

STRUCTURED SETTLEMENTS THE PROCESS

1. THE APPLICANT PROVIDES PRELIMINARY INFORMATION TO FIRST CAPITAL FUNDING ABOUT THE ANNUITY AND SETTLEMENT AGREEMENT.
2. FIRST CAPITAL FUNDING EVALUATES THE INFORMATION AND NOTIFIES THE APPLICANT OF ITS INTEREST AND MAKES A PRELIMINARY OFFER.
3. IF THE OFFER IS ACCEPTABLE, FIRST CAPITAL FUNDING SENDS AN APPLICATION FORM TO THE ANNUITANT.
4. WHEN THE COMPLETED APPLICATION IS RETURNED, FIRST CAPITAL FUNDING WILL ARRANGE TO PREPARE THE CONTRACT DOCUMENTS AND SUBMIT THEM TO THE APPLICANT FOR SIGNATURE. AN INDEPENDANT CLOSING ATTORNEY OF ESCROW AGENT WILL BE DESIGNATED.
5. THE APPLICANT WILL RETURN THE SIGNED DOCUMENTS TO BE HELD IN ESCROW UNTIL THE CLOSING PROVISIONS OF THE CONTRACTS ARE MET.
6. THE NECESSARY INSTRUCTION LETTERS AS MAY BE REQUIRED ARE FORWARDED.
7. ONCE THE INSURANCE COMPANY HAS ACKNOWLEDGED THE CHANGES AND ALL OTHER CONDITIONS TO CLOSE HAVE BEEN MET, THE FUNDS ARE RELEASED TO THE APPLICANT.

FIRST CAPITAL FUNDING OFFERS NATIONWIDE SERVICES FROM ITS OFFICES IN MIDDLEBURG, FL. WE INVITE YOU TO CALL AND WELCOME YOUR INQUIRY. WE COOPERATE WITH SETTLEMENT AGENCIES, ATTORNEYS AND OTHER REPRESENTATIVES TO PROVIDE THIS SERVICE TO THEIR CLIENTS.

First Capital Funding Corporation
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CASH WHEN YOU NEED IT THE MOST!

FIRST CAPITAL FUNDING CORPORATION



PAYS FAST CASH
FOR
STRUCTURED SETTLEMENTS,
ANNUITIES, LOTTERIES,
ESTATES, TRUSTS,
INHERITANCES, NOTES,
AND
PERIODIC PAYMENT
CONTRACTS
NATIONWIDE
800-346-0136

CONCEPT

First Capital Funding Corporation (FCFC) is a Florida corporation established to provide an after market for structured payments stemming from legal settlements, annuities, lottery, winnings, and other periodic payment contracts. In essence, First Capital Funding Corp. provides attorneys, annuitants, payees and their estates a method to liquidate their long term contracts for current benefits.

PURPOSE

New priorities, financial or medical emergencies, divorce, estate settlement, uncertainty,... the list goes on. Circumstances often change after a settlement is originated, but the terms of that settlement or annuity often do not provide for that change.

Prior to this service, few options, if any, were available to individuals or estates with structured settlements that needed to receive current benefits from the value of their future payments. Because the payees or annuitants are not the policy owners, and many annuities are considered to be "non-assignable", banks have no asset base on which to lend. Further, the insurance issuer is often the unwilling or unable to accelerate the payments. As a result, First Capital Funding has established a fund to provide cash settlements to annuitants for their remaining payments.

HISTORY

First Capital Funding purchased its first structured settlement in 1995. Since then, the company has specialized in buying annuity payments, periodic payment contracts, notes and lottery winnings from individuals, law firms and estates nationwide.

OFTEN ASKED QUESTIONS

What will I be paid for my annuity?

Our discount rates range from 12% to 25% depending on the market conditions as well as the underlying credit rating of the issuer, the frequency and terms of payments, the remaining "period certain" and the terms of the contract, settlement agreement and the annuity.

How do I get a quote on my policy?

We will need a completed application and a copy of the annuity or contract, settlement agreement and any other relevant documents and agreements. You can receive a non-binding estimate from a completed application only.

What charges will I incur?

There are no charges to the applicant. The quote is free and without obligation.

How long will it take to get paid?

It usually takes four to five weeks from the start of the process through funding.

Can I change my mind after I have accepted an offer?

Yes. You can change your mind, without cost, after signing the contract at any time prior to closing.

What are my tax implications?

If your annuity is the result of a settlement of a personal injury case, you may no longer have the benefit of receiving tax free payments. You should consult your legal and tax advisors before signing any documents.

Is there a quick, easy way to get an idea of how much I can get paid?

Simply fill out an application and submit it with the copy of the settlement agreement and annuity policy stating the terms of the settlement and we will provide a non-binding estimate within three days.

Can I sell only a portion of my annuity?

Yes, we will attempt to work with you to achieve your objectives. We can buy all or just a portion of the settlement depending on the situation.

LOTTERIES, TRUSTS, NOTES, ESTATES, INHERITANCES, AND OTHER CONTRACTS

First Capital Funding will purchase other periodic payment contracts and future income obligations based upon specific underwriting of each opportunity. Applications are available for such transactions through our home office listed in this brochure. Please call 800-346-0136 for more information or visit us on the web at <http://www.fcfcorp.com>

