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Subject: Legal Summons	Product: COA	Approved on:
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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
 - 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

[Home Section](#)

Legal or Collection

Court Date

Add Legal

Legals

Collection
Legal
Legal Resolved
Legal Unresolved
No
Pre Legal In

Related Creditor

Creditor - Client Full Name

Current Creditor Name

Creditor SFM E R

Type

Legal Respor

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

[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

- i.
- 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

i.

Adjust: 0

Current Day of Disbursement: 140

- 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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