

USE DURING A REAL CONVERSATION

Mortgage Conversation Guide.

Don't memorize a pitch. Find out what the person is trying to do, then decide whether a personal introduction would help.

Where to start

RENEWAL

“When does your mortgage come up for renewal?”

If soon: “Have you compared your options yet?”

MONTHLY PAYMENTS

“Are you comfortable with what you're paying each month?”

Ask if their concern is the payment or the full cost.

BUYING OR MOVING

“Any plans to buy or move in the next year?”

Ask about timing, not a mortgage approval.

DEBT / REFINANCING

“What's the main thing you're hoping to change?”

Listen for the goal. Let the specialist weigh the trade-offs.

When they respond

“I'M JUST LOOKING.”

“That's fine. What are you trying to figure out?”

Offer an introduction only if they want help.

“I ALREADY HAVE A BROKER.”

“That's good. Is there anything you're still trying to work out?”

Respect their relationship and their answer.

“WHO IS 8TWELVE?”

“It's a licensed mortgage brokerage with access to different lenders.”

Explain that your specialist is someone you know. Don't promise the lowest rate.

ASKS ABOUT JOINING THE TEAM

Keep this separate.

Offer a discussion with a business leader about work, training and qualifications. Don't pivot a client's mortgage need into a pitch.

PERSONAL INTRODUCTION

“I know a licensed mortgage specialist at 8Twelve. Would you be open to me introducing you so they can review your options?”

Follow through: Ask permission to share a name and chosen contact detail, make the introduction, confirm the connection and agree on a date: “Would Thursday work for me to check back?”

Do not quote rates, promise approval, recommend loans or request confidential underwriting records. 8Twelve is a separate licensed mortgage brokerage. Respect a clear “no.”

FOR A FIRST MORTGAGE CONVERSATION

Mortgage *Discovery.*

Tell us what you're hoping to do. Leave anything you don't know blank. This is not a mortgage application.

01 / ABOUT YOU

Name

Date

Phone or email for introduction

Best time to connect

02 / WHAT WOULD YOU LIKE TO DO?☐ Buy ☐ Renew ☐ Refinance ☐ Consolidate debt ☐ Increase cash flow

When do you want to make a change?

Renewal date, if known

Planned purchase / property use

Down payment / amount needed (optional)

03 / WHAT DO YOU ALREADY KNOW? (OPTIONAL)

Approx. home value or purchase price

Approx. mortgage balance

Current monthly mortgage payment

Payment / budget you're comfortable with

Current mortgage term / rate, if known

Current lender / possible penalty

04 / WHAT MATTERS MOST?☐ Lower payment ☐ Lower total cost ☐ Pay sooner ☐ Use equity ☐ Flexibility**05 / QUESTIONS FOR THE LICENSED MORTGAGE SPECIALIST**

Use the optional continuation sheet for questions and notes. Keep this first sheet for the facts and introduction permission.

06 / INTRODUCTION PERMISSION

☐ Yes, you may share my name and the phone or email above with a licensed 8Twelve Mortgage specialist about this question. ☐ Not yet — ask again later. Any other worksheet details need separate permission.

Person making the introduction

Follow-up date

Do not record SIN, bank credentials, government ID, credit reports or private financial documents. Share completed forms only through an approved secure process.

CONTINUE YOUR MORTGAGE DISCOVERY

Questions. *Next Steps.*

Use this page when the first worksheet isn't enough. Write down what matters to the person, and what they want the licensed specialist to help them understand.

Questions for the licensed mortgage specialist

What matters most about this decision?

Agreed next step

Who will make the personal introduction?

When will we check back?

This page continues Mortgage Discovery. The client must give permission before sharing contact details. Do not record SIN, bank information, government ID or private underwriting records. Store completed pages securely.