Credit Report Review

Script and Details on Reviewing the Report

Below you will see our Credit Report Analysis script and details on reviewing the customer's credit report. This is a VERY useful method to sign up clients for our program.

The truth is most customers really don't know how bad their credit is damaged. And the best way for them to see what is on their report and how our services can help is to review a report with you.

Below is a script to help the customer obtain a FREE copy of their credit report with their credit scores. Then we go into a detailed breakdown of the credit report and exactly what we can do to help the customer improve their credit.

Credit Review Script

When is the last time you looked at your credit report? Has a professional ever looked through your report with you to see what can be fixed?

Most of my clients had no idea what their creditors were reporting against them until they actually saw it. But they make it so hard for you to be able to access your credit report.

If you would like, I can help you obtain a FREE copy of your credit report with all three credit bureaus including your credit scores.

I will then go through your report with you. I can show you creditor violations, point out what can be deleted, and give you some insider tips on FAST ways to spike your credit score and qualify for whatever you want.

Would you like to get a FREE copy of your report now or do you want me to schedule a time tonight with you?

(If they want to get together later schedule a time, make sure the decision makers will all be there, and get another contact phone number from them.)

(If they are ready to get their report now…) Great, let's get a copy of your report.

Go to www.CreditKeeper.com to get started. at the top of the page click the link for "Enroll Now".
Once you complete this process you will have immediate access to your credit reports.

You will get a free copy of your report for 30 days. After that, they will online subscriptions work they will gather your credit card information.

Complete this page and let me know which user name, password, and security answer you choose. This will allow me to login to your reports with you so we can review.

Go ahead and complete this page and let me know when you are done.

(Walk the customer through the rest of the sign up process. Credit Keeper will ask them a few security questions. Make sure they are answered to insure the setup is complete.)

If they are told that they already have a user name and password when they try to login, have them go to "lost password". This will walk them through a simple process to reset their password.)

(You really should become familiar with Credit Keepter. It would actually be a good idea if you pull your own report to become even more familiar).

Below is a Review for a True Credit Report. These reports are very similar to Credit Keeper…

What they will see

When they access their report, at the top of the page to the left they can access their reports through the link "your products".

They will then be looking at a general overview screen. This gives them a "change alert" to the left of the page, and their credit scores in the middle of the page.

Personal Information

The first thing that will open is the customer's Personal Information. You can start here by telling the customer that we work to delete any of their AKA information, shown as "also known as" on the True Credit report.

There is also another section for previous address and previous employer that we work to have any prior addresses removed. Check with the client throughout this section to insure the information is all correct.

PERSONAL INFORMATION			
CREDIT REPORTING AGENCY:	TransUnion.	experian	EQUIFAX
CREDIT REPORT DATE:	01/06/2010	01/06/2010	01/06/2010
NAME:			
ALSO KNOWN AS:		DONNA DONNA M. DONNA DONNA	DONNA MO'
DATE OF BIRTH:	10/1969	1969	10/1969
CURRENT ADDRESS:	MONTEREY RD COLLIERVILLE, TN 38017 02/01/2006	LOS LOMAS DR CLEARWATER, FL 33763-4118 06/2007	DR MARTIN LUTHER KING ST N #22105 SAINT PETERSBURG, FL 33716 08/2007
PREVIOUS ADDRESS:	TRASK ST TAMPA, FL 33609 01/01/2006	N DR MARTIN LUTHER 22105 ST PETERSBURG, FL 33716-1642 03/1999	MARTIN LUTHER KING ST N SAINT PETERSBURG, FL 33716 08/2009
		GLENMAR AVE MT CARMEL, TN 37645-3003 11/2006	MONTEREY RD COLLIERVILLE, TN 38017 03/2006
EMPLOYER:	NA 06/05/2007	TAMPA GEN HOSP 04/2002	
PREVIOUS EMPLOYER:	TAMPA GENRAL HOSP 02/12/2004	PREFERRED HEALTHCARE 05/2001	

Consumer Statement

Equifax: FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. CONSUMER DID NOT PROVIDE ADDITIONAL INFORMATION.

AKA information can especially cause the customer issues. Every mortgage they get in their life will include a document they must sign with all the AKA information showing on their report.

