



J.G. WENTWORTH.
ANNUITY PURCHASE PROGRAM

November 20, 2008

Dale Krause
Krause Financial Services
1234 Enterprise Drive
De Pere, WI 54115
Via fax: 866-605-7438

RE: [REDACTED]

To Whom It May Concern:

Thank you for taking the time to discuss your annuity with J.G. Wentworth. Based upon the information you provided us, we assembled the following option(s) for your review.

Option 1: [REDACTED] Annuity [REDACTED]
Lump Sum: \$ - 0 -
Purchase: J.G. Wentworth is unable to purchase the above referenced annuity contract due to the letter written by [REDACTED] of [REDACTED], dated 11/20/2008 stating that "... [REDACTED] cannot change the owner, payee or beneficiary on this contract at any time."

Thank you and we look forward to earning your business,

John Dougherty
J.G. Wentworth
Phone 1.800.535.8160 x 2373
Fax 1.800.535.8144