

The Credit Comeback — Phone Scripts

(Three calls, scripted. Print the one you need before dialing. Universal rules from Chapters 7 and 9 apply to every call: never say "my debt" or "I know I owe this," never give bank account or card numbers, never agree to anything not yet in writing, and log the call — date, time, name of who you spoke to — in the tracker before you forget.)

Script 1 — The Collector Negotiation Call (pay-for-delete)

Use when: a collector responds to Letter 10, or calls you about an offer. Your Letter 10 numbers — opening offer and walk-away ceiling — are written down in front of you before you answer. If you're not ready, don't answer; they'll call back.

Opening (they usually open with pressure — you reset the frame):

"I'm calling about account [number]. I sent a written settlement offer on [date]. I'm interested in resolving this on a deletion basis — payment in exchange for deletion of the tradeline from all bureaus. Is that something you're authorized to approve?"

If they say deletion is impossible / "against bureau rules":

"I understand that's the policy answer. Deletions happen; I'm asking whether you're authorized to approve one. If not, I'd like to speak with someone who is."

(Silence after this sentence. Let it sit. The person with authority is usually one transfer away.)

When they counter with a number (never name a new number first):

"That's not something I can do. What's the best you can offer on a deletion basis?"

(Repeat as needed. Every counter you make climbs slowly toward — never past — your written ceiling.)

If they demand payment info on the call:

"I don't make payments by phone. Once we have written agreement on the amount and the deletion, I'll send a cashier's check to the address in the agreement within fifteen days."

Closing when you reach terms:

"Good — to confirm: [amount] settles the account in full, and you'll request deletion from all bureaus upon payment. Send me that in writing — letterhead or your official email — and payment goes out within fifteen days of receiving it. Nothing moves before the writing. What's your direct name and reference number for this agreement?"

The three refusals, memorized: no acknowledgment ("I'm not confirming this debt is mine — I'm offering to resolve the account"), no bank details, no "small good-faith payment today" (Chapter 7 told you what that resets).

Script 2 — The Bureau Follow-Up Call

Use when: a dispute deadline passed with no response, or a "verified" result needs pressing before you escalate to Letter 3 / a CFPB complaint. Have handy: your dispute's confirmation number, mail date, certified-mail number.

Opening:

"I'm calling about dispute [confirmation number], sent certified mail on [date] — delivered [date] per the receipt. That's [N] days ago. Can you tell me the status?"

If they claim it's still processing (and the statutory window has passed):

"The investigation window under the Fair Credit Reporting Act was [30/45] days, which passed on [date]. Since the item wasn't verified within the deadline, I'm requesting its deletion. Can you process that, or should I document that it was declined?"

If they say it was "verified":

"My dispute included documentary evidence — [the bank statement / the settlement letter]. I'm requesting the description of the investigation procedure I'm entitled to: who verified it and how. Please send that in writing."

Closing, always:

"And your name and a reference number for this call, please?"

(Phone calls with bureaus rarely fix things directly — the call's real product is the log entry: names, dates, and admissions that feed Letter 3 and the CFPB complaint. Fifteen polite minutes of documentation.)

Script 3 — The Goodwill / Retention Call

Use when: pressing a goodwill request by phone (alongside Letters 8–9), best on a card you've held for years. Call the general customer service line; your ask may end up with "account specialists" or retention — both have more discretion than tier one.

Opening (warm — this call is a favor request, not a rights assertion):

"Hi — I've been a customer since [year], and I'm calling about a goodwill adjustment. I had a late payment in [month/year] — completely my fault — and I've been on time for the [N] months since. I'm [rebuilding my credit / preparing for a mortgage], and that one notation is the biggest thing still weighing on my file. Could you make a goodwill adjustment and remove it from my credit reports?"

If the rep says "we're required to report accurately / we can't do that":

"I understand — and I'm not disputing its accuracy; I'm asking for a discretionary goodwill adjustment, which I know [BANK] can make on its own tradeline. Is there a supervisor or an account specialist who handles those requests?"

If yes (get it nailed down):

"Thank you — truly. Could you send me written confirmation of the adjustment, and can you tell me when it will reach the bureaus?"

If no:

"Okay — I appreciate you checking. Could you note the request on the account? I'll follow up in writing."

(Then Letter 8 goes to the executive office, and the campaign clock from Chapter 8 keeps running. A phone no is one rep's no on one day — it costs you nothing and often softens the file for the letter.)

Every promise made to you by phone exists only once it's in writing. Every call is logged. Every silence you can stand to leave hanging does more work than a paragraph. That's the whole art.