Affiliate Best Practices Guide

This guide provides you with proven best practices to ensure a well informed, quality enrollment that retains and pays.

Scripting Best Practices

A successful client starts with how the program is marketed and sold. The following highlight scripting best practices from successful affiliates:

Avoid marketing / selling the program as…
- Debt consolidation
- Debt reduction
- Debt negotiation
- Debt settlement

Position the program as…
- An attorney-based legal service
- A process to challenge and dispute the debt's validity
- A method governed by consumer protections laws (FDCPA & FCRA)

Retention Best Practices

Successful affiliates have in-house retention workflows that include **next day check in calls** to address potential "cold feet" or concerns post-enrollment.

One week and upcoming first draft check in calls are also recommended to see the client through to a successful first draft.

Compliance Best Practices

To ensure a well-informed client that understands the program and aligns with the welcome call verbiage being used, successful affiliates include the following disclosures in their scripting:

1. Do you understand that you are retaining Elite Legal Practice, a full service law firm, to challenge and dispute your enrolled accounts according to the Fair Debt Collection Practices Act and the Fair Credit Reporting Act?

2. Do you agree that Elite Legal Practice may contact you by email, text message, mail or telephone moving forward?

3. Do you understand that Elite Legal Practice is not a bankruptcy law firm, credit repair company, or a debt settlement company?

4. Do you understand that the payments to the program are legal service fees to represent you and challenge the validity of your debt and are not going towards paying your debt?

5. Do you understand that Elite Legal Practice will work to redirect creditor communication and send letters of representation to help reduce calls and mail?

6. Do you understand that there will most likely be a temporary negative effect on your credit, but the goal is to dispute and remove inaccurate or unverifiable information?

7. Do you understand that if you receive a summons, Elite Legal Practice will provide legal defense and attempt resolution?

8. Do you understand that communication with Elite Legal Practice is essential, including forwarding documents and documenting creditor contact?

9. Do you understand that if you bank with any enrolled creditor, it is recommended (not required) to change banks within 30 days to avoid cross-collateralization?

10. Do you understand that while attorneys may advise on settlement, this is not a debt settlement program and no funds are held in escrow?

11. Finally, is the new payment of $________ starting on (date) affordable for you?

LEGACY CAPITAL SERVICES

First Draft Scheduling

High performing files have their **first draft scheduled within 7-10 days** from the time of enrollment. The further out a draft is scheduled, the less likely they are to clear.

Affiliates are encouraged to s**chedule drafts around the client's pay date** and utilize the ability to **split drafts bi-weekly or bi-monthly** to provide a lower draft amount and increase first draft success rate.

Affordability Best Practices

File success largely depends on the client's ability to pay. Successful affiliates **complete a thorough and honest budget analysis** to determine affordability.

The client should always have sufficient cashflow after all expenses have been considered in order to afford the program draft amount.

Program Term Best Practices

By enrolling files according to the following structure, affiliates ensure a qualified enrollment that can afford the program while remaining competitive within the market:

Debt Amount	Program Term
$6,000 - $10,999	18 - 24 Months
$11,000 - $14,999	24 - 30 Months
$15,000 - $24,999	36 - 42 Months
$25,000 - $34,999	42 - 48 Months
$35,000 - $44,999	48 - 54 Months
$50,000 +	54 - 60 Months

LEGACY CAPITAL SERVICES

Maximizing File Profitability

Successful affiliates **fix the program service fee at 49%** to ensure maximum profitability per file and to allow the ELP retention team with the ability to lower a fee in the event the client brings up affordability concerns.

AFFILIATE DEMO SCRIPT – (TRAINER VERSION)

Affiliate TN: ###-###-####
ELP TN: 800-718-9606

ELP Warm Transfer Line: 866-556-7450
ELP Email: clientcare@elitelegalpractice.com
ELP Hours: 7:00 AM – 5:00 PM PST

1) OPENING

A) Outbound Call (Application Follow-Up)

Agent: Hello, may I speak with **[Client Name]**?
Hi **[Client Name]**, this is **[Your Name]** with **[Affiliate Company Name]** on a recorded line. I am following up with the request you submitted for help exploring financing options. Is now still a good time?

