

Filing # 67898984 E-Filed 02/13/2018 01:57:05 PM

IN THE CIRCUIT COURT OF THE 15TH  
JUDICIAL CIRCUIT IN AND FOR PALM  
BEACH COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO.

IN RE: BOGMIRE SERVICES,  
Petitioner, and J. M., Respondent.  
\_\_\_\_\_ /

**PETITION**

COMES NOW, BOGMIRE SERVICES, its successors and/or assigns (hereinafter  
“Petitioner” or “Transferee”), by and through undersigned counsel, and petitions this Court for  
approval of a transfer of payment rights pursuant to Florida Statute Chapter 626, and states as  
follows:

**Introduction**

1. This is a petition for approval of the transfer of Periodic Payment rights under a structured settlement, as required under §626.99296, Florida Statutes.
2. Respondent, J. M. (“Payee”), age 26 with one (1) dependent, age 4, is domiciled in the County of Palm Beach, State of Florida.

**The Structured Settlement**

3. Under the terms of a Settlement Agreement and Release (the “Settlement Agreement”) for claims arising from personal injury and/or sickness, Payee became entitled to receive certain periodic payments (the “Periodic Payments”).
4. Metropolitan Insurance & Annuity Company (“Structured Settlement Obligor” or “Annuity Owner”) is the obligor of the Periodic Payments.
5. Annuity Owner, to fund its obligation to remit the Periodic Payments, purchased an annuity policy (the “Annuity Contract”) from Metropolitan Life Insurance Company (the

“Annuity Issuer”). The underlying settlement documents contain standard language to comply with the Internal Revenue Code which purport to bar Payee from assigning the annuity payments.

### The Transfer

6. The Payee, desiring to receive a lump sum presently, has agreed to transfer the following Periodic Payments to Transferee:

**Monthly payments of \$3,561.49 commencing December 26, 2027 through and including November 26, 2039 with a 3.00% annual increase every December 26th; Life contingent monthly payments of \$5,077.83 commencing December 26, 2039 through and including November 26, 2048 with a 3.00% annual increase every December 26<sup>th</sup> (the “Assigned Payments”).**

7. Annuity Issuer, Annuity Owner, Transferee, Payee, their successors and assignees, do not have evidence that the Assigned Payments have been previously sold, assigned, conveyed, encumbered, transferred, or pledged, and Payee has all rights, title and interest in the Assigned Payments with full authority to make this transfer.

8. The Payee has executed an Agreement for Sale of “Life Contingent” Structured Settlement Payments (the “Transfer Agreement”) with Transferee, which sets forth the terms and conditions of the agreement between Transferee and Payee regarding the purchase of the Assigned Payments. A true and correct copy of the Transfer Agreement is attached hereto as **Exhibit “A”** and incorporated herein by reference.

9. Transferee provided to the Payee a Disclosure Statement, the form and content of which complies with Florida Statutes §626.99296(3)(a)(2), more than ten (10) days prior to the date on which the Payee was first to incur any obligation with respect to the transfer. A true and correct copy of the Florida Disclosure Statement is attached hereto as **Exhibit “B”** and incorporated herein by reference.

10. The transfer proposed herein complies with §626.99296 of the Florida Statutes and does not contravene other applicable laws as defined under §626.99296(2)(c) of the Florida Statutes.

11. The transfer is in the best interest of the Payee, Junior Matos, taking into account the welfare and support of Payee's dependents. Payee's reason(s) for the transfer is/are as follows: to bring son over from the Dominican Republic; purchase a condominium in the area for him and his son to reside in; with the remainder of the funds to purchase a vehicle.

12. Within the 4 years preceding the date of the Transfer Agreement, the Payee has made the following transfers to the Transferee or an affiliate, or through the Transferee or an affiliate to an assignee: None.

13. Within the 3 years preceding the date of the Transfer Agreement, the Payee has made the following transfers to a person or entity other than the Transferee or an affiliate, or an assignee of a Transferee or an affiliate, to the extent such transfers were disclosed to the Transferee by the Payee in writing or are otherwise actually known to the Transferee: Date of the Transfer: 10/20/2016; Assigned payments: Monthly payments of \$2,729.59 commencing December 26, 2018 and ending on November 26, 2027 with a 3% annual increase; Purchase price: \$170,378.00.

