



AFFILIATE TRAINING MANUAL

CONTACT INFORMATION

Clarity Debt Resolution, Inc.

Underwriting/Quality Assurance: (608) 493-1152

Hours of Operation

Monday – Friday : 7AM-6PM PST

Saturday: 7AM-3PM PST

Customer Service: (855) 242-8888

support@usclarity.com

Hours of Operation

Monday – Friday 7AM-6PM PST

AFFILIATE CONTACTS

Affiliate Support	(949) 998-9958	
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Patty Loya	(949) 998-9958	affiliatesupport@usclarity.com
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Chase Mason	(949) 998-9958	affiliatesupport@usclarity.com
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PLEASE NOTE, THE AFFILIATE SUPPORT CONTACT INFORMATION ABOVE IS FOR INTERNAL USE ONLY. THIS SHOULD NOT BE PROVIDED TO CLIENTS.

Concordia Legal Advisors

Underwriting/Quality Assurance: (608) 909-6752

Hours of Operation

Monday – Friday : 7AM-6PM PST

Saturday: 7AM-3PM PST

Customer Service: (833) 929-0999

clientcare@concordiapllc.com

Hours of Operation

Monday – Friday 7AM-6PM PST

AFFILIATE CONTACTS

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PROGRAM QUALIFICATION GUIDELINES

MINIMUM ELIGIBILITY FOR ADVANCED PAYOUT REQUIREMENTS:

- Valid Claim of Hardship
- Minimum of \$10,000 in unsecured debt that is not on the excluded debt list.
- Budget Analysis showing ability to afford program. Client must have a DTI of 60% or higher – **no more than 100%.**
- Full account numbers for each account enrolled.
- Ability to complete program in 60 months or less or estimate quoted term.
- Ability to successfully save enough to attempt to settle at least 1 account in the first 12 months unless there is a single debt.
- In the case of only 1 account, ability to pay off the estimated settlement amount in 24 months or less.
- **Certification by consumer of hardship, debts, and acceptance under penalty of perjury.**
- **Client must have a Credit Score of 500+ at the time of enrollment.**

CREDITOR PAYMENTS: Clients must make a minimum of at least 1 payment to a creditor before it can be enrolled into the program. If the enrolled creditor has not had at least 1 payment made, the client will be advised that it must be removed until it can be added back into the program.

HARDSHIP: Background information on how/why and month/year the Consumer has had a financial setback or hardship is essential to the negotiation process. The hardship story usually is either due to a loss of income, medical problems or because of a divorce or separation. There must be a genuine hardship, or a consumer will not be accepted.

DEBT REQUIREMENTS: Minimum amount of **\$10,000** acceptable unsecured debt spread over at least 2 acceptable debt accounts owed to 2 different creditors unless there is a single debt. In addition:

- At least 50% of Total Debt must consist of unsecured Credit Cards, Personal Loans, or Collections accounts. No more than 50% of Private Student Loan Debt and Medical will be accepted for the Advance Payout Model.
- No individual unsecured debt account accepted with a balance below \$250.00.
- No clients with a credit score of less than 500 will be accepted for the Advance Payout Model.

BUDGET QUALIFICATIONS: A full budget is **REQUIRED** to submit for a sale – this is proof that the consumer can afford the program. Consumers must have adequate budget to build up funds for settlements with creditors. The monthly funding to the savings account (including all service-related fees) is dependent upon the debt but must always be higher than the fees taken. Consumers must be able to save enough within the first 12 months of the program to attempt at least 1 settlement and can complete the program within 60 months or less.

Consumers must have a DTI of 60% or higher (no more than 100%) to be approved for enrollment. If a consumer's DTI is LESS THAN 60%, the file will be rejected. The amount of the client's disposable income must also be enough to cover the client's monthly Program Payment.

Program Term Lengths, Duration, and Debt Amounts

Minimum Program Debt Amount: \$10,000.00

Minimum Debt per Creditor: \$250.00

Minimum Payment Amount: \$250.00

Program Terms

Total Debt Load	Maximum Program Duration (Includes Down Payment)
\$10,000.00	22 Months Maximum Term
\$10,000.00-\$14,999.00	32 Months Maximum Term
\$15,000.00 - \$19,999.00	36 Months Maximum Term
\$20,000.00-\$34,999.00	42 Months Maximum Term
\$35,000.00-\$44,999.00	48 Months Maximum Term
\$45,000.00-\$59,999.00	54 Months Maximum Term
\$60,000.00+	60 Months Maximum Term
2 ACCOUNTS ONLY	2 ACCOUNTS – 36 MONTH MAX TERM
1 ACCOUNT ONLY	WILL BE REVSHARE – 24 MONTH MAX TERM

Acceptable Program Debts

- ☑ Credit Cards and Lines of Credit
- ☑ Charge cards/Retail Department Store credit cards
- ☑ Automobile Loan or Lease Balances (only AFTER car has been repossessed or turned in)
- ☑ Collection Accounts (credit cards, charge cards, personal loans, utility bills)
- ☑ Attorney Fees
- ☑ Hospital, Medical & Veterinarian Bills (must be with a 3rd party collector and have a statement)
- ☑ Bank and Credit Union CC's and Personal Loans
- ☑ All Military Federal Credit Union Accounts (i.e., Navy Fed. CU, Pentagon Fed. CU)
- ☑ Business Accounts (only if the business is inactive or under a PERSONAL GUARANTEE)
- ☑ Vendors for the Self Employed (special situation requiring special approval)
- ☑ Private Student Loans – see additional guidelines in CRM.
- ☑ Catalogue Accounts

Unacceptable Program Debts

- ☒ Secured Loans
- ☒ Payday Loans
- ☒ Auto Loans, Secured Loans, Mortgages
- ☒ Finance Companies (see High Risk Acceptable/Unacceptable Creditor List)
- ☒ Army & Navy Exchange Service (used primarily by military personnel)
- ☒ Civil Suits/Accounts Pending Litigation
- ☒ Cash advances/Balance Transfers if more than 25% of the debt was incurred less than 4 months ago.
- ☒ Abandoned Timeshares
- ☒ IRS Debt / Back Taxes
- ☒ Government Loans/ No State or Federal issued loans
- ☒ SBA Loans (Small Business Administration Loans)
- ☒ Business Accounts (unless business inactive)
- ☒ Apartment Leases/Rent (if NOT in collections)
- ☒ Utility Bills (if NOT in collections, and if STILL using same utility company)
- ☒ Overdraft Accounts (linked to checking or savings accounts)
- ☒ Gym Memberships
- ☒ Individual debt accounts under \$250.00 (No combining, ex: 2 Chase accounts at \$100.00 and \$150.00)
- ☒ Federal Student Loans/Student Loans/School Tuition
- ☒ Insurance
- ☒ Casino Debt
- ☒ Alimony/Child Support
- ☒ Personal Debts with friends or family members.
- ☒ Home Improvement Loans

