

# The Intake

Client Name(s) \_\_\_\_\_

Phone # \_\_\_\_\_

Greeting	<p><b><u>OUTBOUND CALL</u></b></p> <p>Hi, this is [<b>Banker name</b>] from ___[<b>Company Name</b>]_____.          I'm a [<b>State</b>] Specialist and am answering your inquiry for information regarding the FHA program for seniors. The property we are talking about is in [<b>State</b>], right?</p> <p><b>Great</b> – before we begin, I want to let you know that in order to ensure we provide the highest level of service to every client, <b>we record all of our calls.</b></p> <p>Do you have a pen and paper handy so I can give you my contact information?</p>	<p><b><u>INBOUND CALL</u></b></p> <p>Thank you for calling the [<b>Company Name</b>], this is licensed specialist [<b>Banker name</b>], <b>who am I speaking with?</b> Hi, [<b>Client name</b>]. The first thing I would like to do is exchange contact information so you have the ability to call me directly at any time with questions; can you grab a pen and paper?</p> <p><b>Great</b> – before we begin, I want to let you know that in order to ensure we provide the highest level of service to every client, <b>we record all of our calls.</b></p>
	<p>I assume you are interested in the FHA Reverse Mortgage program for seniors, correct?</p> <p>I have a few questions to get out of the way to make sure you are eligible.</p> <p>You're 62 years or older, correct? <b>Y / N</b></p> <p>And you own your home? <b>Y / N</b> Do you currently have a mortgage? <b>Y / N</b></p> <p>The home we are speaking about is your Primary Residence, and is in [<b>state</b>], correct?</p>	
Yeses & Quick Qualify	<p><b><u>Quick Qualify</u></b></p>	
	Type of Home	_____
	Estimated Value	_____
Mortgage Balance	_____	

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**30 Second Commercial: YOU & Company (PICK 3-4)**

- Before we get started, I want to let you know a bit about me so I'm more than a voice over the phone. I like to know who I'm doing business with and believe my clients do as well.
- I specialize in Reverse Mortgages – this is all that I do.
- I'm licensed nationally to do mortgages as well as in your state; odds are I may have worked with somebody in your community.

**Ice Breaker**

- My goal for this call is to:
  - Get you the information you are looking for.
  - Answer any questions you have.
  - Get the information needed to evaluate if Reverse Mortgage is going to help you so you can make a good decision.
  - I'm going to ask you questions about your home and your financial picture so I can get a better understanding of your situation.

Before I do that, now that I've told you something about me, tell me about you so I know who you are. (Examples of questions)

Are you married? Do you have children? Are you retired? How is retirement going? What kind of work did you do?

- At this point, we are going to do a quick Q and A session. I am going to ask you some questions to determine if Reverse Mortgage may be a good fit for you. If you don't answer yes to one of these questions, I'm not sure a Reverse Mortgage makes sense for what you are trying to accomplish. OR if you answer yes to these questions then a reverse mortgage might be a good fit.
  - Many seniors are worried about where they will live as they get older. Is this a concern for you?
    - ✓ **Follow up questions if this is a concern:** Do you like where you are living? Ideally, do you want to stay in your home the rest of your life?
    - ✓ **Follow up question if this is not a concern:** Tell me a little about your current plan.
    - ✓ **Educational Statement:** A goal of the reverse mortgage program is for people to age in place and stay in their home without significant financial concerns. Most people are finding that the Reverse Mortgage helps them do this.

- Many people are struggling with their current income. Are you struggling at all financially?
  - ✓ **Follow up questions if this is a concern:** Tell me about your monthly income. Tell me about your monthly expenses. Tell me about your savings.
  - ✓ **Follow up questions if this is not a concern:** That is amazing! Tell me a little about what you did to put yourself in such a positive situation. Tell me about your monthly income. Tell me about your monthly expenses. Tell me about your savings. Are you working with a financial planner?
  - ✓ **Educational Statement:** Today, most retired Americans are living off of social security which is \$1700 per month and the average bills are about \$1800 a month putting people in a deficit.
  
- **(If the client is not retired yet)** When were you hoping to retire?
  - ✓ **Follow up questions:** What are the things you would need to accomplish to feel good about retiring?
  - ✓ **Educational Statement:** We've been able to shorten people's work time by helping them take advantage of the reverse mortgage. We have clients who have been able to retire 10 or more years sooner by using our program.
  
- **(If retired),** Are you looking for ways to maximize your retirement?
  - ✓ **Follow up questions:** What are some things you are doing to maximize your retirement?
  - ✓ **Educational Statement:** The reverse mortgage program will allow you to leverage your home to supplement your retirement income versus tapping into your investments during this downward turn in the market.
  
- A lot of the clients we work with have concerns about their medical expenses, is this a concern for you? (There seems to be a lot of uncertainty with medical care)
  - ✓ **Follow up questions:** What medical expenses do you have today? Do you have long term care insurance?
  - ✓ **Educational Statement:** A lot of clients look to our program to help them with medical expenses.
  
- A lot of the folks I work with are not able to do as much of the things they really like. In terms of travel, helping your family, charity, nice dinners out - Are you able to do all those things at the level that makes you feel good?
  - ✓ **Follow up questions:** What are some of the extras that you would do if you could? What are some of the extras that you enjoy the most?
  - ✓ **Educational Statement:** Many of our clients are using the extra income to travel more to see family, help out their family more and even donate to charity more.

**(Plan B – if they say No)** Is there anything concerning you that I didn't touch on? What piqued your curiosity that had you call in today?

**TELL ME...WHAT ELSE?... WHY?... ASK/LISTEN/ASK...**

**Top 3 Goals/Needs:**

- 1.
- 2.
- 3.

