



## Mortgage Lender Introduction Script

### **Intro**

Hey {lender}, this is {your first name} calling regarding a home listed on {zillow, trulia, loopnet, MLS}. First off, how's your day going so far? Awesome, do you have a few minutes to talk?

### **Rapport (Credibility)**

1st, I would like to give you a little background. I'm looking to purchase an owner-occupant multi-unit rental in which I can live in one unit and rent out the others. My goal is to get pre-approved {or pre-qualified} for a mortgage up to {say mortgage amount} and I have {enter the amount of out-of-pocket costs you have available}. Last, my credit score is a {say credit score}.

What is your email address, {lender}, so I can forward you a copy of my credit report, PFS, and other financial docs (tax returns, W2s, 1099s, paystubs, bank statements)?

### **Collect Listing agent contact info (CRM)**

Great; what's your name, company's name, and phone number? You'll receive an email from me by the end of this call.

Do you have a second to jot down my contact information as well as my buying criteria?

### **Great! my buyer's criteria is below:**

I have {say out-of-pocket funds you have saved up}, my middle credit score is {say middle score}. I'm interested in a property with 2-4 units in which I can live in one unit and rent out the others. I prefer the property to be located in {say market}. By the way, if I purchase a multi-unit, do you require all units to be under one parcel of land or can they be separate?

Being that I don't have a property under contract yet, my goal is to obtain a pre-approval/pre-qual from you so I can then start working with agents. However, I don't want you to run my credit in your system yet until I am able to use the pre-approval/pre-qual you provide to the agents.

Do you have any questions?

Great {lender}. Now, after I send you the email with my PFS, recent credit report, and financial docs, what else would you need from me in order to provide me with a pre-approval/pre-qual?



Got it {lender}. Now, how soon can you provide me with the pre-qual/pre-approval once you receive all the things you need from me? (Get a specific date and time).

From time to time, I'd like to call you if I have any deals in the works, would that be okay?

Alright great, for this call today, I thought we might go over a few questions I have pertaining to mortgage rates any questions you may have for me.

I understand that everyone's situation is different and that markets change, but can you give me a ballpark figure, estimate, etc of what mortgage products you have out there and their terms?

Great {lender}, thanks for your time. I'll send you an email in regard to all that was discussed.

Take Care, {lender}!