



PC or COI Loan Mod/Short Sale/Initial Contact Prospecting Script

Hi, Mr./Mrs. _____, This is _____ with _____.

How are you today?

Great, I'm glad to be reconnecting with you today.

How's work / the kids / the neighborhood?

Remember you can use FORD to break the ice.

Family

Occupation

Recreation

Dreams

(Let them talk, listen closely, be interested, and take notes.)

Mr./Mrs. _____, I was just calling today because so many of my past clients, friends, and neighbors are asking about all sorts of things they're hearing on the news these days. They're asking about short sales, loan modifications, and special buyer incentives. I was wondering what questions YOU have about the changes happening here in our local real estate market?

If Short Sale

What is a short sale?

It's when the borrower's lender accepts a payoff amount less than what is owed and the homeowner sells the home without a foreclosure on their credit. Is this something that you may need or do you know someone who could benefit from a short sale? **GO TO SHORT SALE PQ SCRIPT.**

If Loan Modification

What is a loan mod? A loan mod happens when the homeowner wishes to keep their home and has the ability to make regular, revised monthly payments. The lenders are willing to modify the terms, rate, payment amount, etc. In many cases, late fees are waived and the new payment is significantly less, allowing the borrower to keep the home and the lender to keep the loan. Is this something that you may need or do you know someone who could benefit from my help? **GO TO LOAN MOD PQ SCRIPT.**

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If Special Buyer Incentives

Part of the new stimulus package outlines tax credits and special programs for people purchasing homes right now. Who do you know who may be interested in these new buyer programs? **GO TO BUYER PQ SCRIPT.**

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