

Subject: Legal Judgement	Product: COA	Approved on:
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Purpose:

Client who has received a judgment, seeking service and guidance on the next steps for the account that has gone legal. Provide options that can be done while avoiding providing legal advice.

Policy:

- Review legal documents for accounts that have gone legal.
- If account has gone Legal or client has been summoned, collect Documents from client, upload to client file.
- Fill out “intake form” requirements.
- The intake form is mandatory for all legal documents. If a client has BLP/ALC they will not get protection without the Intake Form being submitted.

Requirements:

- Encourage the client to upload their legal documents on their client portal.
 - If the client uploads each page individually on the portal, please MERGE the pages into one PDF file and upload to the client file using this website - <https://jpg2pdf.com/>.
- If client is unable to upload to client portal, have the client email Legal Documents to CustomerService@clearoneadvantage.com
 - Once received, upload Client File as PDF
- Update creditor name, balance, and status.
 - Select the **creditor** in the creditor tab on QuickBase.
 - Select *Edit*
 - Under the “Legal” tab select the Legal or Collection and Type of Legal

Client Information	Creditor Profile	Creditor Detail/Comments	POA	Legal
Home Section				
Legal or Collection	<div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: auto;"> Collection Legal Legal Resolved Legal Unresolved No Pre Legal In </div>			Type
Court Date				Legal Respor
Add Legal				Legal Respon
Legals	Related Creditor	Creditor - Client Full Name	Current Creditor Name	Creditor SFM E

No Legal records found

- Under the “Creditor Profile” tab select “Related Current Creditor Primary” and put in the current creditor

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Client Information Creditor Profile Creditor Detail/Comments POA Legal Success Fee Model Settlement Payment Request

Home Section

Current Creditor Name REPUBLIC FINANCE ()	Old Creditor Name
<input type="checkbox"/> Affiliate - Creditor Validated	
Reference Number 185/4388/49273	Account # 4388000049273
Type of Debt * Unsecured Loan	
Related Current Creditor Primary 4127 - REPUBLIC FINANCE - no	

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- Under the “Creditor Detail/Comments” tab update the “Current Balance”

Client Information Creditor Profile Creditor Detail/Comments POA Legal Success Fee Model Settlement

Home Section

Current Balance 6,783.63	Preplan debt * 6,213.00
Adjust 0	
Current Day of Disbursement 140	

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- Save and Close
- Note the client page of details the client shared regarding the summons, court date, and Summons uploaded to client files.
- Complete the intake form, please refer to [Intake Form SOP](#)
- Review judgment the client submitted through their portal or email.
 - Information to confirm or verify legal documents.
 - Creditor name
 - Balance / account number to match the account that is enrolled in program.
 - Filed and/or record date, to confirm when it was issued and if we have gotten a settlement after the date.
 - If garnishment has taken effect or in process (if so, we are to remove account off program)
 - Response date, court date. To add that information into the intake form
 - Provide options to the client on where they are at in the program and funds needed to settle.
 - Confirm if intake form or if account is being worked by negotiations first. If not, start the process to open an intake form. (Follow intake form Legal account process [SOP/QRG](#))
 - Client unable to add funds:
 - Provide legal reference links for the client to review their options.
 - Inform the client they can settle outside the program to better accommodate their budget.
 - Make sure client is aware negotiation cannot reach out to law firm until funds are available.

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- If on chat or over email, if you are not able to effectively de-escalate or if the client seems confused over information provided, ask client to schedule a call with you.

Exceptions:

If intake form has already been submitted, please refer to: [legal process –post intake](#)

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