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DEBT SETTLEMENT SCRIPT

Hello _____, I understand you have an interest in Debt-Settlement!

Would you like to hear about a credit-counseling program offered by a non-profit organization that can help reduce a portion of your debt balance and get you out of debt sooner?

Pause - If **YES** then

1. Do you have at least \$10,000 in unsecured debt and more than one credit card? (Y/N)

Types of Debt that qualify for Debt Settlement Help -

Eligible types of Unsecured Debt Include:

- Credit Card Debt
- Department Store Cards
- Retail Store Cards
- Unsecured Personal Loans
- Auto Loans (Repossessions)
- Auto Leases (Repossessions)
- Unsecured Business Debts and more.

Non-Eligible Types of Debt include:

- Student Loans
- IRS Tax Debt
- Mortgage Debt
- Car Payments
- Secured Loans

2. Have you ever made any late payments or are you close to or over your credit limit on your credit cards?

3. Can you afford to make monthly payments of at least 1.5% of your total debt principal?

(YES to questions #1, #2, and #3 – Proceed with full application details and arrange Transfer)

(YES to only one question or NO to Question #1 -- Great, thanks for your time and have a terrific day!)

Based on our survey, you are pre-qualified for a free; no obligation analysis to help settle and eliminate portions of your debt balances, providing you the opportunity to get out of debt sooner.

Please hold the line while I connect you to a representative who can further explain the program and all the many benefits. Thanks and have a great day.

(Transfer call to receiving agent)