

Building Relationships with Customers: What to Say and When to Say it.



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HOW TO USE THIS RESOURCE

3 tips for getting the most out of dialogues

3 tips for calling customers, agents and business owners



How to Use This Resource

When you work by referral, your relationships are the foundation of your business. It's important to lay the groundwork for building strong relationships every time you communicate with your past, potential and current customers.

Whether you're new to the business or are a seasoned pro, these dialogues are meant to help you communicate with your customers, explain how you work and ask for referrals. Although you may repeat these dialogues verbatim at first, over time you'll become confident enough to put your own spin on them. You may even find yourself repeating them automatically.

3 TIPS FOR GETTING THE MOST OUT OF THE DIALOGUES

- 1 **Practice.**
Remember the idiom, "practice makes perfect?" The more you practice, the easier the words will be to say. Practice whenever you have a chance—in the morning while you're getting ready, in the car on the way to an appointment or during lunch.
- 2 **Write them down.**
Sometimes it's easier to memorize dialogue if you write it down. The process of writing each word will help commit it to memory. Write the dialogues on index cards or in a notebook.
- 3 **Keep them handy.**
Put these dialogues where you can easily access them, whether it's on your phone, printed out and placed on your desk or on index cards you keep in your car (or in all three places). Having them in several locations will help you remember to practice them.

3 TIPS FOR CALLING CUSTOMERS, AGENTS & BUSINESS OWNERS

- 1 **Take time to reconnect with them and catch up on their business and lives.**
- 2 **Find a need to help them with.**
- 3 **Make sure they know you're never too busy for their referrals.**



THE BASICS

The Referral Dialogue
The Mayor Campaign



The Basics

When your customers are happy with you and the service you offer, they're more willing to refer you to their friends and family. While most of your customers will refer you, they may need a nudge to remind them to do so.

The following dialogue works in any situation, whether you've worked with your customers for years or just met them. Practice it regularly until it becomes automatic. "Oh, by the way®...I'm never too busy for any of your referrals." Short and sweet, this is the Gentlest of Reminders. Use this dialogue with anyone you speak with before you end your conversations with your customers on the phone or in person.

THE REFERRAL DIALOGUE

One of the best times to ask for a referral is when you're working with a customer. Purchasing a home activates many senses in a buyer's mind—it's all they think about! When they're in the market for a home, their ears will pick up other conversations about real estate. That's why it's important to teach your customers about working by referral and ask them to refer you. When they hear a conversation about real estate, they'll be sure to think about you and refer you.

Explain how the industry works:

"Most lenders spend the majority of their time and resources prospecting for new business—things like: sending out thousands of mailers to people they don't know (mass mailings), making phone calls late at night to ask people if they're interested in a mortgage (cold calling) or dropping off rate sheets at real estate offices, etc."

Explain how you work:

"I don't do any of that. I devote myself to serving the needs of my customers before, during and after each transaction. All I ask is that while I'm working for you, I would like you to refer me to people of comparable quality to yourself, who may need the type of service I provide, and who would appreciate this same level of attention..."

Explain how it benefits your customers:

"You see, as long as you and my other customers keep referring me, I don't have to go out prospecting like everyone else, and I can do an even better job working for you. Does that make sense?"



THE MAYOR CAMPAIGN

The Mayor Campaign helps you narrow down who to spend your time with. Instead of chasing leads and hoping to be a customer's go-to lender, the dialogue allows you to find out if they already have a lender they rely upon or if there's an opening for you to be their trusted mortgage professional. The general dialogue is as follows:

Oh, by the way®...if you were buying or refinancing a home, or had a friend or family member who was, do you have a lender you would refer them to?"

If you know a person well, use this dialogue:

Oh, by the way®...if you were buying or refinancing a home, or had a friend or family member who was, am I the lender you would refer to?"

If they already have a lender they trust, say:

"That's great. It's important that you have a qualified professional to work with."

If they say they don't have a lender they trust, say:

"Well, I'd like to be that person. Every month I send out valuable real estate or customer information that my customers find helpful. Would you like to receive that?"

