

T.O. Script

CDP Tracker Referral Network

Mr. & Mrs. Smith at this time we are unable to secure the necessary financing for you however; please keep in mind that we are one of the largest Dealer Groups / Financial institutions in town so the lenders we use most likely are the same lenders other dealerships / Business's use. We would like to suggest before you go from dealer to dealer and have your credit run multiple times which most likely will produce the same results as we have, not to mention compound the problem by reducing your credit score even lower, that you allow us to help you.

The good news is that we have recently become a full service dealer. What I mean by this is we have recently made special arrangements for CDP Tracker Processing Credit Services, **(The Experts in Helping Many Individuals in Similar Situations Such As Yourselves Get back on the road to recovery)**. Before you place yourself in what we call a buy here pay here situation (Explain the negatives of buy here pay here) we strongly suggest you allow us to pass your contact information only over to them for the sole purpose of helping you with your efforts to address your credit issues. They will provide you a free consultation to review your credit issues so you can mutually determine whether you should potentially benefit from their program. Special pricing for all dealership referred clients has already been pre arranged.

We are not promising that if you sign up for their valued services you will be guaranteed a future loan, what we are saying is that if you wish to obtain any reasonable conventional financing of any sort you must start addressing the negative information in your personal credit file(s). I'm sure you have heard due to the "Credit Crunch" Lenders are no longer willing to turn a blind eye to consumers who have adverse credit files. The process of improving your credit files can make the difference in many aspects of your life from purchasing a car, a mortgage, or even the difference in future employment opportunities. Our goal is to maintain you as our customer for life and do whatever we can to assist you, as well as your family and friends to get back on the road to financial healing.

May I pass on your contact information? (If yes) Have them sign the Client Authorization Form and let them know they should be contacted in the next 24-72 hours by a representative of CDP Processing Center Credit Services.

FYI

If they ask how much set a ceiling of how much a joint file is verses an individual file and let them know they review every case on an individual basis however, it will never be more than -----?

Or

Just suggest to them that they need to discuss that with CDP Tracker Processing Center.

(Optional) Keep it Simple!

How long does it take? Every file stands on its own although you are generally looking at an average of 2 to 4 months to start appreciating improvements. The reason why is due to the true Nature of the “Fair Credit Reporting Act of 1970” each disputation process can take up to 45 days to receive a response from the credit bureaus.