Wholesaling cold calling script

The call structure Call Savvys callers run on wholesaling campaigns, adapted for public use: the full call word for word, 7 lead-type openers, 10 rebuttals, a compliance checklist and a daily tracker.

FILL IT IN
Replace every [bracket] before your first dial.

SAY IT OUT LOUD
Learn the lines word for word, then deliver them in your own voice.

LISTEN MORE
Ask, then stop talking. The seller tells you if there is a deal.

THE CALL AT A GLANCE

Thirteen steps, in order

1 The opening · 2 If they say "not interested" · 3 If they say "make me an offer" · 4 Realtor status · 5 Occupancy · 6 Condition · 7 Motivation · 8 Timeline · 9 Asking price · 10 The price check · 11 Verify the details · 12 The handoff · 13 The voicemail

Steps 2 and 3 are branches: use them only when the seller says it. Questions C to F are the four pillars of seller motivation, highlighted above.

Condition C
"On a scale from 1 to 10, how would you describe the property's condition?"
Your repair estimate, and what the house is really worth to a buyer.

Motivation D
"Other than price, what has you considering selling?"
Whether there is a deal at all, and how hard to work the lead.

Timeline E
"If the offer made sense, when would you ideally want to sell or close?"
How hot the lead is, and when to follow up.

Price F
"What price would you be looking to get for the property?"
Whether their number fits your buy box.

THE SCRIPT

The full call, word for word

STEP 1 The opening

YOU	"Hey [First Name]."
ONCE THEY ANSWER	"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. Have you considered selling, or would you be open to getting an offer if it made sense?"
LLC OR COMPANY OWNER	"Hi, this is [Caller Name] with [Company]. I'm reaching out about the property on [Address]. Who would be the best person to speak with about a possible sale?"

Tip "Hey" or "Hi", whichever sounds like you. Give your name and your company in the first breath, name the property, ask one question, then stop talking. When an LLC or company owns it, find the person who can decide on a sale before you ask anything else.

STEP 2 If they say "not interested"

YOU	"Yeah, I hear that quite a bit. Can I ask you, though, are you completely against selling, or have you received a lot of low offers that were not worth your time?"
IF THEY MENTION LOW OFFERS	"Understood! We do not want to waste your time. Would you at least be open to seeing what an offer could look like?"

Tip Ask this once. If they confirm they are completely against selling, or say no again, thank them, end the call and log it as not interested. If they ask you to stop calling, add the number to your internal do-not-call list immediately, before your next dial.

STEP 3

If they say ”make me an offer”

YOU	"Sure, but I'm not the person who calculates the final offer. I just need to get a few property details so we can review it and give you a real number. It only takes two or three minutes. Is that okay?"

Tip Never guess at a number on a cold call. This line is honest about your role, tells the seller how long the questions take, and asks permission. A yes takes you straight to question A.

STEP 4

Realtor status

QUESTION A

YOU	"Is the property currently listed with a realtor?"

Tip Ask this first. If it is listed, do not interfere with an active listing agreement: note it, thank them and ask if you can check back after the listing ends.

STEP 5

Occupancy

QUESTION B

YOU	"Are you living there, is it vacant, or is it currently rented?"
IF IT'S RENTED	"Are the tenants month-to-month or on a lease? When does the lease end? Are they current on rent?"
OPTIONAL: MORTGAGE	"Do you currently have a mortgage or any other loan on the property?"

Tip Occupancy tells whoever makes the offer how soon the property can change hands and whether tenants come with it. The mortgage question is optional: ask it when the seller is open, and skip it if they tense up.

STEP 6

Condition

QUESTION C

YOU	"On a scale from 1 to 10, how would you describe the property's condition? Ten means completely move-in ready, and one means it needs major repairs."
FOLLOW-UP	"What repairs or updates do you think it needs?"

Tip The number is a quick read, and the follow-up gives whoever runs the numbers something real to work with. Write the repairs down in the seller's own words.

STEP 7

Motivation

QUESTION D

YOU	"Other than price, what has you considering selling?"

Tip "Other than price" takes the easy answer off the table, so you hear the real reason. Ask, then stop talking. Motivation is the pillar that tells you whether there is a deal at all.

STEP 8

Timeline

QUESTION E

YOU	"If the offer made sense, when would you ideally want to sell or close?"

Tip Log the exact answer. "Within 30 days" and "whenever" are different leads, and the answer tells you how soon to follow up.

STEP 9

Asking price

QUESTION F

IF YOU COVER CLOSING COSTS	"If you don't have to pay realtor fees, repairs, or closing costs, what price would make sense for you?"
IF YOU DON'T	"What price would you be looking to get for the property?"
IF THEY'RE UNSURE	"Got it! What number would at least get your attention if we called you with an offer?"

Tip Use the first version only if you really do cover closing costs. Let the seller name a number first, write it down exactly and do not counter on this call. Your offer comes after the numbers are run.

