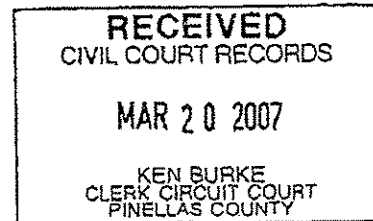


IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT
OF THE STATE OF FLORIDA, IN AND FOR PINELLAS COUNTY

Case No. 070020000C1017

IN RE: The Application of
SETTLEMENT FUNDING, LLC.,
regarding Patricia Chambers
a/k/a Patricia Rankine Chambers,

Applicant.



APPLICATION FOR TRANSFER
PURSUANT TO SECTION 626.99296, FLORIDA STATUTES

Applicant, SETTLEMENT FUNDING, LLC, D/B/A PEACHTREE SETTLEMENT FUNDING ("Peachtree" or "Applicant"), by and through its undersigned attorneys, hereby brings this application under the Florida Structured Settlement Transfer Act, Section 626.99296, Florida Statutes (the "Statute") (a copy of which is attached hereto as Exhibit "A"), and would show the following:

PARTIES AND JURISDICTION

1. Peachtree is the Transferee, as defined by the Florida Act, and is a limited liability company duly authorized and existing under the laws of the State of Georgia with offices located in Boynton Beach, Palm Beach County, Florida.
2. Patricia Chambers a/k/a Patricia Rankine Chambers ("Chambers" or "Payee") is the Payee, as defined by the Florida Act, and is an individual residing at 5302 Deer Run Drive, Fort Pierce, Florida 34951-3308.
3. Hartford-Comprehensive Employee Ben. Svc. Co. ("Hartford-Comprehensive" or "Structured Settlement Obligor") is the Structured Settlement Obligor, as defined by the Florida Act, and is a corporation authorized to do business in Florida.

4. Hartford Life Insurance Company ("Hartford Life" or "Annuity Issuer") is the Annuity Issuer, as defined by the Florida Act, and is a corporation authorized to do business in Florida.

5. This Court has jurisdiction over this matter based on the Florida Act.

6. Applicant seeks court approval of a proposed transfer.

FACTUAL BACKGROUND

7. Chambers entered into a structured settlement ("Structured Settlement"). Pursuant to the Structured Settlement and a subsequent annuity, Hartford-Comprehensive agreed to pay Chambers: *8 annual payments each in the amount of \$4,539.06 commencing on October 15, 2002 through and including October 15, 2009* (the "Periodic Payments").

8. Hartford-Comprehensive purchased an Annuity Contract from Hartford Life to fund its obligation to make the Periodic Payments to Chambers (contract no. CCX 0026156). Pursuant to the terms of the Annuity Contract, Hartford Life agreed to pay the Periodic Payments to Chambers.

9. On or about March 16, 2007, Peachtree entered into an Absolute Assignment and UCC Article 9 Security Agreement with Chambers (the "Purchase Agreement") (a true and complete copy of which is attached hereto as Exhibit "B") pursuant to which Peachtree agreed to buy and Chambers agreed to sell Chambers's right, title, and interest to receive the following payments: *3 annual payments each in the amount of \$4,539.06 commencing on October 15, 2007 through and including October 15, 2009* (the "Assigned Payments").

10. Chambers executed and delivered to Peachtree the following: i) the Purchase Agreement dated March 16, 2007 and signed on March 16, 2007, including a disclosure

statement pursuant to the Laws of the State of Connecticut and a disclosure statement pursuant to the Florida Act; and ii) an Affidavit explaining Chambers's reasons for entering into the proposed transaction and that the transaction is in Chambers's best interests (see attached Exhibit "C");

APPLICATION FOR APPROVAL OF TRANSFER

11. Under the Florida Act, transfers of structured-settlement payment rights such as the instant transfer by Chambers to Peachtree are permitted based on compliance with the Florida Act.

12. The Florida Act provides, in pertinent part, that such assignments or transfers shall be effective, and the Structured Settlement Obligor and Annuity Issuer will be required to honor same, if (a) the transfer is authorized by a court of competent jurisdiction based on criteria prescribed by the Florida Act; and (b) the transferee provides to the payee (in this instance, Chambers), not less than ten days prior to the date on which the payee enters the transfer agreement, a "Disclosure Statement" in bold type, no smaller than 14 points in size, setting forth certain information (see attached Exhibit "D"), including:

- (a) The amounts and due dates of the structured settlement payments to be transferred;
- (b) The aggregate amount of the payments;
- (c) The discounted present value of the payments, together with the discount rate used in determining the present discounted present value;
- (d) The gross amount payable to the payee in exchange for the payments;
- (e) A good faith itemization of all broker commissions, services charges, application fees, processing fees, closing costs, filing fees, referral fees, administrative fees, legal fees and Notary fees and other commissions, fees, costs, expenses, and charges payable by the payee or deductible from the gross amount otherwise payable to the payee;

(f) The net amount payable to the payee after deducting all commissions, fees, costs, expenses, and charges described in sub-paragraph (e) above;

(g) The quotient, expressed as a percentage, obtained by dividing the net payment amount by the discounted present value of the payments, disclosed as follows: "the net amount that you will receive from us in exchange for your future structured settlement payments represents [in this case, 64.54%] of the estimated current value of the payments based upon the discounted value using the applicable federal rate";

(h) The effective annual interest rate disclosed as follows: "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 [in this case, 41.73%] per year"; and

(i) The amount of any penalty and the aggregate amount of any liquidated damages, including penalties, payable by the payee in the event of a breach of the Transfer Agreement by the payee [in this case none].

