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_____ an infant, by her Parents and Natural
Guardians _____ and _____;
and _____, individually,

Plaintiffs,

Docket No. _____

- against-

STRUCTURED SETTLEMENT
AFFIDAVIT

John/Jane Doe #10,

Defendants

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UNDER THE PENALTIES FOR PERJURY, I, _____, of Creative Capital
Inc. ("CCI") acting as structured settlement consultant in the matter of _____ an
infant, by her Parents and Natural Guardians _____ and _____;
_____ and _____, Individually, Plaintiff(s) v. _____,
Defendant(s), hereby warrant and represent, under oath, having first been duly sworn, the
following facts to be true, complete and accurate to the best of my knowledge, information
and belief:

1. No rebates, service fees, administrative fees, or other financial consideration of any kind or in any amount has been paid; will be paid or has been promised to be paid to any defendant or any casualty insurer of any defendant by me or by CCI, either directly or indirectly, by virtue of the structured settlement, or otherwise, relating to this matter;
2. The cost to the defendant(s) and/or casualty insurer(s) of the structured settlement portion of the settlement in this case is \$_____ inclusive of any applicable qualified assignment fee;
3. The standard industry commission that we are receiving in this case is based on 4% of the premium of \$_____. This commission is paid by _____ Life Insurance Company, the life insurer issuing the annuity policy;
4. The life insurer(s) providing the annuity or annuities in this case has rated the plaintiff, _____, whose birthday is _____, up to age ____ by reason of plaintiff's medical condition. The annuity cost set forth in number two above reflects this rated age with regard to all life contingent annuity benefit payments. Period certain only payments and guaranteed lump sum payments, as well as any U.S. Treasury Bond payments are not affected by a rated age. If no life contingent benefits are payable this item (number 4) is inapplicable;

Or

4. The annuity being provided in this case is based upon a standard age quote for the plaintiff, _____, whose birthday is _____, age ___ by reason of said plaintiff's non life impairing medical condition. The annuity cost set forth in number two above reflects this standard age rating. Period certain only payments and guaranteed lump sum payments, as well as any U.S. Treasury Bond payments are not affected by a rated age. If no life contingent benefits are payable this item (number 4) is inapplicable;
5. No medical underwriting has taken place or will take place after the agreement to settle has been reached without full disclosure to both plaintiff and defendant. No post settlement medical underwriting has or will take place to secretly reduce the defendant's cost;
6. If present value figures were provided in this case, they have been provided with actual cost also being disclosed. All present value calculations were made with legitimate realistic and reasonable discount (interest) rate, life expectancy, and/or other assumptions. All assumptions used in the present value calculations have been fully disclosed;
7. CCI is neither an in-house broker of any party or casualty carrier involved in the settlement; nor is CCI affiliated with or an "exclusive" broker of any party or casualty carrier involved in the settlement.

THIS STRUCTURED SETTLEMENT AFFIDAVIT IS PROVIDED TO THE PARTIES TO THE SETTLEMENT WITHOUT COST AND WITH THE EXPRESS PURPOSE OF INDUCING THE PLAINTIFF(S), THE DEFENDANT(S), AND ALL PARTICIPATING INSURERS, INCLUDING ANY RE-INSURERS, CO-DEFENDANTS AND THEIR INSURERS, PRIMARY AND EXCESS INSURERS, TO ENTER INTO AND/OR PARTICIPATE IN FUNDING THE STRUCTURED SETTLEMENT AGREED UPON IN THIS CASE. THE STATEMENTS SET FORTH HEREIN CONSTITUTE AFFIRMATIVE REPRESENTATIONS AND WARRANTIES BY THE UNDERSIGNED STRUCTURED SETTLEMENT CONSULTANT.

Creative Capital Inc., Consultant

Sworn to before me
this _____ day of _____, 2001

Notary
My Commission Expires: