

New Client Lead Sheet and Script

Seven Steps to Clients for Life!

Follow this sheet exactly as shown below for every new customer call in. Keep in mind the type of customer your speaking to and tone your voice accordingly.

Every space on this form must be filled out completely, if there is no information for this blank, place an "O" in that space!

Step One-Who are you Talking too!

Client Name: _____
Address: _____ City: _____ St: _____ Zip: _____
Phone Number: _____ Work: _____ email: _____
Source: _____

Step Two-Choose the applicable Script!

Script for Referrals (Triangle of Trust)

Hello, this is _____ with Realty First and I work with (Consultant). (Consultant) is in meetings for the next two hours but we received your message and wanted to get back to you, do you have a moment to talk?

How did you come to know (referring source) by the way? What did _____ say about us? Really? What else did they say? Well (Consultant) is a great person and your in great hands with him/her. Our promise is to treat you with (repeat what referring clients said about us) does that sound good? (Make them say yes)

Script for Calling Web Site leads

Hello, this is _____ with Realty First/HomesZeroDown.com We received your prequalification application and wanted to get back to you, do you have a moment to talk?

How did you find our website? _____

Have you looked at very many websites? _____

Have you been looking for a home for very long?

Have you started the home loan process with any other companies? No

Yes-Who: _____

Are you working with a realtor: No Yes-Who: _____

Have you ever purchased a home before? Yes No

If yes, do they own a home now? Yes No (If no, skip to 3 Why's)

Will you need to sell your current home to buy another? Yes No

Have you had a Market Analysis or recent appraisal done on the home your in now? Yes No

If yes, What was the value they gave you at that time?

Script for Sign Calls into the office

Thank you for calling about the home located at: _____

Do you live in that neighborhood? Yes No

If yes, Great... do you own your home or are you renting? Own Rent

If no, how did you find this particular house?

If own, are you thinking of selling your current home? Yes No

If yes, do you have an agent that is assisting you with the sale of your home?

If no, will you be renting your home or are you thinking of buying this home as an investment?

If rent, how much are you currently paying in rent? _____

Either Rent or Own, Have you had a chance to talk with a lender to see how much you qualify for to purchase a home? Yes or No

If yes, great, how much are you pre-approved with? _____

If no, **First go to 3 why's!** We would be happy to set up a no obligation appointment for you to get approved with our lenders who have over 30 years experience. I just need a little information from you and then we can set up your appointment (Go to Buyer Qualifying Information) We have the following appointments available: _____

We can also have Marguerite Crespillo our real estate specialist meet with you right afterwards to explain the real estate process and get you set up with a list of homes that fall within your range.

Script for Mail Out Calls

Hello, this is _____ with Realty First. I understand you received one of our postcards?

May I get your address? _____

Are you thinking of selling your home? Yes No

Step Three-Why, Why, Why! The Three Why's!

Getting To The Heart With 3 Why's

(Client First Name), What is the top concern you have when thinking about obtaining a loan/buying a home?

Why is that important? _____

What about that is important? _____ Why? _____

Solve the concern! Our promise is we will (repeat back to them what they just said until you wind up with their primary concern) does that sound good? (make them say yes).

For example you might say, "Sally, if we can make sure you have payments under \$1500 per month so you can afford to keep living in the area you currently live in and at the same time keep your two children in their schools, do you think we could work together?"

Thank you for answering this very important question, now I know what to concentrate on when we speak.

Step Four-Qualifying the Client

Seller Qualifying

1. Why are you selling your home? _____
2. Are you the only owner? _____ If no, name? _____
3. Are you currently living in the home or is it an investment property? _____
4. Is it currently rented? Yes No Current Rent: _____
5. Will you be buying another home? _____
6. If yes, which area? _____
7. Have you been prequalified for your new home?
8. If yes, with whom? _____ If no, go to Buyer Qualifying.
9. Do you have an idea of what your home is worth? _____

- 10. Do you know how much you owe against your home? _____
- 11. Do you know the square footage of your home? _____
- 12. How many bedrooms _____ baths _____
- 13. How large of a lot do you have? _____
- 14. Can you tell me some of your favorite things about the home? _____

- 15. Have you done any improvements recently? _____
- 16. How would you rate the condition of your home from 1-10? _____
- 17. Address of the property: _____

Buyer Qualifying

The first and most important step is to get your Home Loan Financing in order so that you have the best advantage when finding that perfect home.

