

# LENDER REFERRAL SCRIPTS



*A strong recommendation from you will have an enormous impact on my ability to serve your clients. Our relationship exists because of our mutual commitment to consistently exceed our client's expectations, and because we believe that by working together we can best accomplish this objective. I am completely committed to your success and look forward to creating raving fans out of each of your clients.*

What follows are proven suggestions for referring your clients that will allow us the opportunity to serve them together, in each of the following situations:

- **Buyer Without a Lender**
- **Buyer With a Lender**
- **Buyer Shopping Lenders**
- **Buyer Shopping the Internet for a Lender**
- **Buyer Shopping Lending Tree and 3<sup>rd</sup> Party Vendors**

## **Buyer Without a Lender:**

I want to be sure that you are in the best position possible to negotiate a contract when we find the right home. To do that you need to be pre-approved for your mortgage financing. Not just pre-qualified, but pre-approved. You do have a choice when selecting a mortgage lender but I would strongly recommend a lender who has proven himself over and over with my clients. Loan Officer(LO) is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender. In fact, LO is ranked as one of the top loan officers in the country and has experience in financial planning. He is extremely knowledgeable, honest, and very competitive. As an additional service to my clients I know LO provides a competitive guarantee that promises competitive pricing, on time delivery as well as exceptional service. Best of all, he makes the process of obtaining financing extremely easy and can save you thousands of dollars. LO has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online. You may visit him on the web at LO has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web or contact them at the office.

\*\*\*always try to control the referral – obtain the buyers info and forward to LO so we can make the outbound introduction. This is an advantage so you will know when the client is contacted.\*\*\*

**FAIRWAY**  
Independent Mortgage Corporation

Toll Free: 800.613.0650  
www.fimchomeloans.com

GA Office: 678.289.1700  
FL Office: 561.320.2211



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## **Buyer With a Lender:**

*Question: How pleased are you with your current lender?*

### **Answer: Very pleased**

Please forgive me, but I am very guarded when working with a lender that I am not familiar with. I have seen too many loans come apart at the closing table, and in many cases closing dates missed altogether when I have worked with unfamiliar lenders. Understand that I am cautious in order to protect both of us. To be certain that you are getting the very service available and the most competitive terms I want to suggest that you call **LO**. **LO** is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender in Atlanta. In fact, **LO** is ranked as one of the top loan officers in the country and has experience in financial planning. **LO** is committed to helping my clients even if they already have a lender, and in most cases he encourages them to stay with their current lender. What he will do is validate the pre-approval your lender has given, and be an advocate for you to be certain that you obtain the best terms and service available. You will find **LO** to be extremely knowledgeable, honest and very competitive. As an additional service to my clients I know Joe provides a competitive guarantee that promises competitive pricing and on time closings as a part of the exceptional service his office provides. Best of all, he makes the process of obtaining financing extremely easy and can save you thousands of dollars. **LO** has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web or contact them at the office.

### **Answer: Indifferent to Unhappy**

It may not make sense for you to consider another lender, but I want to introduce you to someone who can make a big difference in either case. **LO** has proven himself over and over again with my clients. **LO** is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender in Atlanta. In fact, **LO** is ranked as one of the top loan officers in the country and has experience in financial planning. **LO** is extremely knowledgeable, honest, and very competitive. As an additional service to my clients I know **LO** provides a competitive guarantee that promises competitive pricing, on time delivery as well as exceptional service. Best of all, he makes the process of obtaining financing extremely easy and can save you thousands of dollars. **LO** has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web or contact them at the office.

