

Qualifying for Hard-Ship Program

Talk Off:

Mr./Mrs. (Debtor), I am calling today because our client has instituted a new program to help you out of this current situation. We need to obtain some information from you to qualify you for this program. Are you interested in trying to qualify for the program ?

If Yes:

Verify Current address & phone number

Are your currently employed ?

How long at current employer?

Current employer phone number: () -

Monthly income Gross: \$

Do you have an active checking or savings account ?

With what financial institution? _____

How long has account be opened ?

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Do own your own home or do you rent ?

If own Home:

How long have you been paying on your home?

What is monthly Mortgage ? \$ _____

Whom is the loan with ? _____

If Lease or Rent:

How long have you been in your Lease?

What amount are you paying for rent monthly ?

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Are you currently married ?

Is your spouse currently employed ?

Spouse's Employer information:

Name of Employer: _____

Phone number of Employer: (____) ____ - _____

How long at current employer?

Spouse monthly income Gross: \$ _____

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Do you or your spouse lease or own a vehicle ?

If no move on, if Yes:

Amount of monthly payment: \$ _____

Model of vehicle: Mustang, Camaro, Charger Ect.....

Approximately how much is owed on vehicle:
\$ _____

Extra Monthly Expenses:

Utilities: \$ _____

Phone or Cell: \$ _____

Cable: \$ _____

Gas Expenses: \$ _____

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Mr./Mrs. (Debtor), based on the information that you have given to me, you do qualify for my clients program. You are currently eligible to make a down payment of 20% to 30% via Western Union or Check by Phone good for today, then will be able to split remainder balance into payments. (You decide on how you want it to be split up, just remember we want no more than 3 Check by Phones on file at a time. If you are splitting into more than three payments need them to send in series of checks via priority mail).

If you have obtained any information that will help you collect the debt, such as any extra phone numbers, where debtor or spouse work any full and complete information that helps us collect this debt. Then you should qualify them for the Hard-Ship program.

What is the hardship program? Anything you want it to be, SIF offer, PPA. Our main goal is to make the debtor believe they have been qualified for the program and the information given to us has helped them qualify. This just gives us more information to be able to reach the debtor if payment comes back NSF, or they do not follow through with their arrangements that you have made with you.