

## **SAMPLE CREDIT REPAIR SCRIPT FOR OUTBOUND CALLS**

### Opening

Hello, this is \_\_\_\_\_ calling for \_\_\_\_\_. How are you doing today?

That's great to hear (respond accordingly based on their answer).

I was referred to you by (identify the referring company and or lead source).

I'm with CreditRepairShield. We help people rebuild their credit score, so you can save money with lower interest rates on any loans you take out in the future.

Do you know what items are on your credit report now, that you'd like to have removed?

Well \_\_\_\_\_, we help people just like you, repair and fix their credit legally and quickly. Anything else you can tell me about your credit? What led you to apply for the loan modification?

\_\_\_\_\_ as a result of this call, you'll have a much better understanding of how the credit system works and how it's possible for us to remove negative items from your credit reports.

If I can do that, if I can help clean up YOUR credit, legally and quickly is that something that would be of interest to you? (Pause) Great.

(Name) Do you have access to the internet now?

(if No...) Well don't worry that's not a problem, when you get my email it will direct you to our website. We have a very short video on the Home page that I think you will really enjoy. It gives you a complete overview of our service and it shows how you can track your credit repair right from your own private portal, an exclusive feature you get as a member of Credit Repair Shield.

(if yes...) Great... if you don't mind I would like you to view a very short video. It gives you a complete overview of our service and it shows how you can track your credit repair right from your own private portal, an exclusive feature you get as a member of Credit Repair Shield.

### Establish Rapport

(Name), ...just because you had some event in your life that caused you to 'miss a payment' or 'be late for a payment', it certainly doesn't make you a bad person but, it costs you dearly and you are judged unfairly even when it comes to getting a job.

We understand, in fact, we understand more than you might think because we're experts in the credit industry. Our team of credit specialists have serviced and successfully represented over 10,000 clients during the past several years. Based on thousands of

cases during the last six months alone, our team boasts results 2-3 times better than the industry average.

Over the past 60 days alone Credit Repair shield has been able to delete thousands of negatively reporting items on our clients' credit reports.

We know Credit Repair and we know how to help clients like you. Trust me, we understand the stress and anxiety from having poor credit. Because unfortunately, we see it day in and day out, good people like you, who are hurt, who truly deserve a 2<sup>nd</sup> chance., an opportunity to obtain reasonable financing to either purchase a home or a car at a reasonable rate and can't because of derogatory items on their credit report. I've also seen so many creditors unethically report inaccurate information against good people.

### Confirm and set up Problem

So (name) if you don't mind me asking, what type of credit problems or issues do you have? (pause)

...did you have a time in the past where you weren't able to pay some of your bills, possibly due to an unforeseen event or circumstance like a job loss or illness?

(LISTEN and write everything down)

(CLIENT FIRST NAME), My company works with people like you who have been recently denied a loan or credit card or who are paying less than favorable interest rates on their current debt. We want to make sure you will no longer be taken advantage of by banks and credit companies with high interest rates and fees.

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### Get the facts, Get details .

Tell me, do you know what your credit scores are or what's on your credit report that may be working against you?

*(usually this will get the customer to start talking about what is on their credit reports. If not, you will have to ask another probing question like...) ...like credit cards, medical collections, or old utilities? (LISTEN and say little. Typically, they will blame the creditors. Empathize and take notes.)*

(CLIENT FIRST NAME) how recently have you been denied a loan or credit card?

(Wait for answer)

Let me share with you an incredible fact.

On average, someone like you, dealing with credit issues as you have described, spends an extra \$678 monthly because of those issues!

And although you might not SEE all the extra money your poor credit is costing you, you feel it in higher car payments, credit card payments, insurance, and mortgage payments, just to name a few.

Is there anything in particular about your credit that you KNOW you would like to fix or that bothers you? (WAIT FOR ANSWER)

## Build Credibility and Authority and Get Both Decision Makers on the Phone!

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(Client First Name) I know I can help you.

Tell me, are you planning on going on this loan with someone else like your husband/wife, fiancée, or other significant other? Get their name!

