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## LOSS MITIGATION SCRIPT

Hello my name is \_\_\_\_\_, I am calling in regards to your delinquent mortgage account.

Our firm may be able to assist with your delinquency to avoid a foreclosure scenario. We currently have a team of Loss mitigation associates that work closely with our real-estate legal counsel to advise you on the best solutions available to avoid any further hardship.

May I ask you a few questions to determine in which direction we should head for assistance?

**Pause -- Yes / No**

- 1) How many days behind are you on your mortgage?  
i.e. 30, 60 or 90+ Days behind?
- 2) If 90+ days behind, has your current property already been foreclosed on? **Must say "No" to qualify.**
- 3) Has your delinquency status been resolved with your bank? **Must say "No" to qualify.**
- 4) Are you interested in speaking to our loss mitigation Specialist who can provide an agreeable resolution between you and your mortgage company? **Must say "Yes" to qualify.**  
**If "no", are you aware that any further delay in resolving your delinquency status may have a severe impact on your credit and result in a foreclosure scenario?**
- 5) What are your mortgage monthly payments?
- 6) Are you renting or sub-leasing this property out?
- 7) What are your intentions with your home? **Must have a need and desire to keep their home.**
- 8) Are you currently employed? **Must say "Yes" to qualify.**
- 9) Do you currently own other real-estate? (If yes) is that home in default as well?

Based on our survey, you are pre-qualified for a free; no obligation analysis to either help settle and/or re-negotiate the terms of your loan or conduct a short-sale, providing you the opportunity to get out of your mortgage sooner and help salvage your credit.

Please hold the line while I connect you to a representative who can further explain the program and all the many benefits it entails. Thanks and have a great day!

**(Transfer call to receiving agent)**