# Free up your disbursements to better leverage your business. Talk to us about File Financing. Talk to us about File Financing.



The reality of personal injury litigation is that it is complex, time-consuming and capital intensive.

Our File Financing solution is designed to free-up cash flow to more efficiently finance new disbursements or reimburse yourself for disbursements already incurred.

## **How it works:**

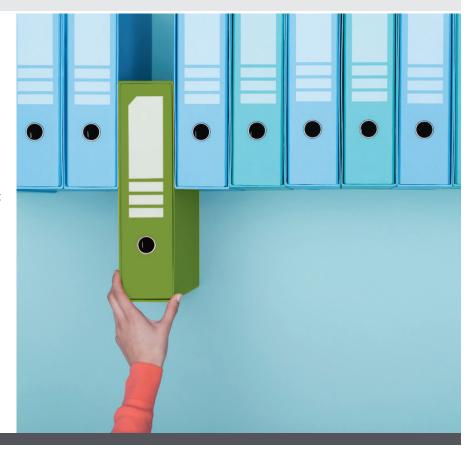
Loans are managed on a file-specific basis which facilitates the recovery of any financing charges. The maximum amount of the loan is determined by the strength of the case –we can provide up to 50% of your total contingency fee for each file for unsettled claims. The advance may be used for any law firm expense which may include:

• Disbursements for new cases

- Increasing your marketing budget
- Recouping disbursements on existing cases
- Paying salaries or partner draws
- Hiring more lawyers or opening a new office
- Any law firm related expenses

# **Key loan details:**

- One-year term (may be extended another year with annual interest payment)
- No fees
- Minimum six months' interest
- Maximum loan is 50% of your contingency fee





# Continue to build your business

# while leveraging your files

## Our process is fast and efficient -

with the necessary documentation completed, you may receive funds within 48 hours.

# Our application process in four easy steps:



#### Contract

- We will discuss the amount required and the files associated with the loan.
- Requested collateralized files are reviewed.
- If approved, a contract will be sent to you, for review and execution.



### **Approval Process**

- As part of our approval process, we require your submission of two pieces of personal identification, a copy of the business name (title) registration.
- We will also perform Law Society Review, PPSA and BIA searches, prior to funding.



#### Funding

 Once the executed contract is received, funding is advanced against the credit facility established by EFT, directly to your firm's account.



#### Payment and Extensions

- At the end of the term, payment is accepted to close out the loan for the principal and associated interest.
- The term of the loan is one year, which can be amended for another year, with the payment of interest, as specified within the contract.

STEP 1

STEP 2

STEP 3

STEP 4