

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

Unknown Entity Holdings, LLC,

Plaintiff,

v.

Fidelity Legal Funding, LLC d/b/a Uplift
Legal Funding

Defendant.

Civ. Action No. _____

Jury trial demanded

COMPLAINT AND JURY DEMAND

Plaintiff Unknown Entity Holdings, LLC (“Unknown Entity Holdings” or “Plaintiff”), by and through its attorneys, for its Complaint against Fidelity Legal Funding, LLC d/b/a Uplift Legal Funding (“Uplift” or “Defendant”), alleges, on knowledge as to its own actions, and otherwise on information and belief, as follows:

JURISDICTION AND VENUE

1. This court has jurisdiction over copyright infringement actions pursuant to 28 U.S.C. §§ 1331 and 1338(a).

2. This Court has personal jurisdiction over Defendant because Defendant purposely availed itself of the privilege of conducting business in Texas. On information and belief, Defendant operates the website upliftlegalfunding.com (the “Uplift Website”). Defendant attempts to establish a presence in Texas through the Uplift Website by directing its advertising at Texas consumers. For example, the Uplift Website specifically identifies Texas as a state in which it funds lawsuits. Further, the Uplift Website has a page entitled “Texas (TX) Lawsuit

Loans Made Easy: Lightning-fast approval with reasonable rates”¹ featured on its website that advertises directly to Texas consumers. The Uplift Website has an interactive application feature, and directs users, including Texas residents, to contact Defendant via phone, email, fax, or regular mail. On information and belief, Defendant conducts its legal funding business in the state of Texas and with Texas consumers. Furthermore, as alleged herein, Defendant has committed a tort in whole or in part in Texas, subjecting it to jurisdiction here under Tex. Civ. Prac. & Rem. Code § 17.042.

3. Venue is proper in this district under 28 U.S.C. § 1391(b)(2) because a substantial part of the events or omissions giving rise to the claim occurred in this district, or 28 U.S.C. § 1391(b)(3) because Defendant is subject to personal jurisdiction in this district.

PARTIES

4. Plaintiff Unknown Entity Holdings, LLC is a Delaware limited liability company with a principal place of business at 5717 Legacy Drive, Suite 250, Plano, Texas 75024.

5. On information and belief, Defendant is a California limited liability company with a principal place of business at 2444 Wilshire Blvd., Ste. 511, Santa Monica, CA 90403.

FACTS

A. The Chain Reaction Work.

6. Third-party Express Legal Funding LLC (“Express”) created the work “Who’s At Fault in a Chain Reaction Car Accident?” (the “Chain Reaction Work”) on or around January 13, 2022. As a result, Express owned any and all copyright rights in the Chain Reaction Work.

¹ A website capture showing the page is attached as Exhibit 1.

7. On January 13, 2022, the Chain Reaction Work was first made available on Express's website, expresslegalfunding.com.

8. Express filed an application for copyright registration of the Chain Reaction Work. The U.S. Copyright Office granted registration of the Chain Reaction Work as Registration Number TXu002330355.² The registration date for the Chain Reaction Work is April 7, 2022.

9. On September 30, 2022, Express assigned the Chain Reaction Work, along with Express's website, to Unknown Entity Holdings.

10. At least as of October 2022, Defendant was put on notice of expresslegalfunding.com and the works thereon through conversations with Plaintiff.

11. The Chain Reaction Work is wholly original, and Unknown Entity Holdings is the owner of the Chain Reaction Work, and the owner of valid and subsisting United States Copyright Registration No. TXu002330355.

B. Defendant's Conduct - The Chain Reaction Infringing Work.

12. On information and belief, Defendant is engaged in the legal funding business in Texas and in other States. Defendant posts articles related to legal funding on the Uplift Website.

