

IMPORTANT DISCLOSURE

This disclosure contains important information about the Plaintiff Agreement you may enter into with LTF Legal Finance, LLC ("LTF"). Please read this disclosure carefully before you sign the Plaintiff Agreement.

- The funds that LTF advances under the Plaintiff Agreement are treated as an investment, not a loan, because LTF does not recover the funds if your lawsuit is not successful. As a result, the cost of obtaining funds from LTF takes into account LTF's risk that it will not recover its investment in all cases. This means that the cost to you of obtaining funds from LTF will be high. A payment example will be given to you before you sign the Plaintiff Agreement.

- If LTF advances funds to you, these funds will not be used for litigation purposes.

- In connection with the Plaintiff Agreement, you must sign an Assignment of Proceeds. This document permits your attorney to pay LTF the amounts you owe under the Plaintiff Agreement from any recovery you receive from your lawsuit. A copy of this document will be given to your attorney. If you change attorneys before you pay to LTF all amounts you owe under the Plaintiff Agreement, LTF will have the right to receive payment from your new attorney. You will be required to notify LTF whenever you change your attorney.

- If you are involved in a bankruptcy proceeding before you pay to LTF all amounts you owe under the Plaintiff Agreement, the Plaintiff Agreement requires you to disclose to the bankruptcy court that LTF owns a portion of any recovery you receive from your lawsuit. Because the funds advanced by LTF are an investment, not a loan, your obligations to LTF will not be discharged or reduced as a result of the bankruptcy proceeding

- Under the Plaintiff Agreement, LTF may advance funds to you in its discretion. This means that LTF is not required to advance any specific amount of funds and can discontinue making advances of funds at any time. Even though LTF may decide not to advance funds at any time, you must still comply with your obligations under the Plaintiff Agreement with respect to any funds previously advanced to you by LTF.

Credit Report Notice: LTF Legal Finance, LLC ("LTF") may request a credit report from a credit reporting agency in connection with your entering into a Plaintiff Agreement with LTF or any request by you for an advance of funds pursuant to the Plaintiff Agreement. If asked, LTF will tell you if a credit report was requested and if so, the name and address of the credit reporting agency furnishing the credit report. To request the information, you should write LTF Legal Finance, LLC, 2398 E. Camelback Rd., #240, Phoenix, AZ 85016 or call 602-492-5830.

By signing below, you acknowledge that you have received a copy of this disclosure and understand the contents within.

Applicant's Signature: _____

Printed Name: _____

DATE: _____