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J. K. IRBY Clerk Of Circuit Court
ALACHUA COUNTY, Florida



IN THE CIRCUIT COURT, EIGHTH
JUDICIAL CIRCUIT, IN AND FOR
ALACHUA COUNTY, FLORIDA

CASE NO.: 2012-CA-1639

JUDGE: The Honorable Victor L. Hulslander

ANDRANIQUE BRADLEY, individually
and as mother and natural guardian of KM, a
minor,

Plaintiffs

AMERICAN MEDICAL MANAGEMENT,
INC., ALL WOMEN'S HEALTH CENTER
OF GAINESVILLE, INC., and JOSE R.
QUINTANA, M.D.,

Defendants

FILED
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J.K. "BUDDY" IRBY
CLERK OF COURTS
ALACHUA COUNTY FL.

FINAL ORDER AUTHORIZING SETTLEMENT

This cause came on for hearing upon the Petition for Order Authorizing Settlement of a personal injury claim for the minor, KM and Andranique Bradley, individually and as mother and natural guardian of KM, a minor, for an Order authorizing settlement of the petitioner's and the minor's claims which arise from the incident of January 31, 2011 in Gainesville, Alachua County, Florida. This court has examined said petition and the Report of Attorney Ad Litem prepared by Mark A. Avera, and is satisfied that the settlement will be in the best interests of the minor.

IT IS UPON CONSIDERATION, THEREOF, AND ORDERED:

1. The Court has reviewed the Report of Attorney Ad Litem prepared by Mark A. Avera, and finds that said report complies with the provisions of Fla. Prob. R. 5.636.
2. That the proposed settlement, as set forth in the Petition for Order Authorizing Settlement, is approved.



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3. The Defendants' insurance carrier will pay Andranique Bradley, individually, and as natural mother and guardian of KM, the total sum of \$250,000.00.

4. Said payment shall be for the settlement of any and all claims of Andranique Bradley, individually, and as natural mother and guardian of KM, for the negligence described in the Complaint.

5. The settlement shall be disbursed as follows:

- a. Attorneys fees of \$100,000.00 paid to Pajcic & Pajcic, P.A.;
- b. Case costs and case cost reserves of approximately \$22,011.27;
- c. \$122,988.73 will be utilized by the Plaintiff to purchase annuities payable to KM with approximate payments as shown on the attached Exhibit "A".
- d. \$5,000.00 payable to the mother, Andranique Bradley;
- g. Any amount of the case costs reserve will be paid to Andranique Bradley.

6. The petitioner shall execute a release of the Defendants from all claims of the petitioner and on behalf of Andranique Bradley, individually, and as natural mother and guardian of KM, arising out of the negligence described in the Complaint. Further, Andranique Bradley, individually, and as natural mother and legal guardian of KM shall file a Notice of Dismissal With Prejudice after the settlement has been fully concluded.

7. That petitioner is hereby relieved from any further responsibility in connection with the claim or dispute when the settlement has been made in accordance with this Order, and a bond shall not be necessary in this cause. Attorney Ad Litem Mark A. Avera shall follow-up to insure that the annuities set forth in Exhibit "A" have been purchased and shall notify the Court and counsel of the parties of the compliance with this Order. Upon serving the confirmation,

Mark A. Avera is also hereby relieved from any further responsibility in connection with his appointment as attorney ad litem for the minor KM.

8. The court shall retain jurisdiction regarding any issue of non-compliance with this order.

DONE AND ORDERED in Chambers, Gainesville, Alachua County, Florida, this

19 day of November, 2012.



CIRCUIT JUDGE

Copies to:

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One Independent Drive, Ste. 1900
Jacksonville, FL 32202

Mark A. Avera, Esq.
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Gainesville, Florida 32068

Mindy McLaughlin, Esq.
One Tampa City Center, Suite 2900
201 N. Franklin Street
Tampa, FL 33602

