

## How To Obtain Credit Repair Referral Sources

1. The Process to obtain Credit Repair Referral Sources
  - a. Go on zillow.com and look for lenders based upon zip code with a 25 mile radius
    - i. Zillow.com
    - ii. Home loans
    - iii. Resources
    - iv. Lender reviews
    - v. Search zip codes
  - b. Place all leads in CRM/Spreadsheet and assign tasks to yourself and update the deal stages.
  - c. Make the first call
    - i. “Hey \_\_\_\_\_this is (your name). We have a ton of credit repair clients looking for mortgages.
    - ii. We found you online based upon your reviews
    - iii. We want to do a virtual (or in person) sit down with you to see if you’re open to receiving referrals; however, we want to see if you’re a good fit for our clients - Our clients want to work with someone to help fit their needs.
    - iv. Do you work with first-time home buyers?
    - v. Perfect, Let’s book a meeting; how does Friday/Wednesday look for you? What’s your email address?”
  - d. Book the meeting - set the appointment for the second encounter
  - e. During the appointment, say,
    - i. “Thanks for meeting with me, we’re an established credit repair company and our clients are looking for mortgages.
    - ii. I’m gonna take some notes.
    - iii. So, Tell me a little about yourself.
    - iv. What kinds of loans can you do?
    - v. Do you work with all types of clients?
    - vi. What steps do my clients need to take to work with you? In other words, how can they best be prepared before I send them your way?
    - vii. Do you offer down payment assistance programs?
    - viii. What’s the minimum credit score you’ll accept?
    - ix. How do I refer leads to you - email?
  - f. Call to action during the 2nd appointment:
    - i. All that we ask, if you have a client who needs Credit Repair then send them to us.
    - ii. Does this sound like a fair relationship you’re able to build to us?
    - iii. With the first client you send us via email, we’ll do their first round of credit repair for free. How does that sound?” (offer doing the first client for free in order to train them on how to refer clients)



MLOs I contacted:

Name	Email	Phone	Company	Date	Deal Stage
Xavier Williams	<a href="mailto:xwilliams@MyHomeLegacy.com">xwilliams@MyHomeLegacy.com</a>	678-755-2873	Homestar FC	5/6/20	Pending Decision
Lashonte Harris		(404) 424-4974			Want to see if we can do appt May 20 at 3pm via zoom
Phara Joassaint		(678) 480-2221			Call to see if she's free Friday May 22 or Monday 18
Anthony Rogerson	<a href="mailto:anthony.rogerson@homestarfc.com">anthony.rogerson@homestarfc.com</a>	678-359-3574			Cut to the chase; he has a small amount of clients; gave me his IG
Jimmy Hicks	<a href="mailto:jimmy.hicks@homestarfc.com">jimmy.hicks@homestarfc.com</a>	(870) 413-0531			LM. Need to call back

Email to send Credit Repair Referral Sources After they Agree to Send You Credit Repair Leads:

Subject:

Referrer Full Name - Referral Partnership - Credit Repair Details

Body:

Hi Derek,

It was nice getting in contact with you today about a possible referral relationship.

If you happen to have a client who needs credit repair, then please have them book an appointment using the link below.

[Book an Appointment with Our Credit Repair Team](#) (insert your booking link here).

As discussed, we'll repair your first client's first round of credit repair for free. You mentioned that you already have a referral: Elizabeth Greire.

For each subsequent referral you send us after the 1st client, we assess an \$199 upfront registration fee and we charge \$50 per deletion. Thus, with our pay-per-delete model, the clients only pay for results. Again, we're incentivized to get the negative items removed as quickly as possible; this benefits both you and the client. This is financially risk-free for the client. The upfront of our credit-assessment fee where we analyze their credit report and provide them with options and a strategy.

I look forward to doing business with you. If any of your referrals have any questions, then our credit repair team would be happy to answer them only after they book a call.

Again, please advise your referrals to book a call with us using the above link, so we can get started on his credit right away.

Please let me know if you have any questions.

Thanks in advance.

MLO Email After They Agree to Send Credit Repair Leads & when you have a lead for the MLO

Hi Xavier,

It was nice getting in contact with you about a possible referral relationship.

When I have a client who is at a 620 credit score and needs a mortgage, I'll email you their contact information. I took notes on what you guys look for and your team, but if they have any questions, I'll forward it to you.

If you happen to have a client who needs credit repair, then please email me their contact information along with their credit report (if you have one).

As discussed, we'll repair your first round of credit repair for your first client you send us for free.

For each subsequent referral you send us after the 1st client, we assess an \$199 upfront registration fee and we charge \$50 per deletion.

Thus, with our pay-per-delete model, the clients only pay for results. Again, we're incentivized to get the negative items removed as quickly as possible; this benefits both you and the client. This is financially risk-free for the client. The upfront is our credit-assessment fee where we analyze their credit report and provide them with options and a strategy.

I look forward to doing business with you. If any of your referrals have any questions, then our credit repair team would be happy to answer them.

Once this Covid19 dies down, I'll follow-up with you for coffee.

Please let me know if you have any questions.

Thanks in advance.