FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APP	ROVAL
	OMB Number:	3235-0287
	Estimated average bu	urden
-	hours nor resnance.	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

	tion 1(b).	unde. See		Filed					a) of the Secu Investment C				934			nours	per res	porise.	0.5		
Name and Address of Reporting Person* Bernstein Brad Mitchell				2. Issuer Name and Ticker or Trading Symbol Anchor Funding Services, Inc. [AFNG]										ationship of k all applica Director	able)	g Perso	,				
(Last) (First) (Middle) C/O ANCHOR FUNDING SERVICES, INC. 10801 JOHNSTON ROAD, SUITE 210				3. Date of Earliest Transaction (Month/Day/Year) 03/20/2012									X	Officer (below)	(give title Pre	Other (s below) sident		specify			
Street) CHARLOTTE NC 28226				4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person								
(City)	(State)	(Zip)																	4	
Table I - Non-Deriva Table I - Non-Deriva 2. Transa Date (Month/D				action Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr.		4. Securit	ities Acquired (A) d Of (D) (Instr. 3, 4		or 5. Amo Securi Benefi Owned Report		s lly ollowing	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)			
			Table II - I	Derivati	ive	Sec	curities	—— Acq	uired, Dis		Amount sed of,	or Bene		ice ——— ally C	Transaction (Instr. 3 and Instr. 3 and Instrument I	nd 4)					
Title of Derivative Security Instr. 3)	2. Conversior or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Da if any (Month/Day/Y	4. Trai	4. Transaction Code (Instr.		Derivative		6, Options, Co 6. Date Exercisal Expiration Date (Month/Day/Year)		ole and	7. Title and Amo of Securities Underlying Derivative Secu (Instr. 3 and 4)		8. Price of Derivative Security		9. Number derivative Securitie Beneficia Owned Following Reported Transact	e Own s Forn Dire or Ir (I) (I	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4	of Indire Benefic Owners (Instr. 4	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	de	v	(A)	(D)	Date Exercisable	Ex _I Dat	piration te	Title	Amou or Numl of Sh	oer		(Instr. 4)					
Common Stock Option	\$0.17	03/20/2012		A			250,000		03/20/2012	03/	/20/2022	Common Stock	250,	000	(1)	1,450,0	000	D			
		of Reporting Person* Mitchell	•																		
		(First) NDING SERVIC I ROAD, SUITE		9)																	
Street) CHARLOTTE NC 28226																					
(City) (State) (Zip)																					
	nd Address o	of Reporting Person*	•																		
(Last) C/O ANO	CHOR FU	(First) NDING SERVIC	(Middle	e)																	

Explanation of Responses:

10801 JOHNSTON ROAD, SUITE 210

NC

(State)

1. Not applicable.

Remarks:

(Street)
CHARLOTTE

(City)

/s/ Brad Bernstein /s/ Illissa Bernstein 03/21/2012 03/21/2012

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

28226

(Zip)

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.