13. The Florida Act further provides that the proper procedure to obtain court approval of a transfer of structured settlement payment rights is to schedule a hearing before this Honorable Court and, at least twenty (20) days before the date of the hearing on the application for approval of the transfer of the structured settlement payment rights, the Transferee shall file with this Honorable Court and all interested parties notice of the proposed transfer as well as the application for the authorization of the transfer. The Notice, a true and correct copy of the form of which is attached hereto as Exhibit "E" includes:

(a) A copy of Peachtree's Application to this Honorable Court;

(b) A copy of the "Purchase Agreement";

(c) A copy of the "Disclosure Statement";

(d) Notification that an interested party may support, oppose, or otherwise respond to this Petition in person or by counsel, by submitting written comments to this Honorable Court or by participating in the hearing; and

(e) Notification of the time and place of the hearing and that a written response to this Petition must be filed within 15 days after the service of Peachtree's notice in order to be considered by this Honorable Court.

14. Peachtree expressly advised Chambers to obtain independent professional advice concerning the legal, tax, and financial implications of the transfer. Chambers expressly and voluntarily waived the right to receive such professional advice. Chambers has executed an Affidavit establishing that this transfer would be in the best interests of Chambers and Chambers's dependents, if any.

15. Peachtree has provided written notice of its name, address and taxpayer identification number to the Annuity Issuer and the Structured Settlement Obligor and herewith files a copy of the notice with the court (a complete and correct copy of the notice is attached hereto as Exhibit "F").

16. Pursuant to the Florida Act, this Honorable Court has jurisdiction over this matter and venue is proper in this County.

17. The Florida Act authorizes the consideration and approval of this application by this Court.

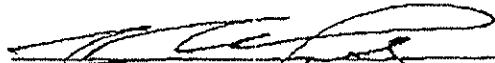
WHEREFORE, Applicant respectfully requests this Honorable Court to hold a hearing and thereafter enter an Order finding:

1. That the transfer of Chambers's structured settlement payment rights is in the best interests of Chambers taking into account the welfare and support of Chambers's dependents, if any;
2. That Hartford-Comprehensive and Hartford Life be directed to pay and remit the Assigned Payments to Settlement Funding, LLC, P.O. Box 116476, Atlanta, Georgia, 30368-6476 or such other address as Peachtree shall later designate in writing (Tax ID 58-2292928);
3. That Chambers no longer has the power or authority to request changes to the payment address or beneficiary designation relating to the Assigned Payments, and no other person or entity other than Peachtree or its successors or assigns shall have the power or authority to change the address for payment of the Assigned Payments, and that Hartford-Comprehensive and Hartford Life shall not

change the payment address for the Assigned Payments unless they have received written notice from Peachtree or its successors or its assigns;

4. That all notice and disclosure provisions relative to the Florida Act, including those relating to the transferee, the payee, Hartford-Comprehensive, Hartford Life, and any other interested parties, have been satisfied;
5. That the transfer does not contravene any applicable statute or the Order of any Court or other governmental authority;
6. That any payment by Hartford-Comprehensive or Hartford Life to anyone other than Peachtree will not serve to discharge or relieve the interested parties from their liability to Peachtree as to the Assigned Payment, and the interested parties shall remain liable to Peachtree for the Assigned Payment;
7. For such other and further relief as this Honorable Court deems just and proper.

Respectfully submitted on this 20th day of March 2007.



BRICKLEYER SMOLKER & BOLVES, P.A.

Richard T. Pettit, FBN 0878995

Adam M. Wolfe, FBN 0096768

500 E. Kennedy Blvd., Suite 200

Tampa, Florida 33602

813.223.3888 / Fax 813.228.6422

EXHIBIT "A"

Select Year:

The 2006 Florida Statutes

Title XXXVII
INSURANCE

Chapter 626
INSURANCE FIELD REPRESENTATIVES AND
OPERATIONS

View Entire
Chapter

626.99296 Transfers of structured settlement payment rights.--

(1) PURPOSE.--The purpose of this section is to protect recipients of structured settlements who are involved in the process of transferring structured settlement payment rights.

(2) DEFINITIONS.--As used in this section, the term:

(a) "Annuity issuer" means an insurer that has issued an annuity contract to be used to fund periodic payments under a structured settlement.

(b) "Applicable law" means any of the following, as applicable in interpreting the terms of a structured settlement:

1. The laws of the United States;
2. The laws of this state, including principles of equity applied in the courts of this state; and
3. The laws of any other jurisdiction:

a. That is the domicile of the payee or any other interested party;

b. Under whose laws a structured settlement agreement was approved by a court; or

c. In whose courts a settled claim was pending when the parties entered into a structured settlement agreement.

