

Members

Sen. Travis Holdman, Chairperson
Sen. James Smith
Sen. Frank Mrvan
Sen. Greg Taylor
Rep. Matthew Lehman, Vice-Chairperson
Rep. Robert Heaton
Rep. Ed DeLaney
Rep. Terri Austin



INTERIM STUDY COMMITTEE ON INSURANCE

Legislative Services Agency
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Authority: IC 2-5-33.3

MEETING MINUTES¹

Meeting Date: October 9, 2013
Meeting Time: 10:00 A.M.
Meeting Place: State House, 200 W. Washington St., 230
Meeting City: Indianapolis, Indiana
Meeting Number: 4

Members Present: Sen. Travis Holdman, Chairperson; Sen. James Smith; Sen. Frank Mrvan; Sen. Greg Taylor; Rep. Matthew Lehman, Vice-Chairperson; Rep. Robert Heaton; Rep. Terri Austin.

Members Absent: Rep. Ed DeLaney.

Senator Travis Holdman, chairman of the Committee, called the meeting to order at approximately 10:10 am.

Discussion of Uninsured Motorists

The Committee discussed ways to address the number of individuals who operate a motor vehicle without maintaining proof of financial responsibility.

Representative Matthew Lehman offered a bill draft for Committee discussion (Exhibit 1 - PD 3182). Representative Lehman asserted that states that were most effective at combating uninsured motorists revoked license plates from offending individuals. PD 3182 requires the Bureau of Motor Vehicles (BMV) to revoke an individual's license plate, increases the driver's license reinstatement fee for uninsured motorists, and increases the time during which certain uninsured motorists are required to provide proof of future financial responsibility to the BMV after having their licenses reinstated.

¹ These minutes, exhibits, and other materials referenced in the minutes can be viewed electronically at <http://www.in.gov/legislative>. Hard copies can be obtained in the Legislative Information Center in Room 230 of the State House in Indianapolis, Indiana. Requests for hard copies may be mailed to the Legislative Information Center, Legislative Services Agency, West Washington Street, Indianapolis, IN 46204-2789. A fee of \$0.15 per page and mailing costs will be charged for hard copies.

Senator James Smith asked if the current reinstatement fees were not high enough to be an effective deterrent against operating a motor vehicle without financial responsibility. Representative Lehman responded that the current reinstatement fees are less than the cost of maintaining insurance coverage. If individuals are looking for the cheapest alternative, right now they would select paying the reinstatement fees over purchasing insurance. With the increased reinstatement fees, the intent is to make purchasing insurance the cheaper alternative.

Representative Lehman also asserted that requiring the surrender of an uninsured motorist's license plate makes it obvious to law enforcement that the person is illegally operating a motor vehicle. Currently, law enforcement can only determine if you are an uninsured motorist after an accident has occurred.

The Committee discussed how effective PD 3182 would be in addressing uninsured motorists. Discussion centered around when individuals have to pay fees to reinstate their driver's licenses and the total amount of unpaid fees for license reinstatement. Chairman Holdman offered suggestions for improvements to PD 3182, including a license reinstatement grace period where individuals would pay a reduced reinstatement fee.

The Committee also discussed the increased fee amounts in the bill. Senator Greg Taylor noticed that the bill does not specify where the additional fee revenue will be deposited. Statute currently requires revenue collected from reinstatement fees to be deposited in the Motor Vehicle Highway Account or the Financial Responsibility Compliance Verification Fund. Representative Lehman responded the distribution of the increased revenue would need to be changed.

Senator Taylor moved to approve PD 3182 understanding the draft would be changed after introduction. Representative Austin seconded the motion. The Committee approved PD 3182 for introduction during the 2014 legislative session with a vote of 6-1.

Discussion of Worker's Compensation

Ms. Pat McGuffey, Indiana State Chiropractic Association, testified regarding the cost-effectiveness of chiropractic care and explained why it should be included as a covered benefit in the state's worker's compensation program. Ms. McGuffey provided a handout (Exhibit 2) with her comments.

Discussion of Lawsuit Lending

Ms. Connie Gustafson, Associate Counsel for the Department of Financial Institutions (DFI), provided the Committee with information concerning previous state efforts to regulate lawsuit lending (Exhibit 3). Senator Holdman asked Ms. Gustafson to clarify the difference between lawsuit lending and contingency fee arrangements. Ms. Gustafson responded that a contingency fee arrangement allows a plaintiff to receive legal representation by agreeing to pay for the attorney's services from a portion of the settlement or judgment. If there is no recovery in a judgment, the attorney is not paid.

Lawsuit lending involves a third party providing a plaintiff a cash advance during the time in which their case is pending. The plaintiff enters into an agreement to repay the cash advance from the recovery amount, normally at a high interest rate. In cases where there is no judgment amount, the lender does not receive repayment and is not authorized to collect from the plaintiff.

The Committee discussed possible options to regulate lawsuit lending in the state. The

discussion centered around if lawsuit lending qualified as a loan or if it qualified as a unique financial instrument. The discussion also included if lawsuit lending should be limited to the interest rates of a standard loan or a consumer loan.

Representative Terri Austin asked if any states had enacted legislation governing relationships between lawyers and lending institutions. Ms. Gustafson informed the Committee she would provide that information at the next Committee meeting. Representative Austin also asked if the DFI had received formal complaints concerning lawsuit lending companies. Ms. Gustafson responded that the DFI had not received any complaints regarding lawsuit lending companies. Mr. David Miller from the Attorney General's Office also responded they had not received any complaints either.

Mr. Thurbert Baker, U.S. Chamber of Commerce, provided the Committee with information about lawsuit lending in other countries and states and how it has caused an increase in litigation that goes to trial and increased the average case time. Mr. Baker also asserted that lawsuit lenders do not want to be regulated as consumer loans so they can charge high interest rates to people who need money while their case is pending.

Mr. Baker highlighted some public policy concerns for lawsuit lending, specifically that these financial instruments (1) diminish plaintiff recoveries, (2) inject additional parties into the legal process, (3) are largely unregulated, (4) could expand the volume of litigation, and (5) should require licensure or registration with the state to create transparency in the industry. He emphasized that regulation of lawsuit lenders should not have the intention of preventing plaintiffs from getting cash advances while their lawsuits are pending, but should create reasonable controls to protect consumers.

Representative Austin asked Mr. Baker if there were any cases where a lawsuit lender received 100% of the settlement amount. Mr. Baker responded that in instances where plaintiffs receive these cash advances, repayments are often a substantial amount more than the original loan amount. This repayment amount normally cuts into the plaintiff's recovery.

Mr. Jon Zarich III, State Farm, testified that lawsuit lending complicates the claims and litigation process. These cash advances allow plaintiffs to access a form of restitution while their case is pending. If plaintiffs know they have to pay back these cash advances plus interest, Mr. Zarich informed the Committee, this could incentivize plaintiffs to prolong accepting a settlement in the hopes of receiving a larger settlement amount. The interest rates lawsuit lenders charge to plaintiffs are due to the risk involved with these cases.

Senator Taylor commented that due to the claims process, treatment and rehabilitation of the plaintiff often delay the settlement process. It is during this time that plaintiffs need access to funds because they are unable to work.

Mr. Mike Ripley, Indiana Chamber of Commerce, testified that lawsuit lending needs to be regulated as a financial instrument and that the Chamber of Commerce supported including regulatory authority of lawsuit lending in statute.

Mr. Ed Roberts, Indiana Manufacturer's Association, testified in support of regulating lawsuit lending.

Ms. Kelly Gilroy, American Legal Finance Association (ALFA), provided the Committee with model National Conference of Insurance Legislators (NCOIL) legislation to regulate lawsuit lending (Exhibit 4). She explained the NCOIL model language supports a five-day loan-rescission period with no penalty, would require the plaintiff's attorney to sign off on

the cash advance, would place restrictions on lawsuit lending referrals, and would require a statement of loan information to be provided to the recipient.

Representative Lehman's NCOIL language was also distributed to Committee members (Exhibit 5). When asked about ALFA's objection to Representative Lehman's model language, Ms. Gilroy explained her association objects to the language because it treats lawsuit lending as a loan and thus it would be subjected to consumer lending regulations. Ms. Gilroy emphasized that ALFA would like to see lawsuit lending treated and regulated like a unique financial instrument.

Ms. Gilroy explained to the Committee how ALFA-member lawsuit lenders provide cash advances to plaintiffs. Companies perform research into the applicant's case and estimate the potential case settlement amount. According to Ms. Gilroy, the cash advance amount should not exceed 10 percent of the estimated potential settlement amount. Ms. Gilroy emphasized the purpose of lawsuit lending is not to take the entire settlement.

Representative Lehman asked why lawsuit lenders charge such high interest rates. Ms. Gilroy responded that companies are incurring a risk by providing these cash advances. Plaintiffs could receive nothing if a case goes to trial. In instances where a settlement is lower than the company's estimated case settlement amount, Ms. Gilroy informed the Committee it is customary for lenders to receive a reduced payment from what was agreed upon. Additionally, she was unaware of any instance where a lender took the entire settlement amount.

Mr. Jeremy Kidd, Assistant Professor at Mercer University, provided information concerning the costs and benefits for lawsuit lending, and he explained to the Committee why these financial instruments should not be considered and regulated as loans. Mr. Kidd informed the Committee that regulating lawsuit lending like a loan would drive down competition and result in increased predatory lending to individuals who need money to pay bills while their cases are pending. Proper regulation that is catered to this specific financial instrument could encourage regulation through competition.

Ms. Sarah Graziano testified about the importance of lawsuit lending to plaintiffs. She informed the Committee that without these cash advances, pressure would be on plaintiffs to accept the first settlement offered, regardless of the amount, in order to survive.

Mr. Eric Schuller, Oasis Legal Finance, provided the Committee with several documents (Exhibit 6) regarding lawsuit lending. Mr. Schuller cited academic reports that found no evidence lawsuit lending prolonged the legal process. Mr. Schuller also informed the Committee that lawsuit lending is not currently available in Colorado because it is regulated as a loan. He emphasized that regulating lawsuit lending as a loan would put lawsuit lenders out of business.

Representative Austin pointed to a document provided by Mr. Schuller regarding a loan provided to Mr. Jeffrey Hall. The document provided information about a loan where a plaintiff paid back approximately \$13,500 from his settlement for an 18-month loan of \$6,600. The original agreement was for the plaintiff to repay \$21,120, but Oasis agreed to waive \$7,620. Representative Austin asked Mr. Schuller how he could justify the need for Oasis to charge approximately 200% interest on the cash advance. Mr. Schuller pointed to how Oasis often receives less than the contracted repayment amount. He also informed the Committee that the average cash advance amount his company provides is \$1,000 over a 22- to 24-month period with an average repayment of \$1,700.

Representative Lehman asked if Mr. Schuller's company would be open to the idea of

capping the interest rate lawsuit lenders could receive. Mr. Schuller responded that he would rather let competition regulate the industry.

Senator Taylor asked for clarification as to whether Representative Lehman's NCOIL model language would create an interest cap on lawsuit lending similar to a loan (8%) or a consumer loan (36%).

The meeting was adjourned at 2:20 pm.

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Ex 1

PRELIMINARY DRAFT
No. 3182

PREPARED BY
LEGISLATIVE SERVICES AGENCY
2014 GENERAL ASSEMBLY

DIGEST

Citations Affected: IC 9-13-2-150.7; IC 9-25-8; IC 9-29-10-1.

Synopsis: Motor vehicle financial responsibility violations. Specifies that the term "registration" in the motor vehicle law includes the license plate issued in connection with the registration of a vehicle. Provides for suspension of a vehicle registration as a consequence of operation of the vehicle without financial responsibility in effect. Increases driver's license reinstatement fees. Requires proof of future financial responsibility for five years for three or more offenses of operating a vehicle without financial responsibility in effect.

Effective: July 1, 2014.



A BILL FOR AN ACT to amend the Indiana Code concerning motor vehicles.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 9-13-2-150.7 IS ADDED TO THE INDIANA
2 CODE AS A **NEW** SECTION TO READ AS FOLLOWS
3 [EFFECTIVE JULY 1, 2014]: **Sec. 150.7. "Registration", with**
4 **respect to a vehicle, includes the license plate that is issued by the**
5 **bureau in connection with the registration of the vehicle.**

6 SECTION 2. IC 9-25-8-2, AS AMENDED BY P.L.59-2013,
7 SECTION 30, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
8 JULY 1, 2014]: Sec. 2. (a) A person who knowingly:

9 (1) operates; or

10 (2) permits the operation of;

11 a motor vehicle on a public highway in Indiana without financial
12 responsibility in effect as set forth in IC 9-25-4-4 commits a Class A
13 infraction. However, the offense is a Class C misdemeanor if the
14 person knowingly or intentionally violates this section and has a prior
15 unrelated conviction or judgment under this section.

16 (b) Subsection (a)(2) applies to:

17 (1) the owner of a rental company under IC 9-25-6-3(f)(1); and

18 (2) an employer under IC 9-25-6-3(f)(2).

19 (c) In addition to any other penalty imposed on a person for
20 violating this section, the court shall recommend the suspension of the
21 person's driving privileges for at least ninety (90) days but not more
22 than one (1) year. However, if, within the five (5) years preceding the
23 conviction under this section, the person had a prior unrelated
24 conviction under this section, the court shall recommend the
25 suspension of the person's driving privileges **and vehicle registration**
26 for one (1) year.

27 (d) Upon receiving the recommendation of the court under
28 subsection (c), the bureau shall suspend the person's driving privileges
29 **and vehicle registration, as applicable**, for the period recommended
30 by the court. If no suspension is recommended by the court, or if the
31 court recommends a fixed term that is less than the minimum term



1 required by statute, the bureau shall impose the minimum period of
2 suspension required under this article.

3 SECTION 3. IC 9-25-8-6, AS ADDED BY P.L.59-2013, SECTION
4 31, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1,
5 2014]: Sec. 6. (a) This section applies to a person:

- 6 (1) who is convicted of;
- 7 (2) against whom a judgment is entered for;
- 8 (3) against whom the bureau has taken administrative action for;
- 9 or
- 10 (4) who the bureau otherwise determines was;

11 operating a motor vehicle without financial responsibility in violation
12 of this article.

13 (b) A person described in subsection (a) must provide proof of
14 future financial responsibility:

- 15 **(1) for a first or second offense, for a period of three (3) years;**
- 16 **or**
- 17 **(2) for a third or subsequent offense, for a period of five (5)**
18 **years;**

19 beginning on the date on which the suspension of the person's driving
20 privileges terminates.

21 SECTION 4. IC 9-29-10-1 IS AMENDED TO READ AS
22 FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 1. (a) The fee for the
23 reinstatement of a driving license that was suspended under IC 9-25 is
24 as follows:

- 25 (1) For a first suspension, ~~one two~~ hundred fifty dollars (~~\$150~~):
26 **(\$250).**
- 27 (2) For a second suspension, ~~two five~~ hundred ~~twenty-five~~ dollars
28 (~~\$225~~): **(\$500).**
- 29 (3) For a third or subsequent suspension, ~~three hundred one~~
30 **thousand** dollars (~~\$300~~): **(\$1,000).**

31 (b) The following amount of each fee paid under this section shall
32 be deposited in the financial responsibility compliance verification
33 fund established by IC 9-25-9-7:

- 34 (1) Of the fee paid for reinstatement after a first suspension, one
35 hundred twenty dollars (\$120).
- 36 (2) Of the fee paid for reinstatement after a second suspension,
37 one hundred ninety-five dollars (\$195).
- 38 (3) Of the fee paid for reinstatement after a third or subsequent
39 suspension, two hundred seventy dollars (\$270).

40 (c) If:

- 41 (1) a person's driving license is suspended for registering or
42 operating a vehicle in violation of IC 9-25-4-1;
- 43 (2) the person is required to pay a fee for the reinstatement of the
44 person's license under this section; and
- 45 (3) the person later establishes that the person did not register or
46 operate a vehicle in violation of IC 9-25-4-1;



1 the fee paid by the person under this section shall be refunded.





INDIANA STATE CHIROPRACTIC ASSOCIATION

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EX 2

October 9, 2013

The Honorable Travis Holdman
Chairman, Interim Study Committee on Insurance
State Capitol
Indianapolis, IN 46204-2786

Subject: The Case for Chiropractic Care in Worker's Compensation

Dear Senator Holdman and members of the Interim Study Committee on Insurance:

Thank you for the opportunity to provide information regarding the Indiana State Chiropractic Association's (ISCA's) request that chiropractic care be a course of treatment that work-injured employees may choose in Workers Compensation.

As the Interim Study Committee on Insurance reviews workers' compensation systems, medical costs, and various fee schedules, the ISCA requests that the Committee consider evidence-based scientific literature that illustrates the cost effectiveness and efficiency of chiropractic treatment, with regard to uncomplicated spine injuries and sprain/strain injuries of the major joints.

The current system provides that an employee be seen first by an employer-designated medical doctor (MD) or nurse. Given the scientific evidence-based research, the ISCA proposes that this significantly contributes to the continually escalating costs of non-specific/uncomplicated spine injury - a \$60Billion problem in this country.

In the treatment of these conditions traditional health care generally includes the administration of pharmaceuticals, advanced imaging and incisive surgical procedures, whereas chiropractic treatment does not. Chiropractic treatment for back and neck pain has proven to be cost effective and cost efficient.

By examining the research which demonstrates the cost savings associated with the services delivered by Doctors of Chiropractic (DC), you will find that these services offer significant potential in meeting today's health care challenges. The results suggest that employers that restrict access to DCs may, inadvertently, be paying more for care than if they removed these restrictions. The following are excerpts from several of these studies:

- In a 2012 study to identify early predictors of lumbar spine surgery after occupational back injury, reduced odds of surgery were observed for those under

age 35, women, Hispanics and those whose first provider was a Doctor of Chiropractic. 42.7 percent of patients who first saw a surgeon had surgery, in contrast to only 1.5 percent of those who first saw a Doctor of Chiropractic, a result not due to any difference in severity of cases seen by DCs and surgeons.¹

- A 2012 study published in the *Annals of Internal Medicine* found that patients with acute and subacute neck pain found spinal manipulation therapy provided by DCs more effective than medication in both the short and long term.²
- In 2012, an article published in *Medical Care* showed that costs are less for patients with neck pain and back pain who see a Doctor of Chiropractic, based on a risk-adjusted analysis of a large nationally representative dataset.³
- A 2010 study evaluating data from *Blue Cross Blue Shield of Tennessee* found that risk-adjusted costs for low back pain episodes of care initiated with a DC were 20 percent less costly than episodes initiated through a medical doctor.⁴
- A 2010 study at the *University of British Columbia* found that guidelines-based care which included spinal manipulation provided by a DC was significantly more effective than “usual care” provided by medical physicians for patients with lower back pain of less than 16 weeks duration.⁵
- A 2009 *Milstein and Choudhry* report stated “...when considering effectiveness and cost together, chiropractic physician care for low back and neck pain is highly cost effective, [and] represents a good value in comparison to medical physician care...”⁶
- A study published in 2004 showed that patients enrolled in an HMO network using DC’s as primary care physicians experienced significantly fewer hospital visits, spent less time in a hospital for care, underwent fewer surgeries and used far fewer pharmaceuticals than other HMO patients who received traditional medical care.⁷
- The above findings were confirmed in a 2007 follow up study.⁸

The literature clearly and consistently shows that the major savings from chiropractic management comes from fewer and lower costs of auxiliary services, much fewer hospitalizations, and a highly significant reduction in recurrence and chronic problems, as well as in levels and duration of disability.

Considering the effectiveness of chiropractic care, the ISCA submits that employees should be able to choose chiropractic care in workers comp injuries considering statistics clearly demonstrate that chiropractic treatment will result in reducing overall cost of providing care and improving patient outcomes and levels of patient satisfaction.

The ISCA requests that serious consideration be given by employers to require conservative care first, before any advanced imaging and/or surgical consultation, for the 91% of back injuries in the work place, namely, “non-specific” or “uncomplicated” spine injury.

Thank you for the opportunity to share the research and provide information that we hope will be of assistance as you consider the spiraling costs of workers compensation.

