



Critical Period



Situation



- Senior who wouldn't pay for the full balance payoff
- Have insurance or don't have insurance
- May have had health conditions limiting them to get a full payoff term
- A significant loss of income would prevent a surviving spouse to stay in the home.



Problem



- Equity would be lost to the bank.
- Income loss – payment is now unaffordable
- No time to grieve.
- Nowhere to live
- “Do you think it’s a problem that.....?”



Implication



- Explain the implications of your products on:
 - “What if ?”
 - ”How.....?”
 - “Tell me more...”
 - ”How does it feel.....”
 - “What do you mean?”
- ****THEY WANT HELP**



Need-pay off



Negative to positive