

<b>Subject: Legal Summons</b>	<b>Product: COA</b>	<b>Approved on:</b>
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**Purpose:**

Client who has received a legal summons 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:**

**\*ALL Pages of ALL Legal Documents are REQUIRED in order to proceed with this process\***

- 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](mailto:CustomerService@clearoneadvantage.com)
  - Once received, upload Client File as PDF
- Ensure that you advise the client that we are not able to submit the intake without the full document available.
- 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

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Client Information	Creditor Profile	Creditor Detail/Comments	POA	Legal
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[Home Section](#)

Legal or Collection ▼

Court Date

Add Legal

Legals

Type

Legal Respor

Collection  
Legal  
Legal Resolved  
Legal Unresolved  
No  
Pre Legal In

Related Creditor	Creditor - Client Full Name	Current Creditor Name	Credite SFM E P
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No Legal records found

- 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
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[Home Section](#)

Current Creditor Name [REPUBLIC FINANCE \(\)](#)

Old Creditor Name

☐ Affiliate - Creditor Validated

Reference Number

Account #

Type of Debt ▼ Unsecured Loan

**Related Current Creditor Primary**  ▼

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

Client Information	Creditor Profile	Creditor Detail/Comments	POA	Legal	Success Fee Model	Settlement
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[Home Section](#)

**Current Balance**

Preplan debt

Adjust

Current Day of

- i.
- Save and Close

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- Note the client page of details the client shared regarding the summons, court date, and Summons uploaded to client files.
- If the account is already settled, submit an [EMT Collection Calls Request](#). If the account is not settled, complete an intake form, please refer to [Intake Form SOP](#)
- Review legal documents, judgment or summons client submitted through 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.

**Important:**

- If the client is enrolled in BLP/ALC they will NOT be able to assist without the legal documents.
- Agents should not refer clients without documentation with the expectation the ALC will have any information.

**Exceptions:**

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If intake form has already been submitted, please refer to: [Legal Process- Post Intake](#)

**Reminders:**

- Please ensure all legal documents are reviewed closely for references to multiple accounts. If documentation includes more than one account—identified by different account numbers or distinct balances—a **separate intake form must be submitted for each account**. This step is critical to ensure accurate processing and avoid downstream issues. Thank you for following proper procedure.

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