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## DEBT SETTLEMENT SCRIPT

Hello \_\_\_\_\_! My name is \_\_\_\_\_ and I'm with the Debt Free Network. I understand you have an interest in Debt-Settlement!

Would you like to hear about a program offered by a professional debt arbitration company 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)

<u>Eligible types of Unsecured Debt Include:</u>	<u>Non-Eligible Types of Debt:</u>
- Credit Card Debt	- Student Loans
- Department & Retail Store Cards	- IRS Tax Debt
- Medical Bills	- Mortgage Debt
- Unsecured Personal Loans	- Car Payments
- Auto Loan or Lease <b>Repossessions</b>	- Secured Loans
- Unsecured Business Debts and more.	

\*2. Are you employed or receive consistent income every month? (*Unemployment benefits **DO NOT** qualify, customer must be employed or have a steady income*) (Y/N)

\*3. Can you afford to make monthly payments of at least 2% of your total debt principal in order to reduce your debt amount by up to 30% - 40%? (Y/N)

\*4. Are you currently in or filed for bankruptcy before? (Y/N)

5. Have you ever made any late payments or are you close to or over your credit limit on your credit cards now? If so, how many days behind are you (i.e. 30, 60, 90, etc.)?

***(Upon verification, call-agent proceeds with full application details and if customer is qualified and interested, call is then prepared for transfer)***

Based on our assessment, 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.

Pause - If **YES** then: Thank you one moment!

**(Call is transferred and connected successfully to the respective debt specialist)**

(REV 060310)