


Scripts for Talking to Distressed Property Owners

 **Tanya's Key Tip:** Remember, a script is just a guide. It's important to maintain a natural and conversational tone during your interactions. I recommend bringing a clipboard with you when knocking on doors to have the script and potential objections readily available if you need to refer to them.

The below scripts will help you establish a connection, convey your intent to help, and open the door for further discussion.

Script Option #1

Introduction & Offer

Hello [Homeowner's Name], I'm [Your Name], a local real estate expert reaching out to offer guidance on navigating your property's financial situation. Do you have a few minutes to discuss possible solutions?

If Yes

I understand these times can be tough. I have experience helping homeowners explore options like modifying loans or considering a pre-foreclosure sale. Would a quick overview of these options be helpful to you?

Set the Appointment

Great, can I come inside to sit down with you and dive deeper into these solutions?

If Can't Now, Set Later Appointment

Let's find a convenient time to dive deeper into these solutions, ensuring you have all the information you need. What day and time works for you?

Before You Leave

Can you confirm your email and phone number? I'll follow-up with you today to confirm our appointment and share a few resources that will help you better understand your options.

Script Option #2

Introduction & Offer

Hi [Homeowner's Name], I'm [Your Name], a local real estate expert offering homeowners support through hard times. Could we talk about your current situation for a moment?

If Yes

Finding a solution like a loan modification or selling your home can be a pathway out of a difficult mortgage situation. I guide homeowners through every step. Interested in how this might work for you?

Set the Appointment

Great, can I come inside to sit down with you and dive deeper into these solutions?

If Can't Now, Set Later Appointment

Would you like to schedule a more detailed discussion? I aim to provide clarity and options for your decision-making. What day and time works best for you?

Before You Leave

Can you confirm your email and phone number? I'll follow-up with you today to confirm our appointment and share a few resources that will help you better understand your options.

Common Objections

Not Interested/Let Bank Take It

I understand it may seem easiest to do nothing today, but having a foreclosure on your record:

- Could impact your credit for up to 10 years
- Can also impact your ability to rent and have a place to live
- May impact your ability to get a job if you need certain clearances or work in finance

I really encourage you to meet with me to see how I can help you minimize the negative impact on your future housing and career situations.

Not Sure What You're Talking About

Ask if they are the property owner as they could be a tenant, renter, or another family member. Get the property owner's information so you can talk to the decision maker.

According to court records, [You/The Property Owner] are behind on mortgage payments and this home is at risk for going into foreclosure. You could lose the property if you don't act quickly. Do [You/The Property Owner] have a few minutes to discuss solutions?

Already Working With Someone/Dealing With It

Who are you working with? Are you under contract with a real estate agent?

If Not Under Contract

Okay, great. My consultation is completely free, so I encourage you to meet with me to see how I can help you avoid possible foreclosure. There is no obligation for you to take any action today, it's just a conversation to understand your options. Do you have a few minutes to sit down now?