*(THIS IS A VERY IMPORTANT QUESTION. You MUST find out if there is another decision maker involved. If they even MENTION another, YOU MUST WAIT TO GET THAT OTHER PERSON ON THE PHONE, even if they don't make the decisions. If you don't get an answer, follow up with.... Who else in your family or household could benefit from having these types of credit issues permanently removed? IF you like I can hold if you would like to invite them to join the conversation.*

Hello, \_\_\_\_\_ I'm (name) it's a pleasure to meet you. I'm glad you are able to join us. I was just telling your (wife/ or Husband) how we help people just like you, repair and fix their credit quickly and legally.

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(Conversation continued)

(Name) .... let me cut right to the chase and tell you the million dollar credit secret that your creditors and the credit bureaus absolutely don't want you to know.

**CREDIT REPAIR, IS LEGAL, AND IT DOES WORK!** You just need to know how to utilize the federal laws to your advantage and how to beat the credit bureaus at their own games, and of course, WE DO!

### Set up the story of the Evil Empire of CRA's

(address Customer by name, ... "John" ) ...here's the good news, we CAN help you. In fact, I've got a little secret for you. We know the other side of the credit reporting industry. We know the insiders scoop, kind of what's behind the curtain. And with your permission, I would like to pull back that curtain and give you an insider's look of the credit industry, the part that Big government and the Credit Bureaus don't want you to know.

You would like that, wouldn't you? (pause) Great!

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## The Story of the Evil Empire of CRA's

The CRA's, which stands for Credit Reporting Agencies, Equifax, Transunion and Experian are not your friends! They are neither friendly to consumers, nor do they really care in any form or fashion. They may call themselves bureaus but, they are not government agencies or even non-profit entities. They are massive billion dollar corporate conglomerates that break the law every day, and that's a fact!

It has also been proven in federal investigations that 79% of all credit reports have inaccurate data reporting. The credit bureaus excuse is that they can't possibly patrol the accuracy of 3.5 billion pieces of account information they receive every month from lenders.

There are many cases compiled in the government study called "Automated Injustice" that uncovered that all three credit bureaus actually profit from credit reporting errors.

### **The worse the credit score – the more money the credit bureaus make!**

Think about this. The CRA's make money when you have bad credit by selling your data. Bad credit data sells for much more than good credit data. In addition, they charge the banks for disputes and erroneous entries on consumer's credit reports.

Since negative data is more valuable than accurate data, the credit bureau has no real motivation to maintain accurate data in the system.

They report erroneous data day in and day out, and as much as they do that, there is FEDERAL law that says they can't. They just don't want you to know that. But we do.

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## OK time for the good guys to enter...

So that's where we come in.

We know how to challenge the credit bureaus and creditors because we know the law and the details of their illegal and unethical practices.

Using federal law, we beat them at their own game. We create personalized and customized dispute letters and we go to town... through a maze of bureaucracy, demanding the 3 components of the law that they must comply with.

1. Items must be reported within the allowable time frame;
2. Each item must be reporting 100% accurate information;
3. Each item must be reporting 100% verifiable information.

### **"If they can't Prove it, they must Remove it"**

And beyond just removing negative items, we also help you build new positive credit items. We give you access to sources who will approve you for new credit, guaranteed! This includes a \$5,000 line of credit which requires no credit check!

Now you can see how, by using our experience and our knowledge of federal law to your advantage, how we have helped thousands of customers and how we can certainly help you through our individualized approach. Makes sense, right?

Fantastic! We have a couple of affordable options but, before I explain all that... Here's where you need to convince me that we are making the right choice by taking YOU on as a client!

As soon as we finish our consultation and review of your credit reports, you will start receiving information from the credit bureaus within 30-45 days. It is imperative to your success that you check and open all your mail. Most of the correspondence will be disguised as junk mail, an insidious trick the CRA's use so you don't properly reply to it. You need to submit these items to us within 48 hours of the time you receive them. You can either send it to us by mail or upload it onto your online web portal or fax it.

We have no ability to improve your credit if you do not follow through. We are willing to make a huge commitment to you but, only when you make this small commitment to us! Our track record speaks for itself but, this is a TEAM sport.

So (name) can we count on you to send us the letters from the credit bureaus and creditors within 48 hours of you receiving them? Great.

That's all the commitment we need from you. Everything else is a simple process.

**Let's review our Membership Program and get you started.**