

Annual Client Review Script for “Clients till Debt-Free”

*Get into your customer’s world for 15 minutes...
then use your knowledge to do what you would do if it were your loan.*

This is _____ with Equity Resources. Can you believe it’s been _____ years since you purchased your home?

Just like a doctor does annual checkups – I want to do an annual check-up with you till you’re debt-free. I want to make sure you are still in the right mortgage program for you and your goals. So, let me ask...

How are you & the family (the kids)?

Remember, we might know the ages of their dependents so it would be easy to say “how is the baby”? how are those teenagers treating you, etc.

How’s the house fitting you?

What’s coming up in your future?

- **How’s the size of the house** – too big, too small
 - Did they buy the house when the kids were 2 and now 14 years old and they need more space?
 - Are they now having kids and need more space?
 - Are all the kids out of the house now & looking to downsize?
- **Are the kids going to College in a few years**, what’s the plan?
- **Any desire for home improvements?** New kitchen, pool or outdoor space.
- **Retirement**
 - How old are they & how long is the mortgage?
 - Should they do a shorter term so they are debt-free at retirement?
- **Future goals about the house and/or mortgage?**

Currently- you are at a _____ rate and in a good position,

or

Currently- you are at a _____ rate and I will look into 2-3 options to see if I can save you money or not.

I can go ahead and update your application and repull your credit now.

(Don’t ask, tell) Derek Good trick. Get the app! You never know if their credit score went up, if they opened up additional debt and consolidating will help them. We don’t know what has changed in their lives until we ask them so. . . get the app!

End the call with. . .

Also, if you know of a family member or co-worker looking to buy a home in the next 1-3 months, have them call me to get a free analysis before they start looking.

OR

Who do you know who is looking to buy or refi in the next 1-3 months?

This is a question you can ask and pause and probably get a name as it is not a yes/no answer.