

EXHIBIT 61

From: [REDACTED]
Sent: Tuesday, June 21, 2005 1:35:44 PM
To: Neal Jacobs; [REDACTED]
Subject: RE: [REDACTED]

What do you mean, deferred is now 100K? I didn't know about any deferred...I thought this was a direct sub.

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

From: Neal Jacobs
Sent: Tuesday, June 21, 2005 5:34 PM
To: [REDACTED]
Subject: [REDACTED]

otc is still 275k. no comp to be paid. deferred comp is now 100k. I already let analyst know as they are doing final pricing tomorrow.

Neal Jacobs
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 62

**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: \$3,000,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$206,250

Reimbursement of Premium: \$0

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.

Guaranteed Benefits Available: Yes / No

Accidental Death or Dismemberment: \$ _____

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

nvvspragr02

Seller Initial
Seller Initial [REDACTED]

**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]
[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: \$1,000,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$68,750

Reimbursement of Premium: \$0

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.

Guaranteed Benefits Available: Yes / No

Accidental Death or Dismemberment: \$ _____

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

nvsapuragr02

Seller Initial _____

COV2-0007165
CONFIDENTIAL/TRADE
SECRETS

EXHIBIT 63

Unknown

From: [REDACTED]@aol.com
Sent: Tuesday, December 28, 2004 7:09 PM
To: Reid Buerger
Cc: Northwest Region
Subject: Re: [REDACTED]

Reid,

You are hereby notified that you are not to proceed futher (send change forms to the carriers) on the above case until we speak, and get this situation clarified. I will be available to talk with you in the morning. Please let me know what time that you will be available so we can speak. I am 3 hours behind you, so please respond this evening to my request.

Kit

In a message dated 12/28/2004 3:29:31 PM Central Standard Time, [REDACTED]@coventryfirst.com writes:

Kit,

Per your request we looked into getting an exception to be able to pay more than our maximum allowable comp (6% of NDB), unfortunately we cannot.

Reid

Cale "Kit" Carson

[REDACTED]

[REDACTED]

Ph [REDACTED]

Fax [REDACTED]

E-mail: [REDACTED]@aol.com

1/4/2006

EXHIBIT 64

Unknown

From: Reid Buerger
Sent: Wednesday, December 29, 2004 8:31 PM
To: [REDACTED]@aol.com'
Subject: RE: [REDACTED] Case

Thank you, Kit as a follow up to our conversation compensation for the above case will be 6%, or 480k. In addition, per our conversation we will be paying the 120k..

From: [REDACTED] [mailto:[REDACTED]@aol.com]
Sent: Wednesday, December 29, 2004 6:30 PM
To: Reid Buerger
Subject: [REDACTED] Case

Reid, just a reminder to send the e-mails.

Cale "Kit" Carson
[REDACTED]
[REDACTED]
Ph [REDACTED]
Fax [REDACTED]
E-mail: [REDACTED]@aol.com

EXHIBIT 65

Add'l comp:
\$40K - we will pay
later, in
pricing.
+15K > offset
+30K > ppd balance.

COV-32402

Alt - all 3.

Compensation Release

Insured Name(s)	Insurer	Policy Number(s)
8,000,000	1,625,000	
Policy Face Amount	Offer to Client	CFirst System Updated (Y/N)
WI	N.	675,000
State (Policy Owner)	License Req'd (Y/N), Accr. Investor (Y/N)	Total Pricing Compensation Amount
		RSB

Agent Compensation

Producer Contract Owner Name (If Applicable)	Compensation Amount
Contract Status	Contract Type / Contract %
Fee Schedule (Y/N) / License (Y/N)	Tax ID#
	RSB Approval

GA Contract Owner Name (If Applicable)	Compensation Amount
Contract Status	Contract Type / Contract %
Fee Schedule (Y/N) / License (Y/N)	Tax ID#
	RSB Approval

