

The Grateful Loan.Org

Declaration

Prior to receiving funding from The Grateful Loan.Org, I have not received any funds of any kind of a similar nature.

I am aware that I may not solicit or accept any funds or advances against my legal case from any other funding company unless I first repay The Grateful Loan.Org.

I acknowledge that I am waiving my rights to further funding of this kind and further acknowledge that if I accept any such funding I will be violating my agreement with The Grateful Loan.Org.

Sally Client

Date

The Grateful Loan.Org

May 18, 2016

Insurance Company: State Farm, Claim # 123456789

client@gmail.com

Sally Client
123 Client Street
Hartford, CT 06105

From:
The Grateful Loan

Subject: Sally Client PURCHASE AGREEMENT

ann@lawfirm.com

Ann Lawyer
Lawfirm LLC
Ann Lawyer, Esq.
123 Drake Road
Hartford, CT 06115

PAYMENT INSTRUCTIONS

Parties: Sally Client is Seller and Greenwich Investment Research, Inc. is Purchaser

Offer Date: May 18, 2016

Purchase Price to Seller: \$1,000.00

Priority Processing: When The Grateful Loan.Org receives your purchase agreement signed by you and your attorney, we will process your request immediately. **We will then make a check payable to you and send it (via email) to you at client@gmail.com**

Terms: Purchaser agrees to provide funds to the Seller as requested by the Seller. Seller agrees that funds received from Purchaser are a purchase of property, not a loan, and that Purchaser owns a portion of the potential proceeds from the Legal Claim.

By signing below, I hereby agree to the terms of the Payment Instructions and understand that I am responsible for the information that I have provided on this form and that Purchaser is not responsible for any problem in delivery or transfer of funds, so long as it follows the instructions provided by the Seller. I also agree to the use of the above statements in any way as Purchaser sees fit.

[Redacted Signature]

Sally Client
Seller

Date

Chi Hull

Greenwich Investment Research Inc
Purchaser

May 18, 2016

The Grateful Loan.Org

PURCHASE AGREEMENT PAGE 1 OF 8

Purchaser: Greenwich Investment Research, Inc.

Seller: Sally Client

DISCLOSURE STATEMENT

1. Total amount to be received by consumer under this contract: **\$1,000.00**
(Purchase Price)

2. Itemized Fees:

- Delivery of funds via email check: **no charge**
- Priority processing: **no charge**
- Case servicing fee every 6 months: **no charge**
- Archival and Document Management fee: **no charge**

3. Total Amount of The Grateful Loan Ownership Amount as well as Total Fees Due upon Payment and Effective Annual Percentage Fee:

INITIAL PURCHASE PRICE: \$1,000.00

	Payoff amount	APF
If paid at 6 months from Contract Date	\$1,152.94	33.5%
If paid at 12 months from Contract Date	\$1,321.34	32.1%
If paid at 18 months from Contract Date	\$1,447.90	28.1%
If paid at 24 months from Contract Date	\$1,587.58	26.2%
If paid at 30 months from Contract Date	\$1,741.74	25.1%
If paid at 36 months from Contract Date	\$1,911.87	24.4%

The above table is for illustrative purposes - the Grateful Loan.Org **calculates the payoff amount daily**, i.e., there are no six-month cliffs or intervals. The worksheet for calculating the loan-payoff is posted to our website, www.GratefulLoan.org, under the tab "Loan Data."

Grace period: If the money is returned in full (\$1,000.00) within 30 days of this contract date, no charges are owed and this contract will be satisfied.

Seller's initials _____

PURCHASE AGREEMENT

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IF SELLER COMPLIES WITH THIS PURCHASE AGREEMENT AND RECOVERS NOTHING FROM THE LEGAL CLAIM CITED BELOW, THEN PURCHASER SHALL RECEIVE NOTHING. SELLER IS NOT ENTITLED TO RECEIVE ANY PROCEEDS UNTIL PURCHASER HAS RECEIVED THE GRATEFUL LOAN OWNERSHIP AMOUNT.

SECTION 1. DEFINITIONS.

1.1 “Irrevocable Letter of Direction” means a letter from Seller directing Seller’s Attorney to honor and pay Purchaser in accordance with the Purchase Agreement.