13. On the Uplift Website, Defendant has published, printed, and publicly displayed, or caused to be published, printed, and publicly displayed, an article entitled "Who Is At Fault in a Chain Reaction Accident?" (the "Chain Reaction Infringing Work")³, which is substantially similar to and a derivative work based on the Chain Reaction Work. On information and belief, the Chain Reaction Infringing Work was first made available to the public on March 16, 2023

² A true and correct copy of the registration certificate for Registration No. TXu002330355 is attached as Exhibit 2.

³ A copy of the Chain Reaction Infringing Work is attached as Exhibit 3.

via the Uplift Website, and the Chain Reaction Infringing Work has been continuously available to the public since that time.

14. On information and belief, Defendant obtained physical possession of or otherwise viewed the Chain Reaction Work, and intentionally copied and made a derivative work of the Chain Reaction Work to create the Chain Reaction Infringing Work. That Defendant copied the Chain Reaction Work when it created the Chain Reaction Infringing Work is evidenced by the striking similarities between the Chain Reaction Work and the Chain Reaction Infringing Work, which cannot be explained other than as a result of copying and Defendant's access to the Chain Reaction Work as a result of the Chain Reaction Work being available on Plaintiff's website, expresslegalfunding.com, before Defendant created the Chain Reaction Infringing Work.

15. Defendant copied the Chain Reaction Work without Plaintiff's authorization, consent, or knowledge, and without any remuneration to Plaintiff.

16. As a result of Defendant's actions described above, Plaintiff has been directly damaged, and is continuing to be damaged, by the unauthorized reproduction, distribution, and public display of the Chain Reaction Infringing Work. Defendant has never accounted to or otherwise paid Plaintiff for its use of the Chain Reaction Work.

17. Defendant's acts are causing, and unless restrained, will continue to cause damage and immediately irreparable harm to Plaintiff for which Plaintiff has no adequate remedy at law.

COUNT I

Federal Copyright Infringement of the Chain Reaction Work (17 U.S.C. § 501)

18. Plaintiff repeats and realleges paragraphs 1 through 17 hereof, as if fully set forth herein.

19. The Chain Reaction Work is an original literary work containing copyrightable subject matter for which copyright protection exists under the Copyright Act, 17 U.S.C. § 101, et seq. Plaintiff is the exclusive owner of rights under copyright law in and to the Chain Reaction Work. Plaintiff owns a valid copyright registration for the Chain Reaction Work, attached as Exhibit 2.

20. Through Defendant's conduct alleged herein, including Defendant's reproduction, distribution, and public display of the Chain Reaction Infringing Work, which is copied from, a derivative of, and substantially similar to the Chain Reaction Work, without Plaintiff's permission, Defendant has directly infringed Plaintiff's exclusive rights in the Chain Reaction Work in violation of Section 501 of the Copyright Act, 17 U.S.C. § 501.

21. On information and belief, Defendant's infringing conduct alleged herein was, and continues to be, willful and with full knowledge of Plaintiff's rights in the Chain Reaction Work, and such infringing conduct has enabled Defendant illegally to obtain profit therefrom.

22. As a direct and proximate result of Defendant's infringing conduct alleged herein, Plaintiff has sustained and will continue to sustain substantial, immediate, and irreparable injury, for which there is no adequate remedy at law. On information and belief, unless Defendant's infringing conduct is enjoined by this Court, Defendant will continue to infringe the Chain Reaction Work. Plaintiff therefore is entitled to permanent injunctive relief restraining and enjoining Defendant's ongoing infringing conduct.

WHEREFORE, Plaintiff respectfully requests this Court to enter a judgment in favor of Plaintiff against Defendant on all counts, and grant an injunction, permanently enjoining Defendant, its employees, agents, officers, directors, attorneys, successors, affiliates, subsidiaries,

and assigns, and all those in active concert and participation with any of the foregoing persons and entities who receive actual notice of the Court's order by personal services or otherwise, from:

(a) distributing, advertising, or displaying, or authorizing any third party to distribute, advertise or display, the Chain Reaction Infringing Work and any products, works, or other materials that include, copy, are derived from, or otherwise embody the Chain Reaction Work;

(b) reproducing, distributing, or publicly displaying the Chain Reaction Work, creating any derivative works based on the Chain Reaction Work, or engaging in any activity that infringes Plaintiff's rights in the Chain Reaction Work; and

(c) aiding, assisting, or abetting any other individual or entity in doing any act prohibited by sub-paragraphs (a) or (b); and for such other and further relief as the Court deems just and proper.