Once you've asked for their mailing address, ask for their phone number as well:

"Great. I am looking forward to staying in touch with you, and if you know of anyone who is thinking about buying or refinancing a home, just give them my contact information and I'll be happy to provide them with excellent service."

If they say they'll refer you:

- 1 **Add them to your Customer Appreciation Program** and mail them this month's marketing flyer.
- 2 **Send them a personal note.**



TIMELESS TIPS FOR WORKING WITH ALL BORROWERS

What do borrowers want?



Timeless Tips for Working with All Borrowers

WHAT DO BORROWERS WANT?

When you know what your borrowers want and expect from the process, you can adjust your services to fit their needs and reduce the chance of misunderstandings.

1 Care and confidentiality with their credit.

Your borrowers want to know that their credit information is safe with you. They want reassurance that you won't share their information with other people, including their agent.

Use this dialogue:

"Here's what I want you to know, [customer's name]. [agent's name] has referred you to me not just because he/she knows I will get the loan closed, but because he/she knows I'm a confidential person.

"I want you to know I don't discuss your financial situation or the details of your loan with your agent. My job is to let you and your agent know what you can qualify for and what the payments will be. Then, you need to decide what you want to spend, because you may not want to spend as much as you're qualified for. You and your agent need to know what I can perform on before you look at a house so you know it's something you can buy and aren't disappointed after you fall in love with a place. Everything we discuss is confidential."

2 A fair interest rate.

3 A loan that fits their short- and long-term needs.

Buyers purchase a home for many reasons. While some may purchase a home with the intention of moving after a few years, others intend to live in the home for several decades. For each of these buyers (and all buyers in between) there are loan options that fit their needs. While you're discussing interest rates, it's important to find out what the borrower's goals are. Doing so will reassure your customers that you truly have their best interests at heart.

Start with this dialogue:

"Many lenders haven't done a good job of explaining things to borrowers, because they advertise based on the interest rate. If you shop just on rate, you may end up having a loan that's not connected to your goals and your long-term plan, and you may end up having to reassess your financing needs at a later date... which may cost additional money.



So as your home mortgage consultant, I want to make sure you understand it's not about the eighth of a point; it's about making sure you get a loan that's going to fit you based on as much knowledge as you have today for your plan. I want to make sure I get you the right loan. We need to fit the loan to your life and your plan."

4

To know they can trust you to...

- Do what you say you're going to do.
- Provide guidance.
- Give them enough information to make an informed decision.

5

To close on time.

Your customers want to know you'll get the job done and close on time, under the terms originally discussed, with few or no complications. While some things may be out of your control, they want to know you'll use your skill and expertise to guide them through the process.

6

Communication.

Open communication is the key to building trust in any relationship. When you're open and honest with your customers, they'll trust you. Additionally, when they know and understand the ins and outs of the lending process, they'll understand if "surprises" arise.

- Make sure you take time to explain the process.
- Explain how you and your team will keep them informed on the status of their loan — describe and demonstrate your *Loan TrackerSM*, if applicable.
- Ask them how they would like to be communicated with (phone, email, text, etc).
- Take the time to thoroughly explain your product recommendations—and keep these to a minimum so they don't get confused.



CONNECTING WITH CUSTOMERS & CLIENTS

Ask for a Referral
Big 3 Dialogue



Connecting with Customers & Clients

Anytime is a great time to catch up with your current customers and clients. Whether you're calling them on the phone to touch base or to ask them to lunch, remember to always ask for a referral.

It is vital that every customer you work with understands how the industry normally works, how you work differently (by referral) and what the benefits are to them. If you haven't already gone over the Referral Dialogue with them, now is the time.

Once a customer is grounded in the philosophy and mindset of working by referral and why this is truly beneficial to them, then the BIG 3 Dialogue and Gentlest of Reminders Dialogue simply remind them of something you've already explained.

ASK FOR A REFERRAL

When you know your customers well, it's easier to ask for a referral:

When you're wrapping up the conversation—whether it's on the phone or in person—use this dialogue:

"I've really enjoyed talking with you today. If any of your friends or family expresses an interest in buying or refinancing a home, it would be an honor to work with them. Please give them my business card and I will be happy to visit with them."

