UHG I LLC

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UHG DebtNext Legal Servicer Manual

Overview

This onboarding outline is to assist contracted Servicers with a series of DebtNext requirements and expectations for the management and oversight of UHG placed inventory. The DebtNext Information Transfer Guide (DNITG) is also referenced throughout this document which provides additional details around the DebtNext template descriptions, functions and required fields.

UHG I LLC

Law Firm Requirement Schedule

DN Remit Requirements:

File transfers below should be submitted in the following order on the scheduled remit day

1. **Judgment Update:** due immediately prior to Transaction Update to align newly awarded balance buckets. Will accept these updates anytime throughout the week. (It's common practice to submit this on Fridays and then Transaction Updates on Monday if there are no changes to balance buckets between the two updates)
2. **Transaction Updates Including Interest Accruals: due weekly Monday by noon (EST)**
3. **Reconciliation: due 3rd Monday of each month by noon (EST)**

DN Account Level Updates due at a minimum weekly Friday by noon (EST):

We only require the Account Level Updates if you have an update to send to us, if there is no account level activity then we do not need a file transfer. Account Level Updates can also be submitted more frequently throughout the week.

Account Update
Activity Append Update
Asset Append Update
Bankruptcy Update
Contact Append Update
Deceased Update
Employer Append Update

DN Status Updates:

Status Update: due at a minimum weekly Fri by noon (EST)

- A Placement Recall will require a response within **24 hours** via a Status Update
- Individual account recalls that are received through the system daily and closures you as a servicer identify, can be submitted at a minimum weekly by Fri noon (EST) or as often as you choose to send them.

DN Lawsuit and Judgment Updates due at a minimum weekly Friday by noon (EST):

Judgment Update: submit as frequently as the Servicer system will allow. This update is imperative to ensure UHG maintains accurate lawsuit case information and judgment award details. Upon receipt of a judgment award, this should be submitted with the final award amounts properly reported in each balance bucket.

Media Update: Upon receiving a judgment award, a copy of the award must be uploaded to the account as a **Media Type ID: 28 Judgment Copy**

Stipulations: if a stipulation is obtained and payments are paying down non-recoverable costs, UHG needs to be notified via email in order to flip costs to recoverable. UHG can only make these adjustments, please work with UHG Accounting Team. A stipulation copy can be attached as **Media Type ID: 145 Stipulation**

DN Reconciliation:

Due the 3rd Monday of each month after Transaction and Status Update have been submitted and approved

SFTP File Layout:

SFTP Folder Name	Sub Folders	Template Reference	Naming Convention
Compliance			
Contested Matters			

Placement File Requirements & Notices

All Account Notices will initially reflect **Ready to Download** in the file transfer. Once you have accessed the Notice select the **Acknowledge Receipt** button at the bottom of the notice to indicate the file has been received within 24 hours. These are considered Outgoing file format templates Placement Screen – File Transfer Download:

File Download Order:

- Account Notices
- Recall Notices
- Remaining Notices can be downloaded in any order

Account Notice (pg 3,4 DNITG): Home Screen:

Servicer will receive Account Notice via the Portal for initial placement. Placements pools are combined into **one** Account Notice. A DocuSign acknowledgment will be sent separately that outlines each placement you expect to receive.

UHG Key Fields to Reference:

- Placepool_id: The ID that represents each placement pool. The Account Notice should be separated by pool id and loaded as individual placement files
- Placepooltype_name: The name that identifies the type of placement (LEP Placement, Pre-Legal, Primary, Secondary, etc.)
- Placedetail_status: The Status ID that UHG has on record once the account is placed
- Data_bal_total: this is the balance Servicer should load as the current charged off balance
- Placedetail_settlement: Pre-approved settlement rate
- Placedetail_rate: Contingency Fee for placement
- Pri_language: Language flag to indicate English, Spanish or another language present
- Data_military: Active Military flag
- Data_special_visual: ADA indicator
- Data_special_speech: ADA indicator
- Balance Itemization Fields

The following notices are in order of the most common you will see once the Account Notice has been sent. Upon receipt, Acknowledge each Notice. Key data points are listed below each Notice file, this does not represent ALL potential updates as part of these particular templates.

Contact Append Notice (pg 6 DNITG):

Key Data Points:

Co-Debtors are included in original Account Notice

Contact Append Notice sent originally with Account Notice will include UHG skip tracing results

- Contacttype_Id: Multiple Type of Contact
- Additional phone numbers received through skip tracing scrub
  - **Unconfirmed Status** of a phone number will indicate the number was received by Original Issuer

  - **Confirmed Status** of a phone number will indicate the number was received as a result of the scrub
- Additional unverified addresses through skip tracing scrub
  - Updates from the scrub are unconfirmed and are debtor contact appends
- Additional contact appends may include Attorney Representation, Bankruptcy Attorney or Debt Settlement Companies.
- Subsequent contact appends will only provide updates that UHG receives to a particular contact

Employer Append Notice (pg 7 DNITG):

Key Data Points:
Employer Name is included in the original Account Notice

Employer Append Notice sent originally with Account Notice will include Employer Name along with any other employer attributes such as phone or address
Employer append will also include any updated employer attributes found through skip tracing scrub
Any SCRA military scrub hits with active military status will include an Employer Append with the active branch of military

Asset Append Notice (pg 5 DNITG):

Key Data Points:
Includes bank account information provided by original creditor
Includes vehicle information provided by original creditor on auto accounts

Media Notice (pg 8 DNITG):Home Screen:

Key Data Points:
Media Notice provided as a notification only that media is available on the accounts that have been placed
Media can be downloaded at the individual account level
Media can be batch requested if needed at a placement level – see Media Requirement Section

Activity Append Notice (pg 5 DNITG):

Key Data Points:
Includes source type of a given phone number provided by original creditor
Includes consent or bad number indicator received by original creditor of a given phone number
Includes consent of an email address

Change Log Notice (pg 6 DNITG):

Key Data Points:
Updates any change that occurs to the original Account Notice file sent. The change log will include the field name(s) changed, the previous value and the new value. Phone number, address and email updates received by UHG will be updated through a change log notice. This includes a phone number going inactive and new active numbers.

Dispute Notice (pg 7 DNITG): Home Screen:

Key Data Points:
Account disputes received by UHG will be communicated through a dispute notice. Disputes are entered as an Issue at the account level and are managed by that process – see Issue Updates

Recall Notice (pg 8 DNITG): Placement Screen – Main:

Key Data Points:

Recall notices may be received daily given an 800-xxx code. Acknowledge recall with the corresponding 900-xxx code to return the account. An objection to the recall can be made by using the indicator Y in the keeper_flag field and the previous status code. The previous status code is provided at the end of the Recall Notice.

If Servicer has a settled in full or partially settled account and receives any recall code other than an 807-000 or 907-000 (Settled in Full), then you must object to the recall as Keeper and then re-submit the Status Update with a 907-000.

Recall notices should be responded to within 24 hours of receipt

Transaction Notice (pg 9,10 DNITG):

Key Data Points:

Notification of payments, reversals and adjustments are sent to servicer via this notice. Important note: transactions must include the effective date of the transaction under tran_date that should be used when applying the payment, reversal or adjustment. If there is no date, then the notice is providing an update to the account and no amount should be adjusted – See Transaction Codes

Specialty Placement Notice:

Key Data Points:

Bankruptcy Servicing will receive a subsequent Bankruptcy Notice that includes account level bankruptcy specific details

Probate Servicing will receive a subsequent Deceased Notice that includes account level probate specific details

Account Management

The below identified paths will assist in locating full placement data file and file layout templates that are useful to the Servicer

Placement Screen – Placement Detail:
Placement Screen – Interface Incoming and Outgoing Templates:
Placement Screen – Interface Layouts:
Placement Screen – File Transfer Upload:

Account Update (pg 12 DNITG):

Interface Format ID: 522|File Format ID: 1| Account Update

Description: Utilize this to provide updates to any demographic change associated with the account. This includes, military updates, SSI, Special Handling (C&D indicators), driver's license, email, language indicator, primary address if address is a verified update

- A verified Address is considered an update made specifically by a consumer or verified through USPS. If the address is not verified, it must be updated using the Contact Append Update process.
- Email update: if an email address provided by UHG is returned as an invalid email address and Servicer is unable to obtain a valid email address, an Account Update can be used to remove the email address by entering a dash (-). This will remove the email address UHG passed and enter a dash.
- Language update: if primary language has changed from what was provided in original account notice an update must be sent back to UHG indicating that change.

- Most common are EN for English, ES for Spanish, additional values available in field value list if programming. See pri_language field values in file layout template.

File Format Selection Application Field Listing

Field Name	Application Field	Format Width	Table Line	Updates Permitted	Heading Required
1 | DEFAULT					
data_id	data_id_transfer Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.	text -	- 1	No	Yes
data_military	data_military Utilized to indicate if the Inventory Account is identified as active military Click here for a listing of available field values.	integer -	tdata_account 1	Yes	No
data_ssi	data_ssi Identifies if the Inventory Account is identified as Supplemental Security Income (SSI) Click here for a listing of available field values.	integer -	tdata_account 1	Yes	No
special_handling	special_handling Special handling indicator Click here for a listing of available field values.	text -	tdata_account 1	Yes	No
pri_driverlicense	pri_driverlicense Primary customer driver license	text -	tdata_debtor 1	Yes	No
pri_driverlicense_state	pri_driverlicense_state Primary customer driver license state	text -	tdata_debtor 1	Yes	No
pri_customs	pri_customs Primary customer customs id/number	text -	tdata_debtor 1	Yes	No
pri_email	pri_email Primary customer email address	text -	tdata_debtor 1	Yes	No
pri_fico	pri_fico Primary customer fico score	text -	tdata_debtor 1	Yes	No
pri_language	pri_language Primary customer language code Click here for a listing of available field values.	text -	tdata_debtor 1	Yes	No
pri_passport	pri_passport Primary customer passport id/number	text -	tdata_debtor 1	Yes	No
pri_visa	pri_visa Primary customer visa id/number	text -	tdata_debtor 1	Yes	No

Activity Append Update (pg 12 DNITG):

Interface Format ID: 523|File Format ID: 87| Activity Append

Description: Submit daily activities updates to UHG – see Activity Type Codes under *activitytype_id* for all activity types that can be reported back to UHG.

Asset Append Update(pg13 DNITG):

Interface Format ID: 550|File Format ID: 89| Asset Append

Description: The Asset Append Update is utilized to report newly confirmed or updates to asset information on accounts

Contact Append Update (pg13 DNITG):

Interface Format ID: 551|File Format ID: 92| Contact Append

Required Fields:

- data_id
- contacttype_id
- contact_source – if available
- Contact Details – this includes name, phone, address, email, firm name etc – any details surrounding the new contact

This is a required report to submit new contact information to the account. There are 38 different contact types that can be reported back – all available field values can be found under *contacttype_id*. We have listed **Key Contact Types** below that are required to be reported back to UHG upon receipt.

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Key Contact Fields required to be reported back to UHG:

Contact Type	ID	Name
Legal	9	Attorney-Attorney Representation
Legal	68	Power of Attorney
Legal	27	Bankruptcy Attorney
Legal	48	Probate Attorney
Employer	2	Employer
Related	3	Spouse
Related	4	Family
Related	70	Relative
Secondary	17	Liable Co-Debtor
Secondary	69	Non-Liable Co-Debtor
Uncategorized	65	Credit Counseling Company
Uncategorized	66	Debt Settlement Company

Background	
Direction:	Incoming
File Transfer Name:	Contact Append
Interface Format	
Name:	Contact Append
File Format	
ID:	92
Name:	Contact Append
Application Fields:	25

File Format Selection Application Field Listing

Field Name	Application Field	Format	Width	Updates Permitted	Heading Required
1 | DEFAULT					
data_id	**data_id_transfer** Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.	text	30	No	Yes
pri_acctno	**pri_acctno_transfer** Identifies the primary account number for the Inventory Account. Typically identifies the original account number for the Inventory Account that was identified at time of origination.	text	30	No	Yes
contacttype_id	**contacttype_id** Unique identifier of the Contact Append Type Click here for a listing of available field values.	integer	11	Yes	Yes
contact_source	**contact_source** Contact source name/value Click here for a listing of available field values.	text	30	Yes	No
contact_ssn	**contact_ssn** Identifies the social security number that is associated to the Contact Append	text	100	Yes	No
contact_first	**contact_first** Contact first name	text	30	Yes	No
contact_middle	**contact_middle** Contact middle name	text	30	Yes	No

Verified Primary Address Requirement: utilize to update primary consumer verified address
Definition: Verified Address is an address that has been verified by the consumer or through the USPS
Interface Format ID: 522|File Format ID: 1| Account Update
Required Fields: data_id, pri_add1, pri_add2, pri_city, pri_state, pri_zip

Un-Verified Primary Address Requirement: utilize to update primary consumer unverified address
Interface Format ID: 551|File Format ID: 92| Contact Append
Required Contact Type ID's:

Type	ID	Name
Primary	1	Home
Primary	56	Address 2
Primary	57	Address 3
Primary	58	Address 1

Dispute Update (pg14 DNITG):

Interface Format ID: 526|File Format ID: 324| Dispute Update
Disputes can be entered in at the account level by adding an Issue or via the portal through a file transfer. Disputes are managed as an Issue and will automatically place the account on hold until the issue/dispute is either resolved, returned to the servicer to continue working or the account is closed. UHG and the servicer will work to resolve the dispute together via the portal – see available field values under dt_id.

Required Issues to enter:

ID	Issue Type
1057	Cease & Desist: Cease & Desist
1050	Dispute: Balance - Already Paid
1052	Dispute: Dispute
1054	Dispute: Incorrect Amount Owed
1055	Dispute: Item was Returned
1060	Fraud: Fraud
1041	Other: Other
1034	Other: Validation Required

Employer Append Update (pg14 DNITG):

Interface Format ID: 552|File Format ID: 94| Employer Append
Utilized to report newly confirmed or updates to employer information

Media Update (pg14 DNITG):

Interface Format ID: 555|File Format ID: 101| Media Update
Utilized to upload consumer correspondence or any other account related material received by the servicer. This includes POA or Attorney Rep documentation received by Servicer that should be attached to the Account.

Reconciliation Update (pg14 DNITG):

Interface Format ID: 556|File Format ID: 102| Reconciliation Update
Reconciliation files will be due on the 1st and 15th of each month after the Transaction and Status Update file has been **submitted** and **approved**. The Reconciliation File will reconcile current balance and active account placements. Therefore, it must be submitted post transaction and status update to avoid any reviewable entries. All Reconciliation discrepancies should be reviewed and corrected prior to approving them back to UHG.

- **Matching Accounts –** all accounts and balance align – no further action required
- **Balance Issue –** UHG balance does not align with Servicer Balance – Servicer needs to validate UHG balance to ensure they report the same
    - Columns M-S with **'um'** represent balance buckets Servicer reports to UHG
    - Columns F-L represent balance buckets UHG currently has on file
    - In the event there is a balance issue as a result of a payment not timely being reported to us, the Reconciliation Result File contains columns at the end of the spreadsheet for Servicer to include Last Payment Amount and Last Payment Date in order to allow UHG to reconcile the balance
- **Recall Required**
    - Accounts that UHG no longer shows assigned to Servicer
    - Confirm all Status Updates are current and there are no timing issues with recalls
    - Servicer should verify that accounts are closed on their system
- **Account Not Found**
    - Accounts that Servicer is not reporting in Reconciliation, but UHG currently shows the account is placed
    - If account is In-Active or Closed Servicer should submit a Status Update to report the closure and resubmit Reconciliation
    - If account is Active with Servicer, investigate why account was not included in Reconciliation and resubmit
- **Invalid Accounts**
    - Data within the Reconciliation is invalid. Column AA, EM Description, will indicate the data error

Reconciliation Result Files for all Categories above are available and can be downloaded into excel so you can identify the errors.