1.2 “Legal Claim” means (a) the pending legal action and/or lawsuit to obtain money or property in which the Seller is engaged as a result of injuries and/or damages arising out of a personal injury or other claim; (b) all applicable proceedings, proceedings on appeal or remand, enforcement, ancillary, parallel, or alternative dispute resolution proceedings and processes arising out of or relating to such case; (c) any other proceedings founded on the underlying facts giving rise to such case in which Seller is a party.

1.3 “The Grateful Loan Ownership Amount” is the amount Purchaser is to be paid out of the Proceeds and as determined as of the date Purchaser receives payment based on the Payment Schedule on Page 1 of this Purchase Agreement.

1.4 “Proceeds” means whatever you receive as a result of the Legal Claim, for example through a judgment. Arbitration or the like.

1.5 “Purchase Agreement” means this non-recourse contract in which Seller has sold to Purchaser a portion of the potential proceeds of Seller’s Legal Claim, also known throughout as “Contract”.

1.6 “Purchase Price” means the amount of money Purchaser pays to Seller in exchange for the ownership right to a portion of the potential proceeds of Seller’s Legal Claim, also known throughout as “Funding” or “Disbursed Funds” or “Funds”.

1.7 “Purchased Interest” means the right to receive a portion of the Proceeds equal to the Grateful Loan Ownership Amount on the further terms and conditions provided for in this Purchase Agreement.

1.8 “Purchaser” means The Grateful Loan / Greenwich Investment Research, Inc.

Seller’s initials _____

The Grateful Loan.Org

PURCHASE AGREEMENT

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1.9 “Seller” means Sally Client.

1.10 “Seller’s Attorney” means, collectively, Ann Lawyer, Esq., which is Seller’s attorney(s) in respect of the Legal Claim and any substitute, new or additional attorney representing Seller in the Legal Claim.

SECTION 2.0 SELLER’S STATEMENTS. Seller states to Purchaser as follows:

2.1 Purchase and Sale. Seller sells and assigns, and the Purchaser buys and assumes, the Purchased Interest.

2.2 Title; Capacity. Seller believes the Legal Claim to be meritorious and filed in good faith. Seller is the plaintiff in the Legal Claim and has full right, title and interest in, to and under the Legal Claim and the Proceeds and has the capacity and authority to enter into this Purchase Agreement.

2.3 Information True, Complete and Correct. Seller warrants that all information provided to Purchaser is true complete and correct and that Seller has informed Purchaser of all actions, facts and circumstances that materially affect or impair the Legal Claim.

SECTION 3. SELLER’S ACKNOWLEDGEMENTS. Seller acknowledges the following:

3.1 Risk of Loss. This transaction involves a substantial economic risk and a bona fide risk of loss to Purchaser. The Grateful Loan Ownership Amount has been negotiated to account for such risk.

3.2 No Attorney-Client Relationship; No Obligations with Respect to Legal Claim. Purchaser is not engaged in the practice of law and is not serving as Seller’s attorney and does not assume or have any responsibility or obligation of any kind whatsoever to Seller or Seller’s Attorney in connection with the Legal Claim.

3.3 No Previous Assignment. Seller has not sold, assigned, pledged, transferred, or encumbered any interest in the Legal Claim or the Proceeds. There are no pending or threatened claims, liens, or judgments against Seller or Seller’s assets that would materially impair the value, priority or collectability of the Proceeds payable to Seller in connection with the Legal Claim or the amounts owed to Purchaser pursuant to this Purchase Agreement.

SECTION 4. PURCHASER’S ACKNOWLEDGEMENT. Purchaser acknowledges the following:

4.1 Purchaser’s Acknowledgment. Purchaser acknowledges and agrees that Purchaser shall have no right to and will not make any decisions with respect to the conduct of the Legal Claim or any settlement or resolution thereof and that the right to make such decisions remains solely with Seller and Seller’s Attorney.

SECTION 5. SELLER’S AGREEMENTS. Seller agrees as follows:

5.1 Treatment of Transaction. Seller agrees to treat and report the sale and purchase of the Purchased Interest as a sale transaction and not as a loan for all purposes (including tax purposes).

5.2 Treatment in Bankruptcy. If Seller commences or has commenced against it any case or other proceeding pursuant to any bankruptcy, insolvency or similar law prior to payment of the full Grateful Loan Ownership Amount to Purchaser, Seller shall cause the Purchased Interest to be described as an asset of Purchaser (and not as a debt obligation of Seller) in any oral or written communications, including, without limitation, any schedule or other document filed in connection with such case or proceeding.

