

THE APPOINTMENT SCRIPT

STEP 1. Direct mortgage holders immediately to kitchen table. This will do a number of things for the sale, most importantly you will establish who's in control. YOU ARE!! The moment they have control, is the moment that you loose your sale. This will also let the mortgage holders know that you are busy, and that you have other mortgage holders to take care of.

STEP 2. Explain your purpose. (While laptop is booting)

“Well guys, I’m going to make this as short and painless as I can for us both, like I said before this is just the application process, I’ll show you how the protection works, and how much it will cost you, all your job is, is to point to what you like, and what fits your budget. The rest is just filling out the application. I’ll get one of you to help me do that, that will save some time, I have a couple of other mortgage holders to take care of before I get to go home.”

Philosophy: Breaks the ice, clears up any questions they have about why you are sitting at their kitchen table.

Step 3. Take it away from them! People want what they can't have. Basic psychology.

“I do ask one thing of you, and that is to Please don’t make me the bad guy here, as I said this is the application process, some mortgage holders do get declined, they are pretty picky with who they will accept. If it was up to me, I’d give you the protection, but it’s not up to me, I’m just the one that has to ask you the health questions okay.”

You will generally get a smile and a sense of friendship right of the bat, the mortgage holders respect that you care about them and their situation.

STEP 4. Take away the “let us think about it” line. Any objection you can take out of their mouth before it comes out will obviously help you.

“oh and one more thing, I’m going to load this first proposal up, its going to have everything on it, the loaded baked potato, you may want it really bad, but when I show you the cost you may fall out of your chair. Please tell me if what im showing you doesn’t fit your budget, some mortgage holders will beat around the bush, “uh, let me sleep on it, let us think about it” when a mortgage holder says that to me, it usually means that it is out of budget, and they just don’t know how to tell me. But if you will tell me if it doesn’t fit the budget, there are so many adjustments that can be made with this protection that will cover you guys, and not empty your pockets at the same time. SO THAT’S ALL I ASK, TELL ME IF IT’S TOO EXPENSIVE.”

STEP 5. Show proposals

-Start with the Whopper first. Don't be afraid to show a \$700 a month premium. If they flinch, move down to the next. You never know, someone will buy it if you show it. This will also make the \$150 a month look a lot better!

-Always state the benefits in terms of a word picture, so that they can put themselves in that picture. “The last thing Mary wants to deal with is a \$1200 a month mortgage payment if some idiot decides to run the red light in town on your way home from work John.”

STEP 6. Fill out application. Fill out anything possible on your own time, time is money. Remember, most of your appointments will be in prime time. 5-9pm. The more appointments you run, the more sales you make. It's a numbers game. Have fun with it, make friends with the mortgage holder, leaving a good lasting impression, I usually stick my card on the fridge and tell them it will be 2-4 weeks before there will be a decision on the application. That way when its don in 3 days they are my new best friend, if it does take 3 weeks than they aren't ready to cancel on you.