

1) Your goal: To get into the clients home, do a presentation and close them... or to set up a time in the near future to come back and make a presentation.

Knock on the door with generic copy of MP lead in hand. When client answers quickly say:

"Hi, I'm _____ your local mortgage protection specialist and we recently sent you a letter like this in regards to paying off the home if something were to happen to you.

Do you remember receiving it?"

SIDE NOTE: All you are trying to do here is identify yourself, your value proposition and the reason you are there as quickly as possible. You are then reading and reacting. Your next move will be determined by their response. Watch their body language!

If their reply is Yes:

"Yes... you say? Oh great I don't recall seeing it come back into our office. Do you remember when you filled it out and sent it back in?"

The goal here is to just give them the feeling that you are here now and you can come in and take care of everything for them (free info... 15 minute get together) and that if now is not good, then we can set it up for tomorrow, next week, etc.

If their reply is No:

"That's OK, and that's actually why I'm here. Whether it's our postal service, or for some other crazy reason, folks haven't been getting the information they need which is why they sent me out to see you. I can go over the information with you now if you would like. It's about a 15 minute sit down and this information is free of course." (pause)

If they don't go with now, set it for later in the week, next week, etc.

What if they say they actually already met with someone and took care of it? You say:

"The good news is that you already took care of it... but did you shop around and get a few comparisons? Most folks mean to do so, but never really do. I find that because I have such a large number of carriers available, I can get the best rate for pretty much everyone I talk to. Why don't I show you a comparative rate and see if I can help save you some money, and then you will have the satisfaction of knowing you shopped around a little?"

The key here gang is to be "in control" and "persistent." Don't take no for an answer! Believe you are the best and that you are performing a great service for them, and you will succeed!!

Attention: Notice to Homeowner

**** Urgent Response Needed ****

**IMPORTANT TIME AND DATE
SENSITIVE INFORMATION**



413971280001

T1/G1/S1

FIRST NATIONAL BANK



T1/G1/S1

Loan Amount: \$ 165,000

**DAVID JOHNSON
14324 LOST RIVERS PARKWAY
BENTON, KS 63489-3299**

RUTHERFORD COUNTY

Dear David,

We are writing to notify you that our records indicate that you are not participating in an important program to protect your recent home loan. Special program enrollment benefits are available to homeowners who qualify for a limited time after the close of escrow. Failure to respond within your enrollment period can lead to forfeiture of certain program features, additional qualification requirements, and increased costs. Whether or not you believe you've responded to another request, we ask that you promptly respond to this notice so we can provide you with information on a comprehensive Mortgage Protection program to which you are entitled.

Benefits under this exclusive program[†] can include:

- **DEATH BENEFIT** - Pays off your loan in the event of your death from Natural or Accidental causes
- **DISABILITY PAYMENTS** - Makes your mortgage payments if you become sick or injured and cannot work
- **RETURN OF ALL PREMIUMS** - Guaranteed, tax-free return of all premiums you pay at the end of the term
- **LEVEL PREMIUMS** - Payments DO NOT increase
- **KNOWING YOUR FAMILY WILL NOT RISK LOSING THEIR HOME**

For complete details with no cost or obligation, please fill in your information below and return this letter promptly in the enclosed postage paid envelope. Or, for faster service, you may also Fax this completed request (toll-free) to 1-888-812-8425.

	Borrower	Spouse/Co-Borrower
*Date of Birth	___/___/___	___/___/___
*Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Smoker	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
*Phone () _____	Alt. Phone () _____	Best time to call: _____

**Required information*

First name of person filling out this form: _____ 413971280001

DAVID JOHNSON 14324 LOST RIVERS PARKWAY BENTON, KS 63489-3299 RUTHERFORD FIRST NATIONAL BANK 165000

Among The Lowest Rates Available Offered Exclusively Through This Program[†]

[†]Available in most states. All information obtained through public records and provided by Legacy Life Insurance Solutions 1245 Tharp Road, Yuba City, CA 95993. Not affiliated with any lending institution. Benefits and carriers will vary for coverage and are subject to underwriting approval, product limitations and availability. As a consumer submitting this inquiry for coverage details, you are providing written permission to be contacted via telephone to provide the information you've requested. Lic #0H45163