UNACCEPTABLE HIGH-RISK CREDITORS

1 st Franklin	Crest Financial	Karrot Loans	Rand Brks CU
1 st Heritage (FSHERTAG)	Diamond Resorts	Lending USA	Red River Credit Corp
1 st Midwest Bank	E* Trade HELOC	Loanosity	Republic Finance
Aarons Rent	EASTMAN CRUN	LoanMart	RK/RFCU
Accion USA Inc. (NM)	EDUCATORS CU	MACCRD/MDLDN	Rocket Loans
Advance Financial	ENERBANK	Mac Credit / Matco Tools	Schewels Furniture
American Honda Financing	Farmers Furniture	Mahindra Finance	SEC SVC FCU
Aqua Finance	Founders FCU	McServices	Security Finance Company / Corp
Ariens	Future Income Payments	Millennium Loan Fund	SERVICEFIN
Armed Forces Bank	Gather FCU	Millennium Loan Fund	Snap Tools
Armed Forces Loans	GECRB	Military Credit Services	SP TEACHERCU
Army Airforce Exchange	Global Payments Check	Military Star	SRVFINCO
Arriva	Goodleap SOLAR	Monterey Collections	Starwood Vacation Owners
Ashley Furniture	GESA CU	NASA FCU	Superior Financial Group
AVIO CREDIT	GS Bank/Apple Card Services	Nebraska Furniture	TEACHERS CU
B&F Finance	Home Loans	New Credit America	TEMPOE LLC
BANNERBANK	Home Choice	NOFFCU	Texans Credit Corp
Blue Green Corp	HC Royal	Omnipoint Management Solutions, LLC.	Time Investments
Boing FCU	HI STATE FCU	Okinus	Title Loans
Cashnet USA	Hawaii First CU	Orange Lake Country Club	Tower Loans
Caine Weiner	Hughes Finance	ORNL FCU	TSI Trans World Systems
CC Flow	Intermountain Healthcare (IHC)	Payday Loans	Virginia CU
CHRISTIANCCU	JFC Loans	PALM CIT FCU	WEBBANK YAMAHA
CNH Industrial Capital	John Deere	PINNACLE BK	WELK Resort Group
CommonWealth CU	Jora Credit of Delaware d/b/a Echo Credit	Pioneer Military Loans	Western SHamrock
Cornwell Tools	Justice4Me	Pioneer	WF/BobsFurniture
Credit America	Kabbage Loans	QUALSTAR CU	Wilshire Commercial
			CA Wilson B&T

****IF GoodLeap IS SECURED TO SOLAR PANELS, THIS DEBT WILL NOT BE ACCEPTABLE****

THESE DEBTS WILL REQUIRE A SIGNED SECURED/HIGH RISK DISCLOSURE DURING THE QA CALL

LENDING USA, NEW CREDIT AMERICA and LOANOSITY ARE NOT ACCEPTED AS THEY ARE LENDING PARTNERS

***If secured, these creditors will require a signed Secured Disclaimer during QA Call**

**** Medical Debt is acceptable ONLY if the debt is with a 3rd party collector and if the client can provide a current statement for the debt.**

****If not on this list, any high-risk creditor with an interest rate above 50% will be subject to review****

Special Circumstances

Savings Accounts

A client may use a savings account as a source for debiting program fees. The client needs to know that the deposit slip routing number is used for deposits only. The client needs to contact their bank and request a routing number for withdrawals from the savings account.

SSI/SSDI Debit Cards: A client may use the debit card as a source for debiting the program fees. There is an 800# on the back of the card that the client will need to call for the account and routing #.

Banks

We accept Credit Cards, Unsecured Loans, Unsecured Personal Loans, & repossessed vehicles. If a client has a checking or savings account in a bank that is also a creditor, the bank account should be closed within **30 days** after the client is enrolled – not required, but highly recommended.

Credit Unions

- **Clients must close their Credit Union checking or savings accounts within 30 days of entering a credit card into the program.** This is due to Writ of Offset Clause. If the accounts are not closed and the Credit Union receives the program Limited Power of Attorney, the Credit Union may freeze client assets associated with that Credit Union. In addition, client cannot have **ANY** other accounts open with the Credit Union. This includes, but is not limited to Vehicle, Mortgage, HELOC, IRA's, Mutual Funds, etc. This is due to cross-collateralization and can include repossession of a vehicle financed, a lien against a mortgage & so on.
- A client may not enter debt from a Credit Union that he/she is employed or associated with. The Credit Union may recoup monies owed from the client's paycheck and/or may terminate his/her employment.

Statements and Snapshots

When accepting debts, we will approve Statements and Snapshots showing the following:

- Client Full Name (First and Last)
- Account Number
- Current Balance Owing
- Date of Last Payment

STATEMENTS AND OR SNAPSHOTS ARE REQUIRED FOR DEBTS THAT ARE NOT ON THE CREDIT REPORT. A FILE WILL NOT BE APPROVED UNTIL THE DOCUMENT(S) ARE ADDED TO THE FILE.

This is to protect the client as well as the integrity of our business. We do not want to place the client in jeopardy as incorrect information could be detrimental to a negotiation.

Business Accounts

Any accounts under a business EIN# will not be accepted into the program if the business is currently open. If the business is closed, the debt may be accepted with a signed Commercial Debt Waiver. ** If the "Business" Account is under a personal guarantee, under the client's SSN#, we can accept the debt regardless business is open or closed.

Balance Transfers and Cash Advances

- Maximum of \$500.
- Clients are required to make at least 4 monthly minimum payments on any balance transfer or cash advance before the debt may be entered into the program. This would also apply to any balance transfer or cash advance from a line of credit.
- During a consultation with a client the question should be asked, "Have you done any balance transfer or cash advance in which no payments have been made at all to that creditor on a credit card, personal loan, line of credit, etc." If the answer is yes, then a determination needs to be made whether that debt can be accepted. This will be based upon the size of the advance or balance transfer, how long has it been since it took place and the creditor.
- In some instances, a balance transfer, or a cash advance above \$500 may be accepted based upon the size of the debt and the creditor to which it is associated with. This will be a case-by-case basis and will be determined at the compliance department level.

NOTE: The problem with cash advances or balance transfers is not between the creditor and client. If a client has taken a cash advance or made a balance transfer of \$500 or more and enters the program without making a minimum of at least three payments, the creditor may view this as a fraudulent transaction. The creditor may report to the FTC or Attorney General that the debt settlement company is acting in a fraudulent manner and those entities may pursue legal action against the debt settlement company not the client.

