

EXHIBIT 41

From: Jim Dodaro
Sent: Thursday, May 19, 2005 1:55:09 PM
To: Reid Buerger
Subject: FW: [REDACTED]

1.2M CB case. LSA has 185K gross. We are at 140K which is right at CB max. Do you want me to work out with LSA or let them have it?

[REDACTED] is 115 mo and [REDACTED] is 114 mo. Birthday in August so we may get a little help out of [REDACTED]

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

From: [REDACTED]
Sent: Thursday, May 19, 2005 5:48 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

I never saved over the pricing, just ran it in the model. It's saved on there now.

From: Jim Dodaro
Sent: Thursday, May 19, 2005 5:43 PM
To: [REDACTED]
Subject: RE: [REDACTED]

looks like 115K on the drive?

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

From: [REDACTED]
Sent: Thursday, May 19, 2005 4:52 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

yep

From: Jim Dodaro
Sent: Thursday, May 19, 2005 4:39 PM
To: [REDACTED]
Subject: RE: [REDACTED]

who knows. Is 140K the CB max?

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

From: [REDACTED]
Sent: Thursday, May 19, 2005 4:37 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

we just got the 135 accepted today -- ??
we were maxed out with citi at 140k. how the heck could they get an offer for 185?

From: Jim Dodaro
Sent: Thursday, May 19, 2005 4:05 PM
To: [REDACTED]
Subject: RE: [REDACTED]

what's our pricing? LSA has 185K gross.

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

From: [REDACTED]
Sent: Thursday, May 19, 2005 2:26 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

We had heard from [REDACTED] that they had an offer of 130k, and were told if we could beat it, it was our's. 130 was pretty high; got approval to go to 135k, and we're throwing in a bonus if they get it back asap. Haven't heard anything today on it, but I sent the offer to everyone who had it in yesterday afternoon.

From: Jim Dodaro
Sent: Thursday, May 19, 2005 1:53 PM
To: [REDACTED]
Subject: [REDACTED]

Where are we with this case?

Jim Dodaro
Senior 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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EXHIBIT 42

From: Jim Dodaro
Sent: Friday, May 20, 2005 7:59:44 AM
To: [REDACTED]
Subject: [REDACTED]

2 pts to LSA - co-broker.

Jim Dodaro
Senior Vice President, Financial Underwriting
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
FAX [REDACTED]
[REDACTED]@coventryfirst.com
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EXHIBIT 43

From: Jim Dodaro
Sent: Friday, May 20, 2005 11:21:54 AM
To: Neal Jacobs
Subject: RE: [REDACTED]

185K

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

From: Neal Jacobs
Sent: Friday, May 20, 2005 2:56 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

what was their offer? i think I could get away w/ 5k but my guess is you won't be able to get your buddies to give up 5k.

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

From: Jim Dodaro
Sent: Friday, May 20, 2005 2:51 PM
To: Neal Jacobs
Cc: Eileen Shovlin
Subject: Re: [REDACTED]

Paying them 2 pts.

Jim Dodaro
Senior Vice President, Financial Underwriting
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
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-----Original Message-----

From: Neal Jacobs
To: Jim Dodaro
CC: Eileen Shovlin
Sent: Fri May 20 14:43:43 2005
Subject: [REDACTED]

where are you on this w/ LSA? Trinity has 150k and want to cooperate. they are at conference in SD and

agent is there as well. they know our offer is 140k (although 5k of that is bonus based on timing).

Neal Jacobs
Vice President, Financial Underwriting
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
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EXHIBIT 44

From: Jim Dodaro
Sent: Monday, June 06, 2005 10:27:08 AM
To: Neal Jacobs; [REDACTED]
Subject: RE: [REDACTED] & cobroker

should be 2 pts I think. Did [REDACTED] include the email I sent her?

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

From: Neal Jacobs
Sent: Monday, June 06, 2005 2:21 PM
To: [REDACTED]; Jim Dodaro
Subject: RE: [REDACTED] & cobroker

trinity 5k is ok. not sure what LIS is getting.

From: [REDACTED]
Sent: Monday, June 06, 2005 2:18 PM
To: Jim Dodaro; Neal Jacobs
Subject: [REDACTED] & cobroker

I'm checking comp on this, and I just wanted to make sure that we're co-brokering with LIS for 24k and Trinity for 5k? I offered to [REDACTED] who's taking 20k also.
Thanks.