Reconciliation Results

Result Category File Format	Accounts	Total Balance		Reconciliation Result Files
		Actual	Provided	
Matching Accounts Reconciliation Update Notice | View	22,447	$144,958,970.04	$144,958,970.04	comma-delimited | excel
Balance Issue Reconciliation Update Notice | View	1,832	$9,829,494.46	$9,860,661.72	comma-delimited | excel
Recall Required Reconciliation Update Notice | View	26	$23,798.68	$24,186.73	comma-delimited | excel
Account Not Found Reconciliation Account Notice | View	274	$1,911,638.38	$1,911,638.38	comma-delimited | excel
Invalid Accounts Reconciliation Update Notice | View	2	$0.00	($389.97)	comma-delimited | excel

Status Update Requirement (pg 15 DNITG):

Interface Format ID: 524|File Format ID: 80| Status Update

Status updates are utilized to report a variety of codes – refer to *status_code* available field values to see a breakdown. Recall notices should be reported back to UHG within **24 hours** of receipt

Status Updates for Recalls: Recall notices may be received daily given an 800-xxx code. Acknowledge recall with the corresponding 900-xxx code to return the account.

Keeper Requests: An objection to the recall can be made by using the indicator Y in the *keeper_flag* field and the previous status code. The previous status code is provided at the end of the Recall Notice. ***Example: recall code is 800-100, prior status code is 100-000, keeper status codes should be 100-000 and Y in the keeper_flag field***

- A Keeper cannot be submitted on a Bankruptcy, Deceased, or a specialty recall if directed by UHG.
- The 'Y' in the *keeper_flag* column should only be populated for a True Keeper when a recall has been issued. ***Do not include this value when providing status updates associated with the account.***

- If Servicer has a settled in full or partially settled account and receives any recall code other than an **807-000** or **907-000 (Settled in Full)**, then you must object to the recall as Keeper and then re-submit the Status Update with a **907-000**.
- If Servicer has a settled in full or partially settled account and receives any recall code other than an **806-000** or **906-000 (Paid in Full)**, then you must object to the recall as Keeper and then re-submit the Status Update with a **906-000**.

Verified Bankruptcy Closure: A series of bankruptcy status codes may be used to return a verified bankruptcy through the Status Update. The below status codes do require the following fields to be included on the Status Update file layout: **Chapter, Case#, File Date and Disposition**

901-007	**Bankruptcy|Chapter 7**
901-011	**Bankruptcy|Chapter 11**
901-012	**Bankruptcy|Chapter 12**
901-013	**Bankruptcy|Chapter 13**

Unverified Bankruptcy Closure: Servicer can return an unverified bankruptcy utilizing status code **901-001**. However, UHG requests that Servicers do their best to obtain any bankruptcy related data from the consumer or their attorney.

Verified Deceased Closure: Status code **902-000** can be used to return a verified deceased through the Status Update. Date of Death is a required field to utilize this code.

Unverified Deceased Closure: Servicer can return an unverified deceased utilizing Status code **902-001**. However, UHG requests that Servicers do their best to obtain a date of death or death certificate prior to closing the account.

LEP-Spanish Closure: Status update to close the account as LEP-Spanish using code **903-000** – See LEP-Spanish Process

Bankruptcy and Probate:

Bankruptcy Append Update (pg13 DNITG):

Interface Format ID: 553|File Format ID: 96| Bankruptcy Append

This file layout can be used to report back complete or updated bankruptcy case data to UHG. Primarily used by Servicers who actively service bankruptcy accounts on behalf of UHG. This should not be used to close an account as Bankruptcy – refer back to Verified or Unverified Bankruptcy Closure above.

- UHG receives a bankruptcy hit via their scrub vendor, indirectly through Issuer or directly through a court notice or consumer, UHG will initiate a recall through DN (using an 800 code) and the servicer can acknowledge the recall (using the corresponding 900 code)
- Servicer received notification of a bankruptcy filing, DN requires verification of a bankruptcy chapter, case and file date in order to return a bankrupt account to UHG using the **Status Update File Transfer**
- If servicer is unable to verify the bankruptcy, they can put the account in hold bankruptcy queue for 30 days to attempt to verify, if not verified or a recall is not initiated by UHG after 30 days, servicer can re-activate the account for collection
- Servicer should report unverified bankruptcy via Activity Update using code 100-036, if they choose to keep the account until the bankruptcy is verified
- If it is a servicer policy to return an account once notified of a bankruptcy, they can return utilizing the **901-001|Unverified Bankruptcy** in a **Status Update File Transfer**. There are no required fields for this

bankruptcy return, however this should not be used as a dumping ground for bankruptcy. If you are able to verify the required fields for a bankruptcy case, that would be our preference.

Deceased Append Update (pg13 DNITG):

Interface Format ID: 554|File Format ID: 98| Deceased Append

This file layout can be used to report back complete or updated deceased or probate data to UHG. Primarily used by Servicers who actively service probate accounts on behalf of UHG. This should not be used to close an account as Deceased – refer back to Verified or Unverified Deceased Closure under Status Update

- Unverified deceased claim should be put on hold by Servicer for a 30-day verification period. If Servicer is unable to validate the deceased claim, they may actively start calling the account.
- Servicer should report unverified deceased via Activity Update using code 100-039
- If it is a servicer policy to return an account once notified of a deceased consumer, they can return utilizing the **902-001|Unverified Deceased** in a **Status Update File Transfer**. There are no required fields for this deceased return, however this should not be used as a dumping ground for deceased. If you are able to verify the date of death or obtain a death certificate, that would be our preference.

LEP-Spanish Process:

DN has a language indicator that is passed in all placement files. If the account is passed with an EN (English) indicator and through Servicer communication Servicer discovers that Consumer requires to be communicated with verbally or written in a different language other than English, please follow these steps. Although the most common language change is Spanish – DN can account for over 25 different languages. Please check the coding language indicator located in the Account Update Transfer file under *pri_language* field values.

- Submit an **Account Update File Transfer** to update the consumer's primary language code via the *pri_language* field value
- If you are not an approved LEP Servicer, submit a **Status Update File Transfer**, to close the account as LEP-Spanish using code **903-000|LEP-Spanish Recall**
- If UHG receives notice of a language update and you are not an approved LEP Servicer, a recall will be initiated using an **803-000** recall code and should be acknowledged with the corresponding **903-000** recall code
- Servicers should be approved by UHG Compliance Department to work LEP/Spanish accounts

Settlement Requests:

DN sets an approved settlement rate at the placement level; this rate is provided in the Placement Account Notice Below blanket settlement requests must be made through https://help.uhgllc.com/ under Settlement Request

Re-Open Requests:

Re-open requests can be made through https://help.uhgllc.com/ under Re-Open Request

Lawsuit and Judgment Reporting

Interface Format ID: 539|File Format ID: 106| Judgment Update

A Judgment Update is used for reporting all lawsuit case information. Firms are required to submit a Judgment Update to identify a case as Serve First, Suit Filed and upon receipt of a Judgment Award. In addition, firms are required to provide updates associated with lawsuit or judgment resolution. This template will be utilized to continuously report the status of a lawsuit until an end result has been completed.

Activity Code Update:

All Lawsuits Filed with the Court should be reported with an Activity Code of 401015 – Suit Filed

The **Judgment_filed date (original suit file date)** should represent the date the firm files the lawsuit. If there is a delay from the date the firm files the lawsuit to the date the case is actually filed with the court, the firm can re-report the date or stick with the original suit filing date they provided. UHG can be flexible on the suit file date reported, in accordance with the Law Firm's programming, as long as an original suit file date is reported back to UHG.

Suit Update: Reporting Lawsuit Case Information:

Interface Format ID: 539|File Format ID: 106| Judgment Update

Upon filing of a lawsuit – UHG should receive a Judgment Update containing at a minimum the following case details. If the Firm has additional case related details, they should provide all case details in accordance with the Judgment Update Template fields available. A suit status may be reported as 'pending' with the Court if a firm is waiting on confirmation that the Court has filed the suit, or if it is actually filed it is required to reflect 'filed'

- Judgment_filed: Suit Filing Date
- Judgment_case: Case Number
- Judgment_court: Court Name
- Judgment_county: County Name
- Judgment_state: State in which suit has been filed
- Judgment_firm: Firm Name
- Judgment_suit_amount: Suit Amount
- Judgment_active: '1' value if a judgment has been awarded; '0' value if no judgment awarded
- Judgment_status (Disposition):

Value	Display Value
Pending	Pending
Serve First	Serve First
Filed	Filed
Served	Served

If the Court has not provided a case number, but a Suit has been Filed, UHG should still receive a Judgment Update containing the following case details:

- Judgment_filed: Suit Filing Date
- Judgment_court: Court Name
- Judgment_county: County Name

- Judgment_state: State in which suit has been filed
- Judgment_firm: Firm Name
- Judgment_suit_amount: Suit Amount
- Judgment_active: ‘1’ value if a judgment has been awarded; ‘0’ value if no judgment awarded
- Judgment_status (Disposition):

Value	Display Value
Pending	Pending
Serve First	Serve First

Reporting Lawsuit Details for Serve First States:

Interface Format ID: 539|File Format ID: 106| Judgment Update

If Firm is filing a lawsuit in a Serve First State, UHG will still require a Judgment Update and Activity Code reporting associated with the status of the case.

- **Judgment Update:** should ONLY reflect **Judgment_status (Disposition): Serve First**
- **Unable to Serve:** if a serve first state is unable to be served and all efforts are exhausted to attempt service, a judgment update should be submitted to reflect the following:
  - judgment_status (Disposition)**: Serve First**
  - Judgment_suit_outcome: **Serve First Not Served**

  - **Service was Completed:** A Judgment Update submitted with all relevant case information – refer to above Reporting Lawsuit Case Information

- **Activity Code Reporting:**
  - Activity Code 401020, Summons Pending Service
  - Activity Code 401021 Summons Served
  - Activity Code 401015 Suit Filed

Lawsuit Dismissal Reporting:

Interface Format ID: 539|File Format ID: 106| Judgment Update

Firms should report lawsuit dismissals utilizing a Judgment Update and Activity Code Reporting.

Activity Codes Reporting: utilize one of the dismissal activity-codes to identify the reason for dismissal

401130	Pre-Judgment	Suit Dismissed WITH Prejudice
401135	Pre-Judgment	Suit Dismissed WITHOUT Prejudice

Judgment Update: should reflect the following fields:

Judgment_status (Disposition):

Value	Display Value
Dismissed	Dismissed
Dismissed with Prejudice	Dismissed with Prejudice

- **Suit Outcome:**

Value	Display Value	Description
Serve First Not Served	Serve First - Not Served	First Serve State - Unable to Serve
Dismissed WOP	Dismissed W/O Prejudice	Dismissed without Prejudice
Dismissed WP	Dismissed with Prejudice	Dismissed with Prejudice

- **Dismissal Reasons:**

Value	Description
Bankruptcy	Bankruptcy
Change of Venue	Change of Venue
Client Request	Client Request
Could Not Serve	Could Not Serve
Counterclaim	Counterclaim
Deceased	Deceased
Hardship	Hardship
Incarcerated	Incarcerated
Judgment Denied	Judgment Denied
Military	Military
No Media	No Media
No Witness	No Witness
Not Cost Effective	Not Cost Effective
Out of State	Out of State
Out of Statute	Out of Statute
Paid	Paid
Settled in Full	Settled in Full

- **Dismissal Date:** Date in which court accepts the dismissal or when firm files the dismissal

Closing Dismissal Accounts: An account should not be closed until the above updates have been made on an open lawsuit. If there is a delay from the date the firm files the dismissal to the date the court files the dismissal, the firm can re-report the date or stick with the original dismissal filing date they provided. UHG can be flexible on the suit file date reported, in accordance with the Law Firm's programming, as long as a dismissal date is reported back to UHG.

	Contact name/description
judgment_suit_outcome	**judgment_suit_outcome** Judgment suit outcome Click here for a listing of available field values.
judgment_service_result	**judgment_service_result** Service result Click here for a listing of available field values.
judgment_process_server	**judgment_process_server** Judgment process server
judgment_dismissal_reason	**judgment_dismissal_reason** Identifies the reason for the Judgment dismissal Click here for a listing of available field values.
judgment_last_service_attempt	**judgment_last_service_attempt**

Additional Dispositions of a Lawsuit:

Field Name: judgment_status

The following are additional disposition values that should be reported throughout the process of a lawsuit:

Value	Display Value
Contested	Contested
Trial	Trial
Counterclaim	Counterclaim
Stipulation	Stipulation

Counterclaim/Stipulation: Generally, if a counterclaim is received, it should not change disposition status. If the lawsuit is dismissed as a result of the counterclaim – report judgment_suit_outcome with the applicable dismissal value.

Similarly, if the lawsuit is dismissed as a result of the stipulation, update judgment_suit_outcome with applicable dismissal value and retain the disposition as stipulation.

Judgment Denied: In the event a Judgment is denied by the Judge or awarded in favor of the Defendant and UHG is forced to release the debt and can no longer pursue the account, report the following:

- judgment_status: **Contested**
- judgment_suit_outcome: **Judgment Denied**
- The account can be closed back to UHG once all activity has been completed as a **910-200 Uncollectible|Judgment Denied** thru a Status Update

- Judgment Award or court documentation in favor of the Defendant must be uploaded as a **Judgment Copy** media type 28

Reporting Judgment Awards:

Once a Judgment has been awarded by the Court, the following fields should be reported utilizing the Judgment Update:

- Judgment_date: Awarded date of the Judgment by the Court
- Judgment_status: Active
- Judgment_intrate: Judgment interest rate
- Judgment_amount: Awarded Amount of the Judgment
- Judgment_amount_principal: Principal amount of the Award
- Judgment_amount_interest: Interest awarded
- Judgment_amount_court: Court costs awarded
- Judgment_amount_attorney: Attorney fees awarded
- Judgment_amount_other: Other fees awarded
- Judgment_active: if a judgment has been awarded this value must report as a '1'
    - Value '1' for Active
    - Value '0' for Inactive
- All other data fields in the Judgment Update should, at this point, be populated with corresponding case information. Most of the remaining fields would have previously been reported as Lawsuit Updates, if for some reason they weren't then they must be populated now with the Judgment Award
- All data fields on the Judgment Update, if applicable, should be reported back to UHG

Judgment and Post-Judgment Dispositions:

Field Name: judgment_status
The following are additional disposition values that should be reported upon receipt of a judgment award and post-judgment:

Value	Display Value
Active	Active
Dormant	Dormant
Motion to Vacate	Motion to Vacate
Vacated	Vacated
Vacated with Prejudice	Vacated with Prejudice
Satisfied	Satisfied

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Reporting:

Firms can expect follow up reporting from UHG, where inventory that has been placed with a Law Firm for more than 60 days and contains no suit filed date or activity code.

Any suit update with no case details but were reported with a judgment_status of **Filed** will be reviewed every 30 days to ensure case number and original suit filing date is received.

Service Status

- **No Service**

Skip Tracing

- **Pre-Judgmnt Unable to locate address for service**
- **Post-judgment looking for Assets**

Affidavits:

Firms requesting Affidavits should utilize the below Activity Codes when a request is pending.

Activity ID	Group	Name
401001	Suit Activity	Law Firm Affidavit Client Execution
401002	Suit Activity	Law Firm Affidavit Creation

Original Creditor Affidavit Requesting:

Submit all Original Creditor Affidavit requests through DebtNext via batch or at the individual account level see instructions above

- Below is a list of the available Issuer Affidavit types that can be requested. If a specific type is not specified, then **Media Type 18 Affidavit from Original Creditor** can be requested
- The templates will generate automatically through DebtNext once the media request has been submitted

Media Type ID	Media Type Description	Issuer/Product	Template Required
138	Affidavit_Penfed Template	**Penfed Auto/CC**	**Yes|Word Template**
141	Affidavit_Marlette Template	**Marlette**	**Yes|Word Template**
139	Affidavit_Upgrade Template	**Upgrade**	**Yes|Word Template**
140	Affidavit_Lending Club Affidavit of Sale	**Lending Club**	**No|XLS Template**
137	Affidavit_LC NY #6 stated cause of action	**Lending Club**	
146	Affidavit_LC NY #8 non-revolving consumer credit	**Lending Club**	
135	Affidavit_Lending Club E-Sign	**Lending Club**	
143	Affidavit_Lending Club Business Records Affidavit	**Lending Club**	
134	Affidavit_Lending Club Confirmation of Deposit	**Lending Club**	
18	**Affidavit from Original Creditor**	**WHEN NO SPECIFIC ISSUER TEMPLATE IS REQUIRED**	

- Send an email notification with a spreadsheet attached that contain the DNID for the Affidavit Requests that were uploaded to media@uhgllc.com.
- UHG does monitor incoming Affidavit requests internally, email notification will be a second way for us to verify a new request was submitted
- Specific Creditors require UHG to generate the Affidavit template. Upon submitting the Affidavit request, DebtNext will automatically generate the Affidavit in the form of a Word Document and attach this to the request that was submitted. Overnight processing may pick this document up as a media notice back to the Firm. You do NOT need to do anything further with these specific Templates in your fulfillment package as they are blank Affidavit forms being sent to the Original Creditor to be executed. ***Remember, your fulfillment package may contain a mix of media you are receiving. So, you should still review them and process any new media.***
- UHG will export the Affidavit templates and submit them to Original Creditor
- Upon receipt of the executed Affidavit, UHG will attach the document as an **Affidavit from Original Creditor, media type id 18** and the Affidavit will be included in your **Media Notice: Fulfillment Package**

Lending Club Affidavit #6 and #8

Lending Club New York Affidavit of Facts and Sale of Account by Original Creditor requires one of the two questions to be answered within the Affidavit. (Question: 6 or 8). Select corresponding Affidavit Type in accordance with which question applies.

