**Wally Elibiary Sales Experience** *including Scripts and Checklists*

**MORTGAGE COACH**

Hey \***Borrower**\* Its \*Your Name\* from Team Wally with Cornerstone Home Lending. First of all, I want to say thank you for the opportunity to work with you. You could have chosen hundreds of lenders out there and we really, really thank you for giving us this opportunity.

Second thing I want to say is- I’m not sure where you met \***AGENT**\* but they are one of the best negotiators out there and they sincerely care about their clients, so kudos for the opportunity to work with them.

I want you to kind of focus on the upper left hand corner. We’ve put together a few options for you “XYZ” price points \***ex: both with monthly mortgage insurance and without monthly mortgage insurance**\* So if you click on that “more info” button, that will take you behind the scenes and show you the payments, interest rates, and closing costs plus an amortization schedule.   
  
If you look at that yellow bar, that’s your tax benefits. That means on your personal tax returns you’ll be able to write off via your IRS interest expense and tax bracket. The other three boxes are going to show you your short term savings over the next 5 years, your monthly savings starting on the first payment, and even your net worth calculator via your principal and interest structure through your amortization schedule.   
  
I know this can all look confusing, but just remember: you have my personal cell. So even if you find yourself not being able to sleep at 8:30pm on a Saturday night after \***AGENT**\* shows you your perfect home, I’m here to help you any way I can. Thank you so much for allowing us to help you and please let me know if you know anyone that is looking to purchase or refinance a home and we would love to help them as well!

**HIGH TRUST COMMITMENT**

My commitment to you make informed choices about your financing options when buying a home. There are many different ways to finance a home, but to find the best option, you we must take into consideration your long and short term financial and investment goals as well as your payment principal equity, tax, and cash flow objectives. I’m going to ask you a few questions to help me get a better understanding of your goals with your home purchase, then help to determine your current purchasing power and recommend several different strategies that will enable you to achieve those goals.

**Wally’s High Trust Interview**

End of HT: “I’ll be sending you a list of items so that we can send your file through our underwriting system to verify all of your credit, income, and asset documents. This will just contain a few simple items such as paystubs, etc.…. Also the list will include a Key Advisor page. Do you currently work with a financial advisor? CPA? Great well one of the benefits that we do for all of \***Buyer agents**\* buyers is actually be proactive and reach out to your Financial Advisor to make sure that we are in line with your short and long term financial strategy and even your CPA so that we can do some legwork for you and send them a copy of your final Closing disclosure to ensure you are maximizing all of your tax advantages. Is that something that you feel you would benefit from?

Oh and one last thing, most lenders would stop right here, if even taking the time to call you and unfortunately would just tell you to call when you find a home. I see my job as to walking you through the entire home buying process and educate you along the way and I’ll even call/text/email the listing agent to make sure that once you find the home you love, I’m in the trenches with you to make sure we do everything possible to secure that home. I do this because I truly care about you and your family. In order for me to continue to devote the extra time in serving you at a higher level, \***buyer agent**\* and I operate solely off of referrals. So throughout the process, I’ll be asking you two simple questions- 1. Is there anything else that I can do to help serve you at a higher level?  And 2. Do you have any friends or family members that are looking to purchase or refinance a home? Does that sound like a plan? Great so let’s try it out- 1. Do you…? 2…?

**Wally HT Checklist**

* What are your financial objectives over the next 5-10 years and how does home ownership factor into those objectives?
* There is a big difference between getting pre-approved for the maximum purchase price vs what you actually want to pay. On which would you like to focus?
* What is the highest monthly payment with which you will be comfortable and are you willing to consider any mortgage product that will get you there?
* Is a 30 year fixed strategy the only option you will consider or are you open to other cost-saving strategies?
* Are you aware that the lowest rate with the wrong mortgage strategy can cost you more than a slightly higher rate with the right mortgage strategy?
* How long do you plan on living in the new home?
* Realistically, how much do you expect your household income to increase or decrease over the next 2 years? 5 years?
* Do you plan on making any other large or major purchases in the next 12months or so? ie.. A car, home improvements or a rental property?
* In a perfect world, how long would you like to take to have this mortgage completely paid off?
* Have you talked to any other lenders yet? If so, which loan program have you liked the best so far?
* In order of most important to the least, how would you rank the following?
  + Lowest interest rate, lowest overall cost, lowest up-front cost
* When you decide to move from this house in \_\_\_ years, do you see yourself turning this property into an investment property or do you think that you’d use the equity that you build in this home towards the next home purchase?
* What is the most important thing to you about working with a lender?
* A few days after we close your loan, we will call you to ask how we did. What would need to happen for you to be so thrilled with us that we couldn’t stop you from recommending us to all of your family and friends?

You could also add all of the technical things that we ask







