



***Technology-enhanced
Dispute Resolution (TeDR):
The Future of Dispute
Resolution enhanced
by AI & EQ
EBook
July 2025***

**A REVOLUTIONARY APPROACH TO:
ELECTRONIC NEGOTIATION (EN), EMPOWERED
BY ARTIFICIAL INTELLIGENCE (AI) &
EMOTIONAL INTELLIGENCE (EQ)**

**THE NEXT GENERATION OF ALTERNATIVE
DISPUTE RESOLUTION**

PRIMARY AUTHORS:

**David W. Puckett, MS, Founder & Chief AI
Officer**

Stanley Zamor, MS, VP of Dispute Resolution

Other Contributors:

Herb Fields, VP of Operations

Heather Spence, Chief Information Officer

DR. THEODORE L. BECKER, (JD, PHD) Of Counsel



**COGNITIVE RESOLUTION SOLUTIONS
CORPORATION
INNOVATIVE RESOLUTION SOLUTIONS**

TeDR is a revolutionary and disruptive process methodology and technology architecture for the future of Dispute Resolution.

Technology-enhanced Dispute Resolution

(TeDR) is a technology methodology for processes and technology standards.

- Public Domain "White Paper" first published in 2014 by the Rezoud Corporation, which is today Cognitive Resolution Solutions Corporation. Today, this eBook provides much greater detail, outlines an entirely new way to resolve all types of conflicts.
- Some might consider it an alternative to the legal system; we see it as both a compliment and a roadmap for change on how many, if not most, consumer and business conflicts can be resolved in a new way.
- TeDR is not pitted against or as an alternative to an attorney or the courts; actually, just the opposite. It is a roadmap and technology that attorneys can leverage to service clients more efficiently and establish their practices. Delivery of a new set of services and selling Advisory Services (like the Public Accounting Firms) had to be done in the 1990s.

Original TeDR Concept Architect:

The extreme Credit and Dedication to David's favorite Professor, who introduced him to Mediation processes at the University of Hawaii in the late 1980s and remains his Dear Friend and mentor today. My professor, Dr. Ted Becker, and in a final tribute, TeDR, we have joked since the inception that his first name is Ted, with a "R" in TeDR.

©2013 to 2025 David W. Puckett, Stanley Zamor, and Cognitive Resolution Solutions Corporation. All rights reserved. No part of this book may be reproduced or used in any manner without the prior written permission of the copyright owner(s), except for the use of brief quotations in a book review or proper citation.

ABSTRACT:

Technology-enhanced Dispute Resolution (TeDR) was developed by Cognitive Resolution Solutions Corporation (CRSC). TeDR represents a transformative approach to conflict resolution by integrating advanced technologies with traditional Alternative Dispute Resolution (ADR) practices. Unlike conventional ADR or Online Dispute Resolution (ODR), TeDR utilizes artificial intelligence (AI), Emotional Intelligence (EI) analysis, and Electronic Negotiation (EN). It functions as a virtual roadmap for processing and offers a secure, scalable platform to deliver efficient, accessible, and user-centric solutions. This eBook describes TeDR's methodology, technical architecture, key components (e.DNA, e.Resolv, Justine-AI), and its applications in the initial focus vertical markets of Real Estate, Healthcare, Family Law, Human Resources/Workers' Compensation, and Consumer Direct. By addressing limitations in traditional dispute resolution, TeDR aims to democratize access, alleviate court burdens, and foster mutually beneficial outcomes. It presents a cost-effective opportunity, "ENHANCED" by technology—not to replace HUMANS but to augment the Human Element (HE).

Glossary of Terms:

Technical Terms:

ADR – Alternative Dispute Resolution

ODR – Online Dispute Resolution

AI – Artificial Intelligence

e.DNA™ – Emotional Dispute Negotiation Analysis

EN – Electronic Negotiation (eNegotiation)

EQ – Artificial Intelligence

eResolv™ – Resultative Electronic Negotiation (name of our Patent Pending Technology platform)

HE – Human Elements (Case Managers/Facilitators)

ICT – Information & Communication Technology

Justine-AI™ - the 1st AI Dispute Resolution Platform to come to market, using the TeDR Methodology

LAS – Legal Advisory Services

PDA – Personal Digital Assistant (AI and hardware-based, like Siri, Alexa, Okay Google & others)

REN – Resultative Electronic Negotiation

TeDR™ – Technology-enhanced Dispute Resolution

TeDR-TV™ – Our YouTube Station dedicated to our methodology

TOMS™ – Traditional Mediation Services (Old School Mediation)

Table of Contents:

The purpose of this document is to present our vision and recommendation and answer the following questions:

- What is TeDR?
- Why is the Dispute Resolution Industry ripe for Innovation?
- eBook Dedication by Authors
- Introduction & Background of Primary Authors
- TeDR Use Cases
- How is AI changing Dispute Resolution Industry & the Legal Industry
- What is Emotional Intelligence and how is it affecting the Dispute Resolution Industry
- What is Electronic Negotiation (EN)?
- Why has Online Dispute Resolution not gained acceptance
- How is TeDR different from ADR & ODR?
- Key Elements of the TeDR Process?
- What is e.DNA?
- What is e.Resolv?
- Why do we need to change the Mediation Clauses, and our recommended template Dispute Resolution Clause (free to use)
- Where is TeDR going in the future?
- What is TeDR TV?

What is the Purpose of this Document?

This 2025 eBook outlines TeDR's technical foundations, operational processes, and strategic vision, as well as recommendations for processes and how to leverage AI, EQ, and EN, offering a unique perspective in the Dispute Resolution Industry. Our primary objective is for TeDR to become the basis and foundation for technology standards to be developed and adopted, thereby bringing about electronic negotiation systems that improve and lower costs, and introducing a whole new generation of solutions and platforms for consumers, attorneys, and businesses to leverage from smartphones.

We first published the TeDR Methodology in 2014 to help both the Legal and Dispute Resolution Industries

drive and adopt technology standards to drive mass adoption. We have released four prior versions since then, and now this is TeDR v. 5, which has been expanded to include both AI and EQ. It introduces and further expands Electronic Negotiation (EN) in a way that has never been available or requested before.

As our culture and society evolve, and amid the most significant technological trend we have experienced in our lifetimes, Artificial Intelligence (AI) is transforming all professional roles and services across industries, including Dispute Resolution. The CRSC management team has over 150 years of combined experience in the law and Dispute Resolution industries.

As we know, ADR is not a new term. Since it most commonly refers to Mediation Services, it has been around in some form or another to resolve disputes since the beginning of human civilization. On the other hand, the quantum facilitating methods of TeDR in the vehicles of ADR and ODR will not only set a new standard for the industry but also surpass potential perceptions of economic and systemic possibilities to mitigate failures.

ADR = Mediation (sometimes includes Arbitration)

ODR = Online Dispute Resolution (we have competitors, and ODR does not equal Zoom or other Video Conferencing)

In conclusion, this document values integrity in the direction of industry focus on creating a structured interpretation and on viewing the relative independence, which may and shall not violate the constitutional obligations of any person, entity, or corporation, but serve to highlight where juries, judges, or hearing officers are not allowed to intervene. Socially, conflicts over what is true or false would likely disappear with the exploration of

multiple levels, leading to the discovery of various solutions. In conclusion, the focus on truth will shift to determining what works best to move forward.

Who should read this document?

We strongly recommend that practicing mediators, attorneys, and courts consider how to understand and leverage AI and ODR to serve their citizens better. We also hope that academic and graduate students will leverage this in their classes, seminars, and research references. We aim to see TeDR principles applied in the MBA program and taught in Corporate America. Additionally, this paper is especially valuable for C-level and Senior Management of corporations, as well as consumers. Lastly, we recommend that practicing attorneys and law firms adopt the concepts, practices, and technologies presented in this TeDR document to serve their clients better. AI and Technology have significantly impacted every professional, and we strongly advocate that the TeDR serves as a roadmap to help attorneys introduce a new breed of services that go beyond traditional mediation or their traditional fee models, including retainer, contingency, and hourly.

Industry Introduction:

The Dispute Resolution industry faces significant challenges, including adversarial legal processes, overwhelmed court dockets, and limited public awareness of alternatives to litigation. Traditional ADR, often mandated by courts, suffers from negative user experiences, with a 2013–2016 Florida survey indicating 80% dissatisfaction among participants in court-ordered mediation. Online aspects of courts, including what is called Online Dispute Resolution (ODR), gained momentum during and after the COVID-19 pandemic. While COVID-19 caused courts and attorneys to adopt technology (mainly focusing on video conferencing via Zoom), we saw a substantial increase in using video conferencing for depositions, hearings, and even trials online. Additionally, mediation and arbitration

are frequently conducted online, mainly using video conferencing tools like Zoom.

The Technology-enhanced Dispute Resolution (TeDR) Methodology was introduced by CRSC in 2014 to provide both a process and technology standards to redefine Dispute Resolution Industry by combining AI-driven tools, Emotional Intelligence (EQ) analysis, the new discipline of Electronic Navigation (EN) and the Dispute Resolution discipline of Facilitation (Human Element) to create a scalable, secure, confidential and cost-effective new way to resolve conflicts.

Our motto:

“A Service (Voice) you Deserve at a Cost you can Afford!”

Through platforms and software components like Avoid-Court.com and the patent-pending Justine-AI™ engine, our primary objective at TeDR is to empower consumers and businesses to resolve disputes efficiently, thereby avoiding costly litigation. Our primary aim is to offer our services as an alternative to consulting an attorney or engaging in litigation. We suggest giving us 30 to 60 days to resolve the issue using our TeDR approach, followed by Traditional Mediation (without attorneys), before proceeding to retain an attorney or involve the courts. Additionally, during this 30 to 90-day period, we plan to partner with a new generation of attorneys who are willing to serve their clients differently by offering **LEGAL ADVISORY SERVICES (LAS)** to assist dispute parties to understand the legal aspects (including the applicable laws) for their dispute type. This new generation of attorneys, agreeing to this new approach to servicing clients, will engage early and initially and will be available to the disputing parties throughout the process, thus if Avoid-Court.com and Traditional Mediation fail to result in a mutual agreement to resolve the conflict the Attorneys can then fully take over and guide the parties through the courts and litigation.

eBook Dedications

David W. Puckett, dpuckett@cognitive-rs.com,
dpuckett@Avoid-Court™.com 813.727.3583



I want to dedicate this book to my mother, Carolyn Joan Puckett, who devoted her entire life to the legal profession. Next, I would like to dedicate this book to my primary academic, professional, and personal mentor, Professor Dr. Ted Becker, whom I first met in 1985 at the University of Hawai‘i. Additionally, I want to acknowledge my friend, business partner, and co-author, Stanley Zamor, who brings a unique perspective to this industry. Although we have clashed many times over the past 12-plus years, those clashes helped shape the content of this book. I also thank over 100 graduate students and individuals who contributed to the development of our TeDR Methodology, especially former Conflict Resolution graduate students who worked for the Rezoud Corporation, Jesse Flowers, and Michael Wessel.

I would especially like to thank my daughters, who have witnessed my sacrifices as I pursued my dream. They have lost time and opportunities I could have given them, just as I observed my mom do when I was growing up.

My mother dedicated countless hours to the Louisville, Kentucky, and National Association of Legal Secretaries, holding nearly every office, including

serving as President of all the associations for over three decades. As committed as she was to her beloved legal profession, she never missed anything in my brother's and my lives, and she served as president of both the PTA and Parish Council. Thanks for being the role model you were!

Lastly, to my teachers at Our Lady of Mount Carmel and St. Francis DeSales High School, who provided so much individual care in building my academic foundation, I am sure all are surprised that I wrote a nearly 30,000-word book, since many caught me cheating on my spelling tests. Thank God for Microsoft Word's Spell Check and Grammarly for proofing the final version in active voice. This accomplishment fulfills one of my Bucket list items!

My final comment in my dedication follows what I initially finished. I read my co-author's dedication, and after reading both, we realized we come from vastly different backgrounds and cultures. However, there are two commonalities: Loving, Strong, and Dedicated Parents, and both of us are products of the American Catholic School system. Many do not realize that teachers in the US Catholic school systems earn less in salary and benefits than their counterparts in public schools. I learned from my mom, who attended Catholic schools herself, that they might earn less, but they are incredibly dedicated to both our education and spiritual development.

I hope that students, future students, and practitioners of conflict resolution will benefit from the thoughts of Stanley and me in this eBook.

Stanley Zamor, szamor@cognitive-rs.com ,
zamoradexpert@gmail.com, 954.261.8600



I want to dedicate this book first to my devoted parents, Jean and Paulette Zamor. Without their firm hands, guidance, "tough love," and encouragement, I would never have achieved anything. They came to this country as Haitian immigrants, not speaking the language or understanding American culture. They worked extremely hard and taught my siblings and me that you must earn your place in this world. Through consistent hard work, an open mind, and a faithful heart, God will always provide. Thank you.

To my children, whose love and laughter fill my life with joy and purpose. You inspire me every day. My commitment to lead by example continually motivates me to strive for more. You can do anything and everything you want, so never stop.

To my favorite cousins (you know who you are) for the countless memories and the bonds of family that enrich my life. I know I am often seen and referred to as the wild cousin, so thank you for always accepting me for who I am.

To my teachers at SS Joachim and Anne and Immaculate Conception Private Catholic School in Queens, New York, you pushed me harder than I wanted to, and ignited my passion for learning, instilling in me the values of curiosity and critical thinking.

To my piano and guitar teacher(s), who opened the door to a world of music and expression, encouraging me to embrace my creativity.

To my undergraduate Pre-law professors, who provided me with the tools to follow and expand on my dedication in law and legal professional path. To my esteemed professors at Nova Southeastern University School of Humanities in Conflict Analysis and Resolution, whose insights deepened my understanding of human condition, social science, and the importance of empathy in resolving conflicts.

To my co-author, David Puckett — wow! It has been over a decade since we started this journey, and I have never lost faith in your vision. Many have come and gone, but I believe that your Kentucky charm, vision, natural disruptive manner, and shared passion to impact the conflict resolution space would lead us to this very moment. We did it, buddy!

With heartfelt gratitude to all of you and to those I may have missed, thank you for your guidance, support, and inspiration throughout my journey.

INTRODUCTION TO PRIMARY AUTHORS:

David Puckett, while attending the University of Hawaii and completing his undergraduate degree in Political Science, initially planned to go to law school. However, Dr. Ted Becker, who was then the Chairman of the Political Science Department, was a third-generation law school graduate and had originally taught at the University of Hawaii Law School. He started the first Community Mediation Center in the United States as an outreach program of the University of Hawaii, and David was trained as a Certified Mediator in the late 1980s. Inspired by the original ADR principles for dispute resolution and the traditional mediation methodology, David's true passion has always been technology, which he has loved since his days as a US Naval Cryptologic Technician in 1983. During his undergraduate studies, he decided not to pursue law school and briefly considered full-time mediation. Since courts did not widely use or promote mediation at that time, he focused instead on the technology industry. In 1993, he sold his first technology consulting and software

development company for \$11 million to a publicly traded firm. The following year, David reached out to Dr. Becker, who was then a tenured professor at Auburn University, seeking advice about starting a Community Mediation Program in the Tampa Bay area. Dr. Becker advised him that if he had earned \$11 million in technology, he should not pursue a career in ADR, because the industry was still in its early stages and the legal sector was only beginning to see mediation as part of court services and litigation. David remained focused on emerging technology until 2009. During a conversation with Dr. Becker, he first heard the term "ODR" = Online Dispute Resolution. As a technologist who also practices mediation and facilitation, David had an epiphany: he saw he could merge his two passions—mediation and technology. He immediately enrolled in a master's program in Conflict Resolution at Nova Southeastern University in Davie, Florida. Since 2009, his professional work has been dedicated to shaping the next generation of Dispute Resolution.

In 2010, David met Stanley Zamor, a past graduate of the same Master's Program in Conflict Resolution at Nova Southeastern University. Stanley went further and was a Doctoral candidate. They met at the Foreclosure Crisis Forum, hosted by David Puckett at NSU. The two immediately hit it off, as they are both enthusiastic personalities with an extreme passion for ADR principles and Alternative Forms of Dispute Resolution.



Contrary to David's career path, Stanley's career has been more closely aligned with the legal industry. Stanley began his legal career with the dream of being an attorney. He wanted to help people, all people, anyone who needed justice, and move past difficult personal and business circumstances. Being a natural connector of people and always being seen as "the guy" with the resources to find solutions to tough situations of challenging personalities, being a lawyer is what he has always wanted to do. While being in undergrad, a few months from graduating and attending law school, he attended an ADR Symposium about "The Continuum of ADR". He was enamored and immediately enrolled in the

Master's/PhD program. While in the program, Stanley worked for the Attorney General's Office in the Appellate section researching, drafting, pleading, and other trial support functions. As Stanley completed the master's program, he continued to work in law firms, ranging from established large firms to high-end boutique law firms, in a variety of practice areas. At every firm, Stanley was an essential part of the trial teams and litigation teams.

In 2000, while in the PhD program, Stanley became a Certified Mediator. He is certified as a Family, County, and Circuit mediator, and has also become a Qualified Arbitrator. Stanley was committed to becoming the best ADR neutral. After thousands of cases and being such a passionate neutral, he was invited to share his knowledge and to lecture in undergraduate, graduate, and law schools periodically. He is now a Florida Supreme Court-approved Primary Trainer and facilitates numerous training sessions throughout the year.

Stanley is recognized both within the State of Florida and nationally as one of the premier mediators and industry leaders. Like David, Stanley also considered the route to Law School, but, like David, he realized his passion was stronger for collaboration (mediation) and arbitration rather than being an advocate for one position versus another.

For more than 25 years, Stanley has been a leading professional in Florida and National neutral ADR industries. Stanley was the Past-President of the Florida Academy of Professional Mediators and continues to contribute to several other ADR-focused organizations, including being active with the Florida Bar. Stanley is often recommended and selected by many of the top attorneys and law firms in Florida to serve as a mediator. He appears on the exclusive national/state roster of National Academy of Distinguished Neutrals.

As an approved Florida Supreme Court Primary trainer, Stanley is a frequently published author, lecturer, trainer, and collaborator who informs and encourages better communication and conflict resolution efforts.

So, David and Stanley share a passion for Dispute Resolution; "face-to-face" and ODR; and both fully embrace Artificial Intelligence and its emerging influence on practice mediation, legal, and dispute resolution in general. They have been partners for over a decade, and Stanley has been the co-authors of this Technology-Enhanced Dispute Resolution document since Version 2.

"TWO OF THE SAME COIN"



Lastly, it should be noted that what makes both their partnership and collaboration on TeDR so valuable is not just their commonalities related to Dispute Resolution, but also their differences. David comes from a combination of Traditional Mediation (or what he refers to as "Old-School" mediation (mediation without attorneys, only a strong and experienced neutral)) and dispute resolution complemented by technology (we like to refer to it as ENHANCED). It is essential to understand and, hopefully, as evidenced by the content of this document, David is a strong advocate of not just technology and the new power of AI. However, he also values the human element aspects of Dispute resolution.

Stanley remains connected to the legal industry and advocates the use of the legal system when mediation is a viable option. Although Stanley is a strong proponent of neutral services, he believes there is a complementary opportunity that can be leveraged with the traditional legal profession, as well as our TeDR Methodology and our Justine-AI™.com next-generation Dispute Resolution Platform. He believes that when done ethically and correctly, our TeDR Methodology and skilled professional neutrals can be combined to serve consumers within the court process.

You will see many instances in this TeDR Methodology document where both David and Stanley are united in their approach. However, you will also encounter instances throughout this document where David presents CRSC processes and services as an alternative or in advance of retaining an attorney or involving the courts. Stanley, in contrast, will provide a more legal industry-compliant approach to our services and products, where a neutral and human perspective is valuable and not completely replaceable.

This, of course, will be valuable to readers, as it presents both perspectives and detailed recommendations on how our processes and technology can be leveraged to resolve any dispute.

In conclusion, if you would like to learn more about the authors and especially more personal information and their unique and complementary thoughts on the Dispute Resolution Industry, watch this 2024 YouTube discussion on the state and future of the dispute resolution industry:

<https://youtu.be/sVOlejmo3Co?si=Tnhyi6qx9PM0w2fj>

What is TeDR?

Technology-Enhanced Dispute Resolution (TeDR™) is a groundbreaking, AI-driven framework developed by Cognitive Resolution Solutions Corporation (CRSC) to transform the resolution of conflicts across various industries. Unlike traditional Alternative Dispute Resolution (ADR) or introductory Online Dispute Resolution (ODR), TeDR integrates **Artificial Intelligence (AI)**, **Emotional Intelligence (EQ)**, and **Electronic Negotiation (EN)** into a secure, scalable platform that delivers faster, fairer, and more accessible outcomes.

TeDR is built on a **systems-based methodology** that provides individuals, businesses, and legal professionals with a modern, full-service dispute resolution platform—one that accommodates both online and face-to-face (F2F) engagement. Whether users prefer digital interactions or facilitated human guidance, TeDR adapts seamlessly.

