INCOMPLETE IVR | CALLING SCRIPT & REBUTTALS

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PART 1 | OPENING & APPOINTMENT SETTING

Hey, [HOMEOWNER NAME]! This is [AGENT NAME]. I was just giving you a quick call regarding your recent [LOAN AMOUNT] loan with [LENDER NAME].

I handle the post-closing reviews where we go over your state-regulated loan protection options, ways to eliminate debt sooner, and your FREE Legacy Safeguard membership benefits — things that typically aren't covered at closing.

It usually takes about 10–15 minutes to go over everything and answer your questions.

Now, I'm not seeing this here on my end — is there a spouse or companion living in the home with you?

[Allow response.]

And what's their first name?

[Record spouse/companion name: _____]

Let me make sure I have that right — how do you spell [SPOUSE/COMPANION NAME]?

[Ask spelling if needed; confirm pronunciation.]

Okay, perfect. I need you both together where you can sit down at a table and take notes. No driving, or one of you at the table while the other is in another room making dinner or something. I want to make sure you're both able to focus and hear the same information.

Would [FIRST TIME] work for you guys, or would a little later be more convenient?

[Once they choose a time.]

Perfect! And just to make sure we're all on the same page, will both of you be available at that time?

[Confirm.]

Great! Go ahead and grab something to write with, and I'll give you the confirmation number and appointment details.

[Pause while they get something to write with.]

Your appointment is [DAY] at [TIME]. And your confirmation number is [AGENT NPN / VERIFICATION NUMBER]. Please read that back to me.

I'll be sending you a quick video introduction from my personal cell phone, [AGENT CELL NUMBER], so you'll know who you're speaking with. Be on the lookout for that text. The phone carriers now have spam folders for texts, so be sure to check there too if you don't see it.

What's a good email address for you, and I'll get this on the calendar?

[Record email and confirm spelling.]

Perfect. My assistant, [ASSISTANT NAME], will get everything on the calendar. You'll receive reminder texts and emails from [HIM/HER] as well.

[Final tie-down]

Now, I've got you both set aside for [DAY] at [TIME]. Is there anything you can think of that would prevent both of you from being available then?

If for any reason I am running late with my client set before you, I will text you and let you know. OK?

Great, now if something should come up that has y'all running late or something happens, please show me the same courtesy and text me so we can make arrangements and I'm not sitting on my thumbs during our scheduled time, OK?

[Allow response.]

Wonderful! I look forward to speaking with both of you!

PART 2 | OBJECTIONS & REBUTTALS

PRIMARY | I'm Not Interested

Oh, I understand, [HOMEOWNER NAME]. And I'm certainly not calling to sell you anything.

But just so I'm clear, when you say you're not interested, is that because you've already reviewed the options, or you're just not sure what information I'm calling about?

[Allow response.]

Okay, that's actually why I'm calling. At closing, they cover everything required to finalize your loan, but they typically don't go over your FREE Legacy Safeguard membership benefits or the math on how you might be able to get out of debt much sooner.

For example, if there were a way to pay off your car loans, credit cards, student loans, and even your mortgage in half the time or less — without refinancing, debt consolidation, or increasing your monthly expenses — would you be opposed to seeing the math on that?

[Allow response.]

That's part of what we cover in the brief review call, along with your loan protection options and Legacy Safeguard Membership Benefits. Would around [FIRST TIME] work, or would a little later be more convenient for you guys?

1. I Already Have Life Insurance

Oh, that's good! Is that coverage through work, or is it a policy you personally own and control?

[Allow response.]

And is that coverage specifically set up to protect the mortgage, or did you purchase it to replace income or help with other expenses, like funeral costs?

[Allow response.]

Okay, that makes sense. The review isn't necessarily about getting more insurance. It's about seeing how your existing coverage fits with the mortgage,

along with the debt elimination options and your FREE Legacy Safeguard benefits. Would [FIRST TIME] or a little later work for both of you?

2. I'm Not Buying Anything

That's not a problem! I'm not asking you to buy anything. My job is simply to explain your options, including the state-regulated loan protection options and your FREE Legacy Safeguard membership benefits, and you take it from there.

It only takes about 10–15 minutes. Would [FIRST TIME] or a little later work for both of you?

3. We Can't Afford Anything Right Now

I understand. And with everything costing what it does these days, that's exactly why we also go over the debt elimination strategies.

If there were a way to potentially get out of debt sooner without increasing what you're already spending each month, would you be opposed to seeing how the numbers work?

[Allow response.]

That's one of the things we can look at during the review. Would [FIRST TIME] or later work?

4. Just Send Me the Information

Sure, I can understand wanting to look it over first. The thing is, sending generic information won't show you what applies to you.

I just need to ask you a few questions to steer you in the right direction and make sure I'm getting you the right information. Would [FIRST TIME] or a little later work for both of you?

5. We Already Took Care of That at Closing

Oh, great! Did they actually go over your loan protection options and show you the math on potentially eliminating your mortgage and other debts sooner, or was it mainly the paperwork required to finalize the loan?

[Allow response.]

That's typically the difference. We go over the additional options, including your FREE Legacy Safeguard membership benefits. Would [FIRST TIME] or a little later work for both of you?

6. I'm Too Busy

Oh, I understand. That's why we keep it brief — usually about 10–15 minutes. And since we need both of you there, would an evening appointment or another day be easier?

7. We Aren't Interested in Mortgage Protection

Okay, I understand. And is that because you already have the mortgage protected, or because you haven't really seen the options?

[Allow response.]

That's fine either way. The review also covers your FREE Legacy Safeguard membership benefits and strategies that may help you eliminate your debt sooner. Would you be opposed to reviewing that information?

8. How Did You Get My Information?

That's a fair question. I'm with [AGENCY NAME], an independent, state-regulated insurance agency. We help homeowners review their post-closing loan protection options, debt elimination strategies, and FREE Legacy Safeguard membership benefits.

I can also explain how your information reached our agency.

9. Is This Required by My Lender?

Great question! All of the lender's requirements were met at closing. This review covers the additional information that isn't required to close the loan.

The required insurance, like homeowners insurance and, in some cases, PMI, primarily protects the lender's financial interest.

In the post-closing review, we go over your rights and options for protecting yourself and your family, along with debt elimination strategies and your FREE Legacy Safeguard membership benefits. It's an optional review, and you take it from there.

10. I Need to Talk to My Husband/Wife First

Oh, absolutely! In fact, we need both of you there so you're hearing the same information. Would [FIRST TIME] work for both of you, or would an evening appointment be more convenient?

11. We Plan to Refinance or Sell Soon

Oh, okay. Are you thinking that's something you'll be doing in the next few months, or is it more of a longer-term plan?

[Allow response.]

Got it. Depending on your plans, some options may still be worth reviewing, particularly the debt elimination strategies and your Legacy Safeguard benefits. Would you be open to a brief review to see what applies?

12. I'm Not Giving Out Personal Information Over the Phone

I completely understand, and I wouldn't expect you to give out sensitive information on an unexpected call.

Of course, I'll be sending you all of my credentials prior to our review call so you can verify who I am.

My job is simply to go over your rights and options, make sure you have the information about the benefits available to you — and you take it from there.

CALL NOTES

Homeowner: _____

Spouse/companion (confirmed spelling): _____

Appointment day/time: _____

Email: _____

Notes: _____

Agent use: Clearly identify your independent agency and the optional nature of the review. Describe the NPN accurately if asked; it is not a unique booking code. Discuss debt-payoff scenarios as conditional, not guaranteed. Honor requests not to be contacted.