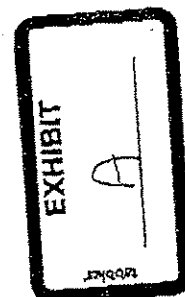
(c) "Applicable federal rate" means the most recently published applicable rate for determining the present value of an annuity, as issued by the United States Internal Revenue Service pursuant to s. 7520 of the United States Internal Revenue Code, as amended.

(d) "Assignee" means any party that acquires structured settlement payment rights directly or indirectly from a transferee of such rights.

(e) "Dependents" means a payee's spouse and minor children and all other family members and other persons for whom the payee is legally obligated to provide support, including spousal maintenance.

(f) "Discount and finance charge" means the sum of all charges that are payable directly or indirectly from assigned structured settlement payments and imposed directly or indirectly by the transferee and that are incident to a transfer of structured settlement payment rights, including:

1. Interest charges, discounts, or other compensation for the time value of money;
2. All application, origination, processing, underwriting, closing, filing, and notary fees and all similar charges, however denominated; and
3. All charges for commissions or brokerage, regardless of the identity of the party to whom such charges are paid or payable.



The term does not include any fee or other obligation incurred by a payee in obtaining independent professional advice concerning a transfer of structured settlement payment rights.

(g) "Discounted present value" means, with respect to a proposed transfer of structured settlement payment rights, the fair present value of future payments, as determined by discounting the payments to the present using the most recently published applicable federal rate as the discount rate.

(h) "Independent professional advice" means advice of an attorney, certified public accountant, actuary, or other licensed professional adviser:

1. Who is engaged by a payee to render advice concerning the legal, tax, and financial implications of a transfer of structured settlement payment rights;
2. Who is not in any manner affiliated with or compensated by the transferee of the transfer; and
3. Whose compensation for providing the advice is not affected by whether a transfer occurs or does not occur.

(i) "Interested parties" means:

1. The payee;
2. Any beneficiary irrevocably designated under the annuity contract to receive payments following the payee's death or, if such designated beneficiary is a minor, the designated beneficiary's parent or guardian;
3. The annuity issuer;
4. The structured settlement obligor; or
5. Any other party who has continuing rights or obligations under the structured settlement.

(j) "Payee" means an individual who is receiving tax-free damage payments under a structured settlement and proposes to make a transfer of payment rights under the structured settlement.

(k) "Qualified assignment agreement" means an agreement providing for a qualified assignment, as authorized by 26 U.S.C. s. 130 of the United States Internal Revenue Code, as amended.

(l) "Settled claim" means the original tort claim resolved by a structured settlement.

(m) "Structured settlement" means an arrangement for periodic payment of damages for personal injuries established by settlement or judgment in resolution of a tort claim.

(n) "Structured settlement agreement" means the agreement, judgment, stipulation, or release embodying the terms of a structured settlement, including the rights of the payee to receive periodic payments.

(o) "Structured settlement obligor" means the party who is obligated to make continuing periodic payments to the payee under a structured settlement agreement or a qualified assignment agreement.

(p) "Structured settlement payment rights" means rights to receive periodic payments, including lump-sum payments under a structured settlement, whether from the structured settlement obligor or the annuity issuer, if:

1. The payee or any other interested party is domiciled in this state;
2. The structured settlement agreement was approved by a court of this state; or
3. The settled claim was pending before the courts of this state when the parties entered into the structured settlement agreement.

(q) "Terms of the structured settlement" means the terms of the structured settlement agreement; the annuity contract; a qualified assignment agreement; or an order or approval of a court or other government authority authorizing or approving the structured settlement.

(r) "Transfer" means a sale, assignment, pledge, hypothecation, or other form of alienation or encumbrance made by a payee for consideration.

(s) "Transfer agreement" means the agreement providing for transfer of structured settlement payment rights from a payee to a transferee.

(t) "Transferee" means a person who is receiving or who will receive structured settlement payment rights resulting from a transfer.

(3) CONDITIONS TO TRANSFERS OF STRUCTURED SETTLEMENT PAYMENT RIGHTS AND STRUCTURED SETTLEMENT AGREEMENTS.--

(a) A direct or indirect transfer of structured settlement payment rights is not effective and a structured settlement obligor or annuity issuer is not required to make a payment directly or indirectly to a transferee of structured settlement payment rights unless the transfer is authorized in advance in a final order by a court of competent jurisdiction which is based on the written express findings by the court that:

