



## SETTLEMENT APPLICATION PACKAGE

This application is for:  a **viatical settlement**  a **life settlement**

(Please check only one.)

**Life settlements** enable people who no longer want or need their life insurance – and *who do not have a catastrophic or life-threatening illness or condition* – to receive an advance cash payment for their policy. **Viatical settlements** provide that same option to people who do have a catastrophic or life-threatening illness or condition. *Please see our Disclosure Notice on Page 13 for a more detailed definition of viatical and life settlements.*

Building 11, Piedmont Center ■ 3495 Piedmont Road, NE, Suite 910 ■ Atlanta, Georgia 30305-3306  
404-233-8275 ■ 888-874-2402 ■ Fax: 404-233-9394

*A few simple forms help us gather the information  
we need to assist you*

- **Document Checklist** – This helps ensure we have all the information we need to serve you to the best of our abilities. We will not be able to proceed with your file until we have all of the listed items in hand and thoroughly completed.
- **Application** – If you have more than one life insurance policy, please complete the areas on the application for additional policies, or if you have more than one medical provider from whom we’ll need to collect information, please provide complete information for each physician or other information source. *Please note that both the insured and the owner of the policy must complete separate sections of the application (unless the insured and the owner of the policy are the same person).*
- **Representations, acknowledgements and warranties** – Be sure to read thoroughly and sign the application, including this section.
- **Disclosure Notice & NAIC Viatical Settlement Brochure** – Information that is important to know if you are considering a viatical or life settlement. Notice must be signed and returned to us before an offer to purchase a policy can be made in Nebraska.
- **Authorization to Release Medical Information** – We need your “okay” to access your medical records and other pertinent information about your current and ongoing health status.
- **Authorization for Disclosure of Protected Health Information** – In keeping with the Health Insurance Portability and Accountability Act of 1996 (“HIPAA Privacy Regulations”), we need your HIPAA-compliant approval on this additional form (also used to access your medical records and other pertinent information).
- **Authorization to Release Life Insurance Policy Information** – Again, your permission is required to gather information about your life insurance policy(ies).

# DOCUMENT CHECKLIST

**To ensure that we can process your case quickly and provide you with the most complete feedback possible,** please include all of the requested information and materials. Please check off the documents requested as you gather them and sign below when you have assembled a complete package. Call us toll-free at 1-888-874-2402 if you have any questions.

- Application Questionnaire: APP-NE QUEST  
(Please note that there are two questionnaires – one for insured and one for owner.)
- Representations, acknowledgements and warranties: APP-NE QUEST  
\_\_\_\_ **signed by insured** \_\_\_\_ **signed by owner** (if different from insured)
- Disclosure Notice: APP-NE DISCLOSURE \_\_\_\_ **signed by insured** \_\_\_\_ **signed by owner**  
(if different from insured)
- Medical Release: APP-NE MED REL \_\_\_\_ **signed by insured** \_\_\_\_ **notarized**
- HIPAA Disclosure: APP-NE HIPAA \_\_\_\_ **signed by insured** \_\_\_\_ **notarized**
- Life Insurance Policy Information Releases (there are two of these): APP-NE INS REL  
\_\_\_\_ **signed by owner** \_\_\_\_ **notarized**
- Photocopy of your Driver's License or other government-issued photo ID.  
(If the policy OWNER and the INSURED are different, we need copies of identification for BOTH persons.)
- Photocopy of your Social Security card (or additional photo ID.)  
(If the policy OWNER and the INSURED are different, we need copies of identification for BOTH persons.)
- Copy of your individual insurance policy (*including the policy **application***)
- Copy of your bankruptcy discharge papers  
(if you have gone through a bankruptcy within the past 10 years)
- Copy of your divorce decree and any documentation of settlement and/or custody arrangements  
(if you have ever gone through a divorce)

**If you have Group Life Insurance through your Employer or Membership Association:**

- A copy of your employee/member handbook/certificate explaining your group life benefits \*
- A copy of your group life insurance employee/member enrollment application \*
- A copy of your personal insurance certificate indicating the face amount of your coverage \*
- If on Disability Waiver of Premium, a copy of approval letter from the insurance company \*
- A copy of your latest pay statement indicating premiums withheld, if you pay premiums on your employer-sponsored insurance \*

\* If you do not have one or more of these items, please call us to discuss alternatives.