With kind regards,

Pat McGuffey,
Executive Director
Indiana State Chiropractic Association

References

- ¹ California Workers' Compensation Institute, Claims Review 2008
- ²White JA, et al. The Effects of Opioid Use on Worker's Compensation Claim Cost in the State of Michigan; Journal of Occupational and Environmental Medicine, August 2012
- ³LibertyMutual Research Institute for Safety, *Annual Report of Scientific activities 2010*
- ⁴ Acute Low Back Problems in Adults. Clinical Practice Guidelines. Bigos S, et al. Agency for Health Care Policy and Research Publication No. 950642 (1994) .
- ⁵Gibson JNS, Grant IC, Waddell G. Surgery for lumbar disc prolapse, The Cochrane Database of Systematic Reviews; 2005
- ⁶Deyo RA et al. Spinal-fusion surgery- the case for restraint, N Engl J Med, 2004; 350:722-6
- ⁷Woolf AD, Pfleger B: Burden of major musculoskeletal conditions. Bull World Health Organ 2003; 81(9):646-656.
- ⁸University of Pittsburgh Medical Center, UPMC Health Plan Policy and Procedure Manual, 2012

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**Lawsuit Funding - Summary of History and Pros and Cons
October 9, 2013**

**Prepared by Constance J. Gustafson, General Counsel
Indiana Department of Financial Institutions**

History of bills introduced in Indiana:

- **SB 97 introduced in 2011 General Assembly**
- Authored by Head, Waltz, Randolph
- Establishes a procedure by which a company may provide a loan to the plaintiff in an action in exchange for the contingent right to receive a part of the potential proceeds of the action. Provides that a violation of the conditions under which a loan may be offered to a plaintiff constitutes a deceptive act subject to enforcement by the attorney general.
- Passed Senate; Assigned to House Judiciary but no hearing

- **SB 5 introduced in 2012 General Assembly**
- Authored by Head
- Establishes a procedure by which a company may provide a loan to the plaintiff in an action in exchange for the contingent right to receive a part of the potential proceeds of the action. Provides that a violation of the conditions under which a loan may be offered to a plaintiff constitutes a deceptive act subject to enforcement by the attorney general.
- Failed to pass Committee on Corrections, Criminal, and Civil Matters

- **HB 1558 introduced in 2013 General Assembly**
- Authored by Lehman, Mosely, Austin
- Passed House
- Second reading amendment passed Senate and House to assign to Interim Study Committee on Insurance
 - *Set to be heard on October 9, 2013 at 10:00 a.m. in Room 233 State House*

History in other states:

- The **American Legal Finance Association**, a trade group representing 31 legal finance companies formed in 2005 as part of a settlement with then-New York Attorney General Eliot Spitzer over lending practices, hired 27 lobbyists to fight a bill to rein in lawsuit lending practices. Oasis Legal Finance deployed 13 lobbyists. "States Are Battleground in Drive to Regulate Lawsuit Funding," *The Center for Public Integrity*, www.publicintegrity.org, February 2, 2011.
- According to "Opinion: How 'lawsuit lending' is putting families at risk", Febe Zepeda and Baldomero Garza, nbclatino.com, October 7, 2013, lawsuit lending reform bills were also introduced in several states this year including **Iowa, Illinois, Indiana, Kansas, Louisiana, Missouri, Nevada, Oklahoma, Rhode Island, Tennessee, and Texas.**
- **Ohio:** Gary Chodes, the head of Oasis Legal Finance, told the Center for Public Integrity that he went to Ohio to win the support of the insurance industry, Ohio Bar Association, and Ohio Trial Lawyers Association, and to testify before both chambers of the legislature. "States Are Battleground in Drive to Regulate Lawsuit Funding," *The Center for Public Integrity*, www.publicintegrity.org, February 2, 2011.

- Supporters of the legalization effort sold it as a pro-consumer measure, with stories of plaintiffs in dire need of money to help pay rent and other bills while they wait for their case to resolve.
- **Maryland:** In 2009, the industry also defeated efforts by Maryland legislators that would have reined in lawsuit funding. Oasis and the American Legal Finance Association spent at least \$90,000 on lobbying in the state in 2009 and 2010, according to disclosure reports.
- **Maine and Nebraska:** Maine passed this type of law in 2008, followed by Nebraska last year. Sympathetic legislators introduced bills in six other states last year.
- **New York and Illinois:** In recent years, the industry and its allies have focused most of their efforts on supporting bills in other states, including Illinois and New York, that would establish licensing and disclosure rules, but also block caps on the interest rates the lenders can charge.
 - In New York, where a lawsuit funding bill was proposed in 2009, the industry spent about \$27,000 during the 2010 election cycle, most of it on Gov. Andrew Cuomo, then the state's attorney general. Companies spent an additional \$200,000 on lobbying in the Empire state in 2009 and 2010.
 - But there are signs that the lenders and their allies may face a tougher road ahead in pursuing their legislative agenda.
 - The New York State Senate passed the industry-supported measure in its most recent legislative session, but it went no further.
 - The Illinois Senate also passed a bill that would exempt lawsuit funders from consumer protection laws. But the House of Representatives voted 87-28 to reject the legislation following an editorial in the Chicago Tribune pleading with lawmakers to kill the bill.
 - "The bill would give legal certainty to an abusive practice and put it under a light regulatory scheme where it can flourish," the editorial said.
- **Oklahoma:** In June, 2013 Oklahoma became the first state to regulate lawsuit lenders under the Uniform Consumer Credit Code with the goal to curtail abuses and protect consumers from exorbitant interest rates -- sometimes greater than 100 percent.
- **Colorado:** Oasis Legal Finance Group LLC and Funding Holding Inc. d/b/a LawCash v John W. Suthers, in his capacity as Attorney General of the State of Colorado and Laura E. Udis, in her capacity as the Administrator, Uniform Consumer Credit Code Court of Appeals N. 12CA1130, May 23, 2013:
 - "Here, the undisputed facts show that the funds paid by Oasis and LawCash to tort plaintiffs created contingent debt. Specifically, Oasis and LawCash paid money to tort plaintiffs in exchange for the right to receive a portion of the tort plaintiffs' litigation proceeds if the tort plaintiffs recovered sufficient funds in their lawsuits," Judge Richard Gabriel wrote for a three-member panel of the court. "Thus, at the time the tort plaintiffs signed their contracts with Oasis and LawCash, their debts were not fixed but could become fixed in the future depending on the results of the tort actions.
 - "Accordingly, we conclude that *the transactions at issue constituted 'loans' within the meaning of the UCCC.*"
- **Texas:** Texas Consumer Lawsuit Lending Act (House Bill 1595) passed out of the House Judiciary Committee but went no further this year.

Proponents:

- Lawsuit-lending companies like Cash4Cases Inc., LawCash and Atlas Legal Funding, bill themselves as lifelines, providing money to down-and-out plaintiffs while their lawsuits move forward. Their business, supporters argue, gives plaintiffs a chance to stay in a lawsuit long enough to get a just result.
- Lenders defend the high rates, which they say reflect the risks with each client. Money lent to plaintiffs should not be regulated as loans because plaintiffs do not have to pay anything back if they lose their case, lenders say.
- Money lent to plaintiffs should not be regulated as loans because plaintiffs do not have to pay anything back if they lose their case, lenders say. But see Colorado case, above.

Opponents:

- As reported in a 2011 collaboration between the Center for Public Integrity and *The New York Times*, the campaign to influence lawsuit funding laws comes as an increasing number of lawyers, judges and regulators complain that the \$100 million industry is siphoning away too much money from plaintiffs into the pockets of the specialty financial institutions that have popped up in the past decade to supply lawsuit loans.
- Annual interest rates on the loans often exceed 100 percent, and companies are not required to give clear and complete pricing information. Lenders defend the high rates, which they say reflect the risks with each client. In reality, these companies do not lend money unless they are reasonably sure there will be a recovery.
- Tort reform groups, including the U.S. Chamber's Institute for Legal Reform, argue that such lending is a serious problem: it increases litigation costs, crowds court dockets, diminishes recoveries for injured consumers and threatens to erode client control over lawsuits.

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EX 4

NATIONAL CONFERENCE OF INSURANCE LEGISLATORS (NCOIL)

Proposed Civil Justice Funding Model Act
(substitute to a proposed *Consumer Legal Funding Model Act*)

To be considered by the NCOIL Property-Casualty Insurance Committee on March 9, 2013.
Sponsored by Sen. Neil Breslin (NY)

Section 1. Short Title

This Act shall be known as the "*Civil Justice Funding Model Act*."

Section 2. Definitions

- A. "Advertise" means publishing or disseminating any written, electronic or printed communication or any communication by means of recorded telephone messages or transmitted on radio, television, the Internet or similar communications media, including film strips, motion pictures and videos, published, disseminated, circulated or placed before the public, directly or indirectly, for the purpose of inducing a consumer to enter into a civil justice funding.
- B. "Charges" means the amount of money to be paid to the civil justice funding company by or on behalf of the consumer, above the funded amount provided by or on behalf of the company to a *[insert state]* consumer pursuant to this Act. Charges include all administrative, origination, underwriting or other fees no matter how denominated.
- C. "Civil justice funding" means a non-recourse transaction in which a civil justice funding company purchases and a consumer assigns to the company a contingent right to receive an amount of the potential proceeds of a settlement, judgment, award, or verdict obtained in the consumer's legal claim.
- D. "Civil justice funding company" or "company" means a person or entity that enters into a civil justice funding with a *[insert state]* consumer. This term shall not include:
 - 1. an immediate family member of the consumer.
 - 2. a bank, lender, financing entity, or other special purpose entity:
 - a. that provides financing to a civil justice funding company; or
 - b. to which a civil justice funding company grants a security interest or transfers any rights or interest in a civil justice funding
 - 3. an attorney or accountant who provides services to a consumer
- E. "Consumer" means a natural person who has a pending legal claim and who (1) resides or is domiciled in *[insert state]* or (2) has a legal claim in *[insert state]*
- F. "Funded amount" means the amount of monies provided to, or on behalf of, the consumer in the civil justice funding. "Funded amount" excludes charges.

- G. "Funding date" means the date on which the funded amount is transferred to the consumer by the civil justice funding company either by personal delivery or via wire, ACH or other electronic means or mailed by insured, certified or registered United States mail.
- H. "Immediate family member" means a parent; sibling; child by blood, adoption, or marriage; spouse; grandparent or grandchild.
- I. "Legal claim" means a bona fide civil claim or cause of action.
- J. "Resolution date" means the date the amount funded to the consumer, plus the agreed upon charges, are delivered to the civil justice funding company.

Section 3. Contract Requirements; Right of Rescission

A. All civil justice fundings shall meet the following requirements:

- 1. the contract shall be completely filled in when presented to the consumer for signature;
- 2. the contract shall contain, in bold and boxed type, a right of rescission, allowing the consumer to cancel the contract without penalty or further obligation if, within five (5) business days after the funding date, the consumer either:
 - a. returns to the civil justice funding company the full amount of the disbursed funds by delivering the company's uncashed check to the company's office in person; or
 - b. mails, by insured, certified, or registered United States mail, to the address specified in the contract, a notice of cancellation and includes in such mailing a return of the full amount of disbursed funds in the form of the company's uncashed check or a registered or certified check or money order; and
- 3. the contract shall contain the initials of the consumer on each page

B. The contract shall contain a written acknowledgment by the attorney retained by the consumer in the legal claim that attests to the following:

- 1. to the best of the attorney's knowledge, all the costs and charges relating to the civil justice funding have been disclosed to the consumer;
- 2. the attorney is being paid on a contingency basis pursuant to a written fee agreement;
- 3. all proceeds of the legal claim will be disbursed via either the trust account of the attorney or a settlement fund established to receive the proceeds of the legal claim on behalf of the consumer;
- 4. the attorney is following the written instructions of the consumer with regard to the civil justice funding; and
- 5. the attorney has not received a referral fee or other consideration from the civil justice funding company in connection with the civil justice funding, nor will the attorney receive such fee or other consideration in the future

ICFD
10/19/13
EX 5

NATIONAL CONFERENCE OF INSURANCE LEGISLATORS (NCOIL)

Proposed Model Consumer Lawsuit Lending Alignment Bill

To be considered by the NCOIL Property-Casualty Insurance Committee on July 11, 2013. Sponsored by Rep. Matt Lehman (IN)

SUMMARY

The Model Consumer Lawsuit Lending Alignment Bill (the "Bill") provides a model framework for bringing consumer lawsuit lending and the people who engage in it within the ambit of states' existing fair-lending laws, as well as for requiring much-needed public disclosures about this troubling practice. The Bill has a number of provisions:

- First, the Bill explains generally that consumer lawsuit lending is the practice of providing money to a plaintiff or potential plaintiff in a lawsuit to pay that person's personal expenses, with the understanding that the person will repay the money to the lender only if the person wins his or her lawsuit. The bill includes technical definitions designed to capture the various ways that consumer lawsuit lenders carry out this practice.
- Second, the Bill brings consumer lawsuit lending within the ambit of the state's existing fair-lending laws by capping the interest consumer lawsuit lenders can charge at the state's existing usury rate and by requiring consumer lawsuit lenders to make the same disclosures regarding their loans as other providers of consumer credit.
- Third, the Bill makes consumer lawsuit lenders themselves subject to the state's existing regulations governing other providers of consumer credit.
- Finally, the Bill provides for much-needed disclosure regarding consumer lawsuit lending transactions. It requires a plaintiff who has received consumer lawsuit lending to produce in discovery any documents he or she may have shared with the consumer lawsuit lender, and to file with the court a copy of the lending contract.

SYNOPSIS AS INTRODUCED:

Defines “consumer lawsuit lending.” Amends the [applicable statute limiting interest rates in consumer credit transactions] to include consumer lawsuit lending. Amends the [applicable statute regulating providers of consumer credit] to include consumer lawsuit lenders. Provides that, in any dispute in which a consumer lawsuit lender provides consumer lawsuit lending to a party, any and all documents that the consumer lawsuit lender obtained from the party must be produced to the opposing party without awaiting a discovery request. Provides that copies of any consumer lawsuit lending agreement must be filed by the plaintiff with the court and served upon the opposing party. Provisions severable. Effective immediately.

* * * *

A BILL FOR

AN ACT concerning regulation of consumer lawsuit lending.

Section 1. The [*applicable statute limiting interest rates in consumer credit transactions*] is amended by adding a new Section [x] as follows:

Section [x]. Consumer Lawsuit Lending

1. As used in this Section:
 - (a) “Consumer” means any individual person who is or may become a plaintiff or claimant or demandant in any dispute.
 - (b) “Consumer Lawsuit lending” means:
 - (i) Providing any money to any consumer, [*to use for any purpose other than prosecuting the consumer’s dispute,*] with the repayment of such money conditioned upon and sourced from the consumer’s proceeds of the dispute, by judgment or settlement or otherwise; or
 - (ii) Purchasing from any consumer a contingent right to receive a share of the potential proceeds of the consumer’s dispute, by judgment or settlement or otherwise.
 - (c) “Consumer lawsuit lender” means any person that engages in consumer lawsuit lending.
 - (d) “Dispute” means:
 - (i) Any civil action;
 - (ii) Any alternative dispute-resolution proceeding; or

- (iii) Any administrative proceeding before any agency or instrumentality of the government of this State.
2. Notwithstanding any other provision of this [*applicable statute limiting interest rates in consumer credit transactions*], a consumer lawsuit lending transaction, regardless of the amount thereof, shall be a [*consumer credit transaction within the meaning of the applicable statute*] and be subject to the limitations [*and disclosure requirements*] of [*the applicable section of the statute limiting interest rates in consumer credit transactions*]. *[[If applicable:] Any amount payable to the consumer lawsuit lender in the consumer lawsuit lending transaction above the amount provided by the consumer lawsuit lender to the consumer shall be a [finance charge, as defined in the applicable statute] for purposes of [the applicable statute].*

Section 2. The [*applicable statute regulating providers of consumer credit*] is amended by adding a new Section [*y*] as follows:

Section [*y*]. Consumer Lawsuit Lenders. A consumer lawsuit lender, as defined in Section [*x*] of the [*applicable statute limiting interest rates in consumer credit transactions*], shall be considered a [*person who is regularly engaged in the business of making loans to consumers, as defined in the applicable statute*] for the purposes of this [*applicable statute limiting interest rates in consumer credit transactions*].

Section 3. A new Section [*z*] shall be added to [*the applicable title or article governing civil procedure or the courts and judicial process*] as follows:

Section [*z*]. Disclosure of Consumer Lawsuit Lending Transaction

1. In any dispute with respect to which a consumer has received money from a consumer lawsuit lender, as each is defined in Section [*x*] of the [*applicable statute limiting interest rates in consumer credit transactions*]:
 - (a) Any and all documents that the consumer or the consumer's representative provided to the consumer lawsuit lender must be produced to the opposing party without awaiting a discovery request; and
 - (b) A copy of any agreement between the consumer and a consumer lawsuit lender must be filed with the tribunal hearing the dispute and served upon the opposing party.
 - (i) If the consumer lawsuit lending agreement is executed before the complaint or other demand is served, the agreement shall be filed promptly upon its execution or the filing of the complaint or other demand, whichever is later, and shall be served with the complaint or other demand as provided [*in the applicable rule on service*].
 - (ii) If the consumer lawsuit lending agreement is executed after the complaint or other demand is served, the agreement shall be filed and served upon the opposing party within 10 days of its execution.

Section 4. If any provision or provisions of this Act shall be held to be invalid, unenforceable, or in conflict with the Constitution of this State or of the United States, the validity, legality, and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

Section 5. This Act shall apply to all consumer lawsuit lending transactions entered into after the date hereof and to all consumer lawsuit lenders as of the date hereof.

ICIN
10/9/13
EX 6

P-OK-243303

Name: Hall, Jeffery
Address: 1400 West Clint Street
City: Claremore
State: OK Zip: 74017
Email: jeffhall50@att.net
Day Phone: 918-341-4248
Cell: 918-637-5152
Birth Date: 04/20/1960

Timeline of Events

08/25/2010 – Jeffery Hall applies for non-recourse funding via Web application.

08/26/2010 – Attorney's office stated that Hall was deciding between several different non-recourse funding companies including Oasis and Annuity, and comparing non-recourse funding offer amounts and rates. Hall needed to make a decision before proceeding.

09/01/2010 – Hall made the decision to go with Oasis for a non-recourse funding of \$5,500.00, and funds were sent via FedEx Overnight. On the contract, Hall stated that Oasis, "allowed us to keep our home and car another 2 months."

10/14/2010 – Hall sent Oasis an email requesting for additional non-recourse funding just one month later, stating in pertinent part,

"The bills are stacking up ... We are downsizing big time and cutting corners everywhere just trying to make it through this hard time.. The first check we recieved [sic] from you helped buy decent a car (since ours got taken back by Chrysler) and much needed bills... Let me know how much you can help... Thanks... Jeffery Hall"

Oasis declined this request because it was too soon since his original non-recourse funding. *(We do not want to give the consumer too much money, as we want to ensure that they will have a positive outcome in their case.)*

01/24/2011 – Hall requested another non-recourse funding from Oasis. Oasis approved \$1,100.00.

01/28/2011 – Funds were wired to Hall's bank account.

04/13/2012 – Attorney's office requested a reduction on behalf of Hall. Hall's case was settling for \$92,767.50. Oasis agreed to accept \$13,500.00 through 01/28/2013, **reducing by over 50% off the fees in total.** Total amount waived was \$7,400.00 + misc. fees of \$220.00.

04/19/2012 – Oasis receives first payment of \$6,600.00 from attorney's office.

01/22/2013 – Oasis receives second payment of \$6,900.00 from attorney's office..

Settlement

\$92,767.50 total settlement
-\$18,553.50 attorney's fees (20%)
-\$1,300.00 legal services
-\$549.97 office expenses
-\$800.00 doctor
-\$450.00 other lien

\$71,114.03 balance remaining
-13,500.00 to Oasis (\$6,600.00 in non-recourse funding + \$6,900.00 in fees since 2010 – 874 days; equiv. to approx. 43% annual interest)

\$57,614.03 to Hall
+\$6,600.00 from Oasis in non-recourse fundings in 2010 and 2011

\$64,214.03 total to Hall

Additional information on Mr. Hall

Bankruptcies

Hall has filed THREE bankruptcies: 1988, 1994, and 2002, but none after receiving money from Oasis.

Hall, Jeffery Arnold (db) okebke 7:88-bk-70653 7 06/07/1988 01/28/1991 Standard Discharge
Hall, Jeffery Arnold (db) oknbke 4:94-bk-03157 7 10/21/1994 05/24/1995 Discharged 03/30
Hall, Jeffery Arnold (db) okebke 7:01-bk-70209 7 01/25/2001 02/20/2002 Standard Discharge

Foreclosure

No foreclosure found for listed address at 1400 West Clint Street, Claremore, OK 74017 between first non-recourse funding of 09/2010 and last payment of 01/22/2013. Per Zillow, house was put on the market in 2011, but was not sold. Lexis property search shows Hall as current owner of house (but record was from 10/2011).

WEAVER, BENNETT & BLAND, P.A.

ATTORNEYS AT LAW

F. LEE WEAVER
CHARLES W. BENNETT
MICHAEL DAVID BLAND*
WILLIAM G. WHITTAKER
ERAN LEE WEAVER

TRENT M. GRISSOM*
HEATHER R. HOBGOOD
STEPHEN D. KOEHLER

* LICENSED IN NC & SC

July 10, 2012

MAILING ADDRESS
POST OFFICE BOX 2570
MATTHEWS, NORTH CAROLINA 28106

STREET ADDRESS/OVERNIGHT
196 N. TRADE STREET
MATTHEWS, NC 28105

TELEPHONE (704) 844-1400
FAX (704) 845-1503

DBland@wbbatty.com

Mr. Eric Schuller
Director of Government & Community Affairs
OASIS LEGAL FINANCE
40 North Skokie Blvd., 5th Floor
Northbrook, IL 60062

Re: Weaver, Bennett & Bland, P.A. v. Speedy Bucks, *et al.*

Dear Mr. Schuller:

This letter follows our telephone conversation from last week wherein we discussed the litigation finance industry and the problems my firm experienced in the prosecution of a case against the former owner of the Charlotte Hornets.

As I told you in our telephone conversation, I am in no way opposed to the litigation finance industry. I firmly believe that there is a tremendous need for litigation finance opportunities for Plaintiffs. Litigation financing is needed to offset the tremendous financial advantage that insurance companies and corporate defendants wield in the legal system. Just as the insurance industry requires government regulation and oversight, the litigation finance industry requires regulation and oversight.

The problems created for my law firm which arose in the George Shinn case came about because we did not know about the agreement between the litigation finance company and our client.

The draft Consumer Legal Funding Act appears to be a good step in the right direction. I feel that each State should enact laws to regulate this industry in every State. Poor people need financial assistance in bringing their claims to Court against well funded defendants. By regulating the litigation finance industry, each State Legislature can guarantee its citizens equal and fair access to the Court system for genuinely meritorious claims.

Let me know if I can help in bringing about reasonable regulation for your industry.

Best regards,
WEAVER, BENNETT & BLAND, P.A.


Michael David Bland

Background

Consumer Legal Funding (CLF) is a non-recourse funding transaction that assists consumers who have a pending legal claim make ends meet in their personal finances while they wait for a fair settlement to be reached in their case.