MGA Contract Owner Name (If Applicable)	Compensation Amount
Case Larson	600,000
Contract Status	Contract Type / Contract %
Y / -	# [redacted] - 20K
Fee Schedule (Y/N) / License (Y/N)	Tax ID#
	# [redacted] - 31K
	# [redacted] - 617K
	RSB Approval

EMGA Contract Owner Name (If Applicable)	Compensation Amount
Contract Status	Contract Type / Contract %
Fee Schedule (Y/N) / License (Y/N)	Tax ID#
	RSB Approval

Special Information

Date Client Paid	Rescission Period	Date Comp Eligible to be Paid	Regional	RSB Approval
1/7/15	0 days	= 1/7/05	[redacted]	RSB

COV-32403

EXHIBIT 66

**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: \$6,500,000
Current Policy Beneficiaries: [REDACTED]
Purchase Price: \$1,300,000
Reimbursement of Premium: \$0
Loans Outstanding: \$0
Withdrawals taken by Seller(s): \$0

The policy being purchased subject to such loans.

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]

**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] [REDACTED]

Policy Issue Date: [REDACTED] [REDACTED]

Policy Face Amount: [REDACTED] [REDACTED]

Policy Cash Value: [REDACTED] [REDACTED] [REDACTED] [REDACTED]

Net Death Benefit: \$1,000,000 \$500,000

Current Policy Beneficiaries: [REDACTED]

Purchase Price: \$325,000 Total for both policies

Reimbursement of Premium: \$0

Loans Outstanding: \$0

The policies are being purchased subject to such loans.

Withdrawals taken by Seller(s): \$0

The policies are 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 67

Unknown

From: [REDACTED] (AIG)
Sent: Wednesday, October 20, 2004 3:48 PM
To: [REDACTED]
Cc: [REDACTED]; [REDACTED]
Subject: RE: Proof of Loss

[REDACTED], I'm on it. I will speak to Coventry. On point of clarification though. The commission to the broker is \$457,500 (4.6% of the net death benefit) and the payment to the seller is \$130,875 (1.3% of the NDB). The other \$400,000 is Coventry's normal 4% origination fee. As you know, it is very unusual for the broker to get a lot more than the seller. And in this case, the policy had no cash value. So the \$130,875 payment obviously met the seller's expectation. But I will find out what is going on here.

[REDACTED]
AIG Risk Finance
[REDACTED] office
[REDACTED] fax

> -----Original Message-----

> From: [REDACTED] [SMTP:[REDACTED]]
> Sent: Wednesday, October 20, 2004 4:27 PM
> To: [REDACTED]
> Cc: [REDACTED]
> Subject: FW: Proof of Loss

>
> [REDACTED] -

> Can I get a little color on this one, please. \$130,875 to the seller,
> and \$857,500 of commissions??? Am I missing something?

> -----Original Message-----

> From: [REDACTED] [mailto:[REDACTED]]
> Sent: Wednesday, October 20, 2004 11:42 AM
> To: [REDACTED]; [REDACTED]
> Subject: Proof of Loss

> > -----Original Message-----

> > From: [REDACTED]@coventryfirst.com [SMTP:[REDACTED]@coventryfirst.com]
> > Sent: Wednesday, October 06, 2004 4:46 PM
> > To: [REDACTED]@aig.com; [REDACTED]@aig.com;
> > [REDACTED]@aig.com;
> > [REDACTED]@aig.com; [REDACTED]@aig.com;
> > [REDACTED]@aig.com
> > Subject: [REDACTED], ID # [REDACTED]

> > Attached are the datafile, disbursement schedule and final pricings
> > for

> > the above policy.

