

FINANCIAL RESOURCES



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INTRODUCTION

If you're facing financial strain while waiting for your disability benefits or legal case to be resolved, there are several options that can help bridge the gap. Financial support can come in various forms, such as litigation loans or home equity sharing agreements. Each option has its pros and cons, so it's important to carefully review the terms and seek advice to determine what's best for your situation.

LITIGATION LOANS

What is a litigation loan?

A litigation loan is money borrowed from a private lender that is repaid when your lawsuit settles. These loans are often used by individuals involved in lawsuits, such as long term disability (LTD) claims, to help cover basic living expenses.

If you're suing your insurance company for denying or cutting off LTD benefits, hiring a law firm like Share Lawyers, which works on a contingency fee basis, can ease some of the financial burden.

Still, with no income, daily expenses like housing, food, and medication can be hard to manage. If you're not eligible for a traditional loan, a litigation loan may help you stay afloat until your case is resolved.

What are the advantages of a litigation loan?

- Short-term financial relief while waiting for a legal settlement (e.g. LTD lawsuit).
- Covers essential living expenses, such as:
 - Rent or mortgage payments
 - Groceries and household bills
 - Car payments or insurance
 - Medical or therapy costs

- No upfront payments required – loan is repaid only after your case settles.
- Accessible to those who may not qualify for traditional loans, such as individuals with no employment income due to disability.
- Can reduce financial pressure, allowing you to avoid settling too early for less compensation.

What are the disadvantages of a litigation loan?

- High interest rates – interest compounds quickly, often significantly reducing your final settlement.
- Small loan amounts – typically only enough to cover basic expenses, not large purchases or long-term needs.
- Not a long-term financial solution – intended only to bridge the gap while awaiting settlement.
- Loan repayment comes out of your settlement, potentially leaving you with less compensation than expected.
- Not regulated like bank loans – litigation funding companies are private lenders and may offer different terms, so careful review is essential.
- Can complicate settlement discussions if the loan amount becomes too large.

How do you obtain a litigation loan?

You must apply directly with a loan company, which sets its own terms and approval criteria. Share Lawyers does not arrange the loan but can assist by providing case information to the lender with your consent.

How does Share Lawyers help you?

Share Lawyers will cooperate with your lender by sharing necessary file information (with your permission) and acknowledging the loan. We aim to ensure the loan doesn't block settlement progress. While we don't offer legal advice on loans, we're happy to help you understand your options and make an informed decision.

Do you have any questions?

Please feel free to contact your client service lawyer for more assistance.

LITIGATION LOAN COMPANIES

BridgePoint Financial

1-888-800-4966

inquiries@bpfin.com

CaseMark Financial

1 800-763-0025

Easy Legal Finance

1-866-800-2100

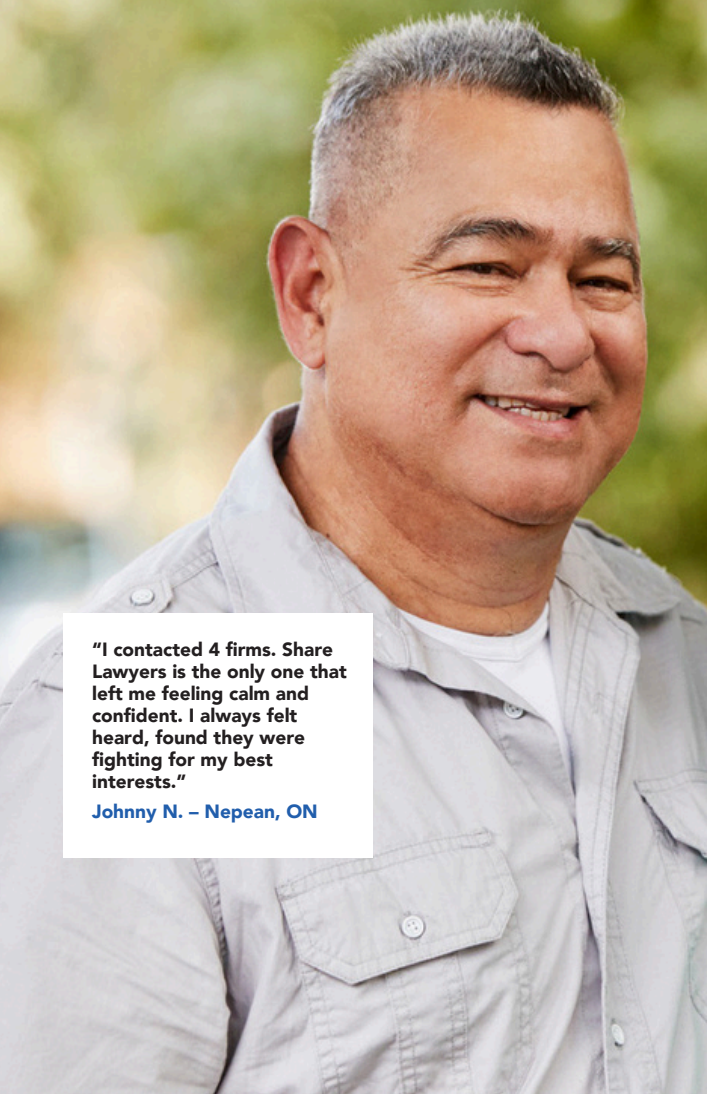
Nudorra Capital

1 877-342-9590

info@nudorra.com

Settlement Lenders

1-866-210-7200



"I contacted 4 firms. Share Lawyers is the only one that left me feeling calm and confident. I always felt heard, found they were fighting for my best interests."

Johnny N. – Nepean, ON

HOME EQUITY SHARING LOAN

What is a Home Equity Sharing Agreement (HESA)?

A Home Equity Sharing Agreement lets you access the equity in your home without taking on new debt or monthly payments. If your disability benefits have been delayed or denied, this option may provide the financial breathing room you need—without the stress of traditional loans.

Rather than borrowing money, you're unlocking part of your home's value in exchange for a share of its future appreciation. This gives you immediate funds while you continue to live in and own your home.

What are the advantages of a Home Equity Sharing Agreement?

- **No monthly payments or added debt** – Relieves financial pressure without taking on a loan.
- **Keep living in your home** – You maintain ownership and stability.
- **Flexible use of funds** – Pay for essential costs like medical expenses, legal fees, or living costs.
- **Quick access and simple process** – Easier to qualify and faster than many traditional financing options.
- **Stronger negotiating power** – With financial support, you don't have to settle your case prematurely.

What are the disadvantages of a Home Equity Sharing Agreement?

While a HESA can offer useful flexibility, it's important to understand the potential drawbacks:

- **Future home value sharing** – You're agreeing to share a portion of your home's future appreciation with the lender when you sell or refinance.
- **Equity reduction** – Over time, your share of home equity may decrease depending on how much appreciation is shared.
- **Long-term impact** – The agreement can last up to 10 years, so it's important to understand your obligations if your financial situation changes.
- **Not ideal for short-term homeowners** – If you plan to sell your home soon, the benefits may not outweigh the cost.

How do you access a Home Equity Sharing Agreement?

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How does Share Lawyers help you?

No input is needed from your lawyers at Share Lawyers in order to contact a company offering HESAs or applying.

Do you have any questions?

Please feel free to contact your client service lawyer for more assistance.

HOME EQUITY SHARING LOAN COMPANIES

The Home Equity Partners

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SHARE

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