**Bank of America De-Escalation Video Script**

**Cast:** (NOTE: Ages and ethnicities listed here are for casting purposes only. References to ages will be removed in any printed materials and will not be referred to in the video.)

1. Phil Pearson, 45, Customer. Caucasian. Well-dressed and groomed (khakis, pressed shirt).
2. Diane Morris, 30, CAC Associate. African-American

CAC CONFERENCE ROOM

Phil Pearson is being shown into the room by CAC Diane Morris. Phil is well-dressed, clean cut… maybe even a little preppy in appearance. He is carrying a leather portfolio (or manila folder) filled with papers. He is not smiling.

Add in narration

DIANE

Build rapport  
Demonstrate respect

Please have a seat, Mr. Pearson. Are you sure I can't get you something… water, or a cup of coffee or tea?

Phil *(brusquely)*

I'm good.

He takes a seat on one side of the table. Rather than sit directly across the table, Diane sits at the head of the table so they are sitting kitty-corner from each other.

Build rapport

diane

I hope you found us without too much trouble. How was the traffic?

phil *(Wants to skip the small talk)*

Fine. Look, we really need to take care of this situation.

Diane

Set the Stage

Of course. I understand you wanted to get together to discuss the letter you received regarding the decision on your loan modification. I'll be happy to answer any questions you have and explain—

phil *(interrupting while removing some papers from his portfolio. His voice is steady, but he is clearly angry, on the verge…)*

I don't have any questions. I don't need any explanations. What I need is for you do whatever it takes to fix this..

EQSKILLS™: Manage Your State of Mind

He finds a piece of paper—the decline letter—and slides it –almost tosses it—to Diane. Diane is a bit startled, but maintains her cool. She picks it up and examines it.

Diane

Oh. This is the letter of notification that—

Phil

I don't care what you call it. What it is… is ridiculous. And unacceptable.

Demonstrate Empathy

Diane

This must have been a very difficult letter to receive.

phil

Difficult? You don't have a clue. After being jerked around by you people for nearly two years, after all the stress and the ridiculous process you put us through, we get that? (points to letter) No way. Unacceptable.

Diane

Provide assurance

Mr. Pearson, I want to assure you that I'm here to help in any way I can. May I make a suggestion?

Phil *(impatient: Shakes head as he rolls his eyes)*

What now?

Diane

Set the Stage

Why don't we take a few minutes to discuss the situation? I'd like to first find out if there's been any change in your financial situation, and then talk about the best possible options for moving forward. How does that sound?

Phil *(angry)*

Sounds like more double-talk to me. Every time I talk with someone there, they tell me they want to help and all they need is a little more information.

Diane

I understand you've been asked to submit a lot of information.

Phil *(sarcastic)*

That's an understatement. *(mimicking)* "Mr. Pearson, remember those pay stubs you've already submitted half-a-dozen times? Well, we need new ones. That form that I didn't tell you required a signature? You need to fill out and sign a whole new one. And in a couple of weeks, we'll let you know what else we need…again!'"

He pauses. We see that Diane has been careful not to interrupt and is waiting a moment to make sure he has finished speaking. But when she starts to talk, he interrupts to vent some more. We see Diane control her emotions, maintain neutral body language, and allow him to vent.

Attempt to acknowledge

EQSKILLS™: Manage Your State of Mind

Diane

Mr. Pearson, it must be difficult to—

Phil *(angry, but a little quieter and more emotional)*

You know something? I trusted you people. I guess that was a mistake. Because now you're telling me that my wife and I and our two children have to move out of our home.   
*(wells up)*It's the only home my kids have known. Are you really going to put them out on the street?

Diane *(calm, even, but straightforward and decisive… without being brusque)*

Acknowledge

Ask questions: what and why

I understand that this has been a difficult process for you and your family, Mr. Pearson. I've reviewed your file and all the information very carefully. Has anything changed with your financial situation?

Phil *back to amgry and a little sarcastic)*

Oh boy, here we go again… Okay. Changed how? What are you talking about?

Diane

Provide relevant information

Confirm

My understanding is that your monthly combined gross income is $4,316. This is based on your wife's annual income of thirty-five thousand and your annual base salary of twenty-thousand, plus commissions. Is that still the case?

Phil *defensive*

Of course it is. We haven't lost our jobs, if that's what you're getting at.

Diane *(does not also get defensive)*

EQSKILLS™: Manage Your State of Mind

Confirm

Not at all. Sometimes there's a change in financial circumstances—such as a salary increase or even something like an inheritance—that can be used to reevaluate the decision. Has anything like that--?

Phil *(still impatient, but calming down a little)*

No, no, nothing like that. *(pause)* I'm positive I'm going to be earning more in commissions than I did last year, but I already know that doesn't count for anything.

