

04-1388-CD  
IN RE: JOHN W. COUTERET

**In RE: John Couteret**  
**2004-1388-CD**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

In Re: JOHN W. COUTERET

: No. 04-1388-CD

RULE RETURNABLE

NOW, this 14 day of Sept, 2004, upon consideration of the Petition to Transfer Structured Settlement, a Rule is hereby issued upon AIG Life Insurance Company and 321 Henderson Receivables Limited Partnership to Show Cause why the Petition should not be granted.

Rule Returnable on the 11 day of October, 2004, at 9:30 o'clock A M. in Courtroom No. 1 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

NOTICE

A PETITION OR MOTION HAS BEEN FILED AGAINST YOU IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PETITION BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE MATTER SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND AN ORDER MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR RELIEF REQUESTED BY THE PETITIONER OR MOVANT. YOU MAY LOSE RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
(814) 765-2641

**FILED**  
09:54 AM 16C Atty Hopkins

SEP 15 2004

William A. Shaw  
Prothonotary

BY THE COURT

JUDGE

Date: 10/06/2004

**Clearfield County Court of Common Pleas**

User: BANDERSON

Time: 09:37 AM

ROA Report

Page 1 of 1

Case: 2004-01388-CD

Current Judge: Fredric Joseph Ammerman

IN RE: John W. Couteret

**Civil In RE**

Date	Judge
09/08/2004	Filing: Civil Complaint, Petition to Transfer Structured Settlement. Paid by: No Judge ✓ Hopkins, David J. (attorney for Couteret, John W.) Receipt number: 1886084 Dated: 09/08/2004 Amount: \$85.00 (Check) 1 CC to Atty. Hopkins.
09/15/2004	Rule Returnable: Now, this 14 day of September, 2004, upon consideration Fredric Joseph Ammerman✓ of the petition to Transfer Structured Settlement, a Rule is hereby issued upon AIG Life Insurance Company and 321 Henderson Receivables Limited Partnership to show Cause why the Petition should not be granted . Rule Returnable on the 11 day of October, 2004, at 9:30 a.m. in Courtroom No. 1 of the Clfd Co. Courthouse, Clfd. Pa. BY THE COURT, /s/ Fredric J. Ammerman, President Judge. 1 CC Atty Hopkins.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

In Re: JOHN W. COUTERET

No. 04-1388-CD

Type of Pleading: Petition to Transfer  
Structured Settlement

Filed on behalf of: John W. Couteret,  
Petitioner

Counsel of Record for this party:

DAVID J. HOPKINS, ESQUIRE  
Attorney at Law  
Supreme Court No. 42519

900 Beaver Drive  
DuBois, Pennsylvania 15801

(814) 375-0300

FILED *cc*  
010:03:64 SEP 08 2004 *Atty Hopkins*  
William A. Shaw  
Prothonotary/Clerk of Courts *Atty pd. 85.00*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
(CIVIL DIVISION)

In Re: JOHN W. COUTERET : No.  
: :  
:

**PETITION TO TRANSFER STRUCTURED SETTLEMENT**

AND NOW, comes Petitioner, John W. Couteret, by and through his attorneys, Hopkins Heltzel LLP and files the within Petition and in support thereof states as follows:

1. Petitioner is John W. Couteret whose address is 174 Clarks Lake Road, Karthaus, Pennsylvania 16845.
2. Petitioner was involved in a logging accident in 1993 and as a result thereof your Petitioner lost his right leg and several finger of his right hand.
3. The Petitioner entered into a structure settlement purchased by Eaton Corporation and issued by AIG Life Insurance Company, Alico Plaza, Wilmington, Delaware 19899.
4. The structured settlement provided for \$750.00 per month for five (5) years and \$850.00 per month for five (5) years and steadily continuing for the remainder of your Petitioner's life.
5. Your Petitioner has heretofore sold all of the structured payments through May 1, 2022.
6. Petitioner now owns a structured stream of payments providing for monthly payment of \$1,350.00 beginning June 1, 2022 and ending May 1, 2027.

Your Petitioner proposes to enter into a Purchase Agreement with 321 Henderson Receivables Limited Partnership whose address is c/o J.G. Wentworth & Company, 40 Morris Avenue, Bryn Mawr, Pennsylvania 19010 who will purchase sixty (60) monthly payments of \$1,350.00 each beginning on June 1, 2022 and ending May 1, 2027 for the total lump sum payment of \$6,500.00.

4. 321 Henderson Receivables Limited Partnership has provided Petitioner, John W. Couteret, with a Disclosure Statements pursuant to 40 P.S. §4003(a)(2), (a)(4) and (b). See attached Disclosure Statement set forth as Exhibit "A".