If 1 person even miss-spells the customer's name slightly while attempting to pull credit that AKA will stay with them for LIFE. So we dispute and remove all of that bogus info so the customer doesn't have to worry about it.

Next you will come to the "Summary" section of the report. This is the JACKPOT of bad information on the report. The customer might get infuriated or shocked when they see this.

SUMMARY

	TransUnion	Experian	Equifax
TOTAL ACCOUNTS:	38	66	34
OPEN ACCOUNTS:	11	13	13
CLOSED ACCOUNTS:	27	53	21
DELINQUENT:	0	2	0
DEROGATORY:	3	9	2
BALANCES:	45001	197237	45001
PAYMENTS:	816	2545	816
PUBLIC RECORDS:	0	0	0
INQUIRIES (2 years):	12	16	13

Again, review this section and let them know what we can do to help. They will see a lot more total and open accounts than they expect. This is typically because they have a lot of collections they didn't know about.

REALLY point out the derogatory items on each report. Let them know that this is what we focus on, removing their negative items off their report.

Then comes the "balances" section which again will have a figure typically very shocking to the customer. You can then see the "payments" and "public records" along with "inquires".

Of course you will want to focus in on the public records and inquiries sections. Let the client know we dispute to have removed all inquiries removed.

Also let them know that we pay special attention to disputing public records as they make it harder to get approved for financing.

Accounts History

At the top of the "Accounts History" tab you will see a guide to the colors and symbols on the reports and the meanings.

ACCOUNT HISTORY

At-a-glance viewing of your payment history

		OK	30	60	90	120	150	PP	RF	CO
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late	150+ days late	Payment plan	Repossession Foreclosure	Collection Chargeoff

Here you can see that the 30, 60, 90, 120, and 150 colors and numbers indicate how many months the customer is behind. You can then see the indicators for payment plan, repossession foreclosure, and collection chargeoff.

This will be your guide as you review the report with the customer. Now you simply start going through the report item by item with the customer.

You can see the account number, open or closed, the balance, and details on the account. Review this with each item. Then see if that account was paid late or was a repo or foreclosure. If they have 15 times where they were 30 days late, point that out to the client.

EVERY negative mark talk about with them. Let them tell you their stories, and listen for the details on which accounts REALLY upset them.

Even if the account wasn't late, sometimes the customer won't be happy with the balances that show or other details. Absorb and point it all out, then also show how we can help.

Real Estate Accounts: Primary and secondary mortgages on your home

HSBC/MS — More about this account | Dispute

	TransUnion	Experian	Equifax
Account No.:		1507****	
Condition:		Open	
Balance:		$122190	
Type:		Conventional real estate mortgage	
Pay Status:		Late 30 Days	

Two Year Payment History: — Legend

	Dec	'08	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'09	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
TransUnion																								
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	30	30	OK	30	OK	OK	OK	OK	OK	OK	30	30	30	30
Equifax																								

WFF CARDS			More about this account | Dispute
	TransUnion	**Experian**	**Equifax**
Account No.:	60487000****	60487000****	60487000****
Condition:	Open	Closed	Closed
Balance:	$3394	$3394	$3394
Type:	Credit Card	Credit Card	
Pay Status:	Current	Current	Current

Two Year Payment History: Legend

	'08	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'09	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TransUnion	90	90	90	90	90	90	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Experian	90	90	90	90	90	90	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	90	90	90	90	90	90																		

The True Credit report breaks everything down to sections. Real estate, revolving, installments, other accounts, and collection accounts are the sections on the repor. Review the report section by section with the client.

At the bottom you will then see public records. You REALLY want to spend time in this section. Public records such as BKs and judgments REALLY hurt the customer's chances of getting approved for financing. These also have the biggest emotional impact on the client.

You will then see the "inquiries" section on the report. Show all the inquiries. And remind them, all of those affect their credit scores.