14. Within the 2 years preceding the date of the Transfer Agreement, the Payee has previously sought court approval to make the following transfers to the Transferee or an affiliate, or through the Transferee or an affiliate to an assignee for which an application was denied:

A.) Date of the attempted Transfer: 01/17/2018; Assigned payments: Monthly payments of \$3,561.49 commencing December 26, 2027 through and including November 26, 2039 with a 3% annual increase; Purchase price: \$106,111.00.

B.) Date of the attempted Transfer: 11/29/2017; Assigned payments: Monthly payments of \$3,561.49 commencing December 26, 2027 through and including

November 26, 2039 with a 3.00% annual increase every December 26<sup>th</sup>; Purchase price: \$130,241.00.

15. Within the year preceding the date of the Transfer Agreement, the Payee has previously sought court approval to make the following transfers to a person or entity other than the Transferee, or an assignee of the Transferee or an affiliate, to the extent such proposed transfers were disclosed to the Transferee by the Payee in writing or are otherwise actually known to the Transferee, for which an application was denied:

A.) Date of the attempted Transfer: 10/02/2017; Assigned payments: Monthly payments of \$3,561.49 commencing December 26, 2027 through and including November 26, 2039 with a 3.00% annual increase every December 26<sup>th</sup>; Purchase price: \$142,250.00.

16. The net amount payable to the Payee is fair, just and reasonable under the existing circumstances.

17. Payee has considered his financial situation carefully before executing the Transfer Agreement and was advised in writing by Transferee to seek professional advice regarding the legal, tax and financial implications of this transfer but knowingly waived his right to seek professional advice. A copy of this waiver of his right to seek professional advice is attached hereto as **Exhibit "C"** and incorporated herein by reference.

18. Transferee shall file with this Court and provide written Notice to Interested Parties of the transfer and hearing date, as required under §626.99296 and will do so at least twenty (20) days prior to the hearing on this transfer.

**WHEREFORE**, BOGMIRE SERVICES hereby petitions this Court, upon the disclosure and notice required by the governing Florida Statute, to make findings required under the Florida Statute and to approve the transfer of structured settlement payment rights as described in this Petition and the Transfer Agreement.

DATED this 13<sup>th</sup> day of February, 2018.

Respectfully submitted,

**COLE SCHOTZ, P.C.**

Attorneys for Petitioner  
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Facsimile: 561 423-0392

By: s/ Scott J. Topolski

Scott J. Topolski

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## Agreement for Sale of "Life Contingent" Structured Settlement Payments ©

J M

This is an Agreement between J M (referred to as "you" in this Agreement) and Bogmire Services ("Buyer"). This Agreement sets forth the terms of a legally binding contract in which you agree to sell structured settlement payments to Buyer. This Agreement and all its terms are subject to the approval of a court, which, by law, must approve the Agreement before it is carried out.

### Background

- A. Some time ago, you (or someone acting for you) entered into a Settlement Agreement. You have told Buyer that you have the right to receive certain payments due under that Settlement Agreement.
- B. In connection with that Settlement Agreement, an insurance company agreed to make the settlement payments now due to you. In turn, that insurance company arranged for the purchase of an Annuity Policy so that certain settlement payments would be made on an agreed schedule.
- C. Because the settlement payments are funded by an annuity, your risk of not getting paid by the insurance company is low. However, those settlement payments will be made in the future, on a schedule that may no longer meet your needs.
- D. Accordingly, and after considering other ways of raising current cash, you have decided that you want to sell some (or all) of your settlement payments. Simply stated, you now want to give up the right to receive certain future settlement payments in a trade for a lump-sum cash payment from Buyer.

### THEREFORE:

1. **The Sale:** You agree to sell and Buyer agrees to buy the settlement payments identified as the "Assigned Payments" at the very end of this Agreement. In exchange, Buyer agrees to pay you (and you agree to accept) cash in the amount of the Purchase Price stated at the very end of this Agreement.
2. **What Happens if the Court Does Not Approve the Transaction:** In the vast majority of cases involving structured settlement transfers, Buyer wins court approval without undue expense or delay. But if, for some reason, the court does not approve the sale, or if Buyer elects to cancel in light of the opposition of some other person or in response to rating agency action as stated above,

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no payments will be transferred from you, no monies will be paid to you, you will have no further obligation to Buyer, and Buyer will have no further obligation to you.