If yes: Great. Before we begin, can you please confirm your **full name** and **ZIP code**?

B) Inbound Mail Call (Mail Notice)

Agent: Good morning/afternoon, this is **[Your Name]** with **[Affiliate Company Name]** on a recorded line. Are you calling about a notice you received in the mail?
Okay, I can help with that. With whom do I have the pleasure of speaking with today?

Agent: Thanks, **[Client Name]**. I am going to ask a few questions to understand what you are looking for, and then we will review options that may suit your situation.

Permission / Consent (important):
Before I pull anything up, do I have your permission to review your information and, if applicable, discuss other products or services that may be available as options?

We will complete a soft credit pull to review your accounts. This does not impact your credit score.
Do you give permission for us to obtain your credit report for this purpose?

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2) NEEDS & TIMING (DISCOVERY)

Agent: To make sure we are aligned, a few quick questions:

1. How much debt are you hoping to take care of?

2. How soon are you hoping to have this completed?

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3) SET EXPECTATIONS (MUTUAL INTENT)

Agent: Perfect, here is what we will do. I will gather the basic details needed to determine what options may be available. If we find something that looks affordable and makes sense for you, I will walk you through the details clearly so you can decide how you would like to proceed. Sound good? (get the "YES")

Internal (do not read): ALWAYS SEARCH FOR THE PHONE NUMBER IN SALESFORCE FIRST.

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4) PRE-APPROVAL CODE (IF MAIL OFFER)

Agent: If you have the letter available, can you please read me the **pre-approval code** so I can locate the correct record and begin?

5) EMPLOYMENT & INCOME (BRIEF)

Agent: Now I am going to ask a few questions about employment and income, just a quick snapshot.

1. Are you employed, self-employed, or retired?
2. What is your position and line of work?
3. How long have you been in that role or field?
4. About how much net income do you take home each month?

Follow-ups (as needed):

1. Are you paid biweekly or monthly?
2. Any other household income, besides domestic support obligations, you would like to include?
3. Is your primary income from employment, retirement, Social Security, or something else?

6) INCOME CHANGE CHECK

Agent: In the past 1–5 years, have you had any major changes in income?
And looking ahead 1–3 years, do you expect any major changes, or is it fairly stable?

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7) TRANSITION TO SOFT CREDIT PULL + BUDGET REVIEW (PDT)

Agent: Thank you, based on what you have shared, we are headed in a productive direction.
Next steps are straightforward:

- First, we will do a **soft credit pull** so we can review the accounts you are referring to and make sure any numbers we discuss are accurate.
- Second, we will complete a brief household expense checklist to help confirm a payment amount that is realistic and does not exceed your budget.

This soft pull **does not impact your credit score**. It simply allows us to view and verify the accounts you want to review. Does that make sense?

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8) SOFT CREDIT AUTHORIZATION (REQUIRED VERBATIM)

Agent: [Client Name], in order to obtain your credit report, I am required to record your authorization. Do you give permission for us to obtain your credit report **for the purpose of reviewing your accounts and discussing available options**?

If yes: Thank you. I am going to verify your information now.

Internal (do not read): Enter in Salesforce: Full Name, DOB, FULL SSN, phone, email, address, 5-digit ZIP.

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9) ACCOUNT REVIEW (CREDIT REPORT WALKTHROUGH)

Agent: Now we will do a quick "once over" of what's reporting. The goal is to confirm what you want to address, and if anything is missing or inaccurate, you can tell me.

Agent: Based on what I am seeing, your total unsecured debt is about **$____**. Does that sound right? And it looks like your combined minimum payments are approximately **$____** per month, does that match what you are seeing?

Agent: If you could choose a target monthly payment that feels manageable, where would you prefer it to land?

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10) CREDIT STORY (3–5 FACTS) – DOES NOT NEED TO BE IN THIS ORDER.

Agent: A few context questions, these help us match you with the most realistic path:

1. Do you feel interest rates are the biggest barrier, or was it more of a life/event change?
2. About how long did it take to accumulate these balances?
3. About how long have you been paying at these rates?

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11) EXPENSES & ABILITY TO SAVE – FILL OUT BUDGETTING TOOL

Agent: Great, last piece is expenses. I will ask for your best estimates so we can check affordability.