Demonstrate empathy

Provide relevant information

Diane *(Measured, empathetic.)*

I asked because we want to make sure we've considered everything we can as part of the decision-making process.

Phil rolls *his* eyes, crosses his arms.

Diane

In this case, Mr. Pearson, we are unable to create an affordable payment, given your monthly income and current debt obligations.

Phil *(annoyed and getting angry again.)*

Yes, yes, I read all that in the letter. You don't have to spell it all out for me again. I'm not stupid.

Diane pauses before continuing. She nods and takes a deep breath—but not in a way that Phil would notice or in a way that would indicate irritation

Diane

Provide assurance

Provide relevant information

Of course not. I just want to emphasize that we carefully evaluated all the information you submitted. Unfortunately, given your situation and the different program requirements, there are no loan modifications available to you.

Phil

That's ridiculous.

Diane

Demonstrate empathy

Provide relevant information

I understand how difficult this is for you. At this point, my role is to help you understand the liquidation options that are available to help your family move forward in the best possible way. Would that be all right?

Phil appears ready to erupt in anger again, but then quickly catches himself. He gets quiet very quickly… almost eerily.

Phil

Don't bother. It won't make any difference.

Address Concern: Clarify

Diane *(pauses a second, not sure what's happening here)*

What do you mean, Mr. Pearson?

Phil

I'm not going to do any of the options you want to talk about. They were in the letter… short sales and a deed-in…whatever.

Diane

I see. *(pause.)* Mr. Pearson…

Phil (*confrontational again)*

Listen: I know how this process works. Foreclosure doesn't happen overnight. It takes a while… maybe even a year or two. I'll sit tight until you come and change the locks.   
 *sighs, takes a moment*

All right, look. Doesn't it make more sense to for you guys to work this out with me? At least you'll get some money out of it. Isn't that better than kicking a family out of their home?

Diane *(pauses before answering. We see that she is thinking carefully about her words.)*

Address Concern: Acknowledge, Respond

Mr. Pearson, we do want to work with you. At this point, however, the only options available involve liquidation. Our goal is to help you avoid the worst possible scenario, which is foreclosure.

Phil

Listen: Things can't get much worse than they already are. I'll deal with the consequences when I have to.

Acknowledge

Provide relevant information

Diane *(pauses a moment)*

I understand what you're saying. I wonder, though, if it would be helpful to know the pros and cons of the other options before making a final decision.

Phil thinks for a long time before answering. Diane does not jump in to fill the silence. Finally, Phil offers up a heavy sigh.

Phil

Oh, all right. Might as well, since I'm here. Short sale and… what was the other?

BEGIN FADE

Diane

Provide relevant information

Deed-in-lieu, which may allow you to settle your debt without going through foreclosure. It does this by transferring ownership of the property to your lender. A short sale, on the other hand, can allow you to settle your debt without going to foreclosure by selling your home at fair market value when it sells for less than the amount you owe. Let me explain a little more about each.

FADE OUT  
FADE IN

PHIL

… So you're saying that with a short sale, I'm more involved in the actual sale of the home?

Provide relevant information

Confirm Customer's understanding

Diane

Exactly. You work directly with a real estate agent to market and sell your home. It's a straightforward real estate transaction except, as I mentioned, you are allowed to sell your home at fair market value when it’s less than what you owe. Does that make sense?

Phil

Got it. (pause) Okay. I understand both options.

Diane

Express appreciation

Attempt to establish action steps

Great. Thank you for allowing me to describe them. Do you have a sense of which option you might want to move forward with?

Phil shakes his head and chuckles. He is not "converted," but he is no longer angry or belligerent. He is more resigned… but not willing to "give in" just yet.

Phil

You don't give up, do you? Listen, I know that you're just doing your job. Frankly, none of these options seem fair. But I will discuss everything with my wife tonight. We'll go from there.

Diane

Acknowledge

Establish Action Steps

Sounds like a good next step.

She retrieves some fact sheets from her file.

Diane

Would it help to have these? They explain all your options in more detail. As I mentioned earlier, many clients decide to go with a short sale, but I've also included information on the deed-in-lieu so you can consider both.

Phil *(Taking the papers)*

Fine, thank you.

Diane

Mr. Pearson, I can't stress enough the importance of making a decision as soon as possible so that you and your family can start the process and move forward. Shall I call you in a few days… say, Thursday… to discuss how you'd like to proceed?

Phil

Well, you can call, but I'm not sure my answer is going to be any different.

Diane

Express appreciation

Establish action steps

Thank you for coming in today. I appreciate your giving me the opportunity to explain everything in more detail. Let's set a specific time for my call on Thursday, but if in the meantime you have any questions at all, please don't hesitate to call me.

Phil

Oh, believe me: I will.

BEGIN FADE

Diane (smiles)

Excellent. So how does noon on Thursday look for you? Or would later in the day work better for you?

FADE OUT  
END