- 3. General Provisions:** The headings in this Agreement are to make it easier to read and shall not affect the meaning of this Agreement. This Agreement and the attached exhibits make up the entire agreement between you and Buyer and replace all prior arrangements and understandings, written or spoken. This Agreement can only be changed, replaced, or canceled by a writing signed by you and Buyer. If any part of this Agreement is ever held to be to invalid under any applicable law, that provision shall be deemed modified to the extent necessary to render it enforceable. If modification is not possible, then the provision shall be severed and the validity of the remaining provisions shall not be affected. In the event of a lawsuit to enforce this Agreement, the unsuccessful party shall pay to the successful party all costs and expenses, including, without limitation, actual attorneys' fees, expended or incurred. Any dispute under this Agreement shall be resolved in a court in the state where you are now residing, under the laws of that state. All of the terms and conditions of this Agreement shall be binding on and be enforceable by you and Buyer and you and Buyer's respective heirs, successors and assigns. All notices shall be in writing and shall be deemed to have been duly given if mailed first class, postage prepaid, certified United States mail, return receipt requested. This Agreement may be executed in two or more counterparts, all of which shall be considered one and the same agreement and shall become effective when two or more counterparts have been signed by each of the parties hereto and delivered to the other parties, it being understood that all parties need not sign the same counterpart thereof.
- 4. Life "Health Assessment and Life Expectancy Report Required:** Your structured settlement provides that some or all of the Assigned Payments will be paid only while you are alive. Accordingly, if we purchase such payments, we bear the risk that we will not receive some or all of the payments should you die before they are paid out. Therefore, before we can buy your Assigned Payments, we will require a health assessment and life expectancy report (in a form satisfactory to Buyer) confirming your health status and life expectancy, with results satisfactory to Buyer. You agree to cooperate and take all steps required by us to obtain such a health assessment and life expectancy report, which may include undergoing a medical exam similar to a standard "insurance physical," providing copies of your medical records, and/or providing information and/or signing documents setting forth information concerning or authorizing the release to us of information regarding your age, gender, and health status. The Purchase Price we have agreed to pay is based on what you have told us about your age, gender, and health status (including your health history, smoking status, etc). If the assessment and report indicates something

different than what you have told us or indicates that you may be suffering from or expected to succumb to a life-threatening illness or condition, we may not purchase your "life contingent" payments.

5. **Payment to You:** You can choose to be paid by wire transfer or by check. If you elect to be paid by some other means any charges imposed by the bank or money transfer service will be deducted from your purchase price.
6. **Court Approval:** A court must approve your sale of payments before the Assigned Payments can be transferred and monies will be paid to you. You understand and agree that you will not be paid by Buyer until the company that is making the settlement payments has acknowledged receipt of a final court order that: (a) cannot be appealed; (b) directs the Annuity Owner and Issuer to make the Assigned Payments to Buyer (or to an entity named by Buyer); and (c) makes all findings required by applicable state and federal law.
7. **Best Efforts and Working Together:** Buyer agrees to use its best efforts to obtain the required court approval in an uncontested court proceeding. You agree to cooperate with Buyer in that effort and to do all things reasonably necessary to cooperate with Buyer in its effort to complete this transaction. Among other things, you agree to promptly provide Buyer with complete and legible copies of the Settlement Agreement and the Annuity, as amended and now in effect, and execute such documents which may be necessary to obtain court approval of your sale to Buyer.
8. **We Rely Upon What You Tell Us:** All facts or statements in this Agreement (including any attachments to this Agreement) regarding you, your situation, the payments you are receiving, and the payments you are now selling are based upon documents and information that you have provided to Buyer. In entering into this Agreement, Buyer is relying upon the truth of the statements you have made and the documents you have provided.
9. **Your Money, Your Decision:** You have told us that you are 18 years of age or older, are of sound mind, not under the influence of drugs or alcohol, and understand and agree to the terms of this Agreement. Further, you agree that no one has forced you to sign this Agreement nor has anyone promised you anything other than what is stated in this Agreement in an effort to persuade you to sign it.
10. **Facts About Your Payments:** Buyer must determine whether anyone other than you is claiming an interest in the structured settlement payments you are selling us. Unless you tell us in writing otherwise, we will assume:



- (a) You alone have the right to receive the Structured Settlement payments that you are now selling;
- (b) Neither you nor anyone else has sold or pledged or otherwise transferred the Assigned Payments nor attempted to do so;
- (c) No other person (or business) claims a lien, right, title, or interest of any kind in the Assigned Payments;
- (d) You are not in bankruptcy;
- (e) You are "up to date" in your child support (if any), alimony (if any), and tax payments;
- (f) There are no unsatisfied judgments or liens against you;
- (g) No lawsuit has been filed or threatened against you or your assets; and
- (h) As far as you know, there is no dispute about your right to receive the payments under the Settlement Agreement and no one has challenged or threatened to challenge your right to receive those payments.