(Agent Note: Fill out budgeting tool in salesforce)

- Rent/mortgage: $___
- Utilities: $___
- Phone/cable/internet: $___
- Other recurring essentials: $___

Empathy line (safe):
Agent: You are not alone if this feels tight, costs have climbed across the board for a lot of households.

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12) GOALS (FUTURE PURCHASES / FINANCING)

Agent: A couple of final questions for your file, these help confirm the best fit.

- Are you currently able to set aside any monthly money, or has that been difficult lately?
- Have you had to use savings in the last 1–2 years?
- Do you expect any major purchases in the next 1–2 years (car, home, major expenses)?
- What is the top priority: lowest monthly payment, paying things off faster, improving debt-to-income, or building financial flexibility?

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13) SET EXPECTATIONS FOR RESULTS / PARTNERS

Agent: Thanks, I have a solid picture now. Here is how the process works: we collaborate with multiple partners. One of the first reviews may be through our lending partner network to see what offers may be available based on eligibility.

If traditional financing is not available, we may also discuss **other programs** that can help address debt-related challenges. If anything looks like a fit for your budget, I will explain it clearly before you make any decision.

Agent: This review typically takes a few minutes. If it is okay with you, I am going to place you briefly on hold while I check results.

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14) RESULTS / OFFER CONVERSATION (COMPLIANT VERSION)

A) If a Loan Offer Is Available

Agent: Thanks for holding. Based on the review, there may be a financing option available. I am going to walk through the estimated payment, term, and key details. Nothing moves forward unless you choose to proceed.

(Then present payment/term/fees per your compliance rules.)

B) If Not Approved for Loan (Transition to Debt Resolution Program)

Agent: Thank you for taking the time to complete the loan application. After a full review, this particular loan option is not the best fit at this time based on the loan's current requirements.

Agent: The good news is this decision is **specific to this product**, not a reflection of your overall financial potential. Many clients are in a similar position and successfully qualify once a few key factors align.

Agent: Our focus now is on identifying **practical next steps,** whether that is strengthening certain criteria, exploring alternative options, or setting up a program that puts you in a stronger position moving forward.

Agent: We would be happy to walk through what that path looks like together.

With the debt resolution approach this focuses on addressing creditor reporting and debt-related disputes through a legal services provider. Allow me to explain the process and its benefits.

Important positioning:

- This may have a **temporary negative impact on credit**, and outcomes vary.
- You should not stop paying creditors based solely on this conversation.
- The law firm (not the affiliate) provides legal services and guidance.

15) EXPLAIN ELITE LEGAL PRACTICE RELATIONSHIP (NO LEGAL ADVICE)

Agent: I want to take a moment to explain what Elite Legal Practice does and how they help clients like you. We partner with **Elite Legal Practice**, a law firm. Elite Legal Practice can provide legal services related to debt dispute and resolution, and they can explain your rights, responsibilities, and what to expect.

Agent: Many people are dealing with debt, and it can feel overwhelming, not just financially, but emotionally too. Elite Legal Practice understands that and focuses on helping clients get back on track.

Agent: Their attorneys help by reviewing debt collection activity and assisting with communications from debt collectors, so you are not dealing with that alone.

Agent: If there are violations of consumer protection laws, like the Fair Debt Collection Practices Act or the Fair Credit Reporting Act, their legal team can step in and address those issues.

Agent: They also focus on clear communication and transparency, so clients understand what is happening and what to expect throughout the process.

Agent: The goal is to provide respectful, professional legal support and help clients move forward toward better financial stability.

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16) ENROLLMENT TRANSITION

Agent: If you decide to move forward today, Elite Legal Practice will provide the agreement for your review and electronic signature. We will go through the document together at a high level, and you can ask questions at any time.

Agent: From there, Elite Legal Practice will advise you on communication with creditors and what steps to take next. Any decisions about creditor payments are yours, and Elite Legal Practice can explain considerations specific to your situation.

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17) PAYMENT SCHEDULING (REMOVE PRESSURE, KEEP STRUCTURE)

Agent: To start the process, we can schedule your first program payment. What date works best for you?