Seller’s initials _____

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PURCHASE AGREEMENT

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5.3 No Further Assignment. Seller shall not sell, assign, pledge, or transfer (whether voluntarily, by operation of law or otherwise) any interest in the Legal Claim or the Proceeds without the prior written consent of Purchaser, except for transfers by intestate due to Seller's death. In the event an interest in the Legal Claim or the Proceeds is transferred by intestate due to Seller's death, Seller's heirs, estate executors and personal representatives will be bound by this Purchase Agreement.

5.4 Prosecution of Claim and Facilitation of Payment. Seller intends to use its best efforts to prosecute the Legal Claim and to bring the Legal Claim to good faith settlement or final judgment and shall use its best efforts to enforce collection of all sums due under this Purchase Agreement including executing the release and disbursement sheet.

5.5 Substitution of Attorneys in the Legal Claim. If Seller determines to hire new or additional attorneys to represent Seller in the Legal Claim, Seller agrees that, prior to such hiring, Seller shall (a) provide Purchaser with written notice of such determination and (b) deliver a copy of the Irrevocable Letter of Direction to such new or additional attorney, (c) require such new or additional attorney to execute and deliver to Purchaser an Attorney Acknowledgement of the Irrevocable Letter of Direction. Any such new or additional attorney(s) shall be considered part of "Seller's Attorney in the Legal Claim" upon such hiring for all purposes of this Agreement.

5.6 Requests for Documents and Information. Seller shall provide and authorizes and directs Seller's Attorney to provide Purchaser with: (a) prompt written notice of any receipt by Seller or Seller's Attorney of Proceeds from the Legal Claim or documents evidencing any receipt of payments or promises to make payments on account of the Legal Claim; (b) copies of non-privileged materials including but not limited to pleadings, notices, orders, motions, briefs, other documents filed in the Legal Claim by any person or party; (c) copies of non-privileged documents relating to any other material development with respect to the Legal Claim or the Proceeds; and/or (d) verbal information regarding non-privileged matters.

SECTION 6. PAYMENT AND PRIORITY.

6.1 Priority Payment to Purchaser. Seller shall not be entitled to receive any Proceeds until Purchaser has received the Grateful Loan Ownership Amount. If the Proceeds are insufficient to pay the Grateful Loan Ownership Amount in full, Purchaser shall receive all of the Proceeds, subordinate to only attorneys' fees and costs and medical liens. **If Seller complies with this Purchase Agreement and recovers nothing from the Legal Claim, then Purchaser shall receive nothing**

6.2 Mechanics and Timing of Payment. The Grateful Loan Ownership Amount shall be paid to Purchaser by the Seller's Attorney in accordance with the Irrevocable Letter of Direction. Seller agrees not to have the Grateful Loan Ownership amount paid to him. Should the Grateful Loan Ownership Amount be paid to Seller, Seller is appointed as Purchaser's trustee with respect to said Grateful Loan Ownership Amount, and Seller acknowledges and accepts the trust and that Seller holds the Grateful Loan Ownership amount in trust for The Grateful Loan. Seller then shall pay such amounts to Purchaser within ten days of receipt of the Proceeds in the Legal Claim by Seller. The Grateful Loan Ownership Amount shall be determined as of the date it is received by the Grateful Loan. Seller waives any and all defenses with respect to the sale of the Purchased Interest and agrees not to avoid payment of any Proceeds that are payable to Purchaser. Purchaser reserves the right to assess an additional 1.5 percent(or the highest amount allowed by law, whichever is lower) per month late fee if The Grateful Loan Ownership Amount is more than 10 days past due.

6.3 Risk of Loss. Purchaser and Seller acknowledge that the Purchased Interest may be worthless. Purchaser accepts the risk of loss with respect to the Purchased Interest

Seller's initials _____

The Grateful Loan.Org

PURCHASE AGREEMENT

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SECTION 7. EVENT OF DEFAULT; SPECIFIC DEFAULT; RIGHT OF RESCISSION.

7.1 Event of Default. The breach by Seller of any of Seller's obligations under this Purchase Agreement shall constitute an "Event of Default" hereunder. In an Event of Default, Purchaser shall have all rights, powers, and remedies provided in the Purchase Agreement and as allowed by law or in equity.

7.2 Seller's Right of Rescission. CONSUMER'S RIGHT TO CANCELLATION: YOU MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR FURTHER OBLIGATION WITHIN THIRTY (30) BUSINESS DAYS FROM THE DATE YOU RECEIVE FUNDING FROM GREENWICH INVESTMENT RESEARCH, INC.