> >
> > [REDACTED]
> > Coordinator, Account Services
> > Coventry First
> > 7111 Valley Green Road
> > Fort Washington, PA 19034
> > TEL [REDACTED]
> > FAX [REDACTED]

> > [REDACTED]@coventryfirst.com <mailto:[REDACTED]@coventryfirst.com>
> > www.coventryfirst.com <http://www.coventryfirst.com/>
> >
> -----
> --
> --
> > -----
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> > or call us at [REDACTED]
> > <<[REDACTED].zip>> << File: [REDACTED].zip >>

EXHIBIT 68

Unknown

From: [REDACTED]
Sent: Friday, September 08, 2000 10:44 AM
To: [REDACTED]@coventryfinancial.com'
Cc: [REDACTED]
Subject: FW: [REDACTED]

Why would we not split this one. Our policy was everything negotiated down we always split 50 \50. Who approved this!!!

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

From: RSB [mailto:[REDACTED]@coventryfinancial.com]
Sent: Friday, September 08, 2000 11:35 AM
To: [REDACTED]
Cc: [REDACTED]; [REDACTED]; AHB
Subject: RE: [REDACTED]

We were not supposed to split this one 50/50, it was to be 100% to us.

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

From: [REDACTED] [mailto:[REDACTED]]
Sent: Friday, September 08, 2000 11:30 AM
To: [REDACTED]@coventryfinancial.com'
Subject: [REDACTED]

I just pulled apart the file and i see where the problem is. The 5% on 2,724,000 = 136,200 so we are on the same page. The problem is between the spread difference from negotiating purchase prices. On the 2mill policy we gave you an offer of 450,000 you negotiated a new purchase price of \$430,000 split 50\50 extra 10k to you.

on the 362,000 policies we made offers of 70k to the client and you negotiated down to 66k. I think the problem is that you had 72k for the offer price and with the new pricing module it got knocked down to 70 k.

As far as on the rest i have no idea where you are getting 27,240 from the offer prices all we have is 14k extra commission to you from the splits. Believe me im not defending [REDACTED] im looking at all the pricing sheets and this is what i have. You should know how i feel so you know im going to give you what i can.

EXHIBIT 69

Not just brushing. Flossing.

Ours is a passionate company. Especially when it comes to ensuring performance. Coventry First's valuation models are the most sophisticated and comprehensive in the industry, drawing on our vast experience in the analysis and assessment of life insurance policies. Our due diligence requirements are exacting. What's more, we conduct our business transparently and encourage others to follow our lead by working with lawmakers to develop appropriate industry regulations. And we are dedicated to educating the financial services industry about the full benefits and responsibilities of operating in the secondary life insurance market.

EXHIBIT 70

Unknown

From: AHB
Sent: Wednesday, April 30, 2003 10:13 PM
To: Reid Buerger
Subject: RE: [REDACTED]

status?

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

From: Reid Buerger
Sent: Tuesday, April 29, 2003 10:40 PM
To: AHB
Subject: RE: [REDACTED]

do you care if we just pay?

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

From: [REDACTED]
Sent: Tuesday, April 29, 2003 10:31 PM
To: Reid Buerger
Subject: RE: [REDACTED]

he won't do the closing interview

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

From: Reid Buerger
Sent: Tuesday, April 29, 2003 9:30 PM
To: [REDACTED]; [REDACTED]
Cc: [REDACTED]
Subject: RE: [REDACTED]

just tell him this is not information we are at liberty to provide.

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

From: [REDACTED]
Sent: Tuesday, April 29, 2003 10:14 AM
To: [REDACTED]; Reid Buerger
Cc: [REDACTED]
Subject: RE: [REDACTED]
Importance: High

I received a call from [REDACTED] this morning. He said no one has called him to answer his question, and he said that he isn't interested in speaking with the broker. He insists that someone from Coventry should call him and tell him how much comp is being paid, because we are the funding company.

I let [REDACTED] know he called, and she called Advanced to follow up.

I'll let you know if he calls again.

1/4/2006

COV - 1113128
Confidential / Trade Secrets

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

From: [REDACTED]
Sent: Friday, April 25, 2003 8:48 AM
To: [REDACTED]; [REDACTED]; Reid Buerger
Subject: RE: [REDACTED]

I talked to Advanced and they are taking care of this.