TeDR methodology is based on a “process & systems-based approach” that provides ordinary people, organizations, and business and industry professionals with access to a full-service technology platform. TeDR™ also integrates both online and traditional face-to-face (F2F) video platform settings.

OUR CORPORATE HISTORY:

In October 2014, **Settle-Now.com™** was launched, marking the first commercial dispute resolution engine built to leverage our first version of the TeDR™ methodology, a commercially available product/platform. In 2021, we launched our new **ZipSettle.com™**.

In 2023, our single consumer brand was rebranded, **Avoid-Court.com**. Let us be clear: the name itself might be perceived as a diss or alternative to using attorneys or the court. Just the opposite, we are positioning Avoid-Court as a new service platform to allow consumers and businesses to use it for the first 30 to 60 days of any conflict, with optimism and expectations that Avoid-Court might be a new alternative for resolving all dispute types before retaining an attorney or filing a lawsuit.

In 2023, we filed our first non-provisional patent, and in September 2024, we filed our second non-provisional patent **e.DNA**, and we renamed our Patent Pending Dispute Resolution engine, Justin-AI.com. It will be launched in the 3rd quarter of 2025.

Now, in June 2025, we are releasing the newest TeDR v. 5, which includes all aspects of our patent and the latest trends in AI and EQ in dispute resolution. This is the first time the document has been run through the Chat GPT Artificial Intelligence Engine to bring additional resources and depth to our methodology, along with new features and capabilities described below. In the 3rd Quarter of 2025, watch for our completely new Avoid-Court.com site and Justine-AI engine, along with our first applets for the Apple and

Google Stores, based on our patent-pending 20-patent claims. We are planning to file additional patents in 2025 and 2026.



TeDR™ (Technology-enhanced Dispute Resolution) is a transformative methodology and technology platform that redefines how disputes are resolved—blending the science of negotiation with the power of AI and Emotional Intelligence (EQ). At its core, TeDR is designed for **Resultative Electronic Negotiation (REN)**, a structured, data-enhanced process that delivers efficient, human-centered resolutions across all dispute types.

What sets TeDR apart is that it **does not stop at traditional ADR (facilitation, mediation, arbitration)**. Instead, it integrates a multidisciplinary framework that includes licensed psychologists, therapists, actuaries, and financial planners—all within one intelligent system. This ensures that outcomes are not only emotionally satisfying but also **financially sustainable and logically sound** for all parties involved.

Human Intelligence Meets AI-Driven Precision

Most legal disputes today are resolved not solely based on facts, but also emotions, delays, and unequal access. TeDR changes the equation. Our algorithmic platform does not replace human empathy—it enhances it. Through our proprietary **Justine-AI™ engine**, clients are guided through resolution paths that factor in emotional nuance, financial implications, and long-term impact.

However, here is the key difference: TeDR is not just an online mediation tool or a fancy Zoom setup. It is a scalable, structured process delivered through an advanced AI platform—enhanced by our Human Elements (HE), which includes specially trained facilitators (not traditional certified mediators)

educated in both negotiation science and our TeDR/AI ecosystem.

These facilitators ensure that parties are supported, empowered, and guided toward rational, data-driven solutions, rather than emotional standoffs or legal deadlock.

Why We Have Moved Beyond “ODR”

The industry has long misunderstood Online Dispute Resolution (ODR) as little more than a Zoom call with legal paperwork. We have publicly drawn a hard line:

“Zoom™ is not ODR—and it is certainly not TeDR or Justine-AI™.com.”

COVID-19 spotlighted the weaknesses of video-based mediation. What the market needs is a **fully integrated conflict resolution engine**—one that empowers users through guided negotiation, AI insight, EQ diagnostics, and, when needed, live facilitation. That is TeDR!

Built for Scale: B2C and White Label

- **Avoid-Court.com** is our consumer-facing platform, optimized for fixed-fee, direct-to-user resolution in under 30–60 days. Think TurboTax™ meets negotiation.
- **Resolve. Site and Justine-AI** are our B2B and institutional models, white-labeled for law firms, HR departments, courts, and insurance providers, turning conflict into a managed service.

TeDR allows any party—plaintiff or defendant, patient or provider, parent or employer—to resolve disputes swiftly, privately, and affordably, with or without the assistance of legal counsel.

Bottom Line

- **TeDR is not legal tech.** It is *dispute-tech*—a new market category.
- **Justine-AI™ is not a chatbot.** It is an adaptive decision engine that calculates resolution options based on emotional and financial logic.

- **Avoid-Court.com is not a website.** It is the next generation of self-service justice for consumers and SMBs—delivering what the legal system cannot.
- **Resolve.Site the site and our white-label strategy.** Allow TeDR to become the de facto conflict resolution layer across industries—from real estate to healthcare.

This is how conflict gets resolved in the 21st century—and it is where forward-thinking investors can get in early on a platform poised to disrupt a \$300B+ legal services market.



Our Patent Pending technology platform, Justine-AI™.com:

While we can't disclose the full scope of our 20 unique patent claims in this public document, what we can share provides significant insight into the transformative potential of TeDR™ and our flagship AI engine, Justine-AI™. These claims serve as the intellectual foundation of a platform designed not only to disrupt but to lead a new industry category: intelligent, tech-enabled conflict resolution.

Our patent claims are strategically engineered around high-value features that directly support commercial scalability, defensibility, and investor ROI.

Highlights of Our Patent Claims & Their Commercial Relevance

- **Proprietary Intake Engine**
Automated, intelligent onboarding system that dynamically adapts to dispute type, user profile, and conflict severity—reducing friction, improving data capture, and enabling faster resolution starts.
- **AI-Powered Conflict Game**
A patented, gamified negotiation simulator that educates users and collects behavioral data to personalize the negotiation strategy. Think of it as Duolingo™ for dispute resolution—with embedded value analytics.
- **Secure, Encrypted Communication Ecosystem**
Beyond messaging, our secure platform integrates real-time updates, document sharing, asynchronous proposals, and audit trails that comply with legal and regulatory standards.
- **Blockchain Integration**
Smart contract compatibility and immutable documentation of agreements and negotiation activity ensure compliance, trust, and enforceability—especially valuable in regulated industries like healthcare and finance.
- **Reengineered Electronic Negotiation Protocol (ENP)**
Unlike basic text-based negotiation tools, our model is guided, data-informed, and capable of presenting dynamic resolution pathways in real time, making it the most advanced Electronic Negotiation protocol on the market.
- **Live, Evolving Settlement Agreement Architecture**
Unique to TeDR, settlement proposals are not static—they evolve dynamically based on party responses and AI-driven recommendations, capturing legal intent continuously rather than post-facto.
- **Emotionally Intelligent Mediation Layer (e.DNA)**
Integrated emotional analytics enable the system—and our trained facilitators—to defuse emotional volatility before it derails resolution. This is where AI and EQ converge.
- **TeDR-Ready Mediation Clause Template**
A simple yet powerful innovation: we provide pre-written, plain-language dispute clauses that embed TeDR into contracts at the outset,

creating a pipeline of future users at the point of agreement, not conflict.

- **Breakthrough Impasse Mitigation Algorithm**
Our platform identifies and responds to signs of negotiation breakdown with tailored interventions, combining AI suggestions with human facilitator escalation in real time.
- **Human Elements (HE) Oversight Protocol**
AI without oversight is a liability. Our approach is uniquely safeguarded: every AI-guided case is monitored by certified TeDR Case Managers, who are trained to maintain neutrality, ensure ethical use, and uphold quality assurance.

Monetization & Market Fit

Our patented technologies are not theoretical; they are **engineered for monetization and scale**:

- **SaaS Model:** Direct-to-consumer platform (Avoid-Court.com) offering tiered pricing for dispute resolution services.
- **PaaS Model:** Enterprise deployment for legal firms, hospitals, HR departments, and public agencies.
- **White Label Licensing:** Firms can fully brand our Justine-AI™ engine as their own, integrating it seamlessly into their client services.
- **Add-On Modules:** API-accessible features, such as eDNA, dynamic settlement builders, and blockchain logging offered à la carte.

Conclusion Takeaway

These patent-pending components are not only protectable assets, but they are also **commercial accelerators**. Each one supports new revenue streams, ecosystem lock-in, and sector-specific expansion. With regulatory trends favoring digital access to justice and market forces driving demand for efficiency, our IP strategy positions TeDR as a **category-defining platform** in an underserved \$300B+ global legal services and conflict resolution market.

In short, we are not just resolving disputes. We are building a comprehensive process and legal/dispute resolution infrastructure for the legal industry to use, as originally intended. This infrastructure will offer consumers and businesses an alternative way to resolve all kinds of disputes before consulting an attorney or filing a lawsuit. We have a patent-pending foundation for our approach.

Use Cases to justify why and how TeDR is needed in today's conflict resolution marketplace:

Considering the length and importance of this TeDR v5 document, the readers need to understand that we are not offering a new form of Mediation, Online Dispute Resolution, or Arbitration. TeDR is our methodology, which we have decided to provide as a public domain contribution to the Dispute Resolution industry. TeDR v5 is a complete rewrite of the previous four versions, and it follows our September 2023 and September 2024 patent filings. This v5 now incorporates the very latest best practices of Artificial Intelligence and Emotional Intelligence; this is not ADR, ODR, Mediation, or Arbitration, or anything like the Dispute Resolution Industry has ever witnessed. TeDR is a patent-pending process and technology architecture to revolutionize the Dispute and Legal Services industry.

AI is changing the world, and TeDR utilizes AI in a manner unlike anything previously witnessed or experienced in the Dispute Resolution industry. ADR was introduced in the US over 5 decades ago, and it was intended to be an alternative to the legal sector; however, in our opinion, the US Legal Industry gobbled up the ADR industry, and it is today just a step (often required, but not DESIRED) step in the litigation process.

In developing the TeDR Methodology, the founders of Cognitive Resolution Solutions (CRSC) had one clear goal: we did not want to be an alternative to the US Legal System; we aimed to provide a revolutionary new AI-driven technology platform to transform how disputes are resolved in this country. Our JUSTINE-AI™, supported by our consumer-focused frontend www.Avoid-Court.com, is the first commercial technology platform built using our TeDR Methodology and our patent-pending e.DNA process and technology.

We do not seek to replace the US Legal System; our goal is to provide an alternative for US citizens to resolve any dispute before proceeding with the costly and time-consuming legal process. We aim to be the VOICE YOU DESERVE AT A PRICE YOU CAN AFFORD! Avoid-Court.com offers a quick, simple, confidential,

and affordable way to resolve any commercial disputes between two or more parties. We are also a preferred alternative for resolving multi-party disputes and class action lawsuits.

The TeDR Methodology v5 is now complete and outlined below in full. The first step in technology acceptance and utilization of emerging and disruptive technology is the development referred to as USE CASES. For the individual reading this who may not be familiar with the technology acceptance process, let us define in non-technical terms, Use Cases: Technical Use cases, when explained, are like detailed instruction manuals that outline how a system or product should function from a technical standpoint.

Imagine you are designing a new vending machine. A high-level use case might describe how a customer buys a snack. A technical use case for the same vending machine would delve into the nitty-gritty details of how the machine processes payments, checks for item availability, dispenses snacks, and updates inventory, including how it handles errors such as failed payments or empty slots.

In a nutshell, technical use cases focus on the "how" – how the system will technically achieve the desired outcomes for users of the emerging and disruptive technology. Again, Use Cases are primarily for developers and other technical teams to understand the internal workings and interactions of the system. They include specific details about system processes, data flow, error handling, and other technical aspects needed to build and implement the system effectively. So, while a regular use case might tell you what a user wants to achieve with a system, a technical use case explains how the system will make that happen behind the scenes. The USE CASES below are written in non-technical terms to help professionals in the legal industry, dispute resolution industry, and consumers with conflicts understand that TeDR is a unique and new way to resolve disputes.

So below we are going to attempt to build USE CASES, to demonstrate to the reader how the two authors of that document and the Management Team at Cognitive Resolution Solutions Corporation have taken the methodology's basic tenets, using a

systematic and architectural approach, to build the World's First Dispute Resolution Platform, branded as Justine-AI™™. The first consumer/business funnel/feeder application and future applets, called Avoid-Court.com, were designed to bring TeDR to the marketplace. We are putting this USES CASES, in the eBook are using at the end or even appendix, but we believe for the benefit of the readers we need to put the Use Case in the front of this document to entice the reader to read this entire eBook and set the tone for understanding our truly revolutionary TeDR, Justine-AI and Avoid-Court.com.

TeDR is not the traditional approach to Dispute Resolution, ODR, Mediation, Arbitration, Facilitation, Negotiation, or what is often referred to as Alternative Dispute Resolution. TeDR combined the best practices and capabilities of those disciplines to form TeDR. TeDR is a stand-alone approach that leverages the latest in AI and EQ to enhance the process of Dispute Resolution in a modern and innovative way.

TeDR can resolve any dispute, ranging from the smallest (even non-monetary) to the most complex, multi-million-dollar disputes. However, our primary focus is on disputes ranging from \$1,000 to \$1 million. Most importantly, based on our assimilation and test cases from over a decade of research and development, we believe that TeDR will not only meet but also exceed what both parties would receive from any other dispute resolution offering. BOTH PARTIES will receive 10 to 20% more than they would have accepted from any other method, including Litigation. For a better outcome in any dispute you may have, consider a more cost-efficient, timely, and easy-to-use option: the TeDR methodology – Technology-enhanced Dispute Resolution.

Our Revolutionary Two-Step Process and how it works:

You do not have a dispute until you have at least two parties that disagree. Often, disputes can involve more than two parties, and the TeDR methodology is designed to help resolve two-party or multiple-party disputes, including even CLASS ACTION DISPUTES. The USE CASES below will show how CRSC Avoid-Court.com, a front-end applet to Justine-AI, works as the world's 1st Dispute Resolution application. It is

that simple - take these two steps, and we will do the rest!

Step 1:

Party A visits Avoid-Court.com and clicks on the button for a Free Case Evaluation Form. They then fill out and submit a simple form to start the TeDR process within Avoid-Court. The form asks Party A to select the dispute type (such as Family Law, Landlord/Tenant, Debt Collection, etc.), describe the dispute, and provide their contact information, along with the contact details for all parties involved.

Step 2:

The Avoid-Court system will initially contact the other party or parties to inform them that Party A has chosen to use Avoid-Court to resolve the dispute. It will invite them to visit the website and view videos explaining the Avoid-Court process and its associated costs. When Party B agrees to participate using Avoid-Court, both parties are directed to the payment section to enter their payment information. A human case manager will be assigned and will call both parties to introduce themselves and answer any questions. If Party B does not respond, the system notifies the Avoid-Court management team. A staff member will then contact Party B to explain the platform's value and benefits. Hopefully, this will encourage Party B to choose Avoid-Court for conflict resolution. If Party B prefers not to use Avoid-Court, we can offer direct Mediation, but it will not be the traditional court-referred mediation. Instead, an Avoid-Court representative will contact both parties and offer online Mediation—a process without attorneys, involving only the parties and a neutral mediator. In both options, the goal remains the same: a technology-enhanced, AI-driven process monitored by staff, with a dedicated case manager.

Use Case A: Healthcare - Unpaid Medical Billing Dispute

A sudden medical emergency has strained your budget beyond what the healthcare provider will consider. You intended to pay, but when the final bills arrived, they exceeded what you initially expected. If you do not pay, the medical provider may, of course, refer you to a collection agency. Avoid-Court is specifically designed to enable all parties involved in the billing process to leverage Settle-Now and our AI-driven dispute resolution processes, allowing for settlements without the need for attorneys, courts, or even the risk of collections. Rather than sending and receiving harsh demand letters and using collection agencies, both parties can resolve the issue online in a manner that satisfies both sides' needs without the emotional upheaval associated with impersonal tactics.

Title:

Resolving an Unpaid Medical Billing Dispute Using Avoid-Court.com.

Actors:

Patient: Jane Doe, who disputes a \$5,000 hospital bill for a procedure she believes was covered by insurance.

Healthcare Provider: City Hospital, seeking payment for the bill.

TeDR Case Manager/Facilitator: A trained professional overseeing the process.

Justine-AI™: The AI-driven dispute resolution engine.

Objective:

Resolve the billing dispute without litigation, ensuring both parties reach a mutually acceptable agreement.

Preconditions:

Jane has received a bill from City Hospital and disputes its validity.

Both parties agree to use Avoid-Court.com for a resolution.

Basic Flow:

1. **Initiation:** Jane visits Avoid-Court.com and selects "Healthcare Billing Dispute" from the intake form. She provides details: the \$5,000 bill, her insurance policy, and her claim that the procedure was covered.

2. **System Response:** Justine-AI sends an invitation link to City Hospital, requesting their participation and relevant documentation (e.g., billing records, insurance correspondence).
3. **Agreement to Proceed:** City Hospital accepts the invitation and enters its contact information. Both parties agree to share costs for facilitated negotiation.
4. **e.DNA Assessment:** With consent, both parties complete an Emotional Dispute Negotiation Analysis (e.DNA) questionnaire to assess emotional factors like frustration or distrust. The facilitator reviews the results confidentially to tailor the process.
5. **Electronic Negotiation (EN):** Justine-AI™ presents a series of questions to clarify the dispute (e.g., "Was the procedure pre-authorized?"). Both parties rank settlement priorities (e.g., Jane prioritizes bill reduction; the Hospital prioritizes payment). Using e.Resolv, submissions include visible and hidden offers via a sliding calculator. Analysis: Justine-AI reviews insurance policy data and billing records, estimating a settlement range (e.g., \$2,000–\$3,000 based on coverage disputes). The system detects emotional volatility (e.g., Jane's frustration) and prompts the facilitator to intervene.
6. **Facilitated Negotiation:** The facilitator conducts a video session to clarify misunderstandings, using e.DNA insights to address Jane's sense of unfairness. The Hospital agrees to verify insurance coverage.
7. **Settlement:** After two sessions, offers overlap at \$2,500, which Justine-AI confirms as a fair resolution. A blockchain-based agreement is generated, ensuring compliance and enforceability.
8. **Post-Resolution:** The system purges case data after 60 days, ensuring privacy. Both parties receive a follow-up survey to assess satisfaction.
9. **Postconditions:** The dispute is resolved with Jane paying \$2,500, and the Hospital adjusting the bill. Both parties avoid litigation costs and maintain privacy.
10. **Exceptions:** If no overlap occurs after multiple sessions, the facilitator recommends mediation or legal advisory services.
11. **Outcome:** The dispute is resolved in 45 days, saving both parties time and legal expenses.

Use Case B: Real Estate - Landlord-Tenant Dispute

A temporary job loss has left you short on rent. The property owner is demanding payment or eviction. Landlord-tenant issues can be resolved without filing forms, incurring high court fees, and waiting for court date appearances, as well as attending multiple meetings and incurring attorney fees. We ensure both parties get what they want without leaving the result in someone else's hands. Additionally, the TeDR methodology, IR, and EQ capabilities, combined with the power and flexibility of the Justine-AI engine, should resolve the conflict quickly, less confrontationally, and far less expensively than involving a courthouse and attorneys.

Title: Resolving a Landlord-Tenant Dispute Over Eviction Using Avoid-Court.com

Actors:

Tenant: John Smith, facing eviction for unpaid rent.

Landlord: ABC Properties, seeking eviction and \$3,000 in back rent.

TeDR Case Manager/Facilitator: Oversees the process.

Justine-AI: Facilitates negotiation and analysis.

Objective:

Resolve the eviction dispute, avoid court proceedings, and reach a fair settlement.

Preconditions:

John disputes the eviction notice, claiming a partial payment was made.

ABC Properties insists on full payment or eviction.

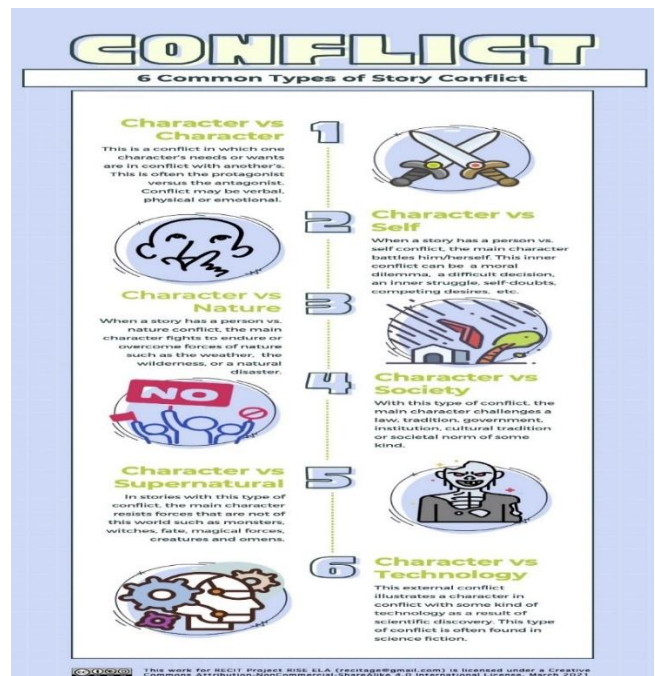
Both parties agree to use TeDR.