[REDACTED]
Financial Analyst
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
FAX [REDACTED]
[REDACTED]@coventryfirst.com
www.coventryfirst.com

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EXHIBIT 45

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: \$1,100,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$100,000

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 Initial [REDACTED]

EXHIBIT 46

From: [REDACTED] ([REDACTED]@[REDACTED].com]
 Sent: Wednesday, June 29, 2005 2:34 PM
 To: [REDACTED]@advancedsettlements.com
 Subject: Bid for [REDACTED], [REDACTED] and [REDACTED]

29-Jun-05	Insured	Policy #	Face	Approx CSV	% Of Face	Offer	% of Face
	[REDACTED] ***	[REDACTED]	\$2,841,360	\$0	0%	\$584,760	21%
	[REDACTED]	[REDACTED]	\$400,350	\$0	0%	\$32,090	8%
	[REDACTED]	[REDACTED]	\$800,000	\$0	0%	\$231,000	29%

***Pricing contingent on post withdrawal illustration with values not materially different than pricing illustration

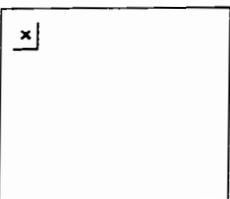
All offers are gross to you to be split however you see fit, with the exception that any loan and accrued interest must be paid out of seller proceeds at the time of closing.

Also, if a policy is priced assuming that a withdrawal will be taken, pricing is based on no premium being due during the policy year that the withdrawal will be taken.

If the illustration used for pricing is based on a hypothetical withdrawal, a conversion or policy split, then the offer is contingent on the policy values being equal to those shown on the hypothetical illustration after the withdrawal is taken, converted or split.

Any policy that is purchased and the total death benefit on any one insured goes over 10 million, then the policy must have the option of being split. Also, special pricing will be required and the above pricing may or may not be valid if we go over the 10 million limit.

The above pricing presumes that a formal request for contract will be received by [REDACTED] within one week of the date of this correspondence. If a formal request for contract is not received in satisfactory form within this time, pricing may be subject to renegotiation.



[REDACTED]

This communication is not intended to offer or create a binding contract. Any offer for a contract with [REDACTED] will be binding only if and when a formal written agreement has been fully executed by all parties and all conditions set forth in such agreement have been satisfied.

EXHIBIT 47

From: Neal Jacobs
Sent: Wednesday, July 20, 2005 8:25:40 AM
To: Jim Dodaro
Subject: RE: [REDACTED]

I think the 9k is related to other things so really only 195k for this case. 800k DB, max is little over 200k but should get little better so you can throw them little cash.

From: Jim Dodaro
Sent: Wednesday, July 20, 2005 12:23 PM
To: Neal Jacobs
Subject: RE: [REDACTED]

sounds like Advance was at 191K and are telling them we are at 195K - not sure why he would understate our offer.

Do we have room?

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

From: Neal Jacobs
Sent: Wednesday, July 20, 2005 12:17 PM
To: Jim Dodaro
Subject: RE: [REDACTED]

we sent contracts couple days ago and sending revised Ex A today to show premium reimb. I can't say it is locked up. He told us he had 195k from [REDACTED]. is that the Advanced offer. he committed to us at 204k which we did but who knows what that means.

From: Jim Dodaro
Sent: Wednesday, July 20, 2005 11:52 AM
To: Neal Jacobs
Subject: FW: [REDACTED]

how locked up is this one? Aren't we at 204K gross?

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

From: Eileen Shovlin
Sent: Wednesday, July 20, 2005 11:40 AM
To: Jim Dodaro
Cc: [REDACTED]; Reid Buerger
Subject: RE: [REDACTED]

nope...We honestly only started talking about cobroker cases this week, and they pretty much have been calling me on all the ones we give an initial bid too...the old ones we are trying to catch up on

From: Jim Dodaro
Sent: Wednesday, July 20, 2005 11:20 AM

To: Eileen Shovlin
Cc: [REDACTED]; Reid Buerger
Subject: RE: [REDACTED]

did they call us b/f going to 191K?

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

From: Eileen Shovlin
Sent: Wednesday, July 20, 2005 11:17 AM
To: Jim Dodaro
Cc: [REDACTED]; Eileen Shovlin; Reid Buerger
Subject: [REDACTED]

We just issued contracts on this, Scott's story is...