BIG 3 DIALOGUE

For customers you've done a transaction with:

The Big 3 Dialogue is one of the most important dialogues we teach. Why? It gives you the opportunity to offer your services, say how much you appreciate them as customers and remind them you're never too busy for their referrals.

Once you finish the initial small talk of your call, use this dialogue:

"If I can ever be of help to you, please don't hesitate to call. I want to make sure you know how much I value you as a customer. It was a pleasure for me to serve you, and I look forward to serving you again in the future. My business is built by working with people like yourself and taking care of you, your family, friends and associates..."



“Oh, by the way®... [customer’s name], if you know of someone who is looking for the personal attention I provide and is thinking about buying or refinancing a home, I’d love to help them. So when you come across these people, please give them my contact information and I’ll be happy to take care of them for you. Could I also leave you with some business cards to have on hand?”

For agents/builders you’ve worked with in the past:

We all like to work with people we like, and if you worked with an agent in the past that you get along well with and who also works by referral, use the Big 3 Dialogue to encourage working together in the future. Once you finish the initial small talk in your conversation, use this dialogue:

“The reason I’m calling is that I just wanted you to know that if I can ever be of help to you, please don’t hesitate to call. I want to make sure you know how much I enjoyed working with you on our last transaction and I look forward to serving you again in the future. My business is built by working with people like yourself and taking care of you, your customers, your family, friends and associates. Oh, by the way®... if you know of someone who is looking for the personal attention I provide and thinking about buying or refinancing a home, I’d love to help them. Can I give you some of my cards, and when you come across these people, will you give them my card? I’ll be happy to take great care of them for you. Does that sound good to you?”

For your “A” agents/builders:

If you have agents, builders or other professionals who have sent you referrals and you enjoy working with them, replicate them! No, you don’t have to clone them; just ask them to refer you to great agents and professionals like them. When you speak with them, use this dialogue:

“You know what, I’m looking to grow my business but I want to grow it with other great agents just like you. So I wanted to ask you, who do you know that is a good producer and someone you trust who might appreciate the level of service I provide?”

If you’re working with a customer who hasn’t submitted a loan application yet. Once you’ve reviewed the loan options available to the purchaser, do a recap of your progress so far:

“Let’s take a few minutes and go over the different loan options we’ve discussed so far. Of the loans we’ve discussed, which ones did you like and why? which ones didn’t you like and why?”



"At this point, what is your timeline?"

"Okay, based on what you're telling me, let's [recommend how you want to proceed]."

Since the best time to ask for a referral is when you're currently working with a customer, be sure to ask for that referral.

- ① *"Oh, by the way®... I'm never too busy for any of your referrals." Or...*
- ② *"Can you do me a favor? Keep me in mind if you come across any friends or family who are interesting in buying or refinancing their home. I'd be happy to serve them."*



DEVELOP NEW RELATIONSHIPS

Ask for a Referral
Big 3 Dialogue



Develop New Relationships

Once you've made contact, it's vital to build your relationship. When you're consistent with your communication, your new customers begin to trust and rely on you for mortgage information. Continue to explain how you work and ask for referrals. Here are a few dialogues to include in your conversations.

ASK FOR REFERRAL

When you're first getting to know a customer, you may be shy about asking for a referral. However, the best time to ask for one is when you're currently working with them. Here are two ways to ask for a referral:

- 1 *"Oh, by the way®, if you know of someone who would appreciate the level of service I provide, please give them my business card. I'll be happy take great care of them."*
- 2 *"Could you do me a favor? If you hear of anyone who is interested in buying or refinancing a home, can you keep me in mind?"*

BIG 3 DIALOGUE

For customers you have not done a transaction with.

What if you haven't worked with a customer yet on a transaction—how do you offer to help, show your appreciation and remind them to refer you? The following is a modified version of the Big 3 Dialogue, intended to show these customers what you offer and remind them you're never too busy for referrals.

Once you finish the initial small talk of your call, use this dialogue:

"The reason I'm calling is because I want to know if you received the information I sent you this month on [topic of the marketing flyers]. I hope it was helpful to you. "I just want to make sure you know how much I value our relationship, and I want to build my business by working with great people like you.

