



Mortgage Protection Training Series

Agent: Hi, [Borrower's Name], this is [Your Name] from Legacy. How are you doing today?

Borrower: Good thanks and You?

Agent: I'm great, thanks, I'm reaching out because you recently requested more information about our mortgage protection program.

Borrower: Yes I remember.

Agent: Excellent. I'm going to be in [area] tomorrow and I wanted to know if and/or spouse be available for about 15 to 20 minutes to give you all the information? DO you prefer morning, afternoon or evening?

Borrower: [Chooses one]

Agent: Excellent. I have availability for [Day] at [Time] or [Alternate Day] at [Alternate Time]. Which one of these works best for you and [Spouse/Partner's Name]?

Borrower: [Chooses a time]

Agent: Wonderful. I'll mark you down for [Day] at [Time]. I'll send you a confirmation email/text with all the details. If face-to-face, (Can I confirm your address is [Borrower's Address]?)

Borrower: [Confirms]

Agent: Perfect. During our meeting, we'll go over how the mortgage protection plan works, answer any questions you have, and find the best way to ensure your home is protected. Does that sound good?

[Closing the Call]

Agent: Great! I look forward to speaking with both of you on [Day] at [Time]. If you have any questions before then, please feel free to reach out to me at [Your Phone Number]. Have a wonderful day!

Borrower: Thank you, [Your Name]. See you then.

Agent: Thank you, [Borrower's Name]. Goodbye!



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✓ 1. Voicemail Message Script

Use this when the lead doesn't answer:

"Hi [Client's First Name], this is [Your First Name] — I'm just getting back to you about that Mortgage Protection information you requested for your home on [Street Name or County Name].

I've got your file here, and I just need to verify a couple quick things before we send anything out.

I'll try you again shortly, or feel free to give me a call back at [Your Phone Number]. Again, this is [Your Name] regarding the Mortgage Protection request. Talk soon!"

 **Pro Tip:** Keep it casual but specific — referencing the home or request gives it weight, without sounding pushy.

✓ 2. Simple Objection Handling (During Initial Call)

Here are a few natural responses to common objections:

"I don't remember filling that out."

"Totally understandable — we get that a lot. This was the form about Mortgage Protection, usually tied to your mortgage through [lender or county], and it may have been online or a mailer.

No problem though — I've got your file here, and it only takes about 30 seconds to verify if this applies to you."

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“I already took care of this.”

“That’s great to hear — a lot of people I talk to have something in place already. Just so I don’t keep calling you, let me double-check the info and confirm what kind of coverage you got. Do you happen to remember the name of the company?”



Goal: Keep them on the line and shift into a light pre-qualification call.

“I’m not interested.”

“Totally fair — this might not be for everyone. I just need to mark this file complete, so I don’t keep bugging you. You listed [DOB/Address/Mortgage Amount] — does that sound familiar?”

This **disarms them** and often brings out their actual concern, which is usually price, timing, or misunderstanding the purpose.



3. Follow-Up Message (If They Don’t Respond After 2–3 Attempts)

Send this as a **text** or **email**:

“Hi [First Name], I’m just following up about the Mortgage Protection request tied to your home. I haven’t been able to catch you yet — no rush, but I just need to verify your information before I close out your file.

Let me know if there’s a better time to reach you. – [Your Name]”

You can also change tone slightly if you’ve left 2+ voicemails:

“Hey [First Name], I’ve tried reaching out a couple times — I don’t want to keep calling if this isn’t something you’re looking into. Just let me know if you’d still like the info or if I should close the request. Thanks either way!”



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✓ 4. Text Message Follow-Up (When the Lead Goes Quiet)

Sometimes leads won't answer the phone, return voicemails, or respond right away. These short, professional text templates help you stay persistent without being pushy. Use them between call attempts or when leads go dark after initial contact.

Initial Text (After Missed Call)

"Hi [First Name], this is [Your Name] following up on the Mortgage Protection info you requested. Just need to verify your info before closing your file. When's a good time for a quick call?"

Second Text – Light Nudge (Day 2 or 3)

"Hey [First Name], not trying to bug you — just want to make sure you got the info you requested. If you still want it, I can get it over today."

✓ Soft Close Text (Final Manual Attempt)

"Hi [First Name], I'll go ahead and mark your file inactive unless I hear back. No problem either way — just didn't want to leave this unresolved if you still had questions."