

B2C Cold Call Script (With Prescreen Disclosures)

Structured B2C Cold-Call Script (Call Center → Live Transfer)

Agent: Hi Corey, my name is ___ calling from The Mortgage Broker. The reason for my call is that, based on an analysis of your mortgage profile, you may qualify for options that could lower your monthly expenses or give you access to a large amount of cash.

Required disclosure: I must inform you that information from your TransUnion credit report was used in connection with this offer. If you prefer not to receive future firm offers of credit, you can opt out by calling 1-888-567-8688.

Do you have a quick moment?

1. Quick Option Summary (Short + Persuasive)

Corey, here are the main options available to you, based on your monthly revolving, installment, and mortgage payments you can with a:

- Cash-out refinance: Pay off all your debt, keep your payment the same while pulling out over \$160,000 in cash
- Debt-consolidation refinance: reduce your monthly expenses by about \$1,500.
- No-cost debt consolidation: save roughly \$1,300 a month with zero loan fees.
- Second loan/HELOC: keep your current mortgage untouched. The \$1,100 you're currently paying every month for your revolving and instalment debt, you can qualify for a \$170,000 loan.

2. Transfer Setup (Call Center → Loan Officer)

Agent: Corey, the next step is simple — I can connect you right now with a licensed mortgage agent who will review your exact numbers and show you which option benefits you the most. It only takes a minute.

Let me get you over to them — please hold while I transfer you.

(Initiate live transfer to Joe.)

3. Required Final Disclosure (Before Ending If No Transfer)

If the transfer fails or Corey declines:

Agent: Before I let you go, I'm required to inform you that this prescreened offer of credit is based on information in your credit report indicating you meet certain criteria. This offer is not guaranteed if you do not meet our criteria, including providing acceptable property as collateral.

If you do not want to receive prescreened offers of credit from this or other companies, call 1-888-5OPT-OUT (1-888-567-8688) or visit optoutprescreen.com.

 Voicemail Highlights (When No Answer)

If Corey doesn't answer, leave this short block:

Hi Corey, this is ___ with ----mortgage, calling, after a review of your credit profile, I can help you with a

- Cash-out refinance: with the same payment you make now pay off all debt and have \$160K + in cash
- Debt-consolidation: save \$1,500 a month
- No-cost option: save ~\$1,300/mo
- **Second loan/HELOC**: the \$1,100 you're paying for your debt, you can pay off all your debt and have \$160K in cash.

Please call or text me back at ___ for your exact numbers.

Required notices: TransUnion credit data was used for this offer. Opt out at 1-888-567-8688. This is a prescreened offer and not guaranteed. Opt out at 1-888-5OPT-OUT or optoutprescreen.com.