

Hello, Mr./Mrs. Client, I understand that you are interested in purchasing a home, but are concerned that there are some issues with your credit that are causing you not to qualify.

This is where you will let the client talk for a few minutes about their credit. Ask open ended questions about what is on the report, and why it is there. Remember to say that everyone is in the same boat, and many of your clients have faced these same problems. Empathize, listen.

I am really glad that you and I have been able to talk today, because I am sure that I will be able to help you prepare for a mortgage. It looks like you have a great job, and your income is fine, so you'd qualify for a loan in but for your credit right now. When I have clients who need help with their credit, I've partnered with Clean Slate Credit Services to help them. What I'd like to do is talk with you for a bit about Clean Slate and their program, and what they can do specifically for you to prepare for a mortgage, and we can just go from there.

WHO THEY ARE:

Clean Slate Credit Services is an 18 year old credit restoration company and all of their business comes to them just like you, as a referral from a mortgage or real estate professional. I refer my clients with credit issues to them because they are the only credit restoration company in the United States to offer a 640-or-free guarantee to their clients. That means that if they do not get you to the point where you qualify for a mortgage based on your credit score, they will refund their fee, and their program was completely free to you.

WHAT THEY DO:

The way that they are able to make this sort of guarantee is they take a very aggressive, score driven approach to credit restoration. They focus on everything that FICO looks at when they are issuing you a credit score. They start with cleaning up your credit history. Your credit history is everything from the last 7-10 years, good or bad, that's been reported to the credit bureaus attached to your name.

They challenge the negative items on your credit report using the laws that are on the books in the United States to protect us as consumers to help them in that. They are presenting a legal challenge to the credit bureaus, instead of simply denying the legitimacy of your negative accounts. Because of this approach, when they challenge negative accounts, they are incredibly successful at getting them removed. I know that they've worked with clients who've had everything from regular/medical collection accounts, all the way through to bankruptcy filings. I'm sure they will be able to help you separate yourself from the majority of the negative items that are being reported for you.

So, in addition to working to clean your credit up, Clean Slate will also work with you on your positive lines of credit. If they find that you need some positive lines of credit, they will match you with some easy-entry lines of credit where you can apply and get approved for credit, and then they will get very specific with you about how much you should be spending, and how much you should be paying each month on your positive lines of credit.

Essentially, their program helps to get rid of your negative credit, while they are helping you build positive credit and working with you to manage it well. When those two things happen simultaneously, I am sure you can see why their program works so well at making your credit score move very quickly.

HOW LONG DOES IT TAKE:

However, this is not a band-aid, or a quick fix. Most of their clients are able to complete the program in less than six months, but it is going to take some effort on your part working on the positive credit. When you have completed this program you will qualify for a mortgage and have a positive credit profile that you can build upon

WHAT DOES IT COST:

The cost of the program is 4 payments of \$199 (4-6 month process) OR \$9 payments of \$99 (6-9 month process) *spouse is 8 payments of \$99 (6-9 month process). They collect the first payment of \$199/\$99 and the other three are due monthly, on the date of your choice. Once you've enrolled, they will email you a welcome packet, which will detail their program, you'll get the guarantee in writing, and you'll also get some log-in information for their website, so you can track your status online.

So let's get you started on the road to homeownership. I can enroll you now,
How do you spell your first name? *If they don't say yes, set up a follow up date to speak again.