**What are you hoping to change/improve?:**

**Quick Qualify/Additional Notes:**

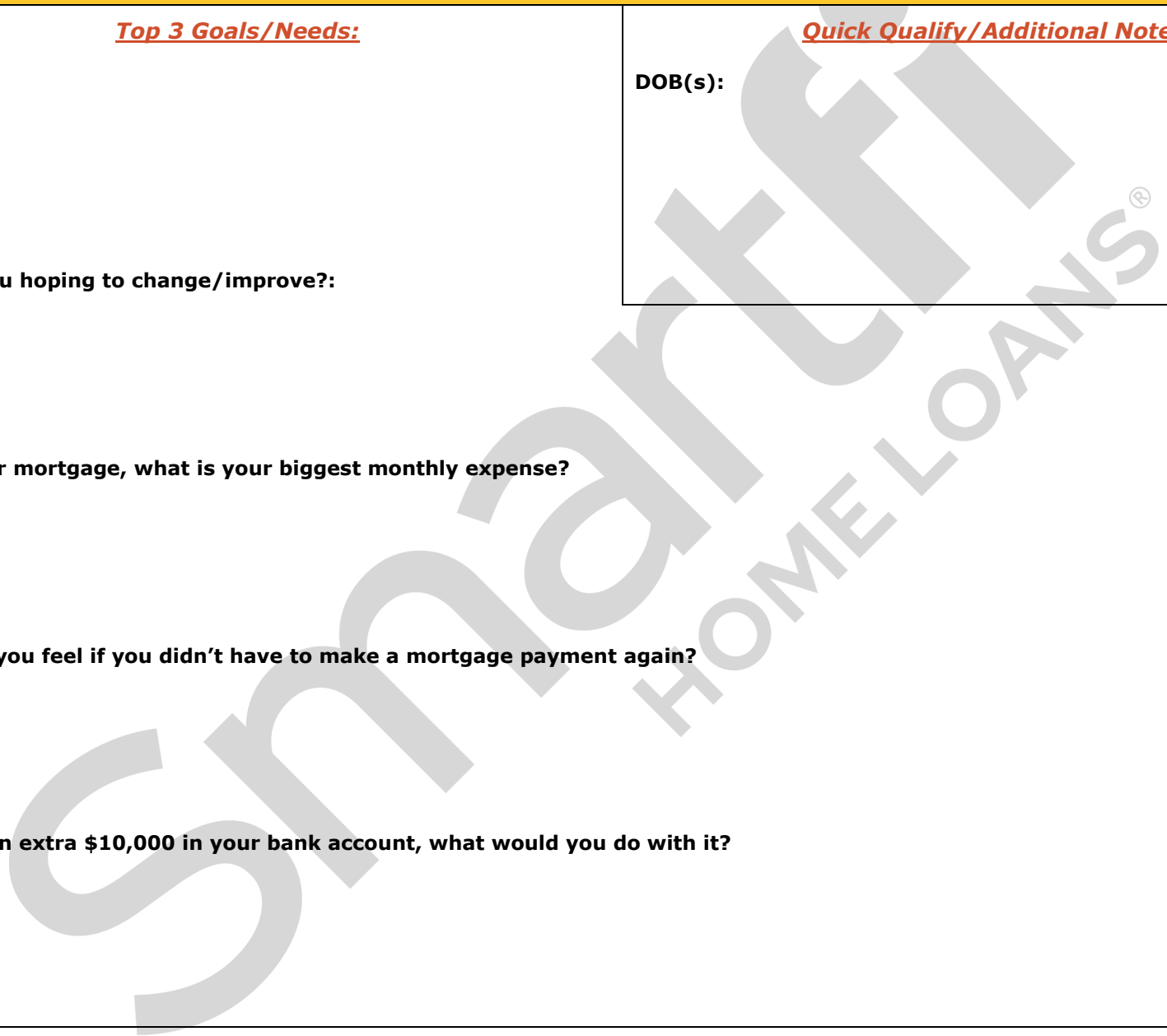
**DOB(s):**

**Dig Deep**

**Besides your mortgage, what is your biggest monthly expense?**

**How would you feel if you didn't have to make a mortgage payment again?**

**If you had an extra \$10,000 in your bank account, what would you do with it?**





30 Sec. Commercial: Program	<p style="text-align: center;"><b><u>30 Second Commercial: PROGRAM (pick 3-4)</u></b></p> <ul style="list-style-type: none"> <li>• It sounds like there might be a benefit here for you. Let me tell you a little bit about the program. But first, what questions do you have at this point?</li> <li>• There is no real difference from a forward mortgage. A Reverse Mortgage allows you to access a very large portion of the value of your home without being required to make monthly payments. That's one of the big benefits most people like.</li> <li>• The government stepped in and has provided many levels of security and protection on these programs. There is insurance that protects the homeowner in case the home is ever worth less than what you owe.</li> <li>• Now that we've determined this may be an option let's see what you are eligible for.</li> </ul>
Summarize:	<p>Based on what you've told me, it sounds like the <b>most important</b> thing to accomplish is _____, correct?</p> <p>Then after that, if we can _____ and/or _____ then that would be a major bonus, right?</p>
Trial Close:	<p>Seeing as you are one of the very few clients that may qualify for this program, I look forward at getting all of the specific information to you so we can review it together. In the meantime, here's what we're going to do:</p> <ul style="list-style-type: none"> <li>• I'm going to do some additional research on your home</li> <li>• I'll also run the numbers to find your preliminary benefit</li> <li>• After that, we'll touch base to go over some specifics</li> </ul> <p>I'll be back in touch within the next _____ minutes. Is this the best number to reach you on again at that time?</p> <p>Before I let you go, what questions do you have for me?</p>