Collections

If a creditor has assigned an account to a collection agency to recover a debt, the statement from the collection agency needs to have the original creditor's account number for us to verify and negotiate the client's debt. Most of the time the collection agency will also have their own account number along with the original creditor's account number on the statement. If an agency has purchased the debt and is not working for a creditor, the account number the agency has assigned to that debt will be enough for verification and negotiation.

Furniture Accounts

Inform client there is always the possibility the furniture may be repossessed.

Conns Electronics & Furniture Stores

We do not accept any delinquent or accounts in collections from this store (located mainly in the state of Texas). They will show up at the client's residence or business and repossess any items associated with the debt.

Gas Cards

We accept Gas Cards that are backed by major creditors such as Visa, Master Card, etc. Account numbers will be sixteen digits: i.e., BP Card (through Chase), Shell MasterCard (through Citibank)

Military Personnel

We can accept active Military Personnel into the program, this includes Military Reserves. **A Military Debt Waiver will need to be signed by the client and his/her commanding officer.**

Our Compliance Officer will verify authenticity of the waiver.

(If we accepted a client in the military without such a waiver, it could hurt their current rank, future advancement, loss of security clearance, and possible demotion).

Government Security Clearances

Many Military personnel and civilian personnel work for the Government. Within these positions they hold security clearances, some at extremely high levels. Verify with the prospect client that this program will not jeopardize their job or security clearance. This is a possibility.

Personal Loans

A copy of the loan agreement is required. This ensures that the loan is not secured or there are no stipulations within the loan that would jeopardize the client's property or personal possessions. We also need the most recent payment coupon no older than two months. If one is not available, the client needs to request a written statement from their bank showing the current balance on the loan. If you have a copy of the Credit report showing it is unsecured, this is acceptable.

"USAA" Accounts

In some cases, we can negotiate on USAA accounts. The most common services are listed below.

"USAA" Federal Savings Bank & "USAA" United Services Automobile Association

The following criteria will be used for qualification of a USAA debt to be entered into the program. It is important that each consultant makes sure this criterion is met and is accurate. Each USAA debt will be reviewed in compliance:

- Client is not enlisted in the military.
- Client is not active in the military reserves.
- Client is not receiving military retirement pay or subsistence.
- Client is not employed by the government in a contractor capacity.
- Client cannot be a family member or relative of an active or retired military person who is a signer on the client's card or account.

Note: If a client meets the above listed criteria there is still another concern. If the client has automobile insurance, house insurance, renter's insurance, etc., they will more than likely be dropped from the carrier. If not, when the policy is to be renewed the carrier will likely request a year in advance premium or not let them sign up at all for insurance.

Student Loans/College Tuition

There are many different Student Loan Programs throughout the United States. Some are financed through private lenders; others are Government backed. **We will not accept any Student Loan that is Government Backed Such as a Stafford Loan, Federal Direct Student Loan Program, Federal Plus, Federal SLS, and Federal Consolidation Loan Program.** We can take college tuition that is not attached to any school loan like a Stafford Loan. The tuition typically comes from online courses from colleges like The University of Phoenix and Westwood College.

Reposessed Vehicles

Automobiles & Recreational Vehicles - Proof is required the vehicle/trailer/RV/etc. has been reposessed; a Deficiency Balance Statement will indicate the balance to be negotiated on.

We will not accept the debt if the client still possesses the vehicle.

If the recreation vehicle was purchased with an outside unsecured credit card, we can accept the credit card debt. **** Outside would indicate issuer was not the brand of the motor vehicle. Example: Yamaha credit, Honda credit.**

Lawsuits

We will not accept a debt which has pending lawsuit or is in the process of being sued from an Attorney or a Law Firm. The debt can be added to the program once a judgment has been awarded subject to the requirements noted in the Judgments section below. The debt if added to the program will settle at a higher percentage rate.

Judgments

We can accept accounts that have judgments against them, provided the Judgment was entered by the Court at least 6 months ago and NO collection activity has subsequently been undertaken by the creditor. In addition, no payment arrangements can be agreed upon with the original creditor or collector. The client needs to be informed that the account may settle at a higher percentage and that if the creditor attempts to enforce the Judgment, the debt will be removed from the program and the client will need to handle it on their own. We cannot guarantee that a judgment can be settled for less than original amount.

NOTE: In order to enter a Judgment into the program, we require a copy of Judgment. The Judgment will state the amount owed and have other terms that may allow us to see what avenues we have for negotiating settlement.

Medical Debt

This type of debt will only be acceptable if it meets to below criteria:

- Debt is with a 3rd party collector.
- The client has a current statement from the collecting company.

STATE LISTS



CLARITY

Alabama (AL)
Alaska (AK)
Arizona (AZ)
Arkansas (AR)
California (CA)
Colorado (CO)
Washington D.C.
Florida (FL)
Idaho (ID)
Indiana (IN)
Kentucky (KY)
Maryland (MD)
Massachusetts (MA)
Michigan (MI)
Minnesota (MN) – **REVSHARE ONLY 15%**
Mississippi (MS)
Missouri (MO)
Montana (MT)
Nebraska (NE)
New Mexico (NM)
New York (NY)
North Carolina (NC)
Ohio (OH)
Oklahoma (OK)
South Dakota (SD)
Tennessee (TN)
Texas (TX)
Utah (UT)

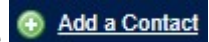


CONCORDIA
LEGAL ADVISORS

Georgia (GA)
Illinois (IL)
Iowa (IA)
Louisiana (LA)
Nevada (NV)
New Jersey (NJ)
Pennsylvania (PA)
Puerto Rico (PR)
Virginia (VA)
Wisconsin (WI)
Wyoming (WY)

