

Conversation Game Changers

Choose from any of the following questions and you will immediately be put into a consultative role with a borrower. When you use Conversation Game Changers, the borrower will automatically move from price to advice.

Initial Game Changing Script to get a Pre-Purchase Consultation going:

“Mr. Smith, a lot of borrowers think I’m in the business of doing loans. I don’t look at it that way. As a Mortgage Advisor and Planner, I’m helping you create perhaps the largest debt of your life and unlike how most lenders think, I have a professional responsibility to help you manage that debt.”

Conversation Game Changers

1. What’s important about this home loan to you?
2. How can I help you?
3. What are you trying to accomplish?
4. There is a big difference between getting pre-approved for the maximum purchase price versus what you actually want to pay. On what would you like to focus?
5. What is most important to you, interest rate, monthly payment or the lowest overall cost of borrowing?
6. Is a 30-fixed strategy the only option you will consider or are you open to other cost-saving strategies?
7. What are your financial objectives over the next 5-10 years and how will home ownership factor into those objectives?
8. What do you feel is the highest monthly payment with which you will be comfortable and are you willing to consider any mortgage product that will get you there?
9. The lowest rate on the wrong strategy can cost you thousands more over time than a slightly higher rate with the right strategy.

Conversation Clincher

A couple of days after we close your loan and we call you to ask how we did, what would have had to happen for you to be thrilled with us and recommend us to all of your friends and colleagues.