

**EXHIBIT 21**

**From:** Neal Jacobs  
**Sent:** Thursday, December 16, 2004 11:25:52 AM  
**To:** [REDACTED]@allsettled.com; [REDACTED]  
**Subject:** [REDACTED]

number is 200

Neal Jacobs  
Director, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
[www.coventryfirst.com](http://www.coventryfirst.com)

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[REDACTED]

**EXHIBIT 22**

Unknown

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**From:** Neal Jacobs  
**Sent:** Thursday, December 16, 2004 12:55 PM  
**To:** [REDACTED]  
**Subject:** RE: [REDACTED]

change plan. they are now co-broker for \$200K. no deferral. however, we do want to price a good chunk of it on [REDACTED] definitely \$50K of it and as much as \$100K of it.

---

**From:** Neal Jacobs  
**Sent:** Thursday, December 16, 2004 11:17 AM  
**To:** [REDACTED]  
**Subject:** [REDACTED]

AllSettled is co-broker for \$100K. In addition, there is another \$50K we are deferring for future case. That future case will probably be [REDACTED]. The \$50K deferred should be priced on [REDACTED]. If [REDACTED] is completed by the time [REDACTED] is completed, it should be paid on [REDACTED].

Neal Jacobs  
Director, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
[www.coventryfirst.com](http://www.coventryfirst.com)

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12/18/2005

COV - 441517  
Confidential\Trade Secrets

**EXHIBIT 23**

EXHIBIT A  
TRANSACTION TERMS

SELLER: [REDACTED]  
INSURED: [REDACTED]  
POLICY NO: [REDACTED]  
INSURER: [REDACTED]

Seller(s): [REDACTED]

Seller(s) SSN/Tax ID Number(s): [REDACTED]

Seller(s) Address(es): [REDACTED]

Insured(s): [REDACTED]

Insurer/Insurance Company: [REDACTED]

Policy/Certificate Number: [REDACTED]

Policy Issue Date: [REDACTED]

Policy Face Amount: [REDACTED]

Policy Cash Value: [REDACTED]

Net Death Benefit: \$10,000,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$2,946,947

Reimbursement of Premium: \$0

Loans Outstanding: \$0

The policy is being purchased subject to such loans.

Withdrawals taken by Seller(s): \$0

The policy is being purchased subject to such withdrawals.

Accredited Investor Representation: Seller represents that Seller is an accredited investor and meets at least one of the definitions specified by the Federal Securities Act of 1933 Rule 501 Regulation D.

Yes  No

Seller Initials [REDACTED]

**EXHIBIT 24**

Unknown

**From:** Jim Dodaro  
**Sent:** Wednesday, November 17, 2004 8:25 AM  
**To:** Reid Buerger  
**Subject:** FW: [REDACTED] from [REDACTED]

I sent you an email on this the other day. Stuart is being difficult. What do you think?

-----Original Message-----  
**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Wednesday, November 17, 2004 9:13 AM  
**To:** Jim Dodaro  
**Cc:** Reid Buerger  
**Subject:** RE: [REDACTED] from [REDACTED]

You have a decision to make. I'm not comfortable not having the highest bid and no deal from you. I need to know where we stand,

Stu

---

**From:** [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Thursday, November 11, 2004 6:13 PM  
**To:** [REDACTED]@tecsc.com  
**Subject:** RE: [REDACTED] from [REDACTED]

Did you get it?

-----Original Message-----  
**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Thursday, November 11, 2004 9:01 AM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] from [REDACTED]

That's not what I call working together. You know my hand. Do you have a time frame on getting the numbers?

---

**From:** [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Wednesday, November 10, 2004 6:18 PM  
**To:** [REDACTED]@tecsc.com  
**Subject:** RE: [REDACTED] from [REDACTED]

Then, Assuming I can get it to work, I will bid it to both of you.

-----Original Message-----  
**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Wednesday, November 10, 2004 4:22 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] from [REDACTED]

12/20/2005

Yes

---

**From:** [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Wednesday, November 10, 2004 4:11 PM  
**To:** [REDACTED]@tecsc.com  
**Subject:** RE: [REDACTED] from [REDACTED]

Did you submit the case to me?

-----Original Message-----

**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Wednesday, November 10, 2004 9:58 AM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] from [REDACTED]

No offer? You can't keep me in the dark if we're working together.