STEPS TO SUBMISSION

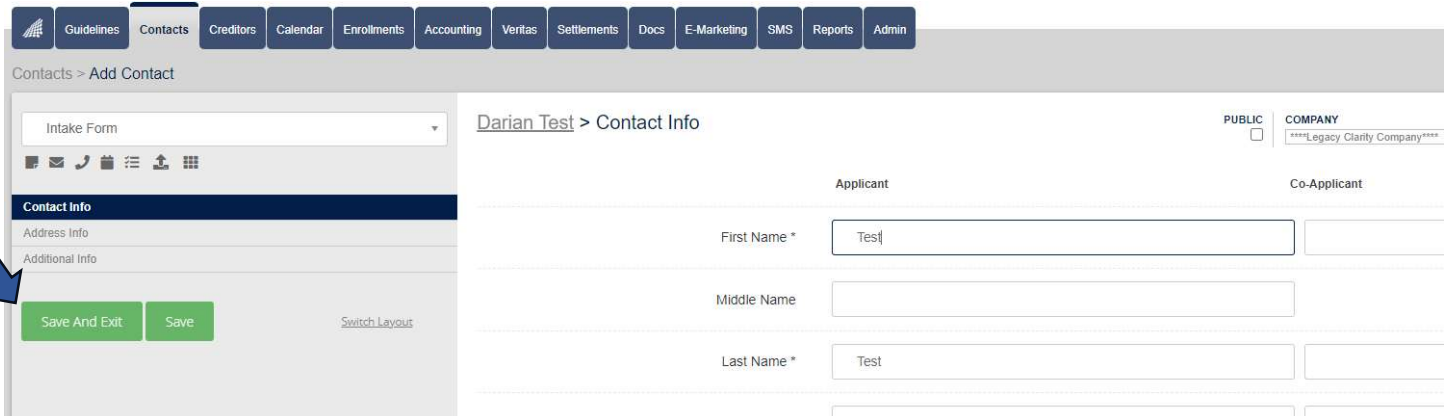
Please begin by logging into the FORTH CRM and choose the Contacts tab. You will then click on the button and fill out the Intake Form. Please make sure you see Intake Form above your tabs.



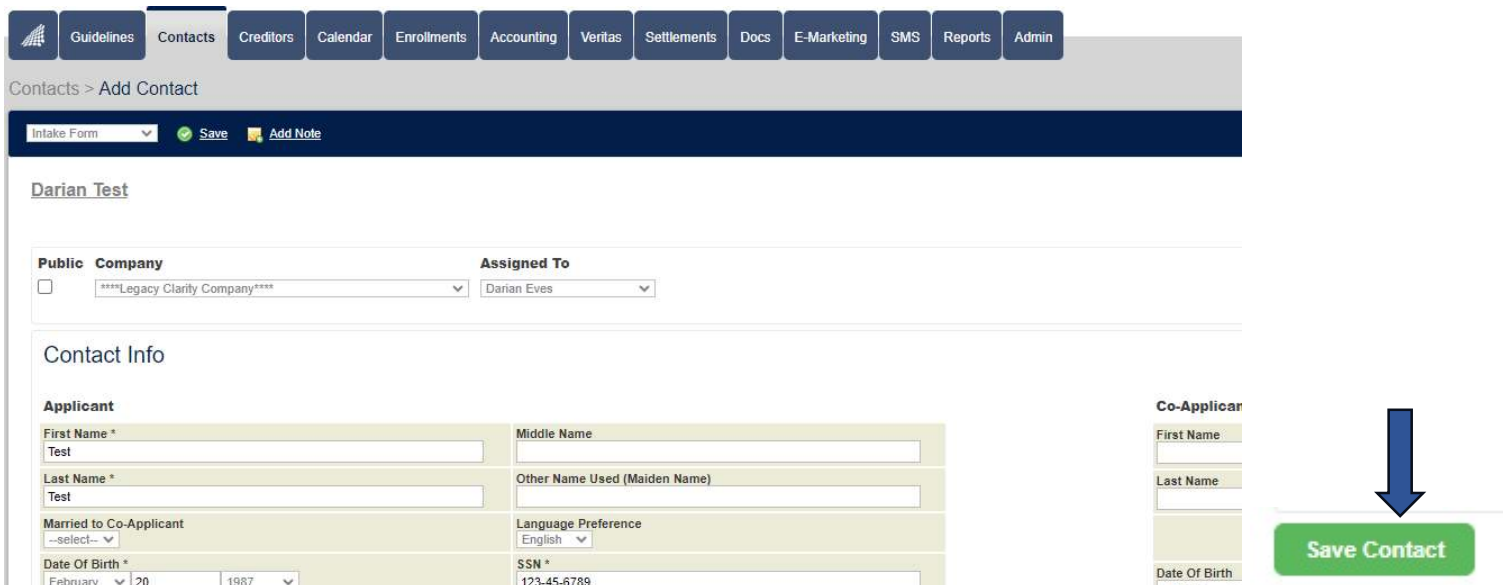
1) Add Contact

- A. Contact Information
 - Please make sure to get all client information. The FULL SSN, DOB, Phone Number, and if the client does not have an email, please add noemail@noemail.com. Do not leave the sections blank.
- B. Address Information
 - Please make sure you are adding a PHYSICAL address. The client cannot have a PO BOX as their address.
- C. Additional Information
 - Sales Rep Information
 - Hardship

Once the sections above have been completed for the Applicant (and CoApplicant if applicable), click on Save and Exit, located on the left under your tabs. If you view the Intake Form in the One Page Layout, please click Save Contact at the bottom of the page.

This screenshot shows the 'Add Contact' form in a tabbed layout. The top navigation bar includes tabs for Guidelines, Contacts, Creditors, Calendar, Enrollments, Accounting, Veritas, Settlements, Docs, E-Marketing, SMS, Reports, and Admin. The 'Contacts' tab is active, showing a breadcrumb 'Contacts > Add Contact'. On the left, there is a sidebar with a 'Contact Info' section containing 'Address Info' and 'Additional Info' tabs. Below these are 'Save And Exit' and 'Save' buttons. A blue arrow points to the 'Save And Exit' button. The main form area is titled 'Darlan Test > Contact Info' and includes a 'PUBLIC' checkbox and a 'COMPANY' dropdown menu. The form is divided into 'Applicant' and 'Co-Applicant' sections. The 'Applicant' section has fields for 'First Name *' (containing 'Test'), 'Middle Name', and 'Last Name *' (containing 'Test'). The 'Co-Applicant' section is currently empty.

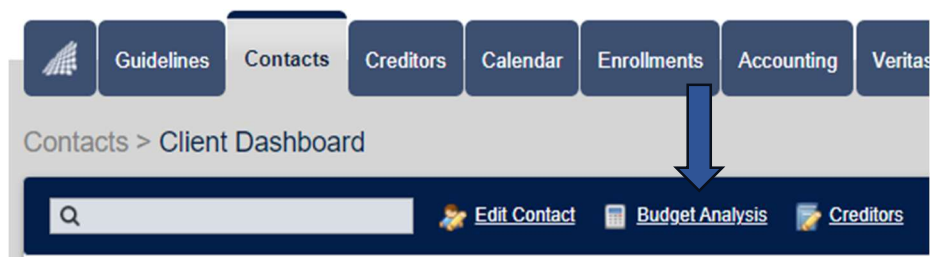
You can view the intake form either in the tabbed layout above or in the one page layout below. They will both have the same information, just in different formats. Either way will work.