They went initially and then were told they were lower than Coventry, we were at \$165k, then they went in at \$191k, we went to \$195....now that we are talking....they called me to discuss,

Scott thinks 2 pts is fair on this.

Pls advise

Eileen Shovlin
Regional 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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EXHIBIT 48

From: Jim Dodaro
Sent: Thursday, July 21, 2005 5:21:16 AM
To: [REDACTED]
CC: Eileen Shovlin
Subject: FW: [REDACTED]

1.5pts to Advanced - Co-broker

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

From: Eileen Shovlin
Sent: Thursday, July 21, 2005 9:18 AM
To: Jim Dodaro
Subject: RE: [REDACTED]

accepted, pls email to [REDACTED]

From: Jim Dodaro
Sent: Wednesday, July 20, 2005 12:31 PM
To: Eileen Shovlin
Cc: Reid Buerger; [REDACTED]
Subject: RE: [REDACTED]

we can pay them 1.5pts.

EXHIBIT 49

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]

Insure/Insurance Company: [REDACTED]

Policy/Certificate Number: [REDACTED]

Policy Issue Date: [REDACTED]

Policy Face Amount: [REDACTED]

Policy Cash Value: [REDACTED]

Net Death Benefit: \$800,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$185,000

Reimbursement of Premium: \$7,700

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

Withdrawals taken by Seller(s): \$0 The policy 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]

[REDACTED]

EXHIBIT 50

From: [REDACTED]
Sent: Tuesday, January 25, 2005 4:11:41 AM
To: CASE MANAGERS; Accounting; Analysts
Subject: case update - [REDACTED]

[REDACTED] - increase gross offer to 135K (cb) to [REDACTED] only

[REDACTED]
[REDACTED]
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
FAX [REDACTED]
[REDACTED]@coventryfirst.com
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EXHIBIT 51

From: Neal Jacobs
Sent: Tuesday, February 08, 2005 4:27:59 AM
To: Jim Dodaro
Subject: RE: [REDACTED]

good idea even if they were bluffing.

From: Jim Dodaro
Sent: Tuesday, February 08, 2005 9:27 AM
To: Neal Jacobs
Subject: RE: [REDACTED]

I bought insurance for 5K.

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

From: Neal Jacobs
Sent: Tuesday, February 08, 2005 9:27 AM
To: Jim Dodaro
Subject: RE: [REDACTED]

[REDACTED] case. we were closing case and then at last minute he got higher offer that we had to match which we did. he complained we didn't beat it, was going to go w/ other funder but then offer fell through so he is going w/ us. Is LSA offer still good? if so, this guy would switch in a second so not very confident.

From: Jim Dodaro
Sent: Tuesday, February 08, 2005 9:21 AM
To: Neal Jacobs
Subject: [REDACTED]

LSA can beat our 135K. How confident are we?

Jim Dodaro
Vice President, Financial Underwriting
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
TEL [REDACTED]
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[REDACTED]@coventryfirst.com
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email in error, please respond to the sender or call us at [REDACTED]

EXHIBIT 52

From: Jim Dodaro
Sent: Tuesday, February 08, 2005 4:22:43 AM
To: [REDACTED]
Subject: [REDACTED]

5K to LSA - Co broker.

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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EXHIBIT 53

2.3 **Duties.** During the term of this Agreement, and in accordance with this Agreement and the Instructions, MGA shall:

- (a) identify and submit to Coventry all Policies produced by MGA, in respect of which a Life Settlement is being sought by Seller;
- (b) with respect to any Policy submitted by MGA on behalf of a Seller, complete and deliver to Coventry, medical records, authorizations and such other information as Coventry may reasonably require in connection with evaluating such Seller, Policy and terms of a Life Settlement (such records, authorizations and information, the "Supporting Materials"); and
- (c) take such steps as shall be reasonable to ensure that the information submitted to Coventry by MGA is, to the best of MGA's knowledge, accurate and complete.