JURY DEMAND

Plaintiff Unknown Entity Holdings, LLC respectfully demands a trial by jury as to all counts so triable.

Date: June 15, 2023

Respectfully submitted,

THOMPSON COBURN LLP

/s/ Jasmine Wynton

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Attorneys for Plaintiff

EXHIBIT 1

Texas (TX) Lawsuit Loans Made Easy

Lightning-fast approval with reasonable rates

[Get Funding Today!](#)



24 Hour Funding

Get \$500 – \$250,000 as soon as
tomorrow (Thursday)



Low, Simple Rates

Simple, non-compounding rates that save
you money



No Monthly Payments

Only pay at settlement – if you lose your
case, you pay back nothing

Get \$500 – \$250,000 as soon as tomorrow (Thursday)

[Apply Now!](#)

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APPLY IN SECONDS



(800) 385-3660

Texas Lawsuit Loans Overview

Our lawsuit settlement funding allows you to pay for whatever you need. We can provide lawsuit loans for cases such as medical malpractice, auto accidents, premises liability, and many more. Accidents and injuries can slow life down. Uplift aims to provide pre-settlement loans so your life doesn't have to.

Average Funding Per Case in Texas	Uplift Legal Funding averages \$6,936 in funding per claim for TX residents
Available Funding Amount in Texas	Uplift Legal Funding's legal offers range from \$500 – \$1,000,000+ in Texas
Texas Fault Laws	Texas fault laws are “modified comparative fault,” with a 51% threshold. This means that the plaintiff may shoulder some of the fault and therefore the court may adjust their settlement award accordingly.
Statute of Limitations in Texas	The statute of limitations in Texas for both property damage and injury is 2 years
Minimum policy limits in Texas	\$30,000 bodily injury liability per person \$60,000 bodily injury liability per accident \$25,000 property damage liability per accident

Am I Eligible For Pre-Settlement Funding in Texas?

There are no laws regulating pre-settlement funding in Texas. In fact, Texas happens to be one of the very few states that allow a lawyer to directly lend money to their clients. However, a large majority of lawsuit loans are still administered by third-party lawsuit loan companies like Uplift Legal Funding.

You are likely eligible for lawsuit settlement funding if:

1. You were injured by a third party
2. You have a pending settlement claim against an insurance company
3. You have hired a law firm to represent you

Unlike traditional loans, your credit score and employment history are not approval factors for pre-settlement lawsuit loans. A credit check is not performed on any advance request.

With lawsuit loans, approval depends on the strength of your case, not your financial situation.

Because there are no regulations for third-party legal loans, it's important to do your homework and find a reputable lender with ethical lending practices.

How Much Does a Texas Settlement Loan Cost?



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The amount a lawsuit loan costs to repay will depend on the amount of money you borrowed and the terms of your loan.

Not every pre-settlement loan company is the same, and some may charge higher interest rates than others. Look for companies that charge *simple interest*, which charges interest only on the principal amount, instead of companies that charge *compound interest*, which can significantly increase the amount you'll have to repay.

Uplift Legal Funding provides no-win/no-pay pre-settlement lawsuit loans with simple, non-compounding rates and no upfront fees. Often, Uplift Legal Funding's total charges come out to half those of our competitors. We disclose our terms upfront and in writing, and our client care team is happy to answer any questions you or your lawyer may have.

How Can I Get the Lowest Lawsuit Settlement Loan Rates In Texas?

Separating the best ones from the pack can be challenging because there are no regulations for third-party legal lending companies in Texas. We have an in-depth guide to help you find the best settlement loan company right here.

There are a couple of key things to look for to help find a reasonably priced lawsuit funding company.

When applying with a lawsuit settlement funding company, you should not have to pay any upfront fees. All reputable lawsuit loan companies provide a free case evaluation. Furthermore, you should not need to provide any case information to get a firm quote on what the settlement cash advance will cost.

So – the best way to find the lowest rate? Comparison shop! Call a few companies that provide lawsuit settlement loans and ask for a quote (in writing) from each. Move forward with two or three companies that have the best terms by providing them with your law firm's contact information.

Once you have a contract, make sure that the terms of your loans are clearly stated in writing. Watch out for hidden fees and make sure that your lawsuit loan contract does not prohibit you from getting additional funding.

Always avoid companies that charge compound interest, as you'll end up paying back a lot more of the loan than you would with a company whose terms are simple interest rates.

Uplift Legal Funding charges some of the lowest rates on pre-settlement loans in the industry – we never charge any fees upfront and never charge compound interest.

How Much Pre-Settlement Funding Am I Eligible For In Texas?

Uplift Legal Funding typically caps our Texas settlement loan amount at \$250,000. However, not every one of our clients requires that much of a loan or is eligible to borrow that much. The amount we approve depends on the value of your case.

While each legal lending company has different terms, the ballpark for pre-settlement cases is 25% of the demand amount and 50% of the client's net portion of the settlement award for post-settlement cases. The net portion is the gross settlement value, minus lawyer fees and any other liens or fees associated with the case.

Uplift Legal Funding offers both pre-settlement and post-settlement lawsuit loans. Even once your case has been resolved, it can sometimes take months to receive your funds. You could still be facing financial difficulties. Our post-settlement loans are administered similarly to pre-settlement funding, but we're able to offer a higher loan amount and lower rates.



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Sometimes, the other party may have a certain time frame to pay the plaintiffs, especially in a class-action suit. You could be left waiting months or even a year for your money, but you need the cash, now.

When determining how much money to apply for, take a careful look at what you actually *need*, versus what you want. Your lawyer may help you find the right amount to borrow.

How Can I Use Pre-Settlement Funding?

Once you receive your pre-settlement loan, how you use the money is largely up to you. Most of our clients use the money to help pay for living expenses and housing, as many of them may have missed work because of their accidents.

For the most part, you can buy groceries, repair or replace your car if it's been damaged in the accident, and pay your medical bills. However, your settlement loan can't be used for lawyer fees. Fortunately, most personal injury lawyers work on contingency and will be paid at the conclusion of your case.

Can a Lawsuit Loan Strengthen My Case?

This is a somewhat complicated question. The short answer is no, obtaining a lawsuit loan won't have any impact on your personal injury or accident case. However, lawsuit loans do frequently help accident victims secure a fair settlement.

Many people who have been hurt in an accident and are filing a lawsuit may have missed work, either right after the accident because of injuries and healing or ongoing appointments for aftercare. Missing work often means smaller paychecks and thus financial struggles.

Insurance companies generally pay the damages on behalf of the at-fault party after an accident, prefer to settle cases fast and for as little money as possible. Once the case is settled, the other party is no longer legally responsible for paying the plaintiff (you) for any other medical care you need due to your injuries.

If you require, say, six months of physical therapy, and you settle your case three months after the accident, then the last three months of treatment are your financial responsibility.

When plaintiffs are in need of money, they tend to settle faster, instead of pursuing the case to the end, including fully concluding medical treatment. If these plaintiffs have the funds to live on while their case is being prosecuted, then they can rest easy during the process.

So, essentially, a lawsuit cash advance can give you and your lawyer more time to determine a just settlement award.

Where in Texas can you get a lawsuit loan?

With Uplift, the cash advance process is quick, easy, and completely paperless! The entire process, from start to finish is done without sending in paper forms. We do this by collecting e-signatures from both you and your attorney.

Uplift offers two paperless ways to receive your cash advance. The first is directly wiring the funds. The second option for paperless cash is via Western Union.

This means that while your claim may be in Texas, you can get funding, from start to finish, anywhere.

We provide lawsuit loans in all counties and cities in Texas, including:

- San Antonio, TX



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(800) 385-3660

- San Antonio, TX
- Austin, TX
- Dallas, TX
- El Paso, TX
- Houston, TX

Why choose Uplift in Texas?

There are many benefits to choosing Uplift for Texas legal funding. Just a few of them are listed below:

Quick and Easy: We provide approval in as little as two minutes when you call one of our personal injury case managers. We can approve you for Texas pre-settlement funding in less time than it takes to go to a payday loan store, and with lower rates! You can complete an application for Uplift Legal Funding online. Or you can call us at (800) 385-3660.

Safe: Applying for legal funding online can be tricky. We value your security, safety, and privacy. From the moment we receive your application till you receive funding, we handle your personal information safely and privately.

No win, no pay: If you do not win your case, you get to keep your funding without paying it back.

Better rates: Uplift offers legal funding in Texas with non-compounding rates. Non-compounding means we only charge rates based on the original amount of funding. This way your rates stay low and manageable.

No monthly payments: When you borrow money from Uplift Legal Funding, there are no monthly payments. Your attorney repays the advance if and only if your case settles.

Will bad credit prevent me from getting funding?

Bad credit has no impact on your funding. We never run credit checks.

There are only three factors that must be met for pre-settlement loans with Uplift:

1. Quality of your case (is this a case we can fund?)
2. How long have you been on your case(what stage are you at in the case?)
3. How quickly your attorney gives us information. (has your attorney given us information in a timely manner?)

Again, your credit rating, financial history, and employment status do not impact your chance at lawsuit funding. Our funding is based exclusively on the merits of your case.

Texas personal injury claims we fund

Uplift grants pre-settlement funding on most Texas personal injury cases. If you are in the midst of a case or just reached a settlement, Uplift can help you. Uplift has composed a fully comprehensive guide on what we fund. A few examples include:

- Texas auto accident claims
- Medical Malpractice claims
- Wrongful death claims



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- Texas auto accident claims
- Medical Malpractice claims
- Wrongful death claims
- Pedestrian accident claims
- Premises liability
- Workplace injury claims (FELA, Jones Act)

Texas Legal Funding Cheat Sheet

In Texas, the civil statute of limitations is 2 years. If you don't file your claim within two years of it happening, you may not be able to sue. Uplift is here to provide lawsuit funding so that you can file your claim within this time frame.

Liability claims vary from state to state. Each state decides how much the plaintiff's fault impacts the damages they can sue for. Texas's guideline is modified comparative fault with a 51% threshold. It's important to keep in mind that if you request car accident lawsuit loans early on in your claim, legal funding underwriters must assume Texas state minimum policy limits of:

- \$30,000 bodily injury liability per person
- \$60,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Regulation of Lawsuit Loans in Texas

Texas lawsuit loans remain largely unregulated.

Even with little to no regulation, Uplift Legal Funding always does what is best for the client. Uplift achieves this by displaying rates, fees, and repayment terms upfront. We exclusively charge simple, non-compounding rates.

Lawsuit Loan Alternatives For Texas Plaintiffs

Lawsuit loans can be expensive, and not everyone may be eligible for one. Texas has several social programs that can help needy families, including those whose primary wage-earner is unable to work due to an accident.

- Families who may be vulnerable to eviction or who need help with housing can receive help from [Texas Housing Assistance \(Rent Assistance and Eviction Diversion, etc.\)](#). This agency offers rent assistance and helps families to avoid eviction, as well as assistance with placement in low-income housing.
- Families who need immediate assistance with food may check the [Texas Food Bank Network](#) to find a food bank near them, as well as hours and whether or not an ID or proof of residency is required.
- If you're unable to work because of an injury and have lost your family health insurance, you may be eligible for [Texas Medicaid](#).
- [Temporary Assistance for Needy Families \(TANF\)](#) can help families who are in dire financial straits and need cash immediately.
- [Feeding Texas](#) helps Texas families with healthy meal planning and nutrition and engaging in more physical activity. Representatives can help people who receive SNAP food benefits maximize their benefits with smart meal planning.

