

The Loan-Officer Call

Business lines, exempt from both do-not-call lists. Peer to peer, doctor voice. 2026-09-07.

THE OPENER (12 SECONDS)

"Hi {first}, Ryan Kirchberger, I'm a life producer in Vernon. I pulled the Worcester registry this morning and you're the {N}th busiest name in {town} since January. Quick reason for the call: the borrowers over sixty who get declined or priced out of term, I have a twelve-month bridge that writes them at the closing table. Who handles that for you right now?"

THE THREE ANSWERS

"Nobody / we don't"	"That's what I figured, most shops don't. It pays the family a year of payments so the house sells on their timeline, not the bank's. Decision on the phone, no exam, and your closing doesn't wait on it. Can I be the number you hand them?"
"We have someone"	"Good, keep them. I only want the ones they can't place, the over-sixty declines. Text me one this month and see what I do with it."
"How does this help me"	"A borrower who can't get protection sometimes hesitates at the table. I take the hesitation off your closing. That's the whole deal. No fee to you, none to them, ever."

Close: get the cell, send one text that day: your name and "the over-sixty bridge, Vernon," nothing else. **Rule:** never anything of value for a referral. Ever.

THE CARDS, RANKED BY THE LENDER'S WESTBOROUGH VOLUME SINCE 2023

Pulte Mortgage · #1 in Westborough, 100 mortgages · Del Webb's captive lender = every Chauncy Lake buyer
Chauncy Lake sales center 508-252-8852, 6106 Peters Farm Way. Ask for the Pulte Mortgage advisor assigned to the community. ☐
called ☐ cell ☐ text sent

Avidia Bank · #5 in Westborough, 68 mortgages, \$27.8M · HQ Hudson, branches Westborough / Shrewsbury / Northborough · mortgage dept 800-508-2265

NAME	TITLE	NMLS	PHONE	CALLED	CELL	TEXT
Kelly Tierney	VP Senior Residential LO	500294	978-567-3619	☐	☐	☐
Tad Perachi	VP Senior Residential LO	697312	978-567-3510	☐	☐	☐
Shrenik Shah	VP Senior Residential LO	42533	774-760-1202	☐	☐	☐

Central One FCU · #1 in Shrewsbury (367), #2 in Westborough (90) · mortgage line 800-527-1017 · Westborough branch 508-366-5553 · Shrewsbury 508-842-7400

NAME	TITLE	PHONE	CALLED	CELL	TEXT
Darcy Petit	Lending Specialist	508-841-0774 · dpetit@centralfcu.com	☐	☐	☐
Jillian Hildebrand	Asst MSC Lending Manager	via 800-527-1017	☐	☐	☐
Lori Gaskins	Senior Lending Specialist	via 800-527-1017	☐	☐	☐
Mireille Bones	Senior Lending Specialist	via 800-527-1017	☐	☐	☐
Katilyn Racine	Lending Specialist	via 800-527-1017	☐	☐	☐

Next cards, being researched: Leader Bank (#4 Westborough, #3 Shrewsbury), Shrewsbury FCU (#2 Shrewsbury), Citizens, Rocket, St Mary's CU, DCU, Guaranteed Rate.