





Conditional Approval - Existing KeyBank Clients

Your call audience

KeyBank client who has conditionally approved through Blend but has not yet converted to a mortgage application. An opportunity to check in on their home search progress and see if they are ready to move their application forward.



Prepare for the call

-  Have the [Gehegan Calling Guide](#) up
-  Review the client profile within the Book of Business tableau report.
-  Pull up the client in OYD (Own Your Day).
-  Review notes/comments on the client's profile from retail branch managers.



IMPORTANT

Outbound call compliance requirements

- Calls generally may not be placed before 9:00 a.m. or after 8:00 p.m. (customer's local time) or on federally recognized holidays. See additional state-level considerations below:
 - **Kentucky:** 10:00 a.m - 8:00 p.m.
 - **Louisiana:** No calls on Sunday and to non-customers during a state of emergency.
 - **New York:** No calls to non-customers during a state of emergency.
 - **South Dakota:** No calls on Sunday.
 - **Rhode Island:** 9:00 a.m. - 6:00 p.m. weekdays and 10:00 a.m. - 5:00 p.m. on Saturdays. No calls on Sunday.
 - **Texas:** Calls on Sunday may only be placed after 12 p.m.
- If you reach an answering machine, please note that you must never leave a message disclosing any details retaining to the client's existing account(s).
- When leaving a message, you are required by law to state that you work for KeyBank, and you must provide both your name and a toll-free number (or address) at which the client may contact you.
- It is considered a violation of the Telephone Consumer Protection Act (TCPA) to disconnect an unanswered call before at least 15 seconds or four (4) rings. Always leave a voice message before disconnecting a call.
- All calls **must be manually dialed**. Phones with connectivity to a dialer like Genseys may not be used to place these calls. Use of an autodialer may subject Key to fines and penalties.
- **IMPORTANT:** If the client requests not to be contacted for future offers, direct them to the toll-free Privacy Line **1.800.361.0968**. Key's trained representatives can explain the option details to the individual, if necessary. Alternatively, you can call on behalf of the client to enter a Do Not Call election.

NOTE: New York requires you to enter the election on behalf of the client if requested (see Clients in New York DNC Election section below).

Call script

Clients in New York DNC Election

“
Mr./Mrs./Ms. {Client Name}, you are a valued client and my role here at KeyBank is to understand your financial goals through our financial wellness discussion and helping you achieve these goals with recommendations tailored specifically for you. Let's set your wellness appointment for {XX/XX/XXXX} date. As a valued KeyBank client and New York resident I want to share with you that if you wish to no longer receive calls, I can add you to the KeyBank's internal do not call list.
”

Leaving a message

“
Hello, this message is for {Client Name}. My name is {Your Name and NMLS ID#} and I'm calling on behalf of KeyBank. Please call me back at your earliest convenience at {XXX-XXX-XXXX}. I look forward to speaking with you soon. Have a great day!
”

Identify yourself and KeyBank

“Ms./ Mr. {Client Name}?” *(Wait for confirmation.)*

“This is {Your Name}, and I am a registered Mortgage Loan Officer at KeyBank and my NMLS number is {Your NMLS number}.”

(If in Home Lending Center also add) “...and I am calling on a recorded line.”

Reason for call

“

“Did I get you at a bad time, or do you have a moment?”

(If client says she/he is busy, arrange for a more appropriate time to call back.)

“I was calling today to follow up on our conversation regarding your plans to purchase a home. On {Insert Date} you were conditionally approved for a loan up to {Loan Amount}. I am checking in to see how your search is going?”

”

Possible probing questions

“

- Have you found a home you liked or placed any offers recently?
- Do you have a timeline of when they are accepting offers?
- Is the home under contract?
- Are you planning on going to any open houses?
- Do you have a walk through planned with your realtor soon?
- What are your plans to continue the search?

”

If home is under contract

“

“Congratulations on finding a home! The next step would be to please send me a signed purchase and sales agreement. I will work on turning your conditional approval to an application and connect with you regarding any questions or additional documents that I may need. Once that is completed, I will provide you some disclosures for you to review and sign. We can also talk about locking your rate in when you are ready.”

”

Close

“

As you know, I am here to help you throughout your home buying process. I will continue to check in with you and be available to answer all your Mortgage questions. If you think of a question or when you find a home and your offer is accepted, please reach out to me! I will assist you every step of the way to get you into your new home!

As a reminder you can reach me via phone or email at {[Your Phone Number](#)} and {[Your Email Address](#)}.

”

After call

- Place comments within OYD.
- Disposition Lead within OYD.
- Schedule Follow Up Meeting within Outlook.

Product reference materials

[1st Mortgage Marketing](#)

[Home Equity Lending](#)

[Mortgage Servicing](#)

[Compliance Scripts for Rate Disclosure](#)

Always Remember



Do

- ✔ Be POSITIVE and ADVOCATE for our clients, always play with confidence.
- ✔ THANK our clients for their business.
- ✔ Use professional dialogue and avoid informal speech and slang (e.g. "Yes" vs. "Yeah").
- ✔ Ensure you have done your pre-call due diligence - KNOW YOUR CUSTOMER!
- ✔ Read scripts verbatim when required to do so.
- ✔ Use an enthusiastic and conversational tone.



Don't

- ✘ Rush through mandatory disclosures.
- ✘ Paraphrase a verbatim script.
- ✘ Interrupt a client while speaking.
- ✘ Enter a call without a smile.
- ✘ Have a conversation that lacks enthusiasm.
- ✘ Exit a call without asking our Client if there is anything else they need help with.
- ✘ Exit a call without thanking our Clients for their business.