MORTGAGE ARCHITECTS

You Hear 'Mortgage', You Say _____.

Family
Occupation
Recreation
Dreams

D.I.S.C.

***BE INTERESTED**, not interesting.*

REALTORS

- o How was the weekend? (Answered as biz or pleasure?)
- o What is the TRUE state of your market?
- o How was your last quarter?
- o Are you working more listings, or buyers?
- o What is your #1 challenge?
- o How can I help with that challenge?
- o Do you have any mortgage market questions?
- o Would you, or your office, like a brief mortgage update?
- o Can we help your clients in any way?
- o Are you running open houses this weekend?

Thank you for your amazing support!

Can we help this Realtor? ✔ or ✘ | **D.I.S.C.**

ANNIVERSARY CALLS

- o **F**amily **O**ccupation **R**ecreation **D**reams
- o Any new property plans?
- o Any communication from the lender?
- o **How's the communication from us?**
- o The state of the mortgage market.*Portability*
- o Are you taking advantage of pre-payment options?
- o Any questions about the lender/mortgage product?
- o Is there anyone you know that we might also help?

Thank you for your amazing support!

Can we help this client? ✔ or ✘ | **D.I.S.C.**

RENEWAL OR REFINANCE

- o Origin date of purchase/current mortgage/down payment
- o Renewal date? ***~Approx / Specific***
- o Current mortgage/LOC balance? ***~Approx / Specific***
- o Current lender is?
- o Fixed or variable? *And current rate is?*
- o Fair market value of property? ***PVS**
- o Any plans for renovation: additions, deck, garage, etc.?
- o Current employment details, pay structure?
- o Current credit, debt, and specific marital status?
- o RRSP top-up? – Review NOA for exact $ amount

Can we help this client? ✔ or ✘ | **D.I.S.C.**

PURCHASE - FIRST TIMER

- o Personal deadline for purchase?
- o Target price?
- o Property type? Condo, townhouse, detached?
- o Have you engaged a Realtor? ***Referral opportunity****
- o Down payment details: total, source, current location?
- o Current employment details, pay structure?
- o Current credit, debt, and specific marital status?
- o Engage ***6/10 Script.***
- o Signed '***Letter Of Engagement***' ***Up Front!***
- o Income & down payment - ***Docs Up Front!***
- o Send custom 'ratehold' letter

Thank you for your amazing support!

Can we help this client? ✔ or ✘ | **D.I.S.C.**

PURCHASE - EXISTING

- o Is your current mortgage insured? (CMHC/CG/GE)
- o Current market value of property?
- o Desired target price?
- o Next property type? Condo, townhouse, detached?
- o Have you engaged a Realtor? ***Referral opportunity****
- o Current mortgage/LOC balance? ~Approx / Specific
- o Current lender?
- o Fixed or variable? And current rate is?
- o Current employment details, pay structure?
- o Current credit, debt, and specific marital status?
- o Refinance and retain residence as rental?

Thank you for your amazing support!

Can we help this client? ✔ or ✘ | **D.I.S.C.**

ONSTANT SPACED REPETITION ➡ CONSTANT SPACED REPETITION ➡ CONSTANT SPACED REPETITI

I'm a _____, and clients under pressure think I'm _____.