

TZG's MORTGAGE PROTECTION APPOINTMENT

INITIAL NOTES

Although some of you have “*Sales Experience*”, it’s now time to pour gasoline on those skills! For those with little to no experience, but you want to close more sales, become Familiar with, to the point of Memorizing... Internalizing... And finally UTILIZING our PERSONALITY TRAINING! *It WILL Save You HOURS* in Amateur Sales “Techniques” trying to get your clients to “Like & Trust You” in the home!!!

**Keep Your CHEEKS UP... Meaning ☺ SMILE ☺ SMILE ☺ SMILE ☺!!!
Oh and Remember to SMILE! ☺**

- **Dress Very Conservative** for appointments! Wearing **NO** Name-brand clothes! **GO TO WALMART** – Get Casual Jeans, a pull over casual shirt & pair of Slip-On shoes (*take off all trophies, bling & anything flashy – blend in!*)
- **Park your car on the Street** (*obviously be safe*) and preferably drive a regular everyday Middle America car that people think was made domestically for your appointment to “*blend in with our clients.*”
- **Walk calmly** (*almost slowly*) to the door, **Smiling & Waving** as if you see someone! When you get to the door... **Having your bag over your shoulder, holding lead in your hand, knock on the door, step Back and keep Smiling ☺**; when they answer the door (*with a smile ☺*) say hello, introduce yourself and reference your appointment for Mortgage Protection Benefits as you **Wipe Your Feet!** Upon entering ask “*Would you like me to take off my shoes as you motion to do so.*” (*They will love it and direct you accordingly.*)
- **HINT: Becoming Familiar with TZG's PERSONALITY TRAINING**, will save you having to Ask Lots of mundane Questions attempting to bring “YES” answers, steering them along to say YES Early & Often.
 - Point your body and motion while saying, “**Since I need some space for my laptop & to go over your request... Let's go to the table** (*usually the kitchen table*), **will that work?**” **YES** (*Seat husband and wife NEXT TO one another and caddy-corner NEXT TO You!!!*)
 - **If they offer you ANYTHING... Say YES and take it happily!** If they don't offer you anything, you can ask by saying, “I've been talking a bit already today... May I have a glass of water?” **YES**
 - **If needed ask**, May I please use your restroom? **YES** (*flush the toilet & wash your hands*)
 - Place their **MP Request on the table** as you pull out your laptop and say... “**Let's go over this request you sent in. I'll ask a couple real quick questions & make sure everything's still correct... Ok? YES**”



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8 STEP EASY CLOSE

(Use the training lead sheet attached to follow along!)

When going through this, be Nodding Yes and Smiling 😊 as you ask Every Question to elicit a YES response.

1. Obviously this is correct, because your directions and the GPS got me here right? (They will respond...YES)
2. Your Record Date was _____ and the Original Loan Amount was \$_____ correct? (They will respond...YES) ; Great, what's your approximate Monthly mortgage payment? _____ That's taxes & everything right? (They will respond...YES) ; Great. Is this a 30, 20 or 15 year Mortgage? (They will respond..._____) Fantastic!
3. 90% of what we do is NON-Medical, so there'll be no poking and prodding, No needles in the arm, peeing in a cup, none of that *nasty* stuff! We're gonna avoid that at all costs. That's good right? (They will respond...YES)
4. Confirm Borrower's information and once everything is accurate then ask... **So everything is correct here then yes?** (They will respond...YES)
5. Confirm Co-Borrower's and/or Spouse's information (Here is where you pitch for a Second App!) and once everything is accurate then ask... **So everything is correct here too yes?** (They will respond...YES)
6. Confirm the telephone information and once everything is accurate then ask... **Great, so now all this is correct yes?** (They will respond...YES)
7. Says here you filled this out (Client's Name), correct? (They will respond...YES) ; Perfect. (Now go to #8.)
8. Going over the benefits you simply ask... **What's important to you? Why did you send this into us?** Let them tell you and then give them what they say is important to them! **Period.**

THE ONLY REASON PEOPLE DON'T BUY IS COST vs VALUE. GET THE PRICE RIGHT... THEY WILL BUY!



SPECIAL NOTES

- Once they tell you what's important to them, put their plan/program together, recapping what they asked for, and giving them the amounts.
- Be a bit shocked the amount is so low. Say "**Wow. That's lower than I thought it was going to be.**" and then you... **ZIP IT!**
- Once they agree, ask "**What's your social?**" AS you proceed completing the application(s).

2 Record Date: 12/27/2012
Loan Amount: \$131,000

1 Lender: DBK Mortgage Co
Fred Client
321 Sweet Street
Dallas, TX 75240-9119

3

Dear Fred,

You are entitled to participate in our Mortgage Life & Disability Income Protection Insurance Program by enrolling in a life insurance policy. This program will protect your loan in case of an unexpected tragedy.

Without a plan, your family would still have monthly mortgage payments.

Available Benefits May Include:

- 8** • **DEATH** – Pays off your \$131,000 loan in the event of your death.
- **DISABILITY*** – This coverage pays your monthly payments if you become disabled and cannot work.
- **INVOLUNTARY UNEMPLOYMENT*** – This coverage pays your premiums in case of involuntary job loss.
- **LEVEL PREMIUM*** – Payments do not increase.
- **RETURN OF PREMIUM/CASH BACK OPTION*** – This option returns all of your payments if the benefits are not used.

*Riders and options may be available for an additional cost.

Life insurance products and riders are underwritten by various life insurance companies and may not be available in all states. Not affiliated with any lending company.

For complete details with no cost or obligation, please complete and return the form below using the enclosed postage-paid envelope.

Borrower	Co-Borrower / Spouse
<p>4 Date of Birth: 9 / 19 / 65</p> <p>Sex: Male <input checked="" type="checkbox"/> Female <input type="checkbox"/></p> <p>Build: Ht 6'2" Wt 212</p> <p>Smoker?: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>5 Name: Mary</p> <p>Date of Birth: 7 / 25 / 67</p> <p>Sex: Male <input type="checkbox"/> Female <input checked="" type="checkbox"/></p> <p>Build: Ht 5'6" Wt 120</p> <p>Smoker?: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>6 Home Phone# 214 - 482 - 5555 Cell Phone# 214 - 555 - 1212</p>	
<p>Work Phone# 469 - 252 - 2111</p>	
<p>Person completing this form: <u>Fred Client</u> Date: <u>01 / 06 / 2013</u></p>	

Answering these questions does not affect eligibility for coverage.

7