STEP 10 The price check OPTIONAL

YOU	"Let me quickly check that."
TOO HIGH, OR NO NUMBER	"It sounds like you would only consider selling for an offer close to full market value. Is that right?"
IF THEY SAY YES	"A normal cash offer may not get you there, but we may have other purchase options that could get closer. Would you be interested in hearing about those?"

Tip If the price fits your buy box, go straight to verifying the details. Use the other-options line only if you buy creatively (terms, subject-to or novation), and promise nothing about price. If the seller wants to hear more, note the interest and continue. If they say no, or creative deals are not part of how you buy, thank them and log it as not a lead in your CRM.

STEP 11 Verify the details

YOU	"Let me make sure I have this right. Your full name is [First Name] [Last Name], and the property address is [Address], [City], [State], [Zip]. Is that correct?"
YOU	"Perfect. Is this the best phone number to reach you?"
IF YOU NEED IT	"What is the best email address for you?"

Tip Read the details back instead of just asking for them. One wrong digit in the address or the phone number loses the lead. Ask for an email only when your follow-up needs it.

STEP 12 The handoff

CALLBACK VERSION	"Great. We will call you to discuss the property and the offer. What is usually the best time to reach you?"
APPOINTMENT VERSION	"Great. Let's find a time that works for you. Is morning or afternoon usually better?"
THEN	"Would [Available Date and Time] work for you?"
THEN	"Perfect. You're scheduled on [Date] at [Time]. They'll review the property and discuss your selling options. There is no obligation to sell unless you decide it is the right fit."

Tip Use the callback version when someone on your team calls the seller back, and the appointment version when you book a set time with whoever makes the offer. Log it in your CRM before your next dial, and always end on the no-obligation line.

STEP 13 The voicemail

YOU	"Hi [First Name], this is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. I had a quick question for you about it. You can reach me at [Phone Number]. Again, that's [Phone Number]. Thanks, [First Name]."

Tip Short, specific and live. Say the address so it does not sound like spam, and say the number twice. Leave it in your own voice: prerecorded and ringless voicemail drops are treated as prerecorded calls under federal rules and generally need the seller's prior express written consent.

SWAP THE OPENER

Openers by lead type

Keep the greeting and every question. Once the seller answers, say the line for your list instead of the standard opener.

Absentee owner

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. It looks like you live out of the area, and a lot of owners we talk to are tired of managing a house from a distance. Have you considered selling, or would you be open to getting an offer if it made sense?"

Tip Out-of-area owners often have no emotional tie to the house. Ask how they handle repairs and tenants from far away.

CALLSAVVYS.COM/ABSENTEE-OWNER-LEADS

Pre-foreclosure

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. I saw a public notice was filed on it, and I know that can be a stressful spot. I'm not a lender, and I'm not here to judge. Have you considered selling, or would you be open to getting an offer if it made sense?"

Tip Lead with empathy and never promise to stop a foreclosure. Many states regulate contact with owners in foreclosure, so check your state's foreclosure consultant and equity purchaser rules before you dial this list.

CALLSAVVYS.COM/PRE-FORECLOSURE-LEADS

Probate or inherited

"Yeah! This is [Caller Name] with [Company]. First, I'm sorry for your loss. I'm reaching out about the house on [Address]. Some families would rather not deal with cleaning out and fixing up a property. Has your family considered selling it, or is it too soon?"

Tip Slow down. If it is too soon, ask permission to check back in a month or two, and mean it. Ask who else has a say in the estate.

CALLSAVVYS.COM/PROBATE-LEADS

Tired landlord

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your rental on [Address]. I talk to a lot of landlords who are done with tenant calls and repairs. Have you considered selling, or would you be open to getting an offer if it made sense?"

Tip Question B matters most here: ask about the lease end date and whether the tenants are current. Frustration with the property is the motivation.

CALLSAVVYS.COM/TIRED-LANDLORD-LEADS

Expired listing

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. I saw the listing expired. I'm not an agent, and I'm not calling to relist it. Are you still considering selling, or would you be open to getting an offer if it made sense?"

Tip Expired owners hear from a lot of agents, so separate yourself in the first sentence. Ask what they think kept it from selling.

CALLSAVVYS.COM/EXPIRED-LISTING-LEADS

Vacant property

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. It looks like it might be sitting empty right now. Have you considered selling it, or would you be open to getting an offer if it made sense?"

Tip Confirm it is actually vacant with question B before you lean on it. Ask how long it has been empty and who checks on it.

CALLSAVVYS.COM/VACANT-PROPERTY-LEADS

Tax delinquent

"Yeah! This is [Caller Name] with [Company]. I'm reaching out about your property on [Address]. I saw it on the county's delinquent tax list, and I know back taxes can pile up fast. Have you considered selling, or would you be open to getting an offer if it made sense?"

Tip Keep it factual and never shame the owner. Taxes owed are typically paid off at closing out of the sale, which you can explain if they ask. Ask how far behind they are and whether there is a mortgage too.