TO CANCEL THIS AGREEMENT, YOU MUST EITHER:

(I) RETURN THE FULL AMOUNT OF THE PURCHASE PRICE TO PURCHASER BY DELIVERING THE UNCASHED CHECK TO PURCHASER'S OFFICE IN PERSON WITHIN THIRTY (30) BUSINESS DAYS OF THE DISBURSEMENT OF THE PURCHASE PRICE; OR

(II) MAIL NOTICE OF CANCELLATION ALONG WITH THE FULL AMOUNT OF THE PURCHASE PRICE (EITHER BY RETURN OF PURCHASER'S UNCASHED CHECK, REGISTERED OR CERTIFIED CHECK, OR MONEY ORDER) BY INSURED, REGISTERED OR CERTIFIED U.S. MAIL, POSTMARKED ON OR WITHIN THIRTY (30) BUSINESS DAYS OF RECEIVING THE PURCHASE PRICE, TO PURCHASER'S ADDRESS AS SET FORTH IN SECTION 8.2 BELOW.

SECTION 8. MISCELLANEOUS.

8.1 Survival of Representations. All of the representations, warranties, covenants and Purchase Agreements of the parties hereto contained in this Purchase Agreement or contained in any document furnished or to be furnished hereunder shall survive the date of this Purchase Agreement.

8.2 Notices. All notices and other communications given or made pursuant to this Purchase Agreement shall be in writing. All such notices or communications shall be deemed to have been given or made delivered personally or sent by registered or certified mail (postage prepaid, return receipt requested) or delivered by reputable overnight courier to the parties at the following addresses:

if to Purchaser, to: Greenwich Investment Research, Inc.
75 Highline Trail
Stamford, CT 06902

and if to Seller, to the address set forth on the first page of this Purchase Agreement, or at such other addresses as either of the parties hereto shall have specified in writing to the other.

8.3 Financing Statements and Additional Documents. Seller irrevocably authorizes Purchaser at any time and from time to time to file in any Uniform Commercial Code jurisdiction any initial financing statements and amendments thereto. Purchaser may indicate the following information in such financial statements and amendments: (a) that a portion of the proceeds that are derived from the Legal Claim are owned by Purchaser; and (b) any other information required, in Purchaser's discretion, by the Uniform Commercial Code in any relevant jurisdiction. Seller agrees to furnish any information reasonably requested by Purchaser to facilitate the objectives of this Section 8.5.

Seller's initials _____

75 Highline Trail, Stamford, CT 06902, (203) 658-7784, information@TheGratefulLoan.org

PURCHASE AGREEMENT

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8.4 Release to Contact Third Parties. As part of this Purchase Agreement it may be necessary to disclose information to third parties. Seller explicitly and irrevocably authorizes Purchaser to disclose any information to third parties as it deems appropriate to the extent permitted by law and also as referenced in the Grateful Loan privacy policy. Seller releases Purchaser from any and all liability as a result of the release of any information.

8.5 Waiver. Any waiver by any party of its rights under this Purchase Agreement shall be in writing and signed by the party waiving such rights. The failure of either party to enforce, at any time, any of the provisions of this Purchase Agreement or any of the rights set forth in this Purchase Agreement, shall in no way be considered a waiver of such provisions, rights, or subsequent breaches thereof.

8.6 Governing Law and Forum. This Purchase Agreement, and all lawsuits, disputes, claims, or proceedings arising out of or relating to this Purchase Agreement or the relationships that result from this Purchase Agreement, shall be governed, construed and enforced in accordance with the laws of the State of Ohio.

The Parties hereby irrevocably and unconditionally consent to submit to the exclusive jurisdiction of the Circuit Court of Hamilton County, Ohio for any disputes, claims or other proceedings arising out of or relating to this Purchase Agreement, or the relationships that result from this Purchase Agreement, and agree not to commence any such lawsuit, dispute, claim or other proceeding except in the Circuit Court of Hamilton County, Ohio. The parties hereby irrevocably and unconditionally waive any objection to the laying of venue of any lawsuit, dispute, claim or other proceeding arising out of or relating to this Purchase Agreement, or the relationships that result from this Purchase Agreement, in the Circuit Court of Hamilton County, Ohio, and hereby further irrevocably and unconditionally waive and agree not to plead or claim in the Circuit Court of Hamilton County, Ohio that any such lawsuit, dispute, claim or other proceeding brought in the Circuit Court of Hamilton County, Ohio has been brought in an inconvenient forum.