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

From: [REDACTED]
Sent: Friday, April 25, 2003 8:31 AM
To: [REDACTED]; Reid Buerger
Cc: [REDACTED]
Subject: RE: [REDACTED]

[REDACTED] was calling Advanced to take care of it.

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

From: [REDACTED]
Sent: Friday, April 25, 2003 8:13 AM
To: Reid Buerger
Cc: [REDACTED]
Subject: RE: [REDACTED]

It was my understanding that you were going to call [REDACTED], the trustee/owner. I wasn't sure I should disclose comp to him. I got the impression that he thinks the split isn't equitable.

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

From: Reid Buerger
Sent: Friday, April 25, 2003 12:06 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: RE: [REDACTED]

any word

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

From: [REDACTED]
Sent: Wednesday, April 23, 2003 8:11 AM
To: Reid Buerger
Cc: [REDACTED]
Subject: FW: [REDACTED]

As per my note below, I wasn't able to complete the closing interview with [REDACTED], the trustee of the [REDACTED] [REDACTED], because he wanted me to explain how the purchase price was arrived at and how much compensation is being paid to the broker

and/or agent.

You can reach [REDACTED] at [REDACTED].

Thanks. Please let me know if you need any other info.

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

From: [REDACTED]
Sent: Tuesday, April 22, 2003 9:18 PM
To: [REDACTED]
Subject: RE: [REDACTED]

Please provide RSB with his contact information. He is going to call [REDACTED].

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

From: [REDACTED]
Sent: Tuesday, April 22, 2003 3:29 PM
To: [REDACTED]
Subject: RE: [REDACTED]

NY ; Advanced Settlements

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

From: [REDACTED]
Sent: Tuesday, April 22, 2003 4:27 PM
To: [REDACTED]
Subject: RE: [REDACTED]

what state and who is the broker?

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

From: [REDACTED]
Sent: Tuesday, April 22, 2003 4:21 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]
Importance: High

I called [REDACTED],
Trustee of the [REDACTED]
[REDACTED] to do
the closing interview, and
he said he will not
complete the interview
until I explain how the
purchase price was agreed
upon and how much

1/4/2006

COV - 1113130
Confidential / Trade Secrets

compensation is being paid on the case. I told him I would look into it and get back to him.

Please help. Thanks.

[REDACTED]
[REDACTED]
Administration
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 71

Unknown

From: [REDACTED]
Sent: Thursday, March 27, 2003 4:33 PM
To: [REDACTED]
Cc: Reid Buerger
Subject: FW: [REDACTED]

FYI

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

From: [REDACTED] [mailto:[REDACTED]]
Sent: Thursday, March 27, 2003 2:16 PM
To: [REDACTED]
Subject: RE: [REDACTED]

[REDACTED]:

This case is on hold. The company is in receivership and they have indicated that they need time to get some things settled. It may be that the attorneys realize the value in the transaction and our going to shop it independently.

We'll keep you updated.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Phone: [REDACTED]
Fax: [REDACTED]
Email: [REDACTED]

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

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]
Sent: Tuesday, March 25, 2003 8:44 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: RE: [REDACTED]

[REDACTED].

In response to your questions/concerns below:

- 1) The lead pricing analyst on this case informed me that our offer will not be adversely impacted due to the misstatement of cash surrender value on our offer sheet or by the decline in Account Value as stated below.
- 2) Compensation disclosure is determined by state regulation. Assuming the policy owner resides in the state of Wisconsin (life settlements are not regulated in Wisconsin), there would not be any compensation disclosure. Coventry First would direct any inquiries by the policy owner and/or insured regarding compensation to your office.

Please feel free to contact me with any additional questions or concerns, and again, thank you for your business.