1. The transfer complies with this section and does not contravene other applicable law;
2. At least 10 days before the date on which the payee first incurred an obligation with respect to the transfer, the transferee provided to the payee a disclosure statement in bold type, no smaller than 14 points in size, which specifies:
 - a. The amounts and due dates of the structured settlement payments to be transferred;
 - b. The aggregate amount of the payments;
 - c. The discounted present value of the payments, together with the discount rate used in determining the discounted present value;
 - d. The gross amount payable to the payee in exchange for the payments;
 - e. An itemized listing of all brokers' commissions, service charges, application fees, processing fees, closing costs, filing fees, referral fees, administrative fees, legal fees, and notary fees and other commissions, fees, costs, expenses, and charges payable by the payee or deductible from the gross amount otherwise payable to the payee;
 - f. The net amount payable to the payee after deducting all commissions, fees, costs, expenses, and charges described in sub-subparagraph e.;
 - g. The quotient, expressed as a percentage, obtained by dividing the net payment amount by the discounted present value of the payments, which must be disclosed in the following statement: "The net amount that you will receive from us in exchange for your future structured settlement payments represent _____ percent of the estimated current value of the payments based upon the discounted value using the applicable federal rate";

h. The effective annual interest rate, which must be disclosed in the following statement: "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 _____ percent per year"; and

i. The amount of any penalty and the aggregate amount of any liquidated damages, including penalties, payable by the payee in the event of a breach of the transfer agreement by the payee;

3. The payee has established that the transfer is in the best interests of the payee, taking into account the welfare and support of the payee's dependents;

4. The payee has received, or waived his or her right to receive, independent professional advice regarding the legal, tax, and financial implications of the transfer;

5. The transferee has given written notice of the transferee's name, address, and taxpayer identification number to the annuity issuer and the structured settlement obligor and has filed a copy of the notice with the court;

6. The transfer agreement provides that if the payee is domiciled in this state, any disputes between the parties will be governed in accordance with the laws of this state and that the domicile state of the payee is the proper venue to bring any cause of action arising out of a breach of the agreement; and

7. The court has determined that the net amount payable to the payee is fair, just, and reasonable under the circumstances then existing.

(b) If a proposed transfer would contravene the terms of the structured settlement, upon the filing of a written objection by any interested party and after considering the objection and any response to it, the court may grant, deny, or impose conditions upon the proposed transfer which the court deems just and proper given the facts and circumstances and in accordance with established principles of law. Any order approving a transfer must require that the transferee indemnify the annuity issuer and the structured settlement obligor for any liability, including reasonable costs and attorney's fees, which arises from compliance by the issuer or obligor with the order of the court.

(c) Any provision in a transfer agreement which gives a transferee power to confess judgment against a payee is unenforceable to the extent that the amount of the judgment would exceed the amount paid by the transferee to the payee, less any payments received from the structured settlement obligor or payee.

(d) In negotiating a structured settlement of claims brought by or on behalf of a claimant who is domiciled in this state, the structured settlement obligor must disclose in writing to the claimant or the claimant's legal representative all of the following information that is not otherwise specified in the structured settlement agreement:

1. The amounts and due dates of the periodic payments to be made under the structured settlement agreement. In the case of payments that will be subject to periodic percentage increases, the amounts of future payments may be disclosed by identifying the base payment amount, the amount and timing of scheduled increases, and the manner in which increases will be compounded;

2. The amount of the premium payable to the annuity issuer;

3. The discounted present value of all periodic payments that are not life-contingent, together with the discount rate used in determining the discounted present value;

4. The nature and amount of any costs that may be deducted from any of the periodic payments;

5. Where applicable, that any transfer of the periodic payments is prohibited by the terms of the structured settlement and may otherwise be prohibited or restricted under applicable law; and

6. That any transfer of the periodic payments by the claimant may subject the claimant to serious adverse tax consequences.

(4) JURISDICTION; PROCEDURE FOR APPROVAL OF TRANSFERS.--At least 20 days before the scheduled hearing on an application for authorizing a transfer of structured settlement payment rights under this section, the transferee must file with the court and all interested parties a notice of the proposed transfer and the application for its authorization. The notice must include:

(a) A copy of the transferee's application to the court;

(b) A copy of the transfer agreement;

(c) A copy of the disclosure statement required under subsection (3);

(d) Notification that an interested party may support, oppose, or otherwise respond to the transferee's application, in person or by counsel, by submitting written comments to the court or by participating in the hearing; and

(e) Notification of the time and place of the hearing and notification of the manner in which and the time by which any written response to the application must be filed in order to be considered by the court. A written response to an application must be filed within 15 days after service of the transferee's notice.

(5) WAIVER PROHIBITED; NO PENALTIES INCURRED.--

(a) The provisions of this section may not be waived.

(b) If a transfer of structured settlement payment rights fails to satisfy the conditions of subsection (3), the payee who proposed the transfer does not incur any penalty, forfeit any application fee or other payment, or otherwise incur any liability to the proposed transferee.

(6) NONCOMPLIANCE.--

(a) If a transferee violates the requirements for stipulating the discount and finance charge provided for in subsection (3), neither the transferee nor any assignee may collect from the transferred payments, or from the payee, any amount in excess of the net advance amount, and the payee may recover from the transferee or any assignee:

1. A refund of any excess amounts previously received by the transferee or any assignee;

2. A penalty in an amount determined by the court, but not in excess of three times the aggregate amount of the discount and finance charge; and

3. Reasonable costs and attorney's fees.

(b) If the transferee violates the disclosure requirements in subsection (3), the transferee and any assignee are liable to the payee for:

1. A penalty in an amount determined by the court, but not in excess of three times the amount of the discount and finance charge; and

2. Reasonable costs and attorney's fees.

(c) A transferee or assignee is not liable for any penalty in any action brought under this section if

the transferee or assignee establishes by a preponderance of evidence that the violation was not intentional and resulted from a bona fide error, notwithstanding the transferee's maintenance of procedures reasonably designed to avoid such errors.