Each of the parties to the Contract further irrevocably consents to the service of process out of the Circuit Court of Hamilton County, Ohio by mailing copies thereof by Registered or Certified United States mail, postage prepaid, to each of the parties of the Purchase Agreement at its address specified in this Contract.

8.7 Waiver of Jury Trial, Consolidation and Class Action; Costs.

THE PARTIES HEREBY WAIVE THE RIGHT TO ANY JURY TRIAL ON ANY LAWSUIT, DISPUTE, CLAIM, OR CONTROVERSY. THE PARTIES ALSO WAIVE ANY RIGHT TO CONSOLIDATE OR TO HAVE HANDLED AS A CLASS ACTION ANY PROCEEDING ON ANY LAWSUIT, DISPUTE, CLAIM, OR CONTROVERSY WITH ANY PROCEEDING ON ANY LAWSUITS, DISPUTES, CLAIMS, OR CONTROVERSIES INVOLVING ANY PERSON OR ENTITY NOT A PARTY TO THIS AGREEMENT.

THE PREVAILING PARTY IN ANY LAWSUIT, DISPUTE, CLAIM, OR CONTROVERSY SHALL BE ENTITLED TO ALL REASONABLE ATTORNEYS' FEES AND COSTS, EXPENSES AND DISBURSEMENTS WITH RESPECT TO SUCH LAWSUIT, DISPUTE, CLAIM, OR CONTROVERSY.

8.8 Counterparts and Facsimile Signatures. This Purchase Agreement may be executed in counterparts, each of which shall be deemed an original and all of which shall together constitute one and the same Purchase Agreement. This contract shall be deemed to have been executed in Hamilton County, Ohio and shall only be in full force and effect upon the signing of the Contract by a duly authorized representative of Purchaser.

Seller's initials _____

The Grateful Loan.Org

PURCHASE AGREEMENT

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8.9 Assignment; Use of Information. Purchaser's rights and obligations under this Purchase Agreement may be assigned in its sole discretion without the consent of or notice to Seller. Seller's rights and obligations under this Purchase Agreement may not be assigned or transferred without the written consent of Purchaser, except for transfer by intestate due to Seller's death in which case Seller's heirs, estate executors and personal representatives will be bound by this Purchase Agreement. Seller agrees that Purchaser may share information that Purchaser obtained about Seller (whether from Seller or other person or entity) with potential assignees to whom Purchaser may assign its rights and obligations under this Purchase Agreement, provided that: (i) such information is reasonably necessary to allow a potential assignee to make an informed decision whether to take assignment from Purchaser; and (ii) Purchaser enters into an appropriate confidentiality Purchase Agreement with any such potential assignee.

8.10 No Third Party Beneficiaries; Successors and Assigns. Subject to the provisions of Section 8.9, (a) this Purchase Agreement is solely for the benefit of Purchaser and Seller; and (b) this Purchase Agreement shall be binding upon and inure to the benefit of the parties' successors, heirs, estates, executors, personal representatives and permitted assigns.

8.11 Severability. If any provision of this Purchase Agreement or the application of any such provision to any party or circumstance shall be determined by any court of competent jurisdiction to be invalid or unenforceable to any extent, the remainder of this Purchase Agreement, or the application of such provision to such party or circumstances other than those to which it is so determined to be invalid or unenforceable, shall not be affected, and each provision of this Purchase Agreement shall be enforced to the fullest extent permitted by law. If any such court of competent jurisdiction declares that any term or provision of this Purchase Agreement is invalid or unenforceable, the parties hereto agree that such court shall have the power to modify the scope of such term or provision, to delete specific words or phrases, and to replace any invalid or unenforceable term or provision with a term or provision that is valid and enforceable, and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Purchase Agreement shall be enforceable as so modified.

8.12 Legal Representation. SELLER UNDERSTANDS AND ACKNOWLEDGES THAT: (A) PURCHASER HAS RECOMMENDED THAT SELLER ENGAGE AN ATTORNEY IN CONNECTION WITH THE EXECUTION AND DELIVERY OF THIS PURCHASE AGREEMENT; AND (B) SELLER HAS BEEN REPRESENTED BY OR HAS HAD THE OPPORTUNITY TO BE REPRESENTED BY AN ATTORNEY OF SELLER'S CHOOSING IN CONNECTION WITH THE EXECUTION AND DELIVERY OF THIS PURCHASE AGREEMENT.

