TopReach

Call scripts for mortgage loan officers

A good mortgage call script introduces you with your company and NMLS ID, asks about the borrower's goal and timeline before any numbers, and never promises a rate before you've seen the file. Below are scripts for inbound leads, past-client reviews, stalled pre-approvals and real estate agent partners, with the reason for each line, plus objections, voicemails, texts and the advertising, licensing and calling rules loan officers need to follow.

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How to read these scripts

Words in a box, like `First name`, are fields TopReach fills in on the call. Words in brackets, like *[street]*, are yours to fill in. Each line comes with the reason it's there, so you can change the words and keep what works.

Learn the opener and the ask close to word for word, and let the middle be a conversation.

How do good loan officers use a script?

- Lead with the goal: buy, refinance, take cash out, lower a payment. The right loan depends on it.
- Say rates depend on the full application and the day you lock. Then explain what you'll need to give a real number.
- Ask about timeline and agent early on a purchase. A buyer house-hunting this weekend needs a different call from someone thinking about next year.
- Offer agents service, not favors: fast pre-approvals, updates and answers when their buyers call.
- Log the goal, timeline and next step before the next call, so follow-ups sound like a continuation.

Inbound mortgage leads

People who asked about a purchase or refinance online or by form, called back as soon as possible.

Aim for: A short needs conversation and an application started, or an appointment for one.

OPENER 1 · FRIENDLY

The expected callback

> "Hi `First name`, it's `My first name` with *[your company]*, NMLS *[number]*. You asked about *[buying a home / refinancing]*, and I'm calling to help. Is now a good time?"
>
> **Why:** Your company and NMLS ID up front are honest and let a careful borrower look you up.

> "I'll ask a few questions about what you're trying to do, and then I can tell you what options make sense. It takes about ten minutes."
>
> **Why:** Sets the length and the reason for the questions before you ask them.

OPENER 2 · DIRECT

Straight to the goal

> "Hi `First name`, `My first name` with *[your company]*, NMLS *[number]*, following up on your mortgage inquiry. Are you looking to buy, or to refinance a home you own?"
>
> **Why:** One question that sorts the whole call.

> "Got it. I can't quote a real rate until I know more, because it depends on your credit, down payment and the loan. Can I ask a few quick questions?"
>
> **Why:** Explains why there's no instant rate, honestly, and turns it into the next step.

Questions to ask

> "What's the goal: a new home, a lower payment, cash out, or something else?"
>
> **Why:** The goal decides the loan type and the numbers that matter.

> "What's your timeline? Are you house-hunting now, or planning ahead?"
>
> **Why:** Urgency sets your follow-up and whether a pre-approval is needed this week.

> "Are you working with a real estate agent yet?"
>
> **Why:** On a purchase, the agent is part of the team. If they don't have one, you may be able to help.

> "Roughly how much are you planning to put down, and do you know about where your credit is?"
>
> **Why:** Two numbers that shape options. Ask them plainly and without judgment.

The ask

> "The next step is a short application so I can give you real numbers. Can we do it now, or would *[day]* at *[time]* be better?"
>
> **Why:** A clear next step with a choice, and no rate promised before the application.

Past-client reviews

Borrowers you closed with before, called once or twice a year or when they may be able to lower a payment or take out equity.

Aim for: A loan review, a referral, or a date to talk again.

OPENER 1 · FRIENDLY

The annual review

> "Hi **First name**, it's **My first name** from *[your company]*. It's been *[a year]* since we closed on your home. How's everything going?"
>
> **Why:** A real anniversary and a personal question first.

> "I do a quick loan review for past clients each year, to see if anything we could change would help you. Would that be useful?"
>
> **Why:** A service framed around them, with a yes-or-no question.

OPENER 2 · DIRECT

The reason to look

> "Hi **First name**, **My first name** from *[your company]*. Rates have moved since you closed, so I'm checking whether a refinance would actually save you money. It might not. Can I take a quick look?"
>
> **Why:** A true reason, and "it might not" is honest and disarming.

Questions to ask

> "Are you planning to stay in the home for the next several years?"
>
> **Why:** Refinance costs only make sense if they stay long enough to recover them.

