

Exhibit A

December 17, 2023

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(1) RICHARD: Okay, but what has happened
(2) now is that, interestingly, the clients -- oh, as
(3) the clients get brought to us through this, we'll
(4) call him, investigator -- I think you guys called
(5) him "broker" once -- whatever it is, okay, so
(6) they bring it there under the guise of, I have
(7) this lawyer I know, they're going to -- he's
(8) going to set you up, he's going to get you a
(9) loan, I have a connection with him, I'm going to
(10) bring it to you.

(11) And so the people get brought, and
(12) they're like, wow, okay, thank you for bringing
(13) to me that, and you know, blah, blah, blah. But
(14) there are now many of them who, when they have a
(15) friend who has a case, says, why do I have to
(16) give that friend to this investigator? I can
(17) just bring him there directly, okay, and when
(18) that -- I call that a spinoff, and when the
(19) spinoff happens, okay, the investigation fee, all
(20) that stuff, is totally different. Okay, I tell
(21) them I know --

(22) CHRIS: You're on mute. You went on
(23) mute.

(24) RICHARD: When my screen goes black and
(25) I have to hit the space bar to bring it back, it

(1) mutes it. But anyway, so I told them that I'm
(2) not working with the guy who brought you to me.
(3) Okay, so you now aren't using him, good for you.
(4) Okay, but here's our new arrangement. Here's my
(5) new arrangement. You don't want my arrangement,
(6) and you think you can still do the old street
(7) arrangement with Schweitzer or whomever, that's
(8) good. Then do it. Okay, that's not what I'm
(9) looking to do.

(10) And that -- I think that -- I think
(11) what is happening is that a lot of this now --
(12) because a lot of clients are referrals, are prior
(13) referrals, are re-referrals, that the new wave of
(14) people who were brought to us by these
(15) investigators or these case referrals or brokers,
(16) they don't need -- feel the need to bring it to
(17) them. Okay, and they are now also not looking to
(18) do the same dance of how they're looking to
(19) benefit out of it.

(20) So I'm not saying 15-33 is -- 3 is
(21) going to disappear, okay. But against the
(22) backdrop of, for instance, the Jorge Lupes of the
(23) world, we're not built on Jorge Lupe having all
(24) these clients. It was unsophisticated people
(25) who, they themselves had a case or they had a

(1) friend who had a case, but they don't know a
(2) lawyer. They don't know -- bring anybody -- oh,
(3) bring it to Jorge Lupe, he gets cases funded. He
(4) gets lawyers. He'll get you a case. As if like,
(5) the lawyer is deigning, doing a favor to take it.

(6) Okay, and so then, now, as it started
(7) to continue, people realize, I don't need Jorge
(8) Lupe, okay, and then there became spinoffs, and
(9) then the spinoffs tried to do the same deal as
(10) Jorge Lupe, and they did. But now, the spinoffs
(11) from the spinoffs realize, I didn't need -- I
(12) don't need this. I can just do my own, but we
(13) tell them that things are different. Funding
(14) companies are looking into things more closely.
(15) This is -- maybe that gravy train is ending,
(16) blah, blah, blah. They're looking at things more
(17) closely, and so here is the new scenario. Okay,
(18) and here's the new setup.

(19) And I think that for what it's worth,
(20) it will help vet out some of the shady ones,
(21) okay. And it will also potentially decrease the
(22) voracious appetite in terms of the funding mess.
(23) In other words, if somebody doesn't have to give
(24) five grand to someone else of their initial
(25) funding, then maybe they only need ten, because

(1) ten is what they were getting in the old version.

(2) CHRIS: Right.

(3) RICHARD: Okay, I mean, I don't know if
(4) you guys want to talk about this, but I feel like
(5) we're all in it together. We all kind of know
(6) the deal, and I feel it's useful for me to share
(7) --

(8) JIM: Yeah, I know, listen, Richard, we
(9) totally appreciate that. We kind of see this.
(10) You know, we work you know, with a lot of New
(11) York lawyers and labor law, you know, so we fund
(12) a lot of labor law cases. It's just that our
(13) underwriting team is getting a little skittish
(14) based upon things they're seeing, and they're
(15) seeing people making \$30,000 in labor up, making
(16) \$35,000-\$40,000, wanting \$20,000, and that was,
(17) you know, never the intention on the funding
(18) world, is (indiscernible) --

(19) CHRIS: (Indiscernible).