This screenshot shows the 'Add Contact' form in a one-page layout. The top navigation bar is the same as the previous screenshot. Below the navigation bar, there is a breadcrumb 'Contacts > Add Contact' and a dark blue bar with 'Intake Form', 'Save', and 'Add Note' buttons. The main form area is titled 'Darlan Test'. It includes a 'Public' checkbox, a 'Company' dropdown menu, and an 'Assigned To' dropdown menu. The 'Contact Info' section is divided into 'Applicant' and 'Co-Applicant' sections. The 'Applicant' section has fields for 'First Name *' (containing 'Test'), 'Last Name *' (containing 'Test'), 'Middle Name', 'Other Name Used (Maiden Name)', 'Married to Co-Applicant' (a dropdown menu), 'Date Of Birth *' (containing 'February 20, 1987'), and 'SSN *' (containing '123-45-6789'). The 'Co-Applicant' section has fields for 'First Name', 'Last Name', and 'Date Of Birth'. A large blue arrow points down to a green 'Save Contact' button at the bottom right.

2) Budget Analysis

- A. Income
- B. Expenses (The Expense percent must be 80% or higher. If it is not, your file will be rejected by Underwriting)

Please fill this section to the best of the client's knowledge.



Click on Budget Analysis and fill out the Monthly Income and Expenses. If you would like to add the Liquid and Other Assets, you are welcome to, however it is NOT a requirement.

The screenshot shows the 'Monthly Budget Analysis' form for 'Test Test'. The form is divided into two main sections: 'Monthly Income' and 'Monthly Expenses'. The 'Monthly Income' section includes fields for Net Income, Alimony, Child Support, Rental / Other Income, Social Security, and Retirement Income. The 'Monthly Expenses' section includes fields for Mortgage / Rent, 2nd Mortgage / Rent, Auto Loans, Auto Insurance, Auto Other, Utilities, and Telephone. The form also displays summary statistics: Total Net Income (\$4,000.00), Total Expenses (\$3,350.00), Expense % (83.75%), Cash Flow (\$650.00), and Total Assets (\$0.00). Blue arrows point to the 'Save Budget' button, the 'Expense %' field, and the 'Monthly Expenses' section.

Total Net Income	Total Expenses	Expense %	Cash Flow	Total Assets
\$4,000.00	\$3,350.00	83.75%	\$650.00	\$0.00

Monthly Income	
Net Income	\$ 4,000.00
Alimony	\$ 0.00
Child Support	\$ 0.00
Rental / Other Income	\$ 0.00
Social Security	\$ 0.00
Retirement Income	\$ 0.00

Monthly Expenses	
Mortgage / Rent	\$ 1,200.00
2nd Mortgage / Rent	\$ 0.00
Auto Loans	\$ 450.00
Auto Insurance	\$ 150.00
Auto Other	\$ 100.00
Utilities	\$ 300.00
Telephone	\$ 0.00

Once this has been completed, click on Save Budget. If you are ready to move on, you can click on the client's name that is underlined, or the client's name at the top. If you need to clear it and start over, you can click on Clear Budget Form.

The screenshot shows the bottom section of the 'Monthly Budget Analysis' form. It includes the 'Save Budget' button, the 'Clear Budget Form' button, and the 'Export To CSV' button. The client name 'Test Test' is underlined. Blue arrows point to the 'Save Budget' button, the 'Clear Budget Form' button, and the underlined client name.

Contacts > Test Test > Monthly Budget Analysis

[Save Budget](#) [Clear Budget Form](#) [Export To CSV](#)

Monthly Budget Analysis For: Test Test

3) Adding Creditors & Pulling Credit

▪ MANUALLY ADDING CREDITORS

FOR EACH CREDITOR, ADD THE FOLLOWING

- Original Creditor
- Account #
- Collection / Debt Buyer (if applicable)
- Third Party Account # (if applicable)
- Current Debt Amount
- Current Payment (if available)
- Whose debt (if there is a CoApp)

If the debt is not on the Credit Report, you MUST upload the most recent statement for that debt before the file can be submit.

When manually adding debt, the above needs to be filled in completely. Please remember to get FULL account numbers if at all possible. Please also make sure that the Current Debt Amount matches either the Credit Report or the Statement that will be uploaded for that debt.

Contacts > Test Test > Client Debts / Accounts

System Fields	
ORIGINAL CREDITOR*	<input type="text"/> <small>select from dropdown result</small>
ACCOUNT #*	<input type="text"/>
COLLECTION / DEBT BUYER *	<input type="text"/>
THIRD PARTY ACCOUNT #	<input type="text"/>
ACCOUNT TYPE	<small>--Select--</small> <input type="button" value="v"/>
ORIGINAL DEBT AMOUNT	<input type="text"/>
CURRENT DEBT AMOUNT*	<input type="text"/> <small>Used for enrollment calculation</small>
VERIFIED AMOUNT	<input type="text"/> <small>Use this field to update debt "post" enrollment</small>
VERIFIED DATE	<input type="text"/>
CURRENT PAYMENT	<input type="text"/> <small>Current Payment should be at least 2% of the total debt</small>
WHOSE DEBT	<small>--Select--</small> <input type="button" value="v"/>

Once you have completed adding the debt information, click on Save which is located at the bottom left of the page. Do this as many times as needed for the manually added debt.

