

7 SECRETS

About Selling Your Structured Settlement

Presented to you by Stone Street Capital

Over 25 years experience

#1 Structured Settlement Company Rated by TopConsumerReviews.com

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. Also, if you rely on your structured settlement payments as your only source of income, it may not be the best choice to sell those payments.

TIP *A cash lump sum may NOT be the best option if you are able to borrow money with a low interest, or if you rely on your settlement payments as your only source of income.*

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 make the mistake of thinking you need to sell all of your payments. Most of the time you can solve your immediate financial problems with selling a portion of your settlement.*

3. **Laws exist requiring a court order to convert your settlement payments into lump sum cash.** These laws were established to protect YOUR rights. Make sure you understand these laws and how they affect you.

TIP *Always ask who will be helping you in court when you need to go. Stone Street Capital will be with you to help guide you through the process.*



7 Secrets About Selling Your Structured Settlement (Continued)

4. You will receive your lump sum cash typically within 2-4 days after your court date. The entire process may take a few months, and timing depends on many things. Don't ever let any financial company keep you in the dark about how long things will take.

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 may be legal fees. Legal fees vary by state, but don't worry. Stone Street Capital pays the legal fees. Avoid surprises and get this information up-front.

TIP Always ask about legal fees at the beginning of the process and who pays them. Stone Street Capital pays legal fees.

6. Credit problems usually won't hurt you when selling your settlement. Even if you don't have good credit, you may still get be able to get lump sum cash.

TIP Stone Street Capital does not 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 25 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 1-844-868-2345.

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