Do I Need a Lawyer To Get a Lawsuit Loan In Texas?

Yes. While Uplift Legal Funding doesn't require you to have filed your lawsuit before applying for a pre-settlement loan, we will need to speak with the licensed attorney representing your case. They are the one who is ultimately responsible for paying the loan back.

Your personal injury lawyer probably works on a contingency basis, which means that they only get paid if they win your case. Their fee is a portion of the



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Your personal injury lawyer probably works on a contingency basis, which means that they only get paid if they win your case. Their fee is a portion of the settlement money. Lawsuit loans are likewise repaid from your settlement award. If you lose your case, then you don't have to pay the settlement loan back.

If you're having trouble finding a lawyer to represent you in a personal injury case, Uplift Legal Funding can help! We work with many reputable personal injury and accident lawyers in Texas, and we can help you locate one in your community. Our website has contact information for many lawyers with a 4.5 out of 5-star rating or above on Google Reviews.

Personal injury firms in Texas

Uplift can only provide legal funding after you have secured an attorney.

If you are having difficulty finding an attorney, we have compiled some for you.

Each of the law firms below has a rating of at least 4.5 on Google:

Baumgartner Law Firm

6711 Cypress Creek Pkwy

Houston, Texas 77069

(281) 587-1111

Specialties: Dram shop liability, Car accidents, Construction accidents, Pool Accidents

Mullen and Mullen

8105 Rasor Blvd #237

Plano, Texas 75024

(972) 947-3370

Specialties: Slip and Fall, Traumatic brain injury, Electrocutation accidents, Wrongful dead

Krist Law Firm

17100 El Camino Real

Houston, TX 77058-2784

(281) 720-3630

Specialties: Maritime accidents, Aviation accidents, Product liability, Railroad accidents

Turley Law Firm

6440 N Central Expy #1000

Dallas, TX 75206

(214) 691-4025

Specialties: Oil rig accidents, Dangerous premise accidents, Boating accidents, Medical malpractice

Texas personal injury statistics

Texas has a population of 28,995,881, making it the 2nd largest state in the United States! It ranks 23rd for per-capita fatal injuries.

The yearly injury death rate in Texas is lower than the national average. However, when it comes to car accident fatality rates, Texas is on the higher side. Texas has a rate higher than the national average by nearly 3%.



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Texas residents drive an estimated total of 258 billion miles yearly, which means you probably drive about 9,397 miles per year. This is actually lower than the national average.

Aside from miles driven, local seatbelt use and drunk driving habits play a large part in the car accident death rate.

When it comes to wearing a seatbelt, Texans tend to do very well, buckling up an average of 94% of the time.

However, in Texas, residents report drinking and driving a staggering 13.6% higher than the national average!

Lawsuit Loans from Uplift Legal Funding

Uplift provides lawsuit cash advances to relieve the pressure of the legal fees involved with a pending lawsuit. We care about our clients and aim to offer realistic lawsuit loans to each and every eligible case.

What's Next

Uplift Legal Funding provides risk-free lawsuit settlement loans with low non-compounding rates. Our goal is to get you the funding you need so your life isn't put on hold.

We frequently complete funding requests in less than 24 hours. Once approved, we can transfer cash directly to your bank account. If you don't have a bank account, we can send the cash you need via Western Union or an overnight check.

Apply online or call us toll-free for a free consultation at (800) 385-3660. Our friendly funding specialists will be happy to help.



