Subject: Legal Judgement	Product: COA	Approved on:

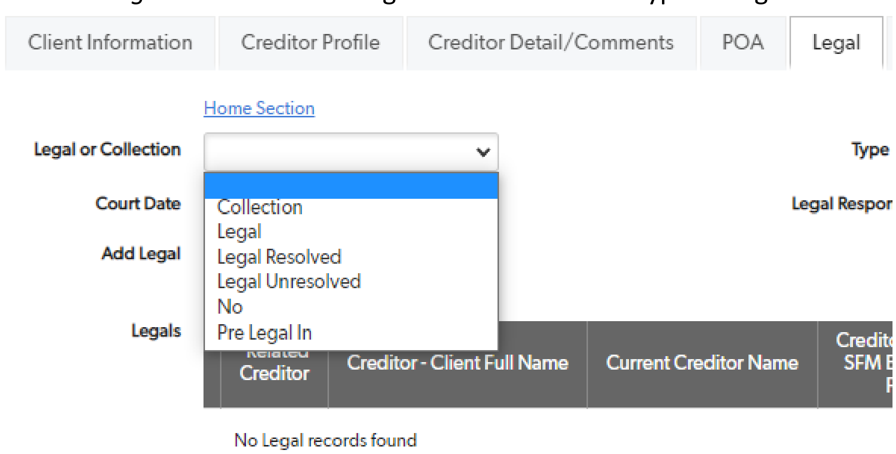
Purpose:
Client who has received a judgment, seeking service and guidance on the next steps for the account that has gone legal. Provide options that can be done while avoiding providing legal advice.

Policy:

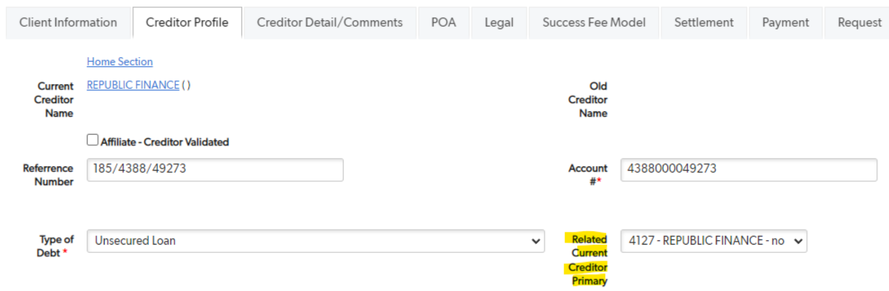
- Review legal documents for accounts that have gone legal.
- If account has gone Legal or client has been summoned, collect Documents from client, upload to client file.
- Fill out “intake form” requirements.
- The intake form is mandatory for all legal documents. If a client has BLP/ALC they will not 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



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



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- Under the "*Creditor Detail/Comments*" tab update the "*Current Balance*"

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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.

- 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