(20) JIM: You know, the intention is not to
(21) give windfall, but basically, to keep people from
(22) getting foreclosed on their mortgage or getting
(23) thrown out. Like, the five you know, \$2,500,
(24) \$2,500 was generally, because that's what they
(25) were making, \$2,500, Richard.

(1) RICHARD: Yeah, yeah, I get you.

(2) JIM: You know, and that -- but that's
(3) -- you know, if you're making \$45,000-\$50,000,
(4) you're probably taking home \$30,000 in your take-
(5) home pay, so there -- you know, it --

(6) RICHARD: But a lot of those guys were
(7) off the boats, so they're literally --

(8) JIM: Right, exactly, exactly. So we -
(9) - we wanted to just have the conversation with
(10) you, kind of see where this could land if we want
(11) -- you know, and we definitely want a lot -- we
(12) want all of your business. I mean, that goes
(13) without saying, (indiscernible) --

(14) RICHARD: I have to admit Five Star
(15) already -- I've already burned that bridge, to be
(16) honest, because they kept asking me about it.
(17) And I had finally told that I -- you know, Chris,
(18) we had talked about this a little. I just -- you
(19) know, I told them I was honest with them. You
(20) know --

(21) JIM: Were you working with them?

(22) RICHARD: I was working with them a
(23) little. You know, it wasn't --

(24) JIM: Were they -- were they -- were
(25) they doing their (indiscernible)?

(1) RICHARD: -- yeah, I mean, we worked
(2) for a (indiscernible).

(3) JIM: Yeah, all right, so they -- you --
(4) -- they were doing your -- were they doing your
(5) labor law or no?

(6) RICHARD: I -- we weren't really in the
(7) labor law game yet at that point.

(8) JIM: Okay.

(9) RICHARD: Okay, and then basically --

(10) JIM: Because I don't think they're
(11) funding -- I don't think they're funding -- they
(12) -- my understanding is, they will not fund
(13) anything that's not somebody that's been working
(14) for many, many years and is part of a union. I
(15) mean, that's my understanding. And that's -- and
(16) most of the -- their labor law (indiscernible)
(17) these days does not fall (indiscernible).

(18) RICHARD: I'll admit to that, you know.
(19) I have to admit I've never, as I said, I pretty
(20) much -- I don't know when I started re-engaging
(21) with you guys, that I became all in with you
(22) again, so I haven't run any by them, but I take
(23) your word for it. And they did -- because
(24) there's old cases kicking around with them. You
(25) know, we tried to negotiate somewhat on a case to

(1) pay off when we settle in a case, and they would
(2) bring that up about, hey, you got any labor laws,
(3) anything like that, whatever, blah, blah, blah.

(4) So yeah, I mean, they -- I love dealing
(5) with you guys anyway. It's not like they
(6) necessarily did something wrong or bad. They
(7) were -- they were what they were, but yeah, I --
(8) believe me, I will prefer, it's easier -- it's
(9) just better for everyone it's all in with.

(10) JIM: Right, so we're trying to find
(11) the right balance, Richard, of having -- and I
(12) know you met our CEO, which is great, and you've
(13) had a conversation with Alan Hollingman, who runs
(14) up the underwriting team. So we're just trying
(15) to find the right balance of a skittish
(16) underwriting team, and you're getting cast with
(17) the same brushes that we -- we work with Sube,
(18) and we work with Schweizer. We work with
(19) Windgate. We work with all these firms, and you
(20) know, it's kind of the same thing, this 15-33, so
(21) --

(22) RICHARD: Yeah.

(23) JIM: -- they're looking at this as,
(24) it's all the same, and if we're getting some
(25) losses here and some disappearing plaintiffs

(1) there, and some controverted workers' comp there,
(2) it's going to end up here. It's just a little --
(3) it hasn't happened yet. It's a little late, so
(4) we're trying to find the right balance of, you
(5) know, is there anything that you can do with -- I
(6) mean, do you get any labor law cases that do not
(7) fall into that 15-33 category?

(8) RICHARD: You mean do clients not ask
(9) for it?

(10) JIM: Yeah.

(11) RICHARD: I mean, I'm -- I don't --
(12) well, I know once initially they weren't really -
(13) - they said no at the beginning, then a day or
(14) two later, they called us back, okay, and said
(15) they do want it. I'm certainly -- I'm happy to
(16) not -- I mean, you tell me if you prefer me to
(17) modify their expectations, you know, depending on
(18) the case --

(19) JIM: Absolutely, and assuming that
(20) like --

(21) RICHARD: -- I'm happy that I can be
(22) the one --

(23) JIM: -- yeah, no, I'm sorry, sorry.