Save

Keep an eye out for the (*). These are sections that MUST be filled out

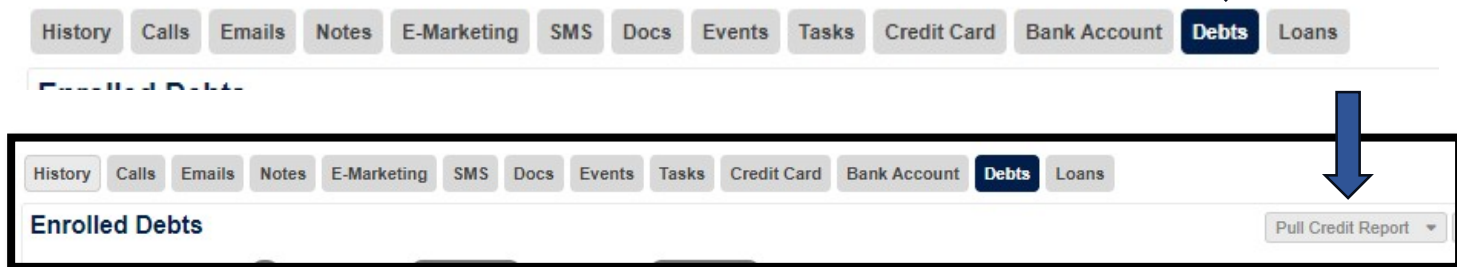
3A) Adding Creditors & Pulling Credit

▪ ADDING CREDITORS VIA CREDIT REPORT

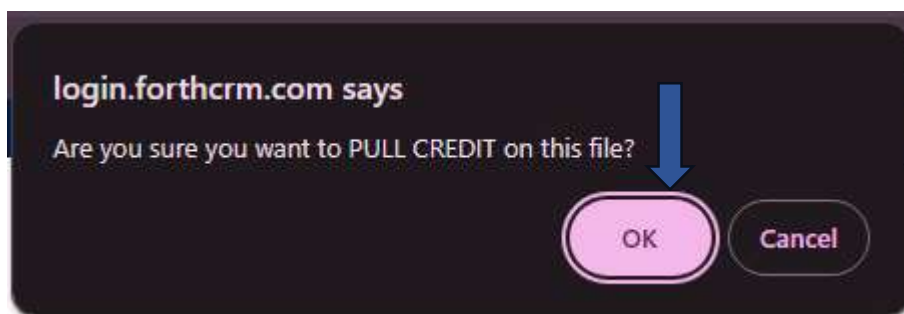
FOR EACH CREDITOR, MAKE SURE THE BELOW IS FILLED OUT

- Original Creditor
- Account #
- Collection / Debt Buyer (if applicable)
- Third Party Account # (if applicable)
- Current Debt Amount
- Current Payment (if available)
- Whose debt (if there is a CoApp)

To add creditors via the Credit Report, you will need to first pull the client's report via the Debts tab.



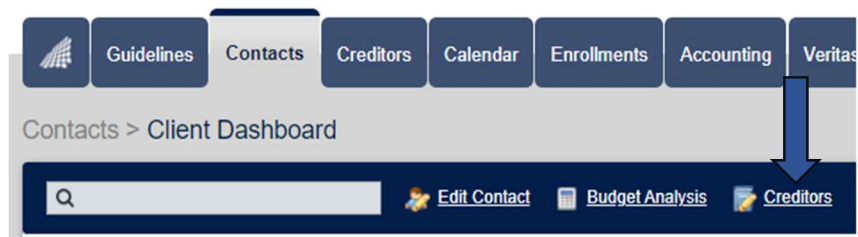
You will click on the Pull Credit Report button then choose Xactus. You will then have to choose “OK” when asked if you are sure you want to PULL CREDIT. Once this has been done, Forth will input the debts into the client's File for you.



After you have pulled credit, please make sure this has been uploaded to the client's file as that will need to be sent to us when you submit the client.

4) Adding Debts to Enrollment

This is where you will choose what debts to enroll. You will need to make sure they meet our guidelines' requirements while going through the client's creditors. As previously stated, you can pull credit and the debts will auto-populate for you, or you can manually add each debt.



Total Accounts	Current Debt Amount	Original Debt Amount	Total
3	\$73,758.49	\$73,758.49	\$0

Please go through each creditor that is on file. Each creditor needs to meet the following requirements:

- Each individual debt must be \$250.00 or higher.
- Each creditor must not be on the unapproved list.
- Medical Debt must be named as the 3rd party creditor it is with. "Not Reported" is not an acceptable Creditor name.
- The Current Debt Amount must show as \$10,000.00 or higher.

Client Debts / Accounts

Creditor	Collection	Account #	Debt Type	Current Amount
Citi Bank		1234567859513		\$1,250.00
Discover		156752168		\$67,482.12
Chase	COOLING & WINTER	123456789987		\$5,026.37

When choosing the debts to enroll, you will need to click on the box under Enrolled. If you do not check the box, the debt will not be added.

Creditor	Collection	Account #	Debt Type	Current Amount	Whose Debt	Current Payment	Last Payment Date	# Notes	Settlement Date	Summons	Enrolled	
Citi Bank		1234567859513		\$1,250.00		\$0.00		0		No	<input type="checkbox"/>	2
Discover		156752168		\$67,482.12		\$0.00		0		No	<input checked="" type="checkbox"/>	2
Chase	COOLING & WINTER	123456789987		\$5,026.37		\$0.00		0		No	<input checked="" type="checkbox"/>	2

5) Adding Banking

This is where you will add the client's banking. Some choose to do this now while others may choose to do this step after the enrollment plan has been made. Either way is correct, however this is a section that **MUST** be completed before you send the client their Agreement.

When adding Banking, please remember that the client must provide a valid Checking or Savings account. I understand the Credit Card option may be there; however the client will **NEVER** draft if you fill that out.

The screenshot shows the 'Bank Account' form within a navigation bar. The navigation bar includes tabs for History, Calls, Emails, Notes, E-Marketing, SMS, Docs, Events, Tasks, Credit Card, Bank Account (highlighted), Debts, and Loans. The form itself has a title 'Bank Account' and three radio buttons: 'Check Paying Client', 'Debit Paying Client' (selected), and 'Linked Sponsor'. Below this, the form is divided into two columns. The left column contains 'Routing Number *' (324079418), 'Account Number *' (123456789), 'Account Type *' (Checking), and 'Bank Name *' (UFIRST CREDIT UNION). The right column contains 'Account Holder Name *' (Darian Test), 'Account Holder Address *' (1234 Disney St), 'Account Holder City *' (Anaheim), 'Account Holder State *' (California), and 'Account Holder Zipcode *' (90210). At the bottom are 'Save Bank' and 'Delete Bank' buttons. Blue arrows point to the 'Bank Account' tab, the 'Debit Paying Client' radio button, the 'Routing Number' field, the 'Account Number' field, and the 'Save Bank' button. A text box on the right provides instructions on the routing number and account holder information.

When adding the Routing Number, if it is correct, there will be a grey drop down with the matching number that you input. Please click on this! If you do not, it will not auto-populate the client's Bank Name. If this is not done, the client's draft **WILL NOT** process.

The Account Holder information will automatically populate for you. Please remember that the Banking must belong to the Applicant or CoApplicant, and the address information needs to match the address on file. If neither of the above is true, this file will not be accepted.

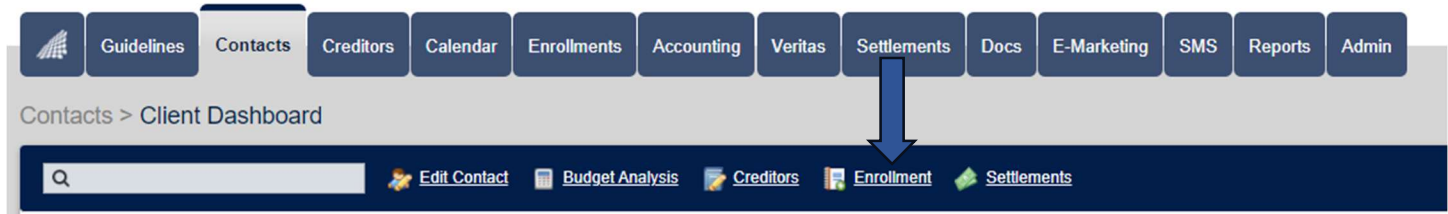
Once you have added the client's banking, click on Save Bank before moving to the next steps.