2.4 **Right of Last Offer.** If MGA receives a bona fide offer (a "Competing Offer") from any person or entity, other than Coventry, to consummate a Life Settlement with respect to any Policy submitted by MGA to Coventry pursuant to Section 2.3 above, MGA shall promptly, but in no event more than one business day after the receipt of such Competing Offer, notify Coventry in writing of all of the material terms, including price, of such Competing Offer and shall provide Coventry with such verification of the Competing Offer as Coventry shall reasonably require, and Coventry shall have a right of last offer to contract for a Life Settlement in respect of such Policy on terms that with respect to purchase price of the policy are more favorable to the seller than those set forth in the Competing Offer. If Coventry desires to exercise this right of last offer, it shall deliver written notice to such effect to MGA within three business days of Coventry's receipt of written notice of the Competing Offer and such verification of the Competing Offer as Coventry shall reasonably require.

2.5 **Forms and Promotional Materials.** The form and content of all Applications, Supporting Materials, solicitations, forms and promotional materials (collectively, the "Promotional Materials") that use or contain the name, logo, service mark, trade mark or associated trade dress of Coventry or any other Coventry Party must be approved in writing by Coventry prior to use and must be reapproved every quarter thereafter.

2.6 **Insurance.** MGA shall maintain, and shall ensure that the other MGA Parties maintain, professional liability insurance coverage in an amount at least equal to the greater of (a) one million dollars (\$1,000,000) (or, upon request of MGA, such lesser amount as Coventry may agree to in its sole discretion in writing) and (b) such amount as is required by applicable state law.

2.7 **Non-Solicitation and Non-Hire.** From and including the date of this Agreement through and including the date which is one (1) year immediately after the date upon which this Agreement is terminated pursuant to Section 4 hereof, neither MGA nor any MGA Party shall, at any time, in any way or for any reason, directly or indirectly (i) interfere with any of Coventry's (or any Coventry Party's) existing or prospective employees, consultants, customers, brokers, agents, producers, financing sources or any other existing or prospective business relationships, or otherwise contact, solicit, induce or influence any such person or entity to Coventry's detriment or (ii) solicit or employ, engage or retain any of Coventry's (or any Coventry Party's) current or former employees, consultants, agents or other representatives without Coventry's prior written approval. Neither MGA nor any MGA Party shall, at any time, in any manner or for any reason, be entitled to any benefit as a result of any breach of this Section 2.7 by MGA or any MGA Party. MGA agrees and stipulates that a breach by it or any other MGA Party of this Section 2.7 will cause immediate and irreparable harm to Coventry, in which event Coventry shall be entitled to injunctive relief to enjoin any such violations in addition to other remedies available at law. In addition to any such equitable or other legal rights of Coventry in connection with this Agreement, if MGA or any MGA Party violates any term of this Section 2.7, MGA shall be liable to Coventry for an amount equal to all compensation and anything of value received or to be received by MGA or any MGA Party as a result of its violation.

3. Compensation

3.1 **Fees for Life Settlements produced by MGA.** Except as otherwise set forth in this Section 3, at the time that Coventry notifies MGA that Coventry intends to bid on a given Application submitted by MGA, Coventry shall submit a fee schedule (the "Individual Application Fee Schedule") to be applied to such Application. The Individual Application Fee

EXHIBIT 54

From:
Sent: Tuesday, January 11, 2005 7:35:32 AM
To: Jim Dodaro
CC: Great Lakes Region
Subject: Re: Round 2 on [REDACTED]

We will always get right of last offer. The bidding system is simply for aesthetic reasons. [REDACTED]
Regional Vice President Coventry First 7111 Valley Green Road Fort Washington, PA 19034 TEL [REDACTED]
[REDACTED] FAX [REDACTED] [REDACTED]@coventryfirst.com www.coventryfirst.com -----

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EXHIBIT 55

Unknown

From: [REDACTED]
Sent: Monday, December 06, 2004 1:11 PM
To: Neal Jacobs
Subject: RE: [REDACTED]

I just want to let him know whether he can keep the difference if he gets the offer accepted for less?

From: Neal Jacobs
Sent: Monday, December 06, 2004 1:10 PM
To: [REDACTED]
Subject: RE: [REDACTED]

what happened to client needing 3m?

From: [REDACTED]
Sent: Monday, December 06, 2004 1:08 PM
To: Neal Jacobs
Subject: RE: [REDACTED]

Could he translate this to 2.8 OTC with 300k comp?

