

<b>Subject:</b> <b>Expedited Payoff- Settled Accounts</b>	<b>Product:</b> <b>Client Success</b>	<b>Approved on:</b> <b>10/9/2025</b>
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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.



The screenshot shows a client dashboard with various tabs at the top: Main, Request, Comments, External Attorney Notes, Contact History, Creditors, Processing Information, Global, Drafts & Fees, Cancel - CR Use Only, Welcome & Contract, Issues, and Sub Status. Below the tabs, there are several input fields and buttons. A red arrow points down to the "Escalation Intake Form" button, which is highlighted with a red border. Other visible buttons include "Client Files", "Client Global Information", "Calculator (Old)", "Calculator (New)", "ExternalDImported", "Processor", "New CLG Promise Keeper", "Go To Budget Analysis", "CommunicationSettings", "Add Service", "Privacy Settings", and "Pull Client Credit Report".

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



The screenshot shows an escalation dashboard with a blue header bar labeled "Escalations". Below the header, a message says "No Escalations for client". At the bottom right of the dashboard, there is a green button labeled "Add New Escalation". A red arrow points down to this button.

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

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Add Escalation

Escalation Owner Type  
 Creditor  Client

Escalation Type  
Expedited Payoff Request

Escalation Reason  
Settlement Timing

Estimated Program Payoff  
Refresh

Contributions  
\$100.00

File Type  
Select File  
Legal 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		Contributions				
12,610		Refresh \$100.00				
<b>Estimated payoff by creditors</b>						
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
Citibank	UCB Collections	1733592	5629	\$3,272	\$3,821	\$-6
Continental Finance	Glass Mountain	1733587	2728	\$1,454	\$1,738	\$527
Continental Finance	Capital Resurgent Capital Services (Litigation)	1733585	1100	\$1,474	\$2,057	\$1,117
Discover	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	\$169
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
Comerity 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	\$1,063	\$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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