

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
EPC

3 16 07
Date