From: Neal Jacobs
Sent: Monday, December 06, 2004 12:27 PM
To: [REDACTED]
Subject: RE: [REDACTED]

\$3.3m won't be on the table. if you can get written commitment for \$3M OTC + \$100K comp w/ caveats noted below, we can make this one happen.

neal

From: [REDACTED]
Sent: Monday, December 06, 2004 10:59 AM
To: Neal Jacobs
Subject: RE: [REDACTED]

3m is the net number that the client is asking for. I know the agent wants to get paid on this case. So unless 3.3m is on the table, I don't think he would even want to pose that question to his client.

From: Neal Jacobs
Sent: Monday, December 06, 2004 10:30 AM
To: [REDACTED]
Subject: RE: [REDACTED]

how kind of him. I will look into it but I tried for \$3M on just the \$10M policy last round and we only got to \$2.6M. I don't remember if you said he was or wasn't shopping the policy but he is shopping the policy and very generously inflating the offer we made. will agent send us something in writing signed by client that says if Coventry offers \$3M, client will immediately accept, complete contracts within 7 days and no longer consider any

12/18/2005

offers from other sources? We have gotten that type of letter of couple other cases and that got me over the top to the offer that was requested.

From: [REDACTED]
Sent: Monday, December 06, 2004 10:18 AM
To: Neal Jacobs
Subject: [REDACTED]

Client isn't biting on our offer. 5m policy is off the table. Client is telling our agent that he would take 3m (10m policy), instead of the 3.3m he was asking for earlier.

[REDACTED]
Regional Vice President
Coventry First
7111 Valley Green Road
Fort Washington, PA 19034
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[REDACTED]@coventryfirst.com
www.coventryfirst.com

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12/18/2005

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EXHIBIT 56

Unknown

From: [REDACTED]
Sent: Tuesday, December 07, 2004 10:59 AM
To: Neal Jacobs
Subject: [REDACTED]

Client is holding out for 3m. Agent doesn't want to do the case for 100k comp. He's still trying to get client to take less.

[REDACTED]
Regional 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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12/18/2005

COV - 462717
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EXHIBIT 57

**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

Withdrawals taken by Seller(s): \$0

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 Initials [REDACTED]

EXHIBIT 58

Unknown

From: Neal Jacobs
 Sent: Wednesday, December 08, 2004 6:30 PM
 To: [REDACTED]
 Subject: RE: [REDACTED] letter

cool. would have been nice to see language that they would stop shopping the case. I will send note to [REDACTED] just have them mark up existing offer letter and send it back so we don't waste time working up new offer letter. this way he can't send to anyone to be used against us. don't want to risk our letter getting out to others. even if we sent new offer letter, it wouldn't say anything about future bonus. we don't put that on offer letter. I will send note to acctg now about deferred bonus. neal -----Original Message----- From: [REDACTED] Sent: Wednesday, December 08, 2004 6:22 PM To: Neal Jacobs Subject: Fw: [REDACTED] letter [REDACTED] Regional Vice President Coventry First 7111 Valley Green Road Fort Washington, PA 19034 TEL [REDACTED] FAX [REDACTED] [REDACTED]@coventryfirst.com www.coventryfirst.com -----

----- This transmission contains proprietary, confidential and/or privileged information which may be read and/or used only if received by the intended recipient. Any dissemination, distribution or copying of this e-mail, and any attachments thereto by unauthorized users is strictly prohibited. If you have received this email in error, please respond to the sender or call us at [REDACTED] -----Original Message----- From: [REDACTED] To: [REDACTED] Sent: Wed Dec 08 17:55:35 2004 Subject: Re: [REDACTED] letter [REDACTED] the offer of \$3,100,000 is accepted. Please extend the offer in writing and we will return a completed closing package to coventry by 12/16/04. We also agree to a \$50,000 additional on the next case that we will provide to coventry. Sincerely, [REDACTED] -----Original Message ----- From: [REDACTED]@coventryfirst.com To: [REDACTED]@ [REDACTED] com ; [REDACTED]@ [REDACTED] .com Sent: Wednesday, December 08, 2004 4:46 PM Subject: [REDACTED] letter [REDACTED] You should compose and sign a letter stating that. 1. Should we extend an offer for 3.1m on [REDACTED] 10m policy, that you will return the completed closing package to Coventry no later than Dec 16th. 2. You will not jeopardize this purchase by using the offer letter as leverage to entice competitors to beat this offer, and will make a good faith effort to carry the case to completion. [REDACTED] Regional 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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12/18/2005

COV - 441505
 Confidential\Trade Secrets

EXHIBIT 59

Unknown

From: [REDACTED]
Sent: Monday, December 20, 2004 12:20 PM
To: Reid Buerger; AHB
Cc: [REDACTED]; Jim Dodaro
Subject: [REDACTED]; final pricing

10M cb1 policy (76m LE). IRR with all comp is 11.07%, without 13.21%. Total comp is \$403,053 which is made up of \$153,053 of comp, 200K co-broker, and 50K deferred. Please advise how you want to proceed.