Stu

---

**From:** [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Monday, November 08, 2004 12:39 PM  
**To:** [REDACTED]@tecsc.com  
**Subject:** RE: [REDACTED] from [REDACTED]

I believe so.

-----Original Message-----

**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Monday, November 08, 2004 12:38 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] from [REDACTED]

Are you going to be able to bid high enough to satisfy me and him?...Yes he's lying.

---

**From:** [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Monday, November 08, 2004 12:26 PM  
**To:** [REDACTED]@tecsc.com  
**Subject:** RE: [REDACTED] from [REDACTED]

Yes.

Is he lying.

-----Original Message-----

**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Monday, November 08, 2004 12:24 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] from [REDACTED]

Is he playing you against me? Are you going to bid? Are we

12/20/2005

working together? Let me know.

Stu

---

**From:** [redacted]@coventryfirst.com [mailto:[redacted]@coventryfirst.com]  
**Sent:** Monday, November 08, 2004 12:16 PM  
**To:** [redacted]@tecsc.com  
**Subject:** RE: [redacted] from [redacted]

I'm hearing you are at 825K gross to the agent.

-----Original Message-----

**From:** Stuart Kosloff [mailto:[redacted]@tecsc.com]  
**Sent:** Wednesday, October 13, 2004 11:02 AM  
**To:** Jim Dodaro  
**Subject:** RE: [redacted] from [redacted]

He actually told me mid to low 700's.

---

**From:** [redacted]@coventryfirst.com  
[mailto:[redacted]@coventryfirst.com]  
**Sent:** Wednesday, October 13, 2004 11:00 AM  
**To:** [redacted]@tecsc.com  
**Subject:** RE: [redacted] from [redacted]

He told us 700K.

-----Original Message-----

**From:** Stuart Kosloff [mailto:[redacted]@tecsc.com]  
**Sent:** Wednesday, October 13, 2004 10:40 AM  
**To:** Jim Dodaro  
**Subject:** [redacted] from [redacted]

Jim,

I know he sent this solely to you and me. I also know he needs apx 750K to make it work. I have already been offered 900K from [redacted]. Perhaps we should work together. Call me to discuss.

Stu

**EXHIBIT 25**

Unknown

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From: Jim Dodaro  
Sent: Friday, November 19, 2004 7:52 AM  
To: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]

Still do the 50K?

-----Original Message-----

From: Jim Dodaro  
Sent: Thursday, November 18, 2004 10:50 PM  
To: Reid Buerger  
Subject: Re: [REDACTED] from [REDACTED]

2.4M  
Jim Dodaro  
Vice President, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
www.coventryfirst.com

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-----Original Message-----

From: Reid Buerger <[REDACTED]@coventryfirst.com>  
To: Jim Dodaro <[REDACTED]@coventryfirst.com>  
Sent: Thu Nov 18 22:08:27 2004  
Subject: RE: [REDACTED] from [REDACTED]

NDB?

-----Original Message-----

From: Jim Dodaro  
Sent: Thursday, November 18, 2004 10:01 PM  
To: Reid Buerger  
Subject: Re: [REDACTED] from [REDACTED]

I hate to give in to him.  
Jim Dodaro  
Vice President, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
www.coventryfirst.com

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-----Original Message-----

From: Reid Buerger <[REDACTED]@coventryfirst.com>  
To: Jim Dodaro <[REDACTED]@coventryfirst.com>  
Sent: Thu Nov 18 21:59:33 2004  
Subject: RE: [REDACTED] from [REDACTED]

ok

-----Original Message-----

From: Jim Dodaro  
Sent: Thursday, November 18, 2004 6:33 PM  
To: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]  
Importance: High

What do you think?

-----Original Message-----

From: Jim Dodaro  
Sent: Monday, November 15, 2004 3:05 PM  
To: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]  
Importance: High

As we discussed, I told Stuart we could pay 1 pt (24k). He said that wasn't enough (has around 920K gross) and asked for 50-60K. 50K would bring our total gross up to 875K and the CB max on the new table would be around 857K. This would be CBI.

-----Original Message-----

From: Jim Dodaro  
Sent: Thursday, November 11, 2004 1:28 PM  
To: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]

825K? Agent just sent in Stuart's 800K gross offer sheet. Do you want to go in at the

-----Original Message-----

From: Jim Dodaro  
Sent: Thursday, November 11, 2004 11:44 AM  
To: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]

Do you just want to go all in at 825K gross to the producer and Stuart? He claims to have 900K from multiple sources and told me he relayed 800K to the agent. Agent said he relayed 825K.

