



HIGH TRUST
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The Borrower Consultation Conversation Game Changers

Choose from any of the following scripted questions and dialogue managing phrases and you will immediately be put into a consultative role with a borrower. When you use Conversation Game Changers, the borrower will more naturally move from being price focused and will begin to appreciate the advice centric approach. The goal is emotional connection by asking the things that are important!!

Initial Game Changing Script to get a Pre-Purchase Consultation going:

“Mr. Smith, a lot of borrowers think I’m in the business of doing loans. I don’t look at it that way. As a Home Loan Strategist, I’m helping you create perhaps the largest debt of your life and unlike most lenders I feel I have a professional responsibility to help you manage that debt. My commitment is to help you integrate the mortgage you select into your long and short-term financial goals and your payment, equity and cash flow objectives. We are here to help you save money and to make this process both easy and enjoyable.”

Position and change the conversation:

“Before we talk about rate and costs...”

10 Game Changing Questions and Power Statements to Create High Emotion with Borrower Prospects

1. What’s important about this home loan to you? What are you trying to accomplish?
2. There is a big difference between getting pre-approved for the maximum purchase price versus what you actually want to pay. On what would you like to focus?
3. What is most important to you, interest rate, monthly payment or the lowest overall cost of borrowing?



4. Is a 30-fixed strategy the only option you will consider or are you open to other cost saving strategies?
5. What are your financial objectives over the next 5-10 years and how will home ownership factor into those objectives?
6. What do you feel is the highest monthly payment with which you will be comfortable and are you willing to consider any mortgage product that will get you there?
7. If you lowered your rate by .25% how much do you think it would lower your payment per month? Would you pay \$2,000 today to save \$28.00 a month?
8. Are you aware there are 30 variables that can affect rate? If I can ascertain those, I can help you zero in on the most competitive and relevant solution.
9. Do you want the lowest rate today, or when you close?
10. Are you aware that lowest rate on the wrong strategy can cost you thousands more over time than a slightly higher rate with the right strategy?

Questions to Create High Emotional Connection

Which of the following personal goals are most important to you?

- | | |
|---|---|
| <input type="checkbox"/> Pay down debt | <input type="checkbox"/> Having your mortgage paid by retirement |
| <input type="checkbox"/> Increase monthly cash flow | <input type="checkbox"/> Achieving financial freedom in ___ years |
| <input type="checkbox"/> Creating a monthly budget | <input type="checkbox"/> Saving money to send kids to college |
| <input type="checkbox"/> Start a savings plan | How many? ___ Current ages _____ |
| <input type="checkbox"/> Building your net worth | <input type="checkbox"/> Investing in the stock market |
| <input type="checkbox"/> Moving to a larger home | <input type="checkbox"/> Other _____ |

There are many ways to structure your mortgage and the associated risks and benefits of certain types of loans. When looking at the following, what are the top 3 or 4 things that are important to you?

- | | |
|---|--|
| <input type="checkbox"/> Monthly payment | <input type="checkbox"/> Eliminating other debt |
| <input type="checkbox"/> Total closing costs | <input type="checkbox"/> Paying the loan off ASAP |
| <input type="checkbox"/> Down payment | <input type="checkbox"/> Avoid Mortgage Insurance |
| <input type="checkbox"/> Improve credit history | <input type="checkbox"/> Have a fixed monthly mortgage |
| <input type="checkbox"/> Maximize tax benefit | <input type="checkbox"/> Other _____ |