The Mortgage Call v7

The Holden cut. Charm, presumption, zero fear. Every line literally true. Desk copy 2026-09-07.

OPEN

"**Mr. Meyer?** ... My name is Ryan Kirchberger, **and I want to be your broker.**" *(beat, let it land)*

"You asked about mortgage protection on the house. Still owe about one-eighty?" *(yes)*

"Good. Then here's what happens now. I represent the top carriers in the country, and I make them compete for you. No exam. No nurse at your kitchen table. No six weeks of waiting. The application happens right here on this call, and if your health run comes back clean, **you're covered before we hang up.** The only thing that comes in the mail is a policy with your name on it."

Never drop "if your health run comes back clean." It is the honesty hinge.

Aged lead: "Mr. Meyer? ... My name is Ryan Kirchberger, and I want to be your broker. You asked about protecting the house a while back, and whoever was supposed to call you never did. **That's how I got so lucky.** Is it handled, or still open?"

60+ / declined / priced out: "At your age a term big enough to pay it off costs more than most people keep. What saves the house is a year of payments, so she sells on her timeline, not the bank's. Twenty thousand, about a hundred and thirty a month, never expires, pays from day one, outside probate."

WHY: WRITE EVERY ANSWER DOWN, WORD FOR WORD

"Before I shop you to anybody, I want to know what I'm fighting for. What made you look into this?"

"Straight question, Mr. Meyer. If it had happened yesterday, does Sarah keep the house, or no?"

"How long could she carry that payment alone? ... That's the number. That's what I'm fixing."

FACTS: THE CONFIDENT QUICK-RUN

"Quick health run, I'm shopping you, not judging you. Birthday? Smoker? Conditions or prescriptions? Heart, stroke, cancer, diabetes? Height and weight?"

"The payment each month? Years left? What's the place worth today?"

"Expenses first: what goes out each month? ... And what comes in? ... So what's left over, roughly?" *(that number is the premium budget)*

"Anything in place now?" *(Work coverage:)* "That's theirs, not yours. It stays with the desk when you leave. You want one with your name on it."

The golden question: "Do you have any accounts that would pay out to your family the week after, without a court involved?"

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The choice, the finish, the cards.

THE CHOICE: HIS WORDS BACK, THEN WHICH ONE

> "Mr. Meyer, remember what you told me? **[his WHY, word for word]**. You said it, I wrote it down, and neither of us can unhear it. So the question was never whether. It's which."

> "Two doors, and they're two different policies, two different price tags."

> "Door one is the big policy. It covers the whole one-eighty. Something happens, the house gets paid off outright. Biggest protection, biggest monthly bill."

> "Door two is the smaller policy. It covers years of payments instead. The check lands, Sarah keeps the house running, or sells it on her schedule. A fraction of the monthly cost, and it never expires."

> "Most people take door two. I would. Which one?"

> "Now grab a pen. I'm going to give you three numbers, and you're going to make one of them disappear. ... Cross it off. Gone. ... Two left. Which one's yours? ... **That's the one I circled.** Spell your first name for me."

FINISH: CREDIBILITY WITH SWAGGER

> "Write this down: my name, my license number, my cell. Look me up. I want you to."

> "Your carrier's {X}. A-plus rated. I don't place people with companies I wouldn't use."

> "No exam. They check your social against your records. What's your social?" *(goes straight into the app, never on paper you keep loose)*

> "It goes live when the first payment clears, and the account has to match your name. Who do you bank with? Checking or savings? Account number?"

> "Save my number. **You just got a broker.** It's submitted. Forty-eight hours, I call you either way. I keep my word to the minute."

THE REFERRAL, WHILE HE'S PLEASED

> "One more thing. Who do you know that's overpaying, or carrying nothing? I take care of them, and you look like the genius who sent me."

THE CARDS, HOLDEN DELIVERY

Not interested	"Sure you are, you asked. What happened, nobody ever actually priced it for you? Let me be the first."
Can't afford it	"Most people say that right before I show them it's less than the phone bill. What's left each month after the bills?"
I've got savings	"Good, you're ahead of most. But the day it happens, the savings become the mortgage fund and the family lives on nothing. This check lands day one; the savings stay for living. What's protecting her right now, roughly?"
Think about it	"Take all the time you want, right after you tell me which part. The price, or the whether? ... Start at the bottom, raise it any time. Spell your first name."
Busy	"Perfect, I'm fast. Or seven tonight. I keep my word to the minute."
Spouse	"Smart man. Put her on, or both of you at seven tomorrow."
PMI	"PMI protects the bank. I don't work for the bank."
Covered at work	"That's theirs, not yours. Gone when you leave. Want your own?"

THE RULES OF THE CUT

1. The swagger is posture, never promises. Broker, the shelf, A-plus, 48 hours: all true. Nothing about returns, guarantees, or "everyone's buying."
2. The beat after "I want to be your broker" is the whole opener. Say it, stop, let him react.
3. The read-back stays sacred: his words, verbatim, at the choice. Charm opens the door; his own reason closes it.
4. Never say "the bank takes your equity." Say: the bank sells on its timeline and the process takes its slice.