-----Original Message-----

From: Stuart Kosloff [mailto:████@tecsc.com]  
Sent: Thursday, November 11, 2004 9:01 AM  
To: Jim Dodaro  
Subject: RE: █████ from █████

That's not what I call working together. You know my hand. Do you have a time frame on getting the numbers?

---

From: █████@coventryfirst.com [mailto:████@coventryfirst.com]  
Sent: Wednesday, November 10, 2004 6:18 PM  
To: █████@tecsc.com  
Subject: RE: █████ from █████

Then, Assuming I can get it to work, I will bid it to both of you.

-----Original Message-----

From: Stuart Kosloff [mailto:████@tecsc.com]  
Sent: Wednesday, November 10, 2004 4:22 PM  
To: Jim Dodaro  
Subject: RE: █████ from █████

Yes

---

From: █████@coventryfirst.com [mailto:████@coventryfirst.com]  
Sent: Wednesday, November 10, 2004 4:11 PM  
To: █████@tecsc.com  
Subject: RE: █████ from █████

Did you submit the case to me?

-----Original Message-----

From: Stuart Kosloff [mailto:████@tecsc.com]

Sent: Wednesday, November 10, 2004 9:58 AM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

No offer? You can't keep me in the dark if we're working together.

Stu

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:39 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

I believe so.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Monday, November 08, 2004 12:38 PM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Are you going to be able to bid high enough to satisfy me and him?...Yes he's lying.

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:26 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Yes.

Is he lying.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Monday, November 08, 2004 12:24 PM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Is he playing you against me? Are you going to bid? Are we working together? Let me know.

Stu

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:16 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

I'm hearing you are at 825K gross to the agent.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, October 13, 2004 11:02 AM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

He actually told me mid to low 700's.

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Wednesday, October 13, 2004 11:00 AM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

He told us 700K.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, October 13, 2004 10:40 AM  
To: Jim Dodaro  
Subject: [REDACTED] from [REDACTED]

Jim,

I know he sent this solely to you and me. I also know he needs apx 750K to make it work. I have already been offered 900K from [REDACTED]. Perhaps we should work together. Call me to discuss.

Stu

**EXHIBIT 26**

From: Jim Dodaro  
Sent: Wednesday, February 23, 2005 8:27:52 AM  
To: [REDACTED]  
Subject: RE: [REDACTED] from [REDACTED]

He needs to be licensed in PA.

-----Original Message-----

From: [REDACTED]  
Sent: Wednesday, February 23, 2005 10:07 AM  
To: Jim Dodaro  
Subject: FW: [REDACTED] from [REDACTED]

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, February 23, 2005 9:57 AM  
To: [REDACTED]  
Cc: Reid Buerger  
Subject: FW: [REDACTED] from [REDACTED]

I'm waiting on my 50K from the [REDACTED] Case. Will it be coming soon?

Stuart Kosloff, President  
The East Coast Settlement Company  
9621 NW 41st Street  
Coral Springs, FL 33065  
[REDACTED]  
[REDACTED]  
[REDACTED]

-----Original Message-----

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Friday, November 19, 2004 1:27 PM  
To: [REDACTED]@tecsc.com  
Subject: Re: [REDACTED] from [REDACTED]

50  
Jim Dodaro  
Vice President, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
www.coventryfirst.com

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-----Original Message-----

From: Stuart Kosloff  
To: Jim Dodaro  
Sent: Thu Nov 18 20:28:17 2004  
Subject: RE: [REDACTED] from [REDACTED]

I need to hear a yes or a no before the end of the day or I have to up my offer to them.

Stu

-----Original Message-----

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Thursday, November 18, 2004 7:35 PM  
To: [REDACTED]@tecsc.com  
Subject: Re: [REDACTED] from [REDACTED]

I meant you're ask is not easy

Jim Dodaro  
Vice President, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
www.coventryfirst.com

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-----Original Message-----

From: Stuart Kosloff  
To: Jim Dodaro  
Sent: Thu Nov 18 19:31:25 2004

Subject: RE: [REDACTED] from [REDACTED]

Please have Reid call me, you speak in riddles

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Thursday, November 18, 2004 7:00 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Your numbers are hard to crunch.

