

1. Opening (first 10–15 seconds)
 - “Hi, is this [Owner Name]? Hi [Owner Name], my name is [Your Name] with [Brokerage]. I work with homeowners in situations like yours to find fast, respectful solutions. Do you have two minutes to talk?”
1. Brief rapport + permission
 - If yes: “Thank you. I know this can be a stressful time — I’ll be brief. I’m not calling to sell anything; I help homeowners explore options so they can stop foreclosure and move forward.”
1. Quick discovery (ask 2–3 open questions)
 - “Can I ask if you’re currently working with your lender or an attorney about the notice?”
 - “Are you behind by about how many months?”
 - “Is the property occupied, and do you need to move quickly if a solution is found?”
1. Value statement (30–45 seconds)
 - “Depending on your situation, there are a few realistic options that can stop or avoid foreclosure: arranging a short sale, negotiating a deed-in-lieu, connecting you with a cash buyer for a quick closing, or listing the home for a fast sale. My role is to present the options, handle the paperwork and lender communication, and try to get you out quickly and cleanly with minimal hassle.”
1. Offer specifics (tailor to answers)
 - If they need to move fast: “I work with qualified cash buyers who can close in as little as 7–14 days, which can help you avoid the long foreclosure process.”
 - If lender negotiation needed: “I can prepare a short sale package and negotiate with the lender to pursue approval, which often halts foreclosure while we work through it.”
1. Handle common objections (brief)
 - “I don’t have money / I can’t pay you.” — “You won’t owe me out-of-pocket for the process; my fee is typically paid at closing from sale proceeds. My goal is to get a workable outcome, not add costs today.”
 - “I’m not ready to sell.” — “I understand. Even if you aren’t ready, it might help to know your options so you can make an informed choice. Would you be open to a short 15-minute appointment to review them?”
 - “I already have someone.” — “Great — would you mind if I check in later? If anything falls through, I’d be happy to help.”
1. Call-to-action (close)
 - “If you’re open, I can put together a no-obligation plan and possible timelines. What’s the best time to meet for 15 minutes — today or tomorrow?”

- If yes: confirm date/time, ask for property access details, explain next steps (documents you'll need, what you'll do), and reassure confidentiality.
1. Compliance & respectful close
 - "I'm not your attorney or financial advisor; I'll recommend you consult your lender or attorney about any agreements. My job is to provide solutions and manage the sale process if you choose one. Thank you for your time – I'll follow up at [agreed time]."

Two short versions for quick calls:

Quick intro + proposition (30 sec)

- "Hi [Name], I'm [Name] with [Brokerage]. I help homeowners in pre-foreclosure sell quickly – sometimes for cash in 7–14 days – to avoid foreclosure. Would you be open to a short, no-obligation plan to see if that could work for you?"

Quick empathy + meeting ask (20 sec)

- "Hi [Name], I know this is stressful. I help people stop foreclosure and move on quickly. Can we schedule 15 minutes to review options that might get you out fast and cleanly?"

Notes for best results

- Use a calm, empathetic tone; listen more than talk.
- Keep calls short; aim to secure a 15-minute meeting.
- Don't promise outcomes (e.g., "guaranteed to stop foreclosure"); instead say "help you explore options that may stop foreclosure."
- Document consent to follow up and any commitments.

Live-call script (opening / verification)

1. Greeting & ID

- “Hello — may I speak with [Full Name] please? This is [Bot Name] calling on behalf of Ken LePosa with Coldwell Banker Realty. Is this a good time to speak for a minute?”

1. If yes / confirm identity and situation

- “Thank you. I’m calling because public records indicate your property at [Property Address] is in pre-foreclosure/foreclosure status. We’re reaching out to offer a no-cost, no-obligation conversation about sale or options that may ease your situation. Is this something you’d be open to discussing briefly now?”

1. If they agree to talk

- “I understand this is stressful — we aim to be helpful and respectful. If now is good, may I ask a couple quick questions so Ken LePosa can provide the most useful information when they follow up?”

1. Quick qualifying (2–3 brief questions)

- “Is this still your primary residence?”
- “Are you currently working with an attorney or real estate agent on this matter?”
- “Would you prefer an in-person appointment or a phone consultation with [Agent Name]?”

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1. Schedule appointment

- “[Agent Name] is available [give two short options: date/time]. Which works better for you?”
- Confirm appointment details, provide agent contact, and repeat time.

1. Close

- “Thank you. We’ll send a confirmation by phone/text. If you’d prefer not to receive further calls, say ‘stop’ or tell me now and we’ll remove you from our list. We appreciate your time.”

If not the homeowner / wrong person

- “I’m sorry for the mix-up. May I confirm if [Property Address] is occupied and whether there’s a better number for the owner? Thank you – I’ll update our records.”

If they ask “How did you get my info?”

- “We use publicly available property records and county filings. We’re calling to offer a confidential, no-cost consultation about options. If you’d prefer not to be contacted, say ‘stop’ and we’ll remove this number.”

Voicemail / prerecorded message (when no answer)

- “Hello – this is [Bot Name] calling on behalf of Ken LePosa with Coldwell Banker Realty. I’m calling about the property at [Property Address]. We offer a no-cost, no-obligation consultation to discuss options that may help in your situation. Please call us at [phone number] or reply to schedule a convenient time. If you prefer not to receive calls, reply ‘STOP’ or call [phone number] to opt out. Thank you.”

Short sms follow-up template (optional)

- “This is Ken LePosa with Coldwell Banker Realty. We received public record notice for [Property Address]. Call 908-309-1156 to schedule a free, confidential consult or reply STOP to opt out.”

Objection-handling lines (concise, formal, empathetic)

1. “I’m not interested.”
 - “I understand – this is a quick, no-cost option should you want help. If you change your mind, you can call [phone number]. Would you like me to remove you from our call list now?”
1. “This isn’t my property / wrong number.”
 - “Thank you for letting me know. I’ll update our records and stop calls to this number immediately.”

1. "I'm already working with an attorney/agent."
 - "That's good to hear — we don't want to interfere. Would you like me to note that and stop follow-ups?"

1. "Call me later / I'm busy."
 - "Of course. When would be a better day/time for a brief call or would you prefer a text to set it up?"

1. "Don't call me again / I'm on the Do Not Call list."
 - "I apologize for the disturbance. I will remove your number right away and you won't receive further calls."

1. "I can handle this myself / I don't want to sell."
 - "Understood. Our consultation also covers alternatives besides selling. If you ever want information or a second opinion, you can reach [Agent Name] at [phone number]. Would you like me to stop outreach?"

Short escalation phrasing (if they ask for legal advice)

- "I'm not able to give legal advice. If you'd like, I can provide referrals to local foreclosure attorneys or resources in New Jersey."

Operational notes for the bot

- Use natural phrasing and small pauses to sound human; vary openings slightly.
- Always log opt-outs immediately and suppress future calls to that number.
- Timestamp and record consent for scheduled appointments and any permission to send texts.
- Keep call length short unless homeowner invites more detail; route longer conversations to the human agent.