

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

Subject: Legal/Pre-Legal- CLG process	Product: Customer Loyalty Group	Approved on:
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Purpose:

- Client calls in because they were provided with a legal document (summons, judgment, pre-legal) from one of their creditors.

Policy:

- If account has gone Legal or client has been summoned, collect Documents from client, upload to client file.
- Fill out “intake form” requirements.

Procedure:

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

1. (IF COA) Encourage the client to upload their legal documents on their client portal.
 - a. If the client uploads each page individually on the portal, please **MERGE** the pages into one PDF file and upload to the client file.
2. If client is unable to upload to client portal, have the client email Legal Documents to CustomerService@clearoneadvantage.com
 - a. Once received, upload Client File as PDF
3. Update creditor name, balance, and status
 - a. Select the **creditor** in the creditor tab on QuickBase
 - b. Select *Edit*
 - c. Under the “*Legal*” tab select the Legal or Collection and Type of Legal
 - i.

Client Information	Creditor Profile	Creditor Detail/Comments	POA	Legal
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Home Section

Legal or Collection	Type		
Court Date	Legal Respon		
Add Legal			
Legals			
Related Creditor	Creditor - Client Full Name	Current Creditor Name	Credit SFM E

Legal or Collection

Court Date

Add Legal

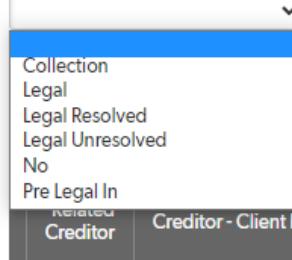
Legals

Related Creditor

Creditor - Client Full Name

Current Creditor Name

Credit SFM E



No Legal records found

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POA Legal Success Fee Model Settlement Pay

Type of Legal	<input type="button" value="▼"/>
Legal Response Date	<input type="button" value="▼"/>
Summon	
Judgment	
Execution	

- ii.
d. 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						
<input type="checkbox"/> Affiliate - Creditor Validated	Reference Number		185/4388/49273	Account #*	4388000049273			
Type of Debt *	Unsecured Loan		<input type="button" value="▼"/>		Related Current Creditor Primary	4127 - REPUBLIC FINANCE - no <input type="button" value="▼"/>		

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

Client Information	Creditor Profile	Creditor Detail/Comments	POA	Legal	Success Fee Model	Settler
Home Section						
Current Balance	6,783.63	Preplan debt *	6,213.00			
i.	Adjust 0	Current Day of	140			

- f. Save and Close
4. Note the client page of details the client shared regarding the summons, court date, and Summons uploaded to client files.
5. If the summons is for an account we have already settled, or is in a currently active settlement, submit an [EMT Collections Calls Request](#).
6. Complete the intake form, please refer to [Intake Form SOP](#)

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.

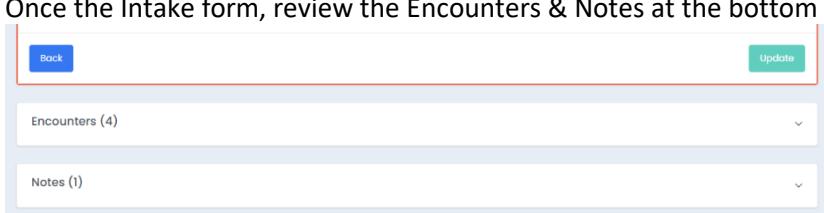
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Exceptions:

- If the creditor is actively garnishing, advise the client we cannot settle that account and it will need to be removed from the program. Once they are able to collect funds, they are no longer willing to negotiate.
- If client is calling in for a follow up on an existing legal account they already discussed with Client Relations, review the intake form and the creditor's page for notes to provide update directly to client.
 - a. Once the Intake form, review the Encounters & Notes at the bottom



A screenshot of a software interface showing two sections: 'Encounters (4)' and 'Notes (1)'. Each section has a dropdown arrow icon to its right. At the top of the interface are 'Back' and 'Update' buttons.

- b. Go to the creditor's page to review the Creditor Detail/Comments tab for notes from the negotiator



A screenshot of a creditor detail page. The URL is 'Creditors > Creditor #1746570'. Below it is a 'Reports & Charts' link. On the right are 'Edit', 'Email', and 'More' buttons. The main area shows a table with one row of data.

#	Offer Amount	Number of Payments	Minimum Payment amount	Current Updated Balance	Amount Needed	Lump Sum	Close Reason	Close Date	Queue Expire By	Note	▲ Data Created
	\$7,688.84	24	\$320.00	\$9,575.14				11-03-2023		[OCT-27-23 Orioles SA] Created by: CPrelia - offer is in calc, reached out to cl to see if she can sd, no answer, lvm. If cl agrees to sd, please advise they will be receiving a stip in the mail after 30 days of sd and they will need to mail to the law firm after signing, they will also need to sign a disclosure for that	10-27-2023 04:20 PM
								11-03-2023		[OCT-27-23 Orioles SA] Assigning Escalation to CPrelia.	10-27-2023 03:25 PM
	\$7,688.84	24	\$320.00	\$9,575.14	\$0.00						

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