Regards,
[REDACTED]

1/4/2006

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

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[REDACTED]

-----Original Message-----
From: [REDACTED] [mailto:[REDACTED]]
Sent: Monday, March 24, 2003 6:19 PM
To: [REDACTED]; [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]

We appreciate the offer sheet you sent to us on Mr. [REDACTED]. There are two issues regarding the case we would like clarified:

- 1) You note on the offer sheet that both the Cash Surrender and Account Value are \$13,659. However, as of Feb. 26, 2003 the Account Value was \$13,260 and there is No current Surrender Value. Will this impact your offer? (please note that the ledger submitted was reflective of \$17,704 in paid premiums over the course of the current policy year. In fact, the clients have paid a quarterly premium of \$2,518 on Dec. 30, 2002).
- 2) Is the Gross Offer disclosed in the Closing Package? Is there any reference to compensation or the gross amount of cash that was offered as part of the settlement.

Please provide with details at your earliest convenience.

Thanks,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Phone: [REDACTED]
Fax: [REDACTED]
Email: [REDACTED]

EXHIBIT 72

From: [REDACTED]
Sent: Tuesday, July 20, 2004 7:13 PM
To: [REDACTED]@coventryfirst.com [REDACTED]@coventryfirst.com
Subject: RE: Increased Gross Offer on [REDACTED]

Get me an offer letter of

315k to client
11,250 to planner
3750 to [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
Phone: [REDACTED]
Fax: [REDACTED]

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]
Sent: Tuesday, July 20, 2004 12:56 PM
To: [REDACTED]
Subject: RE: Increased Gross Offer on [REDACTED]

Great - thanks.

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

From: [REDACTED] [mailto:[REDACTED]]
Sent: Tuesday, July 20, 2004 1:59 PM
To: [REDACTED]
Subject: RE: Increased Gross Offer on [REDACTED]

I left him a message I will let you know what he says

[REDACTED]
[REDACTED]
[REDACTED]
Phone: [REDACTED]
Fax: [REDACTED]

From: [REDACTED]@coventryfirst.com [mailto:[REDACTED]@coventryfirst.com]
Sent: Tuesday, July 20, 2004 12:40 PM
To: [REDACTED]; [REDACTED]
Cc: [REDACTED]@coventryfirst.com; [REDACTED]@coventryfirst.com; [REDACTED]@coventryfirst.com;

██████████@coventryfirst.com; ██████████@coventryfirst.com

Subject: Increased Gross Offer on ██████████

Good afternoon, ██████████...

We were able to increase our gross offer slightly to \$330k based on a recent premium payment by the insured of approximately \$6,500. Please contact ██████████ and advise us of the splits so that we may send formal offer sheets out to ██████████ and ██████████. Let me know if you have any questions.

Respectfully,
Coventry First
New England Regional Team

██████████
Regional Vice President
██████████ office
██████████ cell
██████████ fax
██████████@coventryfirst.com

██████████
██████████
██████████ office
██████████ fax
██████████@coventryfirst.com

██████████ toll-free
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EXHIBIT 73



781 Valley Green Road Fort Washington, PA 19034-2209 coventryfirst.com

OFFER SHEET

ID: [REDACTED]

DATE: 27 July 2004

COMPANY: [REDACTED]

FAX:

PHONE:

RE: Life Settlement for [REDACTED], policy number [REDACTED], [REDACTED], [REDACTED] and [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;0;0;0
Owner(s) name:	[REDACTED]	Offer to Client:	\$317,000
Insurance Co.:	[REDACTED]	Cash surrender value:	[REDACTED]
Policy number:	[REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]	Account value:	[REDACTED]
Net death benefit:	300,000; 200,000; 100,000; 300,000	Offer expiration date:	7/28/2004

Agent's signature by [REDACTED] above offer.

Agent's signature: [REDACTED]

7/27/04
7/28/04

Address where closing package is to be sent:

[REDACTED ADDRESS]

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 215-402-8355.