> "Any big expenses coming up, like renovations, tuition or debt you'd like to consolidate?"
>
> **Why:** Tells you whether cash out or a different product fits.

> "Do you know anyone thinking about buying or refinancing?"
>
> **Why:** A light referral ask after you've offered a service.

The ask

> "I'll run the numbers, including closing costs, and call you back on *[day]*. If it doesn't save you money, I'll tell you that."
>
> **Why:** Promises honesty, not savings, and sets the follow-up.

Stalled pre-approvals

Borrowers who started an application or got pre-approved but went quiet.

Aim for: Find out what stopped them and agree the next step.

OPENER 1 · FRIENDLY

The friendly check

> "Hi `First name`, it's `My first name` with *[your company]*. I'm checking in on your *[pre-approval / application]* from *[month]*. How's the search going?"
>
> **Why:** Asks about their goal, not your file, which invites an honest update.

> "Is there anything that's got in the way, or anything I can make easier?"
>
> **Why:** Gives them room to say what stalled it: no house yet, a document, a worry about payment.

OPENER 2 · DIRECT

The missing piece

> "Hi `First name`, `My first name` from *[your company]*. Your application is waiting on *[document]*, and once I have it I can *[next step]*. Can you send it today?"
>
> **Why:** One specific missing item and what it unlocks. Vague reminders don't get documents.

Questions to ask

> "Have you found a home, or are you still looking?"
>
> **Why:** Tells you whether the loan or the house search is the bottleneck.

> "Has anything changed with work, income or debts since we spoke?"
>
> **Why:** Changes can affect the approval, and it's better to know now than at closing.

> "Is the monthly payment where you'd like it to be?"
>
> **Why:** Payment worries quietly stall many buyers. Asking opens the conversation.

The ask

> "Let's set a check-in for *[day]*, and I'll update your pre-approval if anything has changed."
>
> **Why:** A date keeps it moving without pressure.

Real estate agent partners

Real estate agents who could refer buyers. These are business calls, so the Do Not Call Registry mostly doesn't apply, but RESPA does.

Aim for: A coffee or a call to learn how they work, and a first referral when you've earned it.

OPENER 1 · DIRECT

The service offer

> "Hi **First name**, it's **My first name**, a loan officer with *[your company]*. I work with buyers in *[area]*, and I'm calling agents who sell there. Do you have a minute?"
>
> **Why:** Who you are, where you work and why you're calling them.

> "What matters most to you in a lender when you have a buyer under contract?"
>
> **Why:** Agents care about closing on time and hearing back fast. Let them tell you, then offer exactly that.

OPENER 2 · CONSULTATIVE

The listing-specific opener

> "Hi **First name**, **My first name** with *[your company]*. I saw your listing on *[street]*. If buyers ask about financing, I'm happy to put together payment examples they can use. Would that help?"
>
> **Why:** Specific to their listing, useful, and no favors asked. Make sure any examples you give follow advertising rules.

Questions to ask

> "How many buyers are you working with right now?"
>
> **Why:** Tells you how active they are and how soon a referral might come.

> "What's gone wrong with lenders on past deals?"
>
> **Why:** The pain they name is the service you should promise and deliver.

> "How do you like to get updates: text, email or a call?"
>
> **Why:** Agents remember lenders who update them the way they prefer.

The ask

> "Could we grab twenty minutes this week, coffee or a call, so I can learn how you work? I have *[day]* or *[day]*."
>
> **Why:** A short meeting to learn, not to pitch, is an easy yes. Keep it to real service: no referral fees, gifts or paid marketing tied to referrals.

Objections and honest answers

Agree with what's true, ask one question, and offer a small next step. Never argue, and stop when someone asks you to.

“What's your rate?”

I'd like to give you a real number, not a teaser. Rates depend on your credit, down payment, the loan and the day you lock. With a few answers I can give you an accurate quote with the APR. Can I ask three questions?

Why: Honest about why there's no instant rate, and the questions are the path to one.

“I'm getting quotes from other lenders.”

You should. Ask each lender for a Loan Estimate, because it's a standard form that makes comparing easy. I'm happy to walk through yours and theirs side by side.

