In accordance with the provisions of 28 U.S.C. § 636(b)(1)(C), this Court has conducted a de novo review of this case. Having carefully reviewed the entire file, the Court finds the findings and recommendations to be supported by the record and by proper analysis.

Accordingly, IT IS HEREBY ORDERED that:

- 1. The Findings and Recommendations dated November 3, 2015, are ADOPTED IN FULL;
- 2. The Petition for Approval of Compromise of the Claims of Minor Plaintiff J.F., by and through his Guardian Ad Litem Bridget Flores is APPROVED and GRANTED as follows:
 - a. The settlement of minor J.F.'s action against the Defendants in the amount of \$225,000 is approved.
 - b. Defendants, through counsel, shall prepare and deliver the drafts for the settlement proceeds in the amount of \$225,000 no later than fourteen (14) days after final approval of the petition, payable as follows:
 - i. From the total gross settlement, Defendants shall issue a check for \$94,555.17, payable to the Law Offices of Dale K. Galipo. These funds shall be used to satisfy the attorney fees and costs owed by minor plaintiff J.F. to Plaintiffs' counsel.
 - ii. From the total gross settlement, Defendants shall issue a settlement check in the amount of \$130,444.83 to fund and purchase the structured annuity for the minor Plaintiff J.F. The check will be made payable to "Prudential Assigned Settlement Services Corporation" (hereinafter referred to Assignee(s)), which will provide periodic payments to be made by Prudential Insurance Company of America (hereinafter referred to as "Annuity Carrier(s)"). Annuity Carrier(s) shall provide periodic payments in accordance with "Exhibit A" to the Declaration of Dale K. Galipo and as set forth below.

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- iii. Disbursement drafts will be made payable and will begin being issued directly to J.F. upon reaching the age of maturity according to the following payment schedule:
 - 1. \$17,500.00 Payable Annually, guaranteed for 4 years, commencing on 4/13/2027 at age 18
 - 2. \$15,000.00 Lump Sum Payment on 4/13/2031 at age 22
 - 3. \$20,000.00 Lump Sum Payment on 4/13/2033 at age 24
 - 4. \$25,000.00 Lump Sum Payment on 4/13/2035 at age 26
 - 5. \$30,000.00 Lump Sum Payment on 4/13/2037 at age 28
 - 6. \$81,923.00 Lump Sum Payment on 4/13/2039 at age 30
- iv. Defendants will make a "qualified assignment" within the meaning of Section 130(c), of the Internal Revenue code of 1986, as amended, to Assignee(s), of the Defendants' liability to make the periodic payments as described above and in "Exhibit A" to the Declaration of Dale K. Galipo. Such assignment, if made, shall be accepted by Plaintiff J.F. without right of rejection and shall completely release and discharge Defendants from such obligations hereunder as are assigned to Assignee(s).
- v. Defendants and/or Assignee(s) shall have the right to fund its liability to make periodic payments by purchasing a "qualified funding asset," within the meaning of Section 130(d) of the Code, in the form of an annuity policy from the Annuity Carrier(s).
- vi. The Assignee(s) shall be the owner of the annuity policy or policies, and shall have all rights of ownership.
- vii. The Assignee(s) may have Annuity Carrier(s) mail payments directly to J.F. as set forth above. Bridget Flores (until Plaintiff J.F. reaches the age of majority, and then J.F.) shall be responsible for maintaining the current, proper mailing address and mortality information to Assignee(s).

3. The request for attorneys' fees in the amount of \$90,000 and costs in the amount of \$4,555.17 are approved. IT IS SO ORDERED Dated: November 20, 2015 /s/ Lawrence J. O'Neill United States District Judge