



Legal Forwarding and Liaison Services

Legal Forwarding: After our collectors have exhausted all collection efforts, we will request authorization from your office to forward the account to a litigation attorney. State law requires your express authorization for each and every file being forwarded to an attorney. There is no standard form that your office can sign which will allow us to forward accounts legal at our discretion.

Liaison Services: Kason takes responsibility for monitoring and assisting the progress of forwarded accounts throughout the legal process. We track the litigation attorney's progress with the file and upon request will provide your office with a status. Most importantly, we are here to answer any of your questions or concerns about the file.

Criteria for Legal Forwarding

Our criteria for forwarding an account to a litigation attorney are as follows:

- ✓ The account balance is at least \$500.
- ✓ We have verified assets for the debtor(s).
- ✓ We can prove that the debtor is not on active duty in the military.

Bear in mind, this is *our* criteria for requesting legal authorization from our clients. Some clients have a higher minimum balance for forwarding accounts (for example, they will not authorize suit on any debt that is under \$1,000). Also, some clients request us to forward an account legal without having verified assets. If *your* legal criteria vary from ours, please let us know so we know which accounts to send you authorization paperwork for.

Can we request Kason to forward an account legal if the balance is less than \$500?

Unfortunately, we cannot forward accounts with balances lower than \$500. This is because our litigation attorneys work for a contingency fee, meaning they only get paid a portion of the money collected. Collecting a debt of less than \$500 does not adequately compensate the litigation attorney for the time and effort necessary to properly litigate the account to completion.

Must we have verified assets for a debtor to pursue the file in court? No, obtaining a judgment is not contingent upon the debtor having assets.

Why are assets important? Assets become important when executing upon a judgment. If a debtor fails to make post-judgment payments, the litigation attorney can pursue the debtor's assets as a means to collect the debt.

If we don't have verified assets for the debtor, is it worth forwarding legal? It can be. The statute of limitations on a debt in Connecticut is six years from the date of service...

Full document available in the client resources area upon log-in.