

Hello. My name _____ and I'm calling from ResCom Mortgage and Finance. The reason for my call is because I understand that you have an adjustable rate mortgage that will be adjusting in the near future. If you have a moment, I can give you some helpful information on why you may want to consider refinancing with our company.

Reasons to consider us:

- Rates are currently low but increasing everyday (elaborate).
- Don't let the declining values in the housing market convince you that you CAN'T refinance (talk about FHA and it's higher LTV).
- We are professionals in the area. Other companies have gone out of business, but we are still here. WE KNOW OUR MARKET. (explain the value of that).
- We are a local company, centrally located in WPB ,that can provide you full, EXPERT, localized service. We are ALWAYS reachable and can even meet you at your home, if more convenient.
- Our consultation is free and there is no obligation. We only want the to opportunity to cultivate relationships in our area. We want to be THEIR lender in south Florida (explain the value of local relationships).

When would it be a convenient time for you to meet with me?

Retort to:

How did you get my number?

We have established working relationships with many lenders and their servicing companies throughout the country. We get 4th party notices from them when mortgages in our area are due or about to adjust.