

# EXHIBIT A

Pitch

Hello \_\_\_\_\_!!!!(always assume its the person) This is \_\_\_\_\_ from Mission Debt Settlement. How are you doing today? The reason for my phone call is we work in direct correspondence with Experian Credit Bureau I received your file earlier today due to a high amount of unsecured debt in the amount of \_\_\_\_\_ and a declining credit score of \_\_\_\_\_.

My job is to provide you with a program that will get you completely debt free in 1-5 years. The way our program works is we have a team of attorneys and debt arbitrators that will negotiate your high interest rate debt down to 55 cents on the dollar. So when you enroll with lifeguard financial your debt will be settled at \_\_\_\_\_, let me ask you how much is costing you per month to keep up with this debt? (ballpark figure, if amount is unknown refer to savings calculator)

if I were to put you into a \_\_\_\_\_ month program your new monthly payment with all of our fees included will be \_\_\_\_\_, (saving you \_\_\_\_\_ per month) and if you do the math over the \_\_\_\_\_ months you will be saving a total of \$ \_\_\_\_\_.

CLOSE (Option 1)

As a convenience to you we set up and automatic withdrawal from your checking/ savings account and we let you pick the day of the month that is most convenient for you that way it goes with your pay schedule.

What day of the month will be best for you? (wait for response) who do you do your banking with? And the account number is? And the routing number? Okay what I need you to do is to void out the next check in your check book and post date it for the day of ( first payment withdrawal) please keep in mind it will be on the same day every month until the program is completed.

CLOSE (Option 2)

what we do for our clients is a full analytical review of your credit report it is something you should do once a year, and it is free of charge no obligation!!!!(emphasize) we will go over it line for line and recommend what you should include in the program. In order to determine the exact amount of your debt how much each creditor shows as far as a total balance your monthly minimum payments and weather its delinquent or not is to pull your credit report, it will take me between 10-15 minutes but for your protection we must ask for your permission to proceed. I will share with you everything that is on the report and will list the various accounts arrive at a total and I will advice you at the amount that we can settle it for and we will come up with an affordable, INTEREST FREE!!! monthly payment that will eliminate all your unsecured debt and bring your credit score back to where it was before you got into this debt.

Permission granted:

- what is the correct spelling of your full name
  - are you married or single.
  - is this debt individual or for you and your spouse
  - and your mailing address
  - what is your date of birth?
  - And your social security number is?
- (pull credit report)

while I am pulling up your credit report as a convenience to you we will set up and automatic withdrawal with your savings or checking account and we will let you pick the day which is most convenient for you. I am going to pull your credit report, in the mean time think of what day you want your payment pulled, and have your acct information available.



## REBUTTALS

### **How did you get my information?**

We work in correspondence with Experian Credit Bureau. Our office receives files every week of individuals that have a high unsecured debt amount and a declining credit score. The files also indicate a potential need for debt relief with credit cards or mortgage payments.

### **I don't have that debt.**

The figure would be a combination of total unsecured debt. That could be credit cards, medical bills, or personal loans. Occasionally there is a data entry error or a debt you are not aware of. What would you say is a more accurate number?

### **How do I know you're legitimate?**

Please write down www.missionagency.net. You will see that we are an A rated company with the BBB and many other questions can be answered there. Also, before any action is taken on your file, an agreement is sent to you with full disclosure and specific performance documented. You will become comfortable with us before committing to anything.

### **I want to pay what I owe.**

That's a noble concept. Wouldn't it be great if we could just pay what we owed and not be burdened with interest payments that go on forever? Keep in mind: every 10 thousand dollars of debt takes years and years to pay off if just minimum payments are made. The creditors today are content to get the settled amount in light of all the bankruptcies, charge offs and bad debt out there today.

### **Sounds too good to be true.**

I hear that a lot. It is, in fact, a great program; but I should mention that there are trade-offs with this process. While getting you completely out of debt and raising your credit score during this period, in the beginning your credit score goes down for a few months and the creditors are allowed by law to continue to contact you and harass you for payment. One must accept the good with the bad.