(Client First Name) I have to ask you some very personal and important questions so I can help you, is that ok? (Some of these questions they have answered on the application but ask them again and verify that the information they put on the application is correct and/or they understood the questions)

- 1. What is your full name: _____
- 2. What is your home and work phone: _____
- 3. How much do you pay in rent: _____ Mortgage: _____
- 4. Do you have a partner that you will be buying a home with? _____
- 5. What is their full name: _____
- 6. Where do you work: _____
- 7. How long have you worked there: _____ Your Position: _____
- 8. Are you paid hourly or salary: _____ Amount: _____
- 9. How much money did you make in the last two years on W-2, 1099, or line 30 on your tax return:
2000: _____ 2001: _____ YTD: _____
- 10. Does (partner) work: _____ Where: _____
- 11. How long have they worked there: _____ Their position: _____
- 12. Are they paid hourly or salary: _____ Amount: _____
- 13. How much money did they make in the last two years on W-2, 1099 or line 30 on your tax return:
2000: _____ 2001: _____ YTD: _____
- 14. What range of monthly payments would you feel comfortable with including property taxes and homeowners insurance: _____
- 15. What would you say your total monthly payments are each month for any bills you have such as car payment, credit cards, personal loans, student loans, child support, alimony: _____
- 16. How would you describe your credit: Excellent Good Fair Poor
- 17. Do you always pay your rent on time: Yes No
- 18. Have you ever had a bankruptcy: No Yes- When discharged? _____
- 19. What are the circumstances surrounding your credit issues (if any): _____

- 20. Have you ever had a divorce: No Yes-bring divorce papers
- 21. How much money did you want to put down on your loan: _____
- 22. Would this money come from: Savings Gift Loan
- 23. How much money do you have in savings right now: _____
- 24. Do you mind if we run a credit report on you: _____

SS#: _____

SS#: _____

Step Five-Setting the Appointment

Thank you for taking the time to answer these questions, it really helps us help you better, as each person we talk to has their own individual circumstances.

Buyer Appointment.

In order to best serve you, we ask you to come in for an appointment so we can truly help you by getting your loan approved. During this meeting we spend a lot of time educating you on different types of loans and exactly what options are available to you. We offer this as a free service, the only exception is when meeting with you if you want to proceed with obtaining your formal loan approval, we will ask for a \$58.00 credit report fee.

Seller Appointment

In order to best serve you, it would be best to set up a time for (Consultant) to come to your home and determine a value. She will bring a Custom Prepared Market Analysis as well as view your home for options that could increase the value.

If YES!

Give them two possible appointment times and ask them which one would be best for them and proceed to be very complete in telling them what to bring.

If NO!

Ask them what their primary concerns are about coming in to meet and try to solve them; if you feel that you don't know the answers, tell them you'll find the answer to their question and call them back.

Items to Bring for Appointment:

- 3 most current pay stubs
- Last two years federal tax returns and W-2's
- Last 3 Months bank statements and investment account statements
- Copy of DD214 Military Discharge Papers (if applicable)
- Copy of complete divorce decree (if applicable)

Step Six-Client Summary

Summary

1. Estimated Sales Price: _____
2. Estimated Ratios: _____
3. Savings: _____ Zero Down Financing
4. Credit (from credit report): Excellent Good Fair Poor
5. FICO Scores: _____
6. Type of Loan: FHA VA Conv Portfolio Nehemiah
7. Client Type: Great Sometimes Great Fun/Hopeless Using Us No Trust

Appointment Set: **No** **Yes**

www.MasterClassRealEstateAcademy.com

Date: _____ Time: _____ Place: _____

Step Seven-Clients for Life!

- _____ Send Referral Gift to Referral Source
- _____ Send Thank you Card and appointment reminder and map
- _____ Put in Appointment Schedule and notify Consultant/Loan Officer of Appointment
in writing and voice mail
- _____ Set up Red Client File
- _____ Give RPII Market Analysis Request and have prepared and ready for appointment
- _____ Set up Initial Appointment packet and put a copy in packet