

Three Easy Steps To Start Your Financed Legal Representation

Step One: Estimate of Full Case Cost

Because you are using legal financing for your case you need to determine the likely estimated cost of the *entire* case so you can obtain proper financing. Fanger & Associates will provide you with an estimate of the entire cost of the case so you know how much to apply for through iQualify Lending. Any amount not needed because your case settles or is resolved - *most cases settle* - is refunded back to you at the end of your case.

Step Two: Quick 2 Minute Application

- Come into our office to apply.
- Call our office and our staff will be happy to help you apply.
- Ask us for the link to iQualify Lending's secure web site to apply - the choice is yours.

The application process takes less than two minutes and you will have a decision right away. There is no risk and no obligation to check whether or not you will be approved. There is no impact on your credit report if you choose not to go forward with the loan. **Call us today at 440-605-9641 and you will have an answer within minutes.**

Step Three: Finance Your Legal Case Over Time!

Receive quotes from up to 12 different lenders from iQualify Lending. After receiving your loan offers, you decide whether or not to go forward and which loan offer to accept. Once you select your offer and are approved, the funds will be sent directly to you. When you receive the funds you simply bring them to Fanger & Associates along with your signed letter of representation and we start working on your legal case. Like any advance retainer deposit, we place the funds in our Trust Account (IOLTA) and draw on it as we do work on your case. You will receive monthly invoices showing the fees incurred that month, payments transferred, and the amount remaining in the trust account. **If your case is resolved without needing the full amount deposited, you will receive the remaining balance as a refund after your case is closed.**

Legal Fee Financing from \$1,000 to \$50,000

Just one fast online application and you receive immediately financing quotes from up to 12 lenders and an instant decision with \$0 down.

- ✓ First Payment will be due in 30 Days.
- ✓ Interest Rates from 3.99%
- ✓ Low Monthly Payments.
- ✓ Loan Amounts Up to \$50,000
- ✓ No Risk or Obligation
- ✓ Funds in as Little As One Day
- ✓ NO Pre-Payment Penalty



Call 440-605-9641 Today To Apply!

iQualify Lending Uses a Soft Credit Pull So You Can Review Payment Options With Out Affecting Your Credit!



Paying For Legal Services Used To Require A Large Up Front Deposit And Large Monthly Payments!

Clients often ask if they can finance their legal matter. We finance our cars. We finance our furniture and TVs, so why can't we finance our legal matter? Why do we have to come up with large payments instead of just making an affordable monthly payment over time?



At Fanger & Associates, we know that when you face legal problems, it's often difficult to come up with a large down payment and large payments thereafter to pursue your legal case.

Finally An Easy Way To Pay For Legal Services!



Fanger & Associates now offers financing options through iQualify Lending a legal fee financing company that allows you to obtain financing for your legal needs.

For years clients have been asking us for ways to pay legal fees over time with lower monthly payments. We listened and are pleased to offer our clients financing through iQualify Lending to help you spread out the cost of your legal case.

Call 440-605-9641 Today To Apply!

Payments You Can Afford, Spread Out Over Time.



How Does It Work?

You apply for the money you need for the case. iQualify Lending's system finds lenders willing to lend.

When you are looking for legal representation, money shouldn't be the deciding factor. iQualify Lending's lenders have programs for people with all types of credit.

1

No Risk Application - Try Before You Buy

Our simple online application lets you see your options before you move forward.

2

Accept a Low Monthly Payment.

Low monthly payments allow you to afford the representation you want.

3

Money Within 24 - 72 Hours

iQualify's lending partners help you get the money you need quickly.

4

\$0 Down - First Payment in 30 Days.

iQualify Lending's installment loans ensure you have a low fixed monthly payment, with no pre-payment penalty.

Call Fanger & Associates at 440-605-9641
Our staff can apply with you right on the phone!

If you prefer we can also provide you the link to apply online at your convenience. After you fill out a quick on-line inquiry, the system will instantly search all lenders for the perfect fit. iQualify Lending then presents those payment options to you. The whole process takes less than 2-minutes. You get a low fixed monthly payment and the funds are deposited into your account within days. You then bring the funds and your signed letter of representation to Fanger & Associates. We deposit it into our Trust Account and bill against it as we perform your legal services. Any amount remaining after your case is closed is refunded to you.



What if my case costs less than what was estimated?

Any of your funds remaining in our IOLTA Account after your case closes will be refunded to you! *For more details please see our letter of representation regarding how we handle IOLTA deposits.*

Do I get monthly statements of your fees and expenses?

Yes, Fanger & Associates sends out monthly statements to all of our clients, showing the fees and charges due each month as well as the funds in the IOLTA Account. When we transfer funds from the IOLTA Account to pay for services provided, that also will appear on your monthly invoice.

How Much Can I borrow?

iQualify's lenders can approve loans between \$1,000 to \$50,000 instantly. **Call us at 440-605-9641 to Apply Today!**

Are There Fees or Charges For This Financing Option?

iQualify Lending charges a 4.99% processing fee (similar to a merchant credit card processing fee) that is billed to Fanger & Associates within ten days of your receiving the loan. This processing fee will appear on your invoice and is charged as an expense to you and will be deducted from the Trust funds on deposit. *There may be other fees charged by the respective financial institution that you choose to finance with as well. Please review your finance offers to learn about those fees. They will depend on the finance offer you select.*

Do I need to have perfect credit?

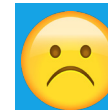
NO! iQualify Lending can lend down to a 550 credit score. iQualify lending runs a soft credit pull, so it won't affect your credit score to see if you qualify.

Can I finance my legal case if I am currently paying Fanger & Associates now?

Yes, you can finance using iQualify Lending and pay off your entire balance owed to Fanger & Associates.

What if I don't Qualify?

If you do not receive any loan offers, you may have someone else apply for the loan on your behalf. Its easy and a great way for family or friends to help without having to come up with a large advance payment.



The Old Way To Hire a Lawyer

- ☹️ Large Up-Front Deposit.
- ☹️ Additional Large Monthly Payments as Legal Work is Charged.
- ☹️ Unpredictable Payments During Your Case.



The New Way To Finance Legal Services

- 😊 NO Large Up Front Deposit.
- 😊 NO Large Additional Payments.
- 😊 Low Fixed Monthly Payments
- 😊 If Your Case Ends And Not All of the Financed Amount was Necessary For Your Legal Matter You Are Refunded The Balance!