Agent: Typically, the first payment can be scheduled as soon as **three business days** from today (or up to about **8 days**), depending on eligibility and processing timelines. When is your next payday?

Split pay option:
Agent: If helpful, we may be able to split the payment into two biweekly drafts, the first in about three business days and the next about 14 days later. Would that make budgeting easier?

Internal: If fixed income/paid monthly, require underwriting approval before proceeding.

18) ESIGN DELIVERY (TITAN)

Agent: I am going to send the agreement for your eSignature. Please look for an email from **TITAN Sign** or a text link (often from an **(858)** area code). If you do not see it, check spam/junk.

Agent: Once it is open, we will review the key sections together. If anything is unclear, stop me and we will address it.

19) COLD TRANSFER TO ELITE WELCOME CALL

Business Hours Check (Internal)

- Elite Legal Practice hours: **7:00 AM – 5:00 PM PST**

Introduce Transfer (Client-Facing)

Agent: Great, the next step is your Welcome Call with Elite Legal Practice's team. They will verify information, review the process, and make sure you are comfortable with your decision. I am going to connect you now and stay on the line to ensure a smooth handoff.

Warm Transfer Script (Affiliate → Elite Legal Practice**)**

Agent to Elite Legal Practice**:** Hi **[**Elite Legal Practice **Agent Name]**, this is **[Your Name]** with **[Affiliate Company]**. I have **[Client Name]** on the line. They are ready for their Welcome Call and have received their agreement for review/signature. Let me know when you are ready for the client's phone number.

Agent to Client: [Client Name], this is **[**Elite Legal Practice **Agent Name]** with Elite Legal Practice, and they will take great care of you from here.

If Outside Hours

Agent: It looks like we are currently outside Elite Legal Practice's business hours. No problem, Elite Legal Practice will reach out on the next business day to complete the Welcome Call and walk you through next steps.

If Hold Exceeds 3 Minutes

Agent: Thank you for holding. Elite Legal Practice is experiencing higher call volume. Rather than keep you waiting, they will contact you within the next business day to complete the Welcome Call.

20) AGREEMENT WALK-THROUGH (CLIENT-FRIENDLY GOTA SECTION)

Once the agreement opens, it will take you directly to the first signature field.
Before we sign, I want to briefly walk through the highlights together. I'll keep this simple, and please stop me at any time if you have questions.

Who You're Working With
Elite Legal Practice is a law firm, not a debt settlement or debt management company.

What Elite Legal Practice Does for You
They act as your attorneys to stop creditor harassment, dispute accounts under federal law, and defend you if a creditor files a lawsuit, with no hidden legal fees.

What Elite Legal Practice Does NOT do for You

Rather than paying or consolidating your debts, offering loans, or providing credit repair, this program empowers you with the tools, guidance, and support needed to take control of your debt resolution journey.

Limited Power of Attorney
By signing, you are granting Elite Legal Practice limited permission to act on your behalf solely for these legal services.

If You Receive a Lawsuit
If you receive a court summons on an enrolled account, you agree to submit it to Elite Legal Practice as soon as possible. They will assign an attorney licensed in your state at no additional cost.

Important Fee & Program Disclosure
The fees you are paying go to Elite Legal Practice for legal services only. They do not go to your creditors, they do not accumulate toward a settlement, and this is not a loan.

Credit & Account Impact
Depending on your current credit standing, this program may have a temporary negative effect on your credit. If any enrolled accounts are secured or tied to collateral, repossession may be possible.

No Instruction to Stop Paying
Elite Legal Practice has not instructed you to stop paying your creditors or default on any obligations.

Your Rights
You may terminate this attorney-client relationship at any time. Your information will remain confidential.

Final Review Before Signing
Please review and confirm the list of enrolled accounts, your payment schedule, and your banking information for electronic payment authorization.

Signing Instructions
There are four required signatures and three initials. Once completed, please be sure to click "Finish Signing."

21) CLOSE (PROFESSIONAL + COMPLIANT)

Agent: You are all set. You will receive follow-up communication from Elite Legal Practice over the next few days. Do you have any final questions I can help with before we wrap up?

Agent: Please save my contact info. If you ever have trouble reaching Elite Legal Practice, call or text me and I will escalate internally.

