

# 7 SECRETS

## About Selling Your Structured Settlement

*Presented to you by Stone Street Capital -  
Over 20 years experience and an  
A+ rating with the Better Business Bureau*

*Selling your structured settlement to get cash now may be the best way to get through a difficult financial situation. But like many financial decisions, it's important to have all the facts.*

Here are 7 secrets about the lump sum option that you should know.

- 1. Is selling a structured settlement always the right choice?** Typically, structured settlement recipients use the cash lump sum to pay off debt, avoid foreclosure or other major financial challenges. But a lump sum is not your best choice if you can borrow the money you need from friends or family for little or no interest, receive a low interest loan from your bank, or are able to work out a favorable installment plan with whom you are in debt.

**Tip:** *A cash lump sum may NOT be the best option if you are able to borrow money with little or no interest.*

- 2. You don't have to sell all of your payments.** The flexibility of the lump sum option is what makes it great! By selling portions of your structured settlement, you can customize a transaction so that you get both a lump sum cash and payments coming to you. In fact, most of the time Stone Street Capital recommends to only to sell some remaining payments.

**Tip:** *Don't be bullied into selling all of your payments. Feeling high pressure to sell everything you've got? Get a second opinion. You should be completely comfortable throughout the process.*

- 3. Laws exist requiring a court order to convert your settlement payments into lump sum cash.** These laws were established to protect YOUR rights. Many companies will leave you to appear in court on your own.

**Tip:** *Always ask who will be helping you in court if you need to go. Stone Street Capital will appear with you to help guide you through the process.*

continued on  
next page...



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Call 1-866-949-1966 to get your free personalized lump sum quote.*



## 7 Secrets About Selling Your Structured Settlement (Continued)

- 4.** You will receive your lump sum cash typically within 2-4 weeks after your court date. The entire process may take a few months. Many lump sum companies will keep you in the dark and then string you along during the process.

*Tip: Find out the time frame up-front, and if there are advances available. Stone Street Capital will often give cash advances to people waiting for their transaction to close.*

- 5.** There are legal fees that may be your responsibility to pay. These fees vary by state and typically are a small fraction of your lump sum. Many companies will spring the fees on you at the end of the transaction when it is too late to change your mind.

*Tip: Always ask about all fees at the beginning of the process. Stone Street Capital will disclose all fees during the initial stages - even if you don't ask. It's our policy to keep you informed from day one.*

- 6.** Credit problems won't hurt you. Even if you don't have good credit, you can still get a cash lump sum.

*Tip: Don't worry about your credit. Stone Street Capital will never use your credit score as a basis for how much money you will receive.*

- 7.** Not all companies are created equal. Make sure that you decide on a company that is up-front, honest and will help you every step of the way. Stone Street Capital has been in business for over 20 years and we have helped thousands of people. We can help you.

*Tip: Know who you are dealing with. Ask how long they have been in business and what their Better Business Bureau rating is. With something as important as your structured settlement, work with a company you can trust.*

If you are interested in learning more about the lump sum option, call Stone Street Capital today at 1-866-949-1966.

We will work with you to come up with a free, personalized lump sum quote that is right for you.



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