Question #6:

*6.**[Check this paragraph if seeking judgment on an account stated cause of action]**☒I have personal knowledge of Original Creditor's procedures for generating and mailing account statements to customers. It is the regular practice of Original Creditor's business to provide periodic account statements to its customers. Original Creditor sent one or more account statements relating to the Consumer's Account to Consumer on the date(s) and for the amount(s) due set forth in an exhibit attached hereto and made a part hereof. The account statement(s) were mailed to Consumer's last known address and Original Creditor's Business Records do not reflect that the statement(s) were returned by the post office or that the Consumer objected to them. A true and correct copy of the most recent account statement(s) generated and mailed by Original Creditor is attached as an exhibit to this affidavit.*

Question #8:

*8. **[Check this paragraph if seeking judgment on a non-revolving consumer credit account]***
☒ At the time of Sale, Consumer owed the amount set forth in the exhibits attached hereto and made a part hereof, which also set forth the amount broken out by (i) principal; (ii) finance charge or charges; (iii) fees imposed by the original creditor; (iv) collection costs; (v) attorney's fees; (vi) interest; and (vii) any other fees and charges, less any credits or payments made by or on behalf of the Defendant of $________________.

UHG Affidavit Requesting:

UHG Affidavit requests should be submitted through DebtNext via the Batch Upload Document process. Firms will upload and attach the Affidavit as a document in DebtNext that UHG will execute. UHG will download the Affidavits, execute, and then re-upload the document to DebtNext. The firms will then receive the executed Affidavit via Media Fulfillment Package.

Requirements:
DebtNext ID needs to be populated in the same location on every Affidavit

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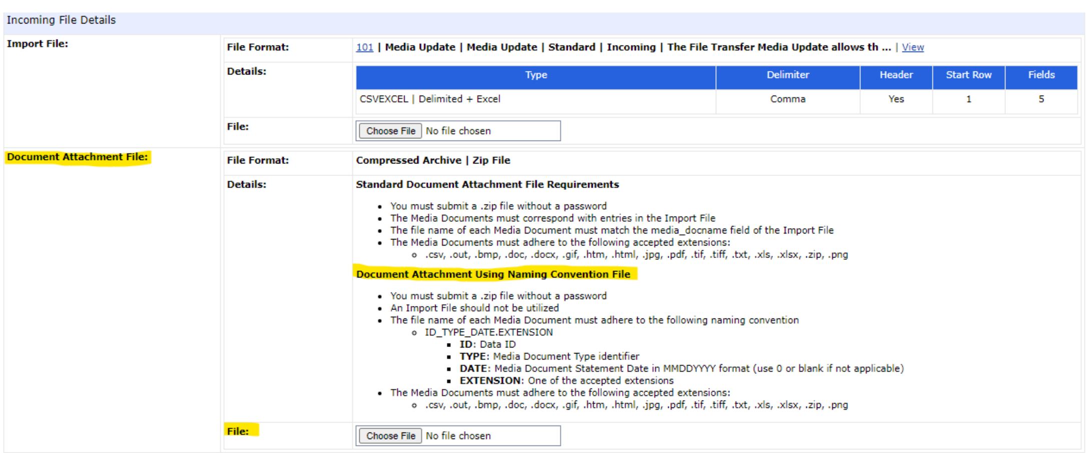
Document Upload process will require an individual pdf file for each Account

- Affidavit Request: Upload Document as **Media Type 131|AF_to_Exec|Affidavit to be Executed by UHG**
- Send an email notification with a spreadsheet attached that contain the DNID for the Affidavit Requests that were uploaded to affidavits@uhgllc.com.
- UHG does monitor incoming Affidavit requests internally, email notification will be a second way for us to verify a new request was submitted
- UHG will export the Affidavit templates and execute them
- UHG will attach the executed Affidavit as **Media Type 3|UHG_Aff|Affidavit_UHG Executed,** and the Affidavit will be included in your **Media Notice: Fulfillment Package**
- The **Document Attachment Using Naming Convention File** is the quickest way to upload the Affidavits. However, you can also reference the Batch Upload Document Process at the beginning of this document.

Document Attachment Using Naming Convention file:

- Submit a .zip file without a password
- **An Excel Import File should not be utilized**
- The file name of each Media Document must adhere to the following naming convention
    - **ID_TYPE_DATE.EXTENSION**
        - ID: Data ID
        - TYPE: Media Document Type identifier
        - DATE: Media Document Statement Date in MMDDYYYY format (blank if not applicable)
        - EXTENSION: One of the accepted extensions

      Example: Affidavit to be Executed by UHG: (3456789_131.pdf)
- The Media Documents must adhere to the following accepted extensions:
    - .doc, .docx, .pdf,
- Upload the zip file to the Document Attachment File Section ONLY; the Import File upload can be left blank no Excel Spreadsheet required



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Out of Service Area Reporting:

If it is determined that an account is out of service area or out of the jurisdiction footprint of the firm, firm is required to submit an Account Update with the verified address information. Once the address has been updated, Firm can close the account with an out of service area status code, ***910-270 Uncollectible | Out of Service Area.***

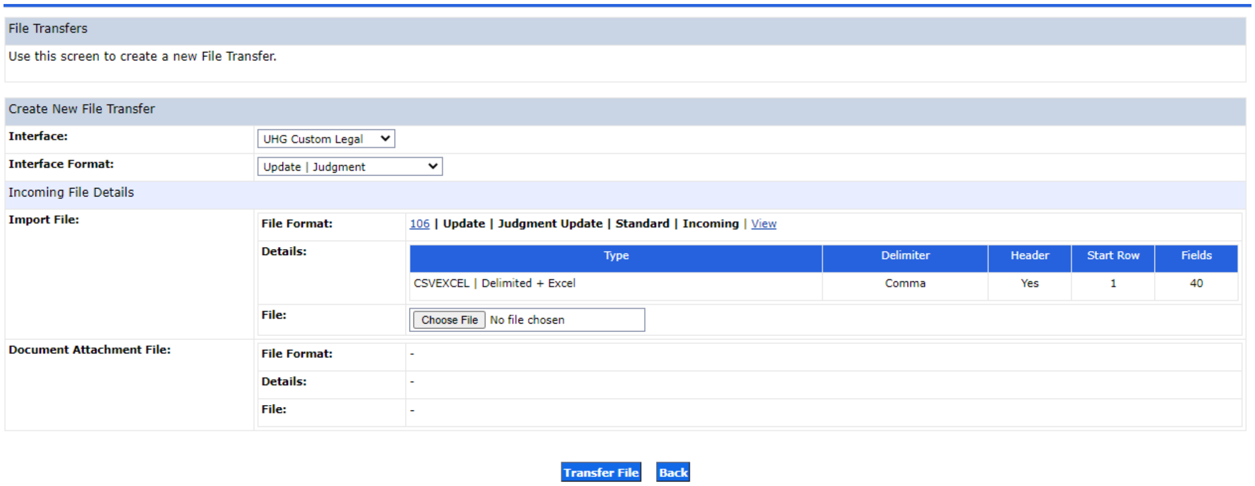
If a lawsuit has been filed and then it is found that an account is out of service area, the firm can close the account as ***910-270 Uncollectible | Out of Service Area.*** However, if the new address is in a jurisdiction that the firm covers, then the firm should retain the account and re-file the lawsuit in the new state.

Unable to Locate Reporting:

A firm should be utilizing all addresses provided by UHG. This includes the primary and secondary address as well as additional contact append related addresses. UHG does provide unverified addresses through a vendor daily. The vendor will provide any address related to the consumer including relatives. These unverified addresses are sent via a contact append daily upon receipt.

Placement Screen – File Transfer Upload:

File Transfers: Uploading outgoing update file to UHG, select NEW, Interface and Interface Format



File Transfers

Use this screen to create a new File Transfer.

Create New File Transfer

Interface: UHG Custom Legal

Interface Format: Update | Judgment

Incoming File Details

Import File:

File Format: 106 | **Update | Judgment Update | Standard | Incoming** | View

Details:

Type	Delimiter	Header	Start Row	Fields
CSVEXCEL | Delimited + Excel	Comma	Yes	1	40

File: Choose File No file chosen

Document Attachment File:

File Format: -

Details: -

File: -

Transfer File Back

UHG I LLC

Judgment Update Field Layout:

Required Fields for Lawsuit Updates: Please update any field applicable

Field Name	Description
data_id	DebtNext ID
judgment_case	Lawsuit/Judgment case number
judgment_court	Lawsuit/Judgment court description
judgment_county	Lawsuit/Judgment county
judgment_firm	Lawsuit/Judgment attorney law firm
judgment_state	Lawsuit/Judgment state
judgment_status	Lawsuit/Judgment status; See Below Table
judgment_suit_amount	Identifies the amount of the suit filed
judgment_suit_answer_file_date	Lawsuit/Judgment suit answer file date
Judgment_active	Lawsuit/Judgment Active, Value 1 or 0 to indicate Active Status, **Required Field**
judgment_filed	Identifies the original suit filing date
judgment_served	Identifies the date the lawsuit was served to the customer
plaintiff_name	Contact name/description
attorney_add1	Contact address 1
attorney_add2	Contact address 2
attorney_city	Contact city
attorney_state	Contact state
attorney_zip	Contact zip
attorney_company	Contact append company name
defendant_name	Contact name/description
defendant_company	Contact append company name
codefendant_name	Contact name/description
judgment_dismissal_reason	Identifies the reason for the Lawsuit/Judgment dismissal
judgment_last_service_attempt	Date of last service attempt
judgment_court_hearing	Next court hearing date
judgment_satisfaction_date	Date the judgment satisfaction was filed to the court
judgment_stipulation_date	Date the customer agreed to a stipulated payment arrangement

Judgment Update Status Field Values:

These are field values associated with lawsuit status and should be used to update UHG with the current status of the lawsuit.

Value	Description
Pending	Indicates that the Inventory Account is in a legal workflow prior to the Judgment being filed with the court
Serve First	Indicates that the Inventory Account defendant has been served prior to filing the case with the court.
Filed	Indicates that the Inventory Account is in a legal workflow and that the Lawsuit has been filed with the appropriate court
Served	Indicates that the Inventory Account is in a legal workflow and that the Lawsuit has been filed and the defendant has been served
Contested	Indicates that the Inventory Account is in a legal workflow and that the defendant has contested the accuracy or validity of the account
Trial	Indicates that the Inventory Account is in a legal workflow and that the Lawsuit has been filed, the defendant has been served and the case is pending a trial hearing
Counterclaim	Indicates that the Inventory Account is in a legal workflow and that the defendant has filed a counterclaim
Dismissed	Indicates that the Judgment has been dismissed without prejudice by the court. A future legal workflow can be pursued.
Dismissed with Prejudice	Indicates that the Judgment has been dismissed with prejudice by the court. A future legal workflow can not be pursued and future litigation is not permitted.
Stipulation	Indicates that the Inventory Account is in a legal workflow and that a stipulation has been entered to settle the balance. If the stipulation is not satisfied, the Judgment should be activated.

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Activity Codes Associated with Filing a Lawsuit:

All Lawsuits Filed should be reported with an Activity Code of 401015 or 401020 if a Serve First State

Activity ID	Group	Name
401000	Suit Activity	Legal Placement - Initial Demand Letter Sent
401001	Suit Activity	Law Firm Affidavit Client Execution
401002	Suit Activity	Law Firm Affidavit Creation
401005	Suit Activity	Meaningful Attorney Review
401010	Suit Activity	Prep for Suit
401015	Suit Activity	Suit Filed
401020	Suit Activity	Summons Pending Service
401021	Suit Activity	Summons Served
401025	Suit Activity	Stipulation
401026	Suit Activity	Stipulation Default Letter
401030	Suit Activity	Answer Filed
401035	Suit Activity	Interrogatory
401040	Suit Activity	Trial Pending
401045	Suit Activity	Trial Set
401050	Suit Activity	Trial Delayed
401055	Suit Activity	Trial Complete
401130	Pre-Judgment	Suit Dismissed WITH Prejudice
401135	Pre-Judgment	Suit Dismissed WITHOUT Prejudice
401215	Pre-Judgment	Suit Dismissed w/o Prej – Unable to obtain Service

UHG I LLC

Upload Judgment Copies:

Judgment copies are to be uploaded to the accounts upon receipt by the firm. UHG will accept weekly uploads to streamline the process and does validate that every Judgment contains a Judgment Copy Documentation Type attached to the account. Many times, the Judgment Copy is used to validate the award amounts.

Document Upload Step One: Generate Excel File Import:

File Layouts located: From the Home Page, select **Pending Activity Items|Active Placements|Placement ID** (Placement ID assigned to your Servicer)

Third Party Servicers: Select **Interface 84|UHG Custom Agency**, select **Media Update 547**
Law Firms: Select **Interface 90|UHG Custom Legal**, select **Media Update 555**
File Format ID 101: download the file layout template
Application Fields 5: to view the data fields required in the layout; this will also allow you to view **Field Values** for any particular Field Name that contains them.
Required Fields: data_id, media_type, ftdm_available, transfer_filename

Field Name	Description
data_id	Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.
media_type	Media type document ID; see media document types
datadoc_date	Document Date associated with Media Document. This is not the date a media document is uploaded. Ex. Document Date is associated with Statement Date
ftdm_available	Identifies the availability of Inventory Account Media Document
transfer_filename	File name of associated document

- **data_id:** DebtNext ID
- **media_type:** Judgment Copy Media Type ID 28
- **datadoc_date:** Only associated with a Statement media type, date of statement (MMYYYY)
- **ftdm_available:** '1' value to show the document is available
- **transfer_filename**: can represent any naming convention as long as it's linked to the proper DNID Accnt under Data_ID in the upload spreadsheet
- ***Valid File Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip***
- Naming Convention of Import File should reference 'Document Type' and Date of upload (ex. Judgment Upload 112522)

Example of a file:

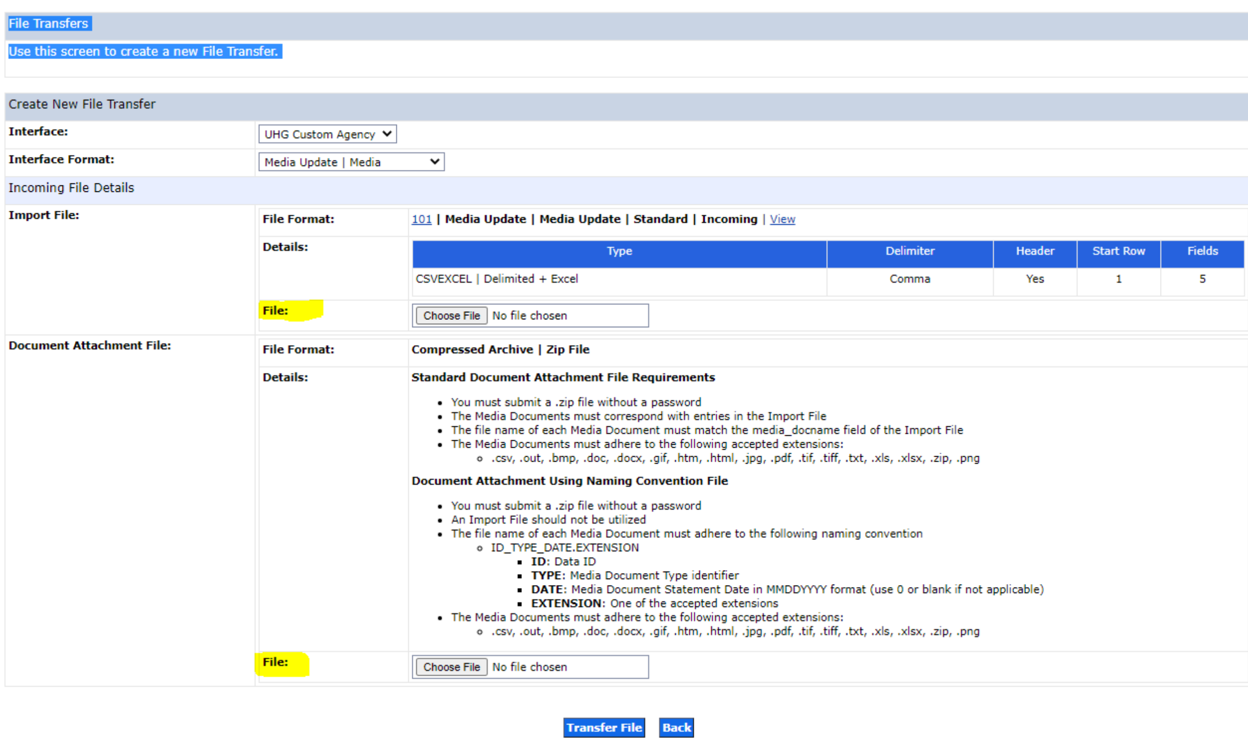
data_id	media_type	datadoc_date	ftdm_available	transfer_filename
3214397	28		1	3214397_28.pdf
3334911	28		1	3334911_28_05242022.pdf
3335995	28		1	3335995_28.pdf