CALLSAVVYS.COM/TAX-DELINQUENT-LEADS

REBUTTALS

The 10 you will hear most

Acknowledge it, answer briefly and honestly, then go back to the script. 1 to 5 are the rebuttals from our floor script. A stop request always ends the call.

1. ”How did you get my number?”

"Property ownership information is available through public records, and we contact owners in areas where our team is looking to buy."

Tip Tell the truth, briefly, then go back to your question. If they press on the phone number itself, be straight: ownership is public record, and the number comes from a data provider. If they ask not to be called again, that is a stop request.

2. ”Is this a scam?”

"That is a fair question. There is no cost or obligation to review an offer. Any transaction would be handled through the appropriate closing company, and you can review everything before making a decision."

Tip Give them ways to verify you: your real name, your company and your website. Never ask for money or bank details on a cold call. If you buy either directly or with a buying partner, or plan to assign the contract, say so plainly.

3. ”Why not list with an agent?”

"That is completely your choice. A direct sale may offer more convenience, fewer repairs or showings, and a flexible closing date. Listing may be better if your main goal is getting the highest possible retail price."

Tip Do not knock agents. Being honest about when listing wins is what makes the rest of the call believable.

4. ”Can you text or email me an offer?”

"We need a few property details before the team can calculate a meaningful offer. Once we confirm those details, the right person can review the numbers with you."

Tip Then ask the next question you have not covered. Text a seller only when they have asked you to, and honor any STOP right away.

5. ”I need to think about it.”

"Of course. There is no pressure or obligation. The next step is simply to review a real offer so you have an actual number to consider."

Tip Then book the handoff with a specific day and time. If a spouse or anyone else is on the title, ask them to be on that call too: everyone on the title has to agree to sell.

6. ”Take me off your list.”

"Absolutely. I'm taking you off right now, and you won't get another call from us. Sorry for the bother, have a good day."

Tip No pitch and no "can I ask why." End the call, mark the number Do Not Call in your CRM and add it to your internal do-not-call list before your next dial. The same goes for "stop calling me", "don't call again" and "I'm on the Do Not Call list."

7. ”I’m not selling.”

"Understood, and I'm not here to talk you into anything. Just out of curiosity, if someone offered a fair price with no repairs and no showings, is there any number that would make you think about it?"

Tip Use this or the step 2 line, not both: one question after the first no, then respect the answer. If it is still a no, thank them and end the call.

8. ”I’m working with an agent.”

"That's great, I don't want to step on that. Is the house listed right now, or are you still deciding?"

Tip If it is listed, let it play out and ask to check back after the listing ends. Never interfere with an active listing agreement. If they have only talked to an agent, a direct offer to compare against is fair game.

9. ”Call me later.”

"Sure thing. When is actually better, this afternoon or tomorrow morning?"

Tip "Later" with no time is a polite no. Pin down a day and a time, confirm the best number, log it, and call exactly then.

10. ”You’re a lowballer.”

"I hear that, and some offers out there are low. A direct sale trades some price for convenience: no repairs, no showings and a flexible closing date. If listing gets you more, that may be the better route, and I'll tell you that. Would you at least be open to seeing what a real offer looks like?"

Tip Do not get defensive. Explain the trade honestly, and never promise a number before the property has been reviewed.

BEFORE YOU DIAL

Compliance checklist

- [ ] **Scrub the National Do Not Call Registry.** Check every list before you dial, and re-scrub at least every 31 days.
- [ ] **Scrub your internal and state lists.** Check your internal do-not-call list, and any state do-not-call lists that apply, before every campaign.
- [ ] **Honor every stop request immediately.** Add the number to your internal do-not-call list before your next dial, and keep the record.
- [ ] **Call within permitted hours.** Federal rules allow 8am to 9pm in the seller's local time zone. Some states set shorter hours or restrict Sunday and holiday calls.
- [ ] **Follow the TCPA and your state's rules.** Some states require callers to register before dialing, or set stricter limits on how often you can call.
- [ ] **No prerecorded, artificial or AI voices without prior express written consent.** That includes voicemail drops. The FCC confirmed in February 2024 that AI-generated voices count as artificial under the TCPA.
- [ ] **Identify yourself honestly.** Give your real name and your company on every call, and be straight about how you buy, either directly or with a buying partner.
- [ ] **Check call recording consent.** If you record, follow the law in your state and the seller's state. Some require every party's consent.
- [ ] **Check wholesaling rules.** If you plan to assign the contract, check your state's wholesaling disclosure and licensing rules.

General information, not legal advice. Rules change and vary by state. Confirm your setup with a qualified attorney.

TRACK IT

Daily tracker

DAY	DIALS Every number you call.	CONTACTS A live person picks up.	CONVERSATIONS You reach the owner and talk about the property.	LEADS The owner meets your criteria: real motivation, a timeline and a price you can work with.
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Week total				

Want trained callers to run this for you?

Call Savvys callers run this structure on wholesaling campaigns every business day, with QA on every campaign. 20 to 40 qualified leads per caller per month, guaranteed in writing.

Book my free strategy call