[VRM\_English\_90sBuffer](https://web3.1bluerock.com/communicator/index.php?sendfwk=1" \o "https://web3.1bluerock.com/communicator/index.php?sendfwk=1#" \t "_blank)

**For this queue, we need to screen these clients as soon as possible, 90 seconds MAX. If a caller says they ARE NOT paying on their debts at all, hang up**. Call them back & handle the call without the timer (no buffer).

**DO NOT hangup IF they are qualified below is the criteria to continue:**

* **They are calling for debt relief, let the call continue.**
* **They have at least $10k+ in credit card debt or unsecured loans, continue with the call.**
* **If the customer is paying their debts and has some source of income, proceed with the call.**

**IF a caller has enough debt but ARE NOT paying on their debts at all, hang up.** &*Call them back and handle the call without the timer (no buffer).*

**INTRO:**

Thank you for calling the DEBT RELIEF, Center! This is (*Your Name*) on a recorded line. Who am I speaking with today? *[Wait for a response if you don't catch their name continue with the script do not keep asking their name]*

Nice to meet you. Are you reaching out to learn about our debt settlement options*? [Wait for a response]*

IF NOT CALLING FOR DEBT SETTLEMENT or they are calling for a loan or free grant: *HANG UP!*

IF YES: Sounds good and just to clarify, the options available are not government loans or free grants. They are designed to help you reduce the amount you need to pay back and help with your credit too and I’ll be able to go over that with you.

* To ensure you qualify, how much do you owe in credit card debt or unsecured personal loans? *[Wait for a response]*
* **IF UNDER $10K OR THEY DON’T KNOW: *HANG UP*** *(you can always call them back if needed)*
* **IF $10K OR MORE**: Great! Are you currently making payments towards that debt? *[Wait for a response]*
* ***IF NOT PAYING AT ALL: HANGUP*** *(and call them back to proceed without the buffer (timer)*
* IF YES PAYING: Sounds good. Are you currently employed? [Wait for a response]
* **IF NO**:  Got it. Are you receiving a fixed income, such as retirement, Social Security, or disability? [Wait for a response]
* IF NOT WORKING AND NO INCOME:*HANG UP*
* IF YES: It looks like I can assist you!

**Set Expectations**

So, what this call will cover is:  
• First, I’ll gather some basic info from you.  
• Then we will do a soft credit check, just to get a view of your accounts and see how we can help.  
• And Lastly, if approved, I will go over all the terms with you to ensure you understand everything. If you like the terms, we’ll get everything set up ok.

1. Now, for if approved, what’s the best email for you? Thank you!
2. And what is your current address? Thank you!
3. What is your date of birth? Thank you!
4. Lastly, for the soft credit pull, which will not affect your credit, what are the last four digits of your Social Security number?

*If needed:*  
*Can you please spell out your first and last name for accuracy, please?*

Now in case the call gets disconnected, is this the best number to reach you?  (*Verify the clients # on the soft phone*)

IF YES: *Type the number on the CRM (intake form) and say:*  Ok, great. I’d like to give you my direct line as well. Do you have something to write with?  The direct # to my desk is (949) xxx-xxxx.

Okay, I have everything I need. I'm going to place you on a quick hold to pull up your information, and I’ll be right back with you. Please hold.

*[Place On Hold, Pull Credit on Debt Tab & Fill out the Intake Form if it’s not done yet]  
[Email Credit Profile with a list of all the accounts on the soft credit check (this is done by going to the Debt Tab, then Edit Debts and Checking All Accounts)]*

**Build Pain**

(Client Name), Thank you for holding, I'm back. Can you please log onto your email and let me know when you see the email that’s coming from me, the subject line says, "Credit Profile". Just let me know when you see it please.

The first thing you're going to see is a list of all the accounts showing up on your credit profile. Since this is only a soft pull there may be some accounts that aren’t showing up, so let's go over these accounts to make sure we’re not missing anything.  *(give customer some time to look over report).*

Now this is showing everything on the soft pull that belongs to you, it doesn’t mean we can help with all of this, but does it look accurate or are we missing any other debts?

*[if we are missing debt ask for name of creditor, account number, balance, etc.] [Summarize Debts/Create pain by going over things like: payment amount for each account/total, the accounts with high balances, how this impacts their credit even if they are on time, utilization ratios, or late payments]*

Right now, since the rates are so high it says you’d be paying back almost double. Now if you're in a position where you're able to pay 2 or 3 times the minimum payment, you'll be able to save some money and time. However, right now most people aren't in a position to pay double or triple the minimum payments. Therefore, almost all of the payments go towards interest, and they end up having to pay back way more than they should.