Document Upload Step Two: Document Attachment Naming Convention:

- Each document should contain the DNID in the naming convention of the document. This is not required but is helpful to ensure the document is associated with the correct account number.
- Each document can also contain the full name of the consumer (not required)
- Document must be an acceptable file extension
    - ***Valid File Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip***
- The document name of each Attachment is referenced in the Media Update File Layout (Step One), in the *transfer_filename* column, by DNID for your file transfer
- Create zip file of all documents that will be uploaded in the batch. Do not password protect the zip file
- Naming Convention of Import File should reference 'Document Type' and Date of upload (ex. Judgment Upload 112522)

Document Upload Step Three: Batch Upload Document in DebtNext:

- File Transfer Screen and Select ***New***
- Select Interface: UHG Custom Agency or UHG Custom Legal
- Interface Format: Media Update|Media
- Import File: Select Excel File Listing of Accounts|**101 Media Update**
- Document Attachment File: Select Zip File of Documents that are being attached to account



File Transfers

Use this screen to create a new File Transfer.

Create New File Transfer

Interface: UHG Custom Agency

Interface Format: Media Update | Media

Incoming File Details

Import File:

File Format: 101 | **Media Update | Media Update | Standard | Incoming** | View

Details:

Type	Delimiter	Header	Start Row	Fields
CSVEXCEL | Delimited + Excel	Comma	Yes	1	5

File: Choose File No file chosen

Document Attachment File:

File Format: **Compressed Archive | Zip File**

Details:

Standard Document Attachment File Requirements

- You must submit a .zip file without a password
- The Media Documents must correspond with entries in the Import File
- The file name of each Media Document must match the media_docname field of the Import File
- The Media Documents must adhere to the following accepted extensions:
    - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

Document Attachment Using Naming Convention File

- You must submit a .zip file without a password
- An Import File should not be utilized
- The file name of each Media Document must adhere to the following naming convention
    - ID_TYPE_DATE.EXTENSION
        - **ID**: Data ID
        - **TYPE**: Media Document Type identifier
        - **DATE**: Media Document Statement Date in MMDDYYYY format (use 0 or blank if not applicable)
        - **EXTENSION**: One of the accepted extensions
- The Media Documents must adhere to the following accepted extensions:
    - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

File: Choose File No file chosen

Transfer File Back

Document Attachment Using Naming Convention file:

- Submit a .zip file without a password
- **An Excel Import File should not be utilized**
- The file name of each Media Document must adhere to the following naming convention
  - **ID_TYPE_DATE.EXTENSION**
    - ID: Data ID
    - TYPE: Media Document Type identifier
    - DATE: Media Document Statement Date in MMDDYYYY format (blank if not applicable)
    - EXTENSION: One of the accepted extensions

    Examples: Judgment Copy: (3456789_28.pdf) Billing Statement: (1234567_7_02162018.pdf)
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png
- Upload the zip file to the Document Attachment File Section ONLY; the Import File upload can be left blank no Excel Spreadsheet required

Account Level Media Upload Documents:

Upload document at the account level in the DN Portal

- Open the **Account|Media Documents Tab:**
- Select *New*
- Select *Media Type* Associated with Document
- Media Statement Date is only associated to Statements – this is not a date associated with when the media document is being uploaded or dated
- Available: Yes
- New Attachment: Select document that you want uploaded

Valid Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip

See Portal UHG Media Manuals:

- **Using 7Zip to Access Media Fulfillment Packages**
- **DN-UHG Bulk Media Upload Manual Ver 1.1**

Financial Reporting

Transaction Update:

Interface Format ID: 525|File Format ID: 85| Transaction Update
Transaction Updates due by noon (EST) on the 1st and 15th monthly

1103: LawFirm Payment (PIF) Transaction Code – final payment can be posted to zero out the balance and allow the firm to keep the account open. Once the firm completes necessary tasks for a paid in full account, an additional status code update file is required to close these accounts in DN as **Judgment Satisfied (980-200) or PIF (906-000)**

1104: LawFirm Payment (SIF) Transaction Code – final payment can be posted and allow the firm to keep the account open. Once the firm completes necessary tasks for a settled in full account, an additional status code update file is required to close these accounts in DN as **Judgment Satisfied (980-200) or SIF (907-000)**.

1001 DN will validate a zero balance and automatically move to a **PIF (906-000)** status code in DN – an additional status code update file is not required to close these accounts in DN. **This transaction code will automatically close the account with the firm.**

1002: Settled in Full Transaction Code - DN will validate the settlement to ensure it is within the approved settlement parameters and automatically move to a **SIF (907-000)** status code in DN – an additional status code update file is not required to close these accounts in DN. If settlement is not approved: see Account Management: Settlement Requests. **This transaction code will automatically close the account with the firm.**

1003: Reversal – Payment Reversals

1102: Overpayment Refund – to be used in the event of an overpayment (Non-Commissionable). Payments must be reported so balance reflects the overpayment prior to a refund transaction being submitted

1105: Refund – to be used when reporting a refund that was not a result of an overpayment (Commissionable)

2000: Interest Accrual – interest can only be reported once judgment is obtained and active. Interest can be reported weekly or on your scheduled days for uploading a transaction update

3000: Balance Adjustment - a balance adjustment request by original creditor or by UHG. All balance adjustments should contain a transaction date. If there is no date listed, it is a change in balance buckets within the account and not an actual balance adjustment to the account

4000 Bin: Court costs consist of recoverable and non-recoverable codes. Reconciliations will process at the balance bucket level, so costs should be reported in DebtNext the exact way the firm intends to account for the balance on their end. If costs increase the firms balance, then costs should be reported as Recoverable. However, if the firms balance does not account for costs until a judgment has been awarded, then costs should be reported as non-recoverable.

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- **Non-Recoverable transactions**:
  - Will not impact the balance when applied in DebtNext
  - Will not impact the balance at the firm

- Costs can be flipped to recoverable once a judgment becomes Active. The judgment must be reported through a Judgment Update and then UHG will process a 3200 to account for the awarded amount as the new balance on the account

- **Recoverable transactions**:
  - Will impact the balance when applied in DebtNext
  - Will impact the balance at the firm
  - A 3200 is still processed when a judgment becomes active. The judgment must be reported through a Judgment Update and then UHG will process a 3200 to account for the awarded amount as the new balance on the account
- **Stipulations:** if a stipulation is obtained and payments are paying down non-recoverable costs, UHG needs to be notified via email in order to flip costs to recoverable. UHG can only make these adjustments, please work with UHG Accounting Team

Direct Payments:

Direct payments are sent throughout the month via a **Transaction Notice** and should be posted utilizing the **Effective Date**. They are then reconciled on a monthly basis through the ledger process in DN.

Ledger Generation:

UHG will close out month-end typically between the 5th and 8th of each month. Upon month end close out, DN will generate a ledger to reconcile direct payments received. Once the ledger is generated, the statement can be found in the DN Portal under **Administration|#5 Ledger Item Statement Search**. Once selected, the month end ledger is identified as **Placement Statement** and will be highlighted yellow with an Open Status. It is possible to have multiple open if they are not reconciled properly. UHG is responsible for closing each ledger.

Administration Section	
Administration Options	
1.	Company Contact Search Allows for the administration of Web Portal Contacts that are associated to the current Company
2.	Contact Re-Certification Listing Allows for the administration of Web Portal Contact Re-Certification for the current Company
3.	Published Reporting Displays a listing of Published Reports that are available for the current Company
4.	Collection Licensure Allows for the administration of Collection Licensure that is associated to the current Company
5.	Ledger Item Statement Search Allows for the administration of Ledger Item statements that are associated to the current Company

		Receivable Increase				
12565	3/7/2022 -	**Placement Statement** Payable Payable Increase	($801.30)	($801.30)	Open	10

Ledger Maintenance:

- Ledger Statement (pdf) file is generated
  - Includes summary of total monthly direct payments
  - Any fee discrepancies related to transaction uploads

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- Ledger Detail (xls) file is generated containing account level detail for each direct payment or fee discrepancy
- Acknowledgment Report is required to be returned to the UHG Accounting Team. Report consists of Placement Statement Detail Report and should include the payment amount and effective date the Servicer applied the payment. UHG utilizes this report as verification that the proper payment and effective date were used to post the payment on their end.
- Servicer cannot deduct their fee until Acknowledgment Report is received and approved by UHG
- Upon approval, Servicer will net the assigned fee from the next remit wire due.
- This is a one -time end of month direct payment and wire reconciliation process.

Ledger Fee Discrepancies:

- As described above, if there is a fee discrepancy reported as part of a Transaction Update, the fee discrepancy will be reported on the ledgers and are required to be reconciled at month end.
- If a ledger consists of a debit amount , this is owed back to you as a contingency reimbursement and should be deducted from your next wire
- If your ledger lists a credit amount, this is owed back to UHG. If an amount is owed, this must be included with the next wire.

Attachments	
Statement:	View
Detail:	View
History	

Legal Expenses Ledgers:

All legal expenses should be uploaded via the **Transaction Update** file transfer, and are reconciled and paid out on a bi-monthly basis through the below ledger process in DN.

- **Fee Statement Ledger:** generated twice a month post remit period
    - When you submit legal expenses on the Transaction Update, Servicer must review the fee assessment amount in the processing summary to ensure **ALL** legal expenses are reported properly. **The fee assessment amount is the total amount that will be paid out**

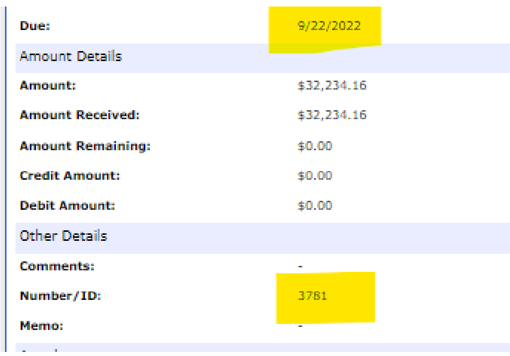
Processing Entry Summary

Type	Entries	Valid Reviewable	No Update	Invalid Post Validation	Amount	Due	Revenue
Placement 59 | Love Beal and Nixon | External Legal							
Accounts	125	125 0	0	0 0	$686,419.01	-	-
Fee Assessments	95	94 1	-	0 -	($16,768.82)	$0.00	$0.00
Payments	35	21 14	-	0 -	$10,056.55	$7,739.99	$10,056.55

-
    - Legal expenses are reviewed and approved by UHG
    - **Ledger Statement (pdf) and Ledger Detail (xls):** When the ledger is generated a statement and detail ledger will be available for Servicer review
    - UHG will issue a check or ACH
        - Check's will list the ledger # and payout period
        - ACH date will be entered in DN once the ledger is closed (you can see this on the payment ledger)
- Servicer can review Ledger Statement and use the Ledger Detail to reconcile the legal expense with the check or ACH the Servicer receives

- **Payment Ledger:** Upon closure of the Fee Statement Ledger, a **Payment Ledger** will generate and close. However, Servicer can still access the ledger to see the payout details for check or ACH if necessary

Payment Ledger Screenshot:



Due:	9/22/2022
Amount Details	
Amount:	$32,234.16
Amount Received:	$32,234.16
Amount Remaining:	$0.00
Credit Amount:	$0.00
Debit Amount:	$0.00
Other Details	
Comments:	-
Number/ID:	3781
Memo:	-

File Transfer Payment Update Statement:

These are directly associated with the transaction uploads. Since the contingency is withheld and only net is wired, these ledgers are set to automatically close. You may disregard these as well as the corresponding Auto Close ledgers

Default Payable Statement:

In the event UHG has received a Verified POE hit, costs that are passed through to the Servicer will generate as a **Default Payable Statement.** These are generated on a monthly basis as a credit owed back to UHG and should be included in the next upcoming wire

Media - Placement Screen – Media:

Placements|Media Options|#14 Media Request Batch Submissions
Placements|Media Options|#15 Media Request Fulfillment Packages
Bulk Media Upload Manual; Using 7zip to Access Media Fulfillment Packages

Media can be found at the account level under the **Media Documents** tab. Servicers can download documents at any time at the account level or can request bulk requests through a batch submission. Once the batch submission is submitted, a fulfillment package will be delivered to the Servicer in the Portal the next business day.

Upon receipt of a legal placement, firms will receive a Media Fulfillment Package of all media, documents, including correspondence, in a 7zip secured package, located under **Placements|Media Options|#15 Media Request Fulfillment Packages.**

To access the documents in the fulfillment package:

- New packages will be listed as **Ready for Download**
- **Fulfillment Report: Comma-Delimited Text|Excel** – this is a report of the accounts and accompanying documents provided in the zip file
- **Document File: Zip** - fulfillment package save this file to desktop or folder

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- **Document Password**: password used to unzip the fulfillment package
- **7zip decryption** is required to download the documents. The password supplied directly below the zipped media package and is required to open the file

Media Fulfillment Packages

ID	Owner	Entries	Requests	Status	Created
34 total items.					
1641	[redacted]	1	0	Ready for Download	7/13/2022
1605	[redacted]	360	0	Ready for Download	7/8/2022
1592	[redacted]	22	0	Ready for Download	7/6/2022
1570	[redacted]	3	0	Ready for Download	6/29/2022
1561	[redacted]	3	0	Ready for Download	6/28/2022
1543	[redacted]	1	0	Ready for Download	6/24/2022
1521	[redacted]	3	0	Received	6/15/2022
1508	[redacted]	1	0	Received	6/13/2022
1501	[redacted]	1	0	Received	6/10/2022
1476	[redacted]	8	0	Received	6/7/2022

Media Fulfillment Package Detail	
General	
ID:	1641
Status:	Ready for Download
Owner:	[redacted]
Entries:	1
Requests:	0
Accounts:	1
Documents:	1
Fulfillment Report:	Comma-Delimited Text | Excel
Document File:	Zip
Document Password:	f3f84b0042
Media Fulfillment Package Summary	
Created:	7/13/2022 11:00:40 PM
Notified:	7/13/2022 11:00:41 PM
Received:	-
Received By:	-

Batch Upload Documents in DebtNext:

There are two options to upload Documents through the **Media Update File Transfer** process.

- Option 1: Generate an Excel File Import and a zip file that contains the documents being attached. To do this follow Step One, Step Two and Step Three below

  Option 2: Upload a zip file that contains the documents being attached with a specific naming convention, **DataId_Media Type**. An Excel Import file is not required if the specific naming convention is used, and the pdf files are zipped. To use this shortcut, see Document Attachment Using Naming Convention File procedure below.