Basic Flow:

1. **Initiation:** John accesses Avoid-Court.com, selects "Landlord-Tenant Dispute," and completes an intake form detailing the \$3,000 owed and his partial payment claim.
2. **System Response:** Justine-AI™ invites ABC Properties, who upload lease agreements and payment records.
3. **Agreement to Proceed:** Both parties confirm participation and agree to split costs.
4. **e.DNA Assessment:** Both complete a questionnaire to assess emotional factors (e.g.,

John's stress, Landlord's impatience). The facilitator uses results to guide the process.

5. **Electronic Negotiation (EN):** e.Resolv prompts questions (e.g., "Was partial payment received?"). John considers avoiding eviction a priority, while ABC emphasizes payment. Both submit offers (e.g., John offers \$1,500; ABC demands \$2,500).
6. **AI Analysis:** Justine-AI verifies payment records, identifying a \$1,000 payment not credited. It suggests a settlement range of \$1,500–\$2,000.
7. **Facilitated Negotiation:** The facilitator holds a hybrid session (video for John, phone for ABC) to address miscommunication. e.DNA insights reveal John's financial strain, prompting a discussion about a payment plan.
8. **Settlement:** Offers converge at \$1,800, payable over three months, with John remaining at the property. A blockchain agreement ensures enforceability.
9. **Post-Resolution:** Data is purged after 60 days, and a satisfaction survey is sent.
10. **Postconditions:** John pays \$1,800 over three months, avoiding eviction. ABC Properties receives payment without court costs.
11. **Exceptions:** If no agreement is reached, the facilitator suggests mediation or arbitration.
12. **Outcome:** Resolution in 30 days, preserving the tenant-landlord relationship and avoiding legal fees.



Use Case C: Modification to a Parenting/Family Plan

In divorces involving minor children, in all 50 states, the divorce settlement relates to the division of assets and liabilities incurred during the marriage. The part of the divorce that deals with minor children is referred to as the Parenting or Family Plan.

As time goes on after the divorce is finalized, the circumstances of both parties can change unexpectedly. For instance, changes in professional life, income, or the health of parents can sometimes significantly impact the original plan's intent and the financial ability of one or both parents to fulfill the terms of the original agreement. In designing Avoid-Court, we developed a unique approach that leverages the TeDR methodology, enabling parents to manage their divorce proceedings more simply and affordably, without needing to contact the original attorneys involved in the divorce.

Our Family Law – Parenting/Family Plan modification processes and platform will enable both parties to agree on the necessary changes calmly and reasonably, without the need for lawyers and courtrooms that can consume your time and money that would be better spent on your family's needs. Concerns over alimony, custody percentages, and healthcare costs can be resolved quickly and economically through our service.

Lastly, later in 2025, we anticipate a partnership with a new reality TV Program, called Judge Meant, which will further enhance the process and feed content to our platform. We fully expect our combined capabilities of TeDR, Justine-AI, and Avoid-Court will become a national preferred standard for settling these post-divorce Parent/Family Plan Modifications.

Title: Modification to a Parenting/Family Plan

Actors:

Parent 1: Lisa Thompson, seeking to modify a custody agreement to increase parenting time.

Parent 2: Mark Wilson, opposing changes due to scheduling conflicts.

TeDR Case Manager/Facilitator: Guides through the process.

Justine-AI: Facilitates negotiation and analysis.

Objective:

Modify the child welfare agreement to balance both parents' needs and the child's best interests.

Preconditions:

Lisa wants 50% parenting time (currently 30%); Mark prefers the status quo.

Both agree to use TeDR to avoid court action.

Basic Flow:

1. **Initiation:** Lisa initiates a case on Avoid-Court.com under "Family Law," detailing the current agreement and proposed changes.
2. **System Response:** Justine-AI invites Mark, who submits his schedule and objections.
3. **Agreement to Proceed:** Both confirm participation and cost-sharing.
4. **e.DNA™ Assessment:** assesses emotions (e.g., Lisa's sense of unfairness, Mark's stress). Results guide the facilitator.
5. **Electronic Negotiation (EN):** e.Resolv asks questions (e.g., "What are the child's scheduling needs?"). Lisa prioritizes equal time; Mark prioritizes stability. They submit offers on parenting schedules.
6. **AI Analysis:** Justine-AI™ analyzes the child's school schedule and parents' availability, suggesting a 40/60 split with flexible weekends.
7. **Facilitated Negotiation:** A video session addresses emotional tensions, with the facilitator using e.DNA to foster empathy. Both parents discuss the child's needs.
8. **Settlement:** They agree on a 40/60 split with alternating weekends, recorded via blockchain for legal enforceability.
9. **Post-Resolution:** Data is purged, and a survey assesses satisfaction.
10. **Postconditions:** The agreement is modified, balancing both parents' needs. The child's welfare is prioritized, avoiding court.
11. **Exceptions:** If stalled, the facilitator recommends mediation or legal advisory services.
12. **Outcome:** Resolution in 50 days, ensuring a child-focused agreement without litigation.

Use Case D: Human Resources - Workers' Compensation

Most States have a defined Workers' Compensation claim process and even a mediation process. One of our shareholders and advisors is a Florida Attorney. For the last decade, he has passionately claimed that the large Workers' Compensation insurers will likely never agree to use a service like Avoid-Court.com or any alternative that deviates from the current way of processing Workers' Compensation claims.

We disagree with him. We joke that hotel chains never predicted the disruptive impact of Airbnb. A few years ago, we spoke with the Litigation Managing Attorney for one of the largest publicly traded auto insurers. When we first reached out for the meeting, the Managing Attorney said he could see no way this type of technology would work in personal injury cases within auto insurance claims. However, this attorney was an accredited mediator nearing retirement. He took the time to study the TeDR Methodology and our plans for Avoid-Court.com. He agreed that if he could get his insurer to test around a hundred cases using TeDR and their technology, he believed it could save the insurance company millions of dollars; in his case, he was in-house counsel and joked that internal legal would likely appreciate it. If it worked, the insurer would likely roll it out nationwide to resolve auto accident and simple personal injury claims quickly and before litigation. After further discussions, he joked that the only people who would then not be happy would be the large PI firms.

We believe the Worker's Compensation Insurers would have the same attitude, and the losers, if they reacted the same way, would be attorneys like our shareholder and advisor. However, our shareholder and advisor have agreed to explore processing about 100 cases to test the concept and then approach his clients if successful, bringing it to the attention of his insurance clients. Like any emerging or disruptive technology, it faces pushbacks from legacy processes that have been in place for a long time. Nobody likes to change. If it is not broken, do not fix it! AI is changing everything!

Now, the Use Case example - You hurt your back at work. You are struggling to receive the workers'

compensation you deserve because the company claims the injury lacks sufficient documentation.

Pertinent medical data, reports, and information can be downloaded into our secure platform for use by all parties. We can help both the employee and the employer work through the details of the situation to expedite the resolution, assisting each side in achieving their desired outcome.

Title: Resolving a Denied Workers' Compensation Claim Using Avoid-Court.com

Actors:

Employee: Sarah Johnson, whose workers' compensation claim for a workplace injury was denied.

Employer & their WC Insurer: XYZ Corp and its WC insurer, denying the claim due to insufficient evidence.

TeDR Case Manager/Facilitator: Guides to the process.

Justine-AI: Analyzes data and facilitates negotiation.

Objective:

Resolve the denial dispute, securing compensation for Sarah and clarity for XYZ Corp.

Preconditions:

Sarah claims \$10,000 for medical expenses and lost wages. XYZ Corp's insurer denies the claim, citing a lack of documentation.

Both parties opt for TeDR.

Basic Flow:

1. **Initiation:** Sarah initiates a case on Avoid-Court.com under "Workers' Compensation," uploading medical records and injury details.
2. **System Response:** Justine-AI™ invites XYZ Corp/insurer, who submits denial letters and policy documents.
3. **Agreement to Proceed:** Both confirm participation and cost-sharing.
4. **e.DNA Assessment:** Sarah and the insurer complete e.DNA to assess emotions (e.g., Sarah's frustration, insurer's skepticism). Results guide the facilitator.
5. **Electronic Negotiation (EN):** e.Resolv asks questions (e.g., "Was the injury reported timely?"). Sarah prioritizes compensation; the

insurer prioritizes evidence. Offers are submitted (e.g., Sarah: \$8,000; Insurer: \$2,000).

6. **AI Analysis:** Justine-AI reviews medical records and policy terms, suggesting a \$5,000–\$7,000 range based on similar cases.
7. **Facilitated Negotiation:** The facilitator holds a video session, using e.DNA to address Sarah's sense of injustice. The insurer provides additional documentation to verify the injury's validity.
8. **Settlement:** Offers align at \$6,000, recorded via blockchain for compliance.
9. **Post-Resolution:** Data is purged, and a survey assesses satisfaction.
10. **Postconditions:** Sarah receives \$6,000 for medical and wage losses. XYZ Corp avoids litigation costs and maintains employee relations.
11. **Exceptions:** If stalled, the facilitator recommends mediation or legal advisory services.
12. **Outcome:** Resolution in 40 days, ensuring fair compensation and regulatory compliance.

In generative AI, use cases become smarter and more functional as machine learning activity increases and more disputes are handled by Justine-AI!

Machine Learning Use Cases



This slide is 100% editable. Adapt it to your needs and capture your audience's attention.

Use Case E: General Disputes - Friends Loaning Money

As mentioned throughout the TeDR document, we have stated that we expect TeDR, Justine-AI, and especially Avoid-Court.com to have the most disruptive and widely adopted use in Consumer-to-Consumer (C2C) and Business-to-Consumer (B2C) settings. These dispute types are usually resolved in Small Claims Court in each state. The minimum and maximum limits of the Small Claims Court vary from state to state and are subject to annual change. Filing fees in most states are very low. In fact, the cost of assigning court resources, judges, and systems does not even cover the expense of adjudicating and settling these matters. Our internal code name for the C2C and B2C market is Small Claims in the Cloud, assisted by AI. CRSC is launching a completely new, redesigned Avoid-Court.com site, which we will call LIKE—a Small Claims Court available on your phone. No need to file a lawsuit or visit the courthouse—settle right from your phone.

Our motto is 'Service (or voice) you deserve at a price you can afford!' Our services should not be viewed as a threat or competitor to individual state small claims court systems, as our research and analysis indicate that states incur significant operating costs for their small claims courts. Avoid-Court can save the courts millions across all 50 states.

Use Case: You were friends, and you made a short-term loan with the promise of repayment as soon as possible. It has been a while, and now you are starting to question your friendship, maybe even getting angry at the thought of having to ask again. Your friend has gone through tough times, but they are doing better now. However, they are too embarrassed to bring it up and are beginning to pay small amounts as a gesture of apology. Avoid-Court.com can help remove the emotion from the situation and save your friendship by assisting you in agreeing on what's owed, setting up a payment plan, and rebuilding the trust you once shared.

Title: Resolving a Personal Loan Dispute Between Friends Using Avoid-Court.com

Actors:

Borrower: Mike Brown, who borrowed \$2,000 from a friend and disputes repayment terms.

Lender: Emily Davis, seeking full repayment with interest.

TeDR Case Manager/Facilitator: Oversees the process.

Justine-AI: Facilitates negotiation.

Objective:

Resolve the loan dispute, preserving the friendship and agreeing on repayment terms.

Preconditions:

Mike acknowledges the \$2,000 loan, but disputes Emily's demand for \$500 interest.

Both agree to use TeDR to avoid escalation.

Basic Flow:

1. **Initiation:** Mike starts a case on Avoid-Court.com under "General Dispute," detailing the loan and disagreement over interest.
2. **System Response:** Justine-AI™ invites Emily, who uploads a written loan agreement.
3. **Agreement to Proceed:** Both confirm participation and split costs.
4. **e.DNA Assessment:** e.DNA evaluates emotional factors (e.g., Mike's embarrassment, Emily's distrust). Results inform the facilitator.
5. **Electronic Negotiation (EN):** e.Resolv prompts questions (e.g., "Was interest agreed upon?"). Mike prioritizes no interest; Emily seeks \$2,500. They submit offers.
6. **AI Analysis:** Justine-AI™ reviews the agreement, noting ambiguity in interest terms, and suggests \$2,000–\$2,200 as a fair range.
7. **Facilitated Negotiation:** A phone session addresses emotional tension, with the facilitator using e.DNA insights to rebuild trust. Mike offers a partial interest payment.
8. **Settlement:** Offers align at \$2,100, recorded via blockchain.
9. **Post-Resolution:** Data is purged, and a survey is sent.
10. **Postconditions:** Mike repays \$2,100, preserving the friendship. Emily receives most of her requested amount.
11. **Exceptions:** If there is no agreement, mediation is suggested.
12. **Outcome:** Resolution in 25 days, maintaining the relationship and avoiding legal costs.

HOW CAN THE LEGAL INDUSTRY BENEFIT FROM TeDR & JUSTINE-AI™?

We were incorporated in 2013 and have spoken with over 1,000 law firms, attorneys, and courts, all of whom have offered opinions on how the legal industry might utilize this type of technology, commonly called Online Dispute Resolution (ODR). Several of our competitors have attempted, and some still try, to collaborate with courts and law firms to leverage their technologies. At Cognitive, we have avoided involving ourselves in court and law firm technology placement; however, we do offer Dispute Resolution Consulting, Dispute System design advisory services, and even development services to courts and law firms. Currently, we do not plan to enter that marketplace. In the paragraph below, we will explain why we believe it is nearly impossible to successfully serve the courts due to the requirements for integration.

Thus far, after over a decade of trying, most of these attempts and projects have, for the most part, been judged unsuccessful. In defense of our competitors, it is not due to their technology. Most of the ODR software that has come on the market is excellent technology. One of the best examples we can provide is MODRIA, which evolved from eBay. To date, eBay is the largest and most successful user of ODR technology among Fortune 500 companies. At eBay, they successfully resolve over 100 million disputes between buyers and sellers in the eBay marketplace, with more than 90% of these disputes resolved without human intervention. AI is helping to enhance eBay's Dispute Resolution capabilities. We fully expect that in the next few years, AI will help eBay achieve over 99.9% resolution without human involvement. Consider this: eBay needed ODR capability, and PayPal, which they leveraged as an escrow function for large purchases, such as cars, boats, and planes. In our opinion, the combination of PayPal (for escrow) and the in-house designed ODR software is what propelled eBay to its current market cap value.

Additionally, products sold on eBay, from small to large, often involve disputes arising from sales transactions that cross state and even international jurisdictions in some cases. Our research revealed that the founders of eBay anticipated the various

conflicts that could arise from selling products across state and international jurisdictions.

Here's an example: a person in Kentucky sells a car on eBay to someone in Mississippi, and the Mississippi buyer has a problem or dispute that cannot be easily resolved. The buyer wants to sue the seller in court. Where should the lawsuit be filed? The answer is Kentucky, so the buyer would need to hire a Kentucky attorney and file the lawsuit in Kentucky. This process is expensive and time-consuming, with no guarantee that the seller will still be in Kentucky or that the buyer will win and get a judgment against the Kentucky-based seller. This is why eBay realized, even before launching, that they needed a Dispute Resolution Platform. If eBay buyers and sellers had to litigate disputes—considering they handle over 100 million disputes a year—the marketplace would be overwhelmed without a Dispute Platform.

Modria Corporation licensed the eBay platform and launched a company to commercialize this robust, scalable, and secure Dispute Resolution Platform. Today, this technology is owned by a publicly traded Technology Integration company called Tyler Technologies, and they continue to focus on getting courts to use this technology. Unfortunately, based on our observation and research, many of their attempts are not judged entirely successful due to integration issues.

For example, the State of Florida has 20 circuit courts, each serving one or more counties. Although each Florida Circuit Court reports to the Florida Supreme Court, they operate with a degree of independence. As a result, many have a variety of different and disconnected technology applications and platforms. If you implement ODR platforms, they must integrate with the systems in each circuit since many are different. For instance, if you want to use ODR to adjudicate and settle traffic infractions, it will require bi-directional integration. The information from citations is provided by various police departments in the circuit (including State, County, and city police departments) and then uploaded into the ODR, assuming the ODR settles the matter. The decision on files and case outcomes must then be integrated back into the respective systems for that circuit. Even if the ODR vendor succeeds in one

circuit, it is unlikely to work on the remaining 19 circuits. It's an integration nightmare. This is why we chose not to implement our technology in court several years ago. In our opinion, these systems must operate independently. Cognitive Resolution Solutions Corporation offers consulting and integration advisory services to courts and law firms. We, however, believe that our technology could be utilized, and our law firm's work is primarily focused on identifying opportunities for our TeDR and Justine-AI™ in Class Action Lawsuit settlement adjudication and settlement systems. Below is a USE CASE on how our platform could have been used or could be used in the future.

Use Case F: Adjudicating Individual Claims for the Deepwater Horizon Oil Spill

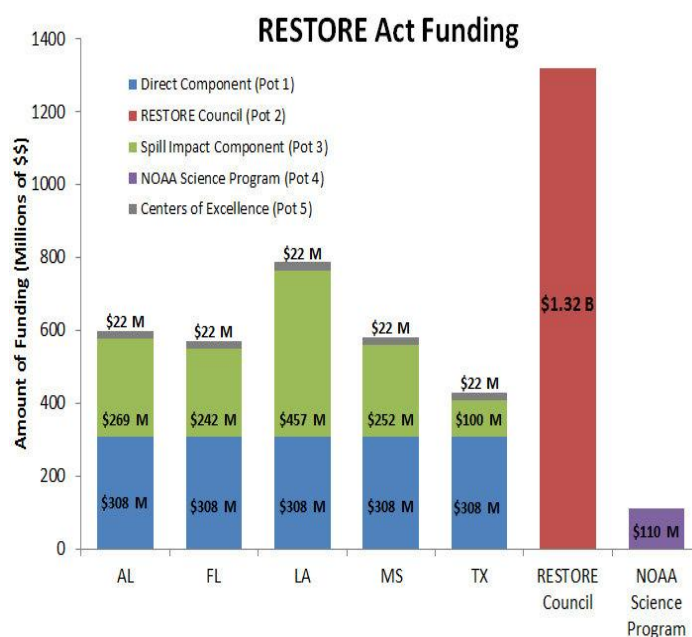
On April 10, 2010, the Oil Drilling rig Deepwater Horizon, operating in (then) the Gulf of Mexico, exploded, killed 11 workers, and caused the largest spill of oil in the history of marine oil drilling operations. Beasley Allen Law Firm, of Montgomery, Alabama, played a significant role in the Deepwater Horizon oil spill litigation, securing a \$2 billion settlement for the State of Alabama from BP. They also represented various businesses and individuals affected by the spill, helping them recover compensation through the settlement. The firm's work included representing the state in negotiations with BP and Transocean, as well as participating in multi-district litigation as part of the Plaintiffs' Steering Committee.

The Justine-AI™ platform can be used today to adjudicate individual claims, as over 100,000 claims and more than 3,000 separate lawsuits have been filed. In the Deepwater Horizon oil spill settlement, individual lawyers representing plaintiffs in the class-action lawsuit were capped at a 25% contingency fee for claims. For the broader settlement, plaintiffs' attorneys requested \$555 million in fees and expenses, which was about 6.59% of the benefits paid under the BP class settlements. If TeDR and Justine-AI™ had been available in 2010, a large portion of the \$555 million collected by attorneys to process relatively simple claims could have been awarded directly to the victims rather than to the attorneys and law firms. Overnight, in Florida, we saw attorneys running advertisements and filing mass

documents to perform administrative tasks and functions. Justine-AI features a robust, simple-to-use, and secure communication echo system and document management capabilities for uploading claims, phone records, and other forms of discovery (photos, videos, and PDFs) that can be directly loaded into the system by the victims.

SUMMARY OF USE CASES:

In summary, the six USE CASES outlined above demonstrate how the TeDR Methodology, Justine-AI, and Avoid-Court can benefit both Plaintiffs and Defendants in disputes, mainly before or after litigation. There are virtually endless ways to apply this methodology and technology. As mentioned earlier, the TeDR Methodology served as the basis for the CRSC Patent. Nevertheless, the TeDR Methodology is our contribution to the public domain, aimed at promoting standards and adoption. The consulting/advisory group of Cognitive can be retained to help potential clients and licensees of our Patent build and implement TeDR solutions of their own. We are open to "white label" uses of our technology and patent, and by 2026, we will have individual components pre-built that can be licensed for your custom solutions. Our Development Group can create custom solutions or platforms tailored to meet the specific needs of our customers. Justine-AI™ can be deployed as Software-as-a-Service (SaaS) or Platform-as-a-Service (PaaS).



Why is the Dispute Resolution Industry Ripe for Innovation?

