

Dear Sam,

Thank you for your interest in ABC Company's services. We commend you on taking your first step toward making more money and improving your relationships with bill collectors and clients.

We at ABC Company have many decades of experience working with mortgage professionals just like you, Sam, who:

- Deal with clients who have debt problems
- Take referral work from bill collectors
- Are looking for an easy way to help more clients pay off their debts, help more creditors collect their money and *at the same time* write more loans
- Are interested in getting paid for simply making a referral

Through the simple, **no-work-required** act of **referring your clients to us**, you can . . .

ADD MORE VALUE AND IMPROVE YOUR CLIENT RELATIONSHIPS

By referring your client to us for debt consultation services, you're **adding value** to the service you provide your client; by simply filling out a referral form and sending it to us, you become more than your client's loan officer – you **become the first step in his financial saving grace**.

WRITE MORE LOANS, HELP MORE COLLECTORS, MAKE MORE MONEY

Many of the loan officers in our network work frequently with debt collectors who refer debtors to them for refinancing and home equity loans. By becoming a part of our network, **you too can help your referring collectors** receive the money they're owed in full, which means that they'll continue to refer debtors to you, and *that* means you'll write more loans and make more money.

GET HARD-TO-WRITE LOANS WRITTEN

Perhaps you've begun working with a client, referred to you by a bill collector, to help that client refinance his mortgage and pay off the collector. But what if your client owes money to other creditors? What if those unpaid debts prevent you from writing the loan? When you refer your client to us, we open a negotiation process with all of your client's creditors (except for the collector that referred your client to you – his account will be paid in full when possible). That means those creditors are more likely to cooperate, **leaving you free to write your client's loan**.

MAKE MORE MONEY

We give you 25% of the fees we collect for our professional debt negotiation services – fees that we can help you build right into your client's loan.

At this point, you may ask, "Okay, John, I agree that referring my clients to a debt consultation company could help me make more money and improve my business relationships, but why ABC Company?"

My colleagues and I at ABC Company, Inc. have over 50 years combined experience in the credit and collection industry. As the nation's premier debt negotiation and credit restoration service, we

have helped thousands of loan officers like you make more money, improve client relationships, get more referrals from bill collectors, and get hard-to-write loans written.

The decision really is an easy one, Sam. To join our network of loan officers, here's what you need to do:

1. **Tell your clients about us.** Tell your clients that we're a debt negotiation company that works with our clients to get them out of debt as quickly as possible while saving them up to 70% off their delinquent debts.
2. **Send us your client's contact information.** Give us a call toll-free at 1-888-123-4567; send us an e-mail at info@abccompany.com; or fax us at 123-456-7891 with your client's contact information so that we may get in touch with him.
3. **Sit back** and focus on what you do best – writing loans and servicing customers – knowing that we'll immediately get to work negotiating the best possible debt reduction plan for your client and organizing a **win-win-win situation** for **your client, your collector, and you.**

Again, congratulations on taking the first step toward making more money and building better relationships with your clients and collectors. My colleagues and I look forward to working with you and your clients!

Sincerely,

John Smith
President
ABC Company, Inc.
1-888-123-4567

P.S. For more information about our company, our services, and how we can help you make more money, improve client relationships, get more referrals from bill collectors, and get hard-to-write loans written, visit us at www.abccompany.com.

REFER YOUR CLIENTS TO ABC COMPANY. LET US TAKE ON YOUR CLIENT'S DEBT PROBLEMS SO THAT YOU DON'T HAVE TO!