

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:

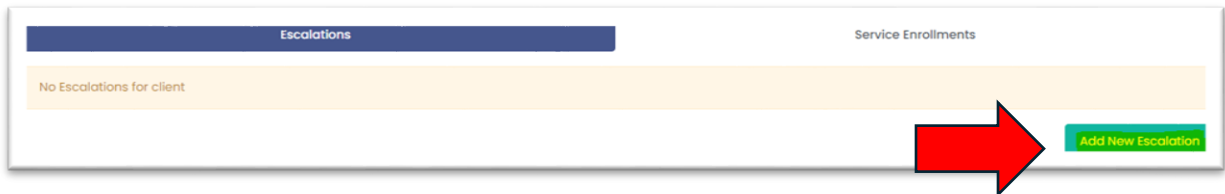
1. Locate the ***"Escalation Intake Form"*** on the Client Page under the ***"Main"*** tab.

The screenshot shows a web application interface for a client page. At the top, there is a navigation bar with tabs: Main, Request, Comments, External Attorney Notes, Contact History, Creditors, Processing Information, Global, Drafts & Fees, and a dropdown menu for 'Escalation Intake Form' (which is currently open, showing 'Escalation Intake Form' and 'Use Only'). Below the navigation bar, there is a form with fields for 'SPAA Upload Date', 'Marketing Lead ID' (value: 3), 'Lead Type' (value: Web), 'Lead Name' (value: COA V), and 'ExternalIDImported'. Below the form, there is a grid of buttons. The buttons are: 'Client Files', 'Client Global Information', 'Calculator (Old)', 'Calculator', 'Client Draft Schedule', 'New CLG Promise Keeper', 'Go To Budget Analysis', 'CommunicationSettings', 'Escalation Intake Form', 'Add Service', 'Privacy Settings', and 'Pull Client Credit Report'. A large red arrow points to the 'Escalation Intake Form' button.

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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. Several fields are highlighted with red boxes: 'Escalation Owner Type' with 'Client' selected; 'Escalation Type' with 'Expedited Payoff Request' selected; 'Escalation Reason' with 'Settlement Timing' selected; and a 'Refresh' button next to the 'Estimated Program Payoff' field. The 'Contributions' field shows '\$100.00'. At the bottom, there is a 'File Type' dropdown set to 'Legal' and a 'Select File' section with a 'Choose File' button and 'No file chosen' text.

In the printed form this is an uncontrolled document. The official version can be found online.

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

Estimated Program Payoff

12,610

Refresh

Contributions

\$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	\$527
Continental Finance	Resurgent Capital Services	1733585	1100	\$1,474	\$2,057	\$1,117
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
Comenity Bank	Second Round	1941634	8944	\$1,407	\$1,641	\$1,134
OneMain Financial	Alliance One	1941631	2595	\$3,905	\$3,905	\$3,683
Wells Fargo	Wells Fargo	1941625	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

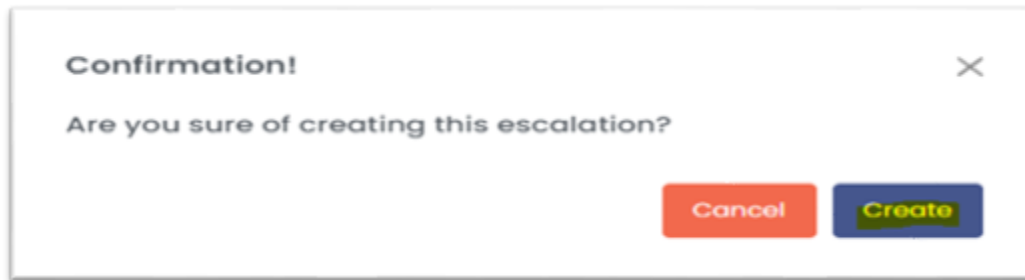
Intake Pending - Client Follow-up

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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