PUBLIC INFORMATION

None Reported

INQUIRIES

Creditor Name	Date of Inquiry	Credit Bureau
CIS INC	07/16/2009	Experian
CONSOLDTED	07/16/2009	Equifax
CIS INC	07/16/2009	TransUnion
SENTRY CREDI	05/27/2009	TransUnion
WACHOVIA/FTU	04/06/2009	Equifax
CAPT_MGMT	03/07/2009	Equifax
CREDITORS INTERCHG	09/08/2008	Experian
STUDENT ASSI	09/07/2008	TransUnion
CREDITORS FINANCIAL	08/16/2008	Experian
ONLINE INFORMATION SER	07/10/2008	Experian
CREDITORS INTERCHG	07/07/2008	Experian
HFC	07/02/2008	Equifax
HFC/BENFCL	06/12/2008	Experian
HFC/BNFBL	06/12/2008	Equifax

©

CREDITOR CONTACTS

Creditor Name	Address	Phone Number
ALDERSON BROADDUS COLL	BUSINESS OFFICE PHILPPI , WV 26416	(304) 457-1700
AMERICAN GENERAL FINAN	600 N ROYAL AVE EVANSVILLE, IN 47715	BY MAIL ONLY
AMERICAN GENERAL FINANCE	P O BOX 59 EVANSVILLE , IN 47701	
ARROWHEAD COLLECTIONS	PO BOX 5013 PEORIA, AZ 85385	(602) 993-1600
ASPEN	PO BOX 105555 ATLANTA, GA 30348	BY MAIL ONLY
BAC HOME LOANS SERVICI	450 AMERICAN ST SIMI VALLEY, CA 93065	
BAC HOME LOANS SERVICING	450 AMERICAN ST CREDIT REPORTING SIMI VALLEY , CA 93065	(800) 669-6607
BADCOCK HOME FURNSH CTR	501 W ROBERTSON BRANDON , FL 33511	(813) 681-3721

How we can Help The Client Fix Their Credit

One of the main points of the review with the client is to show how our services can help them improve their credit. You want to be honest with them and let them know what they can expect from our services.

Below is a general idea of what we can do to help improve the customer's credit…

PERSONAL INFORMATION-

There is just no reason to have a lot of the personal information on the report. Prior addresses, prior employment data, incorrect employment and address data, even AKA information is annoying and harmful to customers.

Review this section closely with the customer. Let them point out the incorrect information. Let them know that we focus on removing the old addresses, incorrect ones, prior employment and incorrect employment data.

AKAs will stay with the customer for LIFE if they are not disputed and removed. We understand that the customer typically is upset about incorrect data in this section. So we pay special attention to have it removed off their reports.

INQUIRIES-

10% of the credit score is made of how the credit is being used. Basicaly, if there are a lot of inquiries the scores go down. Most people have heard this before. They know that if they have their creit pulled a bunch of times it drops their scores.

You will find that many customer accounts have had late payments. These will be represented by 30, 60, 90, 120, and 150 on the credit report.

Let your customer's know that we have a great record of deleting late payments. Even the 120 and 150 day late payments we can commonly remove.

The more recent the late payments the more difficult those items are to remove though. This means credit bureau AND direct creditor disputes are sometimes required to delete REALLY recent late payments, especially on OPEN accounts.

Point out the customer's late payments on each account. Let them know the kind of past success we have. And if they have really recent items that are negative, let them know that our VIP plans are good at removing those type of late payments.

COLLECTIONS-

We have our greatest success at deleting collection accounts. The collections industry is highly regulated. And although most collection companies do break laws, they also are fast to delete items when they know the customer has someone on their side who understands consumer rights.

Basically, they would rather focus on the 299 out of 300 who don't know what is going on versus the customer who is challenging them on Fair Debt Collection Practice violations.

Let your customers know that we have a lot of success at removing collections. We see many common violations that you can also point out.

Some of these violations include multiple collections being reported for the same account, collection companies for medical debts reporting their NAME on the credit report, the same account being reported multiple times with different balances and dates of last activity, just to name a few.

Look for these on the credit, and tell the customer these are Federal law violations. And those are ones that you can spot quickly. Our VIP plans include FORENSIC AUDITS to find errors and use those as leverage to have the negative items removed.

Make sure you let the customer know we have a lot of success with collections. And again the older the collections the more success we typically see. This is really true when the collection is older than 3 or 4 years which is the statute of limitations for collections in most states.

Point out the duplicate collections also. Those are clear violations and will really get the client fired up. Remember to listen to their stories as they explain what happened on these accounts.

Public records include bankruptcies, foreclosures, and judgments, to name the most common ones. We do have a lot of success with removing these types of items.

The court houses do NOT keep really good records. And unlike creditors, most courts don't have dedicated people who just answer disputes. This means many disputes go unanswered and removed as a result.