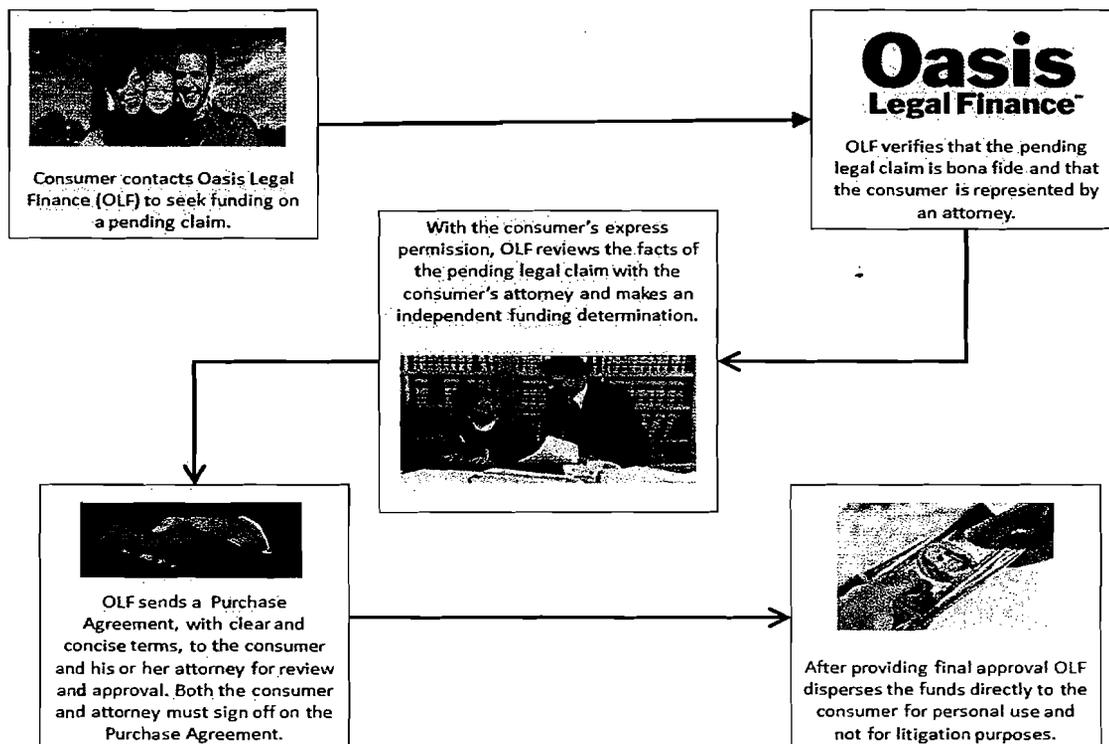
In order to qualify for CLF, all legitimate funding companies require that consumers be already represented by an attorney, and engaged in a legal claim related to an auto accident or other type of personal injury. CLF companies purchase a predetermined and contingent interest in the potential proceeds of a pending legal claim and in return, consumers contractually agree to pay the CLF company its ownership amount once the legal claim has resolved.

Typical legal claims involve an auto accident or other types of Personal Injury. Consumer Legal Funding is also referred to as:

- Consumer Lawsuit Lending
- Alternative Legal Funding
- Pre-settlement Funding
- Third Party Litigation Funding
- Alternative Litigation Financing
- Civil Litigation Funding

How it Works

A consumer legal funding company (CLFC) is contacted by an injured person seeking funding on their pending legal claim. The CLFC then conducts an analysis on the case to evaluate whether a claim is bona fide based upon the information provided from the consumer. The CLFC then contacts the consumer's attorney, with the consumer's permission, to get the details of the claim; then with the permission of the consumer's attorney, a funding is granted to the consumer.



For further information please contact:

Eric Schuller, Director Government Affairs, Oasis Legal Finance / 847-513-7927 / eschuller@oasislegal.com

FAQ

Q. Does CLF encourage frivolous litigation and meritless claims?

A. NOT at all! Why would a CLF put funds into a case that does not have some chance of being successful? It is not good business sense. Before a consumer can receive funding from a CLF company they must already have a pending claim or action and have an attorney representing them in the action.

Q. If a case is resolved on terms that do not provide enough funds to cover the plaintiffs loans will he or she owe the full amount of the consumer legal funding advance and eventually end up in a worse position than if the lawsuit had not been filed and the services of consumer legal funding taken?

A. Absolutely NOT! If there is no recovery or there are inadequate funds to pay the consumer legal funding company in full, the consumer owes nothing.

Q. Doesn't utilization of CLF companies interfere with client privilege or case settlements?

A. No. CLF companies neither request nor obtain privileged or confidential information. Further, current best practices preclude interfering or participating in litigation.

Q. Don't CLF companies entice plaintiffs to apply for more funding that could even be awarded in order to enhance fees and charges?

A. Responsible CLF companies will not knowingly fund more than 10% of the estimated value of a case.

For further information please contact:

Eric Schuller, Director Government Affairs, Oasis Legal Finance / 847-513-7927 / eschuller@oasislegal.com

What is Consumer Legal Funding?

What have other Legislators said regarding Consumer Legal Funding while debating the issue?

 <p>Floor debate on Nebraska Bill LB 1094 to regulate the industry in 2010. (The bill passed unanimously and signed into law.) The bill has gone on to be a Model Bill for the Council of State Governments (CSG)</p>	<p>Senator Ashford (R): This is extremely important litigation. And it's a matter those who are involved in litigation know, this is an issue that is extremely important to the average Nebraska citizens who deals in the court system. And it, without question, fills a significant need.</p> <p>Senator Lathrop (D): (Bill Co-Sponsor) It's not a loan, it's actually an advance from which they take an assignment in the proceeds. This is a good step towards making sure the consumers in the state are apprised of the nature of the relationship they are entering into with the nonrecourse civil litigation folks. (Co-Sponsored by Senator Lautenbaugh (R))</p>
 <p>Floor debate on Illinois, SB 3322, March 2010, to set up proper regulations on the industry with oversight under the Illinois Department of Financial Regulations. (Bill passed the Senate 56 to 0, due to extensive lobbying by the US Chamber and Insurance industry the bill, itself, did not receive a vote in the House.)</p>	<p>Senator Harmon (D): (Bill sponsor and Senate Majority Leader): It is not a loan, it is a sale of a prospective asset.</p> <p>Senator Murphy (R): This is a very good bill.</p> <p>Senator Dillard (R): I rise in support of the bill.</p>
 <p>Floor debate on Oklahoma SB 1780, 2012 Legislative session. It was a bill to ban the industry. (The title of the bill was removed and the bill died.)</p>	<p>Senator Burrage (D): This is a bill to take away victims' rights. It's a bill that will not allow somebody that's had a catastrophic injury that has no income, have access to capital – to force them to compromise their claim at a lower amount.... There is no access to capital at the bank, and this is how they put food on the table for their kids. God forbid it ever happen to anybody in this chamber.</p> <p>Senator Russell (R): I would urge you to not support this bill today... I'm not against the chamber (Referring to the OK Chamber who proposed the bill)... but I am for the 7th Amendment of the Constitution of the United States.</p> <p>Senator Adelson (D): In this case, why I'm going to vote against your bill is I just find it offensive to have the duplicity of Americans for Tort Reform claiming that they're concerned about consumer rights. It's really not about that. It's about favoring the person with the deeper pockets who will drag out lawsuits even longer knowing that they can force people into insolvency and then knowing that they don't have as many options as they have today.</p>
 <p>Texas House Committee on Judiciary and Civil Jurisprudence, December 2012 report</p> <p><i>Study the public policy implications of lawsuit lending and its effects on the civil justice system.</i></p>	<p>This committee affirms that "consumer lending" serves a legitimate need in the Texas economy.... It makes no specific recommendation regarding the regulation of consumer lending, and believes that no compelling reason to prohibit the practice has been offered.</p> <p>Committee make up 8(R), 3(D)</p>

For further information please contact:

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ⁱ BLACK'S LAW DICTIONARY 482 (5th ed. 2004).

ⁱⁱ BLACK'S LAW DICTIONARY 25 (5th ed. 2004).

ⁱⁱⁱ See *Clark v. State*, 52 So. 893, 894-95 (Ala. 1910); *Berger v. State Dep't of Revenue*, 910 P.2d 581 (Alaska 1996); *ARIZ. REV. STAT. § 20-1603(11)* (2012); *CAL. CIV. CODE § 1912* (Deering 2012); *Bridgeport L. A. W. Corp. v. Levy*, 147 A. 841, 843-44 (Conn. 1929); *Technicorp Int. II, Inc. v. Johnston*, No. 5084, 1997 Del. Ch. LEXIS 126 (1997); *Fireman's Fund Ins. Co. v. Dollar Sys.*, 699 So. 2d 1028, 1030 (Fla. Dist. Ct. App. 1997); *Parsons v. Fox*, 176 S.E. 642, 644 (Ga. 1934); *Union Sec., Inc. v. Merchants' Trust & Sav. Co.*, 185 N.E. 150, 152 (Ind. 1933); *Am. Furniture Co. v. Snell*, 164 So. 478, 479-80 (La. Ct. App. 1935); *B&S Mktg. Enters., LLC v. Consumer Prot. Div.*, 835 A.2d 215 (Md. 2003); *Gilbert v. Comm'r of Internal Revenue*, 248 F.2d 399, 402 (2d Cir. 1957); *People v. Lee*, 526 N.W.2d 882 (Mich. 1994); *Firststar Eagan Bank v. Marquette Bank Minneapolis, N.A.*, 466 N.W.2d 8, 11 (Minn. Ct. App. 1991); *Sunburst Bank v. Keith*, 648 So. 2d 1147, 1150 (Miss. 1995); *Pennington v. Solovic*, 870 S.W.2d 440 (Mo. Ct. App. 1993); *Nyquist v. Nyquist*, 841 P.2d 515 (Mont. 1992); *Morisch v. Morisch*, 355 N.W.2d 784, 786 (Neb. 1984); *Robinson v. Durston*, 432 P.2d 75, 77 (Nev. 1967); *Security Escrow Corp. v. State Taxation and Revenue Dep't*, 760 P.2d 1306, 1310 (N.M. Ct. App. 1988); *Elwell v. Chamberlin*, 31 N.Y. 611, 616 (1864); *N.D. CENT. CODE § 47-14-01* (2012); *Cobb v. Baxter*, 292 P.2d 389, 391 (Okla. 1956); *Carey v. Lincoln Loan Co.*, 998 P.2d 724, 729 (Or. Ct. App. 2000); *Lancia v. Grossman's of R.I., Inc.*, 216 A.2d 517, 520 (R.I. 1966); *S.D. CODIFIED LAWS § 54-1-2* (2012); *TENN. CODE ANN. § 45-4-601(a) (2)* (2012); *TEX. FIN. CODE §301.002(10)* (2012); *Rasmussen v. Western Cas. & Sur. Co.*, 393 P.2d 376, 378 (Utah 1964); *Hafer v. Spaeth*, 156 P.2d 408 (Wash. 1945); *Carper v. Kanawha Banking & Trust Co.*, 207 S.E.2d 897, 908-09, (W. Va. 1974); *Burnham v. City of Milwaukee*, 73 N.W. 1018 (Wis. 1897); *Witzenburger v. State ex rel. Wyo. Cmty. Dev. Auth.*, 575 P.2d 1100 (Wyo. 1978).

^{iv} T. Taubman, Presentation of paper at the George Washington University Symposium: Alternative Litigation Funding: a Roundtable Discussion Among Experts (May 2, 2012).

^v See, *Clark*, 52 So. 893 at 894-5; *Carter v. Four Seasons Funding Corp.*, 97 S.W.3d 387, 398 (Ark. 2003) *citing* Reade H. Ryan, Jr., *Trade Receivables Purchases*, DS71 ALI-ABA 305, 373 (1999); *Cullen v. Bragg*, 350 S.E.2d 798 (Ga. Ct. App. 1986); *Goodtimes, Inc. v. IFG Leasing Co.*, 788 P.2d 853, 856 (Idaho Ct. App. 1990); *General Motors v. Kettelson*, 580 N.E.2d 187, 189-90 (Ill. App. Ct. 1991); *General Elec. Credit Corp. v. Oregon State Tax Com.*, 373 P.2d 974, 983 (Or. 1962); *Dennis v. Sears, Roebuck & Co.*, 446 S.W.2d 260, 264-65 (Tenn. 1969); *Lowell & Austin, Inc. v. Truax*, 507 A.2d 949, 951 (Vt. 1985); *Stonebraker v. Zinn*, 286 S.E.2d 911 (W. Va. 1982).

^{vi} Annamaria Lusardi, Daniel J. Schneider & Peter Tufano, *Financially Fragile Households: Evidence and Implications*, NAT'L BUREAU OF ECON. RESEARCH (May, 2011), <http://www.nber.org/papers/w17072>.

^{vii} Applied Research & Consulting LLC, *Financial Capability in the United States*, FINRA INVESTOR EDUC. FOUND. (Dec. 1, 2009), <http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p120536.pdf>.

^{viii} Tim Chen, *Why Banks Shun 30 Million Americans*, CHRISTIAN SCI. MONITOR (Jan. 5, 2012), <http://www.csmonitor.com/Business/new-economy/2012/0105/Why-banks-shun-30-million-Americans>.

^{ix} Mark Romano and J. Robert Hunter, Consumer Federation of America, *Low Ball: An Insider's Look at How Some Insurers Can Manipulate Computerized Systems to Broadly Underpay Injury Claims* (June 4, 2012), available at <http://www.consumerfed.org/pdfs/Studies.ComputerClaims06-04-12.pdf>.

For further information please contact:

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http://articles.chicagotribune.com/2013-01-20/business/ct-biz-0120-allstate-exec--20130120_1_injury-claims-claims-job-allstate

Former Allstate claims manager offers insight into computerized auto injury payouts

Insurers say computerized claims valuation systems help them make

fair payments; ex-manager says system can be manipulated

January 20, 2013|By Becky Yerak, Chicago Tribune reporter

Former Allstate claims manager Mark Romano is now criticizing the injury settlement software that he worked on while at the insurance company. (Chris Walker, Chicago Tribune)

Mark Romano can remember the moment in October 2010 that his life changed.

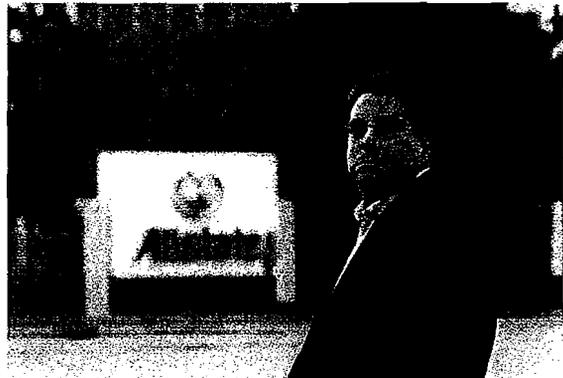
He was in his North Aurora home, on the Internet, Starbucks coffee in hand, when he saw the news about the outcome of a multistate investigation into Allstate Corp.'s methods for handling injury claims after automobile accidents. The Northbrook-based insurer agreed to pay \$10 million as part of a settlement into its use of computer software to help determine payments to policyholders.

Having an insider's knowledge about industry practices, the former claims project manager was disappointed by what he believed was an incomplete examination and a financial slap on the wrist.

"At that moment, I knew that I could no longer remain silent and would have to find a way to warn consumers and the regulators of what had gone on," recalled Romano, who had taken an early retirement package from the nation's second-biggest auto insurer in August 2009.

For its part, Allstate says its claims handling complies with state laws and helps give "customers and claimants fair payments in a timely manner." The company said that its settlement with state insurance regulators found that the industry's use of software in claims handling "can provide significant benefits to the public in increased objectivity and efficiency." The settlement also stated that examiners found no systemic underpayment of bodily injury claims through Allstate's software, called Colossus.

The investigation, however, determined "the need for enhanced management oversight of Allstate's use of the" software program.



Romano insists such software programs can be manipulated, including by omitting the costliest incidents from settlement calculations, to produce low-ball offers to consumers.

Romano should know. His claims job at Allstate included working on the injury software that he is now criticizing.

"This is an admission that I did not feel that many of the things I was directed to do were proper and that I was hurting policyholders and claimants," he told the Tribune recently.

Today Romano is a whistle-blower of sorts, as the insurance claims projects director for nonprofit watchdog Consumer Federation of America.

In December, Romano spoke to the National Association of Insurance Commissioners in National Harbor, Md., about what he believes were flaws in the group members' 2010 settlement with Allstate. At the event, Romano, 54, was flanked by Robert Hunter, the federation insurance director whose work has been backed by consumer activist Ralph Nader.

"Mark Romano is a guy who knows from the inside what happens with claims," Hunter, 76, also a former Texas insurance commissioner, said in a recent interview.

The issue of claims payments takes on new resonance with superstorm Sandy, which pounded the East Coast last fall. A Staten Island couple whose home was damaged in the storm recently complained that Allstate had skimmed on their claims payments while featuring their property in a feel-good advertisement.

In June, Romano and Hunter co-wrote a report for the consumer rights group titled "Low Ball: An Insider's Look at How Some Insurers Can Manipulate Computerized Systems to Broadly Underpay Injury Claims." Years ago, the payment of bodily-injury claims was based mostly on the knowledge of adjusters, but now many insurers increasingly rely on computer-based assessments.

Here's how such systems work, according to the "Low Ball" report: When an insurer buys the software, it conducts a "benchmark session" in which, with help from adjusters familiar with certain areas of the country, hypothetical claims are used to set the initial "tuning." The system that Allstate uses, Colossus, has about 600 codes representing various types of injuries, each of which has a dollar value settlement range. Periodically, an insurer might modify the software, perhaps removing or excluding certain outlying claims or settlements from the database. Those might include cases in which an insured driver has a major disfigurement.

By excluding that data, the recommended dollar settlement range to consumers is lower. The low end of the range is usually 20 percent less than the value of the claim being studied, Romano said.

Romano, a Tampa, Fla., native who has a bachelor's in risk management and insurance from Florida State University, began working at Allstate in 1999, when it acquired a unit of CNA Financial, his previous employer.

Romano, in an interview and in his "Low Ball" report, says he was Allstate's top Colossus expert. His work included "tuning" Colossus, upgrading the system, training employees on it, analyzing trends, and representing the company at industry conclaves about Colossus.

"Skewing occurred initially upon the installation of the product and continued via various methods," including subjective data scrubbing in which outliers were removed or in which adjusters picked injury codes that yielded lower settlement values, he told the Tribune.

By 2005, Colossus, which is sold by Computer Sciences Corp., had become the subject of class-action lawsuits by consumers who thought that they were being low-balled on claims payments.

In 2009, the lead states in the exam that was ultimately published in 2010 included Illinois, Florida, New York and Iowa. More than 40 states received part of the \$10 million settlement with Allstate. Allstate also agreed to tell policyholders that it might use the software to assess their claims.

But Romano told insurance regulators last month that he thought their investigation into Allstate came up short.

For starters, the settlement had said the regulators visited Allstate offices in four states and interviewed more than 40 current and former Allstate claims workers, but Romano said he was never contacted.

He said state insurance regulators need to ask more of insurers using the software systems, including telling policyholders if, in the adjuster's analysis, any of their medical bills were reduced or excluded from the database.

Romano also told the National Association of Insurance Commissioners, the support group for state regulators, that the watchdogs' exam failed to delve into other ways the recommended settlement offers and tuning can be manipulated.

For example, some adjusters are also encouraged to determine that claimants are negligent to some degree, and therefore responsible for paying for some of their treatment. Romano also asked association members to monitor whether Allstate begins using such systems at Esurance, the online insurance retailer that it acquired in October 2011. Allstate is a profitable underwriter of insurance, but Esurance isn't.

Under the settlement, Allstate must undergo an annual review through 2015.

Romano, who like his mentor Hunter works pro bono for the consumer federation, now makes a living through two businesses: Romano Claims Consulting LLC, for which he has been an expert witness in a handful of cases for plaintiffs' lawyers, and a kitchenware store in Geneva that Romano likens to Williams-Sonoma.

He and his wife, who has had a mild form of multiple sclerosis since 2003, have owned the "very successful" store for about two years. Its business is growing fastest on the Internet, and so Romano has hired a Web developer to build out the store's online presence and

improve its search-engine optimization. Romano's wife was working for another insurance carrier as a commercial claims adjuster, but she quit in October to work on the couple's ventures.

Romano, the father of two and grandfather of two, said he sometimes hears from former Allstate colleagues, but he said he discourages them about keeping in contact, worried that they'll get into trouble.

In 2007, Romano began suffering from vertigo and migraines, including during his commute to Allstate. Doctors prescribed motion-sickness drugs, tranquilizers and physical therapy. That same year, Allstate awarded Romano a "distinguished performance award."

He said his work took a physical toll.

"I just didn't feel good about some of the things I was involved in," he said.

In January 2010, Romano sued Allstate in a U.S. District Court in Chicago. According to the suit, in April 2008, Romano took time off under the Family & Medical Leave Act. But they transferred his position to another claims unit for which he lacked the experience. He was set up to fail, the suit said.

He returned to work in May 2008 and requested repeatedly, to no avail, that he be transferred back to his previous claims unit, which included Colossus.

In August 2009, he was offered an early retirement package. He said he figured he'd better take it or they'd find an excuse to fire him with a less-generous benefits package.

The January 2010 suit claimed that the company had violated the medical leave act by retaliating after he returned to work. His lawsuit claims that Allstate violated the act by transferring him to a nonequivalent position during his leave and by denying him the right to transfer to an equivalent position after he returned to work. He asked for, among other things, a return to his old job or a similar job.

