

**Benefits**

- ▶ Case-specific credit line with funds disbursed as needed
- ▶ Quick, easy, and automated underwriting—offers in hours, not months!
- ▶ Rates as low as 1% per month and repayment terms that align with case lengths

**Product features**

- Loan amounts up to \$250k
- Interest rates as low as 1% per month
- Preferred pricing when bundled with Litigation Cost Protection (LCP)
- Interest only payment periods of 18 - 24 months
- Principal and interest repayment periods of 18 - 36 months
- Origination fee of 1% - 3%
- Maintenance fee as low as 20 basis points when bundled with Litigation Cost Protection

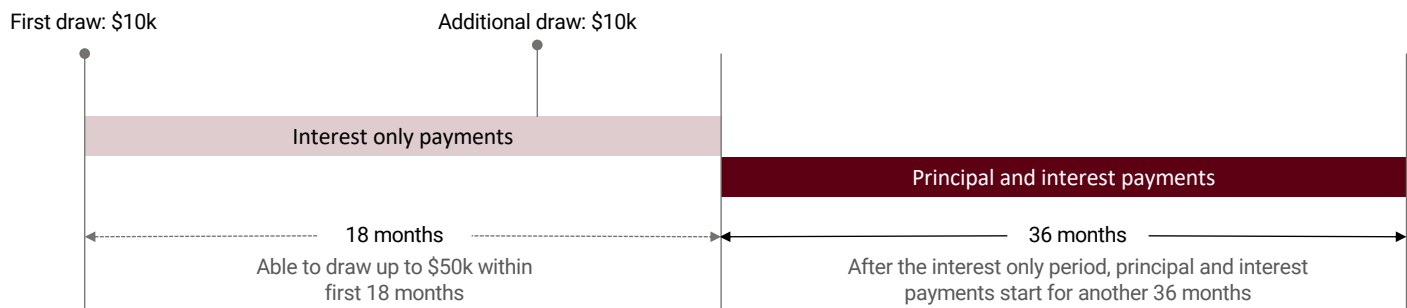
\*This product is a revolving line of credit. Therefore, each principal payment replenishes the line and allows for additional borrowing power.

**Underwriting Requirements**

TIB	5+ years practicing law, 2+ years in business
Personal FICO	650 +
Bankruptcies/Foreclosures	None in the last 7 years
Operating account statements	Last 6 months
Ownership	At least 50%
Additional documentation	Underwriter discretion
Geography	Everywhere except Nevada, Vermont, and Dakotas
NSF/Negative days	2 in one month; 10 overall/ 1 in one month; 3 overall

**Lawsuit Cost Financing example**

Case name: Smith v. Jones; Credit limit: \$50k; Interest only payments: 18 months; Repayment term: 36 months



- You can make payments at anytime; payments are applied to interest accrued first, then principal
- If the case settles at any point, the outstanding balance plus interest is due in full. For example, if your case settles during your interest only period the \$20k plus interest is due right away
- If the case is lost at trial and the law firm has LCP, LCP covers the outstanding principal balance but not any accrued interest
- In the event of a trial loss for a case that is not covered by Litigation Cost Protection, or any other adverse ruling that ends the case, the loan will be amortized over a period of 18 - 36 months

