

Calling Rules

The card that keeps the license. 2026-09-07.

HOURS AND LINES

- Massachusetts: **8am to 8pm** only. Business hours 9 to 5 for business lines.
- **Business lines are exempt** from both do-not-call lists. Loan officers, business owners, agents: dial freely.
- **Home numbers:** scrubbed against the national list (31 days fresh) AND the Massachusetts list before the first dial. No scrub, no dial.
- **Manual dial only.** No autodialer, no ringless voicemail, no AI voice, no prerecorded anything.
- **Double dial** every number: no answer, call again immediately.

TEXTS AND CONSENT

- **Never text a cold number.** A text is a call in law, and cold texts are the most-sued act in the business.
- On a live call: "Can I send you the quote by text?" Then the form link. Their signature = written consent. Texts are legal from then on.
- Anyone who contacts you first is callable for **three months**, list or not. A form fill, a returned letter, a neighbor's "call me."
- Every text carries "Reply STOP to end." STOP means stop, everywhere, that day.
- Never say "the bank takes your equity." Never promise returns, guarantees, or "everyone's buying."

On the record: SSN, license, and bank details go straight into the carrier's app. Say "going into the app now." They never go in a text, an email, the vault, or a recording. The worksheet's paper copy lives in the locked file.