****

**IVR Phone Script**

Hello, (client name)? This is (your name). I am calling regarding your mortgage with (bank name) for your property on (mortgage address). How are you doing this morning? It looks like you received a letter or card a few weeks ago (or a little while back) that had you call an automated line to verify some of your information. You probably don’t remember and that’s okay but,

I have your loan amount as $$ and your age is XX, is that correct?

I’m just the agent who is in charge of going over the loan protection options that weren’t provided for you at closing and there is no obligation but have to set up a quick appointment.

Do you have a spouse or someone you live with?
[Do not ask this if there is a spouse listed on lead sheet, but make sure you confirm both will be at the appointment]

I’m going to be out in your area today and tomorrow, it should only take about 15 minutes and wanted to see what time you get off work (or are you retired)?

**\*(If there is a co-borrower or spouse? Verify they will be there).**

Perfect, can you grab a pen and paper, I am required to give you a confirmation number for the appointment (provide a short 6-digit number with no letters).

The confirmation number is \*\*\*\*\*\*. (Use your EF#) And, I drive a (car color/make), would you prefer I park in the driveway or the road?

And just to help me out, are the house numbers on the house or on the mailbox?

Awesome I will see you (and spouse) at (Day and Time)

Extra tie-down: One last thing and I will let you go, I will be on the road running appointments all day, is there any reason you think you won’t be able to make it at XX? I usually can’t pick up my phone when I am on the road, so I will see you at XX.

\*OBJECTION: Okay, no problem and I understand, because this is a State Regulated program, I am required to go over this information with you, but you are not obligated to do anything. Does (day) or (day) work better for you?

\*OBJECTION: No worries. That's why I'm calling. Let me get this file closed out. The reason you’re no longer interested, is it because the quotes you were given were more than you're willing to pay? Client: (Most common response) "Yes. It just didn't make sense." Agent: Really? That's odd because price should not be an obstacle for this. If I'm able to get you something well within your budget, would you still be open to it? If it takes more than 15 minutes you can kick me out. Deal? Okay so I have 5:30 or 6:30?