Jared Stern

Managing Member at Uplift Legal Funding

Jared Stern is an experienced financial professional with six years of experience in the pre-settlement funding industry. After graduating from UC Berkeley with a degree in economics in 2014, Jared began his career in Morgan Stanley's mergers and acquisitions investment banking division. After working with another pre-settlement funding company for two years, Jared founded Uplift Legal Funding in 2017 to give injured plaintiffs a better choice in lawsuit loans. Check Jared out on: [LinkedIn](#) | [Legal Reader](#) | [Attorney At Law Magazine](#)

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Contact

(800) 385-3660
cases@upliftlegalfunding.com

Office Locations

Uplift Legal Funding
2444 Wilshire Blvd Ste 511
Santa Monica, CA 90403

Disclaimer

All funding provided by Uplift Legal Funding is structured as a non-recourse purchase of an equitable lien in a plaintiffs' claim. All references to lending-related phrases (including, but not limited to: "loan", "lending", "interest") are used for marketing purposes only.



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Jared Stern

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EXHIBIT 2

Certificate of Registration



This Certificate issued under the seal of the Copyright Office in accordance with title 17, *United States Code*, attests that registration has been made for the work identified below. The information on this certificate has been made a part of the Copyright Office records.

Shiria P. Muttter
United States Register of Copyrights and Director

Registration Number
TXu 2-330-355
Effective Date of Registration:
April 07, 2022
Registration Decision Date:
August 18, 2022

Title _____

Title of Work: Who's At Fault in a Chain Reaction Car Accident?

Completion/Publication _____

Year of Completion: 2022

Author _____

- **Author:** Express Legal Funding, LLC
- Author Created:** text, artwork
- Work made for hire:** Yes
- Citizen of:** United States

Copyright Claimant _____

Copyright Claimant: Express Legal Funding, LLC
5717 Legacy Drive, Suite 250, Plano, TX, 75024, United States

Certification _____

Name: Aaron Winston
Date: April 07, 2022

EXHIBIT 3

Home » Uplift's Blog Articles » Who Is At Fault in a Chain Reaction Accident?

Who Is At Fault in a Chain Reaction Accident?

By Jared Stern /

A chain reaction accident on the road can be scary and unpredictable, leaving drivers and passengers wondering who is at fault. Determining fault in such an accident can be a complex process, as multiple drivers and factors may have contributed to the crash. In this article, we'll explore the various factors that may come into play when determining fault in a chain reaction accident.

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Why Chain Reaction Accidents Happen

Also known as pileups or multi-vehicle accidents, these can be some of the most dangerous and devastating crashes on the road. Here are a few causes for these accidents:

- **Distracted Driving:** When a driver takes their eyes off the road or their hands off the wheel, they increase the risk of causing a crash. Even a split second of distraction can cause a driver to rear-end the car in front of them.
- **Following Too Closely:** Also known as tailgating, this is a dangerous driving behavior that can contribute to these types of collisions. When a driver follows the car in front of them too closely, they have less time to react if that car suddenly slows down or stops.
- **Driver Fatigue:** Tiredness or drowsiness can impair a driver's ability to concentrate on the road and reaction time. This can lead to a driver rear-ending the car in front of them or failing to react to changing traffic conditions.
- **Poor Weather Conditions:** When visibility is low due to rain, snow, and fog or the road surface is slick, drivers may be unable to see and react to hazards in time.

Factors Involved in Determining Fault

1. Actions of each driver leading up to the crash

This can include speeding, tailgating, distracted driving, impaired driving, and other dangerous behaviors. For example, if a driver is texting on their phone and rear-ends the car in front of them, or if a driver fails to yield at a stop sign and causes a chain reaction accident, they would likely be considered at fault for the resulting damage and injuries.

2. Eyewitness accounts, video footage, and physical evidence

Investigators may also use eyewitness accounts, video footage, and physical evidence when

Application for Legal Funding

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Investigators may also use eyewitness accounts, video footage, and physical evidence when determining fault. Officers nearly always take statements from involved motorists. In case of conflicting statements, officers will then interview third party witnesses where possible.

