

BAR Rules Governing Client Finance

1. No Compulsion to perform

Lender must have no oversight role over an attorney's representation of a client; There can be No Recourse to the attorney of any funds received.

All Loans on the ePay Platform are 100% Non-Recourse

2. No Limitation of Choice of Attorney

The attorney can not be funded in a manner that compels a client to work only with that attorney & so limits choice.

All Loans are made directly to the borrower without restriction as to use of funds. Borrower is free to use funds as they wish.

3. No Compensation other than collection of legal fees

Attorney may not receive compensation in any form beyond receipt of their legal fees and recovery of actual costs (such as credit card fees) as a result of the transaction.

All costs to the consumer are paid exclusively to the lender and Not Compounded by also paying any broker a fee to provide service to firm. ePay Management is NOT a broker and ePay receives No Compensation from the borrower nor lender in any form whatsoever.

4. Arms Length Transaction

Attorney may have no formal or informal relationship with the lender.

ePay Management is NOT a lender nor broker and functions solely as a Concierge for Client firms by providing an aggregation of competing lenders otherwise unavailable except as each lender appears individually and independently online. Client firms have no relationship of any nature with Platform Lenders.

5. Fair Market Pricing

Attorney must assure the reasonable expectation a potential client will receive treatment consistent with Fair Market pricing from any referred source.

Fair market pricing is assured by Competitive nature of platform – Up to 11 licensed lenders each aware of the others, place their best possible offers based on the applicants credit profile and debt to income ratio consistent with each lenders underwriting criteria. Client chooses offer they like best.

