

Million Dollar Script

This is my Million Dollar Script. Spend one hour every day Monday-Friday from 9:00am to 10:00am making this phone call to realtors in the area that you are licensed in. Only call realtors that you have identified as active agents (at least 6 deals per year).

There are several ways to identify active agents. Start by looking in the “Free Real Estate Magazines” like the ones they have at the door of grocery stores. They tend to have larger ads with lots of listings. You can also, call title companies and ask them who the more active agents are. They will be the ones coming to closings. MLS will also list the top agents in some counties. Homes.com can be a great resource to search for agents in your area. Your local board of realtors may be able to help as well.

If you do the following script as directed, your income should double in a very short period of time.

Script to call Realtor

1. Hi Realtor (Name). My name is (Your Name from Your Company). I know you are busy so I don't want to take a lot of your time. (Realtor Name), let me ask you a question...are you currently working with, or have you had any clients in the last 60-90 days that your current lender couldn't get closed or prequalified due to credit issues?
 1. A. If “Yes” to #1: If I could get them “credit approved” and help get the deal over to the title company, is that something that would be of value to you? [\(they always say yes here, or at least ask you how do you do this\)](#) I am affiliated with a credit restoration company that has saved many deals for our realtor friends. They literally turn your trashcan into a “cash” can. Can you give me some general information about some of your clients that have been turned down?.....

Here is what I would like you to do now. Call your client and tell them to expect a call from me. Say to them, “I have a gentleman/lady that may have a solution that may help you buy a home much sooner than we thought. I am going to have him call you to tell you about his strategy.”

I will call your client's and review the credit repair strategy with them. I will also put them in a campaign where I send them letters that are co-branded with your name and my name so that your name remains at the front of their mind. [\(For those of you who have Follow My Client or Mortgage Quest, you can use the co-branding feature and send out the short sale campaign that has already been created for you.\)](#)

[If they insist they are already working with a lender, here is what to say:](#)

I'm not interested in interfering with your established relationships. I'm only interested in the loans that they can't do due to credit.

That's why I'm calling today. I understand that you receive value from your lender, many times they provide you leads and give help with advertising dollars but I 'v been finding that's

just not enough with the changes we now face in this market. My value to you is not in advertising money but in closing money. I can turn your credit damaged client into buyers in about 3 to 6 months. Is that something you could use in your business?

1. B. If "No" to #1: Well let me ask you something else, do you currently have any short sale properties listed? (if you call your appraiser and ask him/her to do a search in MLS for short sale properties and only call realtors that have them, obviously that will increase the "yes" factor on this lead)

If "Yes" to #1B: What are those sellers planning on doing once you sell their home? I mean it's great that you are helping them sell their home and solving that problem, but in reality, that's only half the problem. The other half is - where are they going to move now? Are they going to rent for the next 3 to 5 years while their bruised credit heals a little bit? (I say all of that in one "breath", then I wait for their answer. Typically they say something like "I'm not sure where they are going" or "Gee, I guess they are going to rent for awhile. At which time I say the following):

If I could turn that time into a period of months instead of a period of years; if I could help solve the other half of the problem which is where are they going to live; if I could get you back to the title company with their next purchase in a period of months instead of years; is that something that would be of value to you? (They always say either "Yes" or "How do you do that")

I am affiliated with a credit restoration company that has removed the short sale information off of the credit reports of many of our clients which gets your seller back into a home ownership much faster than the 3-5 years it may have been otherwise. Here is what we need to do, call your short sale sellers and tell them you have found something that can help them save their credit from being trashed for the next several years, tell them to expect my call and then I'll call them and update you with each one.....

If "No" to #1B: One last question Realtor Bob, does anybody in your office or another realtor you know in another office specialize in short sales? If they say "no" to this one, politely wish them a good day. This would be 3 strikes on this lead.

If they say "yes", then use the following script:

How would you like to be the buyer's agent for the short sale specialist? Approach the short sale specialist in your office and let them know that you are working with someone who is affiliated with a credit restoration company that specializes in getting short sale information deleted from a client's credit report once the home has sold. As soon as that information is removed, then you can act as the buyers' agent and help them buy their next home. You can offer a referral fee to them if you would like. And all this happens in a period of months, not years. Is that something that would interest you? (If they say "no", politely wish them a good day.)

If they say “yes”, then tell them that you would like to meet with them and the listing agent and show how the credit repair works. Then you can show them the PowerPoint presentation located in your Clean Slate back office.

Script for Why to use CLEAN SLATE

Hi (____) we are Clean Slate Credit Services, commonly known as “CLEAN SLATE”. We provide you with everything necessary to completely restore your credit standing, so you can reinsert yourself back into the credit economy, and feel like a first class citizen again.... I think that you would agree that it is hard to feel like a first class citizen with problematic credit.

Do you mind if I ask you a few questions regarding your credit situation so that I can tailor our discussion to your specific needs?

1) *Do you have specific goals you are looking to accomplish with your credit restoration?*

(Pause)..(If you don't get feedback make suggestions--- purchase a home, vehicle; obtain a credit card or better job?)

2) *Are you primarily concerned about yourself or is a spouse also involved?*

3) *What type of credit problems are on your credit report that needs to be addressed?*

4) *Are most of your credit problems recent or a few years old?* (We specialize in those kinds of problems.)

5) *Once the negative items are legally taken care of by our attorneys, will you have sufficient positive items on your report or will you need some additional positive credit?*

We are going to be a TREMENDOUS help to you (). Clean Slate was established specifically for consumers in your situation.

Do you have any questions?

Common Objections or Questions Realtors and Prospects Will Ask You

1. Is it legal? YES

- In a democracy, everyone is entitled to a defense.
- Consumers have the right to obtain representation and face their accusers armed with their legal rights.

- The credit bureaus should have to back up the information that they **sell** about you. *Congress and the law agree. **If your defense is presented properly, whether your credit report is accurate or not, it is usually more difficult and costly to prove the information is correct than to simply remove it.***

2. How do you do it?

The credit bureaus get thousands of disputes every month. They are simply not willing to spend the time, the energy, or money that would be required to prove the information.

3. Is it the right thing to do?

Based on the experience of our members, seven years is entirely too long to keep somebody in credit prison. Within a year or two, most consumers completely recover from a financial crisis. For the remaining five or six years they are left hobbled--- forced to rent homes, pay outrageous interest on sub-prime auto loans, forgo the convenience of credit cards and pay cash for every expenditure.

4. Does it work?

We typically see 30% of the items deleted with each challenge. Each challenge typically takes between 45 and 60 days.

5. Why is it so much?

There is a cost for having your credit repaired. However, there is a cost for not having it repaired as well. The average person with challenged credit will pay \$6-8000 more in interest for a car and \$250,000 more for a house over the course of a loan. So would you rather make a small investment now, or spend a quarter of a million dollars extra in interest payments?

Challenged credit also affects credit card rates, homeowners and car insurance rates and may affect your ability to get a job.