(d) Notwithstanding any other law, an action may not be brought under this section more than 1 year after the due date of:

1. The last transferred structured settlement payment, in the case of a violation of the requirements for stipulating the discount and finance charge provided for in subsection (3).
2. The first transferred structured settlement payment, in the case of a violation of the disclosure requirements of subsection (3).

(e) When any interested party has reason to believe that any transferee has violated this section, any interested party may bring a civil action for injunctive relief, penalties, and any other relief that is appropriate to secure compliance with this section.

History.--s. 7, ch. 2001-207; s. 7, ch. 2001-247.

¹Note.--Section 30, ch. 2001-198, provides that "[n]othing contained in s. 679.4061, Florida Statutes, or s. 679.4031, Florida Statutes, as created by this act, shall supersede the provisions of SB 108 or HB 767, relating to structured settlements, if Senate Bill 108 or House Bill 767 becomes a law." Committee Substitute for Committee Substitute for Senate Bill 108 became ch. 2001-207; s. 7, ch. 2001-207, relates to structured settlements. House Bill 767 did not pass.

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EXHIBIT "B"

**ABSOLUTE ASSIGNMENT AND UCC ARTICLE 9 SECURITY AGREEMENT
(THE "AGREEMENT")**

March 16, 2007

I, Patricia Chambers a/k/a Patricia Rankine Chambers, ("I", "Me" or "Assignor") residing at 5302 Deer Run Drive, Fort Pierce, FL 34951-3308 am entitled to 8 annual payments each in the amount of \$4,539.06 commencing on October 15, 2002 through and including October 15, 2009 (the "Periodic Payments") on account of the settlement of a certain personal injury claim, the settlement of which is memorialized in that certain settlement agreement (the "Settlement Agreement"). The Periodic Payments are due to me from Hartford-Comprehensive Employee Ben. Svc. Co. (the "Settlement Obligor") under the terms of the Settlement Agreement and are being funded by an annuity issued by Hartford Life Insurance Company (the "Annuity Issuer") bearing annuity contract number CCX 0026156.

A. I hereby sell, assign and convey to Settlement Funding, L.L.C. (the "Assignee") or its assigns all of my rights to and interest in and to the following payments due or to become due under the Settlement Agreement:

3 annual payments each in the amount of \$4,539.06 commencing on October 15, 2007 through and including October 15, 2009 (the "Assigned Payments").

In consideration for this assignment, Assignee shall pay to me the sum of: \$10,223.72 (the "Assignment Price").

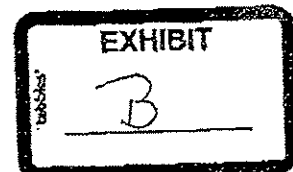
- B. I hereby make the following unconditional representations, warranties and promises:
1. No one other than me has any interest or claim of any kind or nature in, to or under the Assigned Payments I am assigning hereunder.
 2. I am not indebted to anyone that would affect in any way either the assignment of the Assigned Payments referenced above or Assignee's absolute rights to receive same.
 3. I agree to conduct my affairs so as to ensure that Assignee obtains all of the benefits of the assignment contemplated hereby.

C. I agree that the following shall be considered an event of default by me under this Absolute Assignment Agreement:

1. The representations set forth in Paragraphs B 1 and B 2 above are at any time not true.
2. Failure by me to perform the promise set forth in Paragraph B 3 above.
3. Failure by the Settlement Obligor or the Annuity Issuer to make any one or more of the Assigned Payments as a result of any act by me, my estate or any of my heirs.
4. Failure by the Settlement Obligor or Annuity Issuer to forward one or more Assigned Payments to Assignee as a result of any act by me, my estate or any of my heirs.
5. Failure by me to forward promptly to Assignee any Assigned Payment received by me from the Settlement Obligor or the Annuity Issuer.
6. Failure by me to fulfill any other obligation of mine under this Agreement.

D. The following are conditions precedent to Assignee's obligation to pay me the Assignment Price:

1. Assignee shall be satisfied, in its sole discretion, that there are no claims or interests of any kind or nature whatsoever that do or may affect Assignee's rights to or interest in the Assigned Payments and Assignee's ability actually to receive same on the dates and in the amounts set forth herein.



2. Assignee shall have received a final non-appealable court order, or a signed acknowledgment from Settlement Obligor and the Annuity Issuer satisfactory to Assignee in its sole discretion (such court order or acknowledgment together are hereinafter referred to as the "Order"), authorizing the transfer by assignment of the Assigned Payments (which may continue to be made out to my name) to Assignee, and directing that the Periodic Payments due on or after the day of the Order be forwarded, or authorizing the forwarding of the Periodic Payments, directly to Assignee.

