THIS MONTH'S CLIENT PLAN

NOVEMBER 2026

This month: share the Kansas City Holiday Guide and offer a year-end home checkup. Each week you'll get a new list of past clients and one assigned touch to make with everyone on it.

FOR LOAN OFFICERS ONLY

The Kansas City Holiday Guide is live at **KCHomeEdit.com**. Every Holiday Guide script below already includes the link.

WHICH SCRIPT DO I USE?

YOUR ASSIGNED TOUCH
Use the call, email, text or handwritten note listed on your weekly list

HOLIDAY GUIDE
A gift with no ask. Great for every client

YEAR-END HOME CHECKUP
Best for clients with escrow, PMI or equity to review

YOUR STEPS THIS WEEK

1. **Pull your list:** note this week's assigned touch.
2. **Check dates:** lead with any birthdays or home anniversaries.
3. **Make the touch:** reach every client on the list.
4. **No answer:** leave the voicemail and text the Holiday Guide.
5. **Log it:** record every touch and reply in the CRM the same day.
6. **Follow up:** book escrow, PMI or equity reviews.

Before you send anything, replace every highlighted **[bracket]**.

YEAR-END TALKING POINTS

Pick one or two that fit the client. You don't need to cover them all.

- **Property taxes and escrow:** Missouri taxes are due Dec 31 and Kansas first-half taxes Dec 20. Higher values or insurance can mean an escrow shortage and a new payment in January.

- **Homeowners insurance:** premiums are up and many policies renew at year end. Remind them to review coverage and deductibles.
- **PMI:** if they put less than 20% down, rising values may mean they can request PMI removal. Rules vary by loan type, so confirm before giving specifics.
- **Home equity:** offer a free home equity review, including "leave it as it is."
- **Holiday debt:** holiday spending often lands on credit cards in January.
- **Year-end paperwork:** Form 1098 arrives in January. Tax questions go to their tax professional.
- **Home maintenance:** furnace, gutters, sprinklers and smoke detectors before winter.

1 · PHONE CALL

Keep calls to 5–10 minutes and spend the first half catching up. If you get voicemail, use the voicemail and follow-up text.

CALL #1 Kansas City Holiday Guide

CALL SCRIPT

Hi **[Name]**, it's **[LO]**. I was thinking about you and wanted to check in before the holidays get crazy. How have you guys been?

[Catch up: holiday plans, family coming to town, anything in the CRM.]

I love that. The reason I'm calling is that we put together a Kansas City Holiday Guide for our clients this year: light displays, holiday events, family activities, local shopping and more. I wanted to make sure you got a copy. Can I text you the link?

> **IF YES** Perfect, I'll send it right after we hang up. Feel free to share it with friends and neighbors too. And while I have you, is anything going on with the house I can help with before the end of the year?

CALL #2 Year-End Home Checkup

CALL SCRIPT

Hi **[Name]**, it's **[LO]**. I wanted to say hi and check in. How are things?

[Catch up.]

I'm calling past clients this month to do a quick year-end checkup on their home. Nothing to sell, just a few things worth a look before January.

With property taxes due and insurance premiums going up for a lot of people, many escrow accounts come up short at the start of the year, which can change the monthly payment. Have you gotten your escrow statement or insurance renewal yet?

And with home values where they are, some people who put less than 20% down may be able to drop their PMI. I'd be happy to check where yours stands.

I can also put together a quick home equity review so you know what your home is worth and what your options are. Sometimes the answer is to leave everything exactly as it is, and I'm happy to tell you that too. Would that be helpful?

Either way, I'm always here for anything home-related. And if friends or family have questions as they plan for next year, I'm always happy to help them too.

NO ANSWER

Voicemail and follow-up text

VOICEMAIL (EITHER CALL)

Hi **[Name]**, it's **[LO]**. No business, just wanted to check in before the holidays. I'm also sending you a little something by text. Hope you're all doing well!

FOLLOW-UP TEXT

Hi **[Name]**! Just tried you, nothing urgent. I wanted to share our KC Holiday Guide with you: KCHomeEdit.com. Hope you're all doing well!

2 · EMAIL

Send from your own inbox, not a mass-email tool, and reply personally to every response.

EMAIL #1 Kansas City Holiday Guide

SUBJECT

A little holiday gift for you

EMAIL BODY

Hi [Name],

The holidays are almost here, and I wanted to send a little gift your way: our Kansas City Holiday Guide, full of light displays, events and local favorites.

Check it out at KCHomeEdit.com, and feel free to share it with friends and family!

Wishing you a wonderful holiday season,

[LO]
[Title], Fairway Independent Mortgage
[Phone] | [Email]

EMAIL #2 Year-End Home Checkup

SUBJECT

A quick year-end checkup for your home

EMAIL BODY

Hi [Name],

As the year wraps up, I'm offering past clients a quick home checkup. A few things worth a look before January:

- Escrow: higher taxes and insurance can change your payment in January.
- Insurance: make sure your coverage still fits your home.
- PMI: if you put less than 20% down, you may be able to drop it.
- Equity: see what your home is worth and what your options are.

Just reply or give me a call and I'll take a look. Always happy to help!

[LO]
[Title], Fairway Independent Mortgage
[Phone] | [Email]

3 · TEXT

Send from your own phone and reply personally. Don't know the client well? Use the second version, which reminds them who you are.

TEXT #1 Kansas City Holiday Guide

TEXT

Hey **[Name]**! The holidays are almost here, so we made a KC Holiday Guide for our clients: lights, events and local favorites. Enjoy and feel free to share! KCHomeEdit.com

DON'T KNOW THEM WELL?

Hi **[Name]**, it's **[LO]** with Fairway. I helped with your home loan in **[year]**. We made a KC Holiday Guide for our past clients and I wanted you to have it: KCHomeEdit.com. Happy holidays!

TEXT #2 Year-End Home Checkup

TEXT

Hey **[Name]**! I'm doing quick year-end home checkups for past clients: escrow, insurance, PMI and equity. Want me to take a look at yours?

DON'T KNOW THEM WELL?

Hi **[Name]**, it's **[LO]** with Fairway. I helped with your home loan in **[year]**. I'm offering past clients a quick year-end home checkup: escrow, insurance, PMI and equity. Would that be helpful?

4 · HANDWRITTEN NOTE

Add one personal line at the top, like "Hope the kids are excited for Thanksgiving!" Tuck in a business card. For Note #1, add a QR code insert to the Holiday Guide.

NOTE #1 Kansas City Holiday Guide

NOTE

Hi **[Name]**!

The holidays are almost here, and I wanted to send a little something your way. We put together a Kansas City Holiday Guide full of light displays, events, family activities and local favorites.

Scan the code or visit KCHomeEdit.com to check it out, and feel free to share it with friends and neighbors!

Wishing you and your family a wonderful holiday season.

— **[LO]**

NOTE #2 Year-End Home Checkup

NOTE

Hi **[Name]**!

As the year wraps up, I wanted to remind you I'm still here for you long after closing.

Year end is a great time for a quick home checkup: your escrow and property taxes, insurance coverage, whether PMI can come off, and what your home's equity could do for you.

If you'd like me to take a look at any of it, just give me a call. Happy to help!

— **[LO]**

Track three numbers each week: clients touched, conversations held, and reviews or referrals that came from them.

Compliance: keep the language general (no rates, payments or savings claims), send tax questions to the client's tax professional, and text only clients who have agreed to be contacted by text.