



# Free up your disbursements to better leverage your business.

## Talk to us about File Financing.™

### What it is:

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.

### STEP 1



### 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.

### STEP 2



### Funding

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

### STEP 3



### 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 4