E. Under this Agreement and only to the extent permitted by law Assignee and I intend to create a security interest under Article 9 of the Uniform Commercial Code of the state designated in Paragraph F below, in my rights to and interest in payments due to me under the Settlement Agreement, which rights have been assigned to Assignee as General Intangibles under Article 9 of the Uniform Commercial Code of the state designated in Paragraph F below. This Agreement shall also function as a security agreement. This security interest secures payment of the rights assigned and performance of my obligations under Paragraph B above. Assignee may direct any account debtor, obligor on an instrument, including, without limitation, the Settlement Obligor or Annuity Issuer, to make periodic payments directly to Assignee as contemplated by the Uniform Commercial Code. Assignee may file a UCC-1 financing statement to perfect its rights hereunder.

F. Except as otherwise required by applicable statutory law, this Agreement shall be governed by and interpreted in accordance with the law of the state of residence of the Assignor on the date of this Agreement.

ARBITRATION

Any and all controversies, claims, disputes, rights, interests, suits or causes of action arising out of or relating to this Agreement and the negotiations related thereto, or the breach thereof, shall be settled by binding arbitration administered by the American Arbitration Association. The demand for arbitration shall be filed in writing with the other party to this Agreement and with the American Arbitration Association offices in your state of residence. The arbitration shall be held in the largest city in your state of residence. The arbitration shall be held before a single arbitrator selected in accordance with the Commercial Arbitration Rules of the American Arbitration Association in effect at the time that the demand for arbitration is filed. Discovery, specifically including interrogatories, production of documents and depositions shall be at the discretion of the arbitrator and to the extent permitted shall be conducted in accordance with, and governed by the Federal Rules of Civil Procedure.

A demand for arbitration shall be made within a reasonable time after the claim, dispute or other matter in question has arisen. In no event, shall the demand for arbitration be made after the date when institution of legal or equitable proceedings based on such claim, dispute or other matter in question, would be barred by the applicable statute of limitations.

No arbitration arising out of or relating to this Agreement shall include, by consolidation or joinder or in any other manner, an additional person or entity not a party to this Agreement, except by written consent of the parties hereto, containing a specific reference to this Agreement and signed by the entity sought to be joined. Consent to arbitration involving an additional person or entity shall not constitute consent to arbitration of any claim, dispute or other matter in question not described in the written consent or with a person or entity not named or described therein. The foregoing agreement to arbitrate and other agreements to arbitrate with an additional person or entity duly consented to by parties to this Agreement, shall be specifically enforceable in accordance with applicable law in any court having jurisdiction thereof.

The award rendered by the arbitrator shall be final, and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof. Such arbitrator shall identify the substantially prevailing party and shall include legal fees and expenses for the substantially prevailing party.

This provision does not apply to the extent inconsistent with applicable state law regarding the transfer of structured settlement payments. In such case any disputes between the parties will be governed in accordance with the laws of the domicile state of the payee and the domicile state of the payee is the proper venue to bring any cause of action arising out of a breach of the agreement.

G. I hereby grant to Assignee an Irrevocable Power of Attorney with full powers of substitution to do all acts and things that I might do regarding the Assigned Payments and any and all rights I have under the Settlement Agreement, including, without limitation, the power to endorse checks, drafts or other instruments, the power to alter, edit and change payment instructions and/or beneficiary designations and any other act which, in the sole discretion of Assignee as my Attorney-in-Fact is necessary or expedient for it to obtain all of the benefits of the bargain contemplated by this transaction. This power of attorney is coupled with an interest and shall survive my death or disability.

H. In the event that prior to the consummation of the transaction contemplated hereby I receive any of the Assigned Payments, or any portion thereof, the Assignment Price shall be reduced in like amount and the terms of this Agreement regarding the payments to be assigned shall be deemed to be adjusted accordingly. In the event Assignee receives or otherwise comes into possession of any of the Periodic Payment(s) or portion(s) thereof which are not included in the payments being absolutely assigned to Assignee hereunder, Assignee shall forward such amount(s) to me at the address set forth above within seven (7) days of receipt of such amount(s).

I. Assignee shall be entitled to discharge any adverse claims against Assignor or any of the Assigned Payments whether or not such adverse claims are disclosed. Assignee may, provided Assignee furnishes prior written notice to Assignor, pay any and all amounts necessary or, if the Assignment Price has been deposited into an escrow account, instruct the escrow agent to pay any and all amounts necessary to discharge such liens or other adverse claims, and the Assignment Price shall be reduced by the amount of any such payment. Adverse claims may include disclosed amounts to be deducted by Assignee from the Assignment Price to pay Assignee, as servicer for Peachtree Finance Company, LLC, to enable Assignor to obtain Peachtree Finance Company, LLC's release of its encumbrance on a portion of the Assigned Payments, which portion of Assigned Payments relate to prior transfer transaction(s) consummated prior to the effective date of the applicable transfer act(s) which encumbrance must be released for the transaction contemplated herein to be consummated.

