

## Phone Scripts for Outgoing Calls

**Service Provider** – “Almost every time we sell a home, there are things that need to be done to either improve the marketability or required by inspections. Over the years, we developed an impressive list of service providers that do great work at reasonable prices. Anytime you need a recommendation for a service provider, please give me a call. I’ll be your personal ‘Angie’s list.’ In fact, let me confirm I have your current email address and I’ll send you a brief list of some of my recommendations.”

**Home Inventory** – “Recently, I heard about a person who filed an insurance claim who wasn’t as prepared as they could have been. The house was covered but where the issue came up was with the personal belongings. The adjuster originally asked for receipts which the homeowner didn’t have. Then, he wanted an inventory of the personal belongings which unfortunately, the homeowner didn’t have either. If you don’t have an inventory or it has been a while since you updated it, I can send you one that you can complete and document with pictures. Let me confirm that I have your current email address.”

**Refinance** – “When was the last time you refinanced your home? Interest rates are low and it might make sense for you to consider it now. I have a refinance analysis calculator that will tell you how much you’ll save and how long it will take you to recapture the cost of refinancing. I can either help you over the phone or I can send you a link so you can do it yourself. Let me confirm that I have your current email address.”

**Improvement Register** – “I wanted to remind you of something if done regularly, could save you some money in taxes down the road. I’m sure you’re aware that you don’t get a deduction for adding capital improvement to your home but you may not know that it adds to the basis which can lower the gain. We’ve seen even small expenditures added up over the years to make a big difference. I’ve got a Improvement Register that I could send you to keep track of them along with a link to the IRS website for some examples.” Would you like me to send that to you?”

**Equity Accelerator** – “Have you ever thought about pre-paying your mortgage? If you pay as little as \$100 to \$200 extra each month, it will save interest, build equity in your home and shorten the term of the mortgage. I have an online app that will let you make some projections and if you’re interested, I’ll send you a link so you can check it out. Let me confirm that I have your current email address.”

**Area Sales Activity** – “I noticed that there has been some sales activity in your area and was wondering if you’d like me to send it to you?...it can help you keep up with the values.”

**Tax Assessment** – “The time to challenge your tax assessment is approaching. I’ve worked up comps for some other friends and thought I’d check with you to see if you’d like to have them? I’ve also got the contact information and procedure to make the challenge. It could save you some money in taxes and isn’t that hard to do.”

**Rental Opportunities** – “I don’t think we’ve ever talked about rental properties. Some people have misconceptions that it may not be worth the effort but with rents going up and mortgage rates low, rentals can provide good cash flow and a much higher rate of return than many traditional investments. Would you like to get together so I could show you a few things? If not, I’ll email you a link to a video that you can get an idea of what I’m talking about.”

**FHA MIP Release** – “Do you still have a FHA mortgage on your home? I wanted to tell you about something that could save you some significant money. The Mortgage Insurance Premium on your loan is probably 1.25% and won’t be released until the unpaid balance is 78% of the original purchase price. The minimum term for it to be effective is five years. By making additional principal contributions, you could eliminate the MIP which will save a lot of money and also save interest, build equity and shorten the term of your mortgage. I have an online app that will let you make some projections and if you’re interested, I’ll send you a link so you can check it out. Let me confirm that I have your current email address.”

**Someone Special** – “Every day, I make it a point to call someone special and today, you are that person.”

**What other scripts do you need?**