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Subject: Expedited Payoff- Unsettled Accounts	Product: Client Success	Approved on: 10/9/2025
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Purpose:

To submit an intake form and ensure that unsettled creditor accounts are properly assigned to a negotiator with the correct payoff amount.

Policy:

Create an intake form for each settled and unsettled creditor account and add the funds to the calc.

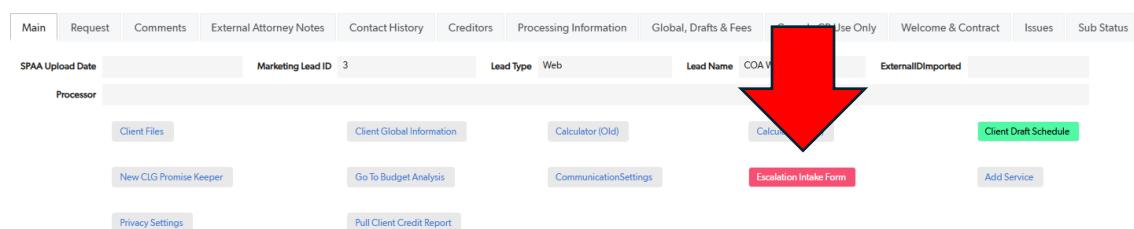
Procedure: Ensure funds have already been applied to client's Global Holdings account before submitting intake to be assigned to our negotiations team.

Key Highlights:

- Cleared Payments Only
 - Includes only cleared payments in the payoff calculation.
 - Pending or unprocessed payments should not be factored into the final quote.
- 90-Day Quote
 - The payoff quote is valid for 90 days from the date it is issued.
 - If the client requests an update after 90 days, a new calculation must be completed.

Process:

1. Locate the "**Escalation Intake Form**" on the Client Page under the "**Main**" tab.

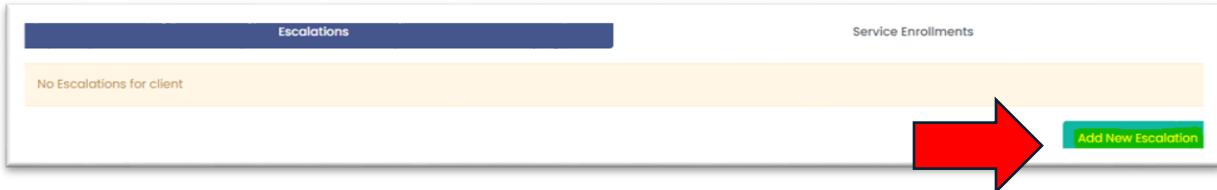


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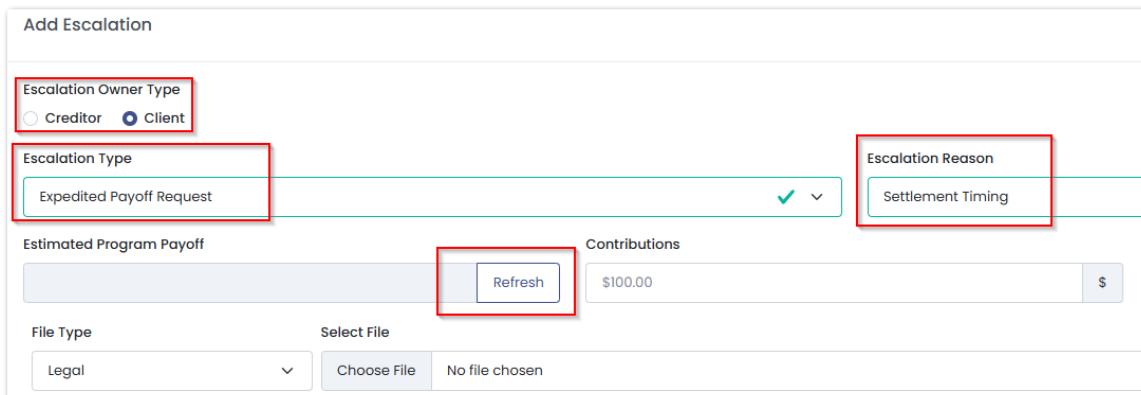
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2. On the Escalation Dashboard, select the "**Add New Escalation**" tab.



