

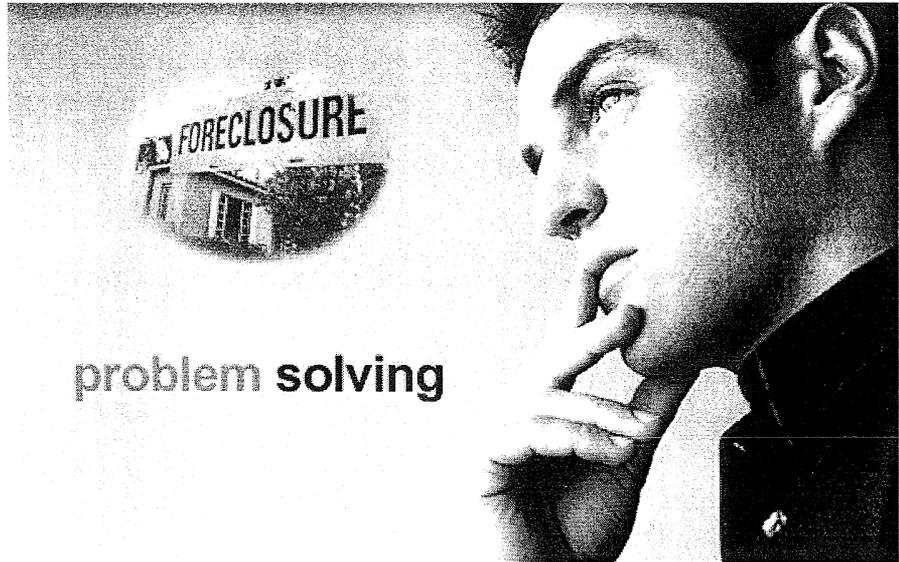
Main page

About us

Services

Consultation

Contact



problem solving

Committed to excellence

We provide our clientele with high quality service and expertise.

Excel Loss Mitigation, is one of the nations most dedicated Foreclosure Mitigation Companies. The Company and its Management Team have assisted thousands of customers in avoiding foreclosures and keeping their homes. The company also has a group of professionals that work specifically with Lenders and Government Entities.

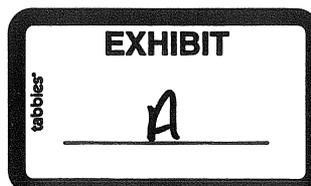
We carefully plan the solution

We analyze your data and prepare a strategic plan tailored to your particular situation



The vast majority of our clients get the solutions they contract for. The reason for that is that we pre-qualify you for the programs before we accept your money. And of course we are very good at what we do. You can be sure that when we take you on as a client, we are convinced that we can get your lender to offer you a solution to your problem. [read more](#)

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OUR CORE PRODUCT

THE FRESH START! LOAN MODIFICATION PROGRAM

This will become Excel Loss Mitigation's
BUZZ WORD!

Otherwise Known As The... HOOK!

SPECIAL NOTE>>> Buzz Words & Hooks INCREASE CLOSING PERCENTAGES!

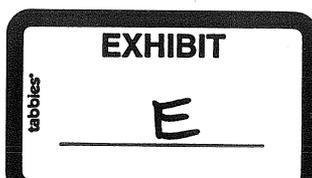
The **COMPETITION, LENDERS, And The MEDIA**
are currently using...**LOSS MITIGATION & LOAN MODIFICATION**
With Great **OVER-KILL!**

This "FRESH START PROGRAM" (HOOK)
will keep us in the same area as other Loss Mitigation Entities that
Market Loan Modification Programs.

However...

*the Customer's Perception of Excel Loss Mitigation's Offering...
will be GREATLY ENHANCED! THIS IS POWER SELLING!!!
The Magical Power Of WORDS "otherwise know as spin"*

CUSTOMER BASED SELLING..
INCREASES CLOSING PERCENTAGE...MORE SALES!!!



Excel Loss Mitigation Phone Script

HERES" WHERE YOU TRIGGER A RESPONSE!

Hello This Is _____ With Excel Loss Mitigation.....How Are You Today!.

May I Have Your Case Number Please.

VERIFY INFO ON FILE WITH CLIENT! If No Info...Get All Needed Info!

I DO NEED TO INFORM YOU THAT THIS CALL MAY BE RECORDED FOR QUALITY ASSURANCE PURPOSES...OK!

****Did You Receive A Letter Or Telephone Call From Us?**

HERES" THE HOOK!!!