Things affiliates/client care/retention cannot say:

- We cannot promise, guarantee, or give a “most likely” outcome—every case is different, and each outcome depends on individual circumstances
- We cannot give quotes on likely reduction amounts off the balance of accounts—it is our aim to get a balance reduction on the accounts. Unless you have a defense to owing the debt (fraud, theft) we are doing the best we can to get a negotiated settlement, but cannot guarantee any reduction
- We cannot say we will “wipe out the debt” or “make it like it never happened” We can challenge the validity of the debt and the accuracy of the reporting. Depending on the account and how well the creditor is able to document the charges and reporting requirements, we may be able to remove the debt and/or negotiate a favorable settlement
- There is no escrow account. We do not hold client funds in trust
- We do not pay down the debts or towards any settlement amounts
- We cannot tell clients they won’t be sued—we cannot predict or control the actions of a third party
- We do not repair credit
- We do not improve their credit score; we do not improve lendability—what we do is improve their overall financial health
- We cannot give estimates or specific numbers on how much you will “save” a month by enrolling, or direct reference to stopping current payments
- We cannot predict or guess as to the timeframe it will take to resolve/remove/negotiate debt – any usage of this can be construed as a guarantee

Client Enrollment Guidelines – Key Considerations to Review

1. **Program Minimums**
   - $250 minimum monthly payment / $6,000 minimum total enrolled debt / $100 minimum per account (medical accounts excluded)
2. **Required Documentation**
   - Statements are required when credit report information is incorrect or incomplete (e.g., missing account numbers or incorrect creditor names).
3. **Special Account Considerations**
   - Right to Offset / Cross-collateralized accounts / Repossession risk / These items must be reviewed with the client and clearly documented in the file.
4. **Acceptable Debt Types**
   - Confirm all enrolled accounts meet program eligibility requirements.
5. **Acceptable ACH Parameters**
   - Verify banking information and ensure ACH eligibility prior to enrollment.
6. **Eligible States**
   - No Georgia, Idaho, or North Dakota
7. **Payment Timelines & Definitions**
   - 3-day payment scheduling requirements / $25 NSF fee policy / Deferment limits and guidelines / Notice of Cancellation Email
   - Accepted/Captured, Authorized, Settled, Returned, Failed / Can take 7-10 days to process
8. **Client Communication Expectations**
   - Communication occurs via email and phone. Save the # **800-718-9606**
   - Clients must be proactive - this is not a “set it and forget it” program.
   - Clients are expected to respond and return missed communications and follow up with questions as needed.

LEGACY CAPITAL SERVICES

DISBURSEMENT SCHEDULE 2026

Cleared Date Range		Statement Date	ACH Distro	Fees Deducted	Notes
4/27/2026	5/1/2026	5/11/2026	5/13/2026	Yes	Second May deposit
5/4/2026	5/8/2026	5/18/2026	5/20/2026	No	
5/11/2026	5/15/2026	5/25/2026	5/27/2026	No	Banking Holiday - deposit will be received a day later.
5/18/2026	5/22/2026	6/1/2026	6/3/2026	No	
5/26/2026	5/29/2026	6/8/2026	6/10/2026	Yes	Second June deposit
6/1/2026	6/5/2026	6/15/2026	6/17/2026	No	
6/8/2026	6/12/2026	6/22/2026	6/24/2026	No	
6/15/2026	6/19/2026	6/29/2026	7/1/2026	No	
6/22/2026	6/26/2026	7/6/2026	7/8/2026	No	
6/29/2026	7/3/2026	7/13/2026	7/15/2026	Yes	Second July deposit
7/6/2026	7/10/2026	7/20/2026	7/22/2026	No	
7/13/2026	7/17/2026	7/27/2026	7/29/2026	No	
7/20/2026	7/24/2026	8/3/2026	8/5/2026	No	
7/27/2026	7/31/2026	8/10/2026	8/12/2026	Yes	Second August deposit
8/3/2026	8/7/2026	8/17/2026	8/19/2026	No	
8/10/2026	8/14/2026	8/24/2026	8/26/2026	No	
8/17/2026	8/21/2026	8/31/2026	9/2/2026	No	
8/24/2026	8/28/2026	9/7/2026	9/9/2026	Yes	Second September deposit + Banking Holiday - deposit will be received a day later.
8/31/2026	9/4/2026	9/14/2026	9/16/2026	No	
9/7/2026	9/11/2026	9/21/2026	9/23/2026	No	
9/14/2026	9/18/2026	9/28/2026	9/30/2026	No	
9/21/2026	9/25/2026	10/5/2026	10/7/2026	No	
9/28/2026	10/2/2026	10/12/2026	10/14/2026	Yes	Second October deposit + Banking Holiday - deposit will be received a day later.
10/5/2026	10/9/2026	10/19/2026	10/21//2026	No	
10/12/2026	10/16/2026	10/26/2026	10/28/2026	No	
10/19/2026	10/23/2026	11/2/2026	11/4/2026	No	