"Oh, by the way®... If you know of someone who is looking to buy or refinance a home, I'd love to help them. So when you come across these people please give them my business card and I'll be happy to take care of them. Does that sound good to you?... Okay great. I'll be in touch. Take care."



For agents you'd like to work with in the future.

Whether you're new to the business or want to expand, the relationships you build with real estate agents is vital to your business. They're on the front lines, so to speak, and often are the first person home buyers contact when they're thinking of buying a home. When you're looking to forge a relationship with agents, the first question you should ask is:

"Do you currently have a good working relationship with a loan officer?"

Many real estate agents do. However, there's still an opportunity to develop the relationship so you'll be the one they turn to when their go-to lender is out of town.

If this is the case, say:

"Great, I'm glad to hear that. I love the fact that you're a loyal person. Those are the kind of people I'm looking to do business with. Now, I just want you to know I respect the relationship you have. But, if you ever have questions or your lender is out of town and you just need some information quickly, here's my card. Always feel free to call me. I'll be there for you to back you up. Okay?"

If they say they don't have any one specific lender they refer to, this is your chance to become it.

In this situation say:

"Well, I'd like to be that person. Sometimes your lender can't give you the quality of service that you need; maybe they don't provide a product that fits your customer or sometimes there are challenges in the transaction. I'd like the opportunity to work with you. And from time to time I come across valuable real estate and lending information that everyone finds helpful. Would you like to receive that?"

If they say "yes," get their information.

"OK great, where's the best place to send it?"

"OK great, now if something came up and I needed to get a hold of you what's the best number to reach you?"

"OK great, I'm going to stay in touch with you, and if you know of anyone thinking of buying or refinancing a home, just give them my contact information and I'll be happy to take care of them. Here are some of my business cards"

If you've had a few conversations with an agent who also works by referral, this dialogue is a low pressure way to ask for a referral, while explaining you'll refer them to your customers who don't have an agent they trust.



"We've had a chance to talk a few times and I've heard some great things about how you do business. I have customers in my database who are currently not connected with a real estate agent. When those people ask me to recommend a real estate agent, I would be happy to include you in the list of three people I would refer them to. You can represent them in the purchasing side, I'll represent them on the loan side, and in the meantime we'll get the chance to work together. Then you'll see how I operate and I'll see how you operate. Does that sound good to you?"

For agents/builders you want to build a relationship with (Who were referred to you).

When an agent, builder or other professional has been referred to you, it's essential to begin building the relationship. If you'd like to be their back-up lender, use this dialogue when you speak with them.

*"[Name] referred me to you. He/she said you were a great agent/builder to work with, and I just want to ask you a couple of questions.
Do you currently have a good working relationship with a loan consultant?"*

The answer you're looking to hear is, "Yes I do." If you have an agent/builder who's badmouthing their lender, be careful. Be aware that you could be next, but it also could be legitimate (for example, their lender never calls them back, etc.)

If their response is: "Yes, I do."

"Great, here's what I'd like to do. I'll go ahead and pop my business card in the mail to you. In case something ever arises where you can't get a hold of your lender, or something comes up where your lender can't quite handle a situation, I'd love to be in a back-up position with you, and maybe over time, we'll get a chance to work together and build our relationship further."

If you'd like to kick off your relationship by giving them a referral, use the following dialogue:

*"I have a system for developing leads from my own database, and I've heard great things about you from [name of the referring agent/builder].
I thought a great way for us to see how we work together would be to have you handle one of these leads I've generated. Is that something you'd be interested in? If so, I can include you in the list of three agents I provide to this person."*

If Agent/Builder Response is: "Yes."

"Okay, great. Well, let's see how we work with one another, and maybe going forward we can do more business together."



RECONNECT WITH FORMER CUSTOMERS, CLIENTS, AND LEADS

For past customers

Get in touch with old leads

Tips for having breakfast, coffee or lunch with a customer

Breaking bread with customers and clients



Reconnect with Former Customers, Clients, and Leads

FOR PAST CUSTOMERS

Although it only takes a minute to reconnect with a past customer, many lenders are nervous to pick up the phone, especially if they haven't been in touch in a while. Don't worry; your customers want to hear from you! Try these dialogues to strike up the conversation.