OK! That _____ Was In Reference To The PAST DUE PAYMENT AMOUNT ON YOUR MORTGAGE... Again...My Name Is ___ give 1st name ___ ..I will Be Your HOME RECOVERY AGENT...Working Directly For You...NOT THE LENDER...My Job Is To Get You Qualified For Some Financial Assistance Programs That COULD Help You Get Caught Up With Your Monthly Payments... #2. We're Gonna Put You In A Position Where You Can Actually SAVE SOME MONEY... Because There Will Be A.. 2 or 3 Month Period Where You Will Not Have To Make Any Monthly Payments AT ALL! I'll Explain More About This, As We Go Along...And #3. We Can Actually LOWER MONTHLY PAYMENTS... About 50% Of The Time...NOW! You Are Interested In Keeping Your Home Right?

HERES" WHERE YOU GET CONTROL!!!

Before We Get Started, I Need to Know If You Have A Pen & Note Pad Ready.. If Not I'll Give You A Moment To Get Those Things In Order. ARE YOU READY?

****How Did You Fall Behind? I'm Sorry To Hear That...Are Things Better Now?**

I SHOW THAT YOU'RE ABOUT 90 DAYS BEHIND; IS THAT CORRECT? Have You Received Anything From Your Lender Saying How Much You Owe?

****HOW MUCH IS YOUR MONTHLY PAYMENT? OK! So Your PAST DUE AMOUNT IS _____ (Add The Months PLUS \$500 For Late Fees & Penalties)**

HERES" WHERE YOU FIND THE AVAILABLE CASH FOR US!

**** HOW MUCH MONEY HAVE YOU BEEN ABLE TO SET ASIDE TO AT LEAST...TRY...TO GET CAUGHT UP ON YOUR PAYMENTS?**

****What Is Your HOUSEHOLD INCOME "After Taxes".... EXPENSES?**

**NOTE: There Must Be POSITIVE CASH Left After Balancing Income With Expenses (\$200.- \$400)
NOTE: Make Sure That Your Client Take Good Notes (YOUR NUMBERS MUST MATCH)**

**GREAT! As A Result Of You Having Good Numbers On Your Bottom Line...
I'm Going To Pre Qualify You For What We Call ..The FRESH START Loan
Modification Program.....NOW! HERES' HOW IT WORKS! So Listen Carefully!**

HERES' WHERE YOU RE-INSERT THE HOOK!

**We'll NEGOTIATE THE LATE FEES...PENALTIES...And INTEREST...AND
PUSH THE PAST DUE AMOUNT TO THE BACK END OF THE LOAN....
WE EXTEND THE LOAN BY ADDING A FEW ADDITIONAL MONTHS.**

It Takes About 45 to 60 To 90 Days "in some cases" To Complete The Paperwork.

**YOU ARE NOT REQUIRED TO MAKE ANY PAYMENTS DURING THIS
PERIOD! YOU SHOULD BE ABLE TO SAVE APPROX. \$ ___ THIS WILL PUT
YOU IN A MUCH BETTER POSITION TO RESUME YOUR PAYMENT IN ___.**

HERES' WHERE YOU ADD VALUE BEFORE YOU GIVE YOUR PRICE!

NOW! With These _____ Months Involved...

We'll Be Pushing Approx. \$ _____ To The Back Of The Loan

PLUS! You'll Be In A Position To SAVE Approx. \$ _____

You Will Be Required To Come Up With A Minimum Of..... \$1498.00

*The \$1498 Will Take Care Of Your REINSTATEMENT &
PROCESSING From Start To Finish. And, That's All You Need To Come
Up With Until Your Next Payment WHICH STARTS In ___ Or Possibly ___*

MUST GET COMMITMENT! CLOSE! CLOSE! CLOSE!

**OK! EVERYTHING LOOKS GREAT! LET ME GET MY UNDERWRITER INVOLVED SO
THAT WE CAN GET THE FINAL APPROVAL CODE GENERATED!!! THIS ONLY TAKES
ABOUT 60 SECONDS OR LESS...SO! I'M GONNA NEED YOU TO HOLD FOR A MOMENT
OK! The Underwriter May Say Hello To You ...So Please Have Your Notes Ready!**

CONGRATULATIONS! YOU'VE BEEN APPROVED!

ALL I Need To DO IS Send You The Paper Work!

FAX or Email?

Heres' What You'll Be Receiving From Me!

- 1. A Basic Client Agreement**
- 2. A Financial Analysis Page**
- 3. A Third Party Authorization Page**
- 4. Hardship Letter (2 Pages)**
- 5. And A List Of The Other Documents You'll Need To Provide Us
With...2 Months Bank Statements (ALL PAGES) 2 Months Of
Pay Check Stubs, And 2 Years Tax Returns**

***YOU NEED TO COMPLETE And SHIP OVERNIGHT BY _____
DON'T FORGET TO INCLUDE CASHIERS CHECK FOR \$ _____
AND YOUR POST DATED CHECK FOR \$ _____***

Give Our Address and Fed-Ex Account Code

**Make Out To Excel Loss Mitigation ..ATTENTION: JOHN DOE
YOU MUST CALL ME WITH THE TRACKING NUMBER! EXPLAIN WHY!**