8.13 Construction. The parties intend that this Purchase Agreement be deemed to have been prepared by all of the parties and that no party shall be entitled to the benefit of any favorable interpretation or construction of any term or provision hereof under any rule or law with respect to the construction of this Purchase Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Purchase Agreement to be executed and be effective as of the date set forth below.

PURCHASER the Grateful Loan / Greenwich Investment Research, Inc., AS THE COMPANY AGREES THAT IT SHALL HAVE NO RIGHT TO AND WILL NOT MAKE ANY DECISIONS WITH RESPECT TO THE CONDUCT OF THE UNDERLYING CIVIL ACTION OR CLAIM OR ANY SETTLEMENT OR RESOLUTION THEREOF AND THAT THE RIGHT TO MAKE THOSE DECISIONS REMAINS SOLELY WITH YOU AND YOUR ATTORNEY IN THE CIVIL ACTION OR CLAIM.

Seller's initials _____

The Grateful Loan.Org

PURCHASE AGREEMENT


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SELLER AFFIRMS IN WRITING THAT ALL ORAL NEGOTIATIONS RELATED TO THIS CONTRACT BETWEEN SELLER AND PURCHASER/the Grateful Loan / Greenwich Investment Research, Inc. WERE CONDUCTED IN ENGLISH. SELLER FURTHER AFFIRMS THAT ENGLISH IS SELLER'S PRIMARY LANGUAGE, THAT SELLER HAS FULLY READ THE CONTRACT, CONSISTING OF EIGHT (8) PAGES, AND THAT SELLER FULLY UNDERSTANDS THE TERMS OF THE CONTRACT.

DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT COMPLETELY OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS CONTRACT. BEFORE YOU SIGN THIS CONTRACT YOU SHOULD OBTAIN THE ADVICE OF AN ATTORNEY.

DEPENDING ON THE CIRCUMSTANCES, YOU MAY WANT TO CONSULT A TAX, PUBLIC OR PRIVATE BENEFIT PLANNING, OR FINANCIAL PROFESSIONAL. YOU ACKNOWLEDGE THAT YOUR ATTORNEY IN THE CIVIL ACTION OR CLAIM HAS PROVIDED NO TAX, PUBLIC OR PRIVATE BENEFIT PLANNING, OR FINANCIAL ADVICE REGARDING THIS TRANSACTION.

SELLER:

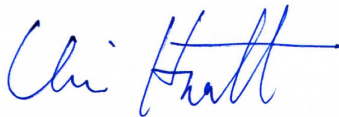

Sally Client
123 Client Street
Hartford, CT 06105

Date of Birth: 01/14/80

Social Security # 123-45-6789


PURCHASER:

The Grateful Loan / Greenwich Investment Research, Inc.
a Delaware S Corporation



by Chris Hackett
Its president

Contract date: May 18, 2016

Seller's initials 

The Grateful Loan.Org

This letter and subsequent attorney acknowledgement are part of the contract between Seller and Purchaser for purposes of Ohio Revised Code Section 1349.55

IRREVOCABLE LETTER OF DIRECTION

May 18, 2016

Ann Lawyer, Esq.
123 Drake Road
Hartford, CT 06115

Dear Ann Lawyer,

Be advised that I have sold and assigned a portion of the proceeds of my Legal Claim equal to the Grateful Loan Ownership Amount to Greenwich Investment Research, Inc. I, Sally Client, hereby irrevocably direct Ann Lawyer or any subsequent attorney(s) and law firms that may represent me, to tender the Grateful Loan Ownership Amount to Greenwich Investment Research, Inc. pursuant to this assignment from any and all of the proceeds due to me from the Legal Claim(s)/case(s) in which you represent me, after payment of any and all legal fees and reimbursable legal costs before releasing any funds to me. If any dispute arises over the amount owed Greenwich Investment Research, Inc., I instruct you **NOT** to release any funds to me until that dispute is resolved. If a check is sent in my name, I hereby grant you a limited, irrevocable power of attorney to endorse and deposit my check into your trust account and pay to Greenwich Investment Research, Inc., its Ownership Amount, before releasing any funds to me. I also state that I do not have any significant outstanding child support obligations. I understand that any such significant outstanding child support obligation may delay or prevent my funding.