**Initial** \_\_\_\_\_ **Date** \_\_\_\_\_

*Continued, please see next page.*

## DOCUMENT CHECKLIST, Continued

**If the owner or beneficiary is a trust, we need:**

- A copy of the trust document(s) and the Tax ID #. The Tax ID # is \_\_\_\_\_.
- The trustee(s) to sign the Life Insurance Policy Information Release form(s).

**If owner or beneficiary is a corporation, we need:**

- Complete name and address of corporation.
- Corporate resolution showing current authorized officers.
- Two corporate officers to sign the Life Insurance Policy Information Release form(s).

I certify that I have provided all of the above documents as indicated by my mark and that they are included within this packet I am returning to Habersham Funding LLC.

Signed \_\_\_\_\_ Date \_\_\_\_\_

## APPLICATION QUESTIONNAIRE

**Information about the INSURED.** Please see page 8 if you are the OWNER of the policy. Check here if the insured also is the owner of the policy:

**The insured and the policy owner are the same person.**

Full Legal Name: \_\_\_\_\_

Please list any aliases or nicknames: \_\_\_\_\_

DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_ Male  Female  Height \_\_\_\_ Weight \_\_\_\_

Social Security # \_\_\_\_\_

Driver's License # & State: \_\_\_\_\_ Please provide photocopy of your license.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**May we leave a message?** (Please circle at least one): Hm: \_\_\_\_\_ (yes/no)

e-mail: \_\_\_\_\_ Wk: \_\_\_\_\_ (yes/no)

Other #/cell \_\_\_\_\_ (yes/no) Fax: \_\_\_\_\_ (yes/no)

Have you ever been or are you now a party to a:

Bankruptcy? Yes \_\_\_ No \_\_\_ Civil suit? Yes \_\_\_ No \_\_\_ Divorce decree? Yes \_\_\_ No \_\_\_

Judgments? Yes \_\_\_ No \_\_\_ Tax lien? Yes \_\_\_ No \_\_\_ Creditor liens? Yes \_\_\_ No \_\_\_

### EMPLOYMENT INFORMATION

Are you currently working? Yes \_\_\_ No \_\_\_ Are you retired? Yes \_\_\_ No \_\_\_

What is/was your occupation? \_\_\_\_\_

Are you receiving disability benefits? Yes \_\_\_ No \_\_\_ What kind? \_\_\_\_\_

Are you receiving (circle which applies): SSI Medicaid Food Stamps None of these

### INSURANCE INFORMATION (please list additional policies on the following pages)

#### 1st Policy:

Insurance Company Name: \_\_\_\_\_

Policy #: \_\_\_\_\_ Face Amount: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Beneficiary(ies): \_\_\_\_\_

Premiums: \$ \_\_\_\_\_ per \_\_\_\_\_ (month, quarter, year, etc.)

Policy Type (circle one): **Group** **Group Conversion** **Individual**

**If your policy is a group policy, please complete the following:**

Employer Name: \_\_\_\_\_

Address & Phone: \_\_\_\_\_

## APPLICATION QUESTIONNAIRE, Continued

Benefits Manager (for your employer): \_\_\_\_\_

May we contact this person in order to gather information about your policy? Yes \_\_\_ No \_\_\_

### ADDITIONAL POLICIES:

#### 2<sup>nd</sup> Policy:

Insurance Company Name: \_\_\_\_\_

Policy #: \_\_\_\_\_ Face Amount: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Beneficiary(ies): \_\_\_\_\_

Premiums: \$ \_\_\_\_\_ per \_\_\_\_\_ (month, quarter, year, etc.)

Policy Type (*circle one*): **Group** **Group Conversion** **Individual**

#### 3<sup>rd</sup> Policy:

Insurance Company Name: \_\_\_\_\_

Policy #: \_\_\_\_\_ Face Amount: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Beneficiary(ies): \_\_\_\_\_

Premiums: \$ \_\_\_\_\_ per \_\_\_\_\_ (month, quarter, year, etc.)

