**Conversation, Text & Email to Invite a Consumer to Download your FinLocker**

**1. Verbal Script (During the Consultation)**

I totally understand you're not quite ready to buy, and that's okay — most people aren't when we first meet. But that's where I can help.

Based on what we talked about — getting your debt-to-income ratio down and boosting your credit score a bit — you're actually really close.

I invite you to use my free FinLocker app. It's a private tool I offer my clients that gives you a step-by-step plan to improve your finances and get mortgage-ready. You'll be able to track your credit, budget, and savings — plus, it keeps us connected the whole time.

No pressure, just progress. I'll check in regularly and help guide you through each milestone. You're not doing this alone."

**2. Follow-Up Text Script (Right After the Call)**

Hi [First Name], It was great talking with you today! You mentioned you're not quite ready to buy — and that's totally normal.

I just sent you an invitation to download my FinLocker app. It's free, totally secure, and will give you a personalized plan to improve your credit and prep for homeownership.

Take a look when you have a second, and let me know once you're in. I'm here to help every step of the way!

**3. Follow-Up Email Script (More Detailed)**

**Subject:** Your Personal Plan to Get Homebuyer-Ready

Hi [First Name],

It was great connecting with you today. I really appreciate your honesty about not being quite ready to buy yet. That's more common than you might think, and the good news is that you've already taken the most important step — getting started.

Based on our conversation, focusing on your debt-to-income ratio and improving your credit score by 15-20 points will significantly boost your chances of qualifying for a mortgage.

To help you get there, I'm giving you my **free FinLocker app** — a secure, private tool designed to help future homebuyers like you create a game plan and make progress over time.

With FinLocker, you can:

* Track and improve your credit score
* Set savings goals and monitor your progress
* Get a personalized readiness plan for homeownership
* Stay in touch with me for advice and check-ins

Here's your link to download the app: [Insert App Link]

There's no obligation, no sales pitch — just support. Let's take it one step at a time, and I'll be with you throughout the journey.

Talk soon,

[Your Name]

[Contact Info]