-----Original Message-----  
From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Thursday, November 18, 2004 6:24 PM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Well? How long does it take to crunch numbers?

Stu

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Thursday, November 11, 2004 6:13 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Did you get it?

-----Original Message-----  
From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Thursday, November 11, 2004 9:01 AM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

That's not what I call working together. You know my hand. Do you have a time frame on getting the numbers?

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Wednesday, November 10, 2004 6:18 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Then, Assuming I can get it to work, I will bid it to both of you.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, November 10, 2004 4:22 PM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Yes

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Wednesday, November 10, 2004 4:11 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Did you submit the case to me?

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, November 10, 2004 9:58 AM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

No offer? You can't keep me in the dark if we're working together.

Stu

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:39 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

I believe so.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Monday, November 08, 2004 12:38 PM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Are you going to be able to bid high enough to satisfy me and him?...Yes he's lying.

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:26 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

Yes.

Is he lying.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Monday, November 08, 2004 12:24 PM

To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

Is he playing you against me? Are you going to bid? Are we working together? Let me know.

Stu

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Monday, November 08, 2004 12:16 PM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

I'm hearing you are at 825K gross to the agent.

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, October 13, 2004 11:02 AM  
To: Jim Dodaro  
Subject: RE: [REDACTED] from [REDACTED]

He actually told me mid to low 700's.

---

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]  
Sent: Wednesday, October 13, 2004 11:00 AM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED] from [REDACTED]

He told us 700K.

-----Original Message-----

From: Stuart Kosloff [mailto:████@tecsc.com]  
Sent: Wednesday, October 13, 2004 10:40 AM  
To: Jim Dodaro  
Subject: █████ from █████

Jim,

I know he sent this solely to you and me. I also know he needs apx 750K to make it work. I have already been offered 900K from █████. Perhaps we should work together. Call me to discuss.

Stu

**EXHIBIT 27**

From: Jim Dodaro  
Sent: Wednesday, December 15, 2004 5:02:42 AM  
To: [REDACTED]@tecsc.com  
Subject: RE: [REDACTED]

Will do

-----Original Message-----

From: Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
Sent: Wednesday, December 15, 2004 9:40 AM  
To: Jim Dodaro  
Subject: [REDACTED]

Jim,

[REDACTED] called this morning asking if I was all done bidding on [REDACTED]. Told him I hated to say it but he should go with you. Maybe his contact at Coventry should call him to make sure there isn't a third party out there that is going to blind-side us both. Let me know what happens.

Stu

**EXHIBIT 28**

**From:** Jim Dodaro  
**Sent:** Wednesday, February 23, 2005 10:35:59 AM  
**To:** [REDACTED]  
**Subject:** FW: [REDACTED]

fyi

-----Original Message-----

**From:** Reid Buerger  
**Sent:** Wednesday, February 23, 2005 3:35 PM  
**To:** Jim Dodaro  
**Subject:** Re: [REDACTED]

**Y**  
Reid S. Buerger  
Executive Vice President  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
www.coventryfirst.com

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-----Original Message-----

**From:** Jim Dodaro  
**To:** Reid Buerger  
**Sent:** Wed Feb 23 13:46:32 2005  
**Subject:** FW: [REDACTED]

Is this true?

-----Original Message-----

**From:** Stuart Kosloff [mailto:[REDACTED]@tecsc.com]  
**Sent:** Wednesday, February 23, 2005 1:33 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

Spoke with Reid, You're going to pay me an additional 35K on [REDACTED] and the 15K will be paid on next deal, perhaps [REDACTED]. Did [REDACTED] request contracts on [REDACTED]

Reid made me donate money to the governor's campaign...tell him to get me licensed there!

Stuart Kosloff, President

The East Coast Settlement Company

9621 NW 41st Street

Coral Springs, FL 33065

████████████████████

████████████████████

████████████████████

**EXHIBIT 29**

EXHIBIT A  
TRANSACTION TERMS

SELLER: [REDACTED]  
INSURED: [REDACTED]  
POLICY NO: [REDACTED]  
INSURER: [REDACTED]

Seller(s): [REDACTED]  
Seller(s) SSN/Tax ID Number(s): [REDACTED]  
Seller(s) Address(es): [REDACTED]  
Insured(s): [REDACTED]  
Insurer/Insurance Company: [REDACTED]  
Policy/Certificate Number: [REDACTED]  
Policy Issue Date: [REDACTED]  
Policy Cash Value: [REDACTED]  
Net Death Benefit: [REDACTED]  
Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$825,000  
Reimbursement of Premiums: \$0  
Loans Outstanding: \$0  
Withdrawals taken by Seller(s): \$0  
Guaranteed Benefits Available: Yes/No  
Accidental Death or Dismemberment: \$

The policy is being purchased subject to such loans.  
The policy is being purchased subject to such withdrawals.