Step One: Generate Excel File Import:

File Layouts located: From the Home Page, select **Pending Activity Items|Active Placements|Placement ID** (Placement ID assigned to your Servicer)

Third Party Servicers: Select **Interface 84|UHG Custom Agency**, select **Media Update 547**
Law Firms: Select **Interface 90|UHG Custom Legal**, select **Media Update 555**
File Format ID 101: download the file layout template
Application Fields 5: to view the data fields required in the layout; this will also allow you to view **Field Values** for any particular Field Name that contains them.
Required Fields: data_id, media_type, ftdm_available, transfer_filename

Field Name	Description
data_id	Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.
media_type	Media type document ID; see media document types
datadoc_date	Document Date associated with Media Document. This is not the date a media document is uploaded. Ex. Document Date is associated with Statement Date
ftdm_available	Identifies the availability of Inventory Account Media Document
transfer_filename	File name of associated document

- **data_id:** DebtNext ID
- **media_type:** Media Type ID associated with the type of document
- **datadoc_date:** Only associated with a Statement media type, date of statement (MMYYYY)
- **ftdm_available:** '1' value to show the document is available
- **transfer_filename**: can represent any naming convention as long as it's linked to the proper DNID Accnt under Data_ID in the upload spreadsheet
- ***Valid File Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip***
- Naming Convention of Import File should reference 'Document Type' and Date of upload (ex. Judgment Upload 112522)

Example of a file:

data_id	media_type	datadoc_date	ftdm_available	transfer_filename
3214397	53		1	3214397.pdf
3334911	28		1	Case12345Judgmnet.pdf
3335995	61		1	POA3335995.pdf

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Common Media Document Types used by Servicers to upload documents:

Code	Description	Value
11	Check Copy	Date Year/Month
28	Judgment Copy	Yes/No
45	Bankruptcy Documentation	Yes/No
46	Deceased Proof	Yes/No
53	Correspondence	Yes/No
60	Assignment of Judgment	Yes/No
61	Power of Attorney	Yes/No
62	Fraud or ID Theft Documentation	Yes/No
63	Other Documentation	Yes/No
64	Release of Judgment | Satisfaction	Yes/No
65	Substitution of Attorney	Yes/No
74	Complaint/Dispute Documents	Yes/No
78	Put Back Documentation	Yes/No
80	Settlement Agreement and Mutual Release	Yes/No
82	Complaint - Suit Filed Document	Yes/No
104	Hardships	Yes/No
105	Trans History Post CO	Yes/No
116	Proof of Lien	Yes/No

Reference additional Field Values in the file layout under media_type. Please feel free to reach out to UHG if you come across a document type that is not accounted for in this list

Field Name	Application Field	
1 | DEFAULT		
data_id	**data_id_transfer** Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.	
media_type	**ftdm_media_type** Media type Click here for a listing of available field values.	
datadoc_date	**ftdm_datadoc_date** Media document date	
ftdm_available	**ftdm_available** Identifies the availability of Inventory Account Media Document Document Click here for a listing of available field values.	
transfer_filename	**ftdm_filename** File name of associated document file.	

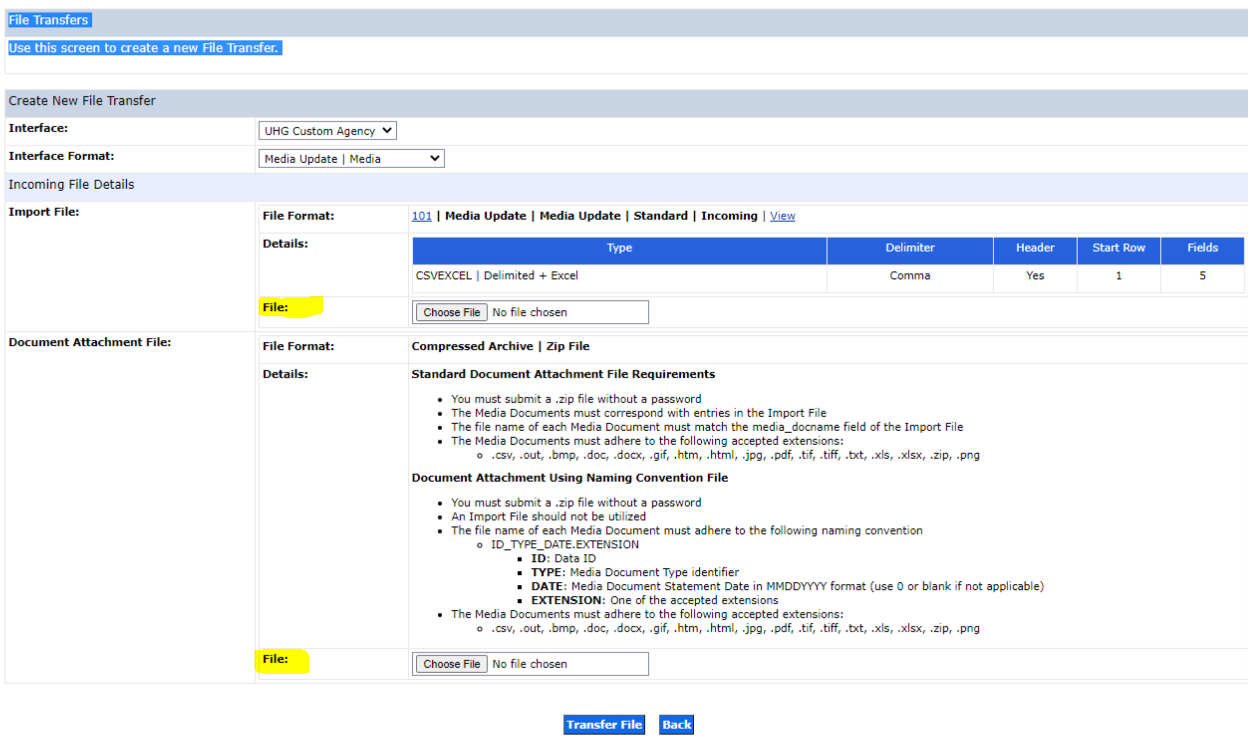
Step Two: Document Attachment Naming Convention:

- Each document should contain the DNID in the naming convention of the document. This is not required but is helpful to ensure the document is associated with the correct account number.
- Each document can also contain the full name of the consumer (not required)
- Document must be an acceptable file extension
  - ***Valid File Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip***
- The document name of each Attachment is referenced in the Media Update File Layout (Step One), in the *transfer_filename* column, by DNID for your file transfer
- Create zip file of all documents that will be uploaded in the batch. Do not password protect the zip file

- Naming Convention of Import File should reference 'Document Type' and Date of upload (ex. Judgment Upload 112522)

Step Three: Batch Upload Document in DebtNext:

- File Transfer Screen and Select ***New***
- Select Interface: UHG Custom Agency or UHG Custom Legal
- Interface Format: Media Update|Media
- Import File: Select Excel File Listing of Accounts|**101 Media Update**
  Document Attachment File: Select Zip File of Documents that are being attached to account


File Transfers

Use this screen to create a new File Transfer.

Create New File Transfer

Interface: UHG Custom Agency

Interface Format: Media Update | Media

Incoming File Details

Import File:

File Format: 101 | Media Update | Media Update | Standard | Incoming | View

Details:

Type	Delimiter	Header	Start Row	Fields
CSVEXCEL | Delimited + Excel	Comma	Yes	1	5

File: Choose File No file chosen

Document Attachment File:

File Format: Compressed Archive | Zip File

Details:

Standard Document Attachment File Requirements

- You must submit a .zip file without a password
- The Media Documents must correspond with entries in the Import File
- The file name of each Media Document must match the media_docname field of the Import File
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

Document Attachment Using Naming Convention File

- You must submit a .zip file without a password
- An Import File should not be utilized
- The file name of each Media Document must adhere to the following naming convention
  - ID_TYPE_DATE.EXTENSION
    - **ID:** Data ID
    - **TYPE:** Media Document Type identifier
    - **DATE:** Media Document Statement Date in MMDDYYYY format (use 0 or blank if not applicable)
    - **EXTENSION:** One of the accepted extensions
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

File: Choose File No file chosen

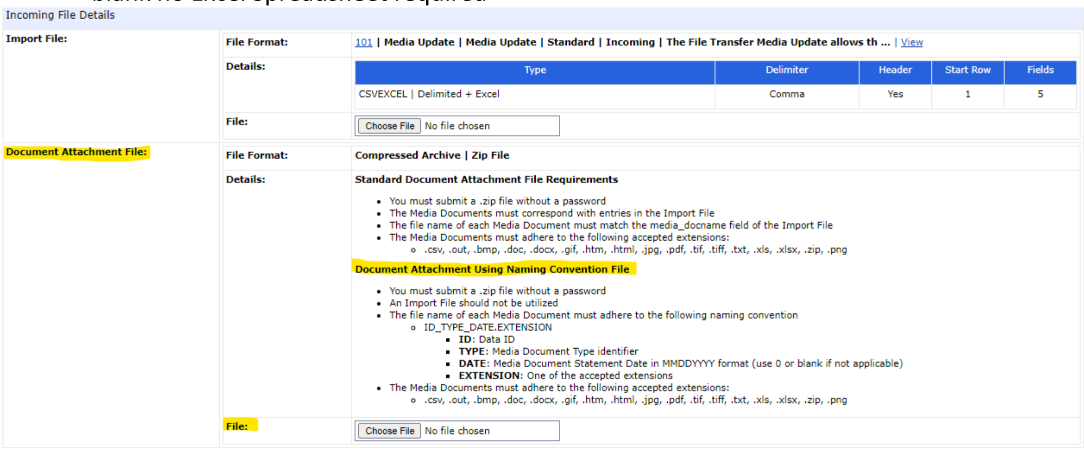
Transfer File Back

Document Attachment Using Naming Convention file:

- Submit a .zip file without a password
- **An Excel Import File should not be utilized**
- The file name of each Media Document must adhere to the following naming convention
  - **ID_TYPE_DATE.EXTENSION**
    - ID: Data ID
    - TYPE: Media Document Type identifier
    - DATE: Media Document Statement Date in MMDDYYYY format (blank if not applicable)
    - EXTENSION: One of the accepted extensions

    Examples: Judgment Copy: (3456789_28.pdf) Billing Statement: (1234567_7_02162018.pdf)
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

- Upload the zip file to the Document Attachment File Section ONLY; the Import File upload can be left blank no Excel Spreadsheet required



Incoming File Details

Import File:

File Format: 101 | **Media Update | Media Update | Standard | Incoming | The File Transfer Media Update allows th ...** | View

Details:

Type	Delimiter	Header	Start Row	Fields
CSVEXCEL | Delimited + Excel	Comma	Yes	1	5

File: Choose File No file chosen

Document Attachment File:

File Format: **Compressed Archive | Zip File**

Details: **Standard Document Attachment File Requirements**

- You must submit a .zip file without a password
- The Media Documents must correspond with entries in the Import File
- The file name of each Media Document must match the media_docname field of the Import File
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

Document Attachment Using Naming Convention File

- You must submit a .zip file without a password
- An Import File should not be utilized
- The file name of each Media Document must adhere to the following naming convention
  - ID_TYPE_DATE.EXTENSION
    - **ID**: Data ID
    - **TYPE**: Media Document Type identifier
    - **DATE**: Media Document Statement Date in MMDDYYYY format (use 0 or blank if not applicable)
    - **EXTENSION**: One of the accepted extensions
- The Media Documents must adhere to the following accepted extensions:
  - .csv, .out, .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip, .png

File: Choose File No file chosen

Account Level Document Attachment in DebtNext:

Upload document at the account level in the DN Portal

- Open the **Account|Media Documents Tab:**
- Select *New*
- Select *Media Type* Associated with Document
- Media Statement Date is only associated to Statements – this is not a date associated with when the media document is being uploaded or dated
- Available: Yes
- New Attachment: Select document that you want uploaded

Valid Extensions: .bmp, .doc, .docx, .gif, .htm, .html, .jpg, .pdf, .tif, .tiff, .txt, .xls, .xlsx, .zip

See Portal UHG Media Manuals:

- **Using 7Zip to Access Media Fulfillment Packages**
- **DN-UHG Bulk Media Upload Manual Ver 1.1**

Judgment Copies: Judgment copies are to be uploaded to the accounts upon receipt by the firm. UHG will accept weekly uploads to streamline the process and does validate that every Judgment contains a Judgment Copy Documentation Type attached to the account. Many times the Judgment Copy is used to validate the award amounts.

Title Requests: Title Requests are submitted through https://help.uhgllc.com/ under Media Request. Upon receipt of final payment on an account, a title request can be submitted through the Help App, along with proof of the PIF or SIF letter. UHG will request title, upon receipt, the title will be sent back to the Servicer to then mail to the Consumer. In the event an Originator forwards a title directly to the DMV, Servicer will be notified and should communicate the same to the Consumer. Servicer should still continue to close account as **SIF (907-000)** or **PIF (906-000)**

Requesting Media:

If the specific document is not attached to the account under the Documents Tab, you can request additional media from UHG. Review our Media Product Availability document first prior to requesting additional media. In many cases, the media we have on file is all that can be provided. In some cases, the media is broken up into individual documents or they are referenced under a specific media type (ex. transaction history vs statements)

If the media attached is not sufficient, submit a media request via DebtNext for the specific media type and include Request Reason.

Media Request Process:

Requesting at Account Level:

Open Selected Account|History Tab|Media Requests

- Select New
- Select Media Type
    - Media Type availability is strictly associated with only the documents that are available for that particular product or Creditor. If you feel there is a required request for something additional outside the media types offered, you can email the media support team at media@uhgllc.com
    - Statement requests must include the statement date that is being requested, this includes a statement date for charge-off billing statement, last payment statement and any additional billing statement being requested above and beyond what has already been provided
- Request Reason: provide a reason if applicable Ex. if a media document contains invalid information, you can re-request the document with a corresponding reason that allows our team to know the document was incorrect.
- Submit

Requesting at Batch Level:

Placements|14: Media Request Batch Submissions
File Layout: Template 139 Submission|Standard|Incoming

- Select New
- Interface: Batch Submission
- Interface Format: Submission
- Select Template 139 Submission|Standard|Incoming – download file layout
    - **Data_id:** DebtNext ID
    - **Pri_acctno:** not required
    - **Media_type:** media type value
    - **Media_statementdate:** Only associated with a Statement media type, date of statement
    - **Media_reason:** Provide a reason for request if applicable
- Naming Convention of file should reference Affidavit or Media Request and Date of upload
- File to Import: Choose File Template
- Submit

Media Request Availability by Product: See attached spreadsheet for all media types available by product

DN Issues: Cease & Desist, Fraud, Dispute, Validation: Placement Screen-Issue|Dispute:

Interface Format ID: 508|File Format ID: 324| Dispute Update

All Cease & Desist, Fraud, Identify Theft, Dispute, Validation and other claims that fall within the category of a dispute are entered into DebtNext and tracked as an Issue. Issues can be entered in at the account level or via the portal through a **Dispute Update File Transfer**. Once an Issue has been entered the account will automatically be placed **HOLD** until the issue is either resolved, returned to the Servicer to continue working or the account is closed. UHG and the Servicer will work to resolve the dispute together via the portal – see all available Issue Type field values under dt_id value field list. Lawsuits are managed through the IPACS process not currently managed through a DebtNext Issue.

Required Issues to enter:

UHG I LLC

ID	Issue Type
1057	Cease & Desist: Cease & Desist
1050	Dispute: Balance - Already Paid
1052	Dispute: Dispute
1054	Dispute: Incorrect Amount Owed
1055	Dispute: Item was Returned
1060	Fraud: Fraud
1041	Other: Other
1034	Other: Validation Required

Entering an Issue: Account Level Screen-History|Issues: Entering Issue

Issue Required Fields to be entered: Issue Type, Original Issue Date, Issue Source, Receipt Type, Detail (description of issue), Responsible Party and Media Requested Date if additional media is required

At the account level, select the **History|Issues Tab**. Select the Issue above that best corresponds. To update DN through a batch process, submit a Dispute Update File Transfer with similar required fields

Upload Dispute Documents as part of Issue at Account Level: Account Level Screen-History|Issues - Uploading Documents
If physical documentation is received regarding the dispute, it should be uploaded at the account level in the **Issue Comments/History Section**. Select *(NEW)*, Add Comments, Last Action Taken (if applicable), Document Type, Document Attachment.

Fraud Claims: UHG requires written fraud claims to be entered as an Issue and require supporting documentation such as police report, FTC Identity Theft Affidavit, etc. Verbal fraud claims should still be investigated by Servicer utilizing documentation attached to the account.