5. The best interest of your Petitioner will be served by granting the relief requested herein because your Petitioner is in need of the funds to make improvements to his home and in particular to install new windows in his home thereby making the quality of his life as well as the quality of his wife's life more comfortable.

6. Your Petitioner has other income available to him inasmuch as his wife, Tammy K. Couteret, is employed by Comfort Sleepers who earns \$8.50 per hour. In addition thereto, your Petitioner receives disability payments from S.S.I. in the amount of \$660.00 per month.

7. Your Petitioner will continue to own the structured settlement payments beginning June 1, 2027 that will continue until your Petitioner's death.

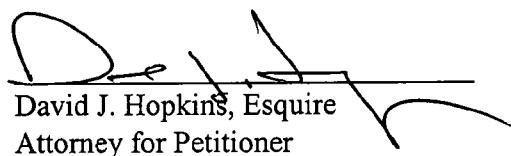
8. Petitioner does not receive any further medical treatment as a result of the logging accident that lead to the structured settlement.

9. John W. Couteret has been represented by his own independent legal counsel regarding the implications of the transfer including consideration of the tax ramifications of the transfer.

10. John W. Couteret will give written notice of the transferee's name, address and taxpayer identification number to AIG Life Insurance Company, and will file a copy of such notice with the Court.

WHEREFORE, Petitioner, John W. Couteret, respectfully requests this Honorable Court approve and authorize the sale of AIG Life Insurance Company structured settlement payments constituting sixty (60) payments beginning June 1, 2022 and ending May 1, 2027 to 321 Henderson Receivables Limited Partnership for the sum of \$6,500.00.

Respectfully submitted,



David J. Hopkins, Esquire  
Attorney for Petitioner

**VERIFICATION**

I hereby verify that the statements made in this pleading are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S.A. Section 4904, relating to Unsworn Falsification to Authorities.

John W. Entwistle

## EXHIBIT "A"

will not affect Your or Our rights under this Agreement in any way.

13. Expenses. Except as otherwise affirmatively set forth in this Agreement, You and We agree that we will each pay our respective costs and expenses in connection with the carrying out of this Agreement.

14. Headings. The section and subsection headings contained in this Agreement are for reference purposes only and will not affect in any way the meaning or interpretation of this Agreement.

15. Counterparts. One or more originals of this Agreement may be signed with Your or Our signature. When put together they will make one agreement and the Agreement will be considered signed by all parties that need to sign. A facsimile signature will be considered an original.

16. Assignment. We and anyone to whom We assign this Agreement may assign Our right, title and interest in and to this Agreement, the Annuity and the Assigned Assets without Your approval. You and We agree that if there is an assignment by Us to someone else, We shall not be responsible to You. You must look only to the person or company that We assign this Agreement to for any payment (for example, of the Purchase Price) and performance of this Agreement. When asked by Us or any assignee, You will sign and deliver any such documents as We may require to perform this transaction, as assigned.

17. Your spouse. You and Your spouse are fully aware of Your rights in the Assigned Assets. You and Your spouse fully give up those rights. You and Your spouse understand that by selling the Assigned Assets to Us, You and Your spouse are not receiving the same amount of money as You would if You waited for all of the scheduled Payments of the Assigned Assets but, rather, are receiving a discounted value in return for receipt of the Purchase Price immediately. You and Your spouse have valid reasons for selling the Assigned Assets. You and Your spouse fully understand the terms of the Purchase Agreement and understand that the sale of the Assigned Assets is final. You also understand that Your spouse gives up any property right he or she may have in the Assigned Assets that Your spouse could claim because of Your marriage.

18. Entire Agreement. This Agreement and the Exhibits and other documents You signed make up the entire understanding and agreement between You and Us about this Agreement. This Agreement replaces all prior agreements, whether written or oral, about this Agreement. This Agreement may not be changed unless in a writing signed by You and Us.

19. Limitation of Liability of Buyer. You understand that Our liability to You under this Agreement is strictly limited to the requirement to pay the Purchase Price and under no circumstances will We be responsible for consequential damages.

20. Court Approval. You understand that court approval is required for this transfer. You agree to cooperate with us to obtain such court approval.