Accredited Investor Representation Seller represents that Seller is an accredited investor and meets at least one of the definitions specified by the Federal Securities Act of 1933 Rule 501 Regulation D.  Yes  No

Seller Initial [REDACTED]

**EXHIBIT 30**

**From:** Neal Jacobs  
**Sent:** Wednesday, December 22, 2004 12:02:10 PM  
**To:** [REDACTED]  
**Subject:** FW: Case update -- [REDACTED]

glad to see we were able to work everything out.

---

**From:** [REDACTED]  
**Sent:** Wednesday, December 22, 2004 5:00 PM  
**To:** Accounting; Analysts; CASE MANAGERS  
**Subject:** Case update -- [REDACTED]  
**Importance:** High

[REDACTED] (-58L) - gross offer of 665K to [REDACTED] please also send an OTC letter showing 600K OTC. Please see [REDACTED] before sending out either of these letters.

[REDACTED]  
[REDACTED]  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]  
FAX [REDACTED]  
[REDACTED]@coventryfirst.com  
[www.coventryfirst.com](http://www.coventryfirst.com)

---

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**EXHIBIT 31**

**From:** Jim Dodaro  
**Sent:** Tuesday, December 28, 2004 5:45:24 AM  
**Subject:** FW: [REDACTED]

Pete said he left you a message on this. Said that the 620K would have gotten the deal done. We were one of 2 funders that offered on it. [REDACTED] was the other and are over 1M. Said he needs to hear from us by today or he is offering. -----Original Message----- **From:** Jim Nutt [mailto:[REDACTED]@salliance.com] **Sent:** Monday, December 27, 2004 12:23 PM **To:** Jim Dodaro **Subject:** [REDACTED] we offered the agent 620k gross / your offer / he is now telling us that he has 875k from you direct

**EXHIBIT 32**

**From:** Jim Dodaro  
**Sent:** Thursday, February 03, 2005 6:26:49 AM  
**To:** [REDACTED]  
**Subject:** RE: [REDACTED] ID# [REDACTED]

Reid made the deal with them and should have the numbers.

-----Original Message-----

**From:** [REDACTED]  
**Sent:** Thursday, February 03, 2005 10:59 AM  
**To:** Reid Buerger; [REDACTED]; Jim Dodaro  
**Subject:** RE: [REDACTED] ID# [REDACTED]

Peter Gaynor just called again, he said that he spoke to Jim re: his \$65K in comp on this case. It doesn't look like this has been added to pricing b/c [REDACTED] email only shows \$65K and that is what I show to [REDACTED]

Are we paying LSA \$65K on this case?

-----Original Message-----

**From:** Reid Buerger  
**Sent:** Wednesday, February 02, 2005 4:51 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** FW: [REDACTED] ID# [REDACTED]

we have 137k of prepaid with [REDACTED], please recover

-----Original Message-----

**From:** [REDACTED]  
**Sent:** Wednesday, February 02, 2005 3:21 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]; Reid Buerger; AHB  
**Subject:** [REDACTED] ID# [REDACTED]

The trustee files are ready for review.

|                |                           |
|----------------|---------------------------|
| Name & ID      | [REDACTED] ID# [REDACTED] |
| Face Amount    | 5,000,000                 |
| Purchase Price | 865,000.00                |
| Comp           | 65,000.00                 |
| Return         | 15.05%                    |
| Front-end      | 48,224                    |
| MGA            | [REDACTED]                |
| Funder         | AIG                       |

[REDACTED]  
[REDACTED] Contract Services  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL [REDACTED]

**EXHIBIT 33**



711 Valley Green Road Fort Washington, PA 19054-2200 800-422-2200 coventryfirst.com

OFFER SHEET

TO: [REDACTED] DATE: 28 December 2004

COMPANY: [REDACTED]