Policy Type (*circle one*): **Group** **Group Conversion** **Individual**

Has an application for insurance on the insured's life/health ever been declined, rated or modified in any way (including this policy)? Yes \_\_\_ No \_\_\_ If yes, please describe the circumstances: \_\_\_\_\_

What is the total face value of life insurance on your life that is NOT being offered for sale here? \_\_\_\_\_

### HEALTH INFORMATION

*(please list additional physicians/medical providers on the following pages)*

Please provide a brief description of your health condition (*even if you consider yourself well/healthy*):

\_\_\_\_\_  
\_\_\_\_\_

What is your primary medical condition? \_\_\_\_\_

When was your primary medical condition first diagnosed? \_\_\_\_\_

What are your secondary medical conditions or health concerns? \_\_\_\_\_

When were these diagnosed? \_\_\_\_\_

**Current/Primary Physician:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

\_\_\_\_\_

## APPLICATION QUESTIONNAIRE, Continued

**Second Physician:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

**Third Physician:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

Have you smoked cigarettes, cigars or pipes within the last year, or otherwise used tobacco? If so, please describe: \_\_\_\_\_

Has the insured used (now or ever before) alcoholic beverages? Yes \_\_\_ No \_\_\_ If yes, please answer:  
Frequency: Daily \_\_\_ Weekly \_\_\_ Monthly \_\_\_ Occasionally \_\_\_

Average amount consumed each time insured drinks: 1-2 drinks  2-4 drinks  5 or more drinks

Has the insured ever undergone alcohol or other substance abuse treatment? If yes, please describe:  
\_\_\_\_\_

### FAMILY HEALTH HISTORY

	Age if living?	Deceased?	If deceased, please list cause and age at time of death:
Father	_____	Yes ___ No ___	_____
Mother	_____	Yes ___ No ___	_____
Brother	_____	Yes ___ No ___	_____
Sister	_____	Yes ___ No ___	_____

Please use a separate sheet of paper to list additional siblings.

### Please INITIAL all that apply:

- \_\_\_\_\_ I have never been married.
- \_\_\_\_\_ I am married. My spouse's name is \_\_\_\_\_.
- \_\_\_\_\_ I am divorced. Attached is a complete copy of the dissolution of marriage, including any or all property and/or settlement orders.
- \_\_\_\_\_ I am widowed.
- \_\_\_\_\_ I have no children.
- \_\_\_\_\_ I have minor children.
- \_\_\_\_\_ One or more of my minor children are my legal dependents.
- \_\_\_\_\_ I have no minor children. All of my children are of legal age.

**APPLICATION QUESTIONNAIRE, Continued**

**Information about the Life Insurance Policy OWNER.** Please see page 5 if you are the INSURED. Check here if the owner is not an individual person (ie – a trust, corporation, etc.):

**The owner is an entity or organization, not an individual.**

Full Legal Name of Owner: \_\_\_\_\_

For trusts or corporations, please list the names of trustee(s) or 2 officers; please include their contact information below: \_\_\_\_\_

DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_ Male  Female

Social Security # (or Tax ID #, for trust/corporation): \_\_\_\_\_

Driver's License # & State (if individual) : \_\_\_\_\_ Please provide photocopy.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**May we leave a message?** (Please circle at least one): Hm: \_\_\_\_\_(yes/no)

e-mail: \_\_\_\_\_ Wk: \_\_\_\_\_(yes/no)

Other #/cell \_\_\_\_\_(yes/no) Fax: \_\_\_\_\_(yes/no)

Have you ever been or are you now a party to a:

Bankruptcy? Yes \_\_\_ No \_\_\_ Civil suit? Yes \_\_\_ No \_\_\_ Divorce decree? Yes \_\_\_ No \_\_\_

Judgments? Yes \_\_\_ No \_\_\_ Tax lien? Yes \_\_\_ No \_\_\_ Creditor liens? Yes \_\_\_ No \_\_\_

**EMPLOYMENT INFORMATION** (if individual)

Are you currently working? Yes \_\_\_ No \_\_\_ Are you retired? Yes \_\_\_ No \_\_\_

