COMBO **IVR** / **MAIL**

THEODORE GROUP

Hello, (client name)? This is (your name).

I am calling regarding your mortgage with (bank name) for your property on (mortgage address). (Brief Pause)

IVR: Now it looks like you received a letter or card a few weeks ago that had you call into our **automated line** to verify some of your information, do you recall doing that?

Client says: **NO**	Client says: **YES**
Not a problem	Perfect

Just so you know who I am; I'm the agent who is in charge of going over the mortgage protection options that **weren't** provided for you at closing. Now I have your loan on file as ($$) and your age is (XX), is that correct?

MAIL: I was just giving you a quick call to let you know that I received your **(handwritten) paperwork** that you mailed into us about protecting your loan for ($$).

Also, I see here that you wrote down your age as XX.

Just so you know; I'm the agent who is in charge of going over the mortgage protection options that **weren't** provided for you at closing.

if listed **with a Co-Borrow** ask:	if listed **withOUT Co-Borrow** ask:
Now you have listed a Co-Borrower, is that your spouse or significant other?	Now you have listed there was No Co-Borrow, Spouse, or Significant other? Is this correct

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

Now we can do this all by phone,

I was just calling to see what time this afternoon or evening would work best for a quick phone call? This call will usually only take 15-20 min.

I don't know when my spouse will be home.	**They give a time:**	**Do we have to do this?**
What time do you usually get home from work?	Perfect, I have a (option1) or (option 2) which works better?	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. What time works better (option 1) or (option 2) work better for you?

MANDATORY

And is this the best phone number to call at **(Appointment Time)?**

Can I count on you to pick up the phone at **(Appointment Time)?**

These appointments are very important, and I got a lot going on, so I want to make sure I can count on you. **(Appointment Time)** works**?**

Awesome, I look forward to our call with you (and spouse) at **(appointment Time),** you will also receive a confirmation text with my information shortly after we hang up!

AGENT ONLY NOTE: Remember to send the video of yourself before the appointment.