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

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COVENTRY

7th Valley Green Road Fort Washington, PA 19034-2209 877-636-8288 coventryfirst.com

OFFER SHEET

Att; [REDACTED] By Fax [REDACTED]

TO: [REDACTED]

DATE: [REDACTED] 2004

COMPANY: **Eikon Global, INC.**

EMAIL: [REDACTED]

PHONE: [REDACTED]

[REDACTED]@eikongroup.com

RE: Life settlement offer for [REDACTED] policy number [REDACTED]

We are pleased to provide the following life settlement offer for the policy detailed below. The offer is conditional (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:	\$[REDACTED] \$3,100,000.00
Insurance Co.	[REDACTED]	Cash surrender value	29,476 24,780
Policy number	[REDACTED]	Account value	342,140 220,562
Net death benefit	10,000,000	Offer expiration date	12/16/2004

Agent's signature below indicates the policy owner's acceptance of the above offer.
Agent's signature: [REDACTED] Date: 12/08/04

Address where closing package is to be sent: [REDACTED], Esq. Attorney for Mr. [REDACTED] Mrs. [REDACTED]
Email : [REDACTED]@[REDACTED].com

Final purchase is subject to due diligence, to the satisfaction of the finance company, on all documentation submitted by producer or applicant and execution of definitive purchase agreements.

Please review the contingencies on the next page and fax both signed pages to 215-402-8355.

FedX Closing Pac. To: [REDACTED]

Tel: # [REDACTED]

By: [REDACTED] Mr. [REDACTED] Cell # [REDACTED] Case Manager

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COVENTRY

Page 2 of 2

This offer for [redacted] is contingent upon the following: Offer of \$2,946,947.00

- Owner State of Residence N.J.
- Policy Paid to Date 12/04
- If Trust Owned, a Copy of the Trust no
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments

\$153,053.00 Compensation must be deducted from gross offer And \$50,000 Bonus on Next sale.

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.

Insured's Name: [redacted]
Insured's Address: [redacted]

Insured's SSN: [redacted]

Owner's Name: [redacted]
Owner's Address: [redacted]

Owner's SSN/Tax ID Number: [redacted]
Owner's Spouse's Name: [redacted]

2nd Owner's Name*: _____
2nd Owner's Address: _____

2nd Owner's SSN/Tax ID Number: _____
2nd Owner's Spouse's Name: _____

Beneficiary's Name: [redacted]
2nd Beneficiary's Name: _____

If Corporate Owned no
Name of President: _____
Name of Corporate Secretary: _____

* If there are more than 2 owners, please attach a separate sheet listing all pertinent information.

Agent's signature: [redacted] Date: 12/08/04

EXHIBIT 60

From: Neal Jacobs
Sent: Monday, June 20, 2005 7:37:49 AM
To: [REDACTED]
CC: [REDACTED]
Subject: RE: [REDACTED]

how are we defining "something close to 400k"? is he giving more to the client?

From: [REDACTED]
Sent: Monday, June 20, 2005 10:51 AM
To: Neal Jacobs; [REDACTED]
Cc: [REDACTED]
Subject: FW: [REDACTED]
Importance: High

Please see below: Our gross is 306k. Nevada case so it is still in the recession period.

From: [REDACTED] [mailto:[REDACTED]@CavalierAssociates.com]
Sent: Monday, June 20, 2005 10:49 AM
To: [REDACTED]
Subject: [REDACTED]

I just got an offer from Advanced at 400K for both policies....this is enough for me to stop the Coventry paperwork....and start with over with the new offer...I don't need you to match it...but I do expect you to increase your offer to something close to that....I need to know today.....this is a great file and I know you have room...let me know asap.

[REDACTED]
Cavalier Associates
Phone: [REDACTED]
Fax: [REDACTED]