REMINDER:

For past customers, reference the HMC Outbound Call Checklist and follow all procedures and requirements. Go to: Sales Central Portal>My Tools>List Services>Training Materials and References>HMC Outbound Call Checklist.

- 1 **If their rate will be adjusting soon (version 1):**
"With all my best customers, I review their loan from time to time and I noticed that your loan will be adjusting soon. I wanted to check-in with you to make sure you knew what your options were for re-financing your home. Also, I don't want you to be caught off guard by what the new adjusted rate and your new monthly payment will be if you keep your current loan. Would you like to get together next week to go over some options?"
- 2 **If their rate will be adjusting soon (version 2):**
"I just wanted to check-in with you. With all my best customers, I review their loan from time to time. I noticed that it's been [number] years since we put together your loan and that it will be adjusting soon. I'd be happy to meet with you to let you know about current rates and possible options for re-financing your home. I have some time available next week if you'd like to get together, or we can discuss it over the phone. What sounds good to you?"
- 3 **To discuss getting a fixed rate loan:**
"With all my best customers, I review their loan from time to time and I've reviewed the terms of your mortgage and compared it to interest rates that are currently available. Depending on your situation, it is often a good idea to get a fixed-rate mortgage at some point. That way, you can have peace of mind and not worry about your payments jumping up in the future. Would you like to get together in the next week or two to go over possible options?"



GET IN TOUCH WITH OLD LEADS

Got a lead that went nowhere? Maybe it wasn't the right time. Get in touch with your old leads to find out if they're thinking of applying for a mortgage or refinancing their current one.

If you've spoken with them previously:

"Hi [customer name], this is [your name] from [your company]. When I spoke with you last, you were thinking about [getting a home loan/refinancing your home]. I wanted to check in with you to see where you are in this decision. Are you still interested in [purchasing/refinancing]?"

If still interested...

"Are you currently working with a lender?"

If the answer is "no"...

"As a home mortgage consultant, my job is to provide options so you can choose the loan that helps meet your needs. I would be happy to put together a variety of current loan scenarios for you, which will give you a number of options to choose from. I want to make sure you end up with an option that meets your current and future needs. If you'd like, we could meet to go over them."

Invite them into the office.

If you haven't spoken with them before:

"I came across your name and phone number on a message pad here and realized that I hadn't gotten in touch with you, so I wanted to be sure to follow up. I don't have much in the way of details, so can you fill me in on your situation and how I might be able to help you?"

If they have a lender, already bought, or have decided not to purchase or refinance since your last contact:

"Well good. I just wanted to make sure you were taken care of and I want to wish you the best."



If they're not ready to finance/refinance a home yet:

"I understand. It's an important decision. I'd be happy to keep you updated on loan programs and other information from time to time. Could you tell me the best place to send it to? In the meantime, if you have a question or concern I could help you with, don't hesitate to call. I'd be happy to help you at any time—whether or not you decide to purchase a home or refinance."

If they need to sell their home first, refer them to an agent:

"Do you currently have a good working relationship with a real estate agent?"

If no ...

"I work with a number of great people who can help. Would you like me to send a list?"

If you've spoken to them before, but didn't write down the details:

"Hi [customer name], this is [your name] at [your company]. I know it's been a couple of weeks and at the time we talked you weren't quite ready to make a decision, but I'd be curious to hear where you are now and what information I might be able to provide for you."

Wait for response...

"I know that with all of the news media talking about the sky falling, and all, it can get really confusing and make people hesitant to move forward. They love to shock us with negative news and selected data because that gets them lots of viewers and advertising dollars."

"I want you to know that I'm available to help you navigate through all the different things you're hearing and share with you some data the media choose to leave out that fills in the picture of what's going on. Even if you think you have your hands around it, it might be good just to hear a third party point of view on what you're considering doing next."

If they're an old purchasing lead:

"Hi [customer name], this is [your name] over at [your company]. We spoke [specify when you spoke with them last]. Have you bought a home yet or are you still looking?"

If they're still looking.

"Are you currently working with a lender?"



If not...