J. I know that it will take some time for the Settlement Obligor and the Annuity Issuer to receive and process the court order once it is granted. I would like to receive the Assignment Price or a portion thereof as soon as possible thereafter. Accordingly, I hereby request Assignee to pay me a portion of the Assignment Price as soon as possible after the court order is granted and authorize Assignee to hold in escrow an amount it deems necessary or advisable from the Assignment Price (the "Escrow Amount") until all conditions precedent have been satisfied, including, without limitation, the receipt by Assignee of the Settlement Obligor and the Annuity Issuer's acknowledgment of the terms of the court order in writing and their agreement to honor and comply with same. At such time or earlier as Assignee may determine, I understand that Assignee will send the Escrow Amount to me minus any Assigned Payments that the Annuity Issuer and/or Settlement Obligor sent to me while the Settlement Obligor and the Annuity Issuer were processing the court order.

K. This Agreement shall take effect on the date it is signed by me (the Assignor) or on such later date prescribed by applicable statutory law.

L. All disclosure statements are a material part of this Agreement and shall be read in pari materia herewith.

In witness whereof I hereunto set my hand.

Patricia Chambers
Patricia Chambers a/k/a Patricia Ranking Chambers

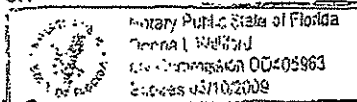
STATE OF Florida
COUNTY OR CITY OF St. Lucie

On the 16th day of March in the year 2007 before me, the undersigned, personally appeared **Patricia Chambers a/k/a Patricia Ranking Chambers**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Donna L. Lively
Notary

My Commission expires on

Accepted:



PLEASE DO NOT SIGN THIS DOCUMENT UNTIL 03/16/2007

Settlement Funding, L.L.C.

Title:

Date: 3/19/07

EXHIBIT "C"

AFFIDAVIT

I, Patricia Chambers a/k/a Patricia Rankine Chambers, of full age, being duly sworn according to law, upon my oath depose and say:

1. I currently reside at 5302 Deer Run Drive, Fort Pierce, FL 34951-3308.

2. I am the recipient of certain guaranteed payments under a structured settlement. The entity presently obligated to make the payments due under the structured settlement is Hartford-Comprehensive Employee Ben. Svc. Co. In order to fund its payment obligations under the structured settlement Hartford-Comprehensive Employee Ben. Svc. Co. purchased an annuity contract CCX 0026156 from Hartford Life Insurance Company.

3. I voluntarily entered into an Absolute Assignment and UCC Article 9 Security Agreement (the "Agreement") dated March 16, 2007 with Settlement Funding, LLC d/b/a Peachtree Settlement Funding ("Peachtree"). Under that Agreement, I agreed to sell and assign to Peachtree the following payments due to me under the structured settlement:

3 annual payments each in the amount of \$4,539.06 commencing on October 15, 2007 through and including October 15, 2009 (the "Assigned Payments").

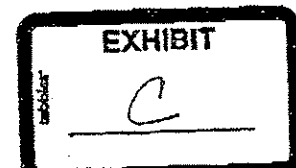
4. I understand I will forego receipt of the Assigned Payments under the Agreement. I understand that my beneficiaries/heirs and I will no longer receive any of the Assigned Payments or any portion of the Assigned Payments. I understand that all of the Assigned Payments will go to Peachtree or the assigns of Peachtree.

5. I also understand that this Affidavit is submitted for use in the court approval process initiated by Peachtree and myself to seek court approval of the transfer of payments to Peachtree.

6. I also received from Peachtree a Disclosure Statement detailing the terms of the Agreement, which I signed and returned to Peachtree. I carefully reviewed the Disclosure Statement and fully and completely understand all terms of the Disclosure Statement.

7. In the Disclosure Statement, Peachtree advised me to seek professional advice regarding the Agreement from an attorney, accountant or other professional of my choice.

A. PC Initials: I chose not to retain or consult with such a professional. I understand that at all times, including at the time I entered the Agreement and received the Disclosure



Statement, and for all times, I knowingly waive the right to seek or obtain for myself independent professional advice regarding the Agreement.

B. _____ Initials: I chose to retain or consult with an attorney, accountant or other licensed professional advisor of my choice.

8. I am 59 years old and have supported myself for the last 41 years. Although I do not have any physical or mental disabilities that would prevent me from being gainfully employed, I am a homemaker and my role is to maintain a comfortable and secure environment for my family. My husband earns approximately \$30,000.00 annually. I also receive monthly payments of \$1,200.00 from supplemental security income. Therefore, I have alternate sources of income other than the payments I wish to transfer and assign to Settlement Funding.

9. I have thoroughly considered this transaction, my alternatives and the use to which I will put the proceeds of this sale. I have considered the impact of this transaction on my dependents and myself. My dependents and I will be able to improve our present standard of living if I am permitted to transfer and assign my right to receive the Assigned Payments to Settlement Funding as described in this Affidavit. After considering these factors I believe that this transaction is in my best interest and the best interests of my dependents.