EMAIL: [REDACTED]@comcast.net PHONE: [REDACTED]

RE: Life Settlement for [REDACTED] policy number [REDACTED]

Coventry First is pleased to provide a life settlement offer for the policy detailed below. The offer is conditional (please see page 2) and contingent upon the terms and conditions of the Purchase Agreement.

|                    |            |                        |           |
|--------------------|------------|------------------------|-----------|
| Insured(s) name:   | [REDACTED] | Loan amount:           | 0         |
| Owner(s) name:     | [REDACTED] | Gross offer:           | \$930,000 |
| Insurance Co.:     | [REDACTED] | Cash surrender value:  | 0         |
| Policy number:     | [REDACTED] | Account value:         | 65,286    |
| Net death benefit: | 5,000,000  | Offer expiration date: | 1/11/2005 |

Agent's signature below indicates the policyowner's acceptance of the above offer.

Agent's signature [REDACTED]

Date: 12/29/04

Address where closing package is to be sent:

[REDACTED]

Final purchase is subject to: due diligence, on documents submitted by producers or applicants, satisfaction of the finance company, and execution of closing documents.

Please review the contingencies on the next page and fax both signed pages to 215-402-8326.

By: [REDACTED] Case Manager

This facsimile contains proprietary, confidential and/or private information which may be read and/or used only if received by the intended recipient. If you received this transmission in error, please call us at: [REDACTED]



This offer for [redacted] is contingent upon the following:

- Owner State of Residence
- Policy Paid to Date
- If Trust Owned, a Copy of the Trust
- Receipt and review of most recent annual statement
- Compensation must be deducted from
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Premiums are flexible

gross offer

The following information is needed to complete the closing package. If the information is already listed on the previous page, please confirm that it is correct.

Offer to Client:

\$ 865,000

Insured's Name:

Insured's Address:

Insured's SSN:

Owner's Name:

Owner's Address:

Owner's SSN/Tax ID Number:

Owner's Spouse's Name:

2nd Owner's Name\*:

2nd Owner's Address:

2nd Owner's SSN/Tax ID Number:

2nd Owner's Spouse's Name:

Beneficiary's Name:

2nd Beneficiary's Name:

If Corporate Owned:

Name of President:

Name of Corporate Secretary:

If there are more than two owners, please attach a separate sheet listing all pertinent information.

Agent's signature:

Date:

12/29/04

**EXHIBIT 34**

EXHIBIT A  
TRANSACTION TERMS

SELLER: [REDACTED]  
INSURED: [REDACTED]  
POLICY NO: [REDACTED]  
INSURER: [REDACTED]

Seller: [REDACTED]

Seller SSN/Tax ID Number: [REDACTED]

Seller Address: [REDACTED]

Insured: [REDACTED]

Insurer/Insurance Company: [REDACTED]

Policy/Certificate Number: [REDACTED]

Policy Issue Date: [REDACTED]

Policy Face Amount: [REDACTED]

Policy Cash Value: [REDACTED]

Net Death Benefit: \$5,000,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$863,000

Reimbursement of Premiums: \$12,450

Loans Outstanding: \$0 The policy is being purchased subject to such loans.

Withdrawals taken by Seller: \$0 The policy is being purchased subject to such withdrawals.

Accredited Investor Representation: Seller represents that Seller is an accredited investor and meets at least one of the definitions specified by the Federal Securities Act of 1933 Rule 501 Regulation D.  Yes  No

Seller Initials [REDACTED]

**EXHIBIT 35**

**From:** Jim Dodaro  
**Sent:** Tuesday, May 17, 2005 1:01:42 PM  
**To:** Reid Buerger  
**Subject:** FW: [REDACTED]

fyi - I told him 20K (1/2 pt). His offer (710K he says) is from [REDACTED] and we have a ton of room. we are currently at 650K gross with contracts issued.

-----Original Message-----

**From:** Jason Wyatt [mailto:jason@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 4:56 PM  
**To:** Jim Dodaro  
**Subject:** [REDACTED]

1 pt on this is very fair. Let me know in the next few minutes. Thanks

Jason Wyatt  
Vice-President  
Advanced Settlements, Inc.  
2101 Park Center Dr. Suite 220  
Orlando, FL 32835  
Ph. 800.561.4148 or 407.296.7373  
Fax 407.296.7377



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**EXHIBIT 36**

**From:** Jim Dodaro  
**Sent:** Wednesday, May 18, 2005 5:55:32 AM  
**To:** Eileen Shovlin  
**Subject:** FW: [REDACTED]

has he contacted you?

