

# *Senior Freedom Inc.*

**Conference Call Dec. 8, 2015 at 10am**

**Call in number 712-832-8310 Code 122150**

- 1) Utilize the various articles found frequently in Rev. Mort. Daily
  - a) They have referenced numerous articles written in financial planning journals. These should be persuasive when communicating with financial planners/advisors.
  - b) RM Daily has a log of past articles, so you can access that log on their website if you want to peruse the site for articles to keep.
  - c) I suggest keeping the article from RM Daily, or going to the source and keeping the original article, on your computer so you can email it, or print it out.
  
- 2) Medical collections, or lates, do not have to create a LESA if you can produce a letter in which the borrower has contested the bill. If your client has not contested the bill yet, simply have him/her do so.
  
- 3) The holidays can seem like a time when no one wants to apply for a RM; however, we have five applications which were either taken last week, or are scheduled for this week. Sometimes, the holidays emphasize to potential clients their need for more money, so this time of the year might work in your favor.
  
- 4) We are probably running into a much higher percentage of clients who have some desire for a RM, but do not desperately need one, so clients are uncommitted frequently.
  - a) Try to find out what their motivation was to inquire. Do not guess, ask them directly. This will be your leverage.
  - b) Let them know that there are people for whom a RM is not a good fit; for example, people who expect to move within the next year, or two, and do not need quick funds for an emergency. Let your client know that you tell these people that getting a RM is not a good fit for them at this time, in your opinion.
  - c) Analyze your client's situation together with you paraphrasing their situation. They may not be in a good situation for a RM, but if they are, talking about this together might help them see the wisdom of moving forward.
  - d) Let the client know that you want them to be comfortable with their decision before you proceed.
  - e) It does no god to get an unmotivated client to begin the process if he/she will only back out soon afterward. Honestly assess their situation, and do your best to help them find motivation if it is appropriate for them.
  
- 5) New Supporting Information and Document Checklist – so you can get what you need in one call or trip without repeatedly bothering your client. Print it, check items off as you proceed, and take it with you when you do the application.