Really recent judgments are tough to remove, so let your customers know that. Those are best handled by our VIP direct creditor disputing plans.

Most judgments we do have good success at removing. Even many bankruptcies we get removed. Many customers who have BKs ask what we can do for them.

In most cases we see many of the items in the BK removed and even the BKs in many cases get removed from the report. But it is VERY hard to remove the BKs and ALL evidence of the BK off the report.

Basically we can remove most of it, but usually not all of it. So if they are going for a home loan and have a 1 year old BK, we can help them fix their credit. But they won't stand a great chance of getting the loan because there will probably still be some items left on the report that show as part of the BK.

In other cases, we might get the BK removed from 2 bureaus but not all 3. This would mean they might have no issue getting a car loan because those companies only pull 1 bureau. But a mortgage which requires all three bureaus might be tough to get approved for.

We have several successful methods to deal with short sales and foreclosures also. Again, these are TOUGH items to have removed. These are the types of items best suited for our VIP level of disputing.

OPEN CREDIT-

You are not just reviewing the report to look for the bad items. You need to also see how many open accounts they have. If they don't have many open accounts, this will keep their scores low.

Many customers don't have open accounts because everyone denies them credit. They will be happy to hear that once they become our client they have full access to our client site and 35 plus GUARANTEED approval new credit items.

We have built relationships with many companies who WILL extend credit to our clients. One of these accounts is a $5,000 which requires NO credit check.

If they have no open items, remind them of the importance of having them. The credit score is a weights and balance of good versus bad credit. As we remove the negative items, they can then get approved for new positive accounts in their place to spike the credit scores.

This will be a BIG selling point for many clients, so point this out.

Script Resumes Here…

So, were you surprised at how much damage your creditors have done to your reports?

It really is shocking how much incorrect and unverifiable information is on your report. I hope you don't mind, but can I ask you a direct question?

Now that you know and have seen what is actually on your report, would you be interested in having your credit cleaned up so you don't have to worry about these issues again?

Great, sit down and front of a computer where I can show you some more information on some of our program benefits and investment options.

Okay, go to www.perfectcredtifast.com and let me know when you are there. Okay, click sign up at the top right and then scroll ALL the way down to the bottom of the page.

Do you see where it says "VIP login". Enter the user name elite and password credit.

Okay, now you are looking at our different investment options. You can see all the benefits that come with each plan also. Our SILVER plan expires soon, I think tomorrow actually.

The BRONZE or PLATINUM plans would most definitely work best for you based on what we saw on your report.

So look at the chart and see if you think one plan might work better for you.

(Feel the customer out here to see what plan they are thinking about. You might even need to ask them a few other questions to get an idea of what they are thinking. If you do, here are another couple of probing questions…)

Would you like a 20% discount and a lot of additional benefits with one of our 2 pay GOLD or PLATINUM plans? Or, would you prefer a low monthly payment plan? (This question helps you narrow which plan works best)

(If they want a payment plan…) Well the BRONZE gives you the most at the best value. This plan is $249 setup and only $199 monthly. AND, you can cancel anytime. Again this will give you the best results fastest.

(If this is too expensive for them or they have a price objections…) Our SILVER plan expires tomorrow, but it sounds like this is the best plan. I really can't even believe we are offering this deal.

It only takes $149 to get started and you can pay $99 monthly after that, cancel anytime. Let's get you started on this plan so you can start seeing results next month.

(Either walk through the sign up process or answer any objections. Objections are covered in detail in the Customer Script and How to Sign up Every Customer you Talk to sales guide)

REMEMBER, a sale happens with EVERY customer you speak with. They sell YOU on why they won't buy or you sell THEM on why they should.

We have a TON of incentives that come with our plans, VERY strong and numerous credibility points, hundreds of actual results to show them along with testimonials supporting what we do works, and VERY affordable pricing with a CANCEL ANYTIME policy and a DOUBLE money back guarantee.

You add in top of the line technology and credit status updates and unprecedented communication, there shouldn't be too many objections you can't handle.

So sign up your clients, and find out the REAL objections if you don't. This report review script will help you build a lot of rapport and trust with the client along the way. This will help them open up and either sign up or be honest on why they won't.

With your skills and this script, I am positive that most clients WILL sign up with you. Good luck and Happy Selling!