Allstate said it doesn't comment on employee litigation. In its response to the lawsuit, the company acknowledged that Romano's tenure at Allstate included working on Colossus. The two sides settled for a nominal amount, Romano said. He said his speaking out against computerized claims systems such as those used by Allstate isn't a matter of sour grapes over his medical-leave lawsuit.

Hunter said that, at the consumer federation, Romano also fields calls from the public with claims questions that stump other staffers. He also brings an insider's perspective to the consumer advocacy job. For example, Romano also wrote, available on the federation's website, "Guide to Navigating the Auto Claims' Maze: Getting the Settlement You Deserve." He advises, for example, that policyholders who are unhappy with their claims adjusters need to aim higher up the food chain, to at least an office manager or higher. Their compensation, Romano explains, at least partly depends on customer service scores. An earlier federation guide about how to dispute claims didn't include that perspective.

"He knows where to complain at the company," Hunter said.

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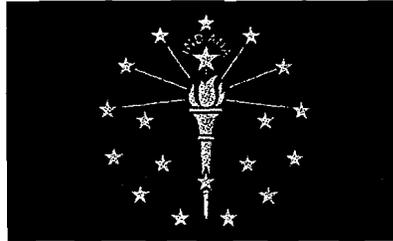
Getting your insurer to address your concerns

"Guide to Navigating the Auto Claims' Maze: Getting the Settlement You Deserve" is available at ConsumerFed.org.

Among its tips:

- Ask the claims adjuster if your medical information will be assessed using an injury evaluation software program or a third-party firm. If so, the company might make you a low-ball offer to settle your claim.
- Request a copy of the evaluation software program, also called a consultation report.
- Most consumers ask to speak to the adjuster's supervisor if they're not satisfied with an adjuster's response to their concerns, but claims supervisors have little authority or inclination to make changes in how the claim is handled.
- At the very least, determine who runs the office in which the adjuster works. That individual's title could include "manager" or "director" to "regional vice president." Explain your situation to them, referring to your notes if necessary. Supervisors at that level are often interested in customer service because a component of their annual bonus is based on how they resolve complaints. "The last thing a local or regional claims office wants is a call from the home office," it said.
- If you're unable to resolve the problem with your insurer, file a complaint with your state's insurance commissioner.

**Consumer Comments
from the
State of Indiana**



Oasis
Legal Finance™

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Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 750.00	5/2/2011	Raphael	Gary	IN	42402	I have no words but thank you.
\$ 4,000.00	9/29/2008	Evan	Henderson	KY	42420	Getting dental work done. Keeping me from getting evicted. Now I'm able to pay rent. Thank you.
\$ 1,500.00	10/3/2007	Brandi	Robards	KY	42452	You have helped me pay my car payments, and helped get things for my 5-year-old son.
\$ 3,500.00	11/28/2012	Clay	Portage	IN	43368	Past due bills car repairs
\$ 2,200.00	9/27/2011	Clay	Portage	IN	43368	Kept me from loosing my home and vehicle.
\$ 4,400.00	9/21/2012	Adam	Hobart	IN	43642	Pay bills for home.
\$ 750.00	8/15/2011	Jillian	Fortwayne	IN	43809	You've helped cover some of the bills that were going to be sent to collections.
\$ 3,500.00	11/28/2007	Shane	Alexandria	IN	46001	By helping to be able to live and get Christmas.
\$ 1,000.00	9/21/2011	Harold	Alexandria	IN	46001	You helped me keep my bills on so I can heat through winter.
\$ 850.00	8/24/2011	Donald	Alexandra	IN	46001	A great deal. Thank you, Oasis Legal Finance.
\$ 2,250.00	10/4/2010	Judith	Anderson	IN	46012	Getting my rent and utilities caught up.
\$ 5,300.00	9/26/2012	Chris	Anderson	IN	46013	Without job or a source of income, this money will help me and my wife get by for a while. / I am the sole provider in my family, this is our only source of income.
\$ 5,050.00	6/27/2008	Anthony	Anderson	IN	46013	Catch bills up and transportation.
\$ 600.00	7/16/2012	Lanisha	Anderson	IN	46013	You helped me catch up on my bills and personal issues.
\$ 5,000.00	3/6/2009	Michael	Anderson	IN	46016	I lost my license and my job so with your help I'll be able to get back on my feet.
\$ 2,800.00	6/14/2011	Amy	Anderson	IN	46016	This has helped me tremendously.
\$ 2,220.00	10/8/2012	Lazarus	Anderson	IN	46016	Help me pay my bills.
\$ 2,175.00	1/10/2012	Uche	Anderson	IN	46016	Thank you, Oasis. I did receive a good answer from you people. Thanks.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 750.00	12/9/2011	Donita	Anderson	IN	46016	You helped me keep my vehicle and pay off my bills.
\$ 600.00	4/17/2012	Angela	Anderson	IN	46016	By keeping my phone on, my Vectren bill and utilities.
\$ 585.00	11/11/2011	Trent	Anderson	IN	46016	By helping me with finances. Thank you.
\$ 550.00	1/2/2009	Melvin	Anderson	IN	46016	Help catch up a few bills.
\$ 3,100.00	8/8/2008	Eric	Anderson	IN	46017	Paying bills.
\$ 2,000.00	3/16/2007	Robert	Arcadia	IN	46030	To pay bills and provide for my family.
\$ 2,050.00	9/28/2009	Richard	Cicero	IN	46034	We need extra money to live and you have helped us with that. Help me to keep up my bills.
\$ 750.00	12/22/2008	Kim	Cicero	IN	46034	To pay my monthly rent to stop eviction.
\$ 2,200.00	8/31/2012	Joe	Colfax	IN	46035	Kept me from losing my car!
\$ 4,200.00	4/14/2010	Shawn	Elwood	IN	46036	You are helping me keep my head above water. You guys have been so awesome to me. Was needing a little more but every little helps. Thank you so much.
\$ 1,100.00	9/8/2011	Angela	Indianapolis	IN	46037	Now I am able to pay my rent for September. Thank you so much!!
\$ 600.00	8/29/2012	Tina	Fishers	IN	46038	To pay some bills and to take care of my child school supplies.
\$ 3,090.00	6/23/2010	Micah	Fortville	IN	46040	I'm behind on my rent and other bills.
\$ 3,750.00	7/15/2008	Brandi	Frankfort	IN	46041	Well, I've been off work since February, this money will pay up disconnects. Thanks. There are no words to describe how much it will help.
\$ 1,500.00	11/5/2007	Brent	Frankfort	IN	46041	Helped with some bills and vehicle repairs.
\$ 650.00	5/7/2009	Doris	Fishers	IN	46048	Rent payment.
\$ 3,720.00	1/2/2013	Latina	Kempton	IN	46049	My son needs glasses and Christmas

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 3,500.00	2/19/2007	Robert	Kirklin	IN	46050	I have been laid off and my unemployment ran out. This really helps. Thank you.
\$ 1,300.00	4/6/2010	Shanan	Kirklin	IN	46050	I can now buy Christmas for my kids.
\$ 4,550.00	12/7/2010	April	Noblesville	IN	46060	I need bills paid. Thank you.
\$ 3,650.00	12/3/2010	Steven	Noblesville	IN	46062	Oasis was able to help keep my utilities on and feed my children. Thank you!
\$ 3,000.00	5/8/2007	Brian	Noblesville	IN	46062	This has allowed me to catch up my bills and keep a roof over my daughter's head.
\$ 750.00	9/10/2009	Brenda	Sharpsville	IN	46068	Paying bills.
\$ 1,500.00	11/10/2008	Johnathon	Sheridan	IN	46069	Oasis has helped a lot because I haven't been to work because of my injuries.
\$ 2,250.00	7/10/2007	Jack	Tipton	IN	46072	Oasis has been extremely helpful, courteous, and professional through all steps of their process.
\$ 585.00	1/19/2012	Rebekah	West Field	IN	46074	You helped me put money toward a car since I've been without one since my wreck.
\$ 2,000.00	12/15/2009	Nole	Beach Grove	IN	46107	Helped in paying bills and Christmas for family.
\$ 585.00	10/4/2011	Darlene	Beechgrove	IN	46107	Car repairs.
\$ 600.00	8/16/2012	Terry	Brownsburg	IN	46112	Due to not able to work, due to car accident on Dec. 20, 2011. My bills are backed up and you have helped me get caught up!
\$ 3,220.00	6/5/2013	George	Coatesville	IN	46121	I have been without income since January and really struggling.
\$ 5,000.00	12/11/2006	Donna	Fairland	IN	46126	It has been a year of only \$597 per month. I needed to get caught up on bills, get ready for winter. I also have three grandchildren living with me.
\$ 4,200.00	12/3/2012	Carole	Greenfield	IN	46140	Very prompt service

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 4,000.00	4/8/2008	Amanda	Greenfield	IN	46140	Help me get a place to stay where I don't live in my car anymore.
\$ 2,700.00	1/29/2013	Joby	Greenfield	IN	46140	Repairs to vehicle. / Extra money for family while recovering from injuries that occurred during MVA. / Rent food for family.
\$ 2,500.00	8/16/2010	Lori	Greenfield	IN	46140	This is going to help me with mortgage and food costs while I've missed work due to a wreck with a semi-truck.
\$ 600.00	7/3/2012	Robert	Greenfield	IN	46140	You helped a lot. Steve was very helpful. Thanks.
\$ 2,120.00	5/31/2013	Jeff	Greenwood	IN	46142	I cant wait for the ins money
\$ 1,550.00	5/5/2009	Laramie	Greenwood	IN	46142	Need this to fix my car. Thank you.
\$ 550.00	1/15/2010	Lisa	Greenwood	IN	46142	Need to pay rent.
\$ 1,050.00	9/14/2009	Ashley	Greenwood	IN	46143	Losing house, staying with boyfriend. We needed to move because we were behind in rent.
\$ 650.00	11/18/2009	Jacob	Greenwood	IN	46143	Pay bills.
\$ 1,500.00	8/19/2008	JoAnna	Martinsville	IN	46151	Pay off debts.
\$ 600.00	8/13/2010	Derrick	Martinville	IN	46151	Living expenses.
\$ 585.00	12/16/2011	Dustin	Martinsville	IN	46151	Gave money when I was broke.
\$ 500.00	10/3/2007	Vicki	Mooreville	IN	46158	You helped me make a car payment. You helped me keep my car.
\$ 585.00	9/13/2011	Samuel	New Palestine	IN	46163	You really helped me out a lot. Thank you.
\$ 1,120.00	6/10/2013	Michelle	Paragon	IN	46166	by getting my car payments up to date and help me get to work and school.
\$ 1,100.00	11/19/2010	Jammie	Plainfield	IN	46168	Pay my bills, very very helpful.
\$ 2,000.00	9/5/2007	Stacey	Roachdale	IN	46172	It is helping me get my family a place to live and taking care of my children's school expenses.
\$ 1,750.00	11/19/2007	John	Roachdale	IN	46172	Lights and phone services.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,550.00	1/30/2009	Rocco	Rushville	IN	46173	Can't work, and have been out of work for 6 months. This will help catch up. You helped out a lot by loaning me the money to catch up on bills.
\$ 1,500.00	6/11/2007	Richard	Whiteland	IN	46184	Helped pay a few bills.
\$ 1,500.00	12/18/2006	James	Wilkinson	IN	46186	This money is going to pay my bills, because the insurance company is giving me a hard time about paying me.
\$ 500.00	7/11/2008	Michael	Wilkenson	IN	46186	To pay my bills.
\$ 5,000.00	5/15/2009	Bruce	Indianapolis	IN	46201	Enable me to purchase a newer vehicle and look for permanent employment.
\$ 2,100.00	7/14/2011	Jeanette	Indianapolis	IN	46201	Bills for home.
\$ 1,120.00	5/31/2013	Joehon	Indianapolis	IN	46201	Helped me pay rent and bills so I could keep my place while I'm waiting on my settlement
\$ 1,000.00	1/24/2008	Tommy	Indianapolis	IN	46201	Oasis helped me pay some bills, buy food, things needed to survive until my lawsuit money was final.
\$ 600.00	8/10/2012	Marilyn	Indianapolis	IN	46201	I have al lot of finances that are really catching up with me and this will help me catch up a little.
\$ 600.00	10/23/2012	Terry	Indianapolis	IN	46201	Very good
\$ 500.00	11/19/2007	Barbara	Indianapolis	IN	46201	Helped pay off some bills.
\$ 500.00	4/15/2011	James	Indianapolis	IN	46201	Lights, travel, expense to visit sick relative.
\$ 1,650.00	11/4/2008	Amanda	Indianapolis	IN	46202	Helped me maintain bills until my settlement.
\$ 600.00	7/18/2012	Delover	Indianapolis	IN	46202	You have allowed me to pay my bills.
\$ 500.00	9/2/2010	Elizabeth	Indianapolis	IN	46202	Rent needed to be paid. Unable to pay, paid for Uncle's Funeral - cash.
\$ 5,000.00	12/29/2008	Charles	Indianapolis	IN	46203	For rent and bills.
\$ 2,000.00	7/18/2008	Ralph w.	Indianapolis	IN	46203	I need to pay some rent and get some food.
\$ 1,000.00	7/23/2008	Stefani	Indianapolis	IN	46203	Helped to get back on feet after falling behind on bills due to accident.
\$ 600.00	6/14/2012	Takela	Indianapolis	IN	46203	Helped greatly with late payments bills etc.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 4,500.00	9/17/2008	Shaquila	Indianapolis	IN	46205	I am so blessed and thankful because I was able to get my car fixed. Oasis helped me maintain my personal needs until I receive my money.
\$ 4,200.00	9/22/2008	Valerie	Indianapolis	IN	46205	Oasis has helped me a lot because my rent is due and I have no lights.
\$ 4,000.00	11/7/2007	Nancy	Indianapolis	IN	46205	Because of my hardship situation, this money was able to help me to resolve my problems.
\$ 2,050.00	10/28/2008	Mary	Indianapolis	IN	46208	Food and rent.
\$ 1,120.00	5/8/2013	Brenda	Indianapolis	IN	46208	I needed money to prevent evicting
\$ 620.00	5/24/2013	Tina	Indianapolis	IN	46208	With funds to help pay bills
\$ 600.00	7/6/2012	Ronald	Indianapolis	IN	46208	This will help with bills and a new pair of glasses.
\$ 585.00	7/22/2011	Christopher	Indianapolis	IN	46208	I am no able to pay a past tuition bill, thus allowing me to register for fall 2011 semester.
\$ 500.00	1/11/2008	Roy	Indianapolis	IN	46208	Doctor, bills, and medications.
\$ 320.00	6/3/2013	Sandra	Indianapolis	IN	46208	my rent is due. and car note and I can't work at thistle time.
\$ 2,500.00	4/15/2013	Joan	Indianapolis	IN	46214	I was behind in my rent payments and utility bills that needed to be paid right away and all my much needed medicals for dialysis.
\$ 2,500.00	1/15/2010	Diana	Indianapolis	IN	46214	Medically injured, no income, this will help me tremendously.
\$ 800.00	12/3/2010	Sheliah	Gary	IN	46214	Some extra cash to get more treatment.
\$ 750.00	12/22/2010	Angela	Indianapolis	IN	46214	We are able to have money to move.
\$ 620.00	11/20/2012	D'Andre	Indianapolis	IN	46214	You are giving me a home because with this money I am able to pay my rent.
\$ 500.00	6/15/2007	Brandi	Indianapolis	IN	46214	I will be able to pay outstanding bills.
\$ 3,000.00	8/20/2010	Stephen	Indianapolis	IN	46217	To pay bills.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,000.00	9/7/2011	Levern	Indianapolis	IN	46218	Can't pay bills or barely feed myself. In these hard economic times, this money can help me catch up on my late bills.
\$ 1,500.00	1/11/2007	Rashonna	Indianapolis	IN	46218	Pay off my utility bills and rent.
\$ 1,300.00	7/23/2009	Demond	Indianaoplis	IN	46218	Bills! Bills! Bills! And MORE Bills!
\$ 1,100.00	12/19/2011	Genette	Indianapolis	IN	46218	By helping me eliminate costly expenditures.
\$ 1,100.00	12/14/2011	Carnetta	Indianapolis	IN	46218	Was about to be evicted.
\$ 620.00	4/24/2013	Fred	Indianapolis	IN	46218	Helped me pay overdue utilities bills.
\$ 620.00	6/6/2013	Billy	Indianapolis	IN	46218	pay bills
\$ 585.00	1/11/2012	Dewayne	Indianapolis	IN	46218	I can take care of bills and a few other items. Thank you.
\$ 550.00	10/7/2010	Sharon	Indianapolis	IN	46218	Backed up bills.
\$ 550.00	4/4/2013	Ricky	Indianapolis	IN	46218	Paying my rent
\$ 500.00	5/20/2013	Jasmine	Indianapolis	IN	46218	I am using this money to help me with my bills. I really appreciate this.
\$ 320.00	11/13/2012	Adriane	Indianapolis	IN	46218	Need to pay to get my license back and some insurance.
\$ 1,650.00	10/18/2010	William	Indianapolis	IN	46219	I am going to move to a town house between Greenwood and Beechgrove near County Line Road. It will assist me in the move.
\$ 585.00	1/12/2012	Elisa	Indianapolis	IN	46219	You've helped me during a time when I didn't know where to go. But now the heat will stay on and gas will be in the car and food on the table. Thanks
\$ 600.00	4/12/2012	Ashley	Indianapolis	IN	46220	Having a bit of a financial set back my case has been going on for some time now.
\$ 600.00	10/19/2011	Juanita	Indianapolis	IN	46220	Needed for rent and car repair.
\$ 3,050.00	7/6/2009	Jason	Indianapolis	IN	46221	To meet immediate expenses.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 3,000.00	10/9/2007	Mark	Indianapolis	IN	46221	You have helped me get on my feet after losing everything.
\$ 1,900.00	5/27/2011	Walter	Indianapolis	IN	46221	Paid bills. You paid a mortgage payment for me.
\$ 1,000.00	1/3/2012	Margo	Indianapolis	IN	46221	In many ways, i.e. bills, groceries, gas.
\$ 4,250.00	3/15/2011	Barry	Indianapolis	IN	46222	By making money available.
\$ 3,675.00	2/14/2011	Nicholas	Indianapolis	IN	46222	This will help me pay my bills up to when I get my settlement.
\$ 3,150.00	6/24/2008	Scott	Indianapolis	IN	46222	Made up lost funds.
\$ 2,645.00	6/7/2013	Ricky	Indianapolis	IN	46222	Rent and utilities, Daughters High School Graduation
\$ 2,000.00	7/10/2008	Burlinda	Indianapolis	IN	46222	I am able to still maintain responsibilities.
\$ 1,500.00	6/4/2007	Dawn	Indianapolis	IN	46222	I am homeless due to a divorce.
\$ 1,200.00	8/21/2012	Anthony Wayne	Indianapolis	IN	46222	Rent payment
\$ 1,020.00	6/13/2013	Karen	Indianapolis	IN	46222	Bills and Childcare expenses
\$ 820.00	5/21/2013	Omar	Indianapolis	IN	46222	loan
\$ 500.00	8/13/2007	Tawnya	Indianapolis	IN	46222	I was able to buy school clothes, and pay bills.
\$ 3,750.00	9/13/2007	Brian	Indianapolis	IN	46224	To pay my bills and living expenses.
\$ 3,650.00	6/28/2011	Sheralyn	Indianapolis	IN	46224	Tremendous help.
\$ 1,500.00	10/6/2011	Edward	Indianapolis	IN	46224	Help me to keep my house a few more months.
\$ 1,100.00	12/22/2011	Linda	Indianapolis	IN	46224	Able to help daughter buy Christmas for my grandkids and catch up on bills.
\$ 750.00	12/14/2010	Frank	Indianapolis	IN	46224	I am in desperate need.
\$ 750.00	7/27/2009	Tyris	Indianapolis	IN	46224	I had to take some time off work without pay.
\$ 750.00	1/11/2011	Jeremy	Indianapolis	IN	46224	It will help me pay my rent.
\$ 750.00	12/10/2010	Stephanie	Indianapolis	IN	46224	This is great help for me to pay my bills and get the things I need.
\$ 585.00	2/23/2012	Michelle	Indianapolis	IN	46224	Helping me take care of medical costs and financial living situations.
\$ 2,400.00	10/1/2009	Robert	Indianapolis	IN	46226	Bills.
\$ 2,200.00	12/12/2011	Tameka	Indianapolis	IN	46226	Christmas and tuition for my children.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,200.00	2/6/2012	Kelly	Indianapolis	IN	46226	You helped me get back on my feet with bills.
\$ 1,500.00	11/24/2008	Barry	Indianapolis	IN	46226	The crash put me out of work, so I am way behind on bills. You're a Godsend.
\$ 1,125.00	5/18/2010	Ronald	Indianapolis	IN	46226	Money helps to pay some bills I'm behind on.
\$ 750.00	7/12/2012	Michele	Indianapolis	IN	46226	Helped me get car repairs, buy some food for child.
\$ 600.00	9/16/2011	Gilbert	Indianapolis	IN	46226	Car.
\$ 594.00	8/3/2012	Tiffany	Indianapolis	IN	46226	I really didn't know how I was going to pay my bills.
\$ 500.00	11/10/2011	Timmy	Indianapolis	IN	46226	Gas bills and light bills.
\$ 500.00	7/6/2007	Karim	Indianapolis	IN	46226	To help me get caught up on my bills.
\$ 5,150.00	10/4/2010	Teresa	Indianapolis	IN	46227	Helped us keep our medical cobra and my husband's business continue to run by having resources to buy an engine for one of his trucks. Helping us to pay my prescription bills.
\$ 3,700.00	11/28/2007	Franklin	Indianapolis	IN	46227	Your assistance has gone to help my home payments to be made. Thank you.
\$ 800.00	7/13/2009	Laurie	Indianapolis	IN	46227	Have not been released from doctor as of yet to get a job.
\$ 750.00	5/29/2012	Tiffany	Indianapolis	IN	46227	I was able to go to the ortho doctor and have money to live on.
\$ 600.00	9/27/2011	Sarah	Indianapolis	IN	46227	I get to keep my apartment!! :-)
\$ 600.00	7/18/2011	Shernon	Indianapolis	IN	46227	Very helpful.
\$ 600.00	1/3/2012	Celeste	Indianapolis	IN	46228	Pay rent.
\$ 585.00	10/5/2011	Francine	Indianapolis	IN	46228	Bill payments.
\$ 585.00	2/3/2012	Tashia	Indianapolis	IN	46228	I can pay bills
\$ 3,500.00	2/16/2009	Charles	Indianapolis	IN	46229	This helped me a lot because I needed some bills paid on.
\$ 550.00	5/29/2009	Scarlet	Indianapolis	IN	46229	Need cash ASAP, you are providing that.
\$ 3,050.00	1/23/2009	David	Indianapolis	IN	46231	Allowed me to stay in residence instead of homeless shelter.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,500.00	12/18/2007	Michelle	Indianapolis	IN	46235	I am a single parent and the loan couldn't come at a better time due to the holidays. I also just moved.
\$ 1,000.00	11/5/2007	Cedrick	indianapolis	IN	46235	I needed finances to pay bills that were going to be late and food expenses.
\$ 600.00	11/8/2011	Sandra	Indianapolis	IN	46235	Your support was important an I appreciate your help during these financial hardships.
\$ 585.00	7/25/2011	Shavon	Indianapolis	IN	46235	Helped with bills!
\$ 585.00	8/9/2011	Tanya	Indianapolis	IN	46235	Thank you. This money is for utilities, bills and payments on car.
\$ 585.00	11/23/2011	Pina	Indianapolis	IN	46235	You all have helped me to be able to finish paying for my car repairs due to my accident.
\$ 400.00	8/10/2011	Joseph	Indianapolis	IN	46235	Bills/Rent
\$ 2,000.00	12/20/2007	Randall	Indianapolis	IN	46236	To pay some bills for when I got behind when I was in a car wreck.
\$ 750.00	1/14/2011	Rene	Indianapolis	IN	46236	By helping me pay my mortgage and utilities.
\$ 2,000.00	6/11/2013	Danyell	Indianapolis	IN	46237	I am having surgery and will be out of work without pay for 6 weeks
\$ 1,140.00	6/3/2013	Kurt	Indianapolis	IN	46237	fast help for people who really need it
\$ 1,075.00	4/27/2011	Lisa	Indianapolis	IN	46239	To pay (help) some bills because I'm not working.
\$ 1,000.00	5/30/2013	Kyle	Indianapolis	IN	46239	money came fast
\$ 3,250.00	6/5/2012	Latosha	Indianapolis	IN	46241	Being able to get my bills all paid.
\$ 3,000.00	1/28/2008	Larry	Indianapolis	IN	46241	Thank you. This advance will help me pay some bills that are delinquent. Thank you.
\$ 2,000.00	11/14/2008	Tiffany	Indianapolis	IN	46241	Christmas help.
\$ 1,170.00	11/21/2011	Savannah	Indianapolis	IN	46241	Helping me move into a new home.
\$ 1,000.00	7/24/2012	Larry	Indianapolis	IN	46241	Paying my bills
\$ 850.00	6/5/2013	Judy	Indianapolis	IN	46241	I can pay some bills
\$ 620.00	5/31/2013	Whitney	Indianapolis	IN	46241	You helped me pay my bills
\$ 500.00	8/31/2012	Gentry	Indianapolis	IN	46241	Very good