"Well, I just wanted to catch up with you to see where you were in the process and to let you know it's still a great time to buy/refinance."

If you know what they're looking for:

"Hi [customer name], this is [your name] at [your company]. I'm giving you a call because I was doing some research for one of my other customers and I came across a couple of new loan programs that might work for you and I wanted to make sure you were aware of them. Would you like to go over these now? Or, I can give you a call back between 5:00 and 6:00 tomorrow evening. Which works better for you?"

If they're an old refinance lead:

"Hi [customer name], this is [your name] over at [your company]. We spoke [specify time frame] when you called about refinancing your home. I'm calling for two reasons. I wanted to follow up on the information I sent you and see if you had any questions. Secondly, I wanted to let you know about new loan programs that have become available since then that may help you move forward. The lending market changes even daily and I want to make sure you are up-to-date on all the options available to you so you can make an informed decision."

TIPS FOR HAVING BREAKFAST, COFFEE OR LUNCH WITH A CUSTOMER

Want a fun and easy way to reconnect with your customers or clients? Invite them to breakfast, coffee or lunch! Having a meal with someone gives you the opportunity to get to know them better and find new ways to serve them.

5 Tips for Success

1

Have a few conversation topics ready to discuss with your customers.

2

Remember you want to know more about them.

Listen to your customers' wants and needs.

3

Mirror back what they say so they know you're listening and connecting.

Remember to ask for a referral! Try one of these three dialogues:

- *"Oh, by the way®...if you know of someone who would appreciate the level of service I provide, please give them my business card. I'll be happy to take great care of them."*
- *"Could you do me a favor? If you hear of anyone who is interested in [buying, selling or refinancing] a home, can you keep me in mind?"*



- *"I've really enjoyed visiting with you today. If any of your friends or family members express an interest in [buying, selling or refinancing] a home, it would be an honor to work with them. Please give them my business card and I will be happy to visit with them. Here are some business cards."*

4

Carry a notebook or set of 3x5 cards in your car.

Immediately after your meeting, write down anything special you learned about your customer.

5

Follow up with a personal note.

If they mentioned a need you can meet, follow through. You can also follow up with a small gift such as:

- A pet toy or personalized dog/cat collar for pet lovers.
- Something related to a hobby or interest they have.

TIP:

If talking with a client, the gift can be no larger than \$10. Please refer to the Risk & You Page on the Wells Fargo Sales Central Portal for guidance. Additional meal and gift guidelines can be found in the RESPA Section 8 - Prohibited Practices: kickbacks, fee splitting and unearned fees resource.

BREAKING BREAD WITH CUSTOMERS AND CLIENTS

Want to ask a customer or client to breakfast, lunch or coffee? Use one of the following dialogues.

When you have a specific day in mind:

"Hi [customer name]. This is [your name]. It's been ages! I was just thinking of you and thought I'd give you a jingle to see if we can meet for lunch [breakfast/lunch/coffee] on [day of the week] so we can catch up. Would that work for you?"

When you have a couple days in mind:

"Hi [customer name], [your name] here. Hey, was just thinking about you the other day and wanted to know if you want to go grab a bite to eat next week? [day of the week 1] or [day of the week 2] looks good to me."

When the time is open, but you want to meet up soon:

"Hey [customer name], [your name]. It's been a long time since we've gotten to see each other. I'm wondering when's the soonest we can meet for [breakfast/lunch/coffee]?"



When you want to plan a lunch in the next week:

“Hi [customer name], [your name] here. Hey, I was just thinking about you the other day and wanted to know which day next week would be a good time to meet you for [breakfast/lunch/coffee].”

When the time is open:

“Hey [customer name], it's [your name]. How are you doing? It's been such a long time since I've gotten to talk with you. [personal chit chat] What would it take for me to get some time we so we can go to [breakfast/lunch/coffee]?”

REMINDER:

If you're inviting a client to meet at a restaurant, please be sure to review the Sales Practice Guide and know the do's and don'ts for lunch and dinner meetings. You can reference these guidelines here: [Sales Central Portal>Sales Practice Guide>Source the business>Clients>Breakfast>Lunch>Dinner](#)