(24) RICHARD: -- I can be the one that you
(25) guys are more -- but I guess the ones you -- I

(1) have a feeling I know the cases you're talking
(2) about, you're about to bring up. I can see you
(3) guys being skittish on the giant buyouts of
(4) (indiscernible) --

(5) JIM: Well, until you -- like, if
(6) you've taken over a case for somebody, you know,
(7) to me, that calls for a buyout. You know, if you
(8) had the file, I know it takes -- sometimes it's
(9) hard to get the file.

(10) RICHARD: Yeah.

(11) JIM: And maybe you can't get the file
(12) without the funding, and we understand that.
(13) It's more just the run of the mill regular stuff
(14) that our underwriting team's a little skittish
(15) on. You know, if it can be tempered a little
(16) bit, and maybe it's by \$2,500, \$2,500, \$2,500,
(17) and then --

(18) RICHARD: You guys -- well, yeah, you
(19) tell me what you want me to pitch as the boss. I
(20) mean, I --

(21) JIM: Something like that. I want to
(22) come back to you, and I'm going to have to jump.
(23) Let's come back. We just wanted to see if there
(24) was another thing that works, where we get things
(25) done more smoothly with underwriting, because

(1) lately, it's been a little choppy, and I've been
(2) involved. Chris has been involved, and we'd like
(3) to just, you know, we had a nice run with you,
(4) getting things in. And we're just getting a
(5) little bit more questions asked, so we want to
(6) make sure we have --

(7) RICHARD: That's fine.

(8) JIM: -- approval with the underwriting
(9) team beforehand of certain scenarios, and one
(10) scenario is, you don't have much, but the
(11) client's got to get some money. That's going to
(12) be the lowest amount, like five grand, and then -
(13) - and something to keep them going. And there is
(14) no investigator. This -- that's not going to be
(15) enough with an investigator. And then there's
(16) going to be a scenario where they've had all the
(17) MRIs after that, and there's MRIs, and then
(18) there's -- workers' comp has started, and you've
(19) got an ER record that confirms the accident.
(20) Maybe you have a C3, C2.

(21) RICHARD: Sure, well, I (indiscernible)
(22) --

(23) JIM: You know, so now we're two months
(24) into it.

(25) RICHARD: -- you've got a C3 in the

(1) hospital records, you don't want to even talk to
(2) them.

(3) JIM: We'd rather not, but we
(4) understand that we may have to do a few favors
(5) for you. That's what I'm saying. But it's -- we
(6) don't --

(7) RICHARD: I'll be honest. I don't
(8) think we have ever put one in without at least a
(9) C3 and 5.

(10) JIM: Okay.

(11) RICHARD: You may notice we just
(12) forward now, LUBA, our intake pack.

(13) JIM: Okay, that's good to hear. I
(14) didn't -- I don't know all the intricacies. It's
(15) just that -- we just want to come back with like,
(16) a scenario, and then as things progress, as you
(17) know, MRIs are positive, you know, the workers'
(18) comp is not controverted, you know, the next step
(19) is going to be the scope. It's going to be a
(20) possible fusion, and now I still don't think we
(21) want to get to these big chunks of funding,
(22) because it -- you know, then you've got to deal
(23) with it down the road.

(24) I just like to give the client as
(25) little money as possible that he's happy and he's

(1) not going to leave you. Like that, you know, we
(2) want the client to be happy but not --

(3) RICHARD: That's fine with me, yeah.

(4) JIM: Yeah.

(5) RICHARD: Are we going to talk about
(6) the handful of cases that are in the hopper for
(7) me waiting?

(8) JIM: I may have to put that off until
(9) Monday, but only because I've got to get with
(10) Alan. I wanted to have a conversation with you
(11) first, and I wanted to go over those, because
(12) there was, like I said, a skittishness to it, and
(13) rather than a straight denial, I wanted to speak
(14) to you and then get an understanding so we can
(15) see what we can do maybe from a business
(16) development standpoint.

(17) RICHARD: Admittedly, there is just one
(18) I would beg to talk to today.

(19) JIM: All right, well, give me the name
(20) of it.

(21) RICHARD: This is the one I had been
(22) talking and emailing about for the past day or
(23) two, Luke Bravo, B-R-A-V-O. The other one,
(24) Farisallo, the father/son, the big buyouts from
(25) Golden Pair, that can wait. Okay, I can

(1) understand you not being crazy.

