you have another appt. you are committed to! Believe me, they will definitely be there when you show up for your "set" appt. with them and they WILL buy!

(continued)



HANDLING OBJECTIONS

“Tuesday or Wednesday doesn’t work for me/us”

You need to know what day does work for them.

“Oh, I’m sorry about that, which evening during the week normally works best for you guys”?

When they answer, either tell them you have that evening open this week and will plug them in or set it for next week on that particular evening and build additional appointments around it in that area. This is a good approach for producers who love to travel or have multiple areas in different directions.

“Evenings don’t work”

This should be easy, right...you say “afternoons or mornings better” and set from there.

“Neither of those times (5:15, or 6:15 or whatever two times you presented to them) work for me”

You respond with “Oh, I’m sorry, is there a time that usually works better say 7:15 or 9:15?”

The goal here is to get a time from them and then plug them into that time and let them know that the person you did have scheduled in that time slot is an existing client who is very flexible and can be moved to accommodate you (usually there is no one in that time slot yet.)

