

Subject: Pre-Legal- CLG process	Product: Customer Loyalty Group	Approved on:
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Purpose:

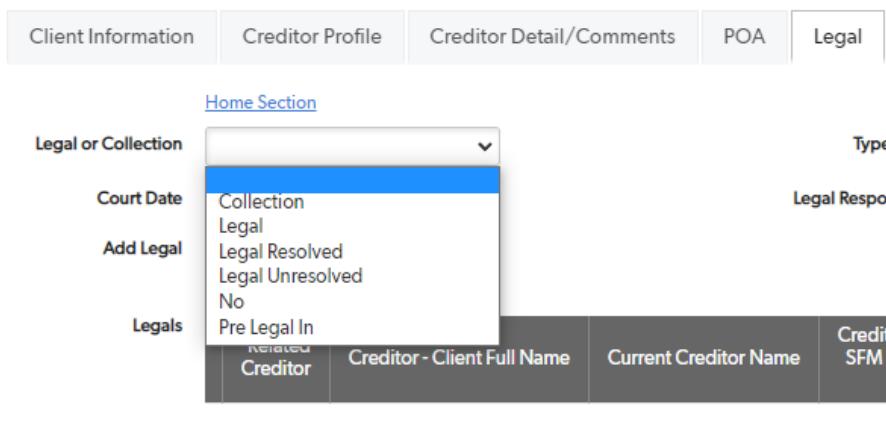
- The client called in because they were provided with a pre-legal document from one of their creditors.

Policy:

- Clients can receive a notice from a creditor stating the account has been placed with an attorney and they may be filing a summons.

Procedure:

- 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.
- 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



The screenshot shows a software interface with a navigation bar at the top containing tabs: Client Information, Creditor Profile, Creditor Detail/Comments, POA, and Legal. The Legal tab is currently active. Below the tabs, there's a section titled "Home Section" with a "Legal or Collection" dropdown menu. The menu is open, displaying several options: Collection, Legal, Legal Resolved, Legal Unresolved, No, and Pre Legal In. The "Collection" option is highlighted with a blue selection bar. To the right of the dropdown, there are columns for "Type" and "Legal Respor". At the bottom of the screen, a message says "No Legal records found".

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POA Legal Success Fee Model Settlement Pay

Type of Legal

Legal Response Date

Summon
Judgment
Execution

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

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:

Affiliate - Creditor Validated

Reference Number: 185/4388/49273 Account #: 4388000049273

Type of Debt *: Unsecured Loan Related Current Creditor Primary: 4127 - REPUBLIC FINANCE - no

- 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: 140

- Save and Close

4. Note the client page of details the client shared regarding the summons, court date, and Summons uploaded to client files.

5. Complete the intake form, please refer to Intake Form SOP

Exceptions:

- If the creditor is actively garnishing, advise the client we cannot settle that account, and it will need to be removed from the program. Once they are able to collect funds, they are no longer willing to negotiate.

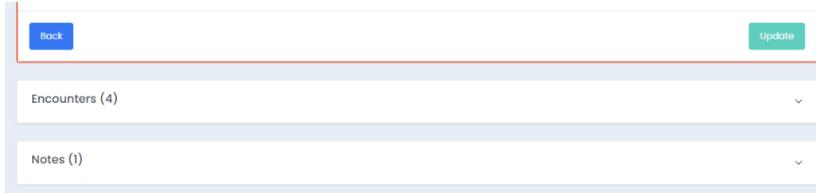
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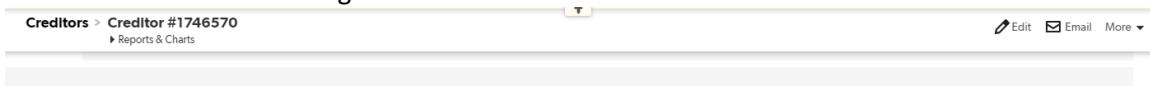
- If a client is calling in for a follow up on an existing legal account they already discussed with Client Relations, review the intake form and the creditor's page for notes to provide updates directly to client.

- Once the Intake form, review the Encounters & Notes at the bottom



A screenshot of a software interface showing an intake form. At the top right are 'Back' and 'Update' buttons. Below them are two expandable sections: 'Encounters (4)' and 'Notes (1)'. Both sections have a small downward arrow icon to their right.

- Go to the creditor's page to review the Creditor Detail/Comments tab for notes from the negotiator



A screenshot of a web browser showing a creditor's page. The URL is 'Creditors > Creditor #1746570'. Below it is a link 'Reports & Charts'. On the right are 'Edit', 'Email', and 'More' buttons. The main content area shows a table with one row of data.

#	Offer Amount	Number of Payments	Minimum Payment amount	Current Updated Balance	Amount Needed	Lump Sum	Close Reason	Close Date	Queue Expire By	Note	▲ Data Created
	\$7,688.84	24	\$320.00	\$9,575.14				11-03-2023		[OCT-27-23 Orioles SA] Created by: CPrelia - offer is in calc, reached out to clt to see if she can sd, no answer, lvm, if clt agrees to sd, please advise they will be receiving a stip in the mail after 30 days of sd and they will need to mail to the law firm after signing, they will also need to sign a disclosure for that	10-27-2023 04:20 PM
										11-03-2023 [OCT-27-23 Orioles SA] Assigning Escalation to CPrelia.	10-27-2023 03:25 PM
	\$7,688.84	24	\$320.00	\$9,575.14	\$0.00						

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