Cleared Date Range		Statement Date	Deposit Date	Fees Deducted	Notes
10/26/2026	10/30/2026	11/9/2026	11/12/2026	Yes	Second November deposit + Banking Holiday - deposit will be received a day later.
11/2/2026	11/6/2026	11/16/2026	11/28/2026	No	
11/9/2026	11/13/2026	11/23/2026	11/25/2026	No	
11/16/2026	11/20/2026	11/30/2026	12/2/2026	No	
11/23/2026	11/27/2026	12/7/2026	12/9/2026	Yes	Second December deposit
11/30/2026	12/4/2026	12/14/2026	12/16/2026	No	
12/7/2026	12/11/2026	12/21/2026	12/23/2026	No	
12/14/2026	12/18/2026	12/28/2026	12/30/2026	No	
12/21/2026	12/25/2026	1/4/2027	1/6/2027	No	
12/28/2026	1/1/2026	1/11/2027	1/13/2027	Yes	Second January deposit

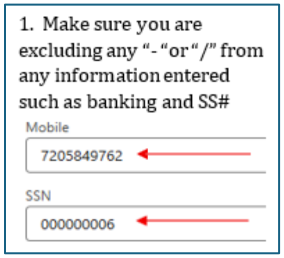
*** Maroon = Holiday Scheduled

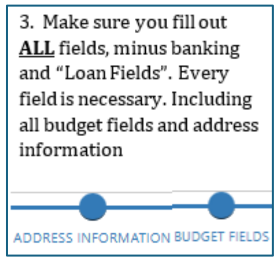
TIPS AND TRICKS IN SALESFORCE

This reference sheet is designed to proactively support users by outlining common hang-ups and errors encountered while working in Salesforce, particularly during file creation. It provides clear explanations of why these issues occur and actionable steps to resolve them efficiently helping you minimize disruptions, maintain data accuracy, and keep workflows moving without unnecessary escalations.

APPLICATION REVIEW

Ensure the mobile number and SSN contain only numbers with no punctuation, skip banking information until the client agrees to enrollment and plan details, complete all required fields in the applicant enrollment template, and double-check your work before submitting.





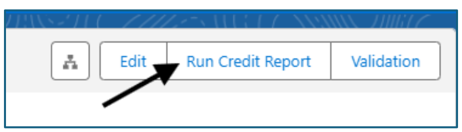
Note: Check ALL information (name is spelled correctly, gender is added, phone and mobile exclude punctuation or extra spacing, SSN is correct, Language spoken added, Account type added, date of birth is accurate, and address information).

CREDIT PULL REVIEW

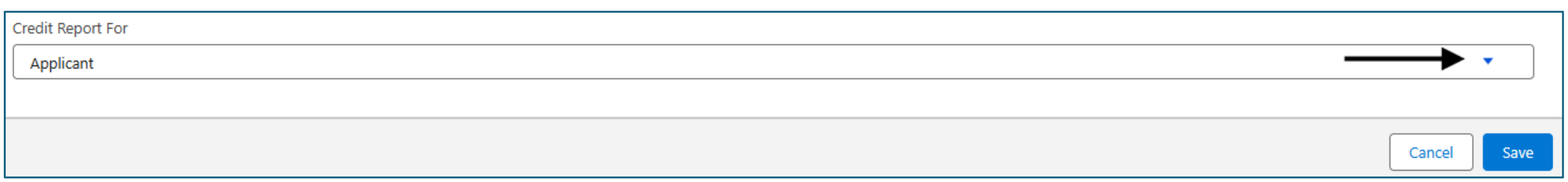
When attempting to run a credit report on a client's file, the report may occasionally return blank after the initial pull. This is typically a system sync issue and can be resolved quickly.