Physical evidence such as skid marks or debris can help determine the direction and force of impact. Video footage from dash cams or traffic cameras can sometimes provide a clear picture of what happened.

All of these factors help investigators reconstruct the collision and determine fault.

3. Road and weather conditions

Finally, environmental factors may be at play. If a construction zone or pothole contributed to the collision, the fault may be assigned to the party responsible for maintaining the road.

Assigning Fault to One or More Drivers

Assigning Fault – How it Works

Investigators use a standard set of rules and guidelines to assign fault. These rules may vary depending on the state or jurisdiction, but typically involve assigning a percentage of fault to each driver involved in the crash.

For instance, if three drivers are involved in a collision and the investigator determines that Driver A was 60% at fault, Driver B was 30% at fault, and Driver C was 10% at fault, each driver's insurance company would be liable for covering damages and injuries based on their assigned percentage of fault.

Possible Scenarios Where Multiple Drivers Share Fault

In some cases, multiple drivers may share fault for a chain reaction accident. This can happen when one driver's negligence or dangerous behavior causes a chain reaction of collisions. Other drivers may have contributed to the collision by following too closely or failing to react appropriately.

For instance, if Driver A rear-ends Driver B, causing them to hit Driver C, all three drivers may share fault. In these cases, each driver's assigned percentage of fault may be adjusted accordingly.

Insurance Implications for Drivers Found at Fault

When a driver is found at fault for a chain reaction accident, their insurance company is typically responsible for covering damages and injuries. This can include property damage to other vehicles involved in the collision, medical bills for injured parties, and other related expenses. However, the insurance implications for drivers found at fault can be significant. They may see their insurance rates increase and face legal consequences if their negligence or dangerous behavior contributed to the crash.



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Will You Need Representation?

You might be wondering if legal representation is necessary. While every case is different, there are several factors to consider when deciding whether to hire an attorney.

- 1. The extent of injuries and damages:** If you or someone in your vehicle has been seriously injured or there has been significant property damage, it may be in your best interest to seek legal representation.
- 2. The complexity of the case:** These types of accidents can be complex, with multiple vehicles and drivers involved. If your case involves multiple parties, determining fault and negotiating with insurance companies can be difficult.
- 3. Insurance company tactics:** Insurance companies will do anything they can to lessen the amount of money they have to pay out in claims.

An experienced attorney can provide valuable legal expertise and guidance throughout the entire process, ensuring that your rights are protected and that you receive fair compensation for your injuries and damages.

Getting the Funding You Need

If you've been involved in a chain reaction accident and are struggling financially due to medical bills, lost wages, and other expenses, you may be considering legal funding to help you get through this difficult time. At Uplift Legal Funding, we understand the challenges that come with navigating a personal injury case, and we're here to help.

Our legal funding provides injured plaintiffs with the financial support they need to cover expenses while awaiting settlement. Unlike traditional loans, legal funding is a non-recourse cash advance, meaning that you only pay us back if you win your case. If you don't win, you owe us nothing.

We offer low, simple rates and an easy application process. We do everything in our power to get you funding you need as soon as possible. Contact us today to learn more about our car accident loans and how we can help you get back on your feet.



Jared Stern

Managing Member at Uplift Legal Funding

Jared Stern is an experienced financial professional with six years of experience in the pre-settlement funding industry. After graduating from UC Berkeley with a degree in economics in 2014, Jared began his career in Morgan Stanley's mergers and acquisitions investment banking division. After working with another pre-settlement funding company for two years, Jared founded Uplift Legal Funding in 2017 to give injured plaintiffs a better choice in lawsuit loans. Check Jared out on: [LinkedIn](#) | [Legal Reader](#) | [Attorney At Law Magazine](#)



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Disclaimer

All funding provided by Uplift Legal Funding is structured as a non-recourse purchase of an equitable lien in a plaintiffs' claim. All references to lending-related phrases (including, but not limited to: "loan", "lending", "interest") are used for marketing purposes only.



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