

<b>Subject: Legal Judgement</b>	<b>Product: COA</b>	<b>Approved on:</b>
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**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](mailto: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

Home Section

Legal or Collection

Court Date

Add Legal

Legals

Type

Legal Respor

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

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

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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

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- 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

Adjust: 0

Preplan debt: 6,213.00

Current Day of Delinquent: 140

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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.

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- 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](#)

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