By: [REDACTED]

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

- Owner State of Residence
- Policy Paid to Date
- If Trust Owned, a Copy of the Trust
- Planner compensation \$11,250
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Insured paid premiums for July of at least \$6,500 for policies [redacted] and [redacted]
- Insured paid premium for July of \$2,000 for policy [redacted]

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: *Trustee of the [redacted] dated [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: _____
 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: [redacted]

Date: *7/27/04*
7/28/04



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

OFFER SHEET

TO: [REDACTED] DATE: 27 July 2004
COMPANY: [REDACTED]
FAX: [REDACTED] PHONE: [REDACTED]
RE: Life Settlement for [REDACTED], policy number [REDACTED], [REDACTED], [REDACTED] and [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;0;0
Owner(s) name: [REDACTED] Offer to Client: \$317,000
Insurance Co.: [REDACTED] Cash surrender value: [REDACTED]
Policy number: [REDACTED]; [REDACTED]; Account value: [REDACTED]
Net death benefit: 300,000; 200,000; Offer expiration date: 7/28/2004
100,000; 300,000

Agent's signature [REDACTED] acceptance of the above offer.

Agent's signature: [REDACTED]

Date: 7/28/04

Address where closing package is to be sent:

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 [REDACTED].

By: [REDACTED]

This facsimile contains proprietary, confidential and/or privileged 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], [redacted], [redacted] and [redacted] is contingent upon the following:

- Owner's State of Residence
- Policy Paid to Date
- If Trust Owned, a Copy of the Trust
- Planner compensation \$11,250
- [redacted] compensation \$3,750
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Insured paid premiums for July of at least \$6,500 for policies [redacted] and [redacted]
- Insured paid premium for July of \$2,000 for policy [redacted]

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: _____

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 [redacted] with a separate sheet listing all pertinent information.

Agent's signature

[redacted signature]

Date:

7/28/04



7111 Valley Green Road Fort Washington, PA 19034-2209 coventryfirst.com

OFFER SHEET

TO: [REDACTED] DATE: 27 July 2004

COMPANY: [REDACTED]

FAX: [REDACTED] PHONE: [REDACTED]

RE: Life Settlement for [REDACTED], policy number [REDACTED], [REDACTED], [REDACTED] and [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;0;0;0
Owner(s) name:	[REDACTED]	Offer to Client:	\$317,000
Insurance Co.:	[REDACTED]	Cash surrender value:	[REDACTED]
Policy number:	[REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]	Account value:	[REDACTED]
Net death benefit:	300,000; 200,000	Offer expiration date:	7/28/2004

Agent's signature [REDACTED] acceptance of the above offer.

Agent's signature [REDACTED] Date: 7/28/04

Address where [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 [REDACTED]

By: [REDACTED]

This facsimile contains proprietary, confidential and/or privileged 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], [redacted], [redacted], [redacted] and [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 VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Insured paid premiums for July of at least \$6,500 for policies [redacted] and [redacted]
- Insured paid premium for July of \$2,000 for policy [redacted]

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: _____

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 [redacted] separate sheet listing all pertinent information.

Agent's signature: [redacted]

Date: 7/28/04

EXHIBIT 74

From: [REDACTED]@coventryfirst.com [REDACTED]@coventryfirst.com]
Sent: Tuesday, August 31, 2004 5:48 PM
To: [REDACTED] [REDACTED]
Subject: [REDACTED] Case
Attach: offer_letter_all_cf_OTC_003.pdf

[REDACTED]
Per [REDACTED]'s request we have changed the offer letter and have taken \$10k of [REDACTED]'s compensation off the offer letter ([REDACTED] was paid to [REDACTED] via a bonus check). I believe he previously spoke with you about this as I know you had mentioned that he was having a problem with one of Mr. [REDACTED]'s other advisors. Please note [REDACTED] comp has not changed. If you could please sign the offer letter and return it to me it would be greatly appreciated.