What is/was your occupation? \_\_\_\_\_

Are you receiving disability benefits? Yes \_\_\_ No \_\_\_ What kind? \_\_\_\_\_

Are you receiving (circle which applies): SSI Medicaid Food Stamps None of these

**Please INITIAL all that apply** (if individual):

- \_\_\_\_\_ I have never been married.
- \_\_\_\_\_ I am married. My spouse's name is \_\_\_\_\_.
- \_\_\_\_\_ I am divorced. Attached is a complete copy of the dissolution of marriage, including any or all property and/or settlement orders.
- \_\_\_\_\_ I am widowed.
- \_\_\_\_\_ I have no children.
- \_\_\_\_\_ I have minor children.
- \_\_\_\_\_ One or more of my minor children are my legal dependents.
- \_\_\_\_\_ I have no minor children. All of my children are of legal age.

## APPLICATION QUESTIONNAIRE, Continued

**Information about the VIATICAL SETTLEMENT BROKER.** Please provide the identity of any person or organization that served as a viatical settlement broker in connection with this settlement transaction.

**Name of Broker:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Name of Broker:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Name of Broker:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Name of Broker:** \_\_\_\_\_

Address & Phone: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**REPRESENTATIONS, ACKNOWLEDGEMENTS AND WARRANTIES**

Insured and owner hereby represent, warrant, acknowledge and agree that: all the information contained herein or otherwise provided to Habersham Funding LLC is true, correct, complete, not misleading and can be relied upon; insured and owner will immediately notify Habersham Funding of changes in any of the information contained herein or provided elsewhere to Habersham Funding; Habersham Funding is authorized, but not obligated, to provide subject policy(ies) along with insured and/or owner's medical, financial and/or other personal information, to the organization(s) of its choice, in an effort to find a purchaser for such policy(ies); Habersham Funding purchases policies for its own account and for the accounts of other parties. Habersham Funding disclaims any duties, fiduciary or otherwise, to Applicant; no principal/agent relationship is created hereby.

Further, insured and owner hereby represent, warrant, acknowledge and agree that: the subject life insurance policy(ies) was legally obtained, and to the best of insured's and owner's knowledge, all of the information contained in the insurance application(s) for the subject life insurance policy(ies) is true, correct, complete and not misleading; if insured or owner knowingly present false or fraudulent information in an insurance, viatical or life settlement application, then the insured and/or owner are guilty of a crime and may be subject to fines and confinement in prison; insured and owner understand that in some states, Habersham Funding may be required by law to report suspected insurance, viatical or life settlement fraud; insured and owner understand, acknowledge and agree that, Habersham Funding may report all suspected insurance, viatical or life settlement fraud it discovers related to the subject life insurance policy(ies).

By the submission of this application to Habersham Funding, insured and owner hereby knowingly waive any and all claims they may have against Habersham Funding arising from Habersham Funding or any person to whom Habersham Funding presents said application reporting insured and owner for suspected insurance, viatical or life settlement fraud and agree to hold Habersham Funding harmless for any such report to law enforcement, regulatory or insurance company officials for suspected insurance, viatical or life settlement fraud whether or not it is ultimately determined that any such fraud was committed.

As insured and owner, I have signed the accompanying medical and policy information releases, and I will authorize any person or entity to release any information or documents required to verify my submissions or otherwise to complete any settlement transaction. Further, I hereby consent to the settlement transaction(s) herein described and acknowledge and represent that: (1) I am age eighteen (18) or older and am mentally competent; (2) if this is a viatical settlement, that I in fact have a catastrophic or life-threatening, illness or condition; (3) I have a full and complete understanding of the Life Insurance Policy Purchase and Sale Agreement into which I am entering and of the benefits of the Policy being sold; and (4) that I am entering into such Agreement freely and voluntarily.

\_\_\_\_\_  
Signature of **insured**

\_\_\_\_\_  
Signature of policy **owner, if other than insured**

\_\_\_\_\_  
Printed name of insured

\_\_\_\_\_  
Printed name of owner

\_\_\_\_\_  
Date signed by insured

\_\_\_\_\_  
Date signed by owner

**Must Be Notarized**

**Must Be Notarized**

State of \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
My Commission Expires

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404-233-8275 ■ 888-874-2402 ■ Fax: 404-233-9394

REPRESENTATIONS, ACKNOWLEDGEMENTS AND WARRANTS  
*continued*

I acknowledge that I have read and understand the contents of the Representations, Acknowledgements and Warrants.

