



## Purchase Offer:

Case Details			
Annuity Issuer		Offer Date	
Availability		Total Payout	
Est. Price		Est Close Date	
Rate (Eff)		Qualified or IRA? Y/N	
Payment Description			

Buyer Details			
Purchaser Name (Owner)			
Purchaser Titling (Payee)			
<small>eg, 'John and Mary Smith, JTWR0S, or 'GoldStar Trust FBO John Smith IRA #12345</small>			
Payee Address			
City		State	
Zip		Fax	
Phone		Email	

Banking Info- For direct (ACH) deposit, enter/verify bank information here.			
Preference- ACH or check		Bank Name	
Bank Address		Acct Name	
Routing #		Acct #	

Agent Info	Special Notes:
Agent Name	
Agency Name	

**Terms:**

1) **Price:** The actual purchase price of the Assigned Payments will be calculated as of the actual date of funding at the effective discount rate shown above, using TimeValue or similar discount cash flow calculation software. The Estimated Close Date is the best estimate as of the date of this Offer. Seller shall have the absolute right in its sole discretion to cancel this agreement if it is unsuccessful in acquiring full and transferable right, title, and interest in the Assigned Payments pursuant to its own underwriting criteria.

2) **Closing Date:** The actual closing date will be a date within 180 days of the Estimated Close Date shown above.

3) **Closing Book:** Upon completion of its own review of the transaction, Seller will deliver a closing book to Purchaser. The closing book will contain the relevant assignments and agreements governing the transfer of the Assigned Payments from the original owner, through intermediaries, thence through DCF Exchange and its related entities, and thereby to Purchaser, together with any applicable court order, carrier acknowledgement, and confirmation documents as applicable.

4) **Review:** As an express condition of Closing, Purchaser and/or Purchaser's legal counsel shall have the right to review the closing book and all associated collateral file documentation to verify information contained therein. Purchaser shall have two (2) business days to notify Seller of any objections to the transaction. If such an objection occurs, Seller shall have the right, in its sole discretion, to either cure said objection within 45 days, or to cancel the transaction with Purchaser without further notice.

5) **Funding:** If the Purchaser does not notify the Seller of any objections to the transaction, Purchaser shall execute such assignment and servicing contract documents as necessary in the closing book, and shall immediately transmit such executed documents by fax, email, or overnight mail, and shall transmit the Purchase Price to Seller by wire transfer or certified funds by overnight mail. Upon receipt of the executed documents and the Purchase Price, the transaction shall be irrevocably deemed closed, without warranty or right to cancel, and shall be accepted by Purchaser "AS IS". If the Purchaser fails to execute the assignment and servicing documents or fails to transmit the purchase price by wire transfer or overnight certified funds, after two (2) business days from delivery of the closing book, the Seller shall be free to sell the Assigned Payments to any such third party, or to itself, as it may deem necessary, in its sole discretion.

6) **Servicing:** The Assigned Payments shall be received by and serviced to Purchaser by GoldStar Trust Company of Canyon, Texas. Purchaser's closing book will include a contract to be executed between Purchaser and GoldStar for servicing the Assigned Payment. Payment servicing incurs fees payable by Purchaser to GoldStar. Initial account setup fees will be paid by Seller, and ongoing servicing fees are payable by Seller and will be deducted from the Assigned Payments as follows:

Payment Servicing Fees			
Account Opening Fee	Paid by Seller	Lump Sum Monitoring Fee, Per Lump	\$25
Account Ownership Change Fee	\$100	Stop Payment & Check Reissue Fee	\$25
Distributions:			
Paper Check	\$7 per payment		
ACH	\$5 Per Payment		
Wire/Fedex	\$25 Per Payment	Add'l services rendered: \$/Hr Rate	TBD

Purchaser Offers To Purchase The Assigned Payments Pursuant To The Terms Of This Offer:	
Purchaser Signature	
Joint Purchaser Signature	

Document Name:  
-Purchase Offer-