For over 40 years, Alternative Dispute Resolution (ADR) has been used in the U.S. as a way to resolve conflicts faster and with less hostility. However, while ADR promised a “win-win” escape from courtroom litigation, it has instead become a bureaucratic extension of the court system, with some calling mediation a “good-ole-boy” network where friends refer cases, rather than neutral experts. As a result, ADR processes like mediation were absorbed, renamed, and effectively neutralized by the very system they were supposed to help or serve as an alternative to.

Today, most ADR services are facilitated by attorneys or former judges, making the ADR process indistinguishable from how they conduct **litigation**. What was once marketed as an “alternative” is now simply more of the same. The Court now offers mandatory mediation, facilitated by trained professionals who specialize in collaborative and conflict resolution-focused approaches. Actual self-directed resolution—before lawyers, before filings—is still **nonexistent** for the average consumer.

Litigation Today: Overburdened, Adversarial, Expensive

The average time from lawsuit to trial in the U.S. is 27 months, and even pre-trial settlements for disputes under \$1 million typically take 9 months or more. Legal fees are unaffordable for over 60% of Americans who might otherwise have valid claims. The litigation culture encourages a “win-at-all-costs” mentality, increasing hostility and costs while delaying the resolution process.

Mediation, in theory, should be the answer. However, it is broken!

The Failure of ADR and the Myth of ODR

Despite decades of being an established process, **ADR failed to build consumer demand. Why?**

- **ADR was never made consumer-friendly or, more importantly, never CONSUMER UNDERSTOOD, CONSUMER DESIRED, OR CONSUMER PREFERRED. It remained locked in the paragraphs of contracts, shrouded in legal ease and gatekept by the court system.**
- ODR (Online Dispute Resolution) has been misunderstood and misapplied, and post-COVID-19 life has shown us, reduced to just **Zoom** rather than integrated, guided resolution platforms.
- Consumers are unaware of what ODR is. Additionally, when informed, they often link it to technological problems, vague results, or being compelled to use it by court mandate.

Even today, “Zoom” is mistakenly equated with ODR. However, **Zoom is not ODR—and it is undoubtedly not TeDR™.**

TeDR incorporates secure, multi-channel communications—text, email, scheduling, video, document sharing—but goes far beyond with AI-driven guidance, EQ-powered decision-making, and legally structured negotiation processes. Additionally, with partners like Stanley on board, the Human Condition is not overlooked or ignored when needed.

TeDR’s Proven Advantage

The current system doesn’t work. Consumers are left in the dark, inefficiencies burden attorneys, and courts are chronically backed up and overwhelmed.

By contrast, **TeDR resolves most disputes in under 30–60 days**, often before legal escalation.

Our approach is simple: **Give power back to the parties before the conflict becomes a case.** Consumers and businesses can engage with Avoid-Court.com at the earliest sign of disagreement, leveraging AI and emotionally intelligent facilitation to avoid the litigation track entirely.

And when disputes escalate, TeDR provides a structured path to optional mediation or arbitration—on the user’s terms, not the courts.

Why the System Resists—and Why TeDR Is Built to Bypass It

The legal system's inertia is a real phenomenon. Courts are often overwhelmed and resistant to relinquishing control. Lawyers are skeptical of automation and alternative business models. However, three forces are converging to force change:

Consumer Demand for Tech-Enabled Justice

Younger generations' tech-savvy consumers expect digital-first solutions in every part of their lives. They are not interested in hiring \$400/hour litigators to resolve billing, service, or employment disputes. We are being conditioned to expect and demand faster ways and tech-heavy solutions that save time and resources.

The Failure of Traditional ADR to Create a Direct Market

Consumers often lack awareness of how to access mediation unless a judge instructs them to do so. The gatekeepers of ADR services have never considered the consumer's independent use of ADR. The ADR industry never marketed to consumers and thus failed to scale its operations. TeDR flips that starting with consumer access, not a court order.

AI is Already Reshaping the Legal Landscape

Major legal-tech companies are developing tools for contract management, case prediction, and document automation. What is missing? A full-stack platform for **actual resolution**, not just risk management. TeDR fills that gap.

What TeDR Offers Instead

“Traditional Mediation” Done Right: Our CRSC platform delivers mediation as it was meant to be—neutral, human-first, and without attorneys dominating the conversation.

Pre-Litigation Conflict Resolution: Users Start Early.

TeDR acts as a gatekeeper to the legal system, filtering disputes and resolving them before they clog the courts.

Next-Gen Technology, Human-Centered Design: AI + EQ + facilitation. Not a chatbot. Not a Zoom room. An actual innovation engine.

Supporting Data & Trends

Eighty percent or more of participants in a Florida court-mandated mediation survey reported **negative experiences**.

Most court-mediated cases (divorce, foreclosure, personal injury) suffer from **confusing processes, legal dominance, and low satisfaction**.

AI is already being used to **reduce court backlog by 15%** in federal pilots (2023).

TeDR's internal testing shows **resolution timelines under 30 days** and satisfaction exceeding **85%**.

Bottom Line: The Market Is Broken—TeDR Fixes It

TeDR was not built to support the legal status quo. It was built to **replace what is not working**—to give consumers, businesses, and courts a more innovative, faster, fairer way to resolve disputes.

It is not just an innovation. It is infrastructure.

Like Uber, Airbnb, or Stripe before it—**TeDR is the modern operating system for resolving human conflict**.

Establishing a Mutually Beneficial Relationship within the Legal Community—In the effort to create, solidify, and evangelize processes, the ADR industry itself has, tragically, fallen into something of an adversarial relationship with the traditional legal system.

This has caused significant confusion among individuals and businesses about the difference between an attorney-mediator and a non-lawyer mediator (or a dedicated trained and skilled neutral), the length of the process, the related costs, the most suitable cases for traditional mediation, and the steps involved. By consistently mixing up the differences between the two types of mediators, opportunities for industry growth that benefit all have been greatly limited. For parties in dispute, mediators who are also formally trained trial attorneys seem to be a clearer choice than mediators without a strong legal background.

However, attorney-mediators typically adopt a very different approach to mediation, emphasizing who has the stronger legal duties or rights as a key factor in settling, along with potential jury instructions and trial avoidance. Conversely, non-attorneys or dedicated neutral mediators tend to have a broader focus, aiming for dispute resolution, relationship preservation, and innovative problem solving.

Attorney-mediators trained in adversarial litigation are challenged to overcome their biases, backgrounds, and experiences. They are not trained in ADR or conflict management/resolution. Their professional and educational training is legal analysis, positional debate, challenges, and adversarial.

In 2016, the president of the American Bar Association (ABA) estimated that over 60% of people with legal standing to sue were financially barred from accessing the legal system. On the other hand, the much more accessible non-legal ADR community has limited means to promote its availability and advantages, helping society resolve conflicts.

Starting in 2013-2016, we obtained the assistance of Conflict Resolution graduate students to survey 500 Florida residents who had participated in court-mandated mediation in the last 3 years; the results showed that more than 80% considered the experience a negative and non-helpful experience.

Further analysis revealed three common types of court-referred or ordered mediation that the majority participated in: 1. Divorce, 2. Foreclosure 3. Personal Injury Law (related to an auto accident)

1. Finding a Relevant Point of Collaboration between Technological Innovation in ADR and the Legal Profession.

There is inevitable resistance that must be overcome before technological innovation in any industry is accepted as a positive change. Non-lawyer dispute resolution practitioners have faced this challenge when trying to align a traditionally human-centered field with the elimination of physical distance through

internet tools and systems. While multiple factors influence the speed and success of this transformation, the main obstacles lie in two areas: first, understanding and implementing new technologies; and second, finding ways to improve these technologies to attract enough clients to support the growth of new processes. Lawyer mediators tend to adapt more easily to the integration of Information & Communication Technologies (ICTs).

These challenges seem almost irrelevant here because of the widespread use of the internet and today's AI, which are deeply embedded in modern life. The mainstream adoption of online systems for a wide range of personal, business, and professional applications is now standard rather than exceptional. However, online conflict resolution appears to be stuck, including the legal profession's use of ADR, despite attorneys having much better and more resources to learn and navigate new ICTs.

Ironically, the COVID-19 Pandemic, which began in March 2020, has driven more interest and demand for ODR-related services and products than any other single event in the over 20-year history of ODR. The expectation and expansion will only continue to increase within the next decade and into the future years. We believe that TeDR-based products and services will start to be requested or demanded in advance of retaining an attorney to file a lawsuit.



In the legal industry, most traditional ADR practitioners are not tech-savvy and lack a fraction of the resources required to meet today's built-in demand of the legal system. Their systems thus far have been too mechanistic and closely tied to government and/or big business. There has been some innovation, though not much, but even it has fallen into "the technological advancement trap."

Once processes are established in any industry, the focus of difficulty almost automatically shifts from innovation to implementation and, in the best cases, refinement. The traditional ADR community has barely entered the second phase, which is straightforward implementation. It is badly lacking the necessary refinements that would free it from the constraints of referral sources and make it accessible and visible to the larger community.

"All monolithic industries will eventually have to embrace change. The U.S. legal system, like our education system, is outdated. The legal industry needs to adopt a new technology-centric and collaborative model to meet the evolving needs of clients. We strongly believe that TeDR is this new model. In today's technology-driven world, legal services should be designed to empower dispute parties through processes and system platforms that incorporate the best that technology has to offer. Traditionally, the court system has been a basic public service. The future requires the court and legal system to be more accessible to the citizenry, easy to use, and at a reduced cost to taxpayers. Lastly, the legal industry is not witnessing non-lawyer and non-law service provider businesses entering the dispute resolution and legal services-related marketplace.

We expect to witness a shift starting in 2026, as consumers and businesses try new services like Avoid-Court.com and our competitors. This will provide an opportunity to resolve all types of conflicts simply, confidentially, and affordably in a fraction of the time typically spent in litigation. We are placing a heavy bet on consumer direct and business modifying their current mediation clauses to insert our CRSC suggested Dispute Resolution Clause. We strongly recommend using our next-generation Dispute Resolution Clause. Standard Mediation Clauses in most contracts in this country are often written by attorneys, and consumers have no idea what the legalese actually means or how to begin. Please see our recommended clause below:

In the event of any dispute, claim, or controversy (collectively a "Dispute"), arising out of or relating to this Agreement, that is not resolved through direct negotiations between the parties within 10 days, the parties agree to use Avoid-Court™.com™, a third-party, independent, technology-enhanced dispute resolution platform. If the dispute is still unresolved within __ days, the parties may then elect to

proceed to traditional mediation. The parties will select a mediator from a roster of certified mediators who have the experience or training to provide mediation services, as offered by Avoid-Court.com, affiliated and trained mediators. Mediation shall be a condition precedent to any arbitration or litigation, except for disputes requiring injunctive relief.

Uber disrupted Personal Transportation, Airbnb disputed lodging and it is long over-due that we have a disruption to the Dispute Resolution Industry and give consumers and business back an option to resolve disputes in advance of litigation or even had the case (dispute) lingers, keep case active but try Avoid-Court.com to see if you can get the conflict resolved and then have you attorney (who will not be happy) to file the settlement.

We are not against attorneys making money, and absolutely, the court dockets need to be decreased; attorneys need to learn a new way to serve their clients. Here's a professional example: In the late 1990s, the US Congress passed the Sarbanes-Oxley Act (SOX) in 2002, which prohibited the Accounting Industry from providing consulting services to their Audit Clients. So, a few years later, the accounting industry introduced new products like IT Risk Services, and instead of calling it Consulting, they rebranded it Advisory Services. The Attorney and Legal Industry in this county needs to offer to consumers new services and economic options, maybe also to include "Advisory Services – around the legal aspects of a Dispute."

-Cognitive Resolution Solutions, Founder & Chair, David Puckett (May 2025)

Demand for its services exists in abundance. In other words, it needs to advance to its refinement stage and find ways to make the legal system aware of its complementarity, while increasing public awareness of its existence and its significant benefits. There is a pressing societal need for the effective integration of process and technology in a way that attracts clients and helps them understand how to use both. Industries such as Dispute Resolution often struggle to maintain distinct identities amid the rapid development of hardware and software.

These industries are, first and foremost, users rather than builders of technology. Attempts to bridge that gap can be painful and numbly slow. They each need one another to maximize their effectiveness to society and to learn how to develop their distinctive online presence.

2. Developing Public Awareness of the Industry. To date, most efforts in providing workable alternatives to adversarial dispute resolution have

remained more in the academic development and organizational boundaries. Moreover, they have not been implemented in an effective and practical manner. The key component of this stage is a primary level of foundation for the Dispute Resolution industry is a **CONSUMER DIRECT MODEL** and build individual and consumer direct modeling to build awareness these products and services can be using to resolve virtually and conflict without requiring hiring an attorney (or if needed consumers can request from their attorney to purchase 1 to 2 hours of their times to advise them on the legal aspects and potential settlement ramification related to protections under the law.

While there has been dramatic and significant perspective reconstruction conducted within the Dispute Resolution community, there has been no effective collaboration with the appropriate supporting industries to maximize public awareness and widespread societal implementation. Essentially, the innovators have attempted to shoulder not only the burden of developing and refining these processes and systems, but also the marketing and the business elements of the market demand. It is hardly enough; the huge mass market that is available has yet to be fully tapped.



HOW IS AI CHANGING DISPUTE RESOLUTION?

Even in 2014, in our original version of the TeDR Methodology, we discussed and built a future case for the current and possible future uses of AI in both the Dispute Resolution Industry generally and, of course, within our TeDR Methodology and our Dispute Resolution Platforms and Services. Of course, the last five years of technology around AI have continued to evolve almost daily. It was the combination of AI capabilities improvements, EN, and for a new generation of dispute resolution that led us to file for our first patent. We plan to file additional patents in 2025/26. Throughout this document, we are referring to AI, and in this section, we are going to outline industry trends for the use of AI in Dispute Resolution generically and, of course, how TeDR incorporates it.

Artificial Intelligence (AI) has become a transformative force across numerous domains, including law, mediation, and dispute resolution. Over the past decade, significant technological advancements have propelled AI from simple automation to sophisticated systems capable of complex analysis, learning, and decision-making.

Simultaneously, the integration of Emotional Intelligence (EQ) into Alternative Dispute Resolution (ADR) processes has gained recognition as a crucial factor in achieving effective and empathetic outcomes. The convergence of AI and EQ in ADR reflects a broader trend toward combining technological innovation with human-centered approaches to dispute management.

The application of AI in ADR is evolving rapidly, driven by developments in machine learning, natural language processing (NLP), and data analytics. AI-powered tools now assist mediators and legal professionals in analyzing case data, predicting outcomes, and identifying optimal settlement strategies. For example, predictive analytics enable the assessment of potential legal risks and the likelihood of success in various dispute scenarios, thereby informing parties' decision-making processes. Additionally, AI chatbots and virtual assistants facilitate preliminary negotiations, document drafting, and even preliminary case assessments, reducing costs and increasing access to justice.

Research by Susskind (2019) highlights that AI can enhance efficiency and transparency in dispute resolution by automating routine tasks. He states, *"AI has the potential to democratize access to justice by making dispute resolution faster, cheaper, and more consistent."

Furthermore, AI's capacity to analyze large volumes of data enables more objective assessments, which can help reduce human biases. However, ongoing debates in this area focus on fairness, algorithmic bias, and the absence of human judgment.

Artificial Intelligence (AI) is transforming the legal system, extending beyond law firms to reshape judicial processes, law enforcement, and access to justice. Its current and anticipated impacts are profound, driven by advancements in data analysis, automation, and decision-support technologies.

In judicial systems, AI is streamlining case management and enhancing decision-making. Courts

use AI-powered tools to analyze case backlogs, predict case outcomes, and assist judges with legal research. For instance, predictive algorithms assess historical data to estimate case durations or sentencing trends, improving efficiency in overburdened courts.



In 2023, the U.S. federal courts reported a 15% reduction in case backlog where AI scheduling tools were piloted. However, concerns about bias in these algorithms persist, as historical data may perpetuate inequities if not carefully curated and analyzed. By 2030, AI is expected to automate routine judicial tasks, such as drafting procedural orders, freeing judges to focus on complex legal reasoning.

Law enforcement agencies leverage AI for predictive policing and evidence analysis. Tools like facial recognition and crime mapping software analyze patterns to allocate resources effectively. In our TeDR Methodology and pending Patented process, we rely heavily on AI, specifically voice analytics.



In 2024, predictive policing models were utilized in 60% of major U.S. cities, resulting in a 7-10%

reduction in certain crime rates in targeted areas. Yet, these systems raise privacy and ethical concerns, particularly when misidentifications disproportionately affect marginalized groups. Future advancements may integrate AI with real-time surveillance, potentially improving response times but necessitating stricter oversight to prevent abuse.

Access to justice is another area of transformation. AI-driven chatbots and virtual legal assistants provide free or low-cost legal guidance to underserved populations. Platforms like **DoNotPay™** have resolved over 2 million legal disputes, such as traffic ticket appeals, by 2025, democratizing access to legal resources. By 2035, AI is projected to bridge the justice gap for 30% of low-income individuals globally through scalable, multilingual legal aid tools. However, these tools must ensure accuracy and avoid oversimplifying complex legal issues. Challenges accompany these advancements. AI systems risk amplifying biases, requiring transparent algorithms and regular audits. Ethical frameworks and regulations, such as the EU's AI Act, are emerging to govern the use of AI in legal contexts, emphasizing accountability. Additionally, over-reliance on AI could undermine human judgment, necessitating a balance between automation and oversight. In conclusion, AI is revolutionizing the legal system by enhancing efficiency, informing law enforcement, and expanding access to justice. Its future impact hinges on addressing ethical challenges and ensuring equitable implementation, thereby positioning AI as a powerful tool for a fairer and more accessible legal landscape.

What is Emotional Intelligence (EQ), and how is it also affecting the Dispute Resolution Industry?

While AI excels in processing data and predicting outcomes, the human element in dispute resolution, particularly Emotional Intelligence (EQ), remains indispensable. EQ refers to the capacity to recognize, understand, and manage one's own emotions and those of others. In ADR, EQ plays a critical role in building trust, fostering empathy, and facilitating effective communication between parties.

Researchers and authors, such as Daniel Goleman (1995), emphasize that EQ is fundamental to successful interpersonal interactions and conflict resolution. Goleman asserts, "Emotional Intelligence is the cornerstone of effective leadership and conflict management". In mediation, mediators with high EQ are better equipped to navigate emotional undercurrents, de-escalate tensions, and guide parties toward mutually acceptable solutions. Recent studies suggest that integrating EQ training into mediator education improves outcomes. For instance, a study by **Moore (2014)** found that mediators with heightened EQ skills were more successful in resolving disputes amicably because they could better interpret emotional cues and respond empathetically. This human capability remains challenging to replicate through AI, underscoring the importance of combining technological tools with emotionally attuned mediators.

The future of ADR likely involves a hybrid approach that leverages the strengths of both AI and EQ. AI can manage data-driven tasks, analyze patterns, and facilitate initial engagement, while human mediators provide emotional understanding and moral judgment. Researchers such as **Ashley (2017)** advocate for this synergy, suggesting that "AI can serve as an assistive tool, augmenting human mediators' ability to read emotional cues and respond with empathy."

Furthermore, emerging innovations aim to develop AI systems capable of recognizing emotional states through NLP and biometric data. While these systems are still in developmental stages, they promise to enhance the mediator's capacity to assess emotional dynamics objectively. Nonetheless, ethical considerations regarding privacy, bias, and the potential depersonalization of dispute resolution remain central to ongoing discussions.

The trends in AI and EQ within ADR show a dynamic landscape where technological innovation supports, rather than replaces, human empathy.

AI's capacity for data analysis and automation enhances efficiency and objectivity, while EQ remains vital for understanding and managing emotional complexities inherent in disputes. Prominent researchers, such as Susskind, Goleman, and Ashley, underscore the importance of integrating these elements to create more effective, accessible, and humane dispute resolution processes. As AI continues to evolve, its most powerful applications in ADR will likely be those that harness the strengths of both technological precision and emotional insight, ultimately leading to more just and empathetic outcomes.

Since publishing the original TeDR Methodology, as we pointed out above, AI continues to evolve daily, and so does the EQ and its relationship to Conflict and Conflict Resolution. Today, one example of companies using EQ in customer support to defuse emotional aspects is Amazon Customer Support, like many customer support organizations, they ask you permission to record your conversations, but most consumers are not aware their voice is also monitored with voice analytics to measure the emotions in your voice and customer services computer prompts based on your emotions.

We have integrated EQ assessment using one of the top tools, allowing our AI-driven services to consider both parties' emotional states. As a result, the system and our Case Managers/Facilitators can tailor responses and interactions based on the EQ assessment outcomes, including ongoing emotions.

What are the effects of Emotions in Conflict and a potential settlement agreement?

The idea that 90% of conflict is driven by emotion is a common belief, often dismissing the “90-10 Rule”. Although this rule lacks scientific backing as an exact percentage, it emphasizes that deeper underlying emotions—such as anger, fear, frustration, and a sense of injustice—are often the main drivers of conflict. Understanding these emotions is essential for resolving conflicts effectively.

