1st call- Calling out to the client Sales Script

Hello, this is \_\_\_\_\_\_\_\_\_\_ from \_\_\_\_\_\_\_\_\_\_\_. You were referred to us by NAME at XYZ COMPANY and I wanted to see how we can help improve your credit picture. Tell me, what types of negative items are you dealing with on your credit report?

*LET THEM TELL YOU WHAT THEY HAVE ON THEIR CREDIT*

IF THEY SAY, "I DON'T KNOW." Say this:

Have you filed any bankruptcies in the past? Any Judgments that you can think of? Any Foreclosures? Any Repossessions or tax liens?

*If their answer is yes to any of the above, ask them:* When they filed and when it was discharged if it was a BK, or when the event occurred.

*If the big event was over 6 months ago, then they are likely a good candidate.*

Ask them if they have collections, charge offs, or late pays on their credit and get a sense if they were in the past or if they were recent. *(If they were recent find out how recent and if they are currently behind on anything at the moment that has not gone to collections).*

*If they are not a good candidate, then let them know what they can do to get themselves prepared to get started in your program and set a follow up in the future to check in on them.*

*If they are a good candidate say:* It looks like you are a good candidate for our program as these are items we have been successful with clients in the past.

Now, what we do is work on your behalf and go against the furnishers of information and hold them accountable to the laws by removing the inaccurate and unverifiable information from your credit reports.

How we do this is we have extensive knowledge of the Fair Credit Reporting Act and other various laws that protect your rights as a consumer and we have an arsenal of aggressive tactics that we use to remove these inaccurate and unverifiable items from your report.

Now would this be for just yourself or you and a spouse?

Great, to get started, our program is just $XXX to get set up, and then it is just $XXX each month for the work done the previous month. It is a cancel at anytime program; however, we advise all of our clients to be prepared to make a minimum commitment of at least 6-8 months for us to maximize results.

You are going to receive results within the first 45 days and each month that you are active in our program; your credit picture should continue to improve.

We can get you started today, we can take (payment method you have available) over the phone....

*Do not say anything at this time. Let them be the first to speak. They will either say, let's get started what do you need from me, or, they will tell you when they can get started. Either enroll them or set an appointment to call them back at a specific time.*

If getting credit report first from client Script

Hello, this is \_\_\_\_\_\_\_\_\_\_ from \_\_\_\_\_\_\_\_\_\_\_. You were referred to us by NAME at XYZ COMPANY and I wanted to see how we can help improve your credit picture. Do you have a copy of your credit report or does NAME from XYZ COMPANY HAVE ONE?

*If they have a copy, ask them to email or fax you one. If their referral partner has one, ask them if it is okay for you to call the referral partner and get a copy.*

SAY: Once I get a copy of your credit report, I will review and analyze it. Once this is complete, I will call you at (GIVE THEM A SPECIFIC TIME). If the time does not work for them, let them give you a specific time. Get off the phone and get the copy of the credit report and review it.

After you have received and looked over the report, call them back at the time you designated and if they are not a good candidate, then let them know what they can do to get themselves prepared to get started in your program and set a follow up in the future to check in on them.

If they are a good candidate say: It looks like you are a good candidate for our program as the items on your report are items we have been successful with clients in the past. You can briefly go over their report if you choose.

Now, what we do is work on your behalf and go against the furnishers of information and hold them accountable to the laws by removing the inaccurate and unverifiable information from your credit reports.

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If calling old leads in your system

Hello, this is \_\_\_\_\_\_\_\_\_\_ from \_\_\_\_\_\_\_\_\_\_\_. We had talked a while ago and wanted to know if you are still in need of having your credit repaired? Were you still interested in purchasing a \_\_\_\_\_\_\_\_? *(If referred by a car dealer, say vehicle, if referred by a real estate professional, say home).*

*If you keep good notes, you can ask them*: Are you still dealing with *(LIST SOME OF THE NEGATIVE ITEMS THAT THEY HAD ON THEIR REPORT)?*

Ask them: Is there anything new that you are aware of on your report since last time we spoke?

If they say no, skip the green section and go down to the next section

IF THEY SAY, "I DON'T KNOW OR YES." Say this:

Have you filed any bankruptcies are there any Judgments that you can think of? Any Foreclosures? Any Repossessions or tax liens since last time we spoke?

*If their answer is yes to any of the above, ask them:* When they filed and when it was discharged if it was a BK, or when the event occurred.

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**If someone asks you about removing specific items from a report:**

*It all comes down to whether or not the items on the report are meeting all the requirements outlined in the Fair Credit Reporting Act for them to continuously be reported. If they aren’t or cannot be verified within a reasonable amount of time, then by law, they must be removed.*