**I need to talk to my lawyer.**

Not a problem. In fact, why don't I prepare the Service Agreement that is signature-ready and then we can all address any questions or areas that need clarifying? Your attorney will appreciate having the actual document to review.

**What if your company goes out of business?**

Our company and the company managing your trust account are insured by the FDIC. All monies would be returned to you. I Quite frankly, however, we've been in business for a very long time and are solid enough to remain that way.

**Is there a pre-payment penalty?**

No. In fact, you will save the \$49 monthly administration fee for each month you pay down. It is recommended, however, that a track record of several months on-time payments be established so we may help with the credit restoration process.

**Will I be responsible for taxes on the savings?**

That's an astute question. The tax liability is waived in a lot of cases of debt settlement due to financial hardship. This is what we endeavor to establish. The worst case scenario has been a maximum of an 18% tax on the amount of savings. Doing the math, however, you'll see that cutting the debt almost in half, paying it off interest-free with a nominal administration fee, you are still way ahead.

**I need to think about it.**

You should think about your options at this point. You need to understand that you can: 1) Go bankrupt 2) Continue making minimum payments for years and years to come 3) Win the lottery 4) Let us settle these debts and improve your credit score. I can best be of service to you by preparing the documents for your review as if they are signature-ready. By reviewing them and our web site the decision should be obvious.

**I need to talk to my spouse.**

Ok. I hear that sometimes. But do you think your spouse would object to a solid financial decision that will save your household thousands of dollars? As a practical matter, you've got time to review the paperwork together before anything is finalized and it makes more sense to get the process started for you.



### **What will happen to my credit?**

Good question. To describe what happens we use the phrase "You have to take one step backwards in order to take three steps forward". Your credit score will go down in the short term while the accounts are put into position for settlement. Then your score will go up as the payments are made and ultimately your score will be significantly higher. Incidentally, your score now is \_\_\_\_\_. That score needs to improve for any major credit purchases and the only way you are going to achieve that is to eliminate the high amount of debt you have now. This is definitely a step in the right direction.

### **I can settle these debts myself.**

You can certainly try, but keep in mind that the creditors have no real motivation to settle with you on an individual basis. They prefer to keep you in the loop as an interest-paying cash cow.

We are successful at settling these debts for our customers because we bring to the table multiple accounts at a time and large amounts of money changes hands.

I'll use the car buying example: Is a dealer going to give you a better deal on one car or on 50 cars?

### **What's my guarantee?**

We put into writing everything that we commit to do. You will receive a Service Agreement that details our obligation to you and we provide full disclosure of all fees and all eventualities regarding your debt settlement. Our reputation as an A rated company with the BBB is on the line with every new client. You will be satisfied.

### **How does your company get paid?**

We calculate a \$49 administration fee that is included in your monthly payment. That money is dispersed to the attorneys, debt arbitrators, office staff and expenses. Additionally, if we are successful at negotiating a better settlement than the 55% we promised you, the difference benefits our company. Conversely, we will eat the additional amount if it is over 55%.

### **What if a creditor won't settle?**

That is a rare occurrence and we typically will know right away. We will either absorb the difference or not enroll that specific creditor.

**I am not interested.**

Well \_\_\_\_\_, interest is based on performance and I haven't done anything for you yet. If you will just give me 60 seconds of your time I can give you enough information for you to make an intelligent decision that would reduce your unsecured debt by 45% and improve your credit score. That should interest you! I'll be brief.

**I am refinancing my home.**

I wish I could say something to benefit you there, but based on the financial profile I have, along with a below-average credit score, I wouldn't be optimistic about your chances of a refinance. My suggestion would be to make some major inroads in eliminating this unsecured debt and improving your credit score first. We can do that for you.

**Can I be sued by a creditor?**

It's always possible to be sued within our legal system. However, with a financial hardship case our attorneys will represent you and still settle the debt. It doesn't make sense for a creditor to go through the entire suit process for one account, especially when you are so capably represented by our attorneys.