1. Change the status to "none" if you have attempted or a previous attempt was made to pull credit.
2. After changing to "none" save so that the criteria are reset

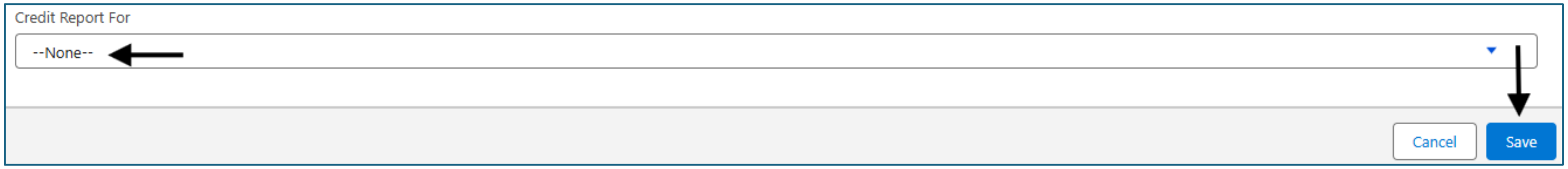
1. Select "Run Credit Report"



2. Use the drop down to change from current selection to "none"

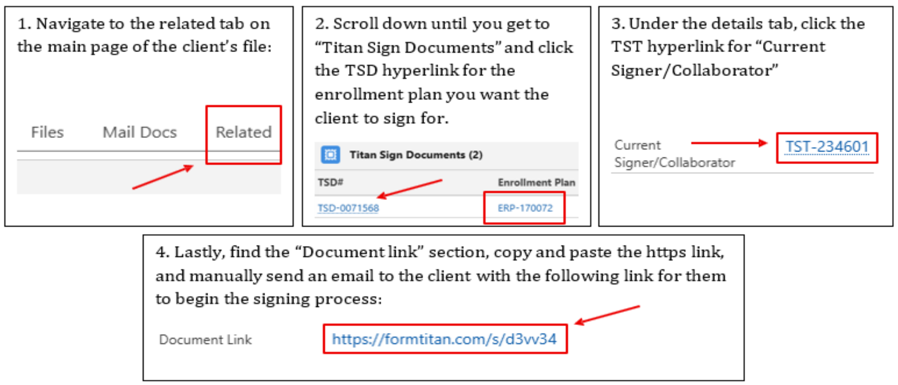


3. Credit report for should be "—None—" and save your changes.
    a. Once changes are saved, you may now re-run the credit pull.



SIGNED DOCUMENTS

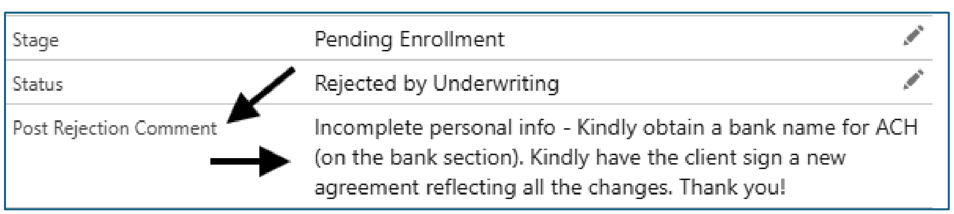
If your client claims they have not received a link to sign documents online, either through SMS or Email, here is a step by step to manually send them a link:



REJECTED FILES

If a file is rejected for any notation-related reason, the issue can be resolved quickly by updating the required notes and resubmitting the file.

1. Identify the Reason for File Rejection
    a. Navigate to the main page of the file and review the "Post Rejection Comment" section. This area will clearly outline the reason the file was rejected and identify what corrective action is required. Once reviewed, address the noted issue, update the file accordingly, and proceed with resubmission.
    b. Should you need assistance, please reach out through the Affiliate Support Button



After fixing the issue, resubmit the file.