Andranique Bradley
703 NW 2nd Street
Micanopy, Florida 32667

KM
703 NW 2nd Street
Micanopy, Florida 32667



**ENHANCED INCOME ANNUITY
FOR
KEYONTANAZAH MARKHAM**

**Proposal Date: November 14, 2012
Purchase Date: December 12, 2012**

<u>Benefit Description:</u>	<u>Cost</u>	<u>Guaranteed Benefits</u>	<u>IRR</u>
Period Certain Annuity - \$2,397.15 payable annually, guaranteed for 5 years, starting on 8/1/2016 and ending 8/1/2020 <i>Rates from MetLife Insurance Company of Connecticut</i>	\$11,555.65	\$11,986.00	0.65%
Lump Sum Payment - \$25,000.00 payable on 12/03/2016. <i>Payment from CNA Life Insurance Company</i>	\$20,964.03	\$25,000.00	4.50%
Lump Sum Payments - \$20,000.00 payable on 09/21/2021; \$29,000.00 payable on 09/21/2026; \$40,000.00 payable on 09/21/2031; and \$54,226.00 payable on 09/21/2036. <i>Payments from Metropolitan Life Insurance Company</i>	\$62,256.85	\$143,226.00	4.85%
Lump Sum Payment - \$100,000.00 payable on 11/10/2038. <i>Payments from Aviva Life Insurance Company</i>	\$28,212.20	\$100,000.00	5.00%
Upfront Cash for the benefit of the minor	\$5,000.00	\$5,000.00	
Total	\$127,988.73	\$285,212.00	

These future payments are guaranteed by CNA Life Insurance Company, Metropolitan Life Insurance Company, Aviva Life Insurance Company and MetLife Insurance Company of Connecticut.

As rated by A.M. Best: CNA Life Insurance Company rated A-, XV, Metropolitan Life Insurance Company, rated A+, XV, Aviva Life Insurance Company, rated A, XV, and MetLife Insurance Company of Connecticut, rated A+, XV

Prepared By: Michael Upchurch, MBA
135 West Bay Street, Suite # 400
Jacksonville, FL 32202
(877) 596-5705

Exhibit "A"

The net recovery of \$127,988.73 shall be distributed as follows: a cash disbursement of \$5,000.00 shall be made to Andranique Markham for the benefit of Keyontanazah Markham, a minor. In addition, a premium amount of \$122,988.73 shall be used to purchase the following annuity payment streams for the benefit of Keyontanazah Markham:

METLIFE INSURANCE COMPANY OF CONNECTICUT

Payment of \$11,555.65 from the settlement shall be used to purchase annuity payments paid by MetLife Insurance Company of Connecticut, an "A+" rated life carrier by A.M. Best Insurance Rating Service. The following periodic payments will be made payable to Keyontanazah Markham:

- \$2,397.15 payable annually for 5 years, starting 8/1/2016 and ending 8/01/2020

Any Payments made after the death of Keyontanazah Markham shall be made to the Estate of Keyontanazah Markham.

CNA LIFE INSURANCE COMPANY

Payment of \$20,964.03 from the settlement shall be used to purchase annuity payments paid by CNA Life Insurance Company, an "A-" rated life carrier by A.M. Best Insurance Rating Service. The following periodic payment will be made payable to Keyontanazah Markham:

- Lump sum payment of \$25,000.00 made payable on 12/03/2016

Any Payments made after the death of Keyontanazah Markham shall be made to the Estate of Keyontanazah Markham.

METROPOLITAN LIFE INSURANCE COMPANY

Payment of \$62,256.85 from the settlement shall be used to purchase annuity payments paid by Metropolitan Life Insurance Company, an "A+" rated life carrier by A.M. Best Insurance Ratings Service. The following periodic payments will be made payable to Keyontanazah Markham:

- Lump sum payment of \$20,000.00 made payable on 09/21/2021
- Lump sum payment of \$29,000.00 made payable on 09/21/2026
- Lump sum payment of \$40,000.00 made payable on 09/21/2031
- Lump sum payment of \$54,226.00 made payable on 09/21/2036

Any Payments made after the death of Keyontanazah Markham shall be made to the Estate of Keyontanazah Markham.

AVIVA LIFE INSURANCE COMPANY

Payment of \$28,212.20 from the settlement shall be used to purchase annuity payments paid by Aviva Life Insurance Company, an "A" rated life carrier by A.M. Best Insurance Rating Service. The following periodic payment will be made payable to Keyontanazah Markham:

- Lump sum payment of \$100,000.00 made payable on 11/10/2038

Any Payments made after the death of Keyontanazah Markham shall be made to the Estate of Keyontanazah Markham.

The total guaranteed benefits for Keyontanazah Markham are \$285,212, which includes the cash disbursement.