Why: Pointing to the standard Loan Estimate shows confidence and helps the borrower.

“I'll wait for rates to come down.”

That's a fair choice. I can't predict rates, but I can set a target payment with you and call you if the numbers get there. Would that help?

Why: No predictions. Offer a plan around their goal.

“My bank will give me a better deal.”

They may. Get their Loan Estimate and I'll get you mine, and you can compare rate, APR and costs. Pick whichever is better.

Why: Confidence without trash talk, and a clear way to compare.

“I don't want my credit pulled yet.”

Understood. I can talk through options without pulling credit. When you're ready for real numbers, I'll explain exactly what the credit check involves before we do it.

Why: Respect the worry and explain before acting.

“We haven't found a house yet.”

That's the best time to get pre-approved, so you know your budget and can move when you find the right one. Want to start that now?

Why: Turns “not yet” into the logical first step.

“How did you get my number?”

You *[filled out a form on (site) / spoke with us]* on *[date]* about *[a mortgage]*. If you'd rather not hear from me, I'll remove you from our list now.

Why: Tell the truth and offer the exit.

“I already have a lender I send buyers to.”

That's great, and I'm not asking you to drop them. If you ever need a second option, for a tricky file or when they're busy, I'd like to be the one you call.

Why: Position yourself as the backup, the common way a first agent referral happens.

Voicemail scripts

About 20 to 30 seconds: your name and number first, one reason tied to them, then the number again, slowly.

Inbound lead

> "Hi **First name**, it's **My first name** with *[your company]*, NMLS *[number]*. I'm calling about your mortgage inquiry. I'd like to learn what you're looking for and walk you through your options. Call or text me at **My number**. Again, **My number**."
>
> **Why:** Company and NMLS ID, the reason, no rate, and the number twice.

Past client

> "Hi **First name**, **My first name** from *[your company]*. It's been *[a year]* since we closed on your home, and I'd like to do a quick review to see if anything could help you. No pressure. You can reach me at **My number**."
>
> **Why:** A service call with no promise of savings.

Stalled application

> "Hi **First name**, it's **My first name** with *[your company]*. I'm checking in on your *[pre-approval / application]*. There's nothing you need to do today, but I'd like to hear how the search is going. Call or text me at **My number**."
>
> **Why:** No pressure and no guilt, which makes it easier for a quiet borrower to reply.

Agent partner

> "Hi **First name**, it's **My first name**, a loan officer with *[your company]*. I work with buyers in *[area]* and I'd like to learn how you like to work with lenders. My number is **My number**. Thanks."
>
> **Why:** Short, specific to their market, and focused on their needs.

Follow-up texts

Text only people who agreed to texts, and keep an opt-out line in a first message.

New lead, no answer

Hi *[first name]*, it's *[your name]* with *[your company]*, NMLS *[number]*, about your mortgage inquiry. When's a good time for a quick call? Reply STOP to opt out.

Why: NMLS ID in writing, one question, and an opt-out where you have consent to text.

Past-client review

Hi *[first name]*, *[your name]* at *[your company]*. Happy home anniversary! Want me to run a quick, no-pressure review of your loan this month?

Why: A past client gets a friendly yes-or-no question, with no promise of savings.

Stalled application

Hi *[first name]*, *[your name]* at *[your company]*. Your application just needs *[document]*. You can upload it here: *[link]*. Questions? Reply here.

Why: One missing item and how to send it.

Agent partner thank-you

Hi *[first name]*, *[your name]* with *[your company]*. Thanks for the time today. Here's my info for when a buyer needs a pre-approval: *[link]*

Why: A business contact gets a short thank-you and your details.

The rules for mortgage calls

Be licensed where the borrower is, identify yourself and your NMLS ID, and never misstate rates, payments, fees or government affiliation. Agent partnerships fall under RESPA, and consumer calls follow the Do Not Call rules.