Hardships: – go back to https://help.uhgllc.com/ Portal

Batch Upload Media Documents: See Batch Upload under Media Section on previous page or **DN-UHG Bulk Media Upload Manual Ver 1.1**

Once an Issue is entered in on an account, the account is placed on hold. No further actions can be taken on the account until the Issue is resolved. This includes, transactions, activity updates, status updates.

Resolving an Issue: Account Level Screen-History|Issues – Resolving Issue

Once a dispute is resolved, the Issue is updated at the account level.
Resolving a Dispute Required Fields: Status, Date Resolved, Resolution Detail, Inventory Action

DebtNext Administration and Support:

Employee Administration: Home Screen - Administration:

Each Servicer will have a designated Administrator. The Administrator can Add Employees, Inactivate Employees and Re-certify their employees. DN requires re-certification of their employees every 90 days.

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Users have 7 attempts to login per IP Address. If any user logs in incorrectly 7 times, the user account is frozen for 15 minutes. The Servicer Administrator can un-freeze the user account. Users will want to close their entire browser and re-open. Please contact UHG Support if you experience any problems.

DebtNext Support Manuals: Support Screen-Manuals:

- Web Portal Manual
- UHG Internal Correspondence Manual
- Entering Issues into DebtNext
- UHG Servicing Manual
- Bulk Media Upload Manual
- Media 7Zip Support Manual

UHG Help App Servicer Requests: https://help.uhgllc.com/

- Settlement Requests
- Reopen Requests
- Media Request
- Hardship Request
- Legal Referral
- Compliance Issue

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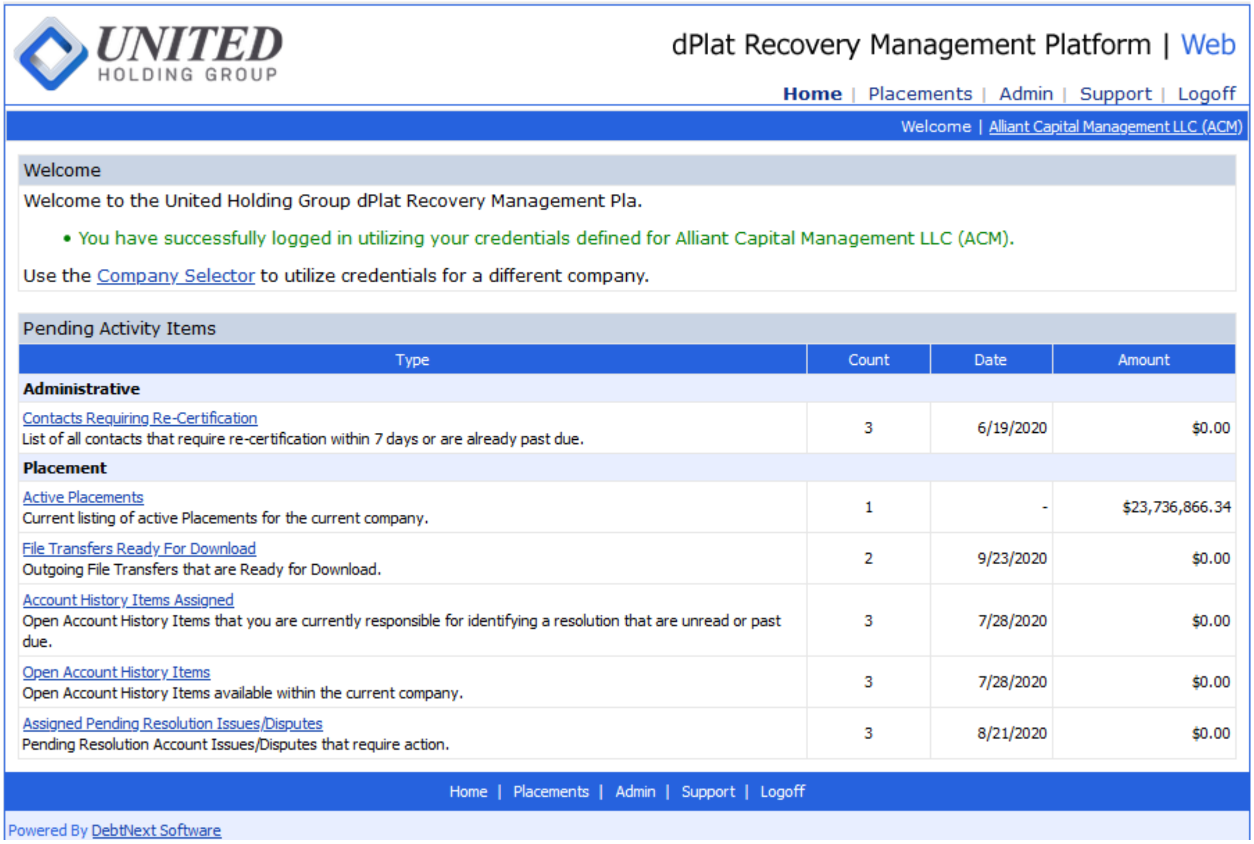
How to Navigate DebtNext

Home Screen:

Administration: User Rights, Re-Certify Employees required every 90 days
Placement: Active Placements, File Transfers Ready to Download, Pending Activity Items
Media Placement Package: Media Fulfillment Package or Media Available for Download


UNITED HOLDING GROUP

dPlat Recovery Management Platform | Web

Home | Placements | Admin | Support | Logoff

Welcome | Alliant Capital Management LLC (ACM)

Welcome

Welcome to the United Holding Group dPlat Recovery Management Pla.

- You have successfully logged in utilizing your credentials defined for Alliant Capital Management LLC (ACM).

Use the Company Selector to utilize credentials for a different company.

Pending Activity Items

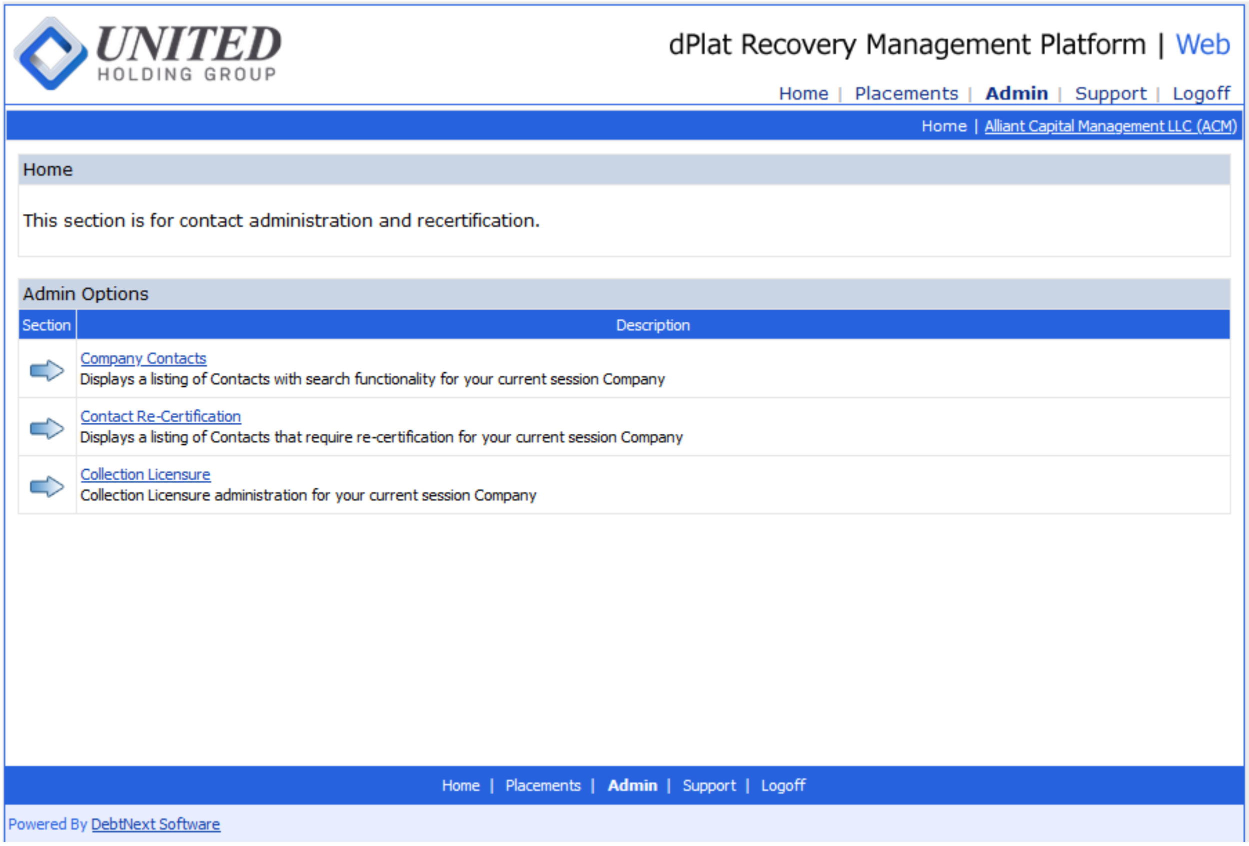
Type	Count	Date	Amount
Administrative			
Contacts Requiring Re-Certification List of all contacts that require re-certification within 7 days or are already past due.	3	6/19/2020	$0.00
Placement			
Active Placements Current listing of active Placements for the current company.	1	-	$23,736,866.34
File Transfers Ready For Download Outgoing File Transfers that are Ready for Download.	2	9/23/2020	$0.00
Account History Items Assigned Open Account History Items that you are currently responsible for identifying a resolution that are unread or past due.	3	7/28/2020	$0.00
Open Account History Items Open Account History Items available within the current company.	3	7/28/2020	$0.00
Assigned Pending Resolution Issues/Disputes Pending Resolution Account Issues/Disputes that require action.	3	8/21/2020	$0.00

Home | Placements | Admin | Support | Logoff

Powered By DebtNext Software

Home Screen - Administration:

Administration: Maintain Employee Access, User Rights and Re-Certify Employees is required every 90 days



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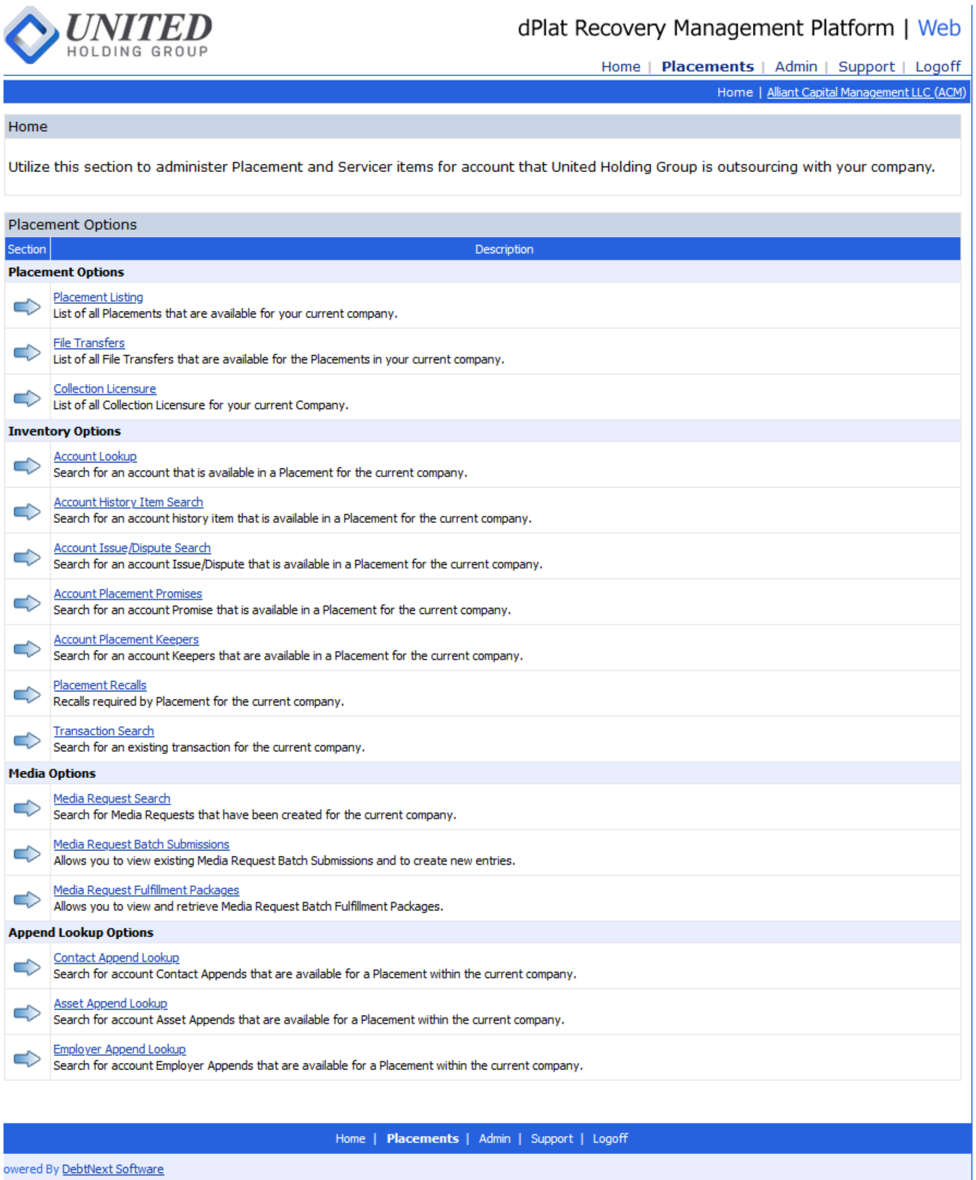
Placement Screen – Main:

Placement Options: Placement Files and File Transfer Notifications
Inventory Options: Account Level Searches, Recall and Transaction Notifications
Media Options: Media Requesting and Availability Notification
Append Lookup Options: Account Level Append Searches



Placement Screen – Placement Listing:

Placement Listing: Listing of All Current Placements, click on Number (in this case 14) to get to detail placement summary page and interface file format templates

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dPlat Recovery Management Platform | Web

Home | **Placements** | Admin | Support | Logoff

Placement Listing | Alliant Capital Management LLC (ACM)

Current Placements

Number	Company	Entity	Type	Accounts	Net Balance	Status
14	Alliant Capital Management LLC (ACM)	UHG I LLC	External Agency	5,969	$23,736,866.34	Active (Attention Required)

Back

Home | **Placements** | Admin | Support | Logoff

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UHG I LLC

Placement Screen – Placement Detail:

Placement Number (#): Placement Detail Summary Page

Interface: (84), (90) UHG Custom Agency|Legal – Click on 84 to see all related incoming and outgoing interface file format templates

Complete Date File: Download a data file of **ALL** inventory currently placed with Servicer; will also provide current inventory placement status code DN is reporting

Ready for Download: File transfers waiting to be acknowledged and downloaded

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Home | **Placements** | Admin | Support | Logoff

Placement Detail | Alliant Capital Management LLC (ACM)

Placement Number: 14

Status | Pools | Summary | Due Diligence | Issue Log | Messaging | File Transfers | Transactions | Recall Activity | Performance Reports | Lookup

Placement Summary and Activity Review

Background	
Company:	Alliant Capital Management LLC (ACM)
Placement Owner:	Patricia Mambrino
Entity:	UHG I LLC
Status:	Active
Created:	6/28/2020 8:09:48 PM
Interface:	84 | UHG Custom Agency
Reporting and Data File Summary	
Reporting Date:	9/23/2020 4:01:19 AM
Complete Data File:	Data Files as of 9/23/2020 4:01:19 AM Comma-Delimited Text | Excel
File Transfer Summary	
Ready For Download:	2
Recall Confirmations:	-
File Transfer Update Frequency	
Payment Update:	No Updates Required
Status Update:	No Updates Required
Reconciliation Update:	No Updates Required
File Transfer Update Due Dates	
Payment Update:	-
Status Update:	-
Reconciliation:	-

Inventory Account Allocation History	
Accounts:	6,243
Total Balance:	$25,064,392.31
Active Inventory Accounts	
Accounts:	5,969
Total Balance:	$23,736,866.34
Inventory Account Issues	
Pending Acknowledgment:	-
Pending Resolution:	3
Placement Messaging	
Open:	-
Attention Required:	-
Inventory Account Promises	
Open | %:	-
Deliquent:	-
Inventory Account Keepers	
Open | %:	-
Expiring:	-
Geography Licensure	
Expired/Delinquent:	-
Expiring Licensure:	-