Here is a more detailed look at this concept:



The 90-10 Rule:

This rule suggests that only 10% of what is being argued about is the actual issue, while the remaining 90% is rooted in a deep emotion and unmet needs.

Underlying Emotions:

These emotions, like anger, fear, frustration, and feelings of being unheard or disrespected, can significantly escalate conflicts.

Importance of Emotional Intelligence

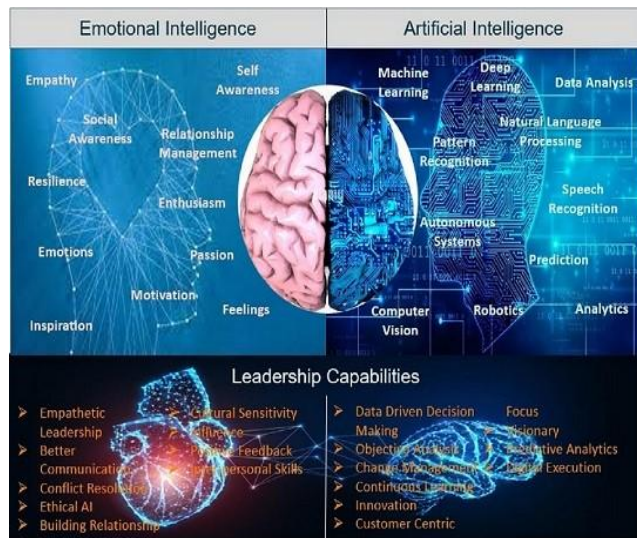
Recognizing and managing emotions, as well as actively listening to understand the other person's perspective, are essential for effective conflict resolution. Example: In a relationship, a seemingly minor disagreement about chores could be a sign of deeper insecurities or feelings of not being appreciated.

Focus on Resolution

Addressing the underlying emotions, rather than just the surface-level disagreement, is key to reaching a constructive resolution.

AI and emotional intelligence (EQ) have a complex relationship with conflict resolution. While AI cannot directly resolve conflicts due to its lack of emotional understanding, it can be a valuable tool for supporting individuals and teams in developing EQ, which is crucial for effective conflict resolution. AI can assist in recognizing and understanding emotions, improving

communication, and even providing support for individuals facing emotional challenges that might contribute to conflicts.



AI and the Development of EQ:

Self-Awareness:

AI can help individuals understand their emotional patterns and biases, leading to greater self-awareness.

Empathy:

AI can analyze communication patterns and provide feedback on empathy, helping individuals develop their ability to understand and respond to the emotions of others.

Conflict Resolution Skills:

AI-powered simulations and role-playing exercises can train people in empathy, negotiation, and conflict resolution.

AI as a Support Tool:

Emotional Support:

AI chatbots can provide support and guidance to individuals facing emotional challenges that may contribute to conflicts.

Conflict Prediction:

AI-powered tools that monitor team sentiment can enable managers to identify potential conflicts before

they escalate, thereby fostering a more inclusive and safer environment.

Communication Assistance:

AI can analyze communication patterns and provide feedback on how to communicate more effectively and empathetically, reducing the likelihood of miscommunication and conflict.

AI's Limitations in Conflict Resolution:

Lack of Emotional Understanding:

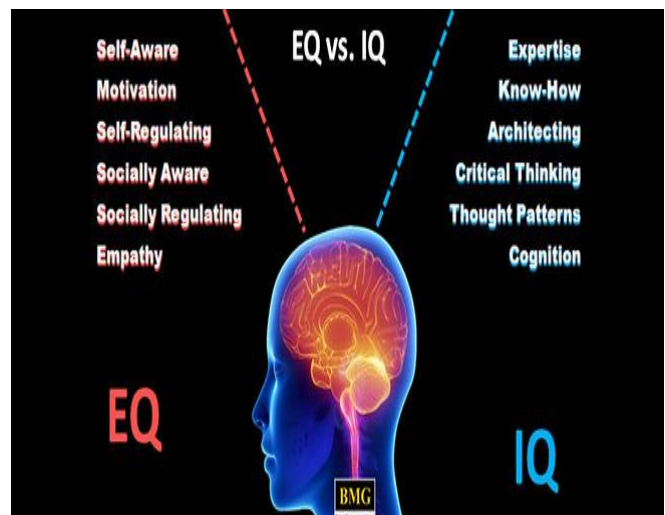
AI cannot fully grasp the complexities of human emotions or the nuances of interpersonal dynamics

Not a Replacement for Human Mediation:

AI cannot mediate or negotiate with emotions; it is a tool to support human efforts in conflict resolution.

Ethical Considerations:

Using AI for emotional support or conflict resolution raises ethical concerns about privacy, bias, and the potential for relying too heavily on AI over human interaction.



EQ and Conflict Resolution:

Understanding Emotions:

EQ enables individuals to recognize and understand their own emotions and those of others, which is essential for navigating conflict effectively.

Effective Communication:

EQ helps individuals communicate their needs and perspectives clearly and respectfully, avoiding misunderstandings and escalation of conflict.

Empathy and Active Listening:

EQ fosters empathy, enabling individuals to understand others' viewpoints and perspectives, which in turn leads to more effective conflict resolution.

Self-Regulation:

EQ helps individuals manage their own emotions, such as anger or frustration, during conflict situations, promoting calm and constructive communication.

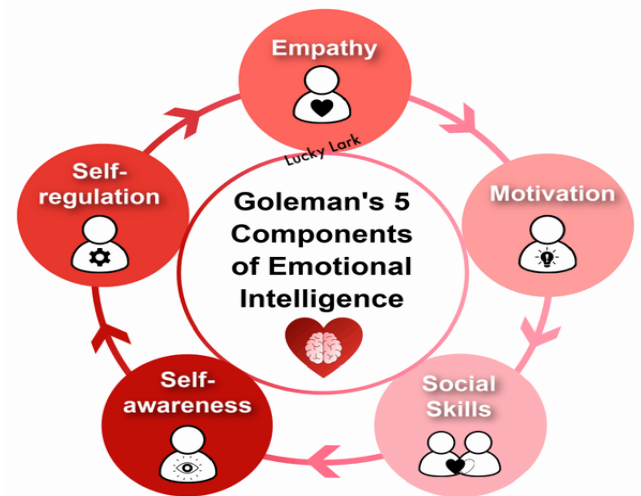
Social Skills:

EQ involves strong social skills, which are essential for building rapport, resolving disagreements, and fostering positive relationships.

If you want to learn more about our TeDR and especially Justine-AI, which uniquely uses the latest in AI and EQ, we can provide a Non-Disclosure Agreement (NDA) and give you more details, including our Patent.

Emotional Intelligence (EQ) is the ability to recognize, understand, and manage one's own emotions while empathizing with others' feelings. In conflict resolution, EQ is a vital tool for navigating disputes, encouraging collaboration, and reaching mutually beneficial outcomes. By utilizing self-awareness, self-regulation, empathy, and social skills, individuals can reduce tensions and promote constructive dialogue.

Self-awareness and self-regulation are foundational to EQ in conflict resolution. Recognizing personal emotional triggers allows individuals to remain calm under pressure.



As **Daniel Goleman**, a pioneer in EQ research, states, "If you can manage your emotions, you are more likely to stay focused on the problem rather than the person" (Goleman, 1995). By regulating emotional responses, parties in a conflict can avoid reactive behaviors that escalate disputes, instead approaching the situation with clarity and composure.

Empathy, another fundamental part of EQ, allows individuals to understand others' perspectives and feelings. This builds trust and paves the way for resolution. Satya Nadella, CEO of Microsoft, highlights the importance of empathy, saying, "Empathy makes you a better innovator and a better leader because you understand the needs of others" (Nadella, 2017). During conflicts, empathizing with opposing viewpoints helps find common ground, turning confrontations into collaborative problem-solving.

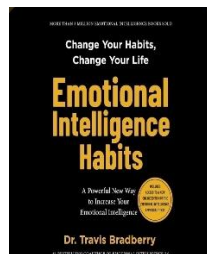
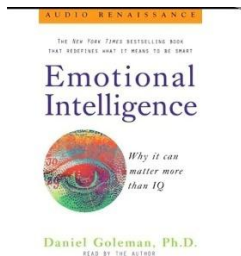
Social skills, including effective communication and relationship management, are equally vital. EQ-equipped individuals can articulate their needs clearly while actively listening to others, reducing misunderstandings. **Sheryl Sandberg**, former COO of Meta, highlights this, saying, "Leadership is about making others better as a result of your presence" (Sandberg, 2013). Skilled communicators use EQ to guide discussions toward resolution, ensuring all parties feel valued and heard.

In practice, EQ in conflict resolution involves active listening, reframing negative emotions, and seeking win-win solutions. For example, during a workplace

disagreement, an EQ competent leader might acknowledge team members' feelings, clarify misunderstandings, and propose solutions that address everyone's concerns. This approach not only resolves conflict but also strengthens relationships.

In conclusion, emotional intelligence is a powerful tool for resolving conflicts by promoting self-control, empathy, and effective communication. As industry leaders like Goleman, Nadella, and Sandberg illustrate, EQ transforms disputes into opportunities for growth and collaboration, making it indispensable in today's interconnected world.

These two books below heavily shaped how we utilize EQ in our TeDR Methodology:



What is Electronic Negotiation (EN)?

David and Stanley, members of the management team, both earned their master's degrees in Conflict Analysis & Resolution from Nova Southeastern University, a program housed within the Department of Psychology in the School of Humanities and Social Sciences. Additionally, David earned a second master's in psychology. From the founding, we have focused heavily on the psychology of conflict, and, as outlined above, we are the first dispute resolution services and technology firms to incorporate and embed the utilization of EQ in conflict. Additionally, as graduates in Conflict Analysis and Resolution, we have debated the procedural and process differences between the conflict resolution disciplines of Facilitation, Mediation, Arbitration, and Negotiation. We would like to acknowledge and pay our respects to our competitor, SmartSettle™ (based in Canada), and its founder and CEO, Dr. Ernest Thiessen. He and his company were one of the first, if not the first, to leverage eNegotiation.

From the beginning, we also researched traditional negotiation versus electronic negotiation (eNegotiation). We became disciples of the value of electronic negotiation (EN). We believe our process methodology and Patent-Pending process represent a unique approach to using EN, leveraging both the best practices of AI and EQ in our version of eNegotiation.

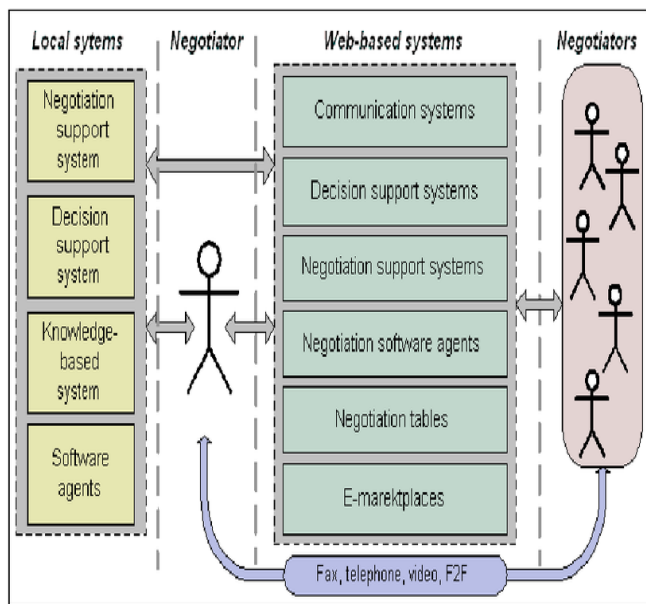
Electronic negotiation (e-negotiation), facilitated by digital platforms and artificial intelligence (AI), is reshaping how agreements are reached across industries. By leveraging technology to streamline communication, analyze data, and automate processes, e-negotiation is transforming dispute resolution, contract formation, and business transactions, with significant implications for efficiency, accessibility, and fairness.

Industry Quotes on Electronic Negotiation (EN):

"E-negotiation can offer several advantages for purchasing managers, such as enhanced efficiency and convenience, improved transparency and accountability, and increased competitiveness and innovation. It can streamline the negotiation process, eliminate travel costs, and allow for faster and easier communication and information exchange."
Marijn Overvest, Founder of Procurement Tactics

"We are all somebody's prospect; we are all somebody's customer. E-negotiation platforms enable seamless communication and foster trust, making it easier to build lasting business relationships while optimizing outcomes in real-time." **Chris Murray, Author and Sales Expert**

"Negotiation is not just about cost, it is about value! E-negotiation allows us to leverage data and employee feedback to drive meaningful benefits that enhance retention and productivity, creating a transparent and efficient process for all parties involved" **Anonymous Forbes Human Resources Council Member**



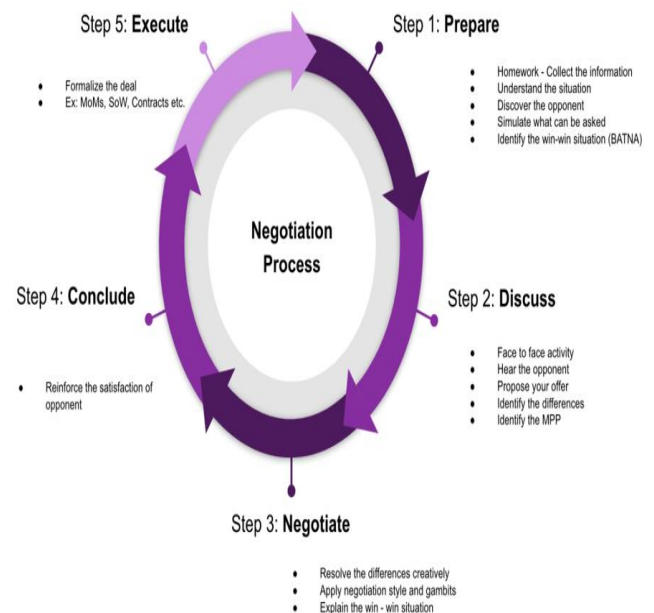
In 2024, over 70% of online marketplaces, including eBay and Amazon, integrated eNegotiation tools to resolve buyer-seller disputes, resulting in a 60% reduction in resolution times compared to traditional methods. These platforms utilize algorithms to propose solutions based on past agreements and user preferences, resulting in faster and more cost-effective outcomes. AI-driven chatbots also guide parties through negotiations, offering real-time suggestions and drafting contracts. In international trade, e-negotiation systems support multilingual communication, breaking language barriers and reducing reliance on intermediaries.

The future of e-negotiation promises broader adoption and deeper integration of advanced technologies. By 2030, AI is expected to enhance predictive capabilities, analyzing vast datasets to forecast negotiation outcomes with 85% accuracy, enabling parties to strategize effectively. Blockchain technology will likely secure e-negotiation agreements, ensuring tamper-proof contracts and increasing trust in cross-border deals. Virtual reality (VR) can create immersive negotiation environments, simulate online purchasing disputes as if they were face-to-face interactions, and enhance rapport in remote settings. Industries like real estate and labor relations are projected to adopt e-negotiation tools, with 40% of commercial leases expected to be negotiated electronically by 2035.

E-negotiation also democratizes access to dispute resolution. Low-cost platforms empower small businesses and individuals to negotiate effectively without the need for expensive legal representation.

However, challenges remain. Over-reliance on algorithms risks oversimplifying complex negotiations, and AI biases could skew outcomes if not addressed. Privacy concerns arise from data collection, necessitating robust cybersecurity and transparent data practices. Cultural differences in negotiation styles may also limit the effectiveness of AI without adaptive frameworks. Regulatory efforts, such as the EU's Digital Services Act, aim to ensure fairness and accountability on e-commerce platforms.

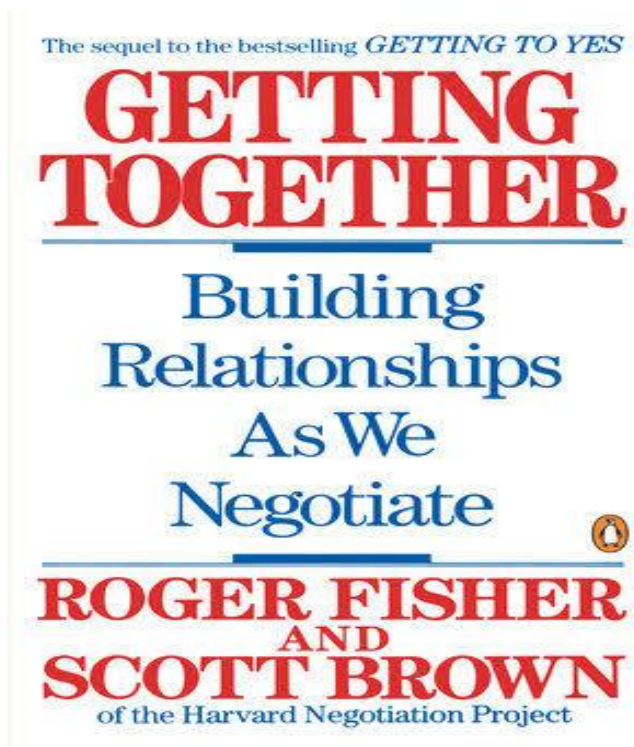
As we designed our eNegotiation capabilities into our TeDR methodology, we researched the best practices of the traditional in-person negotiation discipline. One of our strongest influences was Retired FBI Negotiator, author, and speaker Chris Voss. We incorporated processes from all leading thought leaders in the field of negotiation into our patent.



Our research, conducted ahead of publishing the first version of the TeDR methodology, begins with one of the most popular negotiation books ever written,

"Getting to Yes" by Roger Fisher and William Ury. The book features a well-known story about two teenagers arguing over a single orange; both want the entire orange. The story shows that the boy wanted to eat the whole fruit and did not want to share it with the girl. The girl had read a recipe for an orange-flavored cake, which needed the zest from the entire orange peel. Usually, most negotiations or settlement strategies consider the only fair solution to be dividing the orange in half, giving both teenagers an equal share. This is the common approach: splitting things evenly between conflicting parties. In the Ury/Fisher story, it reveals what each teen wants, and instead of settling for 50% of the orange, both can get 100% of what they want from the single orange.

This is the core foundational basis of our e-negotiation approach. We have incorporated the best practices of traditional face-to-face mediation into an AI-driven process, intending to help parties in conflict settle more than they would have likely settled for.



Let us share some humor related to the names and brands we have used over the last 12 years. When we started our business, we wanted the URL "Resolve.com," but it was taken and not available. We initially selected the Rezoud Corporation, which is a French-Creole word meaning "resolve." Our initial products were branded as Settle-Now, ResolvNow,

and ZipSettle. We decided, and the recommendation of branding folks, and a retired State Court Judge Advisor, and she recommended nobody likes to "SETTLE." This became more than a branding exercise; it became a pivot for our methodology.

The following facts might surprise most consumers: while negotiation is a vital and expected skill for lawyers, it is not typically a required course or focus skill for most US Law Schools. The core curriculum of most law schools includes courses such as Procedure, Contracts, Criminal Law, Property Law, and Torts. Most US Law Schools only offer negotiation process courses as electives or clinics. Lawyers, after graduation, may attempt to improve their negotiation skills through experience or private classes, but it is a fact that most attorneys are not considered professional negotiators.

In our opinion, this is one of the most significant issues with using litigation to resolve disputes. TeDR and our Patent were designed to provide disputing parties with a unique AI-driven eNegotiation experience that leverages the best practices of professional negotiation available to our clients. This enables them to resolve their disputes, mitigate emotions, and have their disputes negotiated by our AI-driven, unique eNegotiation process, which is not currently available in the market.

The term 'Win-Win' is overused and not the objective of a negotiation. Our methodology, processes, and AI take all parties into account to ensure the process of resolving is more straightforward, mitigates emotions, and results in an outcome that all parties consider better than they would have settled for.

For additional details on our CRSC using our patent-pending unique approach negotiation process, "enhanced" by AI, and how we present various options as suggested settlements, unlike anything ever witnessed in the Dispute Resolution Industry.

In conclusion, e-negotiation is poised to revolutionize agreement-making by significantly enhancing speed, accessibility, and scalability. Its future looks promising as it integrates emerging technologies and addresses ethical challenges, positioning it as a cornerstone of global commerce and conflict resolution. Our research indicates a promising trend, with a 25% increase in eNegotiation in the US since 2020. We anticipate eNegotiation to become the standard approach for dispute resolution, particularly in the delivery of online

dispute resolution services, ushering in a new era of efficiency and accessibility.

We spent over four years in R&D developing our patent. In the process, we read almost every leading book on traditional Negotiation to find consensus on the “best practices of conventional face-to-face negotiations and we designed our process methodology, empowered by AI, to develop our unique approach to Negotiation. These are just a few of the books.



Why has ODR technology not become widely used?