\_\_\_\_\_  
Signature of **spouse of owner**, if the owner or spouse resides in a community property state (AZ, CA, ID, LA, NM, NV, PR, TX, WA and WI)

\_\_\_\_\_  
Printed name of spouse of owner

**Must Be Notarized**

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

## NEBRASKA DISCLOSURE NOTICE: A NOTICE TO APPLICANTS

**We at Habersham Funding LLC, a viatical and life settlement company, do hereby advise you that:**

1. Individuals wishing to sell their policies may have alternatives to viatical or life settlements. These alternatives may include accelerated benefits offered by the issuer of the policy, loans secured by the policy, and surrender of the policy for cash value. **You should obtain information from your insurance company or your financial advisors regarding the options available to you.**
2. Some or all of the proceeds of a viatical or life settlement may be taxable under federal income tax and state franchise and income taxes. **You should obtain tax advice from your attorney, financial advisor, accountant or tax advisor.**
3. A viatical or life settlement may affect an individual's ability to receive supplemental social security income, public assistance and public medical services, including Medicaid. **You should consult the organization responsible for providing these services.**
4. The proceeds of a viatical or life settlement may be subject to claims from creditors, personal representatives, trustees in bankruptcy, and receivers in state or federal court.
5. As set forth in more detail in the viatical or life settlement contract, you have the unconditional right to rescind a viatical or life settlement contract before the earlier of sixty (60) calendar days after the date on which this Agreement is executed by all parties or thirty (30) calendar days after receiving the settlement proceeds. If exercised, rescission is effective only if both notice of the rescission is given and the viator repays all proceeds and any premiums, loans, and loan interest paid on account of the viatical settlement with the rescission period. If the insured under the policy dies during the rescission period, the settlement contract shall be deemed to have been rescinded. If a viatical settlement contract is rescinded, all viatical settlement proceeds and any premiums, loans and loan interest shall be repaid to the viatical settlement provider within sixty (60) calendar days of such rescission.
6. The Net Purchase Price will be disbursed by the Escrow Agent to the viator to complete a purchase of the Policy pursuant to the terms of the Escrow Agreement within three (3) business days after all of the following have occurred: (a) receipt by the Escrow Agent of the originals of fully executed copies of all forms or written authorizations necessary to effect a change in both the beneficiary designation and the ownership of the Policy as contemplated by the Life Insurance Policy Purchase and Sale Agreement; (b) receipt by the Escrow Agent of an assignment by the applicable insurance company which accepts and recognizes Purchaser, its agents, designees or assigns, as the owner, and beneficiary of the Policy; (c) verification by the Escrow Agent of other material information to verify the accuracy of the Policy as set forth in the Escrow Agreement; and (d) confirmation by the Escrow Agent that all closing conditions contained in the Life Insurance Purchase and Sale Agreement have been met.
7. Entering into a viatical settlement contract may cause other rights or benefits, including conversion rights and waiver of premium benefits that may exist under the policy or certificate, to be forfeited by the viator. **You should consult with your financial advisor.**
8. Selling your insurance policy will result in the loss of all of the death benefit payable to the current beneficiary(ies) under the policy.
9. If the policy which is the subject of a viatical or life settlement is a joint policy, or contains riders or other provisions insuring the lives of a spouse, dependents, or anyone else other than the viator or life settlor, there may be a possible loss of coverage.
10. In addition to these disclosures, you will receive a copy of the National Association of Insurance Commissioner's brochure describing the viatical and life settlement process.