Have you noticed that sometimes when you make a payment, it seems like your balance stays the same or barely goes down? [Wait for a response]

***\*If they have loans& NO credit cards skip the next explanation & move on to “give them good news”\****

**ONLY say this if they have credit cards:** The reason why is because credit cards have daily compounding interest. This means every single day that your balance isn't zero, they add more and more on top of what you already owe. In most cases, for every dollar you pay, over 81 cents goes directly towards interest.

**Give them good news:**  That’s why the Bank Regulation laws have changed and there are benefits that some consumers qualify for. We just have to see what’s available to you.

**Hardship**

Now, I noticed that your credit used to be a lot better, but it looks like your balances started going up and your credit score started going down. What happened? Was there some sort of emergency?

*(Let them talk, take notes, this will help you understand why they got into debt & why they need to get out of debt with our program, enter what they tell you in the intake form under hardship)*

Oh yeah, I see what's going on, and that's totally understandable. It's not like you were out there being irresponsible and spending money unnecessarily. Trust me, you are not alone in this situation. There are thousands of people going through what you're going through right now.

**Budget Analysis** *(build rapport during budget, if you haven’t done so)*

So all we need now to submit your file for approval is to complete a budget, I will list off some different expenses and I just need you to let me know how much you pay in each. It does not have to be exact; a ballpark figure is just fine.

* First, How often do you get paid is it weekly, bi weekly or monthly?
* And what do you do for work? Do you work for the Government because that may help you or who is your Employer?
* Ok now what is your Net Monthly Income? (After taxes are deducted each month how much do you take home?)

[Complete Budget Analysis try to get as much filled out as possible to create pain]

Okay, this is definitely making more sense to me now. Based on the information you provided it shows there isn’t a lot of money left over at the end of the month to keep up with everything, (stop here if they have majority loans, if they have **credit cards keep reading**)  which is forcing you to use credit cards. Again, you're not alone in this situation. A lot of people are forced to use their credit cards for things they shouldn't be using credit cards for. Credit cards are meant to be used for emergencies only. But once we start using them for things like groceries and gas and we don't pay them off completely at the end of the month, now you're paying interest on them*.*

*(give example ONLY if needed: say you get some eggs for $4 they end up costing you $8 because of the interest, it is pretty crazy)*

(if they have majority loans , pick back up here)  But it’s ok, I’m going to do my best to help you! I have everything that I need, and the final step of the approval is for me to forward everything over to underwriting. I'm going to place you on a brief hold, and when I get back on the line, we are going to go over your results together. I'll be right back, please hold. *[Place on hold]*

**Approval /Pitch**

*[Edit the enrollment plan/Underwrite the file/Remove Ineligible Debts/Calculate their Current Situation VS the New Plan] PREPARE TO CLO$E!*

(Client) Thank you for holding, I'm back. So great news, based on the information you provided and your current credit profile, we were able to get you an approval in our debt relief plan and I want you to write this down:

Let me know when you are ready with a pen and paper.

*(break down the #s/explain their current situation VS the program)*

Ok lets start with first writing down the total amount of debt we can help you with this is what is impacting your credit the most which is $\_\_\_\_\_\_ and that is made up of  (tell them which accounts we are going to help with) Below that write down your current minimum payment which is $\_\_\_\_\_, below that please write down the current term based on that payment it says here it will take you 181 months to pay that off and the amount you would have paid back over those 15 years is $\_\_\_\_\_\_.

A close-up of a paper

Description automatically generated

Now because of our relationship with your creditors we can reduce that payment so that you only have to pay $\_\_\_\_\_ per month, right off the bat this will save you $\_\_\_\_ per month and it will only take you \_\_\_\_ months to pay this off instead of those 15 years youre on right now. The amount you will payback now is $\_\_\_\_\_\_\_ and this means that overall you are saving a total of $\_\_\_\_\_ so youre not only saving on the principal but also the interest.

**----There’s an incredible feature about this program. Let me explain......**

The service has established banking relationships that will pay off all of your enrolled debt in one shot. If you make at least 6 consecutive on time monthly payments, you can be pre-qualified to have all of your current unsecured debt completely paid off.

At that point if you qualify, you would only have just one low payment each month to the bank.

As a result, you’d immediately be able to start rebuilding your credit with a fresh start.

Now, so far, this is just a pre-approval, and in order for you to officially qualify, there are some conditions you have to follow:

1. The first condition is any accounts we enroll into the program can no longer be used. **(IF they have maxed out cards say:)** But most of these are pretty maxed out anyways so you can’t use them even if you wanted to but we still have to go over this condition.