21. Disclosure Statement

PLEASE BE ADVISED THAT THE PROPOSED TRANSACTION IS A SALE, NOT A LOAN, AND THAT YOU WILL BE SELLING ALL RIGHTS AND TITLE TO THE ASSIGNED ASSETS ONCE THIS TRANSACTION IS CONSUMMATED. PLEASE BE ADVISED THAT YOU MAY BE SUBJECT TO ADVERSE FEDERAL AND STATE INCOME TAX CONSEQUENCES AS A RESULT OF THE PROPOSED TRANSACTION. YOU SHOULD CONSULT YOUR

[initials]

J W C

OWN COUNSEL, ACCOUNTANT, OR FINANCIAL ADVISOR REGARDING ANY FEDERAL OR STATE INCOME TAX CONSEQUENCES ARISING FROM THE PROPOSED TRANSFER.

YOUR PURCHASE PRICE WAS DERIVED ASSUMING A DISCOUNT RATE SIGNIFICANTLY HIGHER THAN THE PRIME INTEREST RATES CHARGED BY COMMERCIAL BANKS, THEREFORE, WE URGE YOU TO EXPLORE ALL FINANCIAL OPTIONS.

WE WILL PURCHASE FROM YOU A) 60 Monthly payments of \$1,350.00 each, beginning on 6/1/2022 and ending on 5/1/2027

THE AGGREGATE AMOUNT OF THE PURCHASED PAYMENTS IS \$81,000.00.

THE DISCOUNTED PRESENT VALUE OF THE AGGREGATE PAYMENTS AT 4.8% IS \$31,421.67. THE DISCOUNTED PRESENT VALUE IS THE CALCULATION OF THE CURRENT VALUE OF THE TRANSFERRED STRUCTURED SETTLEMENT PAYMENTS UNDER FEDERAL STANDARDS FOR VALUING ANNUITIES. THE GROSS AMOUNT PAYABLE TO SELLER IS \$6,500.00. THE NET AMOUNT PAYABLE TO THE SELLER IS \$6,500.00. NO EXPENSES ARE INCURRED BY YOU.

THE DISCOUNTED PRESENT VALUE OF PAYMENTS SHALL BE CALCULATED AS FOLLOWS: THE APPLICABLE FEDERAL RATE USED IN CALCULATING THE DISCOUNTED PRESENT VALUE IS 4.8%.

THE EFFECTIVE ANNUAL DISCOUNT RATE FOR THIS TRANSACTION IS 13.36%. THE CASH PAYMENT YOU RECEIVE IN THIS TRANSACTION FROM US WAS DETERMINED BY APPLYING THE SPECIFIED EFFECTIVE ANNUAL DISCOUNT RATE, COMPOUNDED MONTHLY, TO THE TOTAL AMOUNT OF FUTURE PAYMENTS TO BE RECEIVED BY US, LESS THE TOTAL AMOUNT OF COMMISSIONS, FEES, COSTS, EXPENSES AND CHARGES PAYABLE BY YOU.

Initial:

TWC

THE NET AMOUNT THAT YOU WILL RECEIVE FROM US IN EXCHANGE FOR YOUR FUTURE STRUCTURED SETTLEMENT PAYMENTS REPRESENTS 20.7% OF THE ESTIMATED CURRENT VALUE OF THE PAYMENTS BASED UPON THE DISCOUNTED VALUE USING THE APPLICABLE FEDERAL RATE.

THE QUOTIENT OBTAINED BY DIVIDING THE NET PAYMENT BY THE DISCOUNTED PRESENT VALUE IS 20.7 %.

BASED ON THE NET AMOUNT THAT YOU WILL RECEIVE FROM US AND THE AMOUNTS AND TIMING OF THE STRUCTURED-SETTLEMENT PAYMENTS THAT YOU ARE TURNING OVER TO US, YOU WILL, IN EFFECT, BE PAYING INTEREST TO US AT A RATE OF 13.36% PER YEAR.

**NOTICE OF CANCELLATION RIGHTS:**

YOU MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO 5:00 P.M. OF THE TWENTY-FIRST DAY FOLLOWING THE LATER OF THE EXECUTION OF THE PURCHASE AGREEMENT, OR THE DATE THE PAYEE BECOMES OBLIGATED UNDER THE PURCHASE AGREEMENT WITHOUT PENALTY OR FURTHER OBLIGATION.

THIS CANCELLATION RIGHT CANNOT BE WAIVED IN ANY MANNER.