Work Detail Items

No work detail items have been defined

Inventory Account Status Update Aging

Age Range	Accounts	Allocated Balance	Net Balance
Less Than 3 Days	23	$85,197.67	$85,197.67
3 - 7 Days	0	$0.00	$0.00
7 - 14 Days	0	$0.00	$0.00
14 - 30 Days	1,035	$4,453,253.84	$4,442,808.61
30 - 45 Days	90	$681,544.28	$681,220.97
45 - 60 Days	1,167	$13,655,018.21	$13,595,991.30
60 - 90 Days	3,677	$5,041,070.75	$5,016,845.46
90 - 120 Days	0	$0.00	$0.00
More Than 120 Days	0	$0.00	$0.00

Home | **Placements** | Admin | Support | Logoff

wered By DebtNext Software

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Placement Screen – Interface Incoming and Outgoing Templates:

Interface File Format Templates: (84), (90) UHG Custom Agency|Legal – Click on 84 to see all related incoming and outgoing interface file format templates

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dPlat Recovery Management Platform | Web

Home | **Placements** | Admin | Support | Logoff

Placement Detail | Alliant Capital Management LLC (ACM)

Placement Number: 14

Status | Pools | Summary | Due Diligence | Issue Log | Messaging | File Transfers | Transactions | Recall Activity | Performance Reports | Lookup

Interface Format Listing

File Transfer Name	Available Interface Formats		
	Interface Format	Fields	Type
Incoming			
Account	522 | Account Update	19	Standard
	502 | Account Update	19	Standard
Activity Append	523 | Activity Append	16	Standard
	519 | Activity Append	16	Standard
Asset Append	550 | Asset Append	26	Standard
	541 | Asset Append	26	Standard
Bankruptcy	553 | Bankruptcy Append	45	Standard
	544 | Bankruptcy Append	45	Standard
Contact Append	551 | Contact Append	25	Standard
	542 | Contact Append	25	Standard
Deceased	554 | Deceased Append	21	Standard
	545 | Deceased Append	21	Standard
Dispute	526 | Dispute Update	21	Standard
	508 | Dispute Update	21	Standard
Employer Append	552 | Employer Append	30	Standard
	543 | Employer Append	30	Standard
Judgment	539 | Judgment Update	40	Standard
Media	555 | Media Update	5	Standard
	547 | Media Update	5	Standard
Reconciliation	556 | Reconciliation Update	10	Standard
	546 | Reconciliation Update	10	Standard
Status	524 | Status Update	14	Standard
	503 | Status Update	14	Standard
Transaction	525 | Transaction Update	13	Standard
	504 | Transaction Update	13	Standard
Outgoing			
Account | Complete Data File	561 | Data File	155	Standard
	528 | Account	175	Standard
Activity Append	527 | Activity Append	22	Standard
Asset Append	529 | Asset Append	45	Standard
Bankruptcy	530 | Bankruptcy Append	161	Standard
Change Log	531 | Change Log	5	Standard
Contact Append	532 | Contact Append	26	Standard
Deceased	533 | Deceased Append	53	Standard
Dispute	534 | Dispute	20	Standard
Employer Append	535 | Employer Append	30	Standard
Media	536 | Media Document Availability	5	Standard
Recall	537 | Recall	11	Standard
Reconciliation	557 | Reconciliation | Results	27	Standard
	558 | Reconciliation | Not Available	11	Standard
Transaction	538 | Transaction	13	Standard

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Placement Screen – Interface Layouts:

- **Interface Field Layout: (84), (90) UHG Custom Agency|Legal** – Click on 84 to see all related incoming and outgoing interface file format templates; Select Number to the right of the name of the template 'Fields'. Status Code and Activity Type codes can be exported from the layout description of the fields

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Placement Detail | Alliant Capital Management LLC (ACM)

Placement Number: 14

Status | Pools | Summary | Due Diligence | Issue Log | Messaging | File Transfers | Transactions | Recall Activity | Performance Reports | Lookup

Interface Format Summary

Background	
Direction:	Incoming
File Transfer Name:	Account
Interface Format	
Name:	Account Update
File Format	
ID:	1
Name:	Account Update
Application Fields:	19

File Format Selection Application Field Listing

Field Name	Application Field	Format	Width	Updates Permitted	Heading Required
1 | DEFAULT					
data_id	**data_id_transfer** Unique application inventory account identifier. A unique identifier that is defined for each Inventory Account that is available in inventory. Used as the primary identification when interacting with the Inventory Account in the Platform.	text	30	No	Yes
data_military	**data_military** Utilized to indicate if the Inventory Account is identified as active military Click here for a listing of available field values.	integer	11	Yes	No
data_ssi	**data_ssi** Identifies if the Inventory Account is identified as Supplemental Security Income (SSI) Click here for a listing of available field values.	integer	11	Yes	No
special_handling	**special_handling** Special handling indicator Click here for a listing of available field values.	text	11	Yes	No
pri_driverlicense	**pri_driverlicense** Primary customer driver license	text	50	Yes	No
pri_driverlicense_state	**pri_driverlicense_state** Primary customer driver license state	text	30	Yes	No
pri_dob	**pri_dob** Primary customer birth date	date	10	Yes	No
pri_customs	**pri_customs** Primary customer customs id/number	text	30	Yes	No
pri_email	**pri_email** Primary customer email address	text	100	Yes	No
pri_fico	**pri_fico** Primary customer fico score	text	20	Yes	No
pri_language	**pri_language** Primary customer language code Click here for a listing of available field values.	text	20	Yes	No
pri_passport	**pri_passport** Primary customer passport id/number	text	30	Yes	No
pri_visa	**pri_visa** Primary customer visa id/number	text	30	Yes	No
pri_greencard	**pri_greencard** Primary customer green card id/number	text	30	Yes	No
pri_add1	**pri_add1** Primary customer address 1	text	50	Yes	No
pri_add2	**pri_add2** Primary customer address 2	text	50	Yes	No
pri_city	**pri_city** Primary customer city	text	50	Yes	No
pri_state	**pri_state** Primary customer state	text	30	Yes	No
pri_zip	**pri_zip** Primary customer zip	text	20	Yes	No

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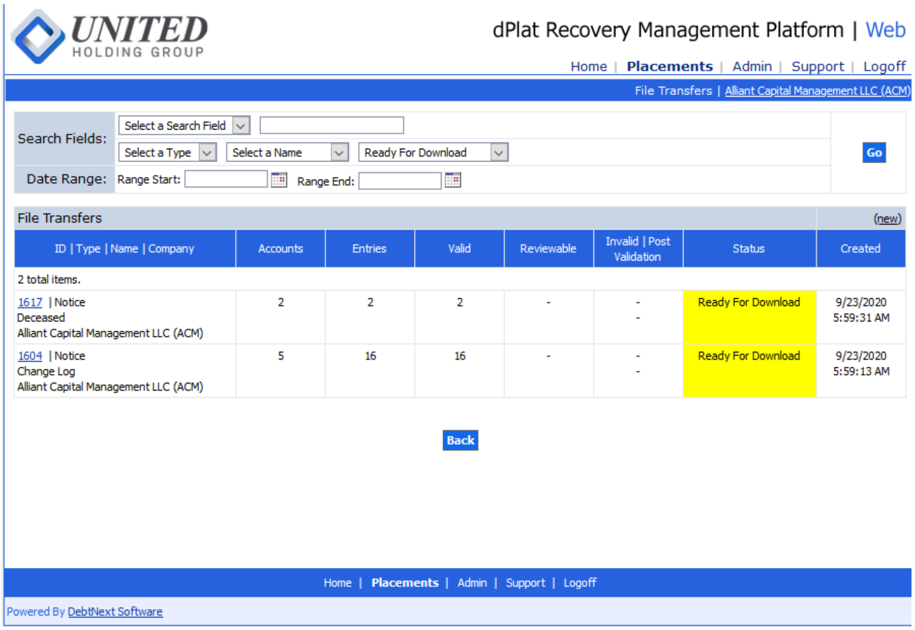
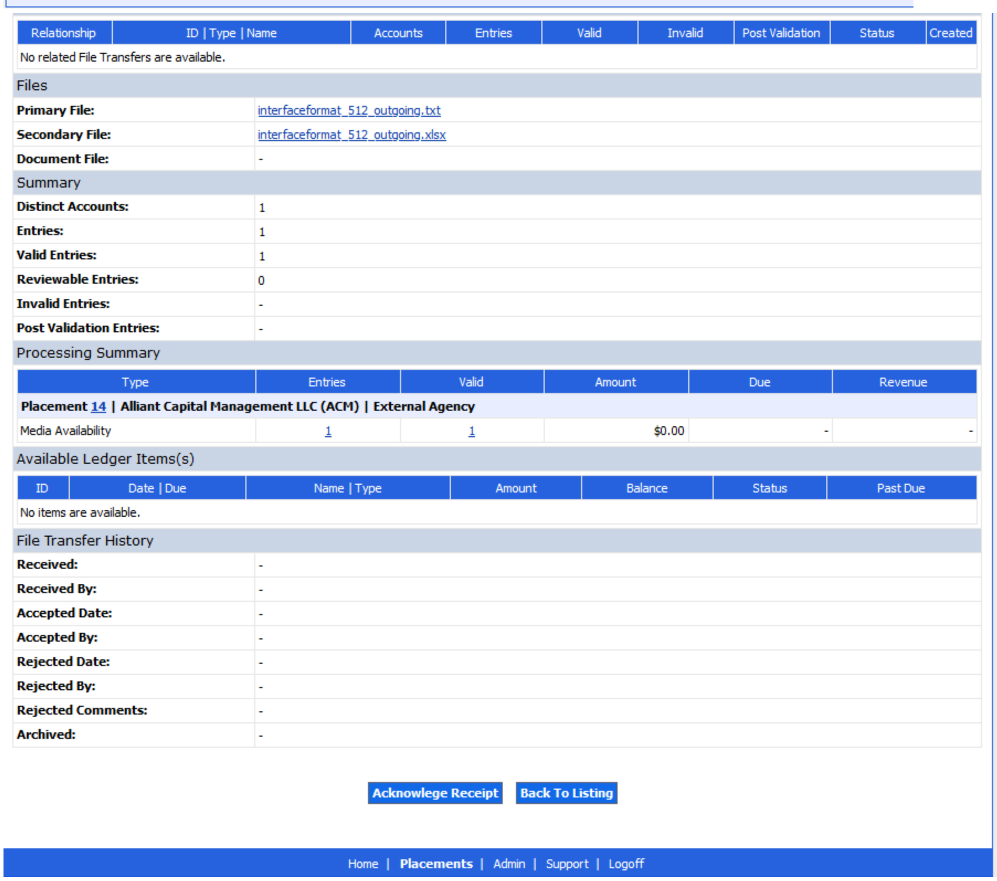
Placement Screen – File Transfer Download:

Ready for Download: File transfers waiting to be acknowledged and downloaded





Placement Screen – File Transfer Upload:

File Transfers: Uploading outgoing update file to UHG, select NEW

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Placement Detail | Atkins & Ogle Law Offices, LC

Placement Number: 15

Status | Pools | Summary | Due Diligence | Issue Log | Messaging | **File Transfers** | Transactions | Recall Activity | Performance Reports | Lookup

Placement Background

Payment Update Frequency:	No Updates Required	**Next Payment Update Due:**	-
Status Update Frequency:	No Updates Required	**Next Status Update Due:**	-

Search Fields: Select a Search Field | Select a Type | Select a Name | Select a Status | Go

File Transfers (new)

ID | Type | Name | Company	Accounts	Entries	Valid	Reviewable	Invalid | Post Validation	Status	Created
6 total items.							
1542 | Reconciliation Reconciliation Atkins & Ogle Law Offices, LC	14	14	-	-	- -	Cancelled	9/18/2020 1:28:44 PM
1541 | Update Status Atkins & Ogle Law Offices, LC	14	14	-	-	- -	Cancelled	9/18/2020 1:27:55 PM
1540 | Update Status Atkins & Ogle Law Offices, LC	-	14	-	-	- -	Cancelled	9/18/2020 1:24:48 PM
1203 | Notice Activity Append Atkins & Ogle Law Offices, LC	14	29	29	-	- -	Received	9/2/2020 9:59:58 PM
1188 | Notice Contact Append Atkins & Ogle Law Offices, LC	14	74	74	-	- -	Received	9/2/2020 9:59:42 PM
1176 | Notice Account Atkins & Ogle Law Offices, LC	14	14	14	-	- -	Received	9/2/2020 9:59:06 PM

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File Transfers | Atkins & Ogle Law Offices, LC

File Transfers

Use this screen to transfer a new File Transfer to us. Select the File Type to proceed.

New File Transfer

Interface: Select an Interface

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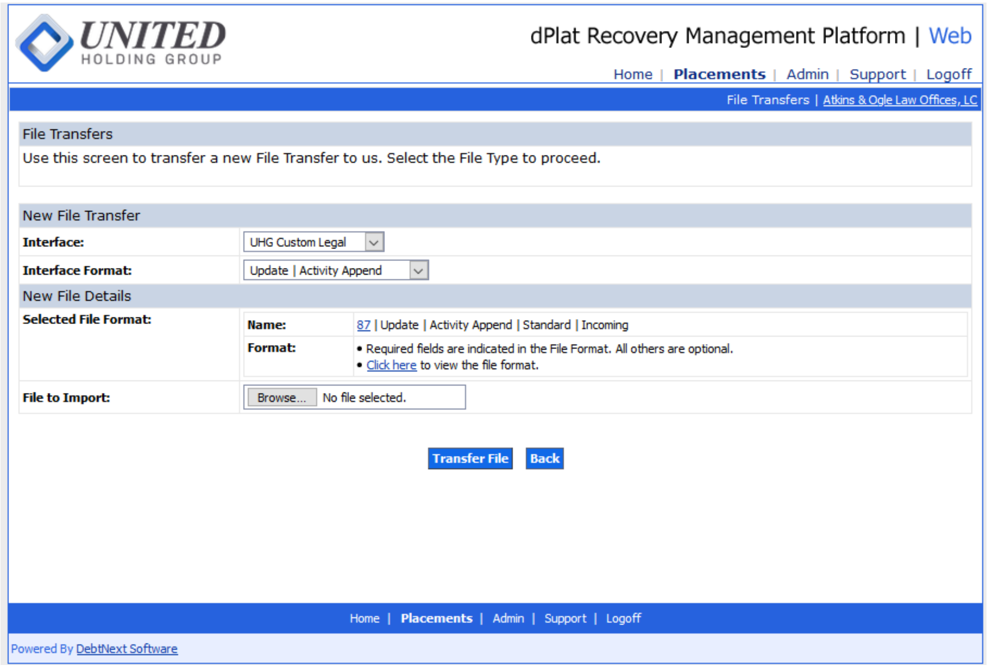
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Home | Placements | Admin | Support | Logoff
File Transfers | Atkins & Ogle Law Offices, LC
File Transfers
Use this screen to transfer a new File Transfer to us. Select the File Type to proceed.
New File Transfer
Interface:
UHG Custom Legal
Interface Format:
Update | Activity Append
New File Details
Selected File Format:
Name:
87 | Update | Activity Append | Standard | Incoming
Format:
• Required fields are indicated in the File Format. All others are optional.
• Click here to view the file format.
File to Import:
Browse... No file selected.
Transfer File
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Placement Screen – Media:

Media Placement Package: Media Fulfillment Package or Media Available for Download

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Media Request Search | Atkins & Ogle Law Offices, LC

Media Fulfillment Package Summary	
ID:	11
Status:	Ready for Download
Owner:	Austin Campbell (Atkins & Ogle Law Offices, LC)
Entries:	15
Requests:	0
Accounts:	14
Documents:	15
Fulfillment Report:	Comma-Delimited Text | Excel
Document File:	Zip
Document Password:	05676a46ea
Media Fulfillment Package Summary	
Created:	9/14/2020 10:59:03 PM
Notified:	9/14/2020 10:59:05 PM
Received:	-
Received By:	-

Received Back

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Media Request Search | Atkins & Ogle Law Offices, LC

Media Request Search

Use this screen to search for Media Order Fulfillments.