Please remember that if the client uses their Savings, they need to be informed of Regulation D. This requires Savings Accounts to be limited to a total of 6 "convenient transfers and withdrawals" per month. Our draft will count as one of those 6. If you would like further information on Regulation D, please see the below:

<https://www.forbes.com/advisor/banking/savings/regulation-d/>

6) Choosing the Enrollment Plan

When choosing the client's Enrollment Plan, please make sure you go over everything with the client and make sure they are aware of the fees that will be charged.



Test Test - CA
Available Monthly: \$650.00 / mo.

Program Checklist

Enrollment Plans

Select a Plan Account

Clarity Debt Resolution, Inc.

Select a Base Plan

CDR (Forth) w/CLP

Payment Method

ACH

Edit Program Length

36 Months

Negotiations Fee

25.00%

Complete Legal Plan Enrollment Fee

\$150.00

4 Months

Complete Legal Plan Monthly Fee

\$80.00

Gateway Setup Fee

Gateway Monthly Fee

Est Settlement

50%

Program Snapshot

Total Debt	Est. Sett. Dollars	Total Fees	Est. Client Savings	Total Current Payments
\$72,508.49	\$36,254.25	\$20,948.47	\$15,305.78	\$0.00

Choose Debts To Enroll

Creditor	Type	Current Debt Amount
<input type="checkbox"/> Citi Bank		\$1,250.00
<input checked="" type="checkbox"/> Discover		\$87,482.12
<input checked="" type="checkbox"/> Chase		\$5,026.37

When choosing your plan, please make sure you follow the below requirements:

- The Plan Account must say Clarity Debt Resolution, Inc.
- The Base Plan can be with or without VLP, depending on what the client can afford and if they would like the added protection. We do recommend adding Veritas Legal Plan (VLP) on files that have litigious or high-risk creditors.
- For the Program Length, Forth will give you the MAX length allowed for the debt amount enrolled. It will also allow you to go as low as 1 month. **The lowest term we will accept is 12 months. If a term is any lower, we will reject the file.**
- The remaining fees will populate for you so there will be nothing to change.

This will be the last page to confirm the debts being enrolled. You can check and uncheck the boxes as needed. Please go over the list with the client to make sure all debts are accounted for.

Once you have completed the client's Enrollment plan and confirmed the draft amount and fees, you can choose one of the following:

- Save Enrollment Plan
- Save & Generate Contract

If the client is ready to move forward, choose Save & Generate Contract. If the client needs to take time before being ready to sign, you can click Save Enrollment Plan and come back to it later.

7) Sending the Contract & Submitting File

Once you have chosen Save & Generate Contract, it will take you to the page below.

Documents For Test Test

☒ Package ☐ Template

Choose a Document Package

Clarity Contract CA

Creditor

After Creation

☒ Send To Clixsign ☐ Open & View

Generate Document Package

When sending the Contract, please do the following:

- Select Package
- Choose the Document Package that matches the client's Plan from the previous page and the client's preferred language (English or Spanish)
- Leave Creditor blank
- Select Send to Clixsign. If you leave the option on Open & View, the document will NOT be sent to the client.
- Generate Document Package

When you generate the document, it will take you to the Clixsign page. Please make sure the client's name and email is correct. If there is a CoApp, the Signer 2 section will have their information. Once information is confirmed, click Send for Signature in the top right corner.

Contacts

clixsign Send **Clarity Contract CA** for Signature

☒ Send Email

E-Marketing Template

Subject: Documents For Signature

☒ Enforce Signing Order Signers must sign in the order below.

Signer 1: Contact Test Test, Email darian@usclarity.com

Signer 2: Other Name, Email

Send For Signature **Cancel**

After sending the Contact, you will be directed to the client's Dashboard. You will then need to go back into Enrollment and Submit File. Once you have submit the file, please transfer the client to the AI QA number listed on the Contact Page.

Edit Contact Clone Budget Analysis Creditors **Enrollment** Edit Enrollment Plan **Submit File**

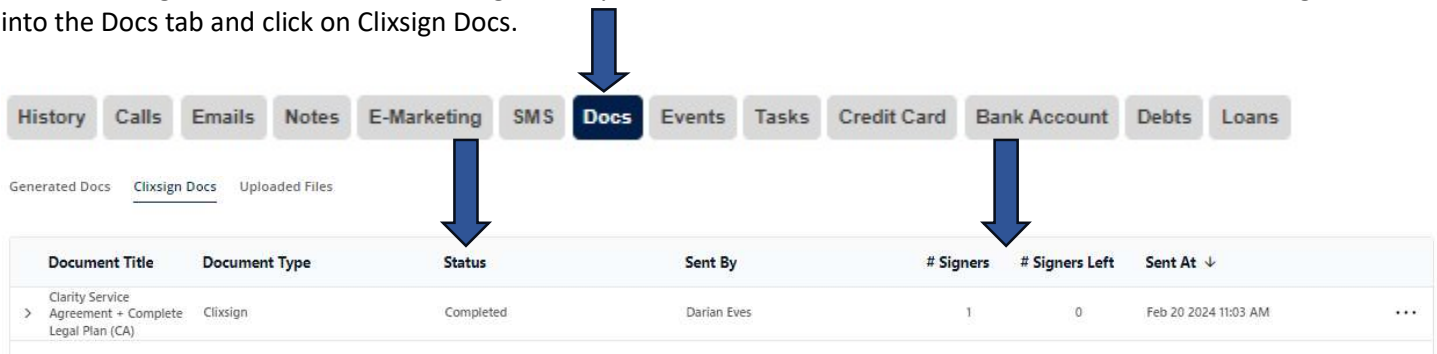
If a file needs to be Resubmit, please choose the option that says Resubmit File. This will be in the place of the Submit File button.

PLEASE REMEMBER CALIFORNIA CLIENTS HAVE A 3 DAY RIGHT TO RESCIND. THIS IS KNOWN AS THE "COOLING OFF" PERIOD. YOU CAN NOT SUBMIT NOR SEND THE CLIENT FOR QA UNTIL THIS IS COMPLETED.

For more information regarding this cooling off period, please see the California Bill CA AB 1405.

Viewing Signature Status and Sending Individual Documents

When sending documents to clients for signature, you will need to review if the document has indeed been signed. Go into the Docs tab and click on Clixsign Docs.



