

# **MORTGAGE BANKER SCRIPT FOR ONE-OFFS**

## **If Answering Machine:**

Hi there! My name is [[your name]] and we're scratch and dent buyers specializing in loan mods and workouts for our clients. You're getting this call because I'm pretty sure that we could help each other out – you can get rid of some of the loans clogging your line and we can get a good investment.

If you would, please give me a call. My personal number is [[your number]]. Thanks again – I look forward to talking with you!

## **If Live Person:**

Hi there! Is this [[person you're calling]]? Thanks for your time – do you have just a minute to direct me to the right person? [[wait for answer...]]

Thanks, I really appreciate it! My name is [[your name]] and my company specializes in purchasing loans and then doing loan mods and workouts for our clients. I realize that a lot of lenders like yourself sell only in large bulk, but let me ask you: do you know if your firm sells in either mini-bulk or one-offs? [[wait for answer...]]

The reason I asked it that way is that we have the ability to take down smaller pools (preferably under \$10 million), but because I'm trying to help one of our clients, I'm also interested in a specific asset. [[again, wait for the answer...]]

## **SPECIAL NOTES:**

Please note that this script refers to “our” company and talks about “us.” This is intentional – it makes you look like you work for a larger firm. As for the name of your firm, make it generic: Kenwood Asset Management, or Acacia Holdings, or anything along those lines.

Making it appear that you are helping your client is really cool, because A) lenders don't want to be labeled as the “bad guys” especially in this current climate, and B) you appear to, once again, work for a company. This is also really helpful if you need to stall because you don't know an answer – you can simply refer to talk to the Acquisition Manager (or Acquisition Committee), which will validly buy you some time if you're unsure of things.