

Advantage First Approval Call Script

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CALL RECORDING DISCLOSURE:

This is (Your Name) calling back from Advantage First where all calls are recorded for quality assurance.

CLIENT VERIFICATION: Must read before disclosing any approval information and personally identifiable information (PII).

First, let's verify your identity. Can I have your first and last name please? Thank you, can you also confirm your (Pick one of the following):

1. Physical Address?
2. Date of Birth?
3. Last 4 numbers of SSN?

I appreciate you confirming this information for me.

Congratulations, you have been accepted into the Freedom Debt Relief program!

PROGRAM ESTIMATES:

First lets review your program estimates, and then we can talk more in detail about how your program will work for you.

- The total debt you're enrolling is: (\$XX,XXX) (Total Estimated Debt on the Debt Account Summary)
- The goal is to reduce your debt down to: (\$XX,XXX) before fees (FDR Est. Settlement on the Debt Account Summary)

PROGRAM DEPOSIT/FEES:

You've been approved for an estimated (XX) month program with a monthly program deposit of (\$XXX). The estimated length of the program is based on your mix of creditors and your monthly program deposit. If you're able to increase your program deposit (now or in the future), it could enable Freedom Debt Relief to negotiate with your creditors sooner and help accelerate the timing of your settlements. Your program deposit includes estimated settlement amounts as well as fees of (\$X,XXX) (Total Fees on Debt Account Summary). These fees include your FDIC-insured Dedicated Account banking fees and the flat fee of (XX%) that FDR will charge to provide their negotiation services. They will never charge or collect any fees for their services until a debt is successfully negotiated, you approve the settlement, and at least one payment is made to the creditor. With the monthly program deposit of (\$XXX) for (XX) months, the estimated total cost of the program will be approximately (\$XX,XXX) (FDR Total Cost to Client on Debt Account Summary)

CLIENT SETTLEMENT ROADMAP (CSR):

Now, let's talk about settlements and which two of your debts may settle first! FDR chooses which debts to settle first as part of a personalized negotiation strategy. This strategy is based on your specific creditor mix and is designed to get you the most savings.

Based on that strategy, they project your first two settlements to be: (REFER TO DEBT TABLE)

- Creditor 1 for an estimated \$XXX (Est. Debt balance on the Debt Accounts List). They estimate the settlement to happen in approximately X to X months.
- Creditor 2 for an estimated \$XXX (Est. Debt balance on the Debt Accounts List). They estimate the settlement to happen in approximately X to X month.

These projections are based on your first scheduled program deposit date, and assume you consistently make all of your

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scheduled program deposits on time and in the full amount.

Now, it's possible this order of settlements could change based on the last date you made payments on these debts, so I need to get the last payment dates for each of these debts from you, as well as the account numbers. (Highly recommend getting all account numbers to help with negotiations.) If the client has access to this information, enter it in the debt table.

These two debts are just the start to putting all your enrolled debt behind you. As you progress through the program, you'll be able to track your settlements through your online Client Dashboard and watch all your accounts get resolved one by one.

REVIEW ALL OUTSTANDING UW CONDITIONS:

Before we go into the program details, let's review your creditor information.

Standard Soft UW Conditions (ask these questions):

- Ask all UW Conditions listed under the **Conditions and Acknowledgements Pillar** in Salesforce.
- If enrolling any Provisional Debt: Discuss any debts that require additional information/documentation:
 - Remember, FDR still needs additional details on your (**creditor name**) debt in order to negotiate a settlement for it. You will see this debt labeled as Provisional Debt in your agreement. Their Account Verification Team will reach out to you soon by phone or email and work with you to get the required documentation to keep this creditor in your program. If they are not able to get this information from you within 30 days of your enrollment, they will remove the debt from your program and you will need to handle that debt on your own. If this is the case, your program deposit will remain the same but your program length may shorten a bit.

Other Conditions (ask these questions):

- Are there any authorized users on these enrolled debts?
 - **Discuss only if there is an authorized user:** If you have any authorized user(s) on any of your enrolled debts, they recommend that you remove them from those accounts.
 - **Discuss only if the joint account holder on an account did not enroll into the program:** If the joint-account holder does not plan on enrolling with you, please keep in mind - If a creditor takes legal action, FDR may not be able to engage the Legal Partner Network for them like we would for you.
- Are any of the creditors for your enrolled debts automatically debiting payments from your bank account? If you stop paying your enrolled debts and cancel auto payments, your creditors will know that you're facing financial issues. That should make your creditors willing to negotiate.
- Do you have any enrolled credit cards that are being automatically charged for expenses such as utilities, phones, subscriptions, apps, etc.? If so, advise the prospect that they should stop the charges and arrange for an alternative method of payment to pay them directly

PROGRAM RECORDING: DO NOT MINIMIZE OR TAKE AWAY THE IMPACT OF THESE DISCLOSURES!

