BUSINESS BUILDER BLUEPRINT RESOURCE

Inspection-to-Rehab
Lead Conversion Script Workflow

Turn documented inspection findings into an informed conversation about renovation financing and consulting support.

Developed from the March 10, 2026 Premium Elite Weekly Coaching Session

National Association of FHA Consultants

How to Use This Workflow

Use this workflow after a standard home inspection reveals significant repairs, incomplete construction, structural concerns, untested systems, or several defects that make a buy-and-improve option worth discussing. The goal is to start the right conversation early, before the transaction reaches a late-stage surprise.

Important Use Note

This is a conversation and lead-identification tool. ChatGPT does not determine borrower eligibility, property eligibility, loan type, repair requirements, or whether a project should use a Limited or Standard 203(k). A licensed lender and the appropriate qualified professionals must make those determinations.

The Five-Step Process

1. Prepare and protect the report. Remove unnecessary personal information and confirm that the report is complete.
2. Ask ChatGPT to analyze only the documented findings and identify possible renovation-financing conversation angles.
3. Verify every AI statement against your report. Correct anything that is incomplete, overstated, or unsupported.
4. Call the buyer and agent with a short, educational message. Focus on options and next steps, not fear or pressure.
5. Bring in the lender. With the buyer's permission, request an early lender review and offer your rehab consulting support when appropriate.

Before You Upload a Report

- Redact names, phone numbers, email addresses, loan numbers, access codes, signatures, and other information ChatGPT does not need.
- Use an approved, secure account and follow your company, client, and jurisdictional privacy requirements.
- Include only the final or clearly labeled draft report. Do not mix findings from another property.
- Prepare optional context: the buyer's stated goals, current financing if known, transaction timeline, and the services you are qualified to provide.

Strong Conversation Triggers

- A partially gutted property, missing kitchen, or incomplete renovation
- A documented structural concern or alteration, such as an opened exterior wall
- Utilities that are off or major systems that could not be tested
- Extensive repair needs across roofing, electrical, plumbing, HVAC, or safety items
- Buyer goals involving accessibility, an ADU, a home office, energy upgrades, or reconfiguration
- Repairs that may be difficult to address with cash immediately after closing

Verify the AI Output Before Contacting Anyone

Ask ChatGPT: “Show me the exact report language supporting each statement you made.” Compare the answer with the report and remove any point the AI cannot support. Keep documented facts separate from possible financing questions.

Master ChatGPT Prompt

Replace the bracketed fields, attach or paste the redacted inspection report, and submit the full prompt.

COPY AND PASTE INTO CHATGPT

You are helping a qualified home inspector and renovation consultant prepare an educational follow-up after a home inspection. I will provide a redacted inspection report and optional transaction context.

Rules:

1. Use only findings stated in the report. Do not invent defects, costs, code violations, structural conclusions, or loan requirements.

2. Do not state that the borrower or property qualifies or does not qualify for any loan. Do not decide between a Limited or Standard 203(k). Identify questions for a licensed lender instead.

3. Separate documented facts from possible renovation-financing conversation opportunities.

4. Flag any item that requires confirmation by a lender, appraiser, engineer, contractor, code official, or other qualified professional.

5. Keep every script calm, helpful, client-centered, and non-alarmist.

Return the following:

A. A five-to-eight-bullet summary of the most relevant documented findings.

B. An issue map with these columns: report finding, why it matters, timing or urgency, possible rehab conversation angle, and who must confirm it.

C. The three strongest reasons a buy-and-improve conversation may be useful for this transaction.

D. A 60-to-90-second buyer call script.

E. A 45-to-60-second real estate agent call script.

F. A lender voicemail script and a short lender email.

G. A buyer follow-up email and a short text message.

H. Five discovery questions to learn the buyer's goals, budget concerns, timing, and openness to renovation financing.

I. Responses to likely objections, including concerns about time, complexity, repair costs, and not wanting a renovation loan.

J. A final list of statements I must verify against the report before I use any script.

Optional transaction context:

Buyer goal: [insert or write unknown]

Current financing: [insert or write unknown]

Known lender: [insert or write unknown]

Transaction timeline: [insert or write unknown]

My qualifications and services: [insert]

Desired next step: [lender review, discovery call, consulting appointment, or other]

Redacted inspection report:

[Paste the report or attach the file here.]

Conversation Scripts

Personalize the bracketed language. Keep your tone informative and give the client room to decide.

Buyer Call Script | *60 to 90 seconds*

Hi [Buyer Name], this is [Your Name]. I wanted to follow up on the inspection at [Property]. The report documents several items that may need attention, especially [Finding 1], [Finding 2], and [Finding 3].

I am not making a lending determination, but the amount and type of work make it worth asking your lender about a buy-and-improve option. Depending on your situation, renovation financing may allow eligible repairs or improvements to be addressed as part of the financing instead of relying only on cash after closing.

