

“Hope for Homeowners”  
SHORT REFINANCE LOAN CALL SCRIPT

Good afternoon \_\_\_\_\_, my name is \_\_\_\_\_ and I am with Affinity Lending Group. We are an FHA endorsed mortgage broker offering the “Hope for Homeowners” program and this is just a courtesy call to let you know that we can help reduce your mortgage payments and lower your principal balance by taking advantage of the “Hope for Homeowners” program and our own SHORT PAY Refinance solution , we call New Hope for Homeowners.

As you are well aware, on October 1, 2008 FHA enacted an incredible opportunity for thousands of homeowners across the United States to refinance their mortgages on tremendously advantageous terms.

The program effectively reduces the current mortgage to 96.5% of the homes **CURRENT** market value based on a FHA approved appraisal. This can save hundreds of thousands in mortgage balance, and most likely a savings between a \$1000 up to \$2000 thousand dollars in your mortgage payment.

Your current Credit score just has to be at least 580 FICO score.

If you cannot afford your current loan, do not own a second home, and your mortgage was originated before 2008; you can qualify for help with this new program.

We are one of the few that has “HOPE for Homeowners” experts allowed to handle this program Nationwide and are ready to speak with you today!

What I'd like to do is put you on the phone with one of our Senior Analyst. He or she can show you how this program or one similar to it works, we are one of the very few mortgage Brokers currently offering such Solutions to those in need. By reducing your principal balance, we will show you how this program more than pays for itself by relieving you of your current situation that is potentially leading you to foreclosure.

Would you like to learn more about the “Hope for Homeowners” program? (if Yes proceed to Short Pay Refinance Questionnaire )

Before I transfer you, may ask you a few basic questions?