The term Online Dispute Resolution (ODR) was introduced in books written over two decades ago. Many companies have come and gone, and some are now attempting to re-enter the business. Early iterations of AI, at least conceptually, have been embedded in attempts by our competitors to gain mass acceptance and use of their technologies, and all have failed. Why?

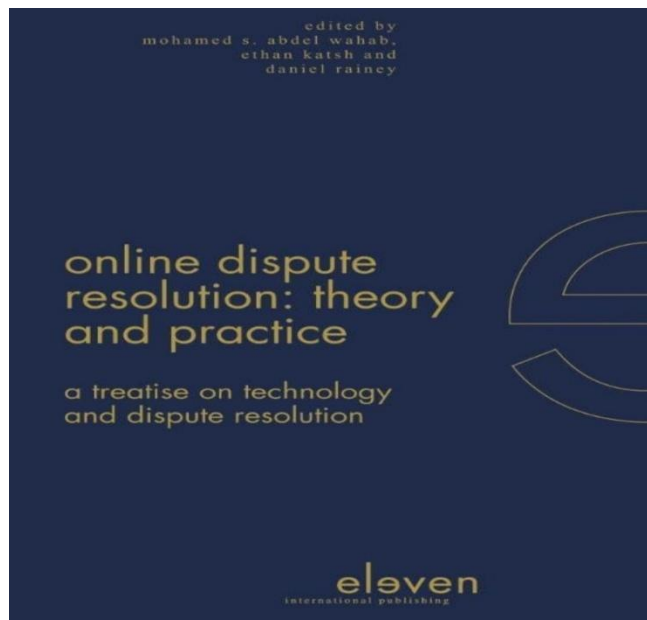
We believe there are several reasons why Online Dispute Resolution (ODR) has not gained widespread acceptance as a complement or extension to traditional court services. Our competitors have conducted several pilot or Proof of Concept (POC) projects within the last 5 to 7 years. Why did various attempts to deploy it in several States and Jurisdictions fail?

One significant barrier to Mediation, ODR, or TeDR Acceptance is:

What is commonly referred to as the 90/10 Rule (Similar to the Real Estate Industry, where 90% of the closed Real Estate transactions are closed by 10% of the Realtors). Using Florida as an example, according to FloridaCourts.gov, as of 2024, there are 5,674 Certified Florida Supreme Court mediators with various specializations, including county, family, circuit, dependency, and appellate mediation. However, it is estimated that less than 10% of the Certified Mediators are used to resolve 90% of the cases. Most law firms have mediators they prefer, and when the court orders mediation, they primarily leverage their preferred mediators.

The TeDR approach is very different, and thus we plan to train our Case Manager/Facilitator in a unique and customized training program which emphasizes the best practices of the disciplines of Dispute Resolution, TeDR, and our unique processes, so EN, AI, and EQ are complemented by Human Elements. The media and even the legal industry are trying to instill fear in AI, not humans! In TeDR, we rely heavily on humans. Our model mimics the use of subcontractors (such as Uber Drivers) that we train, and our Case Managers/Facilitators can log in to the platform to accept cases, just as an Uber driver accepts a ride from the Uber App. Our Case Managers/Facilitators are required to take and pass our training course, and they guide the dispute parties through the process of resolution, starting with Intake through settlement.

One of the earliest books introducing Online Dispute Resolution:



This question would require writing pages and pages to fully address and explain the reasoning. It starts with a lack of consumer awareness of mediation itself and reluctance to ask for Online Dispute Resolution. The ADR industry has failed to build a recognizable brand among consumers, and the same applies to the ODR industry, which mediates parties in conflicts. Divorce is a common conflict that, unfortunately, more than 50% of married adults experience through divorce. So, why, after 3 to 4 decades of ADR (Mediation) being commercially available to consumers and businesses, are not more people seeking mediation before resorting to litigation?

We believe one of the primary reasons is the lack or failure to build a brand or awareness of the power and value of the services (Mediation has itself). Why, after four decades, are consumers and businesses not asking to try mediation in advance of hiring attorneys or going to litigation? Of course, the economic model of the legal services industry, mostly (Retainers, Contingency, or Hourly Billable rates), is the standard way attorneys offer and charge for their services. Additionally, Mediation also uses an hourly fee model to charge.

According to LegalDive.com, "the average hourly billable rate for attorneys in the United States varies widely based on experience, location, and practice area. However, a general estimate is around \$300 - \$800 per hour. Additionally, according to www.Lawful.com, "the cost of a mediator in the United States is an average of \$100 - \$500 per hour. It is not the role of our company or this TeDR Methodology document to question or attempt to justify any professional changes for their services. However, we believe that the hourly rate is one of the key factors contributing to the lack of demand for mediation, either directly or in advance of litigation, in this county.

We often compare Avoid-Court.com with our efforts and challenges of going directly to consumers, such as the market acceptance issues faced by Uber compared to hiring a traditional taxi or limousine service that charges by the mile. In the past, when you got into a cab, you didn't know how much it would cost to get from Point A to Point B. Not too long ago, Cabs didn't accept credit cards, so you had to carry cash and estimate what it might cost. Even when drivers did accept credit cards, you might not have felt comfortable handing your card across the seat, fearing they could snap a photo or steal it. Plus, you had to trust that the cab driver, paid by the mile, was taking the most cost-effective route and not overcharging you. Isn't this similar to how much a lawyer will charge you when you hire them? Even if you sign a retainer agreement, you know their hourly rate but have no idea how many hours it will take to resolve your dispute. It also raises the question of whether your attorney is truly working to settle your case as efficiently and cost-effectively as possible.

Thus far, we have presented the issues of a lack of technology standards, inadequate consumer awareness and brand recognition, the absence of fixed prices for services, and the use of hourly rates. In the US, for the most part, you do see fixed rates for legal services. According to **Tradingeconomics.com**, "the average hourly wage rate in the United States for the year 2025 is projected to be around \$31.18". Additionally, according to the U.S. Bureau of Labor Statistics, the

average hourly earnings for all private industries in May 2025 were \$36.24. So, this means the average worker in the US needs to work 3-5 hours for each hour of hiring a mediator or 9-15 hours for each hour of attorney time.

There is so much confusion by consumers Next according to **Legal Services Corporation (LSC)** (www.lsg.gov) “more than half of Americans (56%) mistakenly believe that are entitled to free legal representation if they cannot afford a lawyer for civil matters, and 18% are unsure, according to a new survey” Next, a Harris Poll conducted on behalf of the LSC among more than 2000 American adults, “showed that many who experienced a civil legal matter within the past three years (59%) did not seek out legal help from an attorney” this includes the following:

- 63% of Americans who were contacted by creditors or collection agencies
- 56% of Americans who were fired from a job
- 52% of Americans who experienced a natural disaster
- 82% of older Americans (ages 55+) were victims of a scam or identity theft

Various sources and statistics indicate that at least 60% to as much as 80% of Americans cannot afford an attorney or understand how to navigate the US legal system. This is the primary reason we wrote this TeDR Methodology document and built our flagship Dispute Resolution service, Avoid-Court.com. We offer low-cost, fixed-cost, and satisfaction-based dispute resolution services. We aim to demystify dispute resolution services and their associated costs and affordability. We offer consumers a 1, 2, or 3-step process to resolve their disputes of all types:

Avoid-Court.com was built using the TeDR Methodology and is designed to resolve all dispute types within 30 days or less, and no more than 60 days.

Suppose Avoid-Court.com™ does not resolve the dispute within at least 60 days. In that case, we also offer what we call Traditional Mediation Services (TMS), which we humorously refer to as “Old-School Mediation.” This is ADR before the legal profession

took control of it. Our latest mediation services utilize TeDR Methodology and technology-enhanced mediation. We do not permit you to bring your attorneys to the mediation. Our services are conducted with the help of technology and a truly neutral mediator, with no attorneys present. We believe that having attorneys involved in the mediation process can hinder the Neutral from effectively working with the disputing parties.

Lastly, if Avoid-Court and TMS do not resolve your conflict, you have the right to use the courts and attorneys under state and federal law. We also have vetted and certified attorney partners who understand our services, with whom we can refer you. We request of our partner attorneys two things: 1. They are available at a cost-effective hour rate to give you legal advice that we call Legal Advisory Services (LAS) initially, so you understand the legal rights and pertinent laws related to your dispute that can be purchased even before or during using Avoid-Court or TMS. Again, suppose our services fail to result in a resolution or settlement. In that case, the attorneys can take over your case and guide you through filing a lawsuit, navigating the legal process, and hopefully resolving your dispute or proceeding to trial. We request that our attorney partners offer a fixed-fee approach at two price points: 1. The estimated cost to settle in the litigation process, and 2. Time and Cost for a trial.

Do we still need to build Courthouses?

As citizens, we see the courthouse as a public service, with low fees for consumers with conflicts. In most States and jurisdictions, the filing fees for court services for various case types are, for the most part, considered affordable. However, according to the **Brennan Center for Justice** (2025), “Court Filing Fees contribute a portion of the court’s revenue, but they often represent a small fraction compared to the overall operational cost, including salaries, infrastructure, and other services” for providing court services.

In 2010, a major controversy emerged in Florida over a scandal involving the construction of the First District Court of Appeal (1st DCA) courthouse in

Tallahassee. The project significantly exceeded initial estimates, eventually reaching nearly \$50 million (more today). The courthouse featured luxurious elements, including Brazilian mahogany, granite countertops, spacious judges' chambers, and large-screen televisions in each courtroom. We highlight this because it involved only one courthouse out of the 20 jurisdictions, and it was solely a Court of Appeals. Today, the internet has become standard in all professional services, drastically reducing costs; yet the legal industry continues to build courthouses. Do we really need courthouses? The bigger question is not just whether we still need these buildings, but whether the states can afford the costs when fees only cover a small part of the total expense.

Lastly, another reason these pilots and proof-of-concept projects mostly failed was not the technology or methodology, but rather integration barriers and costs. For example, the State of Florida and other states faced significant challenges in processing unemployment checks due to the surge in claims caused by COVID-19. In 2020, the unemployment system relied on legacy technologies. To update the software to handle this increased volume, Florida had to hire technology contractors and programmers experienced with the legacy software, many of whom were hired from retirement. The same issue affected the courts, where the various and diverse court systems and their integration with new web-based Online Dispute Resolution systems and platforms created substantial costs and process challenges. This does not even include the difficulty of integrating multiple existing court systems, which are designed to manage, charge, and process disputes from filing to settlement. Therefore, our TeDR methodology is essential because we are promoting technological services within this new context. The key question is whether there is a need to connect these disparate systems and whether the Online Dispute platforms offered by our competitors and Avoid-Court.com can operate independently of the courts. Our answer is yes, and TeDR can provide the framework and support for using our technology as well as that of our competitors.

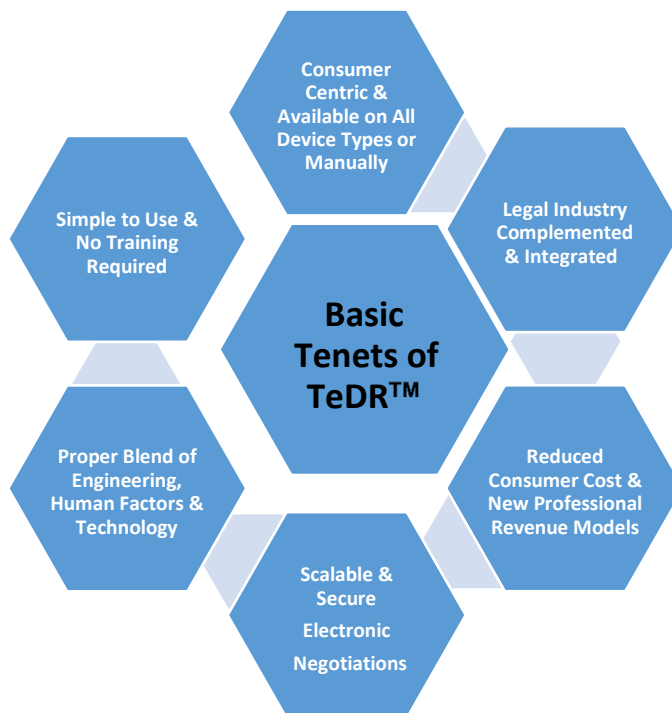
In today's economy, it is crucial to leverage technology; consequently, 99% of court orders now require it as an option. Additionally, there are no objective technological standards for ODR in existence. All our competitors are approaching the legal marketplace and courts with different products, technological processes, and economic models, which is delaying widespread adoption and use by courts or consumer preferences.

In 2006, the controversial "TAJ MAHAL" courthouse was built at a cost of over \$50M. The amenities included sumptuous chamber suites for every judge, featuring 60-inch LCD Flat Televisions, Brazilian Mahogany, and granite countertops. It raised many questions at the time, and today our question is, why do we even need them?



How is TeDR Different than ADR and ODR?

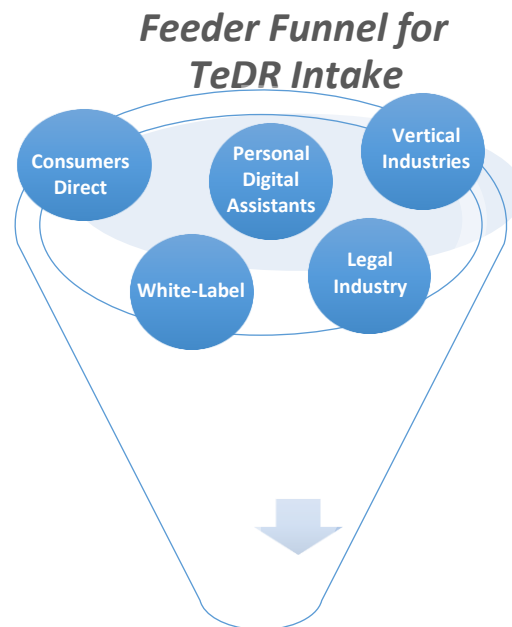
TeDR is much more than ADR as it has been traditionally defined. The processes and algorithms



are based on electronic negotiation, the traditional process of facilitation, and the potential inclusion of assessing and confidentiality by analyzing the disputants' Emotional Intelligence (with their consent). **It reinvents the whole field of dispute resolution like never seen or experienced before.** It is DISRUPTIVE of both ODR and the Legal processes today. The prefix 'Alternative' in the ADR acronym has, for many years, been a proverbial line in the sand between the legal industry and the traditional practice of mediation. Unlike many ADR providers, CRSC and its executive management recognize the necessity and benefits of working in direct partnership with the legal industry, and TeDR is neither a competitor nor an alternative to the legal profession. TeDR supplements and/or incorporates but does not substitute for legal practices. Legal counsel, paralegal review, and other attorney services will be readily available to their clients, as well as arbitration, mediation, and facilitation. Even when clients can resolve their disputes using TeDR, many clients will opt to have their agreements reviewed by legal professionals before finalizing

them. In many cases, lawyers will be a necessity, thus adding to their business.

As we researched and considered the design and future of the TeDR methodology, a core tenet



was to design the processes so that the traditional legal system would recognize this as a new, customer-centric service and an extension of their core services. We believe that this methodology can be implemented with consumer services on a technology platform that could be leveraged as an outsourced professional service for many law firms, individual attorneys, and/or attorney mediators.

This will help these lawyers reduce costs and increase reach by attracting new clients.

There is much more to attracting new clients than each law firm's marketing strategy for public recognition. The products CRSC has already introduced to the marketplace, including but not limited to Avoid-Court and our White-Label program, can help legal professionals by reducing stress, as they include start-of-threat case management and process management tools. This allows legal professionals to serve clients more efficiently and differently than traditional litigation, leading to mediation. They can offer consulting and advisory services, avoid litigation, and move directly to Electronic Negotiation, Online

Mediation, or Arbitration, providing greater value to firms that have not yet fully integrated technology into their practice.

TeDR should not be confused with Online.

Dispute Resolution (ODR)

Avoid-Court™ and future OEM White-Label brands will be front-ends and funnels/feeds to our Patent-Pending Justine-AI™.com, actively distancing their services from the term ODR, which carries a loaded perception or a negative stereotype. Additionally, ODR underestimates the enhancing advantages of TeDR, and it should not be viewed solely as a video conferencing platform. Nothing could be further from the truth!

In contrast to this notion, the TeDR methodology provides consumers with processes that include technology enhancements, offering multiple face-to-face, hybrid, and online options for engagement with qualified professional service providers, including lawyers. TeDR and any technology-enhanced process must provide more to consumers than just Zoom or video conferencing capabilities with professionals.

There is no bigger advocate for blending technology with dispute resolution processes than our family or products. However, proper blending of the human elements of the critical piece is what other ODR providers have often missed. Our multiple-platform engines were developed from design to production using the TeDR methodology and adopting some of the best practices in ODR and ADR. TeDR surpasses the limitations of both by providing clients with access to multi-level dispute resolution processes at any given time.

Our platforms were built to leverage the TeDR methodology, incorporating best practices from the ODR and ADR industries, with a special focus on electronic negotiation and utilizing facilitation and customer service in the early stages of conflict resolution. TeDR seeks to advance the adoption of dispute resolution processes in direct partnerships with the legal industry, without the negative connotations associated with fully online ODR processes. Through the adoption and adaptation of

industry-specific business processes and consumer branding expertise, TeDR offers any client much more than either ODR or ADR alone.

“Facilitated negotiation uses a *neutral*, objective person in negotiation sessions to help the parties reach an agreement more quickly. This *neutral* has the goal of advancing discussions by ensuring that the parties understand each other’s positions and extracting settlement strategies”

Gary S. Berman
Dispute Resolution Journal

Key Elements of the TeDR Process

The foundation of TeDR methodology was designed with four key elements in mind. By focusing on efficiency, privacy, security, scalability, and experience, our engines and platforms are built and configured using an advanced and unique process that provides enormous value for any client facing a range of disputes.

By identifying and building partnerships among courts, members of the private bar, providers of legal services, local businesses, and other stakeholders who are engaged or interested in expanding access to civil justice, we will have a virtually endless spectrum of vertical markets.

FUNNELS = INTAKE PROCESSES AND SOURCES

Over the last 12 years, numerous individuals have contributed, including academics, graduate students, attorneys, dispute resolution professionals, mediators from around the world, and even competitors.

Dr. Ted Becker, our Of-Counsel and the professor who taught our founder Mediation and ADR in the late 1980s at the University of Hawaii, has been a key influence from the beginning. Dr. Becker emphasized repeatedly that the key to gaining customer engagement is INTAKE. Additionally, a law firm that used INTAKE better than any other in the United States is Morgan and Morgan. They are, in fact, the largest law firm in the country, and over nearly three decades, they have distinguished themselves with a second-to-none INTAKE process for litigation.

Before we introduce and explain the concept we call FUNNELING, we would like to give credit to a very early contributor to our company, Dr. Nora Femenia, Ph.D., from Florida International University. She was the first person to mention the word funnel to our founder, David Puckett, 12 years ago. The amusing fact is that she has a pronounced Latino accent when saying "funnel" because she is from Argentina. David had to ask her several times and have her draw it, but it became clear that the funnel relates to how we intake cases and specifically where the source or referral of the disputes is. We remain eternally grateful to Dr. Femenia for her contributions.

Every industry of professional client services is secured through the process of feeder "funneling. Funneling is not only a profit but also a successor to the service industry. Thus, the sales industry and customer relations methodology only gain profitability and effective efficiency through the focus on collective funneling. Therefore, TeDR's concept is to partner with public and private organizations, as well as government agencies, to provide rightful access to not only low- and middle-class litigants but also to organizations with a greater stake in relying on a seamless system to defuse, dissolve, or resolve disputes before they escalate.

In conclusion, this methodology allows mega-litigation firms to circumvent the simplicity of disputes in TeDR's marketplace of service products.

Efficiency

The TeDR methods for resolving conflict offer clients greater efficiency by streamlining the resolution process and presenting multiple options directly to the end user. Every step of the TeDR process provides clients with a choice among user-friendly face-to-face (F2F), hybrid, or online options that utilize the skills of professional service providers.

Cost-effective dispute resolution and professional service options are defined as clients never paying for time, services, or software that are not directly related to their goal of reaching a mutual agreement. Often, Geographical barriers block access to dispute resolution processes. The TeDR methodology enables clients to access professional dispute resolution services globally, either through online systems or in

their local community, even when an in-person facilitative process is desired.

Privacy/Security

As with any dispute resolution process, confidentiality and privacy are essential in designing the TeDR methodology. Using the TeDR process, clients, the designated case manager or facilitator, and appointed service providers are strictly bound by the highest privacy standards and will have timely access to all necessary case data for each dispute. After all parties confer and reach an agreement, clients are given a specific timeframe to implement their executable agreement. Once this period expires, all confidential case-related information is securely removed from all stored systems, ensuring complete privacy. Clients can always trust TeDR's information security and confidentiality infrastructure.