You can choose to reopen those in the future but for now they're paid and closed so that it doesn't keep damaging your credit and down the road you can qualify for better rates if you wish to get more cards. However, if there is a card or two that you want to keep for emergency purposes, that is okay just as long as it’s not a card that’s already hurting your credit or maxed out, Does that makes sense?

1. The second condition is that the first 3 months of payments must be made on time to remain eligible, but in your case, I don't think that should be a problem since your monthly payment into the plan is less than what you were previously paying.

**Close**

This is a great plan for you, and it's going to help you pay off these debts much faster as well as improving your overall credit profile overtime.

**(if they have credit cards enrolled say:)** So, knowing that your monthly payment is only $(*New Monthly Payment*) and knowing that you have to stop using these accounts, do you feel that this is something you can manage?

**(if NO credit cards enrolled say:)** So, knowing that your monthly payment is only $(*New Monthly Payment*), do you feel that this is something you can manage?

[Wait for a response]

Okay, great!

Starting today, you are no longer responsible for paying the creditors’ directly. So if you have any automatic payments make sure you turn them off online. That new lower payment of $(*New Monthly Payment*) will take care of all your accounts.

The first payment will be on \_\_\_\_\_\_.    (choose a date for them, *give them the option to do it this Friday or next Friday* /  *choose the day after their next payday/ reminder when scheduling payments forth the trust account starts pulling the business day before*).

Does that work for you?

And what date did you want the reoccurring payment to land on? *(example, the 5th of each month after that?)*

Excellent!

***Note: PAYMENT MUST BE SCHEDULED A MINIMUM OF 3 BUSINESS DAYS FROM TODAY but no later than 30 days out.***

***MINIMUM OF 5 BUSINESS DAYS FOR CALIFORNIA FILES***

Now we’re almost done. I just need to send you over the confirmation to your email what is the routing and account number you want to use for these payments?

*[Fill out the Bank Account tab in the CRM , complete the rest of application, make sure everything is filled out for the documents / Send Docs]*

**Complete Document Signing and Set Expectations**

We are almost done, I am going to email you the documents now, so you can save a copy. It will be from ClixSign. Let me know once you receive it.

Open the email, and you will see a blue box that says, “Review and Sign Now”, please click that so you can open up the confirmation.

Next, it will say Welcome (*Client’s Name*), please check the box to agree to terms and services of the electronic signature, then click the green box that says, “Begin Signing”. Some of these pages will not need a signature and you will see that.

On the top of the Page please be sure the spelling of your name is correct.

You will see the first signature spot, click on the orange section that says “Sign Here. It will prompt you to verify the spelling of your name, if it  looks correct, please click “Adopt & Confirm Signature”

Then it will take you to the 2nd signature, it says you have 4 signature spots remaining. Moving forward, it will draw an electronic signature for you as long as you click on the orange section that says, “Sign Here”. You will see your payment dates, the accounts we’re including, as well as this is just going to go over your new payments letting you know that your credit score will continue to drop like it is right now for the next few months but typically around month 6 it will go back into the right direction, so, for right now Cordoba Legal which is the company that will be assisting you, recommends that you don't get yourself into more debt like our most successful clients wait about 1 year or more if they want to get a mortgage or a car loan just to get the best rate versus what you would get now with your credit profile.

Once you’re done with everything, you will see a Green Check Mark at the bottom of the page, and please click on the green box that says ” Finish Document” to save a copy for your records. You can exit from that, and if you go back to your inbox, you will have a copy of your signed documents.

I just received the notification that docs are successfully signed.

***(IF CLIENT IS IN CALIFORNIA Say):*** In California it takes 3 days to process your documents so in  3 days you will get a copy of your signed documents along with a welcome call from my processing team with Cordoba Legal but everything is all set after today.

**Prep QCR / End Call**

Ok, we're all done now. Congratulations, I’m glad we were able to help! Communication is key throughout this whole process, so please save my direct line to your contacts as well as do you still have that paper/pen?

Please save our Processing Teams Phone Number :  561-560-8588. This way you know it’s us calling when we call for updates. My team will call you for a quick welcome call within 24 business hours from that line.

You have my direct line for any questions Aswell, just keep in mind right now it is very busy so if I am on another line please leave me a voicemail.

You are all set from here on we will begin to notify your creditors that you’re on the accelerated program and we are assisting you, but if you’re on autopay with these enrolled accounts please don’t forget to turn that off, ok?

Well, (Client Name) congratulations on taking the first step toward becoming debt-free! It was a pleasure assisting you. Have a great day!