Document Title	Document Type	Status	Sent By	# Signers	# Signers Left	Sent At ↓
> Clarity Service Agreement + Complete Legal Plan (CA)	Clixsign	Completed	Darian Eves	1	0	Feb 20 2024 11:03 AM


The status will update as the following:

- Sent
- Document Opened
- Completed

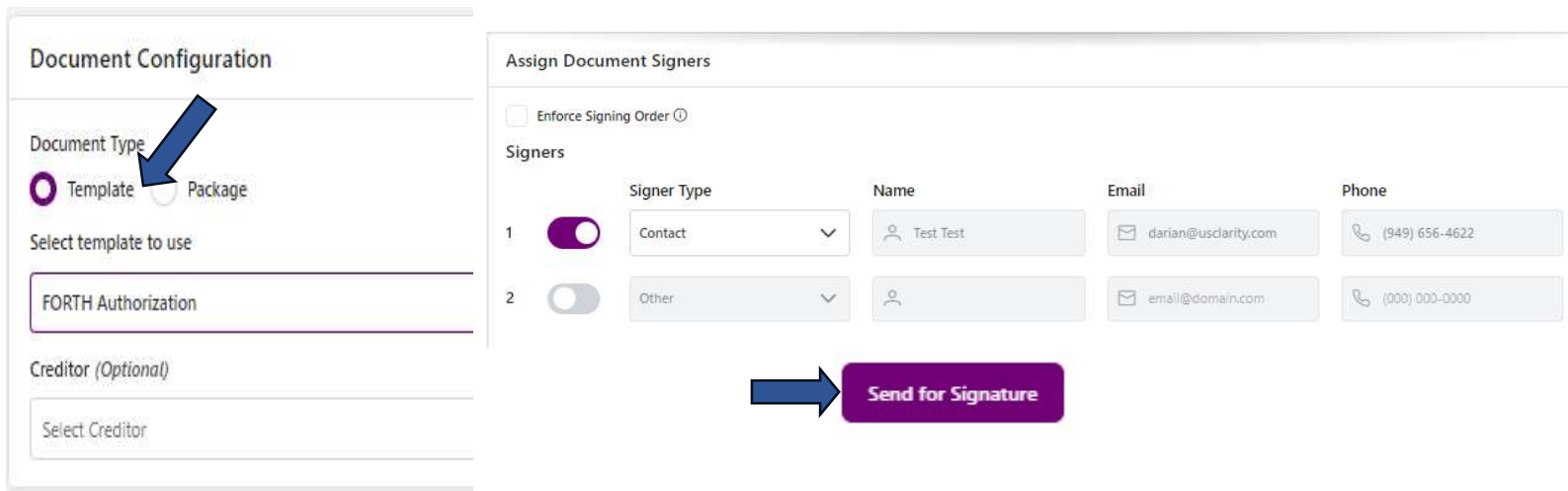
For California clients, the status of Contracts will show as “In Escrow” before showing as completed. While the document is in this status, you **CAN NOT** submit the file or send the client to QA.

If a file is returned to you for the following reasons, you will need to send the client a new Forth Authorization instead of a contract:

- Draft Date Change
- Adding/Removing Debt



Go to the Docs tab and click on [Generate Documents](#) in the top right corner. Leave the Document Type on Template, and select the Template you would like to send. This will be the Forth Authorization. You will then confirm the client information in the Signers section and then choose Send For Signature at the bottom right of the page.



Document Configuration
Document Type
☒ Template ☐ Package
Select template to use
FORTH Authorization
Creditor (Optional)
Select Creditor

Assign Document Signers
☐ Enforce Signing Order ⓘ
Signers

	Signer Type	Name	Email	Phone
1	<input checked="" type="checkbox"/> Contact	Test Test	darian@usclarity.com	(949) 656-4622
2	<input type="checkbox"/> Other		email@domain.com	(000) 000-0000

[Send for Signature](#)

If a client needs to change the following, you will need to send a new contract as this will need to be updated in multiple places. Please remember for California clients that if you send a new Contract, they will need to wait the 3 days again.

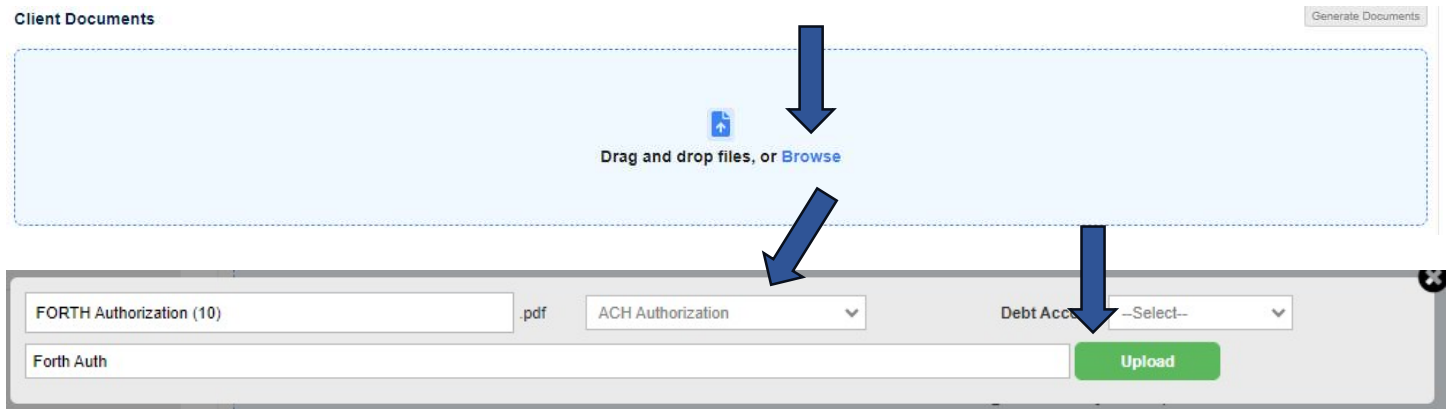
- Name
- DOB
- SSN
- Address

What to Upload Documents as (i.e. Type) in Clarity's Instance

When uploading documents, you will need to add them as a specific Type. Please see below examples of what each doc should be uploaded as.



You can either click on Browse or Drag and Drop your files that need to be uploaded.



For a Forth Authorization or Forth Amended Authorization, please choose the Type as ACH Authorization as shown above. If you are uploading statements, there is an option that shows Statement. Please choose the type that is the most correct for what you are uploading.

If you do not upload the Authorizations as "ACH Authorization", Forth will not release any holds that may be on file.

When uploading documents in the Clarity instance, please contact Affiliate Support to advise of any changes that need to be made on file. Please remember that if the draft date/amount does not match what is on file, the hold will NOT be lifted.

If you are not sure you have access to upload documents in the Clarity instance, please get with your management team for assistance. You are welcome to email any documents received by clients to affiliatesupport@usclarity.com.