Coventry First
Northwest Regional Team

[REDACTED]
Regional Vice President
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

TEL [REDACTED]
FAX [REDACTED]
www.coventryfirst.com

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=0

OFFER SHEET

TO: [REDACTED] DATE: 16 Aug 2004

COMPANY: [REDACTED]

FAX: [REDACTED] PHONE: [REDACTED]

RE: Life Settlement for [REDACTED], policy number [REDACTED], [REDACTED],
[REDACTED] and [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;0;0;0
Owner(s) name:	[REDACTED]	Offer to Client:	\$317,000
Insurance Co.:	[REDACTED]	Cash surrender value:	[REDACTED]
Policy number:	[REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]	Account value:	[REDACTED]
Net death benefit:	300,000; 200,000; 100,000; 300,000	Offer expiration date:	8/30/2004

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

Agent's signature: _____ Date: _____

Address where closing package is to be sent:

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 [REDACTED].

By: [REDACTED]

This facsimile contains proprietary, confidential and/or privileged 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], [redacted], [redacted], [redacted] and [redacted] is contingent upon the following:

- Owner State of Residence
- Policy Paid to Date
- If Trust Owned, a Copy of the Trust
- Planner compensation \$1,250
- [redacted] compensation \$3,750
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Insured paid premiums for July of at least \$6,500 for policies [redacted] and [redacted]
- Insured paid premium for July of \$2,000 for policy [redacted]

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: _____

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: _____

EXHIBIT 75



7711 Valley Green Road Fort Washington, PA 19034-2208 coventryfirst.com

OFFER SHEET

TO: [REDACTED]

DATE: 16 Aug 2004

COMPANY: [REDACTED]

FAX:

PHONE:

RE: Life Settlement for [REDACTED] policy number [REDACTED], [REDACTED], [REDACTED] and [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;0;0;0
Owner(s) name:	[REDACTED]	Offer to Client:	\$317,000
Insurance Co.:	[REDACTED]	Cash surrender value:	[REDACTED]
Policy number:	[REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]	Account value:	[REDACTED]
Net death benefit:	[REDACTED]	Offer expiration date:	8/30/2004

Agent's signature [REDACTED] above offer.

Agent's signature [REDACTED]

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 [REDACTED]

By: [REDACTED]

This facsimile contains proprietary, confidential and/or privileged 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], [redacted], [redacted], [redacted] and [redacted] is contingent upon the following:

- Owner State of Residence
- Policy Paid to Date
- If Trust Owned, a Copy of the Trust
- Planner compensation \$1,250
- [redacted] compensation \$3,750
- Receipt and Review of VOC
- Subject to Final Underwriting Approval
- Receipt and Review of Initial Insurance Application and Subsequent Amendments
- Insured paid premiums for July of at least \$6,500 for policies [redacted] and [redacted]
- Insured paid premium for July of \$2,000 for policy [redacted]

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: _____

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 [redacted] sheet listing all pertinent information.

Agent's signature

[Redacted signature area] 9/2/04

EXHIBIT 76

From: [REDACTED]@coventry.com]
Sent: Thursday, July 20, 2006 2:26 PM
To: Contract Services - Acceptances; Contract Services - Reviews
Cc: [REDACTED]; [REDACTED]
Subject: Broker Comp Disclosure

Hello All!

I just talked with [REDACTED]. There are several states which disclose broker compensation. Sometimes it's a specified amount listed on the Exhibit A or Disclosure Statement & Seller Acknowledgement page. Other states say that broker comp cannot be more than 6% of the face amount of the policy. See list below.

It is very important that we check with the financial underwriter before issuing a closing package or a revised Exhibit A to make sure that all broker compensation has been accounted for. Sometimes, the signed acceptance may only show how much comp that particular agent is receiving, but there may be additional parties receiving comp on this case. We need to make sure the full amount is accounted for with regards to our closing package.