If one or more of these statements becomes untrue before the Purchase Price is paid to you, you agree to notify Buyer in writing. In all events, you authorize Buyer to conduct credit checks and judgment and lien searches to confirm that there are no claims against the Assigned Payments.

11. **Facts About Your Life Situation:** You have told us that neither you nor those who depend on you rely upon the payments you are now selling for food, shelter, medical care, or the other necessities of life. You understand that you may be asked to set forth additional facts about your circumstances and life situation so that the court can better understand your reasons for wanting to sell some or all of your structured settlement payments. Your name, date of birth, marital status, current and former addresses, social security number, and other personal information is fully and truthfully set forth on the application you provided to Buyer. **Your social security number will not be revealed by us in any public filings.**
12. **Certain Debts Paid:** Many people choose to sell future settlement payments because they want to clear up their debts, pay off liens, and bring their past due obligations current. If you owe back taxes, past due child support, or have judgments or liens recorded against you or your assets, Buyer will review any

such obligations with you and determine which debts, claims, or liabilities must be paid at the closing. If it is necessary to pay certain debts before funds are released to you, with your consent, Buyer will pay those debts for your account and deduct the payment from your Purchase Price.

13. **Other Possible Deductions from the Purchase Price:** If some of the payments being sold to Buyer under this contract are paid over to you (and not Buyer) before the Purchase Price is paid to you, the payments received by you (rather than Buyer) will be deducted "dollar for dollar" from the Purchase Price.
14. **"Holdbacks" While Address Change Is Processed:** The insurer making payments may take several months to process the change. Accordingly, Buyer may withhold from the Purchase Price: (a) the sum of assigned payments, if any, due to be received within three to six months following the closing; or (b) 10% of the Purchase Price; or (c) \$1,000.00, whichever is greater, until the insurer begins to re-direct payments to Buyer (or other parties) pursuant to the court's order or the insurer making the payments confirms in writing the change of payee for the Assigned Payments. When the Assigned Payments begin to be received by Buyer (or other third party designated in the order) or the insurer confirms in writing the change of payee, any amounts withheld will be paid over to you, less any monies paid to you in error while the insurance company was processing the address change.
15. **Misrouted Payments:** On rare occasions, even after a court has approved a sale, an Assigned Payment may be misrouted or mislabeled by the insurance company. In the event that payments you have sold to Buyer are instead sent to you, you agree to hold those payments in trust and immediately turn them over to Buyer. Similarly, in the event that payments you have sold to Buyer are sent to Buyer but made payable to you, you hereby grant Buyer an irrevocable limited "power of attorney" authorizing Buyer to cash any such checks and deposit them to Buyer's collection account. In some cases, if the Assigned Payments only constitute a portion of your structured settlement payments, the court or your insurance company may require that the entire structured settlement payment be paid to Buyer and Buyer remit the unassigned portion of the structured settlement payment back to you. If such a circumstance arises in your transaction, you agree to this payment servicing arrangement.
16. **Grant of Security Interest:** You intend to sell and Buyer intends to buy your rights in and to the "Assigned Payments." Subject to the court's approval of the sale, you grant to Buyer a "first priority security interest" in the Assigned Payments. Accordingly, you agree that Buyer shall have all of the rights of a secured party under the Uniform Commercial Code and may exercise the remedies of a secured party.