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 4,050.00	2/21/2008	Marla	Indianapolis	IN	46254	I need financial assistance due to losing my job for over a year. I needed to find housing. Therefore, greatly appreciated. You have helped me by providing me temporary peace of mind since I have been through very much emotional stress as a result of this whole nightmare.
\$ 3,500.00	2/1/2008	Omarr	Indianapolis	IN	46254	Outstanding monthly bills.
\$ 1,550.00	5/13/2013	Vanessa	Indianapolis	IN	46254	It has enabled me to get my car payments back on track.
\$ 620.00	4/1/2013	Henry	Indianapolis	IN	46254	I am homeless and I need to get a down payment on an apartment.
\$ 600.00	3/26/2013	Tosca	Indianapolis	IN	46254	Had no money for rent
\$ 600.00	7/31/2012	Michael	Indianapolis	IN	46254	I am able to take care of some things. Thank you.
\$ 600.00	2/5/2013	Lillian	Indianapolis	IN	46254	Unpaid bills
\$ 300.00	8/9/2011	Sandra	Indianapolis	IN	46254	Emergency bill money needed.
\$ 5,220.00	5/22/2013	Kiel	Indianapolis	IN	46256	Catch up on bills.
\$ 2,500.00	5/13/2009	Carla	Indianapolis	IN	46256	Pay some bills. Have a little peace-of-mind.
\$ 2,150.00	4/14/2009	Jack	Indianapolis	IN	46256	I'm unable to work right now because of physical therapy. When I receive my check, it will help me out a lot.
\$ 585.00	6/8/2011	Isha	Indianapolis	IN	46256	This loan has allowed me to pay past due bills.
\$ 5,200.00	5/27/2011	Tunishia	Indianapolis	IN	46260	Being able to loan me the money now has helped because I need it.
\$ 2,275.00	8/17/2011	Christopher	Indianapolis	IN	46260	Helped out a whole lot. This money will help me pay my bills. I have been struggling due to missing work July 2010
\$ 2,000.00	5/17/2007	Bridgette	Indianapolis	IN	46260	You've helped me keep a roof over my head and get myself back where I need to be.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 750.00	4/18/2012	Brenda	Indianapolis	IN	46260	Fix my vehicle and pay bills.
\$ 750.00	8/25/2010	Diana	Indianapolis	IN	46260	Hardship times. Very little money, very little food. Thanks.
\$ 500.00	3/29/2012	Tanya	Indianapolis	IN	46260	Electric bills, rent, phone bill
\$ 6,220.00	10/26/2012	Kara	Indianapolis	IN	46261	Paying my bills
\$ 1,200.00	5/28/2013	Inez	Indianapolis	IN	46268	My bills was piling up so bad hard to sleep. You gave me relief. Thank God and thank you Oasis.
\$ 5,500.00	12/16/2008	Jan	Cedar Lake	IN	46303	To pay July and August rent, school, expenses for my twins, past due Nipsco, tune up on my truck, etc.
\$ 3,000.00	9/5/2007	Stacie	Cedar Lake	IN	46303	Helped me to get my car together, that I just bought. Thank you!!
\$ 3,000.00	9/14/2007	Jan	Cedar Lake	IN	46303	I have school fees for my twins, physicals, school clothes, prescriptions, Nipsco Dep., Housing Dep., etc.
\$ 3,000.00	6/29/2011	Roger	Cedar Lake	IN	46303	Tremendously.
\$ 1,100.00	9/14/2010	Belinda	Cedar Lake	IN	46303	Pay bills.
\$ 2,500.00	11/7/2008	Danny	Chesterton	IN	46304	Paid my bills.
\$ 4,100.00	2/1/2010	Michael	Crown Point	IN	46307	[Helped] a lot. Thank you
\$ 1,000.00	1/4/2011	Anthony	Crown Point	IN	46307	Saved me from losing my apartment.
\$ 600.00	1/12/2010	Larry	Demotte	IN	46310	I'm far behind on bills and this will help.
\$ 585.00	11/17/2011	Thomas	Demotte	IN	46310	You helped me to pay bills.
\$ 4,400.00	12/14/2011	Andre	East Chicago	IN	46312	I am getting evicted out of my apartment. Thank God it's not going to happen.
\$ 3,200.00	7/19/2012	Patricia	East Chicago	IN	46312	Thank you so much for your help. Can you please send Western Union. Thank you Again.
\$ 2,000.00	8/22/2008	Joseph	East Chicago	IN	46312	You've helped me very much during this time of need and I thank you so very much.
\$ 1,120.00	5/21/2013	Lynnette	East Chicago	IN	46312	This company has helped me through my hardship to assist me.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,085.00	12/29/2011	Iris	East Chicago	IN	46312	Car repair. Helped pay my rent after getting wrongfully terminated from my employer involved in this lawsuit.
\$ 1,000.00	10/31/2011	Ricky	Gary	IN	46312	Pay car insurance, light bill, etc.
\$ 1,000.00	5/5/2011	Iyana	East Chicago	IN	46312	Pay my bills.
\$ 620.00	1/15/2013	Jessica	East Chicago	IN	46312	You have helped me pay some bills at the moment.
\$ 550.00	8/4/2009	Tumire	East Chicago	IN	46312	I will be using the money to get my truck fixed (change the engine)
\$ 550.00	10/20/2008	Eboni	East Chicago	IN	46312	With my bills that were due by my being off work.
\$ 500.00	1/4/2012	Yvette	East Chicago	IN	46312	Oasis is helping me catch up on my bills that are behind.
\$ 500.00	7/24/2012	Lamont	East Chicago	IN	46312	This helped me pay some bills and start making loan payments to get back in school.
\$ 575.00	11/3/2010	Joe	Griffin	IN	46319	Need a car. Thank you!!
\$ 3,500.00	6/12/2007	Judy	Hammond	IN	46320	The funds would aid in financial hardship which I have been experiencing due to out of work -- health related.
\$ 2,000.00	4/16/2007	Charlie	Hammond	IN	46320	Taxes are due, bills to be paid, car needs repair.
\$ 750.00	6/14/2013	Nicole	Hammond	IN	46320	helped with bills. thanks
\$ 750.00	6/7/2013	Tammie	Hammond	IN	46320	I've been having a hard time with my rent. I called Oasis and now I have the money for my la
\$ 585.00	9/1/2011	Lisa	Hammond	IN	46320	Starting a new job and needed transportation for one week training class.
\$ 500.00	12/18/2007	Tyrone	Hammond	IN	46320	Bills are due and it's the Christmas holidays.
\$ 6,000.00	4/30/2010	Danny	Munster	IN	46321	Car repair.
\$ 600.00	6/16/2011	Martha	East Chicago	IN	46321	Thank you.
\$ 500.00	12/23/2010	Courtland	Indianapolis	IN	46321	Really helped me around Christmas when my funding was really low. Thanks.
\$ 3,650.00	12/23/2011	Brian	Highland	IN	46322	Bridge Loan

