

Hi (name) my name is Jamie, Jamie Satterfield and I'm calling about the paperwork you got in the mail regarding mortgage protection. I'm the state appointed broker underwriter assigned to your request. You (called/filled out) so to verify some information it says here that (3 facts), is all that info correct?

Now I have some medical questions. Do you have a history of heart attack, stroke, diabetes, or cancer? ***[If yes for heart attack/stroke....when did that occur – any current complications? If yes for diabetes.....treated with oral meds or insulin?.....If yes cancer..... what kind – when did that occur – any current complications?]*** Are you currently taking any medications to control your blood pressure or cholesterol? ***[If yes...how many?]*** Are you diagnosed with sleep apnea or sleep with a CPAP machine? ***[If yes....does it blow oxygen or just air?]***

Wow, your super healthy!

Any hospitalizations or surgeries in the last 10 year? ***[If yes....what occurred?]*** How's your driving record, any DUI's or reckless

in the last 5 years? About how tall are you? About how much do you weigh?

Wow your super fit!

Any tobacco use in the last year? Does the doctor have you on any other meds in the last 5 years we have already talked about?

You're making my job really easy.

So as we discussed earlier your mortgage is about (\$), was that a new purchase or a refinance? Is that 10,20,30 years? About how much are your monthly payments?

Wow you got a good deal!

I know this is a hard question, but should you pass unexpectedly who is going to be responsible for paying your mortgage? ***[If spouse – get age, medical information.]***

So here's the good news (name), you're very healthy so you are eligible for a simplified issue solution. What that means is we're not going to send out a nurse to stick you with needles or take a blood or urine sample. But because we're not doing that, I need to verify 3 things, 1 I need to make sure you are who you say you are so I need to

see a government issued ID. 2 because this is structured as mortgage protection I need to verify that there is a home at (address). 3 that your height and weight are approximately what you said. Doesn't mean I'm going to put you on a scale but I do need to make sure that you're not, you know, 600 pounds and dragging around an oxygen tank.

So I'd usually like to come and meet you face to face, but with all the corona stuff going on, that's not much of an option. So let me ask you this: Do you have a computer with Internet at home? Are you familiar with zoom at all? Great, so I can send you an email with all of the info you'll need, all you'll have to do is click on the link and we'll be able to see one another and meet virtually. Best email?

What time of day would work best for both you and your wife, mornings, afternoons, or evenings? I have a couple of times left the rest of the week (give two options, let them pick)

So what I'll do and send you that email as soon as we get off the phone. I do ask that you respond so that I know that I sent it to the right person. Now as I'm sure you are aware, with all the corona stuff going on, I'm sitting here with a stack an inch thick, folks such as yourself,

everyone is looking to get everything taken care of. So barring a family emergency of anything tragic, do you see any reason why you would not be available at (time)? Great, I meet with about 5 – 10 families on a daily basis so if anything does come up, please just let me know so I can put another family in that time slot that could use my help.

Great, so I will send you that email when we get off the phone, I am going to send you a confirmation text the morning of, and about 5 minutes before (time) I will send that zoom link directly to your email so all you will have to do is click on it and then we can see each other.

If no Zoom: no problem, we can just have a conversation over the phone the way that we are right now. What time of day would typically work best for you; mornings, afternoons, or evenings? I have a couple of times available the rest of the week.

Do you have a pen and paper on your real quick, I want to go ahead and give you your case ID number.

CASE ID # 171807

DATE & TIME OF APPT

JAMIE SATTERFIELD

7574061899

Back to tie down.