Scalability

The capacity of the TeDR process to meet the scalability and significant data needs of clients was and remains a key factor during the enhanced implementation and design phase. TeDR can be customized to the needs of any vertical industry client, whether those needs involve resolving a small number of internal disputes or scaling up to accommodate tens of thousands (or more) of customer disputes and transactions, such as retail sales, chargebacks, or even insurance claims. High-volume dispute clients can choose to incorporate automated dispute services to quickly handle numerous disputes when there are only a few potential outcomes, like monetary compromises. The TeDR process and the technology used to scale volume must also assess and analyze adaptability to enhance each client's ability to handle the full range of disputes.

Both Justine-AI and Avoid-Court.com are available as SaaS, PaaS, and plug-in components that can be integrated with dispute resolution functionality into any client's internal system or offered as a white-label, standalone application. All of this can be achieved with minimal or no human intervention. However, if necessary or desired by the client, a face-to-face facilitator may intervene.

TeDR Process: Three Levels of Engagement

Facilitative Justice

Voices in the Civil Justice System: Learning from Self-Represented Litigants and Their Trusted Intermediaries

According to the JFA guidance materials, achieving 100 percent meaningful access to justice for all can only be accomplished by developing a well-integrated and coordinated infrastructure that encompasses courts, clerks, legal aid, the private bar, and trusted intermediaries, thereby providing people with access to practical assistance in resolving their civil legal issues. This infrastructure should incorporate widely available, high-quality, and reliable information, in addition to screening mechanisms that identify individual needs and match those needs with suitable resources.

K. Alteneider, Esq. and E. Gonzalez, Esq. (2020), FCACJ

Experience

The TeDR method has been developed and refined over the past 12 years, with technology evolving through the insights of leading dispute resolution professors, practitioners, and technologists. After more than 25,000 hours of research, TeDR's experienced management and advisory teams have incorporated technology adoption strategies and best practices from facilitation, mediation, facilitated negotiation, and arbitration to transform and shape the future of the dispute resolution industry. This system also ensures that all case facilitators and professional service providers complete our TeDR training and are highly qualified in the TeDR process as well as in their respective areas of expertise before working with clients. We recognized early on that most ODR providers follow a "build it and they will come" approach, which often neglects the importance of user experience and has not proven successful in the market. Our focus considers user experience and satisfaction to be top priorities. Another key differentiator is our

strong emphasis on "follow-up" surveys to assess client satisfaction and gather feedback for improvement.

TeDR Process Overview

With an understanding of the current state of the dispute resolution industry and the key elements that guided the design and foundational architecture of TeDR methodology, its functionality can be best grasped via a quick walk-through of the actual flow of the TeDR process.

How is AI changing Dispute Resolution?

Artificial Intelligence (AI) has rapidly transformed numerous sectors, and its influence on mediation, legal negotiations, and conflict resolution is poised to be equally profound. As AI technology advances, it promises to augment human decision-making, streamline processes, and foster more equitable outcomes in dispute resolution.

One of the foremost trends is the development of AI-powered negotiation tools. These systems leverage machine learning algorithms to analyze vast amounts of data, identify patterns, and suggest optimal negotiation strategies. For instance, AI can evaluate the interests and preferences of parties, predict potential concessions, and recommend solutions that maximize mutual gains. Such tools can reduce the time and costs traditionally associated with legal negotiations, making dispute resolution more efficient and accessible.

Moreover, AI's capacity for natural language processing (NLP) enables sophisticated analysis of communication. AI can assess the tone, sentiment, and underlying motivations in mediation sessions or legal correspondence, providing mediators and legal professionals with deeper insights into parties' positions and emotional states. This understanding can facilitate more empathetic and effective resolution strategies, fostering trust and cooperation.

In addition, AI-driven predictive analytics hold promises for assessing the likely outcomes of disputes. By analyzing historical case data, AI can estimate the likelihood of success for various legal arguments or settlement options. This information can guide parties in making informed decisions, potentially encouraging settlement and reducing litigation burden.

However, the integration of AI into conflict resolution also raises significant ethical and practical challenges. Concerns about transparency, bias, and the potential loss of human judgment are paramount. AI systems are only as unbiased as

the data on which they are trained, and biased algorithms can perpetuate injustices. Furthermore, the human element—empathy, moral judgment, and contextual understanding—remains crucial in resolving complex disputes.

Looking ahead, the future of AI in mediation and legal negotiations is likely to be characterized by a hybrid approach, combining AI's analytical strengths with human oversight and judgment. As AI becomes more sophisticated, it will serve as an invaluable tool for mediators and legal professionals, enhancing their capabilities rather than replacing them. Ultimately, AI's influence could lead to more efficient, transparent, and fair dispute resolution processes, reshaping the landscape of law and mediation in the decades to come.

****In conclusion****, AI's evolving role in mediation and legal negotiations signifies a transformative shift towards more data-driven, efficient, and empathetic dispute resolution. While challenges remain, responsible integration of AI holds the potential to improve access to justice and foster more peaceful and constructive outcomes in conflicts worldwide.

Stanley Zamor, MA, VP of Dispute Resolution and Legal Services

Intake: The first level of customer engagement is streamlined, easy to use, enjoyable, and an attractive intake process. The future of this technology, including Avoid-Court.com, will be driven by the availability of this new capability as an applet, which can be downloaded from the App Store on Apple and Google devices.

Once the applet is installed and executed by the prospective client, the following sequence of events occurs. The user, regardless of which part of the funnel they have entered, will engage in a negotiation questionnaire or interactive game with a computerized player. The automated negotiator will have levels of difficulty, for which the user can select the option that represents their adversarial position and offers various types of cases to negotiate, most of which are likely to apply to any user. The game is set to last about 5 minutes and features a well-tested and refined algorithm, programmed to ensure the user considers it a “win.” If the user is satisfied with this experience, s/he or they can click on “Next.”

Once that is accessed, an automatic TeDR

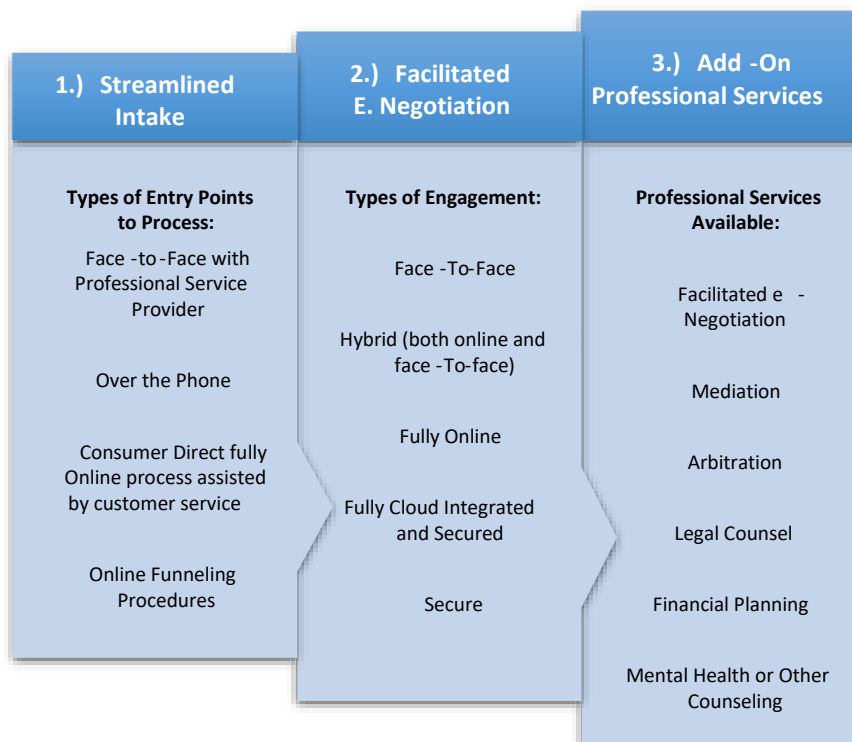
The “Case Manager/Facilitator” will appear in a chat window and ask if the first party wants the system to contact the other party or parties. If they say “Yes,” the first party enters the contact information of the other party, and the system will reach out via computer or smartphone to ask if they want to participate in the TeDR’s applet-based e-negotiation game at the first party’s request. A link to do that will be provided for the second and other parties. If the second party or parties accept the robotic negotiation experience and are satisfied, they click “Next” and enter their contact information. At that stage, the TeDR Case Manager/Facilitator sees an agreement to e-negotiate.

This is where a targeted, facilitative relationship between the TeDR system and the parties begins, and where billable time is accrued. All costs will be equally shared by both parties—unless otherwise agreed. In addition, all Fees for Facilitated Negotiation will be determined on an economic and competitive market scale. Fees will be significantly lower than any lawyer or mediation combination.

Online intake is by no means the only point of entry to the TeDR process. Our extensive network of professional service providers is trained to help clients through brief F2F and phone sessions easily. Multiple entry points guarantee that citizens, consumers, and business clients have flexible options to enter the process through the means of communication that they prefer. Immediately after intake, case facilitators will process the client and dispute information, handling all aspects of entry into the next level of engagement. Facilitated Negotiation (Technology-enhanced)

The **second level of engagement** and the core process driving TeDR methodology is known as **facilitated negotiation**. This process involves the use of a trained case manager or facilitator who works directly

identifying all relevant issues in the dispute and a collaborative process aimed at reaching an agreement in a timely and cost-effective manner. The case facilitators have multiple tools at their disposal



with clients to identify and resolve areas of disagreement that they have been unable to determine within the free 15-minute negotiation time. This approach guides the parties towards a sustainable and integrative solution. It should be noted that the facilitated negotiation process differs significantly from mediation and arbitration, as clients remain entirely satisfied with the process, and a facilitator merely helps keep the parties civil and clarifies their positions and interests.

Essentially, negotiation centers facilitated helping to improve the communication process between clients and enhancing their abilities to negotiate solutions to their disputes. The TeDR facilitators can also help the parties better understand the advantages of the e-negotiation tool with which they became familiar at the outset of this process.

This system also allows case facilitators to engage clients F2F, on the phone, via email, or through online video conferencing and chatroom software. Facilitated negotiation sessions occur after a case has undergone our intake procedure, which involves

to help clients identify all relevant contentious issues and find creative and realistic solutions to each area of initial disagreement.

Because the initial phase of TeDR is built around facilitated negotiation, which includes discovery and the generation of initial settlement options, a default buffer of time is provided to allow for de-escalation and clarification of issues. Both are vital elements of reaching a meaningful resolution. TeDR allows for even more flexibility in generating options by providing parties with options, such as non-binding arbitration, which enables an assessment of the qualitative strengths and weaknesses of respective positions.

Clients and facilitators will have access to a “toolbox” of technology-based tools to help them find creative, collaborative, and sustainable solutions to the complete set of issues in their dispute. All our products and platforms have been developed or incorporate patented, sophisticated, and client-friendly settlement options that leverage several of the ADR industry’s best practice models for

settlement calculation. An innovative settlement calculator is available to facilitators, which enables them to show clients when a zone of potential agreement exists regarding financial or other material aspects of a dispute, and helps in assessing their best alternative to a negotiated agreement (BATNA).

Thus, the parties begin to negotiate on all the controversial areas of the dispute. Both parties will insert their initial visible proposal, which is viewable by all parties. After both parties have reviewed each other's initial proposals, they can adjust their offers accordingly using an easy-to-use sliding calculator. Parties can make a hidden offer that they are willing to accept, visible to only the party that has made the offer. They also have the option of making another visible offer, which can be used strategically.

When both parties have made hidden or visible offers that overlap with each other, the settlement is concluded. If a resolution is not reached immediately, multiple sessions are held at which the parties exchange offers, providing them with an opportunity to communicate further and express their concerns. Both the numeric ranking of the elements of a dispute and the sliding calculator will help the parties reach a settlement they can both agree upon.

New settlement algorithms empower both parties and enhance the settlement process, enabling them to work step-by-step towards generating a settlement via an automated or manually generated settlement statement. This demonstrates that progress is being made throughout the entire dispute resolution process.

TeDR Methodology

This methodology does not include the legal industry practice of researching and using precedent. However, the process does involve presenting the parties with either lists of media or averages of past settlements of the same category of disputes. The goal is to enrich clients with information and enable them to brainstorm and consider acceptable or optimal settlement choices. These are just a few of the innovative tools and processes available to empower clients and facilitators with the tools required to reach an agreement.

Finally, our innovative Electronic Negotiation platform is an advanced web-based mobile Applet for Avoid-Court that emphasizes fairness and efficiency between two parties by leveraging an algorithm and a process that we have recently applied for a patent and heavily leverages the latest and best practices of Artificial Intelligence from leading companies such as Microsoft, Google, Amazon, and Apple. Every case or dispute has what is called an "efficiency frontier", which offers the highest level of return for each party beyond just a "50/50" split. Using convenient communication methods, parties can agree in a zero-pressure and comfortable environment.

In many cases, the facilitated negotiation process will be all the clients need to reach a mutually beneficial and amicable settlement. However, some cases will require add-on professional services to address more complex issues, stubborn areas of disagreement, and other types of impasses that cannot be resolved through direct communication under the relatively light guidance of a case facilitator.

Mediation and Perhaps More

The *third level of engagement* occurs when clients decide to continue working towards a settlement with one or more of our professional service providers. Clients will likely reach an agreement on many contentious issues during the facilitated negotiation process. When they are unable to get a complete agreement on all the relevant problems, the TeDR facilitator will recommend that clients engage with one of our add-on professional service providers.

These add-on services range from mediation and mediation-arbitration to arbitration, as well as legal counsel and financial planning, among many other services that traditional ADR processes have generally failed to connect clients with. This third and final level of engagement empowers consumers and business clients by providing them with a complete set of dispute resolution and professional service options to meet all their dispute needs, regardless of the intensity, complexity, or geographical distance between the disputing parties.



"This is mind-boggling. That Avoid-Court and Justine-AI have outdone my expectations. It is a quantum leap in the field of conflict resolution.... It is a breakthrough in how to educate and attract millions of people who seriously need skilled help in resolving their personal or commercial problems at a reasonable price. This marks the beginning of a new era in global conflict resolution, using the information and communications technologies of this era."

-Dr. Ted Becker, Cofounder

Alma Holladay Professor of Civic and Community Engagement, Auburn University Emeritus

Case Managers/Facilitators are encouraged to recommend specific add-on services to clients when they are unsure how to proceed after reaching a major impasse. For example, when two parties are geographically thousands of miles apart, the facilitator may recommend online mediation or arbitration to help clients get a full agreement. However, in cases involving internal employee conflicts where disputants work in the same building or city, the facilitator may recommend face-to-face mediation for clients to reach a collaborative and focused agreement. Every level of this process is a

crucial stage of engagement. Although this central point differs from previous methods of ADR and ODR, our platforms will enable disputants and clients to access a broader range of facilitative options than ever before in resolving their disputes.

In summarizing the TeDR process, all three levels of engagement offer a simple yet powerful set of procedures and services to resolve disputes of any kind. The often slow, tedious, and confusing intake process has now been streamlined, utilizing a convergent funnel system and multiple entry points for clients to initiate the TeDR process. Such instant access to trained professional case facilitators for disputes becomes the norm, rather than the exception.

For the first time, the TeDR process enables clients to engage a full suite of professional service providers to overcome an impasse or manage complex aspects of their dispute. The third level of engagement is designed to provide a backup for clients who require additional professional services to overcome a serious impasse or to access specialized professional services.

Never have clients been equipped with such powerful tools and processes as those available to them to resolve any size dispute, whether big or small. All of which are greatly enhanced by the integration of modern technology. A good example of this is our unprecedented availability of what we call our e.DNA system.



How It Works

e.DNA™ can be done online and would be administered by our trained facilitation professionals. They will analyze areas such as assertiveness, self-awareness, independence, interpersonal relationships, stress management, overall mood, and

adaptability. After the assessment is complete, the trained professional interprets the report's results and communicates them to the client. Confidentiality is of utmost importance and will not be shared with anyone without explicit consent. The results can also be shared by the facilitator with a mediator or arbitrator so that all the professionals engaged in helping with that case are aware of the emotional factors of the disputants and the dispute.

Our testing has proven our e.DNA process and assessment can be beneficial in defusing the emotional aspects of conflicts. Also, it enables a proven industry standard tool and professional metrics to understand the Emotional Intelligence of disputants.

e.DNA™: Emotional Dispute Negotiation Analysis

Utilizing verified, complex quantitative research within the study of Emotional Intelligence (EQ-I 2.0, created by Multi-Health Systems), Avoid-Court has integrated this technology to offer its clients and professionals an opportunity to analyze their abilities in 15 cutting-edge key areas of emotional and social skills, which scientifically validates their proficiency in conflict resolution.

e.DNA™ also allows clients to use the information defined in their results to discover a SWOT analysis. The result may be to capitalize upon such data or information, or the parties can share this information. This allows all parties to understand each other and to reach a more foreseeable solution.

Being the first to integrate this valuable tool into conflict resolution and e-negotiation, Professional Facilitators, Mediators, and Arbitrators can better navigate and avoid emotional triggers of the disputants while understanding their emotional makeup. By avoiding courts, using e.DNA will continue to thrive, surpassing the limits of TeDR and ADR.



e.Resolv™ is our innovative Electronic Negotiation platform. It is a web-based application that emphasizes impartiality and proficiency between two parties. The parties may communicate with each other and initiate the dispute resolution process via chat, using pre-generated questions and answers, to address issues perceived as problems. For example, "I could not pay my bill because of other unforeseen expenses or a lost job," or "How can we find a middle?".

The Process

e.Resolv presents a series of computer-generated questions according to the specific type of matter being facilitated. These questions are used to help guide the discussion.

Ultimately, the parties will individually rate each value of their settlement agreement according to its importance. These ratings and rankings are confidential and are to be used only in electronic form. e.Resolv's algorithms are shared with the neutral facilitator. From there, the parties begin to negotiate on all the controversial areas of the dispute. Both parties will insert their initial visible proposal, which is viewable by all parties. After both parties have reviewed each other's initial proposals, they can adjust their offers accordingly using an easy-to-use sliding calculator. Parties can make a hidden offer that they are willing to accept, visible only to the party that has made the offer. They also have the option of making another visible offer, which can be used strategically.

When both parties have made hidden or visible offers that overlap with each other, the settlement is concluded. If a resolution is not reached immediately, multiple sessions are held at which the parties exchange offers, providing them with an opportunity to communicate further and express their concerns. Both the numeric ranking of the elements of a

dispute and the sliding calculator will help the parties reach a settlement they can both agree upon.

Our new AVOID-COURT applets (scheduled for release in the 4th Quarter 2025) will leverage all the power of our new platform engine developed by CRSC.

Still, they will be a PURE Electronic Negotiation platform and will not require human elements in the Dispute Resolution Process.

Additionally, our customers can come directly, and this will be driven or funneled by consumer-direct advertising on TikTok, primarily to encourage consumers to use the App to attempt to resolve their disputes inexpensively (less than even court filing fees) before consulting an attorney or filing a lawsuit.

Additionally, we plan to forge relationships with key Original Equipment Manufacturers (OEMs) of AI and Digital Assistant software and hardware, such as Alexa (Amazon), Siri (Apple), and Okay Google (Google), among others. We see these relationships as vital to our expansion, example, being able to ask these AI driven capabilities and devices, questions like: “Alexa, How can I resolve a dispute” or Okay, Google what is one of the best ways to get a divorce” and it result in either, “Use Avoid-Court, and like you directly” or “Please visit the website for Cognitive Resolution Solutions Corporation and their Justine-AI™.com Platform, please see, Cognitive-RS.com.

Based on the innovative methodology of TeDR, CRSC announced in 2025 that it would launch Pilot/Proof of Concept (POC) Projects in the vertical markets of Real Estate and Healthcare, along with a third pilot for Family Law, initially focusing on modifications to family and parenting plans. This post-divorce service will be provided in partnership with one of our Corporate Legal Advisors, who is a retired state court judge. The program is called “Judge MEANT.”

Our specially designed services for Family Law will focus on post-divorce services when modifications are needed, as the life circumstances and needs of the children change.

We advocate for this unique service, which addresses a need for post-divorce Parenting Issues that does not

require the two parents to re-engage their divorce attorneys. Avoid-Court and our patent-pending dispute resolution platform will be customized to enable divorced parents to make modifications and update their existing Parent/Family Plans without the need for attorneys. The revised Parent Plan can then be easily filed in the court case. In addition, this platform enables a neutral to assist the parties in crafting agreements, such as a parenting plan, custody agreement, or a simple marital agreement. Our specially designed service empowers parties to limit negative communication and focus on the key points of moving forward. As an innovative tool, utilizing the TeDR methodology, all parties are offered a strategic and cost-effective method to minimize conflict. Too often, families find themselves in unresolved and impractical situations and validate all parties with clear and confident values in balancing family issues.

Avoid-Court in 2025/26 will also focus on three other verticals: Real Estate, Healthcare, and Human Resources (HR), as well as Workers' **Compensation**.

Our **Real Estate** services are primarily focused on the following dispute common Real Estate Dispute types: (1) Foreclosure (2) Eviction (3) Homeowner Association and Condo Association (HOA) Disputes (4) General Real Estate Disputes especially disputes that arise out of the process of trying to sell and close in escrow the sales that sometimes cause the sales process to stall or fail, which can be costly and do not generally have the time to follow a litigate path.