17. **Agreement Binding on You and Your Successors:** You agree that this Agreement in its entirety shall be binding upon you, your successors, assigns, and any person claiming by, through, or under you.
18. **You Want to Sell Your Payments:** Many Structured Settlements were set up before enactment of the laws that now allow people to sell their structured settlement payment rights. Accordingly, your Structured Settlement Agreement may contain one or more provisions that suggest that your payment rights cannot be sold. To the extent that your Settlement Agreement or the Annuity contains such a provision that purports to restrict or limit your ability to sell your payments, you hereby waive and release any such restriction. Consistent with the forgoing, you also agree that you will never claim or contend that the payments you are now selling were not transferable.
19. **Buyer Can Assign:** Buyer and/or its designated assignee may pledge or assign all or any portion of its right, title, and interest in and to this Agreement, the Settlement Agreement, the Annuity, and the Assigned Payments, without your further consent. If and when that happens, all references to Buyer in this Agreement shall be read and understood to refer to Buyer's immediate or subsequent assigns.
20. **This is a Sale, Not a Loan:** You are selling your payment rights. You agree that this is not a loan. If, from any possible construction of any document, it were determined that this Agreement somehow calls for the payment of "interest" and if such interest would be payable in excess of the Maximum Lawful Rate permitted by applicable laws, any such construction shall be automatically reformed and the interest payable shall be automatically reduced to the maximum lawful rate, without the necessity of execution of any amendment of new document.
21. **Termination of Agreement:** a) It is always possible that someone who has not signed this Agreement (such as your insurance company) could try and oppose the request for court approval. That could result in unanticipated expense and delay. You understand and agree that if someone opposes or contests the request for court approval, Buyer may choose to cancel this contract without further obligation. Similarly, if someone who did not sign this Agreement (such as an insurance company) appeals a court's approval, you agree that Buyer may choose to cancel the transaction rather than incur the expense and delay of litigation b) If a nationally recognized rating agency (such as Standard & Poor's, Moody's, or Fitch ) should "downgrade" or otherwise take adverse rating action either with respect to the annuity issuer making the structured settlement payments or with respect to structured settlement payments assigned pursuant to Court order by residents of your state, Buyer may choose to cancel this contract without further obligation. (c) Additionally, if the annuity issuer is or

becomes insolvent or is seized, administered, or liquidated by a regulator, liquidation bureau, court-appointed receiver, trustee, or other authority which advises that the annuity issuer (or its successor in interest) may not make some or all of the scheduled payments at the time and in the amounts set forth in the Annuity Policy, Buyer may choose to cancel this contract without further obligation. In the vast majority of cases involving structured settlement transfers, Buyer wins court approval without undue expense or delay. But if, for some reason, the court does not approve the sale, or if Buyer elects to cancel in light of the opposition of some other person or in response to rating agency action, no payments will be transferred from you, no additional monies will be paid to you, and you will have no obligation to Buyer other than to repay any portion of the Purchase Price advanced to you by Buyer.

22. **Arbitration:** Any and all claims or disputes challenging the validity or enforceability of this Agreement or arising from or relating to this Agreement, its formation, terms, and/or the parties' representations, obligations, and performance thereunder will be submitted to binding commercial arbitration conducted in Palm Beach County, Florida by a single arbitrator selected by the American Arbitration Association (AAA) under AAA's commercial arbitration rules.
23. **The Payments You Are Selling:** The payments you are selling and their amount(s) and due dates are described on Exhibit "A". These payments you are selling are referred to as the "Assigned Payments".
24. **Purchase Price:** Buyer has agreed to pay you (and you have agreed to accept) the sum stated on Exhibit "A" as the "Purchase Price" for the Assigned Payments. You acknowledge that Buyer has provided a written Disclosure Statement to you prior to your signing this Agreement as required by applicable state and federal law.
25. **Independent Advisor:** By signing this Agreement below, you acknowledge that Buyer has advised you in writing to seek, and you have had the opportunity to seek, independent legal or other expert advice regarding the legal, financial, and tax consequences of this Agreement.

[The rest of this page is intentionally left blank]

By signing below, you agree to be bound by all of the terms of this Agreement.

**SELLER**

**Bogmire Services**

J M [Signature]



[Signature]

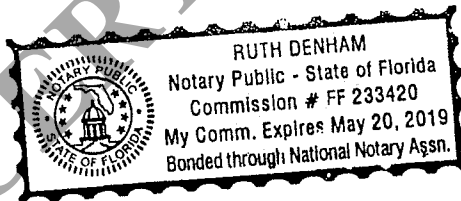
The foregoing instrument was acknowledged before me this 15 day of Jan. 2018 by the above signed, who is either  personally known to me or  who has produced ID as identification.