Search: Media Package ID | Ready For Download

Placement: Select a Company

Date Range: Range Start: Range End:

Go

Media Fulfillment Packages

ID	Owner	Entries	Requests	Status	Created
2 total items.					
11	Austin Campbell (Atkins & Ogle Law Offices, LC)	15	0	Ready for Download	9/14/2020
9	Austin Campbell (Atkins & Ogle Law Offices, LC)	220	0	Ready for Download	9/2/2020

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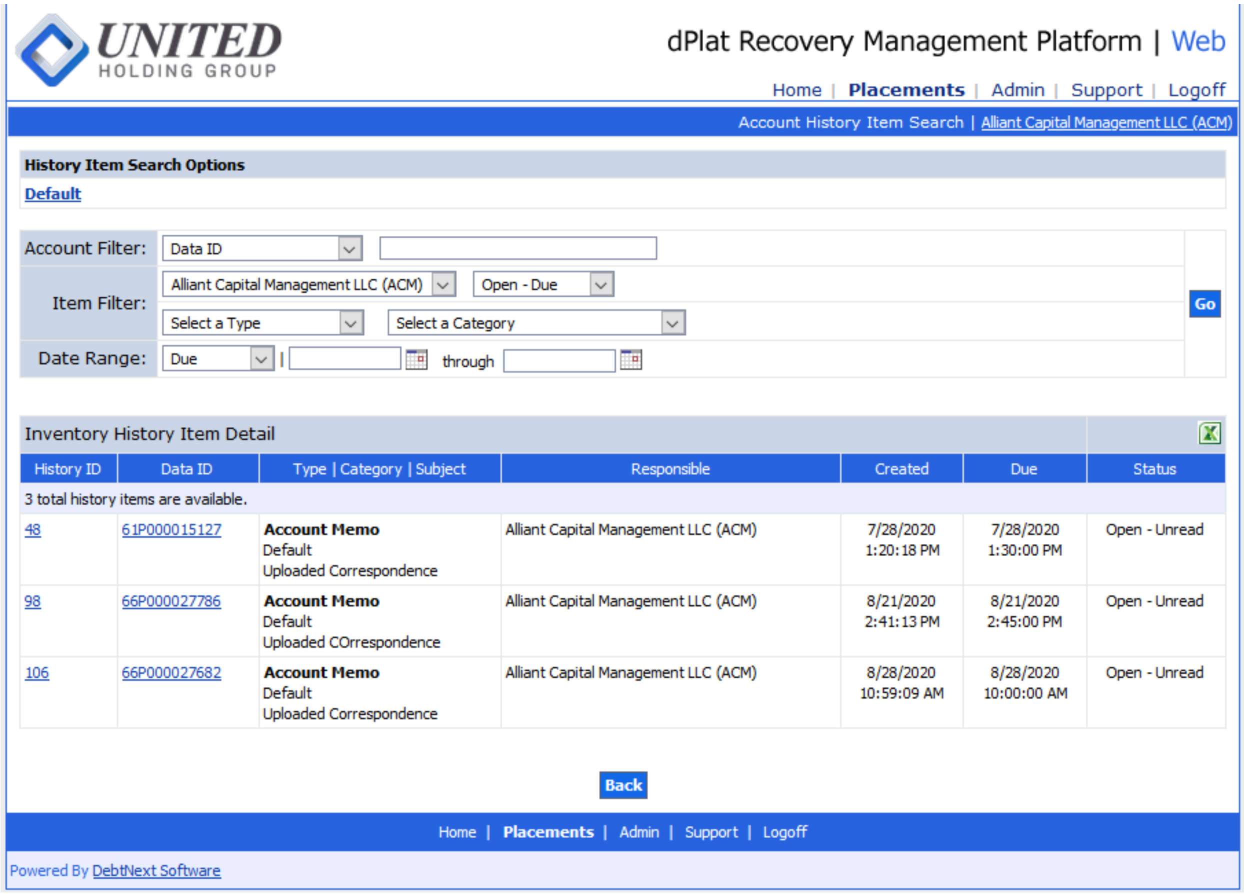
Placement Screen – History Item:

History Item Search: Account level disputes, issues or memos that should be reviewed and acknowledged



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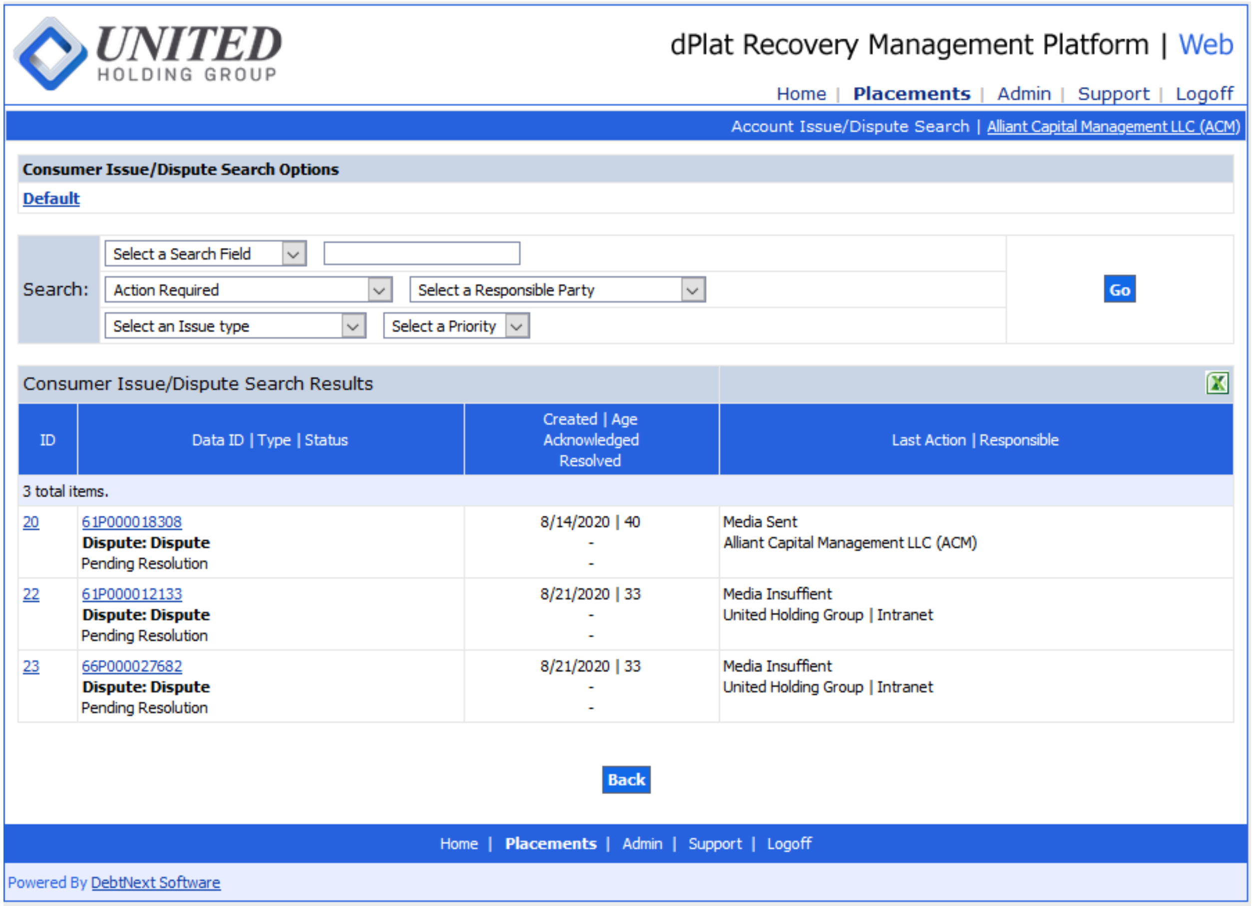
Placement Screen-Issue|Dispute:

Consumer Issue/Dispute Search: Dispute/Issues that should be reviewed and acknowledged



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Account Issue/Dispute Search | Alliant Capital Management LLC (ACM)

Consumer Issue/Dispute Search Options

Default

Search: Select a Search Field | Action Required | Select a Responsible Party | Select an Issue type | Select a Priority | Go

Consumer Issue/Dispute Search Results

ID	Data ID | Type | Status	Created | Age Acknowledged Resolved	Last Action | Responsible
3 total items.			
20	61P000018308 **Dispute: Dispute** Pending Resolution	8/14/2020 | 40 - -	Media Sent Alliant Capital Management LLC (ACM)
22	61P000012133 **Dispute: Dispute** Pending Resolution	8/21/2020 | 33 - -	Media Insuffient United Holding Group | Intranet
23	66P000027682 **Dispute: Dispute** Pending Resolution	8/21/2020 | 33 - -	Media Insuffient United Holding Group | Intranet

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Account Level Screen-History|Issues: Entering Issue

Entering an Issue/Dispute Search

Inventory Account | History | Issues | Detail

Background	
ID:	672
Issue Type:	Dispute: Dispute
Priority:	Medium
Original Issue Date:	3/9/2021
Issue Source:	Consumer
Issue Reason:	Select an Issue Reason
Source Account Number:	
Receipt Type:	Written
Detail:	Per ACM- The consumer sent another dispute notice.
Written Rescind:	No
Contact Association:	Select a Contact Association
Status	

Assignment	
Responsible Party:	[redacted]
Responsible Read:	-
Last Action Taken:	Inquiry | Agency Inquiry
Follow-Up:	-
Media Requested:	3/9/2021
Placement:	14
Placement Acknowledgement:	3/9/2021 10:25:03 AM

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Account Level Screen-History|Issues - Uploading Documents

Entering Documents associated with an Issue/Dispute Search

Issue Comments/History

Created | Owner | Date	Status | Last Action	Comments | Attachment
4/29/2021 12:52:39 PM Intranet | Ryan Homa -	**Status:** Pending Resolution **Action:** Inquiry | Agency Inquiry	**Comments:** Account shows as not being returned to UHG on 1/28/21 - had verification been sent to the consumer? **Log:** Comments **Attachment:** -
4/29/2021 12:52:39 PM Intranet | Ryan Homa -	**Status:** Pending Resolution **Action:** -	**Comments:** Issue detail updated **Log:** Last Action ID: 19 -> 11 **Attachment:** -
4/29/2021 12:52:00 PM Intranet | Ryan Homa -	**Status:** Pending Resolution **Action:** -	**Comments:** Issue detail updated **Log:** Responsible: -1 -> 74 Owner: -> 169 **Attachment:** -
3/9/2021 11:39:54 AM Web | [redacted] 3/9/2021	**Status:** Pending Resolution **Action:** Acknowledgement | Issue Acknowledged	**Comments:** Per ACM-This account has already been sent back to UHG on 1/28/2021 **Log:** Comments **Attachment:** -
3/9/2021 11:39:54 AM Web | [redacted] -	**Status:** Pending Resolution **Action:** -	**Comments:** Issue detail updated **Log:** Last Action ID: 5 -> 19 **Attachment:** -
3/9/2021 10:25:08 AM Web | [redacted] -	**Status:** Pending Resolution **Action:** Correspondence | Additional Information Received	**Comments:** Issue Created **Log:** Issue Created **Attachment:** View | Complaint/Dispute Documents

Account Level Screen-History|Issues – Resolving Issue

Resolving an Issue/Dispute Search

Status

Status:	Pending Resolution
Date Resolved (if Resolved):	
Resolution Detail:	
Inventory Action:	On-Hold
Source Resolution Type:	Select a Source Resolution Type
Source Resolution Date:	
Source Notice:	Yes

Assignment

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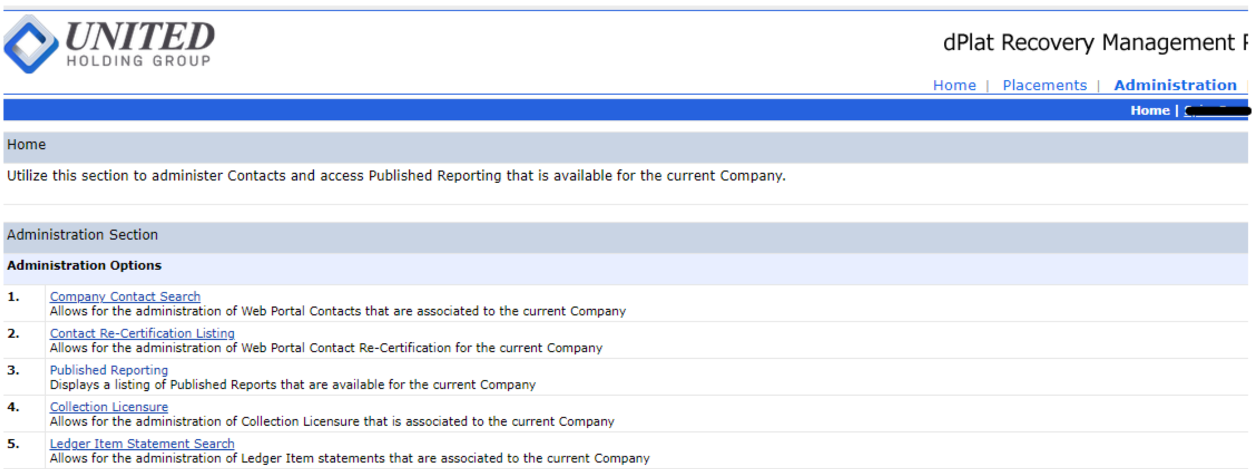
Administration Screen – Ledger Item Statement Search:

#5 Ledger Item Statement Search: Month-End ledgers to reconcile for direct payments and fee discrepancies



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Home | Placements | **Administration**

Home | [redacted]

Home

Utilize this section to administer Contacts and access Published Reporting that is available for the current Company.

Administration Section

Administration Options

1.	Company Contact Search Allows for the administration of Web Portal Contacts that are associated to the current Company
2.	Contact Re-Certification Listing Allows for the administration of Web Portal Contact Re-Certification for the current Company
3.	Published Reporting Displays a listing of Published Reports that are available for the current Company
4.	Collection Licensure Allows for the administration of Collection Licensure that is associated to the current Company
5.	Ledger Item Statement Search Allows for the administration of Ledger Item statements that are associated to the current Company

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Ledger Statement Item Details	
General	
ID:	12565
Item Name:	Placement Statement
Type Name:	Payable
Type:	Payable Increase
Current Status:	Open
Company:	[redacted]
Contact:	[redacted]
Date:	3/7/2022
Terms:	-
Due:	-
Amount Details	
Amount:	($801.30)
Amount Received:	$0.00
Amount Remaining:	($801.30)
Credit Amount:	$0.00
Debit Amount:	$801.30
Other Details	
Comments:	-
Number/ID:	-
Memo:	-
Attachments	
Statement:	View
Detail:	View
History	

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Support Screen-Manuals:

Support Screen: Web Portal Manual and 7-zip for Media Fulfillment Packages

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Support Documents | [redacted]

Support Documents

Support Document Item Detail

Detail	Items
UHG Manuals	
Web Portal Manual	1. *Web Portal* Web Portal Web-Portal.docx
UHG Internal Correspondence Manual UHG Internal Correspondence Manual	1. *UHG Internal Correspondence Manual* UHG Internal Correspondence Manual DN-UHG Internal Correspondence Manual.pdf
Entering Issues into DebtNext Detail screen walk through to enter/resolve issues in DebtNext.	1. *Entering Issues in DebtNext* Walk through of process to enter/resolve issues in DebtNext. DebtNext Training Issues(1).pptx
Servicers	
UHG Servicing Manual DebtNext Requirements and Expectations for Servicers	1. *UHG Servicing Manual* DebtNext Requirements and Expectations for Servicers DN-UHG Servicer DN Material.pdf
Law Firms	
Law Firm Requirement Schedule UHG Law Firm Requirement Schedule	1. *Law Firm Requirement Schedule* UHG Law Firm Requirement Schedule UHG DebtNext Law Firm Requirement Schedule.pdf
Law Firm DN Work Standards Law Firm DN Work Standards	1. *Law Firm DN Work Standards* Law Firm DN Work Standards Law Firm DN Work Standards v1.pdf
Media	
Bulk Media Upload Manual Directions on how to load media into DebtNext.	1. *DN UHG Bulk Media Upload Manual* DN UHG Bulk Media Upload Manual DN-UHG Bulk Media Upload Manual.pdf
Using 7Zip to Access Media Fulfillment Packages 7 Zip is a 3rd party tool that will need to be downloaded to access the media packages	1. *How to use 7 ZIP* How to use 7 ZIP to access Media Fulfillment packages 7Zip Media Fulfillment.docx

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History Change Log:

12/31/21: Updated Servicer Requirement Schedule pg 3

9/29/21: added address verification in Section: Account Update pg 7

3/20/22: updated overall manual