3. When filling out the Intake form, be sure to select "**Client**" as the Escalation Owner Type.
4. Choose "**Expedited Payoff Request**" from the Escalation Type dropdown menu.
5. Select "**Settlement Timing**" from the Escalation Reason dropdown menu.
6. Click "**Refresh**"



A screenshot of the "Add Escalation" form. The form has several input fields:

- "Escalation Owner Type": A radio button group where "Client" is selected, indicated by a red box.
- "Escalation Type": A dropdown menu showing "Expedited Payoff Request", which is also highlighted with a red box.
- "Escalation Reason": A dropdown menu showing "Settlement Timing", also highlighted with a red box.
- "Estimated Program Payoff": A text input field with a "Refresh" button inside it, highlighted with a red box.
- "Contributions": A text input field containing "\$100.00", also highlighted with a red box.
- "File Type": A dropdown menu showing "Legal", highlighted with a red box.
- "Select File": A file upload button with the placeholder "No file chosen".

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The loan amount will be updated, labeled as **Estimated Program Payoff** in the insight app.

Estimated Program Payoff		Contributions				
12,610		Refresh		\$100.00		
Estimated payoff by creditors						
Original Creditor	Current Creditor	Creditor Id	Account # (last 4)	Enrolled Balance	Current Balance	Pay-off Amount
Capital One	Capital One	1733590	5576	\$1,532	\$1,947	\$978
Citibank	UCB Collections	1733592	5629	\$3,272	\$3,821	\$-6
Continental Finance	Glass Mountain Capital	1733587	2728	\$1,454	\$1,738	\$627
Continental Finance	Resurgent Capital Services	1733585	1100	\$1,474	\$2,057	\$1117
Discover	(Litigation) Zwicker & Associates	1733593	3369	\$2,243	\$2,804	\$2,880
Fingerhut	Fingerhut	1733589	450	\$2,830	\$3,390	\$-120
Mercury	Mercury	1733588	5182	\$902	\$1,079	\$-3
Mission Lane	Mission Lane	1733594	4690	\$679	\$857	\$619
Synchrony Bank	Phillips Cohen & Associates	1733586	0405	\$6,945	\$7,953	\$5,842
Web Bank	Jefferson Capital Systems, LLC	1733591	4725	\$1,228	\$1,722	\$789
				Total Payoff Amount	\$12,620	
				Balance in Global	\$10	
				Estimated Program Payoff	\$12,610	

ClearOne Advantage (Unpaid Advances)

An advance may be given to a client ahead of a finalized settlement, remaining unpaid until the settlement amount is paid.

Estimated payoff by creditors						
Original Creditor	Current Creditor	Creditor Id	Account # (last 4)	Enrolled Balance	Current Balance	Pay-off Amount
Capital One	Capital One	1941632	2686	\$2,352	\$2,861	\$2,152
Capital One	Capital One	1941633	9575	\$1,818	\$2,222	\$1,579
Chase	Chase	1941630	8411	\$5,449	\$5,582	\$1,229
Community Bank	Second Round	1941634	8944	\$1,407	\$1,641	\$1,134
OneMain Financial	Alliance One	1941631	2595	\$3,905	\$3,905	\$3,663
Wells Fargo	Wells Fargo	1941635	7503	\$1,063	\$1,419	\$879
ClearOne Advantage	Clear One Advantage			\$0	\$0	\$394
Unpaid Advances	Unpaid Advances					
				Total Payoff Amount	\$11,047	
				Balance in Global	\$281	
				Estimated Program Payoff	\$10,766	

7. Scroll down to “**Intake Status**” and Click “**Intake Complete**”

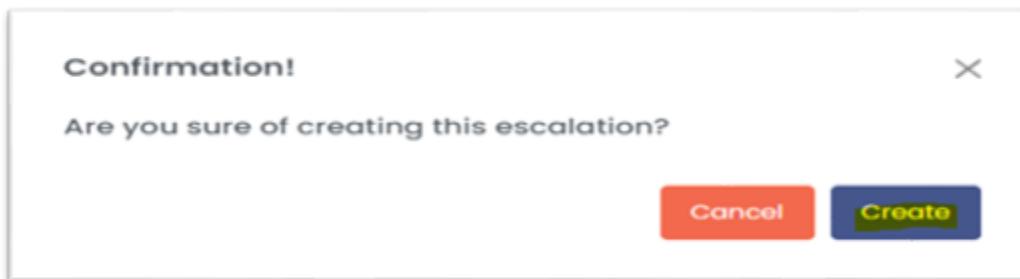
Intake Status
Choose...
Choose...
Intake Pending - Waiting On Docs
Intake Pending - Client Follow-up
Intake Completed

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8. Click “**Create**” to confirm the intake submission.

- We should only proceed with submitting and creating the request if the client confirms their agreement to set up the draft necessary to cover the quoted funds.



Exceptions:

- Ensure there are enough funds in the program, set up the draft if needed, and ensure there are NO outstanding requests.
- Our time expectancy should still remain 90 days for any kind of payoff to ensure we are meeting and/or exceeding expectations.

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