[Signature]  
Notary Signature

A Notary Public in and for the State of FL

Printed Name: Ruth Denham

Commission Expires: 5-20-19



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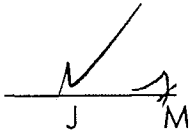
Exhibit "A" to Agreement for Sale of "Life Contingent" Structured Settlement  
Payments ©

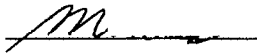
The Structured Settlement Payments you have agreed to sell to Bogmire Services  
are:

Monthly payments of \$3,561.49 due on or about December 26, 2027  
through and including November 26, 2039 with a 3.00% annual increase every  
December 26th; Life contingent monthly payments of \$5,077.83 due on or about  
December 26, 2039 through and including November 26, 2048 with a 3.00% annual  
increase every December 26th

The Purchase Price you have agreed to accept in exchange for the sale of the  
above-described "life contingent" Structured Settlement Payments is: **\$137,500.00**

**SELLER**

  
J M





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**DISCLOSURE STATEMENT**

**NAME: J            M**

**1.    DESCRIPTION OF TRANSFERRED PAYMENTS**

**I am transferring the following structured settlement payments:**

**Monthly payments of \$3,561.49 due on or about December 26, 2027 through and including November 26, 2039 with a 3.00% annual increase every December 26th; Life contingent monthly payments of \$5,077.83 due on or about December 26, 2039 through and including November 26, 2048 with a 3.00% annual increase every December 26th**

**The aggregate total of these payments is \$1,225,571.64.**

**2.    GROSS PAYABLE AMOUNT**

**In exchange for these payments, I will receive a gross amount of \$137,500.00. Funding will not occur until all conditions required under the transfer agreement have occurred.**

**3.    TRANSFER EXPENSES**

**I understand that the following fees and expenses will be deducted from the Gross Advance Amount payable to me or my account:**

<b>Legal Fees (best estimate)</b>	<b>\$0.00</b>
<b>Broker Commission</b>	<b>\$0.00</b>
<b>Service Charges</b>	<b>\$0.00</b>
<b>Application Fees</b>	<b>\$0.00</b>
<b>Processing Fees</b>	<b>\$0.00</b>
<b>Closing Costs</b>	<b>\$0.00</b>
<b>Filing Fees</b>	<b>\$0.00</b>
<b>Referral Fees</b>	<b>\$0.00</b>
<b>Administrative Fees</b>	<b>\$0.00</b>

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Notary Fees – See #1 below	\$0.00
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**#1 FLORIDA RESIDENTS ONLY**

The transfer agreement you will be asked to execute requires that some of your signatures be witnessed and verified by a notary public. The cost you may or may not have to pay a notary for this service will vary. Please keep in mind that Florida Statute 117.05(2)(a) limits the cost a notary can charge for his/her services to \$10 per notarization.

**4. NET PAYABLE AMOUNT**

I understand that the Gross payable Amount, as described above, shall be reduced by the Transfer Expenses described above resulting in the Net payable Amount below:

Net Advance Amount	\$137,500.00
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I understand that I will receive this Net payable Amount, less

- (a) any advances made to me or on my behalf by Buyer; and
- (b) any amounts necessary to satisfy any outstanding liens, judgments, and credit-based obligations, pursuant to the terms of the transfer agreement.

**5. EFFECTIVE ANNUAL INTEREST RATE**

Based on the net amount that you will receive from us and the amounts and timing of the structured settlement payments that you are turning over to us, you will, in effect, be paying interest to us at a rate of 11.91 percent per year. This is based on an assumed funding date of January 15, 2018. The actual funding will not occur until all terms and conditions in the transfer agreement have been satisfied.

**6. DISCOUNTED PRESENT VALUE**

This provides the calculation of current value of the transferred structured settlement payments under federal standards for valuing annuities. The Federal Rate that is used to make this




calculation is provided below in addition to the Discounted Present Value.

Federal Rate used to calculate the Discount Present Value	2.6%
Discount Present Value	\$710,166.38

7. **PENALTY IN THE EVENT OF BREACH OF CONTRACT**

The amount of any penalty or liquidated damages, inclusive of penalties, payable by me in the event I breach the transfer agreement is zero.

8. You will not incur any obligation under a transfer agreement until the tenth (10<sup>th</sup>) day after you receive this disclosure statement.

 \_\_\_\_\_  
J M

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**Waiver of Independent Professional Advice**

I, J M , have been advised by Bogmire Services in writing, to seek independent professional advice from a professional such as an attorney, an accountant or financial planner regarding the implications of transferring my future rights to structured settlement payments. I have considered this option but I have chosen not to seek such advice.

 J M



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