(2) Luke Bravo is just the same type of one
(3) that we've done a million times. He came to us
(4) three days after the accident. He went to the
(5) hospital. He sent his C3, the whole megillah.
(6) The only thing unusual about that one, and it's
(7) fine if it doesn't transpire, was, he was looking
(8) for 20-333. And I had said, I sent the email
(9) myself, to Luke -- I think I looped you and
(10) Chris.

(11) JIM: Um-hum.

(12) RICHARD: And again, this is like, two
(13) weeks ago that I sent it to you.

(14) CHRIS: Yeah, it's been two --

(15) RICHARD: That if -- you know, if you
(16) want to mess around with your interest rate, if
(17) you wanted to do only 23s, whatever you want to
(18) do to get there, that's fine. And at this point,
(19) the client is texting and calling the office
(20) three to four times a day. I keep promising
(21) tomorrow, tomorrow, tomorrow. If you want to --
(22) I'll just withdraw that request for 20 if you
(23) want to just make him the straight 15-333, he's
(24) been -- they're waiting. I told him the meeting
(25) was at two, then I know it got booked to three,

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(1) to 2:30. That's the only one I would ask if we
(2) could just address --

(3) JIM: All right, I'll get Chris. I
(4) think, I didn't get that. Could you send me --

(5) CHRIS: It's done. You've got it right
(6) now.

(7) JIM: Okay.

(8) CHRIS: You have the link.

(9) JIM: I'll just take a look at it. You
(10) know -- I -- you know, there was just -- we're
(11) struggling with 15 or even ten right out of the
(12) bat, and now we've got up to 20, so that kind of
(13) caused a little bit of the break (indiscernible).

(14) RICHARD: Just on this case or that's a
(15) new --

(16) JIM: We're trying to get something
(17) that works with you, Richard, that -- where we
(18) don't have this delay. You know, we want to know
(19) like, where we can say to you, this -- there's
(20) not going to be delay. This is what we can
(21) definitely do. If it's got to be more, then it's
(22) going to have to be on a case by case basis. I
(23) may have to get --

(24) CHRIS: Sure.

(25) JIM: You know, and that's on a --

(1) RICHARD: Well, this is the first time
(2) the lag has happened. I don't know if something
(3) was (indiscernible) --

(4) JIM: No, it -- it's not because
(5) there's --

(6) RICHARD: -- you know, that -- they've
(7) always been working on everything, so this
(8) particular one, I assume, it took longer because
(9) they were asking for 20 instead of 15, like that
(10) was out of the norm.

(11) JIM: It's that, plus some things that
(12) came to light, not from your clientele, but with
(13) the same brush, the same brush.

(14) RICHARD: I --

(15) JIM: So underwriters, they manage risk
(16) all the time, and it got to where there was some
(17) questions being asked, so --

(18) RICHARD: No, I have already, actually,
(19) in the past few weeks started to condition some
(20) people that the idea -- that they're going to be
(21) a little tighter with this stuff, they're going
(22) to look into it a little more closely.

(23) JIM: And by the way, it's across --

(24) CHRIS: Across the board.

(25) JIM: -- every funding company, it's

(1) across the board.

(2) RICHARD: Yeah, no, I know. Yeah, it's
(3) (indiscernible), yeah.

(4) JIM: Some funding companies have just
(5) eliminated any sort of -- don't even come to me
(6) until you have everything established, MRIs done,
(7) everything established, like the old days, none
(8) of this upfront cash. We'll get you on rolling
(9) right away for 2500 thousand a month. You want
(10) upfront cash? We're not going to do it. That's
(11) the majority. But listen, I'm going to have to
(12) jump. I'm sorry, but I -- but I'm going to look
(13) at that one, the Roca, whatever it was --

(14) CHRIS: Roca, you have it in your
(15) mailbox now.

(16) JIM: -- (indiscernible) and then Chris
(17) and myself and our head of underwriting is going
(18) to get back to you. You know, it'll probably be
(19) Monday, with the latest on Tuesday. I am going
(20) to be tied up, and either --

(21) RICHARD: Now, I mean, you know what?
(22) I wouldn't even bother with that if the client's
(23) going to drop us then. I -- if it's not until
(24) Tuesday or Monday, then I -- it's -- then I'll
(25) just -- I -- yeah, I mean, is there any way it

(1) can be looked at today or --

(2) JIM: I will try. I have to hop on a
(3) call. I will try, but that number is -- it's the
(4) number, Richard, it's the number.

(5) RICHARD: Then forget about the 20.
(6) Then forget about the 20. Even if you would, can
(7) you do 15 today, ten?