It is important to us that you have a **FULL** understanding of the program so in just a moment, I'll transfer you to a quick 4 minute recording that goes over key points about the program. The recording will cover credit impact, present information about the negotiations process, explain the chance of legal action and, if needed, how the Legal Partner Network can support you; finally it will cover the tax obligation for any savings on a debt as well as how you may be exempt from the tax if you are insolvent at the time the debt was forgiven. After the recording, you will be transferred back to me, and I will answer any additional questions.

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Program Summary Recording:

- Conference in the **FDR Program Disclosure Line** (from the important numbers sheet)
- The prospect MUST listen to the entire recording successfully before being able to generate an agreement.

*If recording is unavailable read **Program Summary Call script from Agent Drive***

After the recording completes: Do you have any further questions?

- **No?** Perfect! Let's get started in the enrollment process.
- **Yes?** Be prepared to answer any questions the consumer may have. Answer in a compliant way - refer to job aids and rebuttals if necessary.

Launch the Bank Disclosure Email

I am also going to send you a copy of these disclosures in an email that should be coming to you momentarily that includes an overview of your estimated program terms.

ENROLLMENT PROCESS:

To finish your enrollment, we're going to start by selecting the date that you'll make your first program deposit. I want to make sure that I have your full attention as this is very important. None of the settlement work can begin until after you make your first deposit. FDR can't reach out to your creditors or negotiate your debt until after your first deposit occurs. So when we pick your first deposit date we're really picking the day that they can get busy working for you.

- They encourage their clients to align their program deposit dates with their pay dates. Are you more comfortable making a monthly, bi-weekly or a split draft, where you cut that amount in half to make smaller deposits every two weeks?

Remind the client of the importance of making that first draft they are committing to, so they will know their comfort level with that date moving forward.

- **Collect the prospect's banking information** (routing and account number)
- **Validate** banking information

FOR CA RESIDENTS ONLY You'll have 3 calendar days to review and acknowledge the initial portion of the agreement.

- **Generate** the DocuSign agreement

After you click on "Sign Agreement", go ahead and take your time and let me know if you have any questions. Then let me know when you've finished signing. (If the client needs assistance through the agreement, reference the **Agreement Walkthrough** or **DocuSign Client How-To** in the Agent Library).

LAST STEPS:

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Looks like everything is all set. Before we wrap up, I've got a few important notes for you:

1. Your first program deposit is scheduled for (**Client Start Date**) in the amount of (**\$XXX.XX**). Once that first deposit is made into your Dedicated Account, FDR can begin the process of negotiating your debt. They can't do their part to resolve your debt until after that first deposit clears.
2. Now that you're enrolled, FDR will validate the balance of your debts to make sure they have the most up-to-date amounts. If there are any updates on your balances, they will send you an email right away. Keep in mind, the fixed settlement fee percentage we discussed will not change; however, the total fee may slightly increase or decrease based on changes to your balance, as that is a set percentage of your total balance.
3. To set you up for a great start, I'm going to transfer you to a Client Success Advocate for a quick 10-minute conversation. They will walk you through your Client Dashboard so you can easily find all the tools and resources to support you every step of the way. They'll also show you how to track settlement status and view your Dedicated Account activity so you know exactly how much progress you're making. They will talk you through the most important things you can do to put your enrolled debt in the past. Thanks for your time today. I'll transfer you over now.

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Historical Approval & Version Log:

Ver #	Prepared By	Description	Line of Business Approval & Date	Compliance/ Legal Approval & Date	Published Date	Effective Date
1	Allison Saumier / Chad Fillmore	Initial Submission for formal approval	Ben Whitlatch / Sr. Manager Wholesale Accounts / 2-25-2025	Keghan Spoonemore / 2/27/25	February 2025	February 2025
2	Allison Saumier	New Provisional Debt and UW conditions	Ben Whitlatch / Sr. Manager Wholesale Accounts / 3-5-2025	Leah Pettis / 3/20/2025		