

**The Attorney Loan.
Your Best Strategy for Winning Cases.**



320 Old Country Road
Garden City, NY 11530
(516) 535-2002
(800) 996-0213
www.esquirebank.com

Member FDIC  Equal Housing Lender



A Winning Team — Esquire Bank and Your Law Firm.
Apply for the Attorney Loan Today.

Business Card Sits
Go Here

RED = Die Cut

A Win-Win For Both Your Clients and Your Firm.

“At Esquire Bank,
we understand the
unique needs and
financial pressures
facing the law
community, providing
banking and business
solutions to firms,
their owners,
employees
and clients.”

– Andrew C. Sagliocca
President & CEO
Esquire Bank

Every attorney is in the business of **winning cases** for their clients. That takes experience and expertise – and money for investigations, depositions, filing fees and top expert witnesses. However, without ready cash for litigation expenses, your firm might be sacrificing valuable cases and clients to better-capitalized firms.

Esquire Bank has the solution – the *Attorney Loan*. Created specifically for litigation case advances, the *Attorney Loan* is a line of credit that provides the funds you need to help finance case costs. However, the loan goes well beyond cash in hand.

The *Attorney Loan* provides you with the opportunity to pass the finance charges through to the client upon successful case completion.* As a result, the loan may be virtually interest free for your firm.

The *Attorney Loan* also offers a proprietary administrative tool that helps you disburse and track payments by case, view detailed monthly reporting by case, and much more – welcome relief from back office challenges.

The following pages guide you through the benefits, qualifications and procedures for the *Attorney Loan*. As you’ll see, the *Attorney Loan* is a **win-win** for both your clients and your firm. For additional information, please call 1-800-996-0213.

*Attorneys should consult the applicable law and ethics rules in their particular jurisdiction.

Lessen Your Administrative Burden, Win More Cases.

*The Attorney Loan helps eliminate the burden of litigation expenses, enhancing your résumés for **winning** cases and achieving optimal settlements.*

The *Attorney Loan* streamlines your administrative functions, allowing you to focus on your core business and **win** more cases for your clients.

By evaluating the financial strength of your practice and partners, as well as the track record and trends of your practice, a master credit line is established. Through iCase™, individual loans are set up for each case within the credit line to capture disbursements, and track balances and fees at the case level.

- Issue check disbursements or electronic case payments against your *Attorney Loan* right from your computer via Esquire's proprietary **iCase** platform
- Manage your account online, 24/7
- Receive comprehensive month end, end-of-case reporting and annual statements
- Receive detailed case-by-case accounting of disbursements, interest and fees

Attractive Rates

- ✓ Competitive pricing at bank rates
- ✓ Up to 800 basis points less than financing companies
- ✓ Best rates with an Esquire Bank deposit banking relationship

Make Payments Right From Your Computer

Loan Setup

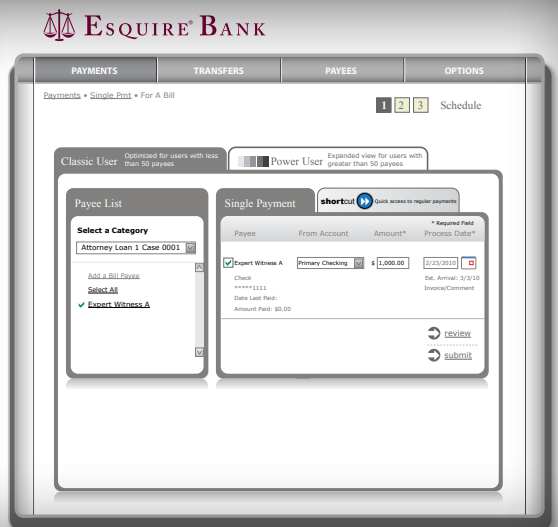
- Esquire Bank establishes master credit line
- Case notes match case information

Add Payees

- Functions similar to personal online bill pay
- Unlimited number of payees
- Detail tracking of expenses by case
- Detail history of expenses by case
- Spread payee expense across multiple cases