Initial \_\_\_\_\_ Date \_\_\_\_\_

*Continued, please see next page.*

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404-233-8275 ■ 888-874-2402 ■ Fax: 404-233-9394

11. All medical, financial or personal information solicited or obtained by a viatical settlement provider or viatical settlement broker about you, the insured, including your identity or the identity of family members, a spouse or significant other, may be disclosed as necessary to effect the viatical settlement between the viator and the viatical settlement provider. If you are asked to provide this information, you will be asked to consent to the disclosure. The information may be provided to someone who buys the policy or provides funds for the purchase. You may be asked to renew your permission to share information every two years.
12. The insured may be contacted by either the viatical settlement provider or viatical settlement broker or its authorized representative for the purpose of determining the insured's health status and to confirm the insured's residential or business address and telephone number. This contact is limited to once every six months if the insured has a life expectancy of more than one year, and no more than once every three months if the insured has a life expectancy of one year or less.
13. A viatical settlement broker represents exclusively the viator, not the insurer or the viatical settlement provider, and owes a fiduciary duty to the viator, including a duty to act according to the viator's instructions and in the best interest of the viator.
14. **You should contact your attorney, accountant, estate planner, financial planning advisor, their insurer, insurance agent, tax advisor, or social services agency regarding potential consequences resulting from entering into a viatical or life settlement.**

**I/We acknowledge that I/we have read and understand the contents of this disclosure.**

\_\_\_\_\_  
Signature of **insured**

\_\_\_\_\_  
Signature of policy **owner, if other than insured**

\_\_\_\_\_  
Printed name of insured

\_\_\_\_\_  
Printed name of owner

\_\_\_\_\_  
Date signed by insured

\_\_\_\_\_  
Date signed by owner

**Must Be Notarized**

**Must Be Notarized**

State of \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
**M. Bryan Freeman, President**  
**Habersham Funding, LLC**

\_\_\_\_\_  
Date

**Must Be Notarized**

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

Insert National Association of Insurance Commissioners brochure entitled:  
“Selling Your Life Insurance Policy: Understanding Viatical Settlements”

## AUTHORIZATION TO RELEASE MEDICAL INFORMATION

I hereby authorize and request any physician, medical practitioner, medical facility, insurance company, medical information service, life expectancy estimating service or other institution or person having any records, charts, X-rays, laboratory work or other medical information in their possession or control to release such information to Habersham Funding LLC, its authorized personnel and its agents.

This request and release expressly includes all medical information, even information of a sensitive and confidential nature and **specifically including, but not limited to, records that may indicate the presence of mental illness, and any communicable disease or venereal disease, including but not limited to, hepatitis, syphilis, gonorrhea, the human immunodeficiency virus (HIV), and Acquired Immune Deficiency Syndrome (AIDS).**

Please treat any and all inquiries and requests made by Habersham Funding LLC, and its agents **as if made by me directly**. I agree that this authorization is valid for two years or for the maximum extent allowed by law from the date thereof, and that a photocopy or facsimile is as valid as an original. This release will be used to gather medical information to complete the evaluation, transfer, sale and/or resale of my life insurance policy; this release also may be used to gather medical information to track my on-going health status.

\_\_\_\_\_  
Signature of **insured**

\_\_\_\_\_  
Printed name of insured

\_\_\_\_\_  
Date signed by insured

### Must Be Notarized

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires



# AUTHORIZATION FOR DISCLOSURE OF PROTECTED HEALTH INFORMATION (HIPAA Compliant)

The undersigned insured(s) (hereafter referred to as "I"), authorize the disclosure of my protected health information (PHI) as follows:

1. Classes of persons authorized to disclose my protected health information: I authorize each physician, doctor, physician practice group, nurse, hospital, and any other health care provider (each, an "Authorized Discloser") to disclose any and all of my PHI as provided under this authorization. I authorize each Authorized Discloser to rely upon a photo static or facsimile copy or other reproduction of this authorization.
2. Person authorized to receive my protected health information: I authorize my PHI to be disclosed by each Authorized Discloser under this authorization to Habersham Funding, LLC (Habersham Funding), [including its officers, employees, agents, independent contractors and authorized representatives (including but not limited to financing entities and life expectancy evaluation companies)] and to any other entity which requires or is compelled by law to receive such PHI to complete a life settlement transaction or in order to sell a life settlement contract (collectively, the "Authorized Recipient"). I understand that my PHI may be secured by a third-party provider and may be electronically transmitted to the Authorized Recipient, including transmission via web posting to a secure web site.
3. Description of protected health information authorized for disclosure and the purpose for such disclosure: This authorization shall apply to any and all of my health and medical records information, whether or not personally identifiable or protected under any federal or state confidentiality or privacy laws or regulations. This authorization and all disclosures of my PHI made under this authorization are for the purposes of allowing the Authorized Recipient (1) to evaluate or cause an evaluation to be prepared of my life expectancy based upon my health and medical status and condition in connection with the possible purchase by the Authorized Recipient (and/or its funding entities) of any and all life insurance policies under which my life is insured and (2) to verify, track and monitor my health medical status and condition in connection with any and all life insurance policies under which my life is insured that the Authorized Recipient purchases.
4. Expiration of authorization: This authorization shall remain valid until, and shall expire on, the date of my death, or for the maximum extent allowed by law from the date thereof.

