

# LEADS FOR LOAN OFFICERS

*By The TAG TEAM*

## THE GREETING:

- Hello John!!... My name is \_\_\_\_Anthony\_NO LAST NAME EVER\_\_\_\_\_ you don't know who I am, but I work for The Angelillo Group a Preferred Direct Lender with HUD. My boss Anthony recently noticed you were on \_\_\_\_US HUD's\_\_\_\_\_ website inquiring about free listings and homes for sale and wanted me to personally call you

To be sure I'm not wasting your time, and to get you the right listings, I'm going to ask you a couple of quick questions to understand exactly what you're looking for.

- What type of home are you looking for, and what time frame are you looking to purchase?
- Is there a reason why you have not purchased?
- If I found your dream home would you purchase?
- Are you 100% committed to any Realtor or Lender at this time?
- Are you taking advantage of the low interest rates, by securing financing or liquidating your money, by paying cash?
- Do you have any idea what your credit score? From 550 being the lowest and 800 being the highest?
- How much money have you saved up for a down-payment?
- IF I could magically solve two or three recurring issues for you with the home searching process what would they be?
- Other than yourself who would be involved in the decision? (Being this is one of the biggest if not the biggest investment of your life



## THE GREETING:

If I can accomplish half of what I stated would you allow us to pre-approve you or compete for you business? **“remember competition is only healthy for the consumer”**

*If client says YES then...*

- Would you make time for an application today?
- Would there be any reason you wouldn't be able to make our call or show up?

## CLIENT/LOAN OFFICER EXAMPLES: "FLIPPING THE CLIENT" BY PAINTING THE PICTURE AND PLANTING A SEED.

### Example 1:

**Client:** *I'm already pre-approved with my Lender, No Thank you*

**Loan Officer:** *Perfect, No matter if you're already pre-approved we can still link you up with a **Top Producing Agent** in your area who would be more than happy to send you free listings via email.*

*May I ask what Lender pre-approved you? Did they send you a Loan Estimate breakdown of your rate/closing costs? What type of program did they put you in? Did they contribute a "Lender Credit" towards your closing costs or perform any First Time Home Buyer incentives, such as MCC, Florida Bond?*



**Example 2:**

**Client:** *I'm already pre-approved with my Lender, No Thank you*

**Loan Officer:** *Perfect, No matter if you're already pre-approved we can still link you up with a **Top Producing Agent** in your area who would be more than happy to send you free listings via email.*

*May I ask what Lender pre-approved you? Did they send you a Loan Estimate breakdown of your rate/closing costs? What type of program did they put you in? Did they contribute a "Lender Credit" towards your closing costs or perform any First Time Home Buyer incentives, such as MCC, Florida Bond?*

**Example 3:**

**Client:** *I'm already working with a Realtor/Lender, No Thank You*

**Loan Officer:** *I understand it's not in my nature to step on anyone's toes, especially when one is working strictly commission. However, in this business you need to be aggressive when sending listings since the market is turning fast! (Sellers' Market) No matter if you're working with a Realtor we can still send you free listings in your area. Are you 100% committed to your Realtor/Lender?*

*Are you taking advantage of the low interest rates, by securing financing or liquidating your money, by paying cash?*

**Example 4:**

**Client:** *I'm a Cash Buyer, No Thank You.*

**Loan Officer:** *No matter if you're a cash buyer we can still link you up with a Top Producing Agent in your area who would be more than happy to send you free listings via email. In-all-due respect may I ask why you are paying cash when rates are at an all-time historical low at \_\_\_\_\_market rate*



*Why I ask is that interest rates are at an all-time historical low at \_\_\_\_\_ Market rate and a Mortgage is a tax write-off along with any Mortgage Insurance. You can invest your hard working money in other investments and yield a higher rate of return rather than liquidating cash on a long-term investment.*

*These loans have limited closing costs with no Pre-Payment Penalties, meaning you can always contribute more towards your premium at any-time or pay the mortgage off and/or sell. The old saying is "Cash is King" and you never know what's going to happen tomorrow.*

**Client:** *Okay you sold me, please send me a list of foreclosures or homes for sale*

**Loan Officer:** *Great! I'll transfer your call to one of our Top Producing Agents now. He'll ask you a couple of basic questions so they can send you those listings right away*

**Client:** *Sounds Good!*

**Client:** *No I'm at work I can't right now.*

**Loan Officer:** *No problem I understand. When is a good time to call you back at? Say 3:00pm **TODAY**? Sounds good, I'll confirm that time by sending you an email and I'll call you at 3:00pm **TODAY**. Please let me know if there's any reason at all you cannot make this phone call.*

**THANK YOU FOR CHOOSING TAG.  
HAVE A WONDERFUL DAY !!**