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,120.00	3/1/2013	Debra	Highland	IN	46322	I'm using the money for my brother's funeral and travel to California where he is.
\$ 1,100.00	11/10/2010	Timothy	Highland	IN	46322	Able to pay my utilities.
\$ 3,200.00	7/26/2012	Brenda	Hammond	IN	46323	I am currently off work and the money will help me with my bills.
\$ 1,500.00	5/20/2013	Tracy	Hammond	IN	46323	I have outstanding bills from the year of the accident to pay
\$ 3,295.00	12/14/2012	Curtis	Hammond	IN	46324	Helped pay my bills.
\$ 2,000.00	7/19/2007	Jesse	Hammond	IN	46324	Paid my mortgage.
\$ 900.00	6/15/2012	Thurman	Hammond	IN	46324	Pay off credit cards.
\$ 750.00	12/20/2011	Connie	Indianapolis	IN	46325	To pay bills and Christmas.
\$ 400.00	8/9/2012	Trisha	Indianapolis	IN	46325	Well I had to take from my bill money to get a rental car so you guys are helping me with my bill money. Thank you .
\$ 2,336.15	8/4/2011	Elenia	Hammond	IN	46327	I was off work for 29 days and I need some money to make sure my bills stay on track. Thank you for your service.
\$ 525.00	2/11/2011	Glenn	Hammond	IN	46327	Help me pay my bills in time of need.
\$ 3,234.72	9/12/2011	Larry	Hobart	IN	46342	Need money to pay rent and car payment. Thank you so much!!!
\$ 3,075.00	8/9/2012	Keith	Hobart	IN	46342	Allowing my to pay bills
\$ 2,300.00	12/15/2008	Wilfredo	Hobcont	IN	46342	Well I was behind my mortgage and thanks for your help.
\$ 2,220.00	6/19/2013	April	Hobart	IN	46342	You have taken a huge weight off my shoulders!!!
\$ 2,050.00	12/12/2008	John	Hovart	IN	46342	It helped me get my truck fixed.
\$ 1,325.00	11/1/2012	Larry	Hobart	IN	46342	Car payments, bills.
\$ 2,000.00	12/22/2008	Ocie	Laporte	IN	46350	Pay some of my family bills, as well as try to provide a small Christmas for my family.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,500.00	12/28/2006	Dianna	La Porte	IN	46350	This is to help catch up our vehicle loans so we can get back and forth to work/some for house payments. Always short on groceries.
\$ 1,050.00	5/22/2009	Dennis	Laport	IN	46350	Gave us a small amount of money to get our power back on.
\$ 2,150.00	11/9/2010	Nancy	Lowell	IN	46356	Helped me with bills, Christmas, repairs to house.
\$ 5,100.00	2/17/2012	Jason	Michigan City	IN	46360	Avoid foreclosure
\$ 1,100.00	12/9/2011	Roosevelt	Michigan City	IN	46360	Car payment and rent.
\$ 1,100.00	12/27/2011	Cheryle	Michigan	IN	46360	Pay Bills
\$ 1,100.00	6/23/2011	Sonia	Michigan City	IN	46360	This will help buy me a car.
\$ 5,500.00	5/31/2013	Bridgett	North Judson	IN	46366	Bills, food, car
\$ 3,250.00	3/19/2012	Derek	North Judson	IN	46366	Kids supplies, rent, electric, gas, house supplies, etc. / Helped me with rent, electric bill, kids supplies and gas.
\$ 2,150.00	7/16/2010	Yolanda	Judson	IN	46366	Helped with my mother's funeral.
\$ 1,500.00	5/31/2013	Mitchell	North Judson	IN	46366	Bills, food, car
\$ 750.00	6/27/2012	Jeanie	North Judson	IN	46366	Paid house
\$ 5,440.00	6/5/2013	Chris	Portage	IN	46368	Life savers!!!
\$ 3,000.00	11/13/2008	Cassie	Portage	IN	46368	This will help me get back on my feet.
\$ 3,000.00	10/20/2008	Jacqueline	Portage	IN	46368	To help pay bills.
\$ 800.00	12/22/2011	Brandy	Portage	IN	46368	Oasis helped me and my family absorb the extra x-mas expenses.
\$ 500.00	3/31/2008	Allan	Portage	IN	46368	Insurance company has taken their time to start my payments, so your loan helped me with living expenses.
\$ 5,050.00	4/2/2009	Edward	Schererville	IN	46375	Pain and suffering is temporarily over.
\$ 4,750.00	6/3/2011	Thomas G	Schererville	IN	46375	You are helping us help our family in our and their time of need.
\$ 1,500.00	1/23/2009	Ronald	Schererville	IN	46375	I needed cash to pay my bills and Oasis got it for me.
\$ 1,000.00	1/30/2009	Johnny	Schererville	IN	46375	Got a car to drive.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,000.00	6/4/2007	Betty	Schneider	IN	46376	Make my mortgage payment.
\$ 5,220.00	5/22/2013	Shannon	Union Mills	IN	46382	Due to my accident I'm unable to work I have no income this will help greatly thank you
\$ 5,220.00	5/29/2013	Bryan	Valparaiso	IN	46383	kept me from being homeless
\$ 5,000.00	6/11/2009	Jeffrey	Valparaiso	IN	46383	I will be able to pay all my past-due bills and be caught up.
\$ 2,200.00	6/28/2012	Eunice	Valparaiso	IN	46383	Pay bills until settlement arrives.
\$ 1,650.00	11/13/2012	Brandy	Valparaiso	IN	46383	Paying on my house payment.
\$ 1,250.00	4/13/2009	Matthew	Valparaiso	IN	46383	Thank you for helping me keep a roof over my family's head during our time of struggle.
\$ 1,000.00	6/2/2009	John	Valpraso	IN	46383	Catching up on mortgage payments.
\$ 3,500.00	10/29/2012	Amanda	Valpraiso	IN	46385	Keep my home
\$ 3,000.00	1/8/2007	Darrell	Valparaiso	IN	46385	Cash flow.
\$ 1,500.00	1/10/2007	Ken	Valparaiso	IN	46385	Financial difficulties (bills).
\$ 750.00	4/11/2008	Maria	Valporaso	IN	46385	You helped pay my rent and a bill that I needed done ASAP. Thank you. That was highly appreciated.
\$ 620.00	1/2/2013	Jennifer	Valparaiso	IN	46385*	I just recently lost my job and bills are piling up. Thanks for the help!
\$ 500.00	1/9/2008	Alex	Valparaiso	IN	46385	Helped me pay my rent.
\$ 2,950.00	12/9/2011	James	Westville	IN	46391	Help pay bills.
\$ 1,300.00	6/17/2011	Vicki	Wheatfield	IN	46392	I was unable to get work due to injuries. Oasis helped me get through financially.
\$ 5,000.00	4/12/2007	Kathryn	Whiting	IN	46394	Help pay the rent and back rent and some of the bills. Thank you!
\$ 1,000.00	1/30/2009	Dolores	Whiting	IN	46394	Putting food in the kitchen for my 2-year-old.
\$ 4,000.00	12/15/2011	Tyrone	Gary	IN	46402	Helped with my bills.
\$ 4,000.00	10/30/2007	Armando	Gary	IN	46402	I'm behind on bills.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,000.00	12/6/2007	Lester	Gary	IN	46402	Our household has a very expensive auto repair and it is very hard for me to get around. This will make a difference.
\$ 3,500.00	12/14/2007	James	Gary	IN	46403	This loan helped with the payment of bills and lessens the stress with the holidays coming up.
\$ 3,000.00	8/9/2010	Kevin	Gary	IN	46403	[Helped] a lot.
\$ 1,500.00	9/23/2008	Raymond	Gary	IN	46403	Pay bills.
\$ 1,375.00	6/29/2012	Tangy	Miller Beach	IN	46403	Truck tires/Glasses. Bills, gas, food.
\$ 900.00	11/10/2010	Christian	Gary	IN	46403	You've helped a lot in my trying times with my right-now bills. Thank you.
\$ 585.00	2/9/2012	Charles	Gary	IN	46403	It helped me pay off utility bills, phone and helped with transportation for my child.
\$ 3,300.00	12/7/2011	Nina Renee	Gary	IN	46404	Bills.
\$ 3,100.00	7/21/2011	Vernetta	Gary	IN	46404	Unable to work due to car accident.
\$ 2,575.00	12/5/2011	Kernitra	Gary	IN	46404	Rent, getting a car, bills, getting kids to school.
\$ 2,000.00	12/22/2008	Willette	Gary	IN	46404	I must move and need help with security deposit and 1st month rent.
\$ 1,000.00	8/24/2010	Antri	Gary	IN	46404	Bills are behind. Am about to lose everything!
\$ 585.00	1/11/2011	Channing	Gary	IN	46404	You helped me with my rent during the month of January.
\$ 5,000.00	7/18/2012	Thela	Lake Station	IN	46405	This money will help me and my family financially.
\$ 2,500.00	1/24/2008	Wenceslado	Lake Station	IN	46405	Life savers. I was dead in the water. My landlord was on my butt. So thank you very much.
\$ 2,500.00	1/17/2007	Terry	Lake Station	IN	46405	Pay my rent, etc.
\$ 1,000.00	4/3/2008	Jennifer	Lake Station	IN	46405	By helping me pay some bills.
\$ 600.00	11/12/2009	John	Lake Station	IN	46405	I am being able to pay for some doctor appointments.
\$ 585.00	11/9/2011	Heather	Gary	IN	46406	Pay bills, help with kids and everyday living.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 3,000.00	4/19/2007	John	Gary	IN	46407	I've been out of work since April 27, 2005 because of injury and owe creditors and behind 4 months in rent.
\$ 2,550.00	11/25/2008	Tammy	Gary	IN	46407	Paying my bills.
\$ 1,650.00	4/7/2010	Carlton	Gary	IN	46407	You helped me not get evicted.
\$ 520.00	11/5/2012	Rosiland	Gary	IN	46407	Now I'm able to pay my bill.
\$ 420.00	1/21/2013	Melvern	Gary	IN	46407	On vacation and it will help me out and with bills.
\$ 3,000.00	6/4/2007	Tracey	Gary	IN	46408	It helped me make two house payments so I wouldn't be behind.
\$ 2,550.00	12/15/2010	Cathy	Gary	IN	46408	Being prompt when in need. Due to financial difficulties, this company acted promptly.
\$ 2,025.00	6/7/2013	Ronald	Gary	IN	46408	Unemployed and back injury
\$ 500.00	4/18/2011	Takita	Gary	IN	46408	Help with rent.
\$ 2,000.00	6/11/2009	Donyale	Lake Station	IN	46409	Pay my bills to live.
\$ 1,550.00	5/5/2010	Robert	Gary	IN	46409	Car repair and bills.
\$ 620.00	6/19/2013	Tamara	Gary	IN	46409	I was allowed sum funds
\$ 5,000.00	12/5/2007	Kimberliah	Merrillville	IN	46410	I am very appreciative of your services. This will relieve my past due bills for my rent, car note, and utilities. So thank you very much.
\$ 3,200.00	11/16/2009	Shirley	Merrillville	IN	46410	You have allowed me to pay my rent.
\$ 3,000.00	2/1/2013	Norma	Merrillville	IN	46410	Really needed it for bills
\$ 2,820.00	4/22/2013	Johnette	Merrillville	IN	46410	Avoiding eviction during my time off work.
\$ 2,025.00	5/11/2012	Patrick	Merrillville	IN	46410	Very much, almost on the streets, we need it for rent and food.
\$ 2,000.00	4/10/2008	Letoyia	Merrillville	IN	46410	I needed the money for bill payment.
\$ 2,000.00	6/17/2009	Edward	Merrillville	IN	46410	I needed to pay my bills off.
\$ 2,000.00	6/19/2012	Joann	Merrillville	IN	46410	It helps. Allows me to pay all my past and current bills.
\$ 2,000.00	10/26/2007	Charles	Merrillville	IN	46410	Maintain bills until work comp case settles.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,400.00	7/17/2009	Janet	Merrillville	IN	46410	You've helped me by fronting me money in time of need. Helping me by paying bills.
\$ 1,050.00	6/1/2009	Nilda	Merrillville	IN	46410	I needed to pay for an MRI (cash basis) and because of this company I am able to do that.
\$ 850.00	12/2/2011	Shelanda	Merrillville	IN	46411	Financial Hardship
\$ 850.00	12/1/2011	Michael	Merrillville	IN	46411	You've helped with a financial hardship.
\$ 750.00	8/28/2012	Robert	Merrillville	IN	46411	Money for my business
\$ 5,500.00	2/27/2012	Douglas	Argos	IN	46501	Will be able to pay my bills for next couple months.
\$ 2,000.00	8/27/2008	Patricia	Bourbon	IN	46504	I made my car payments and paid phone bill, bought a few school supplies. Thank you!!
\$ 3,000.00	6/27/2007	Joshua	Bristol	IN	46507	Pay my bills and fix my truck.
\$ 750.00	6/1/2009	Sara	Bristole	IN	46507	You have helped me get my bills caught up so my kids have a home and electric.
\$ 2,750.00	1/20/2009	Zachery	Claypool	IN	46510	Made ends meet. THANK YOU!
\$ 5,000.00	5/5/2008	Margaret	Elkhart	IN	46514	Paying bills and medical bills.
\$ 4,500.00	6/2/2008	Starr	Elkhart	IN	46514	I can catch up on a couple of my bills. Thanks. This will help me catch with my bills and have a little extra to spend on my kids for Christmas.
\$ 1,720.00	2/12/2013	Maryann	Elkhart	IN	46514	My house payments will be paid in advance as well as utilities.
\$ 750.00	12/15/2008	Marty	Elkhart	IN	46514	I will be able to pay my rent and utilities and made it possible for me to relax!
\$ 4,400.00	9/22/2011	Darryl	Elkhart	IN	46516	To pay bills and repair car. Pay bills so I don't get evicted and fix car.
\$ 1,185.00	12/18/2012	Kraig	Elkhart	IN	46516	By getting this I am able to keep my car. Thank you very much.
\$ 500.00	12/19/2007	Tracy	Elkhart	IN	46516	Pay bills and get groceries.
\$ 3,050.00	7/7/2009	Guadalupe	Elkhart	IN	46517	Good.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,500.00	8/1/2011	Lois	Goshen	IN	46528	You helped out so much. I was able to pay some of my bills.
\$ 800.00	11/18/2011	Tosha	Granger	IN	46530	Bills.
\$ 5,500.00	6/24/2009	John	Knox	IN	46534	Helped pay bills.
\$ 4,650.00	4/5/2012	Richard	Knox	IN	46534	Bills
\$ 2,550.00	3/19/2009	Troy	Knox	IN	46534	Allowing me to keep my vehicle for a few more months.
\$ 2,000.00	6/7/2012	Guyla	Knox	IN	46534	Cash to pay bills
\$ 1,000.00	2/18/2008	Maverick	Knox	IN	46534	Help pay medical bills.
\$ 5,000.00	3/23/2012	Samantha	Leesburg	IN	46538	Utilities, household needs (food, etc.) repay partial of 5 months behind on house, ready for foreclosure.
\$ 4,250.00	12/23/2011	Chris	Mishawaka	IN	46544	By providing money to me. I've been hurting because of the accident. Thanks.
\$ 2,000.00	7/2/2008	Joshua	Mishawaka	IN	46544	Got my back bills paid from when I was out of work from my accident.
\$ 620.00	5/21/2013	Suzanne	Mishawaka	IN	46544	Helped me financially in time of need
\$ 2,000.00	11/13/2007	Danny	Mishawaka	IN	46545	I needed the money to pay my taxes (house) and to get my Driver's License back.
\$ 1,000.00	12/12/2011	gail	mishawaka	IN	46545	Bills, food, Xmas time, car needs fix.
\$ 750.00	7/7/2010	Shelley	Mishawaka	IN	46545	Helped me get medical bills paid.
\$ 5,000.00	10/9/2009	Howard	Nappanee	IN	46550	By helping me stay ahead of my bills, keeping me from going bankrupt.
\$ 3,650.00	1/17/2012	April	Oceola	IN	46561	I have no money to pay bills and you have saved me to continue living and not lose everything
\$ 585.00	11/16/2011	Vicki	Osceola	IN	46561	Help with some bills.
\$ 1,600.00	7/3/2007	George	Pierceton	IN	46562	If it wasn't for this loan, I would have lost my home. <u>Thank You So Much!!</u>
\$ 2,000.00	12/23/2011	Iona	Plymouth	IN	46563	Paying my bills on time, so I am not behind on them.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 6,000.00	6/4/2008	Clarence	Shipshewana	IN	46565	Helped me to keep up with bills. By providing me with these funds, I will be able to keep my bills paid in a timely manner.
\$ 750.00	6/18/2013	Justin	Syracuse	IN	46567	western union
\$ 750.00	6/17/2013	Ashley	Syracuse	IN	46567	western union
\$ 4,500.00	4/3/2008	Robin	Walkerton	IN	46574	Became very ill - in and out of hospital the last two weeks. No income.
\$ 2,000.00	12/22/2009	Wendy	Walkerton	IN	46574	Pay past due bills.
\$ 5,400.00	2/8/2012	Damion	Warsaw	IN	46580	Pay bills while off of work.
\$ 5,000.00	12/27/2007	Kristopher	Warsaw	IN	46580	I've been waiting over two years for the claim to be settled and to restart my new life. I need this money for food, medication, doctor's appointments, and other expenses.
\$ 2,500.00	8/29/2008	Todd	Warsaw	IN	46580	It's like a miracle. You helped me pay a month's bills. Saving me from eviction!
\$ 2,000.00	4/25/2013	Joseph	Warsaw	IN	46580	We are able to pay our bill with the help you provided.
\$ 550.00	8/11/2009	James	Warsaw	IN	46580	Hel with transportation so can get to appointments.
\$ 2,220.00	12/10/2012	Harvey	Warsaw	IN	46582	Personal finances.
\$ 1,500.00	10/7/2010	Julane	Winona Lake	IN	46590	To pay bills that incurred personally due to my injury that have to be paid now.
\$ 2,100.00	2/17/2009	Gerry	South Bend	IN	46601	My car needs major repairs and I need some money to fix it. I had lots of bills that needed taken care of. Thank you.
\$ 4,220.00	5/31/2013	Omari	South Bend	IN	46613	This money is going to help me stay ahead on my bills
\$ 1,500.00	7/27/2011	Sylvia	South Bend	IN	46613	Thank you.
\$ 2,585.00	5/11/2011	Gina	South Bend	IN	46614	Pay bills. To pay some bills and pay for medications.
\$ 500.00	1/6/2011	Tanesia	South Bend	IN	46614	You help me because I have bills that are piling up and I'm not working at all and I need money.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 750.00	12/10/2012	Latricia	South Bend	IN	46615	Paid my rent/water that's a blessing.
\$ 3,500.00	6/6/2012	Starla	South Bend	IN	46616	Help me pay my bills because I can't work during this time.
\$ 1,170.00	1/27/2012	Desiree	South Bend	IN	46616	With what little I do receive, helps with some bills.
\$ 1,050.00	11/5/2008	Adam	South Bend	IN	46616	I needed money to bills and you guys helped me by giving me money to pay them.
\$ 3,100.00	3/7/2012	Michael	South Bend	IN	46619	Pay bills.
\$ 600.00	9/2/2011	Denise	South Bend	IN	46619	Very helpful.
\$ 5,000.00	8/29/2008	Shelia	Southbend	IN	46628	This payment will help me get transportation. With my husband in the hospital, it is very difficult. I can get food and utilities paid, though.
\$ 1,000.00	12/18/2008	John	South Bend	IN	46628	Making my holidays better.
\$ 750.00	1/29/2013	Candice	South Bend	IN	46628	Had to pay lots of bills asp and you gave me the money to save my things.
\$ 620.00	6/12/2013	Mieisha	South Bend	IN	46628	Bills
\$ 600.00	12/14/2011	Michael	South Bend	IN	46628	I have been out of work for a month and bills continue to build.
\$ 600.00	7/30/2012	Sandra	South Bend	IN	46628	Pay co-pays on meds and unexpected expenses.
\$ 585.00	12/22/2010	Tammy	South Ben	IN	46628	Help to get a car fix.
\$ 585.00	12/20/2010	Tammy	South Bend	IN	46628	Helped me with Christmas shopping.
\$ 550.00	12/10/2008	Billie	South Bend	IN	46637	Help catch my bills up.
\$ 585.00	9/14/2011	Joanna	Albion	IN	46701	Your help was very much needed.
\$ 1,970.00	11/21/2012	Troy	Angola	IN	46703	I get to stay up on my bills. Thanks.
\$ 800.00	1/15/2007	Concetta	Angola	IN	46703	I have inquired with other lending agencies. They do not work with workman's comp. Bob Evans has been holding up my settlement for so long, my bills are behind. This will help get me back on my feet.
\$ 4,050.00	11/18/2008	Richard	Buffington	IN	46714	Saved my home.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,850.00	3/9/2012	Dawn	Cromwell	IN	46732	This will be a <u>big</u> help because I have no way around.
\$ 620.00	6/11/2013	Manuel	Cromwell	IN	46732	This is a great help. So I can keep all my opp.
\$ 1,500.00	1/17/2008	Hawley	Hihat	IN	46738	Gave me money when I need it.
\$ 5,000.00	3/28/2008	Brenda	Huntington	IN	46750	By keeping a roof over my head and lunch money for my daughter. Getting my daughter's teeth fixed.
\$ 1,100.00	12/23/2011	Doreen	Huntington	IN	46750	Death in family, unemployment check is pending for eight weeks, need money to help pay rent and utility bills and grandkids Christmas presents.
\$ 550.00	11/18/2009	Manoah	Huntington	IN	46750	Pay bills.
\$ 500.00	1/25/2008	Leecia	Huntington	IN	46750	With my bills and my little girl.
\$ 4,000.00	10/31/2012	Douglas	Kendallville	IN	46755	Helped pay our monthly expenses while I was off work.
\$ 2,200.00	3/31/2011	Patricia	Kendallville	IN	46755	Pay daughter's college tuition.
\$ 1,600.00	2/28/2011	Beth	Kendallville	IN	46755	You helped me to meet some of my debts and to purchase necessities. All representatives were extremely helpful and more than courteous.
\$ 600.00	7/19/2011	Marsha	Kendallville	IN	46755	Thank you for your help.
\$ 1,100.00	9/20/2011	Dallas	Ligonier	IN	46767	Got a little of my sanity back. Thanks, Oasis.
\$ 5,275.00	3/24/2011	Daniel	Monroeville	IN	46773	With a strong appreciation of gratitude.
\$ 3,500.00	8/26/2008	Michael	Ossian	IN	46777	Funded past-due accounts.
\$ 3,000.00	1/13/2010	Nakia	Ft. Wayne	IN	46803	Christmas gifts for my kids.
\$ 2,250.00	9/7/2011	Anthony	Ft. Wayne	IN	46803	Pay bills.
\$ 1,500.00	1/23/2012	James	Fort Wayne	IN	46803	Bills
\$ 1,350.00	12/22/2011	Catherine	Fort Wayne	IN	46803	I am thankful.
\$ 750.00	11/15/2010	Ashley	Fort Wayne	IN	46803	My sister is having a surgery so this is helping for her son's Christmas.
\$ 750.00	12/9/2009	Ashley	Fort Wayne	IN	46803	Needed money for Christmas and bills.
\$ 5,000.00	1/15/2009	Peggy	St. Wayne	IN	46804	Pay outstanding bills.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,700.00	9/14/2012	Pamela	Fort Wayne	IN	46804	Pay bills
\$ 1,500.00	10/13/2011	Nancy	Fort Wayne	IN	46804	This will help with transportation. To pay my past due rent.
\$ 620.00	11/28/2012	Joseph	Ft. Wayne	IN	46804	Paying rent.
\$ 3,650.00	2/9/2011	Christopher	Fort Wayne	IN	46805	To help repair vehicle and pay bills.
\$ 2,200.00	10/24/2012	Madison	Fort Wayne	IN	46805	Have been unemployed for two years. Getting ruff. Thank you so much!
\$ 1,353.00	5/15/2013	Kathleen	Ft. Wayne	IN	46805	Pay bills
\$ 1,000.00	1/30/2007	Dave	Fort Wayne	IN	46805	I was able to get caught up on bills.
\$ 1,000.00	11/7/2007	Donald	Fort Wayne	IN	46805	My landlord agrees to work with me following my payment to him that I received from Oasis Legal Finance.
\$ 600.00	8/10/2010	Angel	Ft Wayne	IN	46805	Oasis helped me from being homeless in this difficult time I'm in.
\$ 600.00	8/10/2010	Gaylord	Ft Wayne	IN	46805	Oasis helped me from being homeless.
\$ 2,500.00	7/28/2008	Gretchen	Fort Wayne	IN	46806	You helped me get a car when needed to be. You helped me out by giving money to help me with my medical bills and bill so I did not lose anything.
\$ 1,700.00	12/21/2011	Latoya	Fort Wayne	IN	46806	This will help me pay bills that are behind from not being able to babysit.
\$ 1,350.00	11/10/2010	James	Ft. Wayne	IN	46806	Pay taxes.
\$ 800.00	12/16/2009	Jamilla	Ft Wayne	IN	46806	Paying bills was hard. Thanks for helping me with a little extra cash.
\$ 620.00	5/16/2013	Stephen	Fort Wayne	IN	46806	Needed funds when requested Oasis Legal Finance LLC provided.
\$ 5,010.00	5/28/2013	Danyell	Fort Wayne	IN	46807	you help me when I could not work and I'm thankful
\$ 550.00	6/3/2013	Karmen	Fort Wayne	IN	46807	I can pay my car note and insurance but not my rent.
\$ 1,835.00	3/9/2012	Sandra	Fort Wayne	IN	46808	Rent, car, utilities
\$ 1,120.00	1/23/2013	Natasha	Fort Wayne	IN	46808	Making some of my bills payments.
\$ 800.00	2/10/2009	Larry	Fort Wayne	IN	46808	Pay off pressing bills.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 620.00	6/12/2013	Jamie	Fort Wayne	IN	46808	helps pay my rent and get food in my house
\$ 400.00	5/7/2012	Maria	Fort Wayne	IN	46808	Needed money for repairs. Not as much as I needed but good.
\$ 2,200.00	11/1/2010	Joe	Ft. Wayne	IN	46809	Helped with household expenses.
\$ 750.00	10/18/2011	Terry	Ft. Wayne	IN	46815	To cover some medical expenses. To keep from hurting credit score and personal.
\$ 2,750.00	2/10/2010	Claudine	Ft. Wayne	IN	46816	For car repair.
\$ 2,220.00	5/7/2013	Lawrence	Ft. Wayne	IN	46816	Living expenses
\$ 620.00	6/10/2013	Joe	Fort Wayne	IN	46816	rent, daycare, and much more
\$ 600.00	12/4/2012	Sarah	Fort Wayne	IN	46816	You have helped tremendously.
\$ 750.00	2/15/2010	Gail	Ft. Wayne	IN	46819	To pay medical bills.
\$ 1,170.00	11/2/2011	Preonda	Fort Wayne	IN	46825	To pay rent.
\$ 3,000.00	4/29/2010	Carlos	Fort Wayne	IN	46835	I needed to pay some outstanding bills.
\$ 2,600.00	8/23/2011	Donietta	Ft. Wayne	IN	46835	Allowing me the ability to keep our home.
\$ 3,600.00	4/16/2012	Andrew	Kokomo	IN	46901	To pay bills
\$ 2,200.00	6/21/2011	Biancia	Kokomo	IN	46901	Since I have been unable to work, you are providing me with normal living expenses money.
\$ 750.00	6/18/2012	Antione	Kokomo	IN	46901	To pay some bills etc.
\$ 4,700.00	11/18/2011	Aaron	Kokomo	IN	46902	Helped me not be homeless.
\$ 2,750.00	3/10/2011	Jeffrey	Kokomo	IN	46902	Paying off some of my bills.
\$ 1,500.00	1/23/2012	Kimberly	Kokomo	IN	46902	Pay bills
\$ 1,109.00	7/19/2012	April	Kokomo	IN	46902	I'm behind on my bills
\$ 5,000.00	12/18/2006	Aly	Bringhurst	IN	46913	Helped pay some past-due bills.
\$ 1,700.00	10/5/2010	Donald	Camden	IN	46917	Got my electric bill paid.
\$ 1,050.00	7/2/2008	Gregory	Fulton	IN	46931	Kept me from being homeless.
\$ 2,000.00	12/20/2011	Desiray	Gas City	IN	46933	Rent, gas, utilities and Christmas for family.
\$ 1,500.00	5/31/2011	Adam	Jonesboro	IN	46938	[Helped] very much.
\$ 5,000.00	6/2/2009	Bert	Logansport	IN	46947	Pay bills.
\$ 1,100.00	3/16/2011	Michael	Logans Port	IN	46947	This will allow me to pay a few bills and relieve some stress.

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\$ 1,000.00	12/7/2012	Shirley	Logans Court	IN	46947	Helped us to have a nice Christmas
\$ 4,100.00	5/18/2009	Jeff	Merion	IN	46952	Needed the money.
\$ 5,600.00	6/7/2010	Ben	Marion	IN	46953	Helping pay bills.
\$ 5,000.00	5/24/2007	William	Marion	IN	46953	We were at the end, we went through our savings, and ever other money source. You saved my life. Thank you very much.
\$ 3,000.00	9/19/2007	Joe	Marion	IN	46953	I almost lost my house.
\$ 750.00	9/26/2011	Shaun	Peru	IN	46970	To help my children and myself.
\$ 5,200.00	5/7/2012	Joshua	Rochester	IN	46975	I am going to be able to pay my bills while I'm off work.
\$ 600.00	3/30/2012	Derrick	Russiaville	IN	46979	Paid my bills
\$ 750.00	6/3/2013	Jordon	Servia	IN	46980	I can get some bills paid
\$ 4,000.00	12/12/2011	Daniel	Wabash	IN	46992	Pay bills
\$ 3,000.00	10/26/2010	Tammy	Winamac	IN	46996	Help me make ends meet.
\$ 2,200.00	4/24/2013	Tanya	Winamac	IN	46996	Helping me get back on my feet until my settlement comes in.
\$ 500.00	12/8/2011	Krystal	Winamac	IN	46996	Getting MRI
\$ 3,550.00	11/21/2008	Lori	Aurora	IN	47001	Paying bills, unable to work.
\$ 750.00	2/20/2009	Felina	Aurora	IN	47001	Now I can pay my house payment.
\$ 585.00	12/22/2011	Brandalynn	Baitsville	IN	47006	Diapers and a Christmas for my 2-year-old.
\$ 1,050.00	7/21/2009	Sarah	Terra Haute	IN	47007	Was able to purchase headstone for niece who passed away.
\$ 5,470.00	10/31/2012	James	Bennington	IN	47011	Got me through 'til settlement.
\$ 1,050.00	11/2/2009	Roger	Charles Town	IN	47011	Am unable to work, money to help pay bills.
\$ 3,000.00	12/14/2010	William	Lawrenceburg	IN	47025	Thanks to you our twin six-year-old boys and four-year-old girl will have a present to live for Christmas. Thank you.
\$ 1,100.00	5/29/2012	Jamie	Lawrenceburg	IN	47025	Bill and car
\$ 1,637.00	5/29/2012	Shane	Orangeburg	IN	47028	Bills, car
\$ 1,250.00	4/7/2011	Karen	Osgood	IN	47037	Helped with mortgage and medical.
\$ 600.00	9/18/2012	Amy	Vevay	IN	47043	Helped pay bills.
\$ 1,875.00	3/5/2010	Shelli	West Harrison	IN	47060	Pay bills.
\$ 750.00	11/28/2011	Josiah	Borden	IN	47106	Money helped to pay bills.