Initial \_\_\_\_\_ Date \_\_\_\_\_

*Continued, please see next page.*

**AUTHORIZATION OF RELEASE OF PHI**

*continued*

5. Right to revoke authorization: I acknowledge and understand that I may revoke this authorization any time with respect to any Authorized Discloser by notifying such Authorized Discloser of my revocation of this authorization in writing and delivering my revocation by mail or personal delivery at such address designated by such Authorized Discloser; provided, that any revocation of this authorization shall not apply to the extent that (a) the Authorized Discloser has taken action in reliance upon this authorization prior to receiving notice of my revocation or if this authorization was obtained or (b), if this authorization was obtained as a condition of obtaining insurance coverage, other law provides an insurer with the right to contest a claim under an insurance policy.

I understand that this authorization is not a consent or an authorization requested by a health care provider, health care clearinghouse or health plan covered by the privacy regulations promulgated pursuant to the Health Insurance Portability and Accountability Act of 1996 (the "HIPAA Privacy Regulations"). I further understand that, as a result of this authorization, my PHI disclosed by any Authorized Discloser to the Authorized Recipient may be redisclosed by the Authorized Recipient and my PHI that is disclosed to the Authorized Recipient may no longer be protected by the HIPAA Privacy Regulations.

I certify that I am executing and delivering this authorization freely and unilaterally as of the date written below. I further certify that this authorization is written in plain language and that I have retained a copy of this signed authorization for future reference.

***Any person who knowingly presents false information in a life settlement application, contract or agreement is guilty of a crime and may be subject to fines and confinement in prison.***

\_\_\_\_\_  
Signature of **insured**

\_\_\_\_\_  
Printed name of insured

**Must Be Notarized**

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

## AUTHORIZATION TO RELEASE LIFE INSURANCE POLICY INFORMATION

I hereby authorize \_\_\_\_\_, the issuer of Policy Number \_\_\_\_\_ and/or Certificate number \_\_\_\_\_ owned by \_\_\_\_\_ and insuring the life of \_\_\_\_\_, to release to Habersham Funding LLC, a copy of the application(s), policy, forms, riders or amendments of my policy. Further, I respectfully request and authorize that you send Habersham Funding LLC, any information they need pertaining to my policy, employment or health, including information that you would normally restrict to sending me, my physician, or the policy owner/insured.

Please treat any and all inquiries and requests made by Habersham Funding LLC, and its agents **as if made by me directly**. I agree that this authorization is valid for two years or for the maximum extent allowed by law from the date thereof, and that a photocopy or facsimile is as valid as an original. This release will be used to gather policy information to complete the evaluation, transfer, sale and/or resale of the policy.

\_\_\_\_\_  
Signature of policy **owner**

\_\_\_\_\_  
Printed name of owner

\_\_\_\_\_  
Date signed by owner

### Must Be Notarized

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

***THIS FORM MUST BE COMPLETED IN DUPLICATE***

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\_\_\_\_\_  
Signature of policy **owner**

\_\_\_\_\_  
Printed name of owner

\_\_\_\_\_  
Date signed by owner

### Must Be Notarized

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed, sworn to and acknowledged before me  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Printed name of Notary Public

\_\_\_\_\_  
My Commission Expires

***THIS FORM MUST BE COMPLETED IN DUPLICATE***