

Capvera Setter Script

Conditional Approval → Application + Statements Version

Opening

"Hey, is this [Client's First Name]?"

(If yes)

"Hey [Client's Name], this is [Your Name] with Capvera underwriting. We had a conditional approval come through for \$125,000 on the business. To get that turned into a final offer, we just need a formal application and your most recent statements. Do you have a couple minutes so I can get this moving for you?"

(If they say they're busy)

"No problem — this is just the step to convert the \$125k conditional into a final offer. We only need the formal application and statements. Takes a minute to lock it in. Fair?"

Transition

(If they say yes)

"Perfect. So what we'll do is get you set up to complete the formal application and submit your statements. I'll either transfer you live right now or lock you in with one of our senior advisors so they can walk you through it and get the final offer across."

Jump Straight to Application + Statements

"Alright — underwriting already has the conditional approval at \$125k. The only thing left is the formal application and your most recent bank statements so they can issue the final offer.

I can get you with a senior advisor who will handle the application with you and collect the statements. They can usually turn the final offer around the same day or next day once those are in."

If they push back or ask questions:

"It's standard — the conditional is already there, we just need the formal app and statements to verify and release the final offer. The advisor will make it quick."

Transition to Close

"I can either transfer you live right now so they can start the application with you, or lock a specific time later today.

Which works better?"

Closing

Live Transfer:

“Actually, I have a senior advisor available right now — let me transfer you so they can walk you through the application and get the statements pulled in.”

Set Appointment:

“When are you going to be by a computer or in a quiet space — morning or afternoon?”

(Once they answer)

“Perfect. I’ve got [time 1], [time 2], or [time 3] open. Which of those works best for you?”

“Locked you in at [chosen time]. You’ll get a calendar invite and text confirmation shortly.

When you jump on, just let them know you’re calling to complete the application and submit statements for the \$125k conditional approval.”

Objection Handles

“Just email me the application / rates”

“Rates and structure are finalized once the application and statements are in. Underwriting won’t release the final offer until those are submitted. Fastest path is a quick call with the senior advisor — they’ll walk you through the app and collect the statements right there.”

“I’m talking to a few places”

“Most people we work with are. This \$125k is already conditionally approved on our side. Let me get you with our senior advisor so they can finish the application and statements and show you the final offer. They can usually get it done in one sitting.”

“Not ready yet” / “No”

“If I could get this \$125k finalized once the application and statements are in, you’re telling me you couldn’t use that?”

Help me understand — what’s holding you back from knocking out the application so underwriting can issue the final offer?”