Disburse Funds

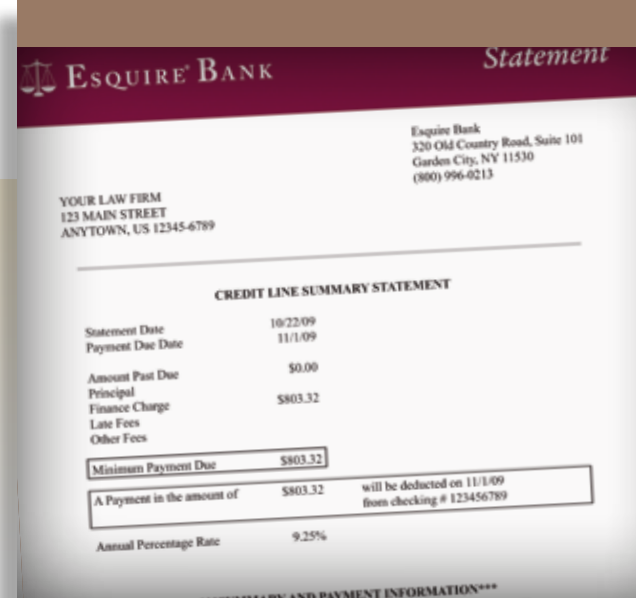
- Make payments from your computer
- Payments immediately drawn on the loan
- Payments can be electronically remitted through iCase or via conventional check writing



Keep Track of Case Expenses, Import Files, and More

Month-end Case Statements

- Each case is detailed on a consolidated statement
- Detailed monthly reporting at case level:
 - Track total expenses, number of payees (e.g., vendors and experts), interest accrued and other metrics



Report Utilities

- Extract case level financial information to Microsoft® Excel®
- Import files to virtually any accounting software application
- Eliminate the need for manual case and financial analysis



Legal Practice Management Suite (L-P SuiteSM) software

- Add the exclusive L-P Suite with an Esquire deposit relationship for a complete private bank from the convenience of your office
- Eliminate trips to the bank
- Perform any banking transaction with virtually no fees¹
- Access online cash management function and bill pay services



¹ Fees for certain services and products may apply in limited circumstances.

Loan Structure at a Glance

Master Line of Credit

- Master line of credit allocated at individual case level
- Case level allocations equivalent to an individual loan
- Case level loan limits typically range from \$3,000-\$5,000
- Limits are negotiable and can exceed range based on case types

Rate

- Interest rate tied to Prime
- Variable rate
- Generally between 350-675 bps over the current prime rate
- Rate tied to inherent risk
- Hundreds of basis points less than a typical finance company
- Better rates available with an Esquire Bank deposit banking relationship

Payment

- Interest-only loan paid monthly
- Principal and related fees paid upon settlement of case

Deposit Balances

- Balances are requested as part of standard note agreement
- Operating Account required – no minimum amount required, no fees*

Personal Guarantee of Partners and UCC Filings on all Cases

- Full recourse note

“Esquire Bank goes well beyond other financial institutions, focusing exclusively on the trial bar and its needs. With such products as the Attorney Loan, Esquire Bank is perhaps a law firm’s best ‘partner’.”

– Tom Henderson

Founding Board Member

Esquire Bank

**Esquire Bank reserves the right in the future to charge fees on the Operating Account.*

Sample Scenario: Facts & Figures

Master Line of \$1,000,000

- Case #1 - \$5,000
- Case #2 - \$4,000
- Case #3 - \$10,000 (if agreed upon)
- Remaining open line disbursed per case authorization
- Proceeds used *only* for case expenses unless otherwise authorized by Esquire Bank

Rate, Payments and Balances

- Prime rate is the published average rate that banks offer to superior borrowers
- Risk is measured by Esquire Bank using numerous data points, including law firm's financial condition, partner credit standing and case settlement history
- Principal payments are made at the earlier of case settlement, removal of client representation or generally 30 months. Exceptions may be made at discretion of Esquire Bank
- Exceptions to deposit balance request may be made at discretion of Esquire Bank. An Operating Account is required – no minimum fees or balances are required[†]

Standard Fee Structure at a Glance

Master Line of Credit Fees*

- Origination – 1%
- Annual line maintenance – 1%

Case Level Loan Fees (Per Case)*

- Case audit - \$15
- Case setup - \$50
- Case payoff - \$75

Disbursement Fees*

- Per electronic check - \$2.50

*†*All fees outlined are subject to change based upon various factors, including the nature of the master line of credit, case types, number of cases and turnover.*

Esquire Bank charges fees to cover initial and ongoing credit review costs, as well as administrative costs incurred by Esquire to support the loan technology platform (iCase).

