

Subject: Expedited Payoff- Settled Accounts	Product: Client Success	Approved on: 10/9/2025
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Purpose:

To submit an expedited payoff request if all accounts are in active settlement and the funds are in global.

Policy:

To ensure accurate and timely processing of expedited payoff requests by verifying account status and confirming availability of settlement funds in the global account.

Procedure:

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



Main	Request	Comments	External Attorney Notes	Contact History	Creditors	Processing Information	Global, Drafts & Fees	Cancel - CR Use Only	Welcome & Contract	Issues	Sub Status
SPAA Upload Date		Marketing Lead ID	3	Lead Type	Web	Lead Name	COA Website	ExternalIDImported			
Processor											
Client Files		Client Global Information		Calculator (Old)		Calculator (New)		Client Draft Schedule			
New CLG Promise Keeper		Go To Budget Analysis		CommunicationSettings		Escalation Intake Form		Add Service			
Privacy Settings		Pull Client Credit Report									

2. On the Escalation Dashboard, select the **"Add New Escalation"** tab.

Escalations	Service Enrollments
No Escalations for client	
Add New Escalation	

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 Type dropdown menu.
6. Click **"Refresh"**

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Add Escalation

Escalation Owner Type

☐ Creditor ☒ Client

Escalation Type

Expedited Payoff Request ✓ ▼

Escalation Reason

Settlement Timing

Estimated Program Payoff

Refresh

\$100.00

\$

File Type

Legal ▼

Select File

Choose File

No file chosen

The loan amount will be updated, which is 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
Clitibank	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.

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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	2886	\$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	1941635	7503	\$1,053	\$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. Do not submit the intake form.
8. If the client does not have the funds in global to cover the pay off, make them aware of the amount and let them know when funds are available we can proceed with expediting the payoff.
9. If funds are in the global account, submit an expedited pay off request and let client know this process can take up to 45 days.

Exceptions:

1. We do not manually submit the request when funds are already available, as the process will occur automatically. Clients can confirm the status by checking the **Request** tab for their **payoff request**.

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