10. I intend to use the proceeds I receive from Peachtree under the Agreement for home repairs. My husband and I would like to have repairs completed on our home. Our home sustained heavy damage during the previous hurricane season; the interior and exterior need to be painted and the entire flooring and pool screen need to be replaced. Therefore, I plan to use the entire proceeds approximately \$8,000.00 to repair our home. Maintaining our home will allow us to build more equity over time and by ignoring these repairs and maintenance issues it would only serve to decrease the return on our investment. By accomplishing these home repairs we will not only increase the value of our home but we will also make our house a better place to live for our children and ourselves. Without the proceeds of this transaction, I lack the wherewithal from my current finances to improve my life in the capacities described herein

11. I have never assigned, sold or pledged any of the structured settlement payments that I am proposing to transfer and assign herein to any party or entity. In addition, my husband and I have 2 children Demetrius Wells and Dehone Wells both of them live with us and we support them to the best of our ability. I do not believe that the approval of this transaction will negatively affect our standard of living or harm us in any

way. I have determined that completing this transaction is in our best interest and will improve the quality of our lives.

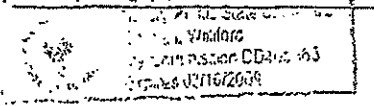
Patricia Chambers
Patricia Chambers a/k/a Patricia Ranking Chambers
e.p.c

STATE OF Florida
COUNTY OR CITY OF St. Lucie

On the 16th day of March, in the year 2007 before me, the undersigned, personally appeared **Patricia Chambers a/k/a Patricia Ranking Chambers**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Donna L. Wilkford
Notary

My Commission expires on



PLEASE DO NOT SIGN THIS DOCUMENT UNTIL 03/16/2007

EXHIBIT "D"

CONNECTICUT TRANSFER DISCLOSURE

**Payee: Patricia Chambers a/k/a Patricia Ranking Chambers; resident
of: FL**

- A. Amount and due dates of the structured settlement payments to be transferred: 3 annual payments each in the amount of \$4,539.06 commencing on October 15, 2007 through and including October 15, 2009.**
- B. Aggregate amount of the payments: \$13,617.18.**
- C. Discounted present value of the payments: \$12,431.48; the calculation of current value of the transferred structured settlement payments under federal standards for valuing annuities and is determined by applying a (discount) rate of 5.80% as of March 6, 2007.**
- D. Gross advance amount: \$10,223.72.**
- E. Itemized listing of all applicable transfer expenses, other than attorney's fees and related disbursements payable in connection with the transferee's application for approval of the transfer, and the transferee's best estimate of the amount of any of those fees and disbursements: Processing Fee: \$200.00.**
- F. Estimate of the amount of attorney's fees: \$2,000.00.**
- G. Net advance amount: \$8,023.72.**
- H. Amount of any penalties or any liquidated damages payable by the Payee in the event of any breach of the transfer agreement by the Payee: NONE.**
- I. You have the right to cancel the transfer agreement, without penalty or further obligation, not later than the third business day after the date the agreement is signed by you.**
- J. You are advised to seek independent professional advice regarding the transfer.**



K. Payee acknowledges receipt of, and acknowledges to have read and understood, the above disclosure statement and information required to be disclosed by Payee's applicable state statute(s).

Initials: P.C.

By signing below you are confirming receipt of this disclosure at least 3 days prior to receipt of this contract.

Patricia Chambers

Patricia Chambers a/k/a Patricia Ranking Chambers

P.C.

3/16/07

Date

FLORIDA TRANSFER DISCLOSURE

Payee: Patricia Chambers a/k/a Patricia Ranking Chambers; resident of:
FL

- A. Amounts and due dates of the structured-settlement payments to be transferred: 3 annual payments each in the amount of \$4,539.06 commencing on October 15, 2007 through and including October 15, 2009.
- B. Aggregate amount of the payments: \$13,617.18.
- C. Discounted present value of the payments: \$12,431.48; determined by applying the most recently published (discount) rate of 5.80% as of March 6, 2007.
- D. Gross amount payable to the Payee in exchange for such payments: \$10,223.72.
- E. Itemized listing of all brokers' commissions, service charges, application fees, processing fees, closing costs, filing fees, referral fees, administrative fees, legal fees, and notary fees and other commissions, fees, costs, expenses, and charges payable by the Payee or deductible from the gross amount otherwise payable to the Payee: Processing Fee: \$200.00; Legal Fees: \$2,000.00.
- F. Net amount payable to Payee after deducting all commissions, fees, costs, expenses and charges described above: \$8,023.72 minus any advances made to the Payee or on Payee's behalf, or claims satisfied, against the amount payable to Payee.
- G. The net amount that you will receive from us in exchange for your future structured-settlement payments represent 64.54 percent of the estimated current value of the payments based upon the discounted value using the applicable federal rate.
- H. 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 41.73 percent per year.
- I. Amount of any penalty and the aggregate amount of any liquidated damages, including penalties, payable by the Payee in the event of a breach of the transfer agreement by the Payee: NONE.

J. Payee acknowledges receipt of, and acknowledges to have read and understood, the above disclosure statement and information required to be disclosed by Payee's applicable state statute(s).

Initials: PC

By signing below you are confirming receipt of this disclosure at least 10 days prior to receipt of this contract.

Patricia Chambers

Patricia Chambers a/k/a Patricia Ranking Chambers

PC

3 16 07

Date

EXHIBIT "E"