Another to keep in mind (particularly when you receive a revised signed acceptance and it's a comp disclosure state) is that the Exhibit A may not be the only thing affected. There are a couple of states that disclose comp on the Disclosure Statement & Seller Acknowledgement page, and those pages may need to be revised and sent out along with the revised Exhibit A.

If you have any questions, please let [REDACTED] or me know.

Comp Disclosure States

Alaska – on Disclosure Statement & Seller Acknowledgement page.

Indiana – 6% (doesn't give exact amount of compensation) – states on the Indiana Coventry App Disclosures page: *If a settlement broker is involved in this transaction and the seller does not exercise his or her right to rescind the settlement contract, a commission of up to 6% of the face amount of the policy will be paid to the settlement broker.*

– Also, on the Disclosure Statement & Seller Acknowledgement page it says...[REDACTED]

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

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served as a viatical settlement broker in connection with the Life Insurance Policy Purchase Agreement. Be sure to ask [REDACTED] / [REDACTED] who to put in the blank.

COV2-0009661

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TRADE SECRETS

Iowa – on Exhibit A

Kentucky – on Exhibit A

Ohio – on Exhibit A (has an accredited investor exemption)

Tennessee – on Disclosure Statement & Seller Acknowledgement

Nebraska – 6% (doesn't give exact amount of compensation; just states ~~Seller understands that broker compensation is not more than 6% of the face amount of the Policy.~~) (has accredited investor exemption)

Nevada – 6% (doesn't give exact amount of compensation; just states ~~Seller understands that broker compensation is not more than 6% of the face amount of the Policy.~~)

COV2-0009662

CONFIDENTIAL
TRADE SECRETS

EXHIBIT 77

Unknown

From: Jim Dodaro
Sent: Wednesday, December 22, 2004 9:13 AM
To: [REDACTED]; Reid Buerger
Subject: [REDACTED]

Importance: High

Total comp is 42K to LSA (they were paying Advanced 21K of it). Looks like we have to do a new Ex A disclosing comp. Can we lower the gross offer by 22K, put 20K comp on the Ex A, defer 1K to LSA and pay 21K to Advance as 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 78

From: Jim Dodaro
Sent: Wednesday, December 22, 2004 12:00:53 PM
To: [REDACTED]
Subject: FW: Case Update - [REDACTED]

Fyi - we are paying advanced 21K cobroker on this.

Also, we are deferring 1K of comp to LSA (i.e. they were getting 21K but will now get 20K). Please throw the 1K on the next case we do with them.

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

From: Jim Dodaro
Sent: Wednesday, December 22, 2004 4:59 PM
To: CASE MANAGERS; Accounting; Analysts
Subject: Case Update - [REDACTED]
Importance: High

[REDACTED] - 150K gross (reduced offer to LSA)

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 A
TRANSACTION TERMS

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

Seller(s):	[REDACTED]	
Seller(s) SSN/Tax ID Number(s):	[REDACTED]	
Seller(s) Address(es):	[REDACTED]	
Insured(s):	[REDACTED]	
Insurance Company:	[REDACTED]	
Policy/Certificate Number:	[REDACTED]	
Policy Issue Date:	[REDACTED]	
Policy Cash Value:	[REDACTED]	
Net Death Benefit:	\$400,000	
Current Policy Beneficiary:	[REDACTED]	
Purchase Price:	\$170,000	
Reimbursement of Premium:	\$0	
Loan Outstanding:	\$0	
Withdrawals taken by Seller(s):	\$0	The policy is being purchased subject to such loans.
* Broker Compensation:	\$28,000	The policy is being purchased subject to such withdrawals.
Contracted Benefits Available:	Yes/No	
Accidental Death or Dismemberment:	[REDACTED]	
Accidental Death or Dismemberment:		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

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

* Notwithstanding anything contained herein to the contrary, it is understood and agreed that the broker's compensation is to be paid by the buyer.

[REDACTED]