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\$ 1,000.00	12/20/2011	Krystle	Charlestown	IN	47111	Paying bills.
\$ 620.00	10/30/2012	Tamatha	Charleston	IN	47111	I was involved in an accident. This will help pay some bills. Not much but anything helps. (Thank you)
\$ 4,250.00	4/2/2012	Brandon	Floyd Knobs	IN	47119	Get Medicine. I have to find a new place to live and it wouldn't have been possible without your help.
\$ 575.00	10/18/2010	Amy	Georgetown	IN	47122	It helped me a lot because I can't get the insurance company to do anything about my car and I need a new one.
\$ 3,000.00	10/6/2009	Kevin	Henryville	IN	47126	Pay for car.
\$ 1,000.00	3/28/2011	Wesley	Clarksville	IN	47129	Helped me pay a few past due bills.
\$ 650.00	3/23/2007	Landen	Clarksville	IN	47129	This will help pay bills so I can keep going.
\$ 3,589.50	5/8/2013	Sophia	Jeffersonville	IN	47130	Was in a financial bind and you were very prompt in helping
\$ 1,000.00	1/21/2008	Donald	Jeffersonville	IN	47130	Son birthday doctor expenses, pay utilities.
\$ 700.00	7/9/2007	Michael	Jeffersonville	IN	47130	It's indescribable. Beyond words. I feel truly blessed from my financial help from Oasis Legal Finance. Thank you
\$ 600.00	5/15/2012	Joy	Jeffersonville	IN	47130	I can pay my rent. Thank you.
\$ 1,500.00	8/9/2012	Michael	Moringo	IN	47140	Help pay some bills
\$ 6,000.00	12/26/2006	Lisa	New Albany	IN	47150	I have been behind on some obligations and this money will provide me with the means to satisfy those obligations and obtain peace of mind!
\$ 1,099.00	1/21/2011	Amanda	New Albany	IN	47150	Oasis has helped tremendously with bills stemming from this non-fault accident.
\$ 1,000.00	2/18/2009	James	New Albany	IN	47150	Helped keep my apartment for my family and kids.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,000.00	12/27/2010	Miranda	New Albany	IN	47150	I am able to pay all my bills that are due for disconnect and also provide my 8-year-old daughter with Christmas
\$ 600.00	7/21/2008	Angela	New Albany	IN	47150	I now have the money I need to help with bills.
\$ 600.00	12/20/2012	Angela	New Albany	IN	47150	Unable to work because of wreck at this time.
\$ 600.00	7/21/2008	Paula	New Albany	IN	47150	You help me get my bills paid cause I'm behind due to my wreck.
\$ 500.00	11/21/2006	Debra	New Albany	IN	47150	Helped to pay my rent, due to being unable to work. It has been very difficult.
\$ 3,820.00	1/3/2013	Maria	New Salisbury	IN	47161	Getting the proper treatment.
\$ 1,100.00	6/27/2011	Beverly	Pekin	IN	47165	Paying rent on apartment.
\$ 750.00	10/7/2010	Matt	pekin	IN	47165	You helped me by getting me money fast to get a car. Now I'll be able to support myself financially.
\$ 2,000.00	11/30/2007	Timothy	Salem	IN	47167	This money will help with costs to drive (gas, maint., etc.) to my treatments, doctors since my accident.
\$ 1,000.00	6/7/2012	Nathan	Salem	IN	47167	Money for living expenses
\$ 1,000.00	8/21/2007	Sandy	Scottsburg	IN	47170	Help make ends meet during this difficult time.
\$ 2,100.00	2/20/2009	Jenny	Sellersburg	IN	47172	Help with my mortgage on my house and childcare so I can go back to work.
\$ 1,000.00	5/14/2009	Casey	Henryville	IN	47172	To pay some overdue bills.
\$ 5,000.00	6/22/2007	Gary	Taswell	IN	47175	Loaned me money in a time when I had nothing. Bank account was overdrawn and I needed it badly.
\$ 6,220.00	10/26/2012	Karen Johnson	Columbus	IN	47201	Greatly
\$ 3,000.00	8/20/2008	Rebecca	Columbus	IN	47201	Financial assistance with my daughter's college needs and family bills.
\$ 2,500.00	2/28/2008	Marvin	Columbus	IN	47201	Catch up on bills.
\$ 1,120.00	12/28/2012	Keith	Columbus	IN	47201	Keep from being evicted.
\$ 575.00	10/13/2010	Suzette	Columbus	IN	47201	[Helped] very much.
\$ 5,000.00	12/18/2009	James	Columbus	IN	47203	Words cannot say!!

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\$ 3,000.00	8/16/2012	Renee	Crothersville	IN	47229	I want to thank you so much for helping us, it means the world to me that someone cares enough to help me.
\$ 4,150.00	11/2/2010	Michelle	Hanover	IN	47243	Save our home and fix car.
\$ 4,050.00	7/9/2010	Will	Hanover	IN	47243	Helped save my home.
\$ 5,000.00	4/14/2008	Kimberly	Jonesville	IN	47247	Since my accident, I've been unable to work. You have helped me with my financial hardships. Thank you.
\$ 1,000.00	4/24/2007	Marty	Madison	IN	47250	To help me pay bills until settlement and/or paycheck of future employment.
\$ 1,500.00	1/20/2012	Barbara	North Vernon	IN	47265	Pay for fuel and pay small bills.
\$ 1,000.00	6/14/2013	Michael	North Vernon	IN	47265	It helped with keeping my bills on
\$ 800.00	8/14/2012	Nancy	North Vernon	IN	47265	I have no income and I am staying with a couple on disability and now I will be able to stay in contact with my children.
\$ 2,000.00	9/2/2011	Riley	Scipio	IN	47273	To make payment on house so I am not evicted.
\$ 6,000.00	5/11/2007	Travis	Seymour	IN	47274	My truck was repossessed and this is helping me buy a vehicle to get back and forth to work in.
\$ 5,300.00	10/5/2012	Garet	Seymour	IN	47274	In a big way.
\$ 2,500.00	10/21/2011	Rusty	Seymour	IN	47274	Needed money -- You helped.
\$ 1,100.00	2/4/2009	Andrea	Seymore	IN	47274	Greatly to keep my rental, and not be disconnected on utilities.
\$ 600.00	12/10/2012	Nora	Seymour	IN	47274	You have been very helpful.
\$ 3,662.00	9/28/2011	Jeffrey	Muncie	IN	47302	Money to move/Pay bills.
\$ 2,240.00	6/17/2013	Andrea	Muncie	IN	47302	you enabled me to keep my utilities on and to take care of some health issues
\$ 1,500.00	7/11/2007	Lisa	Muncie	IN	47302	It will help me to pay my bills and house payment.
\$ 1,500.00	5/6/2010	Darren	Muncie	IN	47302	Now I can get caught up on some bills. <u>Thank you.</u>
\$ 500.00	11/2/2011	Kimber	Muncie	IN	47302	It helped me a lot.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 500.00	7/25/2007	John	Muncie	IN	47302	Pay property tax.
\$ 4,000.00	1/9/2007	Orissa	Muncie	IN	47303	Oasis has been a tremendous help with assisting our family with our basic needs while attempting to get back on our feet. Thanks.
\$ 1,000.00	7/30/2008	Paul	Muncie	IN	47303	Pay bills and Christmas.
\$ 1,500.00	4/10/2008	Belinda	Muncie	IN	47305	This helped me with some bills such as utilities, doctor visits, plus much needed gas money.
\$ 3,000.00	12/10/2009	William	Connersville	IN	47331	Have no insurance. I pay full on medication. Keep bills paid up on time; post-op needs; personal needs/recovery.
\$ 3,150.00	11/3/2008	Marcus	Dunkirk	IN	47336	Helped get out of big jam, bill-wise. Got car fixed.
\$ 3,000.00	2/4/2009	Samuel	Farmland	IN	47340	Bills. Thank you for helping me with my bills in this very hard time.
\$ 5,500.00	5/20/2008	Allen	Hartford City	IN	47348	This money will help me keep from losing my vehicle for a few weeks. This money will help pay off my remaining bills, relieving a lot of stress and worry while my lawsuit is pending. This money will be a life saver to help us with living expenses.
\$ 1,050.00	5/6/2008	Allen	Hartford City	IN	47348	Sent me funds to help me stay afloat.
\$ 2,050.00	2/11/2008	Loren	Liberty	IN	47353	Helped me to keep pace with mortgage and car payments to avoid foreclosure.
\$ 2,650.00	6/19/2013	James	Dunreith	IN	47362	oasis is a very family oret place, they work fast and do a great job, thanks
\$ 2,220.00	2/25/2013	Tonya	New Castle	IN	47362	I had to have surgery on the 19th of February due to the car accident and I'm off work for 8 weeks. I had no idea how I was gonna pay my bills.
\$ 1,100.00	12/10/2010	Amy	New Castle	IN	47362	I can keep my utilities on.

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Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 800.00	7/27/2012	Jack	New Castle	IN	47362	I was in a motor vehicle accident in May 2012 and unable to work. This money is going to help pay rent and monthly bills.
\$ 1,700.00	1/24/2011	Timothy	Portland	IN	47371	Help with car problems.
\$ 1,100.00	12/2/2010	Owen	Redkey	IN	47373	Helped out greatly with bind. Able to pay my bills now. Thank you.
\$ 5,350.00	5/17/2013	Crystal	Richmond	IN	47374	I am now able to get my bills caught up and pay for my medications / You guys are amazing! Thank you!
\$ 5,000.00	5/6/2008	Reginia	Richmond	IN	47374	Helping me to pay utility bills, living expenses. Finding a place to live.
\$ 4,375.00	5/18/2012	Antoine	Richmond	IN	47374	Bills, food, clothes.
\$ 3,750.00	12/8/2009	Brian	Richmond	IN	47374	Helping me with expenses.
\$ 3,000.00	4/12/2012	Nicholas	Richmond	IN	47374	A great deal of help.
\$ 2,175.00	12/14/2010	Jessica	Richmond	IN	47374	Has helped with paying bills that I have gotten behind on since the accident.
\$ 750.00	5/21/2013	Amanda	Richmond	IN	47374	you have helped me by giving me the money to catch up on my bills
\$ 1,500.00	3/24/2008	Anthony	Winchester	IN	47394	By giving the money I need to pay bills.
\$ 750.00	5/30/2013	Rebecca	Winchester	IN	47394	It is helping to get by gas for car, food.
\$ 2,175.00	1/18/2011	Mona	Bloomington	IN	47403	Tremendous. I have four kids, my heat went out in my car, it cost \$500 to get fixed, so thanks a lot.
\$ 1,250.00	9/5/2008	Tamika	Bloomington	IN	47403	Car payment, bills, mostly transportation.
\$ 1,000.00	7/18/2008	Carolyn	Bloomington	IN	47403	The car accident cause me to get behind in my monthly payments. The loan is to help get me current on my payments.
\$ 3,200.00	6/4/2013	Sherry	Bloomington	IN	47404	Bills that need to be paid.
\$ 1,600.00	10/22/2008	Megan	Bloomington	IN	47404	You guys helped me with an apartment.
\$ 550.00	4/6/2009	Ericka	Bloomington	IN	47404	Paying rent and car note.
\$ 2,620.00	5/20/2013	Dustin	Bloomington	IN	47408	very much helpful

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,000.00	4/16/2012	Kenny	Bloomington	IN	47408	I'm off work for 2 months and have a lawsuit in process. Any help is much needed at this time. Thank you.
\$ 750.00	2/14/2008	Sherry	Bedford	IN	47421	Giving me an advance so I can pay some bills so they will stop bugging me.
\$ 750.00	5/28/2013	Karen	Bedford	IN	47421	I will be able to keep my lights on and fix my car so I can find a job. thank you so much!!!
\$ 500.00	7/20/2007	Robert	Bedford	IN	47421	To pay bills.
\$ 3,640.00	12/24/2012	Katrina	Ellettsville	IN	47429	Paid rent, utilities and some on my car payment. Thank you!
\$ 3,500.00	11/3/2010	Richard	Ellettsville	IN	47429	Paid back bills.
\$ 2,300.00	12/12/2008	Robert	Heltonville	IN	47436	To pay off some bills and buy Christmas for our 3 children. We have some bills that have come up with the accident that have put an extra burden on us. We need the extra money now.
\$ 1,500.00	9/19/2007	Tammy	Jasonville	IN	47438	You help me to be able to buy school clothes for my kids and get my car fixed.
\$ 3,125.00	7/2/2012	Scott	Linton	IN	47441	Helped with finances.
\$ 2,500.00	12/29/2006	Frank	Linton	IN	47441	You helped in terms of my credit score. This loan helped me catch up on my bills.
\$ 2,500.00	8/20/2008	Jimmy	Mitchell	IN	47446	Quick money to pay past due bills.
\$ 1,500.00	6/23/2008	Sharon	Mitchell	IN	47446	This has helped with everyday living expenses; having gas money to go to doctor appointments; and money for food.
\$ 1,150.00	11/7/2012	Chuck	Nashville	IN	47448	Pays my bills
\$ 1,000.00	2/4/2013	Custer	Orleans	IN	47452	Paying bills
\$ 3,650.00	8/5/2011	Shawn	Clinton	IN	47482	So I can buy a car to get around.
\$ 3,820.00	10/20/2011	Bryan	Washington	IN	47501	Very much so.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 1,500.00	1/24/2008	Steven	washington	IN	47501	Since my accident and workman's comp irregular and late payments, we have been falling so behind on bills. THANK YOU for digging us out.
\$ 2,520.00	6/10/2013	Dixie	Evansville	IN	47519	Pay bills
\$ 2,500.00	10/17/2011	Mary	Cannelton	IN	47520	You have helped me so very much!! Thank you: Answer to my prayers.
\$ 1,650.00	1/4/2011	Lora	St. Croix	IN	47576	Kept from eviction and doctor bills.
\$ 1,500.00	8/16/2007	Claire	Vincennes	IN	47591	Prompt, courteous and there for me when I needed the help the most. Oasis was a blessing.
\$ 1,000.00	12/15/2006	Suzanne	Vincennes	IN	47591	You helped me to keep my head above water, while I was waiting for my settlement.
\$ 1,500.00	3/24/2008	Phillip	Winslo	IN	47598	Was in need of money and it helped with the things me and my wife need to do very much. Thank you.
\$ 3,150.00	7/29/2009	Mesha	Newburgh	IN	47630	Payments.
\$ 750.00	5/22/2013	Jennifer	Newburgh	IN	47630	You helped me by giving me the deductible amount back
\$ 2,000.00	12/4/2008	Sanna	Rockport	IN	47635	Relieving financial difficulties.
\$ 1,550.00	2/19/2009	Edward	Rockport	IN	47635	Rent, electric and water and I really appreciate your help in this difficult time.
\$ 2,750.00	7/18/2008	Tony	Evansville	IN	47708	Rend, food, house-hold expenses.
\$ 2,000.00	8/22/2011	Shalamar	Evansville	IN	47710	You people have helped me at the right times because I have bills that are needing to be paid at this time.
\$ 1,500.00	8/8/2012	Linda	Evansville	IN	47710	Finding place to live and paying bills.
\$ 1,000.00	9/30/2008	Michael	Evansville	IN	47710	For rent to help from getting evicted.
\$ 750.00	11/21/2008	Jonathon	Evansville	IN	47710	Used money for payment of outstanding bills.
\$ 600.00	11/7/2012	Janie	Evansville	IN	47710	For Christmas

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 6,221.00	7/22/2009	Gordon	Evansville	IN	47711	Daughter is going to have surgery.
\$ 2,050.00	2/26/2009	William	Evansville	IN	47711	Fixed my truck and payment. Paid my rent.
\$ 1,700.00	8/29/2011	Terry	Evansville	IN	47711	Keeps a roof over my head.
\$ 1,000.00	9/17/2007	Tonie	Evansville	IN	47711	Gave me funds to help with bills pending settlement.
\$ 1,000.00	10/26/2007	Tony	Evansville	IN	47711	I need a car and you guys helped get it.
\$ 1,000.00	6/24/2008	Amanda	Evansville	IN	47711	Thank you for helping me pay my bills.
\$ 750.00	11/23/2010	Mary	Evansville	IN	47711	Payment of medical and utility bills.
\$ 2,100.00	11/25/2009	Alex	Evansville	IN	47712	Help with paying for my medications and auto insurance.
\$ 2,000.00	5/3/2007	Chris	Evansville	IN	47712	Help catch me up with current bills.
\$ 1,250.00	10/27/2010	Dennis	Evansville	IN	47712	Pay off very late bills.
\$ 1,050.00	11/25/2009	Jennifer	Evansville	IN	47712	Helped us get caught up on outstanding bills and getting our kids school supplies for going back to school.
\$ 600.00	10/10/2008	Danny	Evansville	IN	47712	Pay off a debt to save social security check.
\$ 550.00	10/13/2008	Mellisa	Evansville	IN	47712	Debt from losing social security benefits.
\$ 1,000.00	11/20/2007	Dorma	Evansville	IN	47713	You have saved me from using bad language from all the phone calls.
\$ 620.00	3/28/2013	Walter	Evansville	IN	47713	I needed help with my bills due to an accident. Oasis helped me tremendously.
\$ 5,350.00	2/16/2011	Carrie	Evansville	IN	47714	My car is broken down and my electric bill is due.
\$ 5,000.00	7/29/2008	Charles	Evansville	IN	47714	Turn my water back on and pay other bills. To keep utilities on.
\$ 3,500.00	1/20/2009	Doris	Evansville	IN	47714	To get caught up on bills and to be able to buy some food.
\$ 3,250.00	3/11/2008	Harold	Evansville	IN	47714	To move into a new apartment. To pay off old bills.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,500.00	5/28/2009	David	Evansville	IN	47714	Gave us the chance to catch up on our delinquent bills. Thank you so much!
\$ 1,550.00	4/29/2009	Altoni	Evansville	IN	47714	Rent and phone bills.
\$ 1,000.00	1/14/2008	Irwin	Evansville	IN	47714	Car repair.
\$ 1,000.00	10/26/2007	Irvin	Evansville	IN	47714	Car repair.
\$ 1,000.00	10/24/2007	Linda	Evansville	IN	47714	My daughter stole my money, and you are helping me get my rent caught up. Thank you.
\$ 1,000.00	5/26/2009	Amy	Evansville	IN	47714	You helped me with my bills.
\$ 750.00	12/14/2009	Lisa	Evansville	IN	47714	Husband is laid off. Due to my injury I was terminated. Bills are still coming.
\$ 750.00	11/20/2012	Judy	Evansville	IN	47714	Pay few bills
\$ 600.00	3/7/2011	Donya	Evansville	IN	47714	Pay bills.
\$ 585.00	6/12/2012	Mandy	Evansville	IN	47714	Injury has prevented me from working. I am behind on my bills.
\$ 550.00	1/18/2008	Angela	Evansville	IN	47714	Help pay my bills.
\$ 500.00	8/10/2009	Tamara	Evansville	IN	47714	Husband not working.
\$ 5,000.00	8/28/2007	Charles	Evansville	IN	47715	Paying off credit card debt. Helped to pay past-due bills.
\$ 3,150.00	12/12/2011	Jackie	Evansville	IN	47715	Helped pay for mother's prepaid funeral expenses. Pay for my mother's casket. She has stage 4 cancer.
\$ 1,500.00	3/10/2008	Lynn	Evansville	IN	47715	Cover interim expenses.
\$ 750.00	4/14/2008	Tracy	Evansville	IN	47715	To help my husband and I pay off some bills.
\$ 1,720.00	4/4/2013	Michael	Evansville	IN	47720	Paying bills, keeping my electric on in this heat.
\$ 1,000.00	4/7/2008	Matthew	Terre Haute	IN	47802	Good service, as always.
\$ 2,050.00	7/1/2009	Kevin	Terre Haute	IN	47803	Save my mind.
\$ 2,000.00	5/20/2008	Jesse	Terre Haute	IN	47803	"Property Taxes"
\$ 5,220.00	6/5/2013	Eddie	Terre Haute	IN	47807	I'm in some financial troubles right now, without being able to work I'm really broke and have a lot of bills piling up

Oasis Legal Finance Indiana Consumer Comments

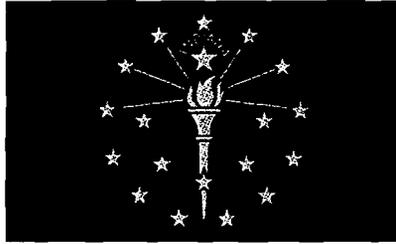
Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 2,500.00	4/10/2008	David	Shelburn	IN	47879	You helped me get my rent caught up and put a down payment on a car so I could make it to my medical visits.
\$ 2,700.00	5/7/2008	Jennifer	Sullivan	IN	47882	You have so greatly helped me beyond anything you could imagine. I pray for Oasis and thank you.
\$ 2,000.00	9/30/2011	Gerald	Sullivan	IN	47882	Emergency need of cash for bills.
\$ 3,000.00	3/29/2012	Robert	Terre Haute	IN	47885	You have helped me to provide a home and transportation for my daughter.
\$ 1,850.00	8/4/2009	Phyllis	West Terrahuate	IN	47885	I have 4 kids and it helped buy groceries and clothes.
\$ 1,050.00	4/13/2009	Charles	West Terrehaute	IN	47885	Father's funeral.
\$ 1,800.00	8/25/2011	Jualena	Lafayette	IN	47901	Outstanding. Helpful in difficult times. May God bless all!
\$ 1,500.00	2/8/2010	Jennifer	Lafayette	IN	47901	I was late on bills and I was relieved by your services.
\$ 1,000.00	3/21/2008	Christian	Lafayette	IN	47901	This will help me get the prescriptions I need to recover.
\$ 800.00	11/18/2011	Pamela	Lafayette	IN	47901	I appreciate the help, was great and took care of emergency need.
\$ 750.00	4/9/2013	David	Lafayette	IN	47904	Good
\$ 4,600.00	8/13/2009	Rosemarie	Lafayette	IN	47905	Funeral. Tranny in car out.
\$ 3,500.00	9/15/2008	Rhodora	West Lafayette	IN	47906	I haven't been able to work for the last 8 months and this will help get my bills caught up.
\$ 1,000.00	5/31/2007	Fred	West Lafayette	IN	47906	Helped pay a couple bills.
\$ 5,200.00	9/21/2011	Michael	Lafayette	IN	47909	Enabled me to pay bills, fix vehicles, pay medical bills, catch up on late bills, house payments, etc.
\$ 3,500.00	7/6/2010	Richie	Lafayette	IN	47909	My money when we needed it.
\$ 2,220.00	4/8/2013	Justin	Lafayette	IN	47909	You helped me pay some bills that were a bill away from disconnect.
\$ 550.00	1/27/2009	Timothy	Lafayette	IN	47909	To help buy food for our children.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 3,000.00	5/21/2007	Denise	Attica	IN	47918	You helped to save my house.
\$ 750.00	10/12/2011	Angela	Attica	IN	47918	New heater.
\$ 3,750.00	1/24/2013	William	Battle Ground	IN	47920	Helped us to find a place to rent and pay for bills
\$ 2,500.00	10/28/2009	Nancy	Battleground	IN	47920	Due to loss of earnings resulting from injuries in MVA, these funds will allow me to keep financial obligations such as mortgage payments, car expenses, etc.
\$ 3,050.00	10/19/2009	Shannon	Crawfordsville	IN	47933	Furnace repair, heating installation and gas bill paid and service restored.
\$ 1,000.00	10/5/2007	Linda	Crawfordsville	IN	47933	You have helped me pay my bills that are behind. Thank you so much.
\$ 600.00	7/10/2009	Brandon	Ladoga	IN	47954	You have helped me get some bills paid. Thank you.
\$ 1,000.00	12/21/2006	Kendra	Medaryville	IN	47957	Christmas for my children.
\$ 5,000.00	1/16/2008	Michael	Monon	IN	47959	We are trying to pay bills and buy food and gas but it was hard to get caught up after being out of work due to the accident. Your help is greatly appreciated.
\$ 3,000.00	2/2/2009	Tracy	Monticello	IN	47960	Pay bills. I need money to get a place to live with my kids. Thank you.
\$ 750.00	4/10/2008	Sandra	MONTICELLO	IN	47960	Bills.
\$ 5,200.00	12/16/2011	Jeffery	Morocco	IN	47963	Saved our home.
\$ 3,155.00	3/2/2011	Lacey	Morocco	IN	47963	I can now pay for my GED, have the means of transportation to get to a neck doctor, and have food to eat.
\$ 2,000.00	1/18/2008	Joshua	Rensselaer	IN	47978	Helped keep a roof over my kid's head and food on the table.
\$ 1,050.00	1/14/2009	Sabrina	Renselaer	IN	47978	I have money for nothing. Now I get to buy groceries for my kids and get back and forth to the doctor.
\$ 500.00	4/16/2008	Marion	Rensselaer	IN	47978	Need money for payments on bills and car repairs.
\$ 1,000.00	12/13/2007	Lisa	Griffith	IN	463191261	Medical issues.