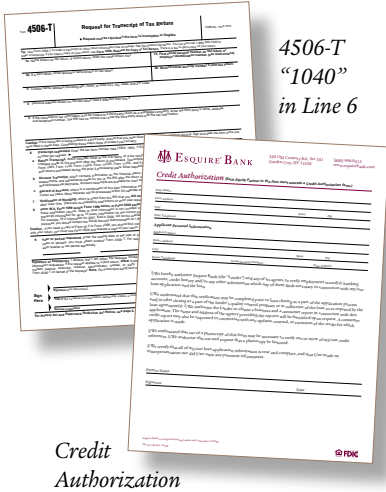
Pre-qualification — An Easy First Step

Because Esquire Bank understands your time is valuable, we offer a simplified pre-qualification process. Upon completion of the following two forms, we can perform a majority of our Underwriting processes in order to determine whether a “Pre-qualification” Term Sheet should be issued to your law firm.

“The Bank’s electronic delivery channels provide our clients with tools to conduct their banking business more efficiently and effectively.”

*– Andrew C. Sagliocca
President & CEO
Esquire Bank*

- IRS Form 4506-T “Request for Transcript of Tax Return”
 - Completed in accordance with legal entity structure of law firm
 - Required for all legal entities and principal partners
 - Law firm must allow Esquire to run three years of tax transcripts
- Credit Authorization Form
 - Separate form required for all partners
 - Law firm must allow Esquire to perform credit verification on firm and principal partners



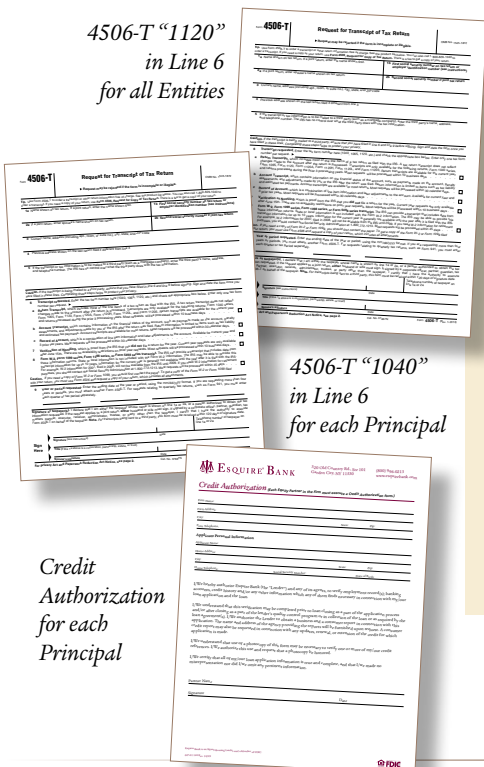
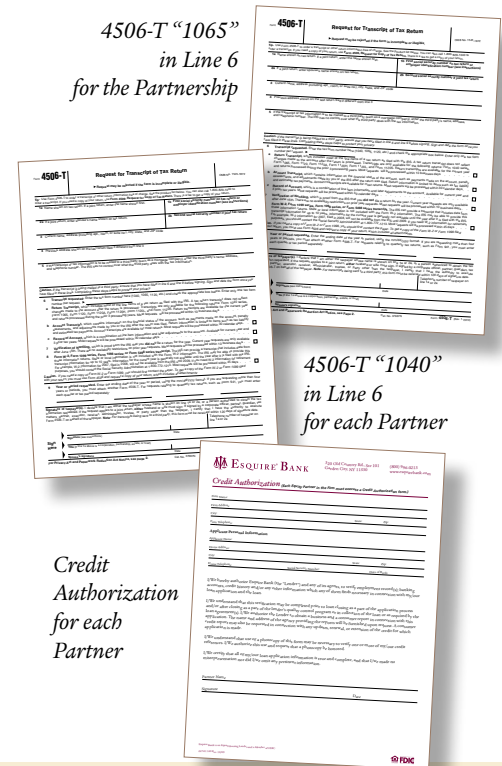
Pre-qualification Process Flow