Seller's initials _____

I have read the Purchase Agreement and fully understand my obligations. I understand that Greenwich Investment Research, Inc. has relied on this Irrevocable Letter of Direction to fund the Purchase Agreement, that the Purchase Price is \$1,000.00 , and that the Greenwich Investment Research, Inc. ownership will increase based on a multiple of the Purchase Price and the date Greenwich Investment Research, Inc. receives payment per the Purchase Agreement. In the event that you no longer represent me, I instruct you to provide Greenwich Investment Research, Inc. with any insurance, attorney or other information requested that will allow it to protect its interest and to follow my irrevocable instructions. This letter may be executed in counterparts, each of which shall be deemed an original and all of which shall together constitute an agreement. By signing the acknowledgement below, you acknowledge that this letter is from me and that you will comply with this Irrevocable Letter of Direction.

Sincerely,

Client Signature

The Grateful Loan.Org

ATTORNEY ACKNOWLEDGMENT

I, Ann Lawyer, Esq., acknowledge receipt of this Letter and the Purchase Agreement from my client and I am following the written instructions of my client, the plaintiff in the Legal Claim, with regard to the non-recourse legal funding.

My written fee agreement is on a contingency basis. There are liens (exclusive of attorneys fees and costs) including but not limited to child support liens, Medicaid liens and incarceration liens, against the case of approximately \$ _____, and I will honor my client's irrevocable letter of direction and assignment, subordinate to attorney fees, costs and appropriate medical liens as per instructions above. The following is a list of all liens against this case and the approximate value of each:

I fully expect and anticipate that any payment of Proceeds from the Legal Claim will be sent to me from the defendant and/or insurance company, and not to Sally Client and I agree that all disbursements of the Proceeds of the Legal Claim, including Sally Client's share of the proceeds, will be through my attorney trust account or a settlement fund established to receive the Proceeds of the Legal Claim on behalf of Sally Client.

I have not and will not accept any advice, direction or payment from the Grateful Loan regarding the Legal Claim. I have reviewed this contract, and all costs and fees have been disclosed, including the annualized rate of return applied to calculate the amount to be paid by Sally Client.

To the best of my knowledge, Tina has **NOT** received any previous legal funding on his/her Legal Claim(s).

Without the prior written consent of the Grateful Loan / Greenwich Investment Research, Inc., I will not participate in or acknowledge any future legal fundings for Sally Client.

Signature _____
Ann Lawyer

ann@lawfirm.com

Seller's initials _____

The Grateful Loan.Org

NOTICE OF PURCHASE AGREEMENT

May 18, 2016

Ann Lawyer, Esq.
123 Drake Road
Hartford, CT 06115

RE: OUR CLIENT: Sally Client

Dear Ann Lawyer:

Greenwich Investment Research, Inc. has entered into a Purchase Agreement (attached) with Sally Client. Greenwich Investment Research, Inc. has purchased an interest in the potential proceeds from the Legal Claim of Sally Client.

PLEASE BE ADVISED THAT YOU MAY NOT DISBURSE ANY FUNDS FROM THE CLIENTS PORTION OF THE SETTLEMENT, JUDGMENT OR OTHER RESOLUTION UNTIL OUR PURCHASED INTEREST (PLUS ANY APPLICABLE FEES) HAS BEEN SATISFIED.

Greenwich Investment Research, Inc. Ownership Amount and Fees Due upon Payment (For Illustration Purposes)

The following table is accurate for the dates given, but is for illustrative purposes. The Grateful Loan.Org calculates interest to the exact day. **Consult the worksheet we sent with the loan paperwork for exact amount due. Alternatively, call or write us for the exact amount due.** The worksheet for calculating the loan-payoff is posted to our website, www.GratefulLoan.org, under the tab "Loan Data." **The final date of the contract is the day the funds clear our bank account. When estimating the final date of the contract, please allow seven (7) days for mailing, depositing and clearing of your check.**

Date	Amount Due
11/16/16	\$1,152.94
05/15/17	\$1,321.34
11/16/17	\$1,447.90
05/15/18	\$1,587.58
11/11/18	\$1,741.74
05/10/19	\$1,911.87

Please call (203) 658-7784 or email at information@TheGratefulLoan.org

Our mailing address is:

The Grateful Loan / Greenwich Investment Research, Inc.
75 Highline Trail
Stamford, CT 06902

75 Highline Trail, Stamford, CT 06902, (203) 658-7784, information@TheGratefulLoan.org