Oasis Legal Finance Indiana Consumer Comments

Funded	Funding Date	First Name	City	State	Zip Code	Consumer Testimonial
\$ 3,000.00	12/17/2007	Teresa	Fort Wayne	IN	468188953	Bad accident - hard to settle with State Farm. Hard times paying everything. Thank you.
\$ 1,000.00	11/30/2007	Sara	Logansport	IN	469473504	You helped me get out of my financial bind. The staff there was very courteous and helpful with all of my questions and concerns.
\$ 1,600.00	1/24/2008	Lula	Marion	IN	469533157	Help me to have a better Christmas. Merry Christmas to you and your family.
\$ 1,600.00	1/24/2008	Patricia	Marion	IN	469533627	You help me to be able to have a Merry Christmas for my children. Merry Christmas to you and your family.
\$ 1,500.00	4/3/2008	Daniel	Orleans	IN	474529185	Helped with making my rent payment and just having a little extra money while I'm off work.
\$ 1,620.00	11/30/2012	Gladys	Anderson	IN	46016-3150	Make car payment
\$ 4,000.00	6/30/2008	Teresa	Indianapolis	IN	46254-3125	I am owed \$4,000 in child support, this will hold us until I receive it.
\$ 1,500.00	10/29/2010	Gregory	Bluffton	IN	46714-1731	To help with bills from medical institutions, housing costs, food, transportation, medicine, doctor visits.



Legal Aspects of Consumer Legal Funding In the State of Indiana



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Legal Finance™

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I. Overview of the Legal Funding Business

Before the emergence of the legal funding industry little attention was paid to how injured plaintiffs managed financially while waiting years for their cases to be resolved. There was often a distinct disadvantage in the settlement and overall litigation process for those who could not afford the luxury of waiting for an attorney to reach a proper and just resolution of their case. Such plaintiffs often found themselves in a situation which necessitated acceptance of a less-than-case value settlement offer due to their financial desperation.¹ The ability to sell a portion the proceeds of a tort claim provides immediate relief from financial difficulty and allows these plaintiffs to turn down an inadequate offer of settlement without facing financial hardship. As the legal funding industry has continued to grow it has gained acceptance as attorneys and litigants recognize the importance of the service legal funding provides.

II. The Legal Funding Structure is Not Akin to a Loan or Advance

A. Non-Recourse Purchase Agreement – Effectuates a Sale

Legal funding companies provide funding on a non-recourse basis to parties engaged in litigation in order to allow these parties financial security during the pendency of their claims. The legal funding company purchases an interest in the proceeds of a legal claim or action, and in return, the client contracts and promises to pay the funding company a predetermined amount based on the amount originally funded if, and only if, the legal claim results in a positive recovery.

The non-recourse purchase agreement entered into by the consumers and legal funding companies constitutes a sale, not a loan or advance of money. By entering into the purchase agreement, the plaintiff (also referred to herein as a “Seller”) with a legal claim is selling to legal funding companies his right to receive a portion of the potential proceeds of his legal claim, thus transferring the risk of loss to the funding companies. In addition, the non-recourse nature of the funding also supports the characterization of this transaction as a purchase and sale, rather than a loan. Pursuant to established precedent, a promise to pay the funding company a portion of the proceeds which may ultimately be recovered in a Seller’s legal claim in exchange for an agreed upon purchase price is properly characterized as a sale.

B. The Funding Transaction Should Not Be Deemed a “Loan” Under Indiana Law

The purchase agreement entered into by Indiana consumers and legal funding companies effectuates a sale, not a loan or advance. The Indiana Code defines a loan as: “(1) the creation of debt

¹ Persons injured as a result of a tort are often out of work and incur financial difficulty in paying health care costs for treatment of their injuries, living expenses such as rent or mortgage payments, car payments and basic necessities like groceries. The legal funding industry has provided an alternative to this situation. Many of the plaintiffs who seek funding from legal funding companies have bills that are due today and not two years down the road, when their personal injury claims settle.

by the lender's payment of or agreement to pay money to the debtor or to a third party for the account of the debtor; (2) the creation of debt by a credit to an account with the lender upon which the debtor is entitled to draw immediately; (3) the creation of debt pursuant to a lender credit card or similar arrangement; and (4) the forbearance of debt arising from a loan. IND. CODE § 24-4.5-3-106 (2013). A loan that is specifically a consumer loan is further defined as "a loan made by a person regularly engaged in the business of making loans in which: (a) the debtor is a person other than an organization; (b) the debt is primarily for a personal, family, or household purpose; (c) either the debt is payable in installments or a loan finance charge is made; and (d) the principal either: does not exceed \$53,000; or the debt is secured by an interest in land or by personal property used or expected to be used as the principal dwelling of the debtor." IND. CODE § 24-4.5-1-301.5(9) (2013). The Indiana Supreme Court has further established that in addition to the transfer of sums from one party another, the other party must also "agree[] to repay *absolutely*." *Union Sec., Inc. v. Merch. Trust & Sav. Co.*, 185 N.E. 150, 152 (Ind. 1933) (emphasis added) (citing 39 Cyc. 926). It is when the intent of the parties includes an absolute obligation to repay that the transaction be considered a loan without regard to its form. *Id.* Generally accepted definitions of the term "loan" also require an element of expectation of repayment. See BLACK'S LAW DICTIONARY 985, 1019 (9th ed. 2009) (defining "loan" as "an act of lending" and defining "lend" as "to provide (money) temporarily on condition of repayment, usu. with interest").

Clearly, an indispensable element that makes a transaction a loan or an advance is the contemplation of the return of the sum extended, "the principal." If there is no understanding or guarantee that the principal will be returned, by definition, the transaction cannot be considered a loan or an advance of money. In that same spirit, federal and state courts around the country have defined the term "indebtedness" as implying an existing unconditional and legally enforceable obligation to pay. See, e.g., *Gilman v. Comm'r*, 53 F.2d 47, 50, 80 (8th Cir. 1931); *United States v. Virgin*, 230 F.2d 880, 882–83 (5th Cir. 1956); *M.A. Burns Mfg. Co. v. Comm'r*, 59 F.2d 504, 505–06 (9th Cir. 1932); *Beecher v. Common Council of Detroit*, 110 Mich. 456, 457 (1896); *People ex rel. Nat'l Sec. Co. v. Feitner*, 166 N.Y. 129, 136 (1901); *Wheat v. United States*, 353 F. Supp. 720, 722 (S.D. Tex. 1973).

Using these definitions, the purchase agreement does not effectuate a "loan" or an "advance" because the purchase agreement provides no understanding or guarantee that the purchase price (or "principal" as used in reference to loans and advances) will be returned. To the contrary, the purchase agreement expressly acknowledges that the Purchaser – the funding company – accepts the risk of loss. The ownership amount purchased "may be worthless" and the legal funding companies expressly accept the risk of loss. If the legal claim ultimately results in no recovery of proceeds, the legal funding company recovers absolutely nothing. Therefore, the purchase agreement does not effectuate a loan transaction.

Furthermore, the purchase agreement does not effectuate a loan or an advance because the legal funding company purchases a portion of the proceeds of a seller's legal claim, and therefore, has an ownership interest. The Indiana Appellate Court has distinguished loans from sales in its analysis of price differences between cash and credit transactions. *See Overbeck v. Sears, Roebuck & Co.*, 349 N.E.2d 286, 289 (Ind. Ct. App. 1976) (“[T]he contracting parties may agree upon one price if cash be paid, and upon as large an addition to the cash price as may suit themselves, if credit be given...[I]n neither case is the transaction usurious. It is neither a loan nor the forbearance of a debt, but simply the contract price. . . .”). A “sale” is a contract whereby a person transfers ownership of a thing to another for a price in money. The thing, the price, the transfer, and the consent of the parties are the essence of the perfection of a sale. *Union Sec., Inc. v. Merchs.’ Trust & Sav. Co.*, 185 N.E. 150, 152 (Ind. 1933).

By making the purchase, the legal funding company maintains title to a specific portion of the proceeds of the seller's legal claim. Upon the final adjudication of the legal claim, the legal funding company may enforce its title to the proceeds. While the seller maintains the responsibility of ensuring that the legal funding company receives its ownership amount, he is not indebted to the legal funding company. He simply has sold to the legal funding company a contingent right to receive the ownership amount. For the reasons stated above, the purchase agreement is not a loan.

C. The Concept of Usury is Inapplicable in the Context of a Purchase

The Indiana Code prohibits usury and recognizes that “[u]nconscionable *loans* are unenforceable in total or in part, depending on the court’s discretion.” IND. CODE § 24-4.5-5-108 (2013) (emphasis added). Unconscionable loans are those which knowingly require a borrower to pay interest at rates in excess of those permitted by law, and are subject to criminal misdemeanor penalties as well. IND. CODE § 24-4.5-5-301(1). However, it is widely accepted that to constitute usury there must be the following elements present: (1) a loan or forbearance, either express or implied, of money, or of something circulating as such; (2) an understanding between the parties that the principal shall be repayable absolutely; (3) the exaction of a greater profit than is allowed by law; and (4) an intention to violate the law. 45 Am.Jur.2d, Interest and Usury, § 111, pp. 97, 98; *see also Reed v. Coale*, 4 Ind. 283, 288 (1953) (noting that usury is “1. A loan, [and] 2. the taking of more interest than the law allows.”). As discussed above at length, the purchase agreement does not effectuate a loan, so the first element of usury cannot be met. The non-recourse nature of the transaction also proves that the second element of usury cannot be satisfied because there is no absolute agreement to return the money. Not only is the purchase of the proceeds of a legal claim not a loan, there is no obligation of repayment of the purchase price or “principal.” Accordingly, the third and fourth elements cannot be met, as there are no laws governing profits on sales of this kind, and consequently one cannot possess an intent to violate those non-existent laws. Thus, the funding purchase agreement cannot be deemed to meet any of the elements of a usurious contract.

III. The Trend in Legislation Across the U.S. Has Been Toward Acceptance of the Legal Funding Industry

A. Legal Funding Trade Organizations

Leading companies in the legal funding industry formed the American Legal Finance Association (hereinafter "ALFA") in July 2004. ALFA's purpose was, and is: to establish and maintain the highest ethical standards and fair business practices within the legal funding industry; to develop awareness of the industry and to ensure that facts about the industry are accurately disseminated; and to work towards establishing legal and regulatory frameworks in individual states that meet the needs and concerns of all parties interested in legal funding.

More recently, another trade association has been formed, the Alliance for Responsible Consumer Legal Funding (hereinafter "ARC"), that focuses more on legislation and regulation efforts in representing the consumer legal funding industry to regulators, legislators, the media and the public and works towards establishing legal and regulatory frameworks in individual states that meet the needs and concerns of everyone involved in legal funding. To this end, ALFA and ARC have made much progress as set forth below.

B. Legislation and Regulation

Recent legislation and governing bodies around the United States have addressed the inconsistent application of outdated or inapplicable law to litigation funding. In New York, the Attorney General contacted the legal funding industry to discuss a concern that confusing contractual language might cause consumers to make uninformed decisions to sell a portion of the proceeds of their lawsuits. After meeting with representatives from several of funding industry leaders and learning of the benefits provided by legal funding, the Attorney General issued a press release praising the industry. The New York Attorney General declared that the transactions were not loans because there is no absolute obligation by a consumer to repay them. Since the 2005 meeting, legal funding has become an accepted product throughout the State of New York. *See* Eliot Spitzer, Attorney General, State of New York, *In the Matter of Plaintiff Support Services, Inc.* (Feb. 15, 2005).

In Maine, as in New York, members of the trade organizations teamed with lawmakers to set industry best practices on how the legal funding companies would interact with consumers in the state. This led to the passage of the Maine Consumer Credit Code Legal Funding Practices Act, which among other things made it clear that legal funding was exempt from lending laws as non-recourse legal funding was not a loan.² The Maine legislation required that the Director of the Bureau of Consumer Credit Protection gather data and report back to the Joint Standing Committee on Insurance and Financial Services with their findings. That report, dated March of 2009, confirmed that limiting the return on legal funding was unwarranted after the analysis of the relevant data showed that the non-recourse nature of these transactions creates tremendous risk of loss for legal funding entities.³ The Bureau made a point to highlight the non-recourse nature of the fundings, differentiated them from loans, and supported the conclusion that legal funding was a great service to cash-strapped Maine consumers.⁴

The legal funding industry was also successful in validating legal funding in Ohio. A 2003 decision from the Ohio Supreme Court in *Rancman v. Interim Settlement Funding Corp.*, 389 N.E.2d 217 (Ohio 2003) temporarily forced a stop to legal funding in Ohio. There, the Ohio Supreme Court held that a company long out of business had officiously interfered with ongoing litigation. In the ruling, the Supreme Court invited the legislature to review the issue. In realizing the mistake made by their Supreme Court, Ohio lawmakers, working with the support of ALFA, the Ohio State Bar, the Ohio Trial Lawyers, and the insurance industry, enacted legislation which effectively reversed the court's holding that non-recourse fundings are loans. OHIO REV. CODE ANN. § 1349.55 (LexisNexis 2013). This decision allowed the legal funding industry to reenter Ohio and resume assisting plaintiffs who were in desperate need of financial support. In a victory for Ohio consumers, thousands of Ohio residents now have access to legal funding.

Oasis Legal Finance helped pass an entire set of rules embodying the best practices of the industry, as well as procedural safeguards combined with regulatory authority in Nebraska.⁵ The Nebraska legislation is now the new benchmark for striking a working balance between consumer protections along with the consumer legal funding industry. The Nebraska bill went on to be model legislation with the Council of State Governments (CSG) in 2012.

Recently, Oasis Legal Finance also assisted lawmakers in Oklahoma pass new legislation, which once again set the standard in the state for best practices and procedural safeguards in the legal funding industry. The Oklahoma bill, which was enacted on May 29, 2013, designates litigation funding transactions as non-recourse, and ensures that Oklahoma consumers will have access to an important service that is provided in consistent and transparent terms.⁶

² See ME. REV. STAT. tit. 9-A, §12-101 (2013).

³ See Maine Bureau of Consumer Credit Protection Report (March 2009).

⁴ *Id.*

⁵ See Nebraska Nonrecourse Civil Litigation Act, NEB. REV. STAT. § 25-3303 (2010). Nebraska's statutory provision requires the inclusion of particular contractual language and information to be laid out in a noticeable and understandable manner and includes mandates for the litigating attorney, all aimed at protecting the consumer.

⁶ See 2013 Okla. Sess. Laws Ch. 386 (to be codified at OKLA. STAT. 14A § 3-701 to -717).

C. Enforceability of Non-Recourse Legal Funding Purchase Agreements – Contingent Repayment Obligations

In addition to the evolving legislation and regulation in favor of legal funding, courts around the country have recognized the fundamental distinction between absolute repayment obligations and contingent repayment obligations. This distinction has led to the conclusion that legal funding purchase agreements are enforceable as purchases and not subject to usury laws as loans. The most thorough discussion of the issue appears in *Anglo-Dutch Petrol. Int'l, Inc. v. Haskell*, 193 S.W.3d 87 (Tex. Ct. App. 2006), which held that a legal funding agreement was not usurious because it was contingent on the outcome of the underlying lawsuit, and thus there was not an absolute obligation to repay as is the case with a loan. *Id.* at 96–97.

Like the *Anglo-Dutch* Court, other courts all across the country have concluded that legal funding agreements that are contingent upon the outcome of the underlying litigation do not run afoul of usury laws.⁷

⁷ See *Fikes v. First Fed. Sav. & Loan Ass'n*, 533 P.2d 251, 263 (Alaska 1975) (Usury requires a borrower's obligation to repay absolutely, not upon some contingency); *Teichner v. Klassman*, 49 Cal. Rptr. 742 (Cal. Ct. App. 1966) (if principal is repayable only upon contingency, the transaction differs from a loan and is not usurious even if excess interest may be exacted); *I.J. Weinrot & Sons, Inc. v. Jackson*, 708 P.2d 682 (Cal. 1985), *superseded on other grounds by* CAL. CIV. PROC. CODE § 904.1(k); *Sw. Concrete Prods. v. Gosh Constr. Corp.*, 798 P.2d 1247 (Cal. 1990) (If principal is repayable only upon contingency, then transaction differs from a loan and is not usurious even if excess interest may be exacted); *Kraft v. Mason*, 668 So. 2d 679, 684 (Fla. Dist. Ct. App. 1996) and *Diversified Enters., Inc. v. West*, 141 So. 2d 27, 30 (Fla. Dist. Ct. App. 1962) (if the advancement or repayment is dependent on a substantial contingency, there is no usury); *Herzog v. Irace*, 594 A.2d 1106 (Me. 1991) (transfer of future right to proceeds from pending litigation is valid and enforceable); *Moneyforlawsuits V LP v. Rowe*, No. 10-cv-11537, 2012 U.S. Dist. LEXIS 43633 (E.D. Mich. Mar. 29, 2012) (non-recourse legal funding is not considered a loan and correspondingly is not usurious); *Lawsuit Fin. LLC v. Curry*, 683 N.W.2d 233 (Mich. Ct. App. 2004) *citing* *People v. Lee*, 526 N.W.2d 882, 885 (Mich. 1994) (loan only occurs when there is an obligation to repay); *In re Massey*, Bankr. SD MS 04-04489 (2006) and *In re Owen*, Bankr. SD MS 04-03408 (2006) (proceeds of client's legal claims belonged to the legal funding company rather than the bankruptcy estate); *Nyquist v. Nyquist*, 841 P.2d 515, 518 (Mont. 1992) (A transaction is not a loan if there is a contingency); *Dopp v. Yari*, 927 F. Supp. 814, 822–24 (D.N.J. 1996) (to constitute usury there must be an absolute obligation of repayment); *Stuback v. Sussman*, 8 N.Y.S.2d 141, 142 (N.Y. Spec. Term 1938) (if the advancement is dependent on a contingency, there is no usury); *Kelly v. Quick Cash*, 950 N.Y.S.2d 723 (N.Y. Sup. Ct. 2012) *citing* *Summer v. People*, 29 N.Y. 337 (1864) and *O'Farrell v. Martin*, 292 NYS 581 (N.Y. City Ct. 1936) (non-recourse advance created ownership interest in proceeds of legal claim which was not a loan); *Reeves v. First State Bank*, 463 P.2d 340, 343 (Okla. Civ. App. 1969) (if contingency of payment, transaction is not within the scope of 15 O.S. 1961, § 267); *In re Jaffa F. Stein*, PA Disciplinary Reporter 167 DB 2006 (attorney disbarred for misappropriating funds required to be held in trust pursuant to a legal funding interest); *United Am. Life Ins. Co. v. Willey*, 444 P.2d 755, 757 (Utah, 1968) (a promise to pay a contingent sum under the control of the borrower is not usurious); *Dodd v. Lang*, 71 Va. Cir. 235 (Va. Cir. Ct. 2006) *Val Zimmermann Corp. v. Leffingwell*, 318 N.W.2d 781 (Wis. 1982) (usury requires principal be repayable absolutely).

V. Conclusion

As is evidenced by the evolution in New York, Maine, Ohio, Oklahoma, and Nebraska, legal funding continues to gain acceptance across the entire country, and has even garnered the approval of several courts, lawmakers, and legislators. This trend also clarifies that non-recourse funding transactions are not loans or advances and should not be regulated as such.

Given the harsh economic conditions that many consumers find themselves in, the ability to sell a portion of an asset (the proceeds from their case) can be the edge that lets them hold off financial distress and foreclosure. As with any evolving industry, as the business model gains mainstream acceptance and familiarity, the legal funding industry is facing and surmounting challenges as they are presented. The trend is decidedly in favor of acceptance of the legal funding industry as courts, legislators and lawmakers have repeatedly validated the industry as beneficial to consumers.

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