(8) JIM: All right, let me see with that.
(9) I do have to jump.

(10) Chris, I will get back to you. It's --
(11) I've got a call that's going to be done in an
(12) hour, okay?

(13) CHRIS: Okay.

(14) JIM: So I mean, I -- you know, if your
(15) client got a verbal today, would that be okay?

(16) RICHARD: Yeah, if you give him a
(17) verbal, that's perfectly fine. That's perfectly
(18) fine, (indiscernible).

(19) JIM: Let me see. No promises. I got
(20) -- I got --

(21) RICHARD: When you say "a verbal," you
(22) mean a verbal approval?

(23) JIM: Right.

(24) RICHARD: Oh, that -- yeah, we don't
(25) need the money today. I'm not -- Elizabeth is

(1) fast. She's not that fast. Right.

(2) JIM: Right, right, all right, then
(3) let's get back. I've got to jump, and we'll pick
(4) you up by the end of the day.

(5) RICHARD: Well, what should I tell him?
(6) Should I tell him he's going to get a call today?

(7) JIM: I will get back -- I don't know
(8) what the number's going to be. That's the thing.
(9) I don't know what the number's going to be.

(10) RICHARD: Okay, well, (indiscernible)?
(11) Should I -- can I tell him, I hate to pin you
(12) down, I know it's just an usual circumstance?

(13) JIM: (Laughs).

(14) RICHARD: Should I tell him he's going
(15) to get a call today on how much he's approved
(16) for? Can I --

(17) JIM: I'm going to try to get this
(18) approved. I believe we can get something in
(19) place for -- in the five with some sort of
(20) rolling. That may not be enough at this point.
(21) I get that. There might have to be an exception,
(22) which we're trying to deal with -- what can we
(23) definitely get for you, on new stuff, and then
(24) other things are going to be a discussion point,
(25) but it may not be a lengthy discussion point.

(1) It may just have to be somebody other
(2) than our underwriting department will have to
(3) approve it. That's all I'm saying. Underwriting
(4) might be able to approve X. Anything more than X
(5) might have to go to a different avenue.

(6) RICHARD: Okay, well, don't send it to
(7) that avenue then.

(8) (Laughter).

(9) JIM: No, it would be -- it would
(10) involve me, so I'll be aware of it, so...

(11) CHRIS: Right, Jim will be the one that
(12) makes the decision, and Richard, I hope you'd
(13) appreciate that all this is to mitigate
(14) collective risk, make sure that we're helping you
(15) as a partner. I know it feels like a slowdown.
(16) To the client, it feels like it's a slowdown, but
(17) I want you to understand all this is an effort to
(18) make sure that we can continue to do business as
(19) normal. We reset expectations, and then you and
(20) I have talked about this a lot, you know, maybe
(21) resetting expectations on what numbers are, and
(22) we'll help some of these guys kind of go away and
(23) give you a little breathing room as well.

(24) RICHARD: Yeah.

(25) CHRIS: Because the net effect on this,

(1) too, is, you're sitting there like, I don't want
(2) to lose a client, but we don't want you to lose a
(3) client, either. Right?

(4) RICHARD: Yeah, no, I'm happy to start
(5) resetting expectations, but when I say Bravo
(6) (indiscernible) --

(7) JIM: That's fair. That's a fair
(8) statement.

(9) CHRIS: That's fair.

(10) JIM: That's a fair statement, because
(11) the expectations were set two weeks ago.

(12) CHRIS: Right.

(13) JIM: That's a fair statement, and the
(14) thing is, the way I look at it, if somebody -- if
(15) somebody's really putting a gun to your head for
(16) 20 grand, they're probably going to keep doing
(17) that, and there's going to be a stopping point,
(18) and you're probably going to lose that client at
(19) some point down the road.

(20) RICHARD: But he's happy to do 15 now.
(21) He's -- I -- you know, like the slow dance has
(22) him all nervous that -- you know, and I've told
(23) him the reason it's taking longer is 20 is
(24) unusual, (indiscernible) percent higher than the
(25) norm, whatever, blah, blah, blah, so --

(1) JIM: But listen, let me jump so I can
(2) finish this so I can get back to Chris. All
(3) right?

(4) CHRIS: All right.

(5) JIM: Are you available later on,
(6) Richard?

(7) RICHARD: I'm available whenever you
(8) want to talk to me.

(9) JIM: Okay, let me get back to you.

(10) CHRIS: Thanks, gentlemen.

(11) JIM: Chris, are you around later?

(12) CHRIS: Yeah, I'm here all day.

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