- Be licensed or registered as a loan originator for the borrower's state under the SAFE Act, and give your NMLS ID. Borrowers can check it on NMLS Consumer Access.
- Regulation Z requires your name and NMLS ID, and your company's, on the application, note, security instrument, Loan Estimate and Closing Disclosure. Many states, Virginia among them, also require the NMLS ID in ads, which can include texts and emails.
- Don't promise a rate. Regulation N bans misrepresenting interest rates, APRs, payments and fees in any commercial communication, and it covers oral statements and telemarketing scripts.
- If you state a rate in an ad, Regulation Z requires it as an annual percentage rate, and the CFPB's commentary counts telephone solicitations as advertising.
- Never imply you're with the government, FHA, VA or the borrower's current lender. Regulation N bans that too.
- Don't discourage anyone from applying on a prohibited basis such as race, religion, national origin, sex, marital status or age. Regulation B covers oral statements.
- RESPA Section 8 bans giving or taking anything of value for referrals of mortgage business. Offer agents service, never referral fees or gifts tied to referrals.
- Since March 2026, the Homebuyers Privacy Protection Act allows credit bureaus to sell mortgage trigger leads only in narrow cases, such as the borrower's consent or an existing relationship.
- Consumer calls follow the Do Not Call rules and calling hours: 8 a.m. to 9 p.m. local time, and 8 a.m. to 8 p.m. with a three-calls-a-day limit in Florida, Oklahoma and Maryland. Autodialed calls and marketing texts to cell phones need written consent.

If you record calls: the consent line

“Before we talk numbers, I record my calls so I have an accurate record of what we discuss. Is that OK with you?”

If they say no: Say “No problem, I won't record this,” and only carry on if you can turn recording off for the call. If you can't, offer to call back or continue by email.

When it's required: Required before you record in states that need everyone's consent: California, Florida, Illinois, Maryland, Massachusetts, Montana, New Hampshire, Pennsylvania and Washington, plus Connecticut and Nevada for phone calls. Courts disagree about Delaware and Michigan. Federal law and most other states need only one party's consent, but California applies its own law to calls into the state, so asking every time is the simple rule. In Canada, tell the person the call is recorded and why.

Statutes, regulators and sources

1. Regulation Z, 12 CFR 1026.36(g): NMLS ID on loan documents
   https://www.law.cornell.edu/cfr/text/12/1026.36
2. CFPB official interpretation of 12 CFR 1026.24: advertising, including telephone solicitations
   https://www.consumerfinance.gov/rules-policy/regulations/1026/interp-2/
3. Regulation N, 12 CFR 1014.3: prohibited mortgage misrepresentations
   https://www.law.cornell.edu/cfr/text/12/1014.3
4. Regulation B, 12 CFR 1002.4: no discouraging applicants
   https://www.law.cornell.edu/cfr/text/12/1002.4
5. RESPA Section 8 rule, 12 CFR 1024.14: no referral fees
   https://www.law.cornell.edu/cfr/text/12/1024.14
6. Virginia 10VAC5-160-60: NMLS ID in advertising (an example state rule)
   https://law.lis.virginia.gov/admincode/title10/agency5/chapter160/section60/
7. Homebuyers Privacy Protection Act, Public Law 119-36
   https://www.congress.gov/119/plaws/publ36/PLAW-119publ36.htm
8. NMLS Consumer Access
   https://www.nmlsconsumeraccess.org/
9. FTC Telemarketing Sales Rule, 16 CFR 310.4
   https://www.law.cornell.edu/cfr/text/16/310.4
10. FCC TCPA rules, 47 CFR 64.1200
    https://www.law.cornell.edu/cfr/text/47/64.1200
11. Florida Statutes 501.616: calling hours and three calls in 24 hours
    https://www.flsenate.gov/Laws/Statutes/2025/501.616
12. Reporters Committee: state-by-state recording consent guide
    https://www.rcfp.org/introduction-to-reporters-recording-guide/

Last reviewed November 7, 2026 by the TopReach Compliance Desk. General information about the rules, not legal advice for your situation. Laws change and depend on the facts; talk to a lawyer before you rely on it.

Use these scripts in TopReach

Paste a script into a call list's Script tab and it shows on the call screen next to the outcome form. Fields fill in on each call: **First name** **Last name** **Full name** **Company** **My first name** **My name** **My number**. Every change is kept as a version you can restore.

The latest version of these scripts, and a free script generator: gettopreach.com/scripts/mortgage-loan-officers