Our real estate services offer a fixed, low-cost approach. The service begins with a specially designed intake form and questionnaire that the Landlord and Tenant must complete in an Eviction Case, or by the Mortgage Holder/Lender and the homeowner/borrowers in Foreclosure. These specially designed questions and answers will help streamline the conflict resolution process.

Our **Healthcare** offering is designed to be accessed either directly by consumers who have any type of healthcare issues, such as billing, insurance, or patient services. This service is available directly from our site as a Software-as-a-Service (SaaS) solution. Both Real Estate and Healthcare services are also available

as Platform-as-a-Service (PaaS). They are branded to the Healthcare provider, who hand them off directly to the Justine-AI™.com engine from internal systems once a dispute develops. Our PaaS services can be hosted within the secure and HIPAA-compliant DMZ of the Healthcare provider.

Lastly, our fifth offer, scheduled for late 2025 or early 2026, is designed to resolve Human Resources and Workers' Compensation claims. This is not new to us; it will serve as a reentry point for our HR and Workers' Compensation Dispute Services, which were initially offered on our earlier platforms. When we relaunch, it will be like Real Estate and Healthcare, where a large national client requires assistance with conflicts within their client base.

Sample of Typical Mediation Clauses:

We have long advocated that one of the primary reasons mediations are not understood or demanded by consumers or businesses begins with the typical Mediation Clause that has been in place for decades. We see Mediation Clauses in 99% of business and service contracts in this country. Below is a sample of the typical mediation clause:

DISPUTES

Any dispute or claim relating in any way to your use of any Amazon Service, or to any products or services sold or distributed by Amazon or through Amazon.com will be resolved by binding arbitration, rather than in court, except that you may assert claims in small claims court if your claims qualify. The Federal Arbitration Act and federal arbitration law apply to this agreement.

There is no judge or jury in arbitration, and court review of an arbitration award is limited. However, an arbitrator can award on an individual basis the same damages and relief as a court (including injunctive and declaratory relief or statutory damages), and must follow the terms of these Conditions of Use as a court would.

To begin an arbitration proceeding, you must send a letter requesting arbitration and describing your claim to our registered agent Corporation Service Company, 300 Deschutes Way SW, Suite 304, Tumwater, WA 98501. The arbitration will be conducted by the American Arbitration Association (AAA) under its rules, including the AAA's Supplementary Procedures for Consumer-Related Disputes. The AAA's rules are available at www.adr.org or by calling 1-800-778-7879. Payment of all filing, administration and arbitrator fees will be governed by the AAA's rules. We will reimburse those fees for claims totaling less than \$10,000 unless the arbitrator determines the claims are frivolous. Likewise, Amazon will not seek attorneys' fees and costs in arbitration unless the arbitrator determines the claims are frivolous. You may choose to have the arbitration conducted by telephone, based on written submissions, or in person in the county where you live or at another mutually agreed location.

We each agree that any dispute resolution proceedings will be conducted only on an individual basis and not in a class, consolidated or representative action. If for any reason a claim proceeds in court rather than in arbitration we each waive any right to a jury trial. We also both agree that you or we may bring suit in court to enjoin infringement or other misuse of intellectual property rights.

As you can see from the wording of this clause, it was written by attorneys and is ambiguous; once a conflict arises, it is unclear how it will be resolved. Parties often consult the contract to read this clause, as it contains so much legalese that most consumers and businesses feel they need to consult an attorney to understand it and determine how to proceed with mediation.

TeDR and the Cognitive Resolution Solutions Corporation seeks to change this, but provide customers, future customers and anyone who desire to use our DISPUTE RESOLUTION CLAUSE, it can be easily cut & pasted into their respective contracts and as you can read, ours is simple and puts Avoid-Court or any of our platform products easy to use by presenting us as an independent and neutral services to resolve all conflict types in advance needing to consult an attorney or to litigate.

Our Recommended Dispute Resolution Clause (free to use):

Our Standard Dispute Resolution Clause:

We have developed our own suggested “**DISPUTE RESOLUTION CLAUSE**,” which is written in simple language. We are presenting ourselves as a Independent 3rd Party Neutral which Avoid-Court can be leveraged for up to 60 days to resolve the conflict in advance of taking any formal legal action, but still preserving the right should Avoid-Court and our 2nd step – Traditional Mediator (without you attorneys) fail, to resolve the conflict then you can proceed then to retaining an attorney and likely then file a lawsuit.

“In the event of any dispute, claim, or controversy (collectively a 'Dispute'), arising out of or relating to this Agreement, that is not resolved through direct negotiations between the parties within 10 days, the parties agree to use a third-party, Avoid-Court.com, independent, technology-enhanced dispute resolution platform. If the dispute remains unresolved after 60 days, the parties may then elect to proceed to traditional mediation. The parties will select a mediator from a roster of certified mediators who have the experience or training to provide mediation services, as offered by Avoid-Court.com. Com-affiliated and trained mediators. Mediation shall be a condition precedent to any arbitration or litigation, except for disputes requiring injunctive relief.”

Additionally, our template above can be modified for anyone who desires to use it. Below is a sample revision specific to the Real Estate Industry. We started by downloading the Florida REALTORS Association Mediation Clause from their standard contracts and added suggested language to leverage our services and technology:

DISPUTE RESOLUTION: *Unresolved controversies, claims, and other matters in question between Buyer and Seller arising out of, or relating to, this Contract or its breach, enforcement, or interpretation (“Dispute”) will be settled as follows:*

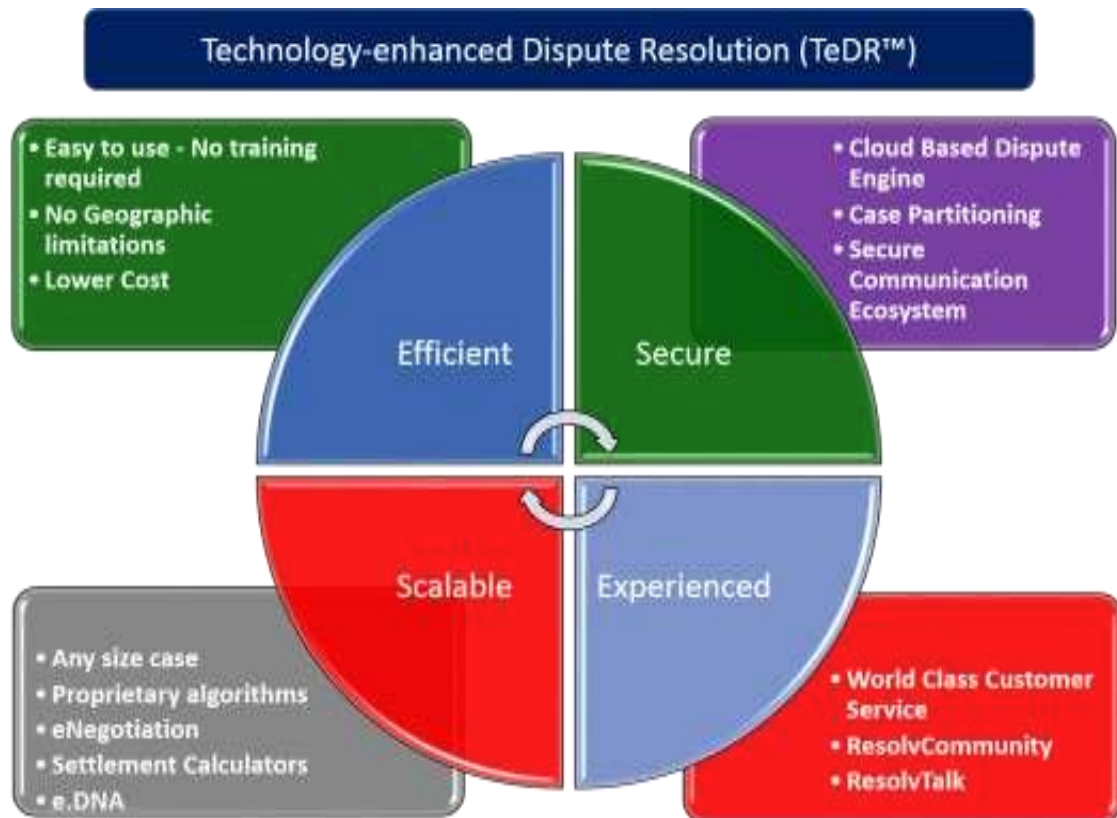
(a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to Avoid-Court.com, a third-party, independent, technology-enhanced dispute resolution platform. If the dispute is still not resolved after ____ days, Buyer and Seller shall submit such Dispute to mediation under Paragraph (b)

(b) Buyer and Seller shall attempt to settle Disputes amicably through mediation under Florida Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the “Mediation Rules”). The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be sought without first complying with this Paragraph 16(b). Disputes not settled under this Paragraph may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph shall survive the Closing or termination of this Contract.

We highly recommend that companies, organizations, and individuals with service or product contracts incorporate our clause directly into their contracts and let us assist in resolving business and consumer disputes.

litigation is incredibly disruptive and serves only a few prevailing classes of people. Thus, middle-class and lower-class communities are grounded in options of failure or

Disappointment. Leadership is a guided balance, and



balance is essential for leading others to change.

Our Future:

In September 2024, we filed our first-ever Non-Provisional Patent (Patent Pending) for our newest methodology, a new Artificial Intelligence and Emotional Intelligence Dispute Resolution Platform. Our consumer-driven product, Avoid-Court.com, will utilize this platform, and we will white-label it for future customers.

In the 1st quarter of 2026, we plan to license our patent or components of the Patent. We are also available to help clients incorporate TeDR into their processes and their technology platforms.

Over the last few years, mediation and arbitration have become binding procedures in many areas of law and business. Society has recognized that

In conclusion, TeDR is more than just a theoretical methodology. Remarkably, as we implement the operational infrastructure of Avoid-Court and Justine-AI™, we will become the first-ever dispute resolution platform built to leverage Platform-as-a-Service (PaaS) technology and a modern, integrated, unified communication ecosystem. All to deliver an exceptional product service that combines Technology and Dispute Resolution into one enhanced interface for effectively and efficiently resolving millions of individual issues.

As everyone knows, deep-seated conflict within a business or organization can lead to decreased profitability and hinder its growth. Conflict drains energy, wastes resources, and creates a negative perception among customers and potential clients. The Avoid-Court approach, utilizing cutting-edge technologies combined with industry's best practices,

demonstrates a commitment to innovation while leveraging the extensive experience of the TeDR methodology and numerous professionals.

We are actively seeking to partner with Corporations, Mediation Firms, Law firms, Legal Professional Organizations, and courts to develop further and promote the TeDR methodology and process. Avoid-Court, and all our products are unique and user-friendly, and have a low-cost intake. Customers have a clear understanding of how our systems work. As a software development and enablement company, CRS also offers nearly endless partnership options. As with any technology-driven engine of artificial intelligence, we acknowledge that further refinement and research evaluation will be required for the TeDR methodology. It is imperative that our partnerships with the dispute resolution, legal, corporate, and academic communities stay actively engaged. We are openly publishing the TeDR methodology by educating not only the public but also every professional community through our new YouTube Channel.



TeDR TV features all information of the TeDR Methodology in both demonstration videos and education training documentation.

We are fully expecting **Avoid-Court.com** to become a household name soon, and the TeDR methodology will gain traction in the Dispute Resolution industry. In addition, we will continue to strive for excellence by providing next-level dispute resolution services to the courts, pro se litigants, “young and old”, and corporate entities.

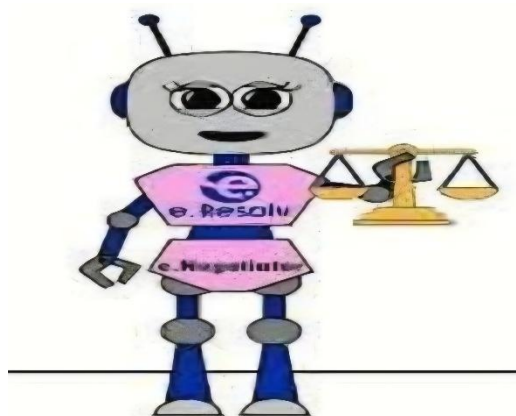
As a seasoned and innovative visionary, Davi has developed a clear vision and analysis that will serve as the guiding framework for ADR and ODR. Thurgood Marshall quotes, “The measure of a country's greatness is its ability to retain compassion in times of crisis.” We have faced many levels of adversity, but understanding the levels of tenacity adds value to the strength of our nation. As grounded individuals, entities, and government policies continue to evolve, our need for innovative adaptation must be our top priority in protecting our constitutional rights to due process and ensuring seamless systems or tools that help people understand their issues as legal matters, support their access to and assessment of information about their problems, all while using simple technological solutions such as TeDR and products from CRSC.

Cognitive Resolution Solutions Corporation (CRSC) first introduced our TeDR Methodology in 2013, and we have since expanded our family of products. Our patent-pending Justine-AI engine will offer White-Labeling and customer solutions, allowing licensees to leverage and utilize our Patent as a component built into their solutions and platforms, as well as white-label our Justine-AI.com Dispute Resolution Platform.

JUSTINE, our AI Robot (BOT):

Let us also introduce Justine, our AI bot, which will assist our customers using both our Justine-AI™.com Dispute Resolution Engine and Avoid-Court.com, as well as any products we develop or White-Label for our clients.

https://youtu.be/a_xwTrOf4bQ?si=AeuEL4m86TNzjV-6



Our Non-Profit Academic Think Tank, ResolvCommunity.com, is dedicated to the Ethical Utilization of artificial intelligence and emotional intelligence research, which enables scientific qualitative and quantitative sample testing to yield successful data results. Our overall objective with our not-for-profit corporation is to promote the Ethical Utilization of both Artificial and Emotional Intelligence in Conflict Resolution.

In addition, ResolvCommunity.com™ has a goal of dedicating millions of hours to assisting low-income disputants and those who are in fear of their personal or professional standing. Therefore, the methodology and mission of Cognitive Resolution Solutions Corporation is dedicated to supporting law students, conflict resolution programs (Master's and Master's Certificate), MBA, and Ph.D. graduates by offering advanced courses and training that align with TeDR's innovative goals. Consequently, ADR and ODR will become widespread, mandatory procedures for resolving all disputes, whether legal or corporate.

YouTube Video, introducing and explaining ResolvCommunity.com:

www.ResolvCommunity.com:

<https://youtu.be/LR36CRQ1eQ0?si=hkcwr7ibNGEBKxQU>

FUTURE PARTNERS AND THOSE WANTING TO ENGAGE TeDR

We find that once the proof of concept is proven to do as we stated above, the legal community and the business community will follow the consumer's lead. For the select few law firms that understand innovation and see the potential to create alternative means of retaining consumers, please consider contacting us to learn how we can partner together to better respond to your clients' needs.

HIGHER STANDARDS FOR FUTURE GAINS

Although David and Stanley have a slight difference, it is in how they see using AI in Conflict Resolution that they share many other truths. One of the most important things for them as they introduce TeDR and the different products is the ethical use of AI and technology. With that, they are further interested in collaborating with academics, universities, and other ADR or legal organizations that want to assist with creating and teaching "Standards and the Ethical Use of A.I. in Conflict Resolution". Please consider reviewing the social and informational sites listed below.

Our Team for Dispute Resolution Experts:

We are always available to present and debate our TeDR methodology at key industry conferences, and we welcome all inquiries regarding our methods, processes, and technologies.

Help is on the way.

For more information about Cognitive Resolution Solutions Corporation, www.Cognitive-RS.com, please click this link to watch a video on Cognitive Resolution Solutions Corporation:

<https://youtu.be/9czkO-fF4oo?si=4obDUinkspS53TKw>

For more information on the TeDR methodology and our services, please visit our dedicated YouTube Channel, where you can search for TeDR TV.

Social Media Campaign (mostly on TIKTOK)

We recently recorded our first promotional video for Avoid-Court.com as part of our planned social media

advertising campaign. We plan to have several other short videos, primarily for our TikTok campaign. The additional videos will feature content for our various business verticals.

https://youtube.com/shorts/GsgbgLLtq0s?si=PSbMUr7d6r_HAiUC

FINAL NOTES:

This TeDR v.5 is now incorporated into our first-ever eBook, which will be published in July 2025. This document will be updated frequently from this point forward. Please email to be a contributor, researcher, or to contribute content to this document, or to be a contributor or interviewed guest on our TeDR TV Station.

Again, our methodology is a PUBLIC DOMAIN document, so feel free to use it and refer to it.

How can you get involved and, most importantly, utilize TeDR and our products and services?

First, this document is going to have three versions:

1. TeDR Methodology eBook ©2025
2. Technology Whitepaper (Summary Version) as a process and technology statement
3. Journal Article (2-3 pages) version to be used for Professional Journals.

Both David and Stanley are highly experienced public speakers, with experience both domestically and internationally, including addressing large audiences. Attached below are two YouTube videos. The first is a 2024 conversation between David and Stanley about the future of the Dispute Resolution Industry:

<https://youtu.be/sVOLejmo3Co?si=9mxlkjmHnPxgiEP3>

This second video features David discussing his vision for why the Dispute Resolution Industry needs disruption, using a similar path like Uber disrupted personal transportation and **Airbnb** disrupted the Lodging Industry.

<https://youtu.be/MoBTEwusTUM?si=Nh44ffDa2X9IGBbP>

Both David and Stanley are available individually or collaboratively for speaking engagements and panels at the Legal Bar Organization, Dispute Resolution Industry functions, or to address corporate management teams and other professional organizations interested in our methodology or products.

We aim to disrupt an industry that is finally ready to embrace the advancements of technology and the dedicated passion of those who want to foster self-empowerment and informed decision-making. David and Stanley have experience speaking to groups of more than 5,000 people.

Again, this TeDR document is **our contribution, with the intention that it be adopted by the industry, courts**, companies, or organizations interested in resolving disputes before litigation.

Cognitive Resolution Solutions Corporation (CRSC), plans and vision:

Cognitive Resolution Solutions Corporation offers consulting and advisory services, including dispute resolution and Risk Advisory Services. We help clients develop business and technology requirements, request for proposal (RFP) documents, vendor selection, and implementation services for any dispute resolution technologies, not just our own. We operate independently of our products and services, as consultants.

The products and services mentioned in this document are available as Software-as-a-Service (SaaS) or Platform-as-a-Service (PaaS). We offer turn-key services, such as Avoid-Court, or white-label programs for our Justine-AI.com platform. Additionally, software is licensed and available as a component(s), and therefore, we can implement our capabilities within your products.

Please visit our TeDR TV site on YouTube.com for more information and a variety of videos on TeDR, our products, and services, which are updated regularly.

Lastly, we are seeking Corporate Clients willing to pilot programs or proof-of-concept projects for key verticals. We are seeking courts, law firms, mediation

firms, or attorneys interested in adopting our ODR methodology through the TeDR Approach.

In June 2025, we launched a \$250,000 loan/Convertible Option, and the first tranche of a \$5 Million Private Placement in the first quarter of 2026. We are not seeking just passive investment; we are looking for active investors who can collaborate with our management team to help drive our growth and success.

Lastly, we are actively looking for two geographic partners in 2025/26, either to collaborate within their regions or to license our technology. We are currently seeking partners from both Latin America and Brazil.

Here are two Spanish language videos for Avoid-Court.com and Resolve. Site, for potential partners to consider:

Avoid-Court:

<https://youtu.be/7o5s-kjDIFQ?si=XWIJvk6fU7FSZANR>

Resolve.Site:

<https://youtu.be/rQM-KPQleqE?si=kd8PxdPLeTyQ-DBm>

FINAL TRIBUTE:

As pointed out in the early part of this document, our TeDR Methodology and its name are a tribute to David's esteemed Professor Dr. Ted Becker, as well as his professors who taught and certified him as a mediator at the University of Hawaii in 1987. Today, Dr. Becker resides in Auburn, Alabama, after he retired from Auburn University, and this November, he will turn 93. Currently, he is authoring two books about his life. He is and has been my inspiration, and our management team refers to him as OF COUNSEL. Here is a 2024 video interview by David, interviewing Dr Becker:

<https://youtu.be/1Duso3vATmQ?si=e41LGui16cpxUswg>

LinkedIn Profiles for the two primary authors:

David W. Puckett

<https://www.linkedin.com/in/davepuckett>

Stanley Zamor

<https://www.linkedin.com/in/stanleyzamoradr>

Past Research and Content Contributors since inception:

Michael Wessel, Jesse Flowers, Mohamad Cheikhali, Eddie Sutton & everyone who has contributed over the past 12 years.

A very special thanks to our Board of Advisors, the research of graduate students from Creighton University, Salisbury University, University of South Florida School of Business, Nova Southeastern University, Stetson Law School, and the entire Cognitive Resolution Corporation team, whose combined research over 12 years totaled more than 25,000 hours.