Sole Proprietor

- Sole proprietor income recorded on Schedule C; no requirement for corporate or entity level form completion
- Sole proprietors are required to enter "1040" in the **Line 6** box on the IRS Form 4506-T
- Sole proprietors must complete Credit Authorization Form

Partnership / LLP

- IRS Form 4506-T required for all legal entities that exist in partnership structure
- Any entity set up as partnership must indicate "1065" in the **Line 6** box on the IRS Form 4506-T
- For an entity level 4506-T, the **TITLE** of the SIGNOR must be entered in order to record ability of signor to authorize on behalf of the entity
- All equity partners must complete an IRS Form 4506-T and Credit Authorization Form



Corporation / PC / LLC

- IRS Form 4506-T required for all legal entities that exist in corporate structure
- Any entity set up as Corporations / PC / LLC must indicate "1120" in the **Line 6** box on the IRS Form 4506-T
- For an entity level 4506-T, the **TITLE** of the SIGNOR must be entered in order to record ability of signor to authorize on behalf of the entity
- All principals must complete an IRS Form 4506-T and Credit Authorization Form

Qualification — Required Items Discussed During the Underwriting Process

*Our enthusiastic
team of banking
professionals is
readily available to
assist your firm.*

Call 1-800-996-0213.

1. Completed application
2. Certificate of good standing
3. Borrower(s) guarantees
4. 3 years of financial statements — legal entities and partners
5. 3 years of tax returns — legal entities and partners*
6. Current / Interim financials
7. Key man life insurance (Esquire as beneficiary)
8. Security agreements and UCC filings
9. Insurance certificates
10. Partnership agreements fully executed
11. 3-6 months of bank statements
12. Satisfactory tax and judgment lien searches
13. Litigation reviews
14. Onsite due diligence by Esquire Bank or agent of bank
15. Periodic case audits by Esquire Bank or agent of bank
16. Esquire Bank Operating Account for loan funding and disbursement

**Consult your tax advisor(s).*

The Attorney Loan is subject to credit verification, review and approval. All rates, terms and fees are subject to change without notice. Esquire Bank makes no representations regarding the applicability or impact of attorney ethical rules and guidelines in connection with the Attorney Loan.

Attorney Loan Questionnaire

Firm Name:

Firm Address:

City:

State:

Zip:

Firm Telephone:

To help facilitate the pre-qualification process, please answer the following:

1. What is your preferred contact method?

2. What is the amount of money you would like to finance?

3. When are you looking to obtain financing?

4. What is the average expenditure per case?

5. What is the legal entity structure of your law firm?

6. How many cases would your firm use the loan for each year?

7. Is there any outstanding bank debt?

Credit Authorization (Each Equity Partner in the Firm must execute a Credit Authorization form.)

Firm Name: _____

Firm Address: _____

City: _____

State: _____

Zip: _____

Firm Telephone: _____

Applicant Personal Information

Applicant Name: _____

Home Address: _____

City: _____

State: _____

Zip: _____

Home Telephone: _____

Social Security Number: _____

Date of Birth: _____

I/We hereby authorize Esquire Bank (the “Lender”) and any of its agents, to verify employment record(s); banking accounts, credit history and/or any other information which any of them finds necessary in connection with my/our loan application and the loan.

I/We understand that this verification may be completed prior to loan closing as a part of the application process and/or after closing as a part of the lender’s quality control program or in collection of the loan or as required by the loan agreement(s). I/We authorize the Lender to obtain a business and a consumer report in connection with this application. The name and address of the agency providing the reports will be furnished upon request. A consumer credit report may also be requested in connection with any updates, renewal, or extension of the credit for which application is made.

I/We understand that use of a photocopy of this form may be necessary to verify one or more of my/our credit references. I/We authorize this use and request that a photocopy be honored.

I/We certify that all of my/our loan application information is true and complete, and that I/we made no misrepresentation nor did I/we omit any pertinent information.

Partner Name _____

Signature _____

Date _____

Request for Transcript of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

IRS Direct, 11432 Lackland, St. Louis, MO 63146

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

	Telephone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Sign Here

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.