I also provide [your qualified rehab consulting services], so I can help translate the findings into a clearer repair scope and support the next conversation. Would you like me to send you a short summary and, with your permission, speak with your agent and lender?

Real Estate Agent Call Script | *45 to 60 seconds*

Hi [Agent Name], this is [Your Name], the inspector for [Property]. I wanted to give you an early heads-up. The inspection documents [brief findings], and those conditions may be worth reviewing with the lender before the transaction gets further along.

I am not saying the property needs a particular loan. I am suggesting an early conversation about whether renovation financing could give the buyer a workable path to purchase and improve the home.

I am also a [qualified title or service description] and can help organize the findings into a repair scope if the buyer and lender decide to explore that option. May I send you the summary and coordinate a short call?

Five Discovery Questions

1. Which repairs or improvements matter most to you before or soon after move-in?
2. Were you planning to pay for repairs in cash, negotiate them, or finance them?
3. Has your lender discussed any renovation financing options with you?
4. Are you open to asking the lender whether eligible repairs can be included in the financing?
5. Would a written repair scope and consultant guidance help you compare options more confidently?

Lender and Follow-Up Scripts

Lender Voicemail or Call Script | *45 to 60 seconds*

Hi [Lender Name], this is [Your Name]. I completed the home inspection at [Property] for [Buyer Name], who has authorized me to contact you.

The report documents [brief findings]. I am not making a loan or eligibility determination, but I wanted to raise these conditions early and ask whether a renovation-financing review would be appropriate.

I am a [qualified title] and can provide [relevant services] if consultant involvement or a repair scope is needed. Please call me at [Number], and I will send the redacted findings summary with the buyer's permission.

Short Lender Email | *Subject: Early review requested for [Property]*

Hi [Lender Name],

With [Buyer Name]'s permission, I am following up after the inspection at [Property]. The report documents [Finding 1], [Finding 2], and [Finding 3].

I am not making a loan or property-eligibility determination. Could you review whether renovation financing should be considered and advise whether any consultant, appraisal, or additional professional review is needed?

I am a [qualified title] and can assist with [services] if helpful. I can send a concise findings summary and coordinate a short call.

Thank you,
[Your Name]
[Company] | [Phone] | [Email]

Buyer Follow-Up Email | *Subject: A possible option for the repairs at [Property]*

Hi [Buyer Name],

Your inspection at [Property] documented several repair items, including [brief findings]. One option worth discussing with your lender is whether renovation financing could help address eligible repairs or improvements as part of your purchase plan.

This is not a determination that the property or borrower qualifies. The next step is simply to ask the lender to review the findings and explain your available options.

If you would like, I can provide a concise repair summary, speak with your agent and lender with your permission, and explain the rehab consulting support I offer.

Would you like me to help coordinate that conversation?

[Your Name]
[Company] | [Phone] | [Email]

Short Buyer Text | *Keep it conversational*

Hi [Buyer Name], this is [Your Name]. Based on the repair items documented at [Property], it may be worth asking your lender whether a buy-and-improve financing option could help. I can send a short summary and help coordinate the conversation if you would like. This is only an option to explore, not a loan determination.

Objection Responses and Follow-Up

"We do not want a 203(k). It takes too long."

I understand. I am not saying that a 203(k) is the right answer. I am recommending an early lender review so you can compare options before the transaction gets further along. Early clarity can help avoid a late surprise.

"The repairs are under the Limited 203(k) cap."

The repair amount is only one consideration. The type of work, structural involvement, property condition, utilities, and lender requirements can also matter. The lender should determine the appropriate path.

"We will handle the repairs after closing."

That may be possible. The useful next step is to confirm that the documented conditions will not affect the current financing or closing plan. If they do, renovation financing may give you another option.

"I only hired you for a home inspection."

Absolutely, and your inspection service is complete. I am sharing an additional option because the documented findings may affect how you plan and pay for the work. You are not obligated to pursue it.

Same-Day Follow-Up Checklist

- Compare every AI-generated statement with the inspection report.
- Select the three most relevant findings. Avoid overwhelming the client with the entire report.
- Call the buyer first unless your engagement agreement or communication protocol requires otherwise.
- Obtain permission before sharing findings or contacting the lender.
- Send the agent and lender a concise summary, not unnecessary personal or confidential information.
- Schedule the next step: lender review, discovery call, repair-scope discussion, or consulting appointment.
- Log the lead and set a dated follow-up reminder.

Lead Tracker Fields

Date | Client or property ID | Key findings | Buyer contacted | Agent contacted | Lender contacted | Current financing | Permission received | Next action | Follow-up date | Outcome

Final Quality Check

Use only documented facts. Do not repeat an AI assumption. Do not promise approval, savings, repair eligibility, closing dates, or a specific loan structure. End every conversation with one clear next step.

Source concept: NAFHAC Premium Elite Weekly Coaching Session, March 10, 2026. This resource expands the workflow introduced during the session into a practical implementation guide.