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## Buyer Shopping Lenders:

I think it is a good idea to carefully select your mortgage lender. I will tell you from experience that I have seen a lot of very intelligent clients select a lender because of a below market interest rate quote, only to pay application fees and see their rate and costs end up at or above market by the time they get to closing. I want to introduce you to a lender that I work with named **LO** who is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender in Atlanta. In fact, **LO** is ranked as one of the top loan officers in the country and also has experience in financial planning. He is extremely knowledgeable, very honest, and very competitive. Best of all, he makes the process of obtaining financing extremely easy. As an additional service to my clients, **LO** actually provides a competitive guarantee that promises competitive pricing, on time delivery as well as exceptional service. Best of all, he makes the process of obtaining financing extremely easy and can save you thousands of dollars. It is a no-lose situation for you, and I can tell you from experience that my clients who have used **LO** in the past always use him for their future needs. If he is unable to match or beat any competitor's option he will advise you which option is best for you. **LO** has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web or contact them at the office .

## Buyer Shopping the Internet for a Lender:

You, of course, can use any lender that you choose for your mortgage financing but I would like to strongly recommend that you at least call **LO**. **LO** is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender in Atlanta. In fact, **LO** is ranked as one of the top loan officers in the country and has experience in financial planning. He is extremely knowledgeable, honest, and very competitive. In fact, **LO** gives a competitive guarantee that promises competitive pricing, on time delivery as well as exceptional service. **LO** office uses the latest technology and the internet to offer levels of service and communication to his clients above those that even internet lenders can deliver. Best of all, he makes the process of obtaining financing extremely easy by creating a custom mortgage for you that may save you thousands of dollars. It is a no-lose situation for you, and I can tell you from experience that my clients do not leave him. Also, I want you to know that I have not had a pleasant experience with Internet lenders, nor have the few clients who have insisted on working with them. And as far as what other people have experienced... If you look at the numbers, they show that Internet lenders have not been very good at meeting closing deadlines and historically only approve about 14% of all applications taken, so a pre-qualification letter from an Internet lender will probably not carry as much weight as one from a local lender like **LO**. **LO** has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web at or contact them at the office. If you give him a call you will see why I speak so highly of him. He is a lender that I use, who has proven himself over and over again with my clients.

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## Buyer Shopping Lending Tree or other 3<sup>rd</sup> Party Vendors:

You, of course, can use any lender that you choose for your mortgage financing but I would like to strongly recommend that you at least obtain a second opinion from a local expert. I am familiar with Lending Tree as well as other similar providers. Most everyone sees the advertisements on TV and the internet. Lending tree is not a non profit and obtains a fee from any lender who participates. In fact I work with a lender named **LO** who offers loans on Lending Tree. The amazing thing is that I can offer a better opportunity than what you might receive on Lending Tree because we can go right to one of the sources and bypass some of the 3<sup>rd</sup> party fees. **LO** is a Certified Mortgage Planner with Premier Capital Mortgage and is a very well respected lender in Atlanta. In fact, **LO** is ranked as one of the top loan officers in the country and has experience in financial planning. He is extremely knowledgeable, honest, and very competitive. In fact, **LO** gives a competitive guarantee that promises competitive pricing, on time delivery as well as exceptional service. **LO's** office uses the latest technology and the internet to offer levels of service and communication to his clients above those that even internet lenders can deliver. Best of all, he makes the process of obtaining financing extremely easy by creating a custom mortgage for you that may save you thousands of dollars. It is a no-lose situation for you, and I can tell you from experience that my clients who utilize him for financing do not leave him. Also, I want you to know that I have not had a pleasant experience with Internet lenders, nor have the few clients who have insisted on working with them. And as far as what other people have experienced... If you look at the numbers, they show that Internet lenders have not been very good at meeting closing deadlines and historically only approve about 14% of all applications taken, so a pre-qualification letter from an Internet lender will probably not carry as much weight as one from a local lender like **LO**. **LO** has developed a special process for prequal/pre-approval called Home Express. As a benefit here is his Home Express Mortgage Plan – please fill it out, I can fax it to him or you as well you may go online so they can follow up promptly. You may visit him on the web or contact them at the office. If you give him a call you will see why I speak so highly of him. He is a lender that I use, who has proven himself over and over again with my clients.

*Please understand that this document is being provided as **a tool** to assist you in referring your buyers to the lender that you are familiar/comfortable with – hope it will be us. We are also available for any recommendations you may have.*

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