

Script

Thank you for being on hold, this is _____ from debt-free America who do I have the pleasure of speaking with?

All right Thank you Mr./Mrs. now as I see that you have been approved for **Debt Invalidation** on all of your existing credit card, store card, and medical bills under the ***Fair Credit Report Act**.

Your profile has been approved by three major Credit Bureaus to get complete your qualification for Debt Invalidation.

This is for the consumers who are on a fixed income, Social Security, Disability, or the consumer who have been making payments on time, are not supposed to pay high interest, but still, you are paying over **10%**. Is this correct?

And how much do you **owe** in between all of your existing credit cards, just a ballpark figure?

And which credit card do you have the highest balance on, would that be your Visa, Master, Discover, or American Express?

Now as a next step, I am going to pull up the most recent Billing statement of your credit card from my database, I will update you with your exact balance as of today's date, the last payment that you made, and your upcoming payment which is required. Okay?

Now for the verification, I need you to grab the card and verify the **expiration date** on it, when does your card expire?

Verify the **16 digits card number** so I can pull up the most recent statement of your account.

And what is your 5 digits **billing zip code**?

Lastly, are you the primary signer on this account? Correct?

Please verify the last 4 only the last 4 of your **social security**, please

*The Fair Credit Report Act and what you will gain from it?

So, the Fair Credit Reporting Act is the only law that gives you the legal right to Invalidate your credit card debt because these credit card companies work in the area of grey which means they charge you high interest rates and hidden fees so it becomes impossible for you to pay off your debt. You make your payments on time and haven't missed any, so why does it take so long to pay off this debt, and why does the balance hardly go down?

Rebuttals

Question: How will you do this / how you are going to do this Whether it was initially a credit card or medical debt, almost all types of unsecured debt can get disputed and invalidated.

Answer: A Debt Invalidation program offers qualified applicants to dispute the total amount. Not one, but fourteen federal laws can be used to dispute in a validation program, including the FDCPA, FCRA, Credit Card Act, FCBA, and several others. We have IAPDA Certified Counselors WHO WILL help you, personalizing a plan to help you resolve your financial problems, and achieve financial freedom.

Question: How could the bank let me walk away without paying? Or **who will pay this debt?**

Answer: Banks have contingency processes in place to make sure they get paid, even if you're not able to pay the debt in full credit card companies show the delinquent credit card debt as a loss on their balance sheet at this point, allowing them to get reimbursed through tax credits and banking insurance.

Question: Why do you need my credit card number?

Answer: Credit card debt is the most popular type of account that gets enrolled in a validation program but not all accounts qualify. So, I need to verify this account to see if this account qualifies for Debt Invalidation

Question: What are statutes of limitations?

Answer: A statute of limitations, known in civil law systems as a prescriptive period, is a law passed by a legislative body to set the maximum time after an event within which the legal proceedings may be initiated

Question: What if they sue me // what is judgment proof?

Answer: Any creditor or collector is strictly not allowed to contact the consumers once approved for a Debt Invalidation because a judgment cannot be made against a consumer. Judgment proof is a defense to any lawsuit made by a creditor if a consumer is a senior citizen or has a clean credit record

Question: what will this do to my credit score?

Answer: You get credit restoration included with the Debt Invalidation program for "No Extra Cost. The credit restoration begins at the beginning of the Debt Invalidation program, where random credit mistakes appearing on your credit report get disputed. Debt Invalidation grantees that once the program completes and all you're and the total balances are removed from your credit report your credit scores will be back to normal or could be even better than now.

Question: What is Debt Invalidation?

Answer: Debt Invalidation has been a top choice for consumers when it comes to credit card debt relief programs offered by any Financial Services because Debt Invalidation refers to a consumer's use the consumer protection laws to force the creditors of agreeing to stop collecting the debt and remove it from Experian Equifax and Transunion so the consumer does not have the amount

Question: What is the Consumer Protection Act?

Answer: in the United States a variety of laws at both the federal and state levels regulate consumer affairs. Among them are the Federal Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Truth in Lending Act, Fair Credit Billing Act, Federal Consumer Protection laws are mainly enforced by the Federal Trade Commission, the Consumer Financial Protection Bureau, and the U.S. Department of Justice to prevent the consumer from any unfair or fraudulent business practice.

Question: why are you doing this for me or how did qualify?

Answer: Well, the reason this is happening is that at the state level, many states have adopted uniform *Deceptive Trade Practices*, charging consumers untrue and misleading terms like a Business charging a consumer a higher rate than the marked price rate and hidden fees to make more profit or a business fails to tell you relevant information regarding your product or service misleads you in any way in a violation of the Federal Fair Debt Collection Practices Act

Objection Handling

(**Skeptical / Scam / Trust issue**).

1st Attempt:

You are not giving your information you are just verifying it with me so that the company is sure that we are giving the billing statement to the primary cardholder on this account once I read you the balance you will be sure that you are speaking to the right person.

2nd Attempt:

Well as a next step, I'll read you the current billing statement of this card that should make you sure because your bank is one of the biggest landing institutions in the United States, they do not go on giving out your card information to a call come out of the blue, so verify me the number and I'll prove you that the call is legit

3rd Attempt:

I will not blame you for your skepticism because there is so much going on these days so I understand but I am sure that do realize that any kind of scam, fraudulent activity, or any unauthorized transaction on your credit card you are legally not responsible for that and that's why Visa, Master, and Discover cards are the best way to dispute your money round the world.

4th Attempt:

I understand your concerns, your sound like a wise consumer who maybe just attempting to protect yourself because you are right there are a lot of bad things these days it is difficult to understand or believe but keeping you on the same page you sound to me like a very educated person and I am sure you are aware and of the Law known as Consumer Protection Act which gives you a 0% liability for any services not rendered or any misuse of your information, you are fully protected state law as well as your own card company. (And go back to your pitch)