

Negotiation Guide

- ./ I am calling to complete a negotiation of a debt that you claim I owe you, Acct # _____ original creditor _____

Ask...

- ./ Do you have the authority to negotiate on behalf of your company to settle this debt, and if not, I will wait until I can speak with someone who has such authority.

Explain to them...

- ./ I am able to offer you _____ to settle this debt today, and only today. I have limited funds with which to settle my obligations.
- ./ **If** you choose to say no to my offer, we will end our conversation and I will call the next creditor in line on my credit report. I am just starting from the top and working my way down, one by one.

If you succeed in your negotiation ...

- ./ Fill in the blank sections of your TERMS AGREEMENT and send it via fax or email to collector
- ./ Ask collector to put on their letterhead, sign and return while waiting on phone

If you don't succeed in your negotiation...

- ./ Document the conversation
- ./ Move to the next collection account for negotiation
- ./ Calendar forward for targeted next contact date