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:57 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

I cant figure you out sometimes??

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:44 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

I think what I offered is a no brainer for you.

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:27 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

I am familiar with the saying. Are we doing this case for a point? This to me is a no brainer for you.

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:25 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

"a bird in the hand is worth two in the bush"

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:21 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

One more time??

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:22 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

take the bird in the hand

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 4:56 PM

To: Jim Dodaro  
Subject: [REDACTED]

1 pt on this is very fair. Let me know in the next few minutes. Thanks

Jason Wyatt  
Vice-President  
Advanced Settlements, Inc.  
2101 Park Center Dr. Suite 220  
Orlando, FL 32835  
Ph. [REDACTED] or [REDACTED]  
Fax [REDACTED]



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**EXHIBIT 37**

**From:** Jim Dodaro  
**Sent:** Monday, May 23, 2005 2:05:04 PM  
**To:** Eileen Shovlin  
**Subject:** FW: [REDACTED]

can you let [REDACTED] know?

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Monday, May 23, 2005 5:19 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

I guess I will take the bird in the hand. I will call him Larry. I will send Eileen the file so you can put us down for 20k. Good job!

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Thursday, May 19, 2005 2:08 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

we good?

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:57 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

I cant figure you out sometimes??

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:44 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

I think what I offered is a no brainer for you.

-----Original Message-----

**From:** Jason Wyatt [mailto:[REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:27 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

I am familiar with the saying. Are we doing this case for a point? This to me is a no brainer for you.

---

**From:** Jim Dodaro [mailto:[REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:25 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

"a bird in the hand is worth two in the bush"

-----Original Message-----

**From:** Jason Wyatt [mailto: [REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 5:21 PM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED]

One more time??

---

**From:** Jim Dodaro [mailto: [REDACTED]@coventryfirst.com]  
**Sent:** Tuesday, May 17, 2005 5:22 PM  
**To:** Jason Wyatt  
**Subject:** RE: [REDACTED]

take the bird in the hand

-----Original Message-----

**From:** Jason Wyatt [mailto: [REDACTED]@advancedsettlements.net]  
**Sent:** Tuesday, May 17, 2005 4:56 PM  
**To:** Jim Dodaro  
**Subject:** [REDACTED]

1 pt on this is very fair. Let me know in the next few minutes. Thanks

*Jason Wyatt*  
*Vice-President*  
*Advanced Settlements, Inc.*  
*2101 Park Center Dr. Suite 220*  
*Orlando, FL 32835*  
*Ph. [REDACTED] or [REDACTED]*  
*Fax [REDACTED]*



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**EXHIBIT 38**

**From:** Jim Dodaro  
**Sent:** Monday, May 23, 2005 6:25:01 AM  
**To:** Neal Jacobs  
**Subject:** RE: [REDACTED] Case

great.

-----Original Message-----

**From:** Neal Jacobs  
**Sent:** Monday, May 23, 2005 10:25 AM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] Case

I don't trust anyone but they are staying on top of this guy.

---

**From:** Jim Dodaro  
**Sent:** Monday, May 23, 2005 10:24 AM  
**To:** Neal Jacobs  
**Subject:** RE: [REDACTED] Case

I just don't trust Jason and want to make sure that he doesn't try to sneak one past us.

-----Original Message-----

**From:** Neal Jacobs  
**Sent:** Monday, May 23, 2005 10:09 AM  
**To:** Jim Dodaro  
**Subject:** RE: [REDACTED] Case

they spoke w/ agent on Thursday and talk to him regularly b/c have bunch of cases. reason for hold up is new insurance not ready yet. given what is happening w/ [REDACTED] case which is same agent and all the problems they are having w/ new insurance on that one, wouldn't be surprised that they don't have new insurance lined up yet for this case and not surprised they don't want to send back CP until it is done. they are happy w/ the numbers and have not asked for any increases. they are not shy about asking for more money.

---

**From:** Jim Dodaro  
**Sent:** Monday, May 23, 2005 9:59 AM  
**To:** Neal Jacobs  
**Subject:** RE: [REDACTED] Case

any news on this? I am nervous that Advanced will try to pull a fast one. Please make sure the regional stays on top of this - I want to know if Advanced tries anything to win the case.

