



Do I assign NCC the proceeds of my divorce settlement?

Yes, you assign a portion of the proceeds from your settlement to NCC. For example, any lump sum payments or proceeds from a property sale are used to pay the NCC before being passed to you.

What happens if I reconcile with my spouse?

You are still obliged under the terms of the agreement even if the legal proceedings cease.

What happens if I change attorney?

The funding is linked to your current attorney as they have obligations to NCC under the agreement. Any new attorney would have to be approved by NCC (and agree to take on your case) otherwise this is a breach of the agreement and the funds will need to be repaid as per the terms of the agreement.

Can I act for myself?

If you choose to act for yourself you will be in breach of the funding agreement and the funding will need to be repaid as per the terms of the funding agreement.

How do I get more information?

Please speak with your attorney or visit our website:

www.newchaptercapital.com



**NEW CHAPTER
CAPITAL, INC.**

FUNDING TO UNTIE THE KNOT.™

**1460 Broadway
New York, New York 10036
(212) 404-7807
www.newchaptercapital.com**



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NCC IS THE LEADING PROVIDER OF MATRIMONIAL RESOLUTION FUNDING.

NCC empowers clients by providing a facility to help pay the legal fees for non-moneyed spouses in cases where there is an imbalance in marital resources.

We make a determination as to the net worth of the entire marital asset pool and your potential settlement.

No repayment is required until settlement.



Frequently Asked Questions

Does my attorney recommend this funding?

Your attorney receives no financial incentive from NCC. NCC should be considered as one funding option potentially available to you.

Are the funds used just to pay my legal costs?

The funding can be used to pay your legal fees, expert costs and reasonable personal expense.

How does the funding process start?

The first stage is a conversation with your attorney to see if you are eligible. If the attorney believes that you are, there is an application form that they will begin and you will be asked to approve before NCC will process the application.

Is your funding a drawdown facility?

You will be pre-approved all the way to the settlement if required. The funds are drawn down as and when your attorney needs funds, but only with your approval. You do not have to use the entire funding amount and there is only a fee on the money once it is sent to your attorney client account. This gives you peace of mind that funding is available but you are only paying for what you use.

Is the funding with me or with my attorney?

The contract is between yourself and NCC. The attorney does have an obligation to NCC to communicate anything material that happens during the case and pay off the funding from any proceeds they receive as part of the settlement before the remainder is passed to you.

What credit checks do you do?

NCC will undertake a credit check as part of your application.

How long does the process take to get the funds in place?

Once NCC has received the completed application, we will undertake a credit check. Upon approval documents are sent to you for your review with an independent attorney. It does not have to be a matrimonial lawyer, but an attorney practicing in your state. When everything is signed and returned to NCC, we transfer the first drawdown of your facility to your attorney. You should allow a month for the whole process.

Do I have to take independent legal advice?

Yes, once you have the documents we ask you to take independent legal advice. The attorney providing the advice will then send NCC a letter confirming that you understand the agreement. This pro-forma letter is provided for you.

How much does it cost me?

The charging structure is transparent and straight forward: We provide you with an agreed amount. You drawdown from that facility what you need at any point.

Do I pay as I go along?

The fees are rolled-up so there is nothing to pay until settlement.

Can I pay off in installments

No, it needs to be settled in a single payment.

Can I extend the term?

We will have an agreed term but can be extended if agreed with NCC. We understand that it can be hard to predict when, for example, a house will sell to repay the funding. So we allow on a case-by-case basis.