REFINANCE SCRIPT

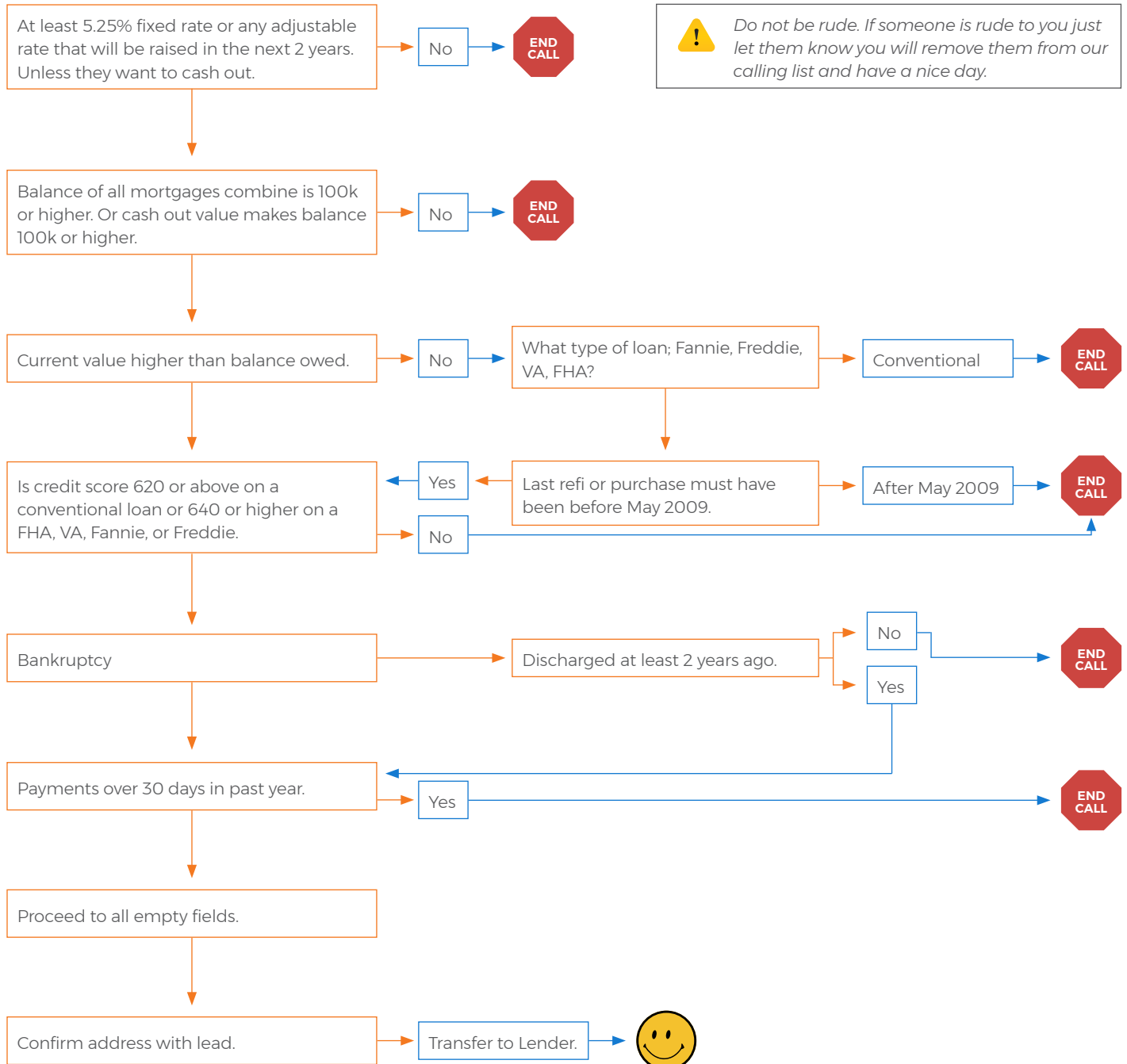**May I please speak with _____?**

(PAUSE)

Hello my name is _____ with Best Rate Referrals and I am calling because we received an inquiry in regards to lowering the interest rate and payments on your mortgage.

(PAUSE)

What is your current interest rate?

Proceed to Refinance Flow Chart

REFINANCE CALL FLOW CHART

At least 5.25% fixed rate or any adjustable rate that will be raised in the next 2 years. Unless they want to cash out. → **No** → **END CALL**

> ⚠️ *Do not be rude. If someone is rude to you just let them know you will remove them from our calling list and have a nice day.*

Balance of all mortgages combine is 100k or higher. Or cash out value makes balance 100k or higher. → **No** → **END CALL**

Current value higher than balance owed. → **No** → What type of loan; Fannie, Freddie, VA, FHA? → **Conventional** → **END CALL**

Is credit score 620 or above on a conventional loan or 640 or higher on a FHA, VA, Fannie, or Freddie. → **Yes** ← Last refi or purchase must have been before May 2009. → **After May 2009** → **END CALL**

(Credit score) → **No** → **END CALL**

Bankruptcy → Discharged at least 2 years ago. → **No** → **END CALL**

Discharged at least 2 years ago. → **Yes** →

Payments over 30 days in past year. → **Yes** → **END CALL**

Proceed to all empty fields.

Confirm address with lead. → Transfer to Lender. → 🙂

Proceed to Lender Transfer

REFINANCE TRANSFER TO LENDER

I am going to transfer you over to a lender in your area for a free quote based off the information you gave me. The name of the lender is _____. Once they come on the line I am going to introduce you and I give them your phone number in case we get disconnected in transfer, then I will leave the call and they will give you your free quote.

Once lender answers:

This is _____ with Best Rate Referrals, who am I speaking with? (Type lender name into BRR page).

I have _____ on the line and they are looking into refinancing the home.

His/Her phone number is _____.

His/Her interest rate is _____.

The balance is _____.

The value of the home is _____. I am sending the information to you now.

Ok Mr. or Mrs. _____ thank you for your time today you are in great hand and I hope you both have a great day.

END THREE WAY CALL