-----Original Message-----

**From:** Jim Dodaro  
**Sent:** Thursday, May 19, 2005 11:04 AM  
**To:** Neal Jacobs  
**Subject:** RE: [REDACTED] Case

we did set a deadline right?

-----Original Message-----

**From:** Neal Jacobs  
**Sent:** Thursday, May 19, 2005 11:03 AM  
**To:** Jim Dodaro  
**Subject:** RE: ██████ Case

██████ spoke to agent this morning. response was "hope to have it back soon". not exactly what I wanted to hear. I am having ██████ push on it.

---

**From:** Jim Dodaro  
**Sent:** Wednesday, May 18, 2005 5:25 PM  
**To:** Neal Jacobs  
**Subject:** RE: ██████ Case

I'm calling Advanced's bluff but don't want to lose.

-----Original Message-----

**From:** Neal Jacobs  
**Sent:** Wednesday, May 18, 2005 5:01 PM  
**To:** Jim Dodaro  
**Subject:** RE: ██████ Case

I don't recall deadline but I will check w/ team.

---

**From:** Jim Dodaro  
**Sent:** Wednesday, May 18, 2005 4:59 PM  
**To:** Neal Jacobs  
**Subject:** FW: ██████ Case  
**Importance:** High

Where are we with the contracts. I think we passed the deadline.

-----Original Message-----

**From:** Jim Dodaro  
**Sent:** Tuesday, May 17, 2005 11:29 AM  
**To:** Eileen Shovlin; Reid Buerger  
**Subject:** ██████ Case  
**Importance:** High

Jason is calling on it. Were we planning to work with them?

Jim Dodaro  
Senior Vice President, Financial Underwriting  
Coventry First  
7111 Valley Green Road  
Fort Washington, PA 19034  
TEL 877-836-8300  
FAX 215-402-8347  
██████@coventryfirst.com  
[www.coventryfirst.com](http://www.coventryfirst.com)

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**EXHIBIT 39**

| Policy Number | Policy Name | Policy Form | Insurer    | Open Date | Coverage | Start Date | End Date | Amount     | State | Rate         |
|---------------|-------------|-------------|------------|-----------|----------|------------|----------|------------|-------|--------------|
| [REDACTED]    | [REDACTED]  | [REDACTED]  | [REDACTED] | 01/15/04  | Coverity | 01/15/04   | 11/12/04 | [REDACTED] | MI    | \$ 16,000.00 |
| [REDACTED]    | [REDACTED]  | [REDACTED]  | [REDACTED] | 05/01/03  | Coverity | 05/01/03   | 11/07/03 | [REDACTED] | TX    | \$ 55,000.00 |
| [REDACTED]    | [REDACTED]  | [REDACTED]  | [REDACTED] | 05/21/05  | Coverity | 05/21/05   | 06/15/05 | [REDACTED] | GA    | \$ 20,000.00 |
| [REDACTED]    | [REDACTED]  | [REDACTED]  | [REDACTED] | 05/01/04  | Coverity | 05/01/04   | 06/22/04 | [REDACTED] | VA    | \$ 7,500.00  |

**EXHIBIT 40**

EXHIBIT A  
TRANSACTION TERMS

|            |            |
|------------|------------|
| VIATOR:    | [REDACTED] |
| INSURED:   | [REDACTED] |
| POLICY NO: | [REDACTED] |
| INSURER:   | [REDACTED] |

Viator(s): [REDACTED]

Viator(s) SSN/Tax ID Number(s): [REDACTED]

Viator(s) Address(es): [REDACTED]

Insured(s): [REDACTED]

Insurer/Insurance Company: [REDACTED]

Policy/Certificate Number: [REDACTED]

Policy Issue Date: [REDACTED]

Policy Cash Value: [REDACTED]

Net Death Benefit: \$4,000,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$630,000

Reimbursement of Premium: \$0

Loans Outstanding: \$0

The policy is being purchased subject to such loans.

Withdrawals taken by Viator(s): \$0

The policy is being purchased subject to such withdrawals.

Accredited Investor Representation

Viator represents that Viator is an accredited investor and meets at least one of the definitions specified by the Federal Securities Act of 1933 Rule 501 Regulation D.

Yes  No

Viator Initial  
Viator Initial

[REDACTED]