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UPCHURCH FINANCIAL SOLUTIONS FINALIZES DELTA SETTLEMENTS ACQUISITION EFFECTIVE MARCH 1, 2008

MICHAEL A. UPCHURCH TO BE NAMED CHAIRMAN OF THE BOARD / CHIEF EXECUTIVE OFFICER

**NOW SCHEDULING INTERVIEWS WITH MICHAEL A. UPCHURCH
PLEASE CONTACT UPCHURCH FINANCIAL MARKETING EXECUTIVE,
KARA HUGHETT AT 904.596.5705**

USA— Effective March 1, 2008, Michael A. Upchurch, Founder and President of Upchurch Financial Solutions (UFS) in Jacksonville, Florida will retain full ownership of the Delta Group of Settlement Companies. As Upchurch assumes the position of Chairman of the Board and Chief Executive Officer, Delta Settlements will maintain the Delta Group name in addition to the brand. Former Delta Settlements Owner, President and CEO, David Snyder along with his wife, Dorothy Snyder have announced the acquisition to their current producers:

“UFS will purchase the controlling stock of Delta Group on or about March 1, 2008. ... Dorothy Snyder and her staff in the San Juan Capistrano Home Office of Delta Group have agreed to remain with the company to assist Michael with the transition. One of the main reasons Dorothy and I selected Michael Upchurch to purchase our company is that we felt he will bring much needed "added value" to you, the Producers. ... We are confident that once you have had a chance to work with Michael, you too will feel comfortable with his honesty and integrity, and will help him grow the company to become the foremost plaintiff firm in the business.”

– David Snyder

Since its inception, Delta Settlements has been an industry leader. Snyder has been at the forefront of some of the most influential changes to the settlement industry as a founding member of NSSTA, the founder of SSP and the establishment of a plaintiff's right to independent representation in the placement of a structure. Upchurch believes Delta Settlements is perfectly positioned at this point in the settlement industries development. Despite the obvious and inevitable shift from a defense controlled industry to one being controlled by the plaintiff, there is not a pure national plaintiff's based firm. Delta will be positioned as that company.

Upchurch's goal is to be able to build off of the momentum UFS has created and ideally, leverage the skills and techniques they have built. He is confident Delta Settlements will be in a position to expand their product and service offerings and ideally, UFS will offer the following added value to the trial attorney and their client:

- Public Benefit Analysis
- Lien Resolution
- Trust Related Services
- Traditional Structured Settlement Services (comprehensive analysis)
- Traditional Asset Management

In addition, Delta and UFS will capitalize on the knowledge UFS has had in the Social Security arena to enter into the Medicaid and Medicare planning industries for non-litigation related cases. This is a natural extension for a settlement consultant because of the access granted to the elder law community. From a public service perspective, Delta will continue to promote and lobby for laws and regulations that best serve public policy and disabled persons.

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"Structured settlements are a great business with a great future. Dave and Dorothy Snyder are structured settlement pioneers and visionaries. They deserve tremendous thanks from our industry for what they have contributed. Delta Settlements and the Snyder's have mentored and launched many current structured settlement leaders. I am honored and excited about my new relationship with Delta. With support from Dave and Dorothy, as well as Delta's employees and Delta's product providers, Delta will continue to distinguish itself as a structured settlement industry leader."

- **Michael A. Upchurch, CEO, Upchurch Financial and Delta Settlements**

For editorial excerpts or to schedule an interview with CEO, **Michael A. Upchurch**, interested media please contact Upchurch Financial, Marketing Executive **Kara Hughett** directly via telephone at **904.596.5705** or email **kara@upchurchfinancial.com**

For more information, please visit **www.upchurchfinancial.com** or Structured Settlement Leader, Pat Hindert's blog, *Beyond Structure Settlements*; **www.s2kmblog.typepad.com**

UPCHURCH FINANCIAL

UFS is one of the nation's premier plaintiff settlement consulting firms. UFS employs a team approach to analyzing all economic aspects of a complex personal injury case. UFS differentiates itself by employing a team of experts to help the trial attorney quantify the role Medicaid, Medicare and any 3rd party payer may play in a client's life post-recovery. This type of analysis helps to paint a clearer picture of the economic implications of a settlement. Many times the outcome of this analysis helps with key decisions facing the client and his team of professional advisors. Key decisions such as, whether or not to establish a Special Needs Trust, asset allocation, structured settlement formatting and most importantly whether or not an offer is adequate to meet the real-world economic needs of the client. By providing this type of analysis and showing the ongoing commitment to the rights of the injured party, UFS has been able to place in excess of \$50 million dollars of structured settlement premium over the past 12 months. A central commitment of UFS has been to head the technology forefront in the settlement planning industry. UFS has invested heavily in its technology infrastructure and has developed its proprietary lead generation and case management system. UFS is in a position to supply the Delta producers with qualified leads via its research group and case management system. The case management system itself organizes the following key components of a case:

- Key contacts (all standard information)
- Document management/storage
- E-mail Integration
- Comprehensive Quoting
 - Market Analysis Summary
 - Best Quote
 - Quote Detail
 - Rated Age Report
 - Market Analysis Detail
 - Key Financial Information
 - All related Case information (annuitant information, annuity details, etc.)

UFS is currently extending its technology expertise and infrastructure to its clients. UFS has been and will continue to be a leader in identifying means of increasing the efficiency and effectiveness of every litigation dollar.

MICHAEL A. UPCHURCH

Michael A. Upchurch is the founder of Upchurch Financial and Chairman and CEO of The Delta Group of Settlement Companies which he purchased in 2008. Since entering the structured settlement business in 2003, Upchurch has distinguished himself as a leading settlement consultant. Upchurch's focus on increasing the utility of the settlement has enabled him and his team to become a trendsetter in the structured settlement, litigation support and settlement planning industries.

After graduating with his MBA from Southern Methodist University in Texas, Upchurch began his professional career with IBM. While at IBM, Upchurch focused on integrating advancing technologies into established business

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processes. This skill set continues to benefit Upchurch and UFS' clients in the structured settlement and settlement planning marketplaces.

In 2003, Upchurch entered the settlement industry with Ringler Associates. Within a year, Upchurch decided to focus exclusively on helping victims and their attorneys. In 2004, Upchurch left Ringler and formed Upchurch Financial Services. UFS has enjoyed positive and productive relationships with Millennium Settlements and National Settlement Consultants. Upchurch is a member of the Florida Justice Association (FJA) and the American Association of Persons with Disabilities (AAPD) Upchurch has been a Business Friend of EAGLE since 2005. In addition, he is a member of the Society of Settlement Planners (SSP), the National Structured Settlement Trade Association (NSSTA) and the National Alliance of Medicare Set-Aside Professionals (NAMSAP.) Upchurch married his college sweetheart from Emory University and they have three children ages 10, 8 and 5.

DELTA SETTLEMENTS

The Delta Group was founded in 1990 by David and Dorothy Snyder and Charles Bradford. The Snyders purchased Bradford's share of Delta Group in 1995. The Delta Group has helped launch several structured settlement firms whose founders and owners began their structured settlement careers with the Delta Group including: Bradford & Associates of Atlanta Georgia; Millennium Settlements of Tallahassee Florida; and The James Street Group of Austin Texas.

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