TO CANCEL, YOU MUST PROVIDE WRITTEN NOTICE TO THE TRANSFeree. WRITTEN NOTICE SHOULD BE MAILED OR DELIVERED TO THE ADDRESS BELOW BY 5:00 P.M. OF  
(THE TWENTY-FIRST DAY FOLLOWING THE TRANSACTION). IT IS BEST TO MAIL IT BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED, AND TO KEEP A PHOTOCOPY OF THE SIGNED FORM AND YOUR POST OFFICE RECEIPT. ADDRESS TO WHICH CANCELLATION IS TO BE RETURNED:

Initial:

J W C

**321 HENDERSON RECEIVABLES LIMITED PARTNERSHIP  
2325 B. RENAISSANCE DRIVE  
LAS VEGAS, NV 89119  
ATTENTION: VICE PRESIDENT - OPERATIONS**

**IMPORTANT NOTICE: YOU ARE STRONGLY URGED TO  
CONSULT WITH AN ATTORNEY WHO CAN ADVISE YOU OF  
THE POTENTIAL TAX CONSEQUENCES OF THIS  
TRANSACTION.**

**PLEASE BE ADVISED THERE ARE NO PENALTIES OR  
LIQUIDATED DAMAGES PAYABLE BY YOU IN THE EVENT OF  
ANY BREACH OF THE TRANSFER AGREEMENT BY YOU.  
THERE ARE NO BROKERS COMMISSIONS, SERVICE CHARGES,  
APPLICATION FEES, PROCESSING FEES, CLOSING COSTS,  
FILING FEES, ADMINISTRATIVE FEES, LEGAL FEES, NOTARY  
FEES AND OTHER COMMISSIONS, FEES, COSTS, EXPENSES  
AND CHARGES PAYABLE BY YOU OR DEDUCTED FROM  
GROSS AMOUNT OTHERWISE PAYABLE TO YOU.**

**IF YOU BELIEVE YOU WERE TREATED UNFAIRLY OR WERE  
MISLED AS TO THE NATURE OF THE OBLIGATIONS YOU  
ASSUMED UPON ENTERING INTO THIS AGREEMENT, YOU  
SHOULD REPORT THOSE CIRCUMSTANCES TO YOUR LOCAL  
DISTRICT ATTORNEY OR THE OFFICE OF THE ATTORNEY  
GENERAL.**

**THE EFFECTIVE DATE OF THE TRANSFER AGREEMENT  
SHALL BE DEEMED TO BE THE DATE THAT THE AGREEMENT  
WAS SIGNED BY THE YOU (PAYEE).**

**PLEASE BE ADVISED THAT PAYMENT TO YOU PURSUANT TO  
THE TRANSFER AGREEMENT IS CONTINGENT UPON COURT  
APPROVAL OF THE TRANSFER AGREEMENT.**

**PLEASE BE ADVISED THAT PAYMENT TO YOU WILL BE  
DELAYED UP TO 30 DAYS OR MORE IN ORDER FOR THE  
COURT TO REVIEW AND APPROVE THE TRANSFER  
AGREEMENT.**

Initial:

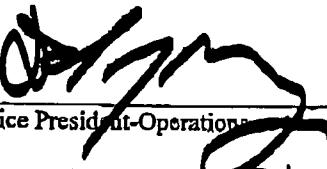
TWC

22. Exhibits. Attached to this Purchase Agreement are the following Exhibits:

Exhibit "A" List of What Payments We are Buying.  
Exhibit "B" Settlement Agreement.  
Exhibit "C" Annuity Contract.

Intending to be legally bound, You and We have signed this Agreement as of the date at the top of the first page of this Agreement.

321 HENDERSON RECEIVABLES LIMITED  
PARTNERSHIP

By: 

Vice President-Operations

  
John W. Couteret

  
Spouse

Sworn to and subscribed  
before me this 19<sup>th</sup> day of August, 2004

  
Notary

NOTARIAL SEAL  
DAVID L HOPKINS, NOTARY PUBLIC  
CITY OF DUBOIS, CLEARFIELD COUNTY  
MY COMMISSION EXPIRES MARCH 31, 2007

## IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

In Re: JOHN W. COUTERET : CIVIL DIVISION  
Petitioner, : 1388  
: No. 04-~~1388~~-CD

ORDER OF COURT

After a hearing and review of the Petition to Transfer Structured Settlement (the "Petition"), the Court finds as follows:

1. The transfer of structured settlement payment rights by the payee, John W. Couteret ("Mr. Couteret"), to the transferee, 321 Henderson Receivables Limited Partnership ("Henderson"), as described in the Petition, complies with the requirements of 40 P.S. § 4001, *et seq.*, and will not contravene other applicable Federal or State statutes, including NY CLS Gen. Oblig. prec. § 5-1701, *et seq.*, and 10 Decl. Ann. Code § 6601, *et seq.*, or regulations or any applicable law limiting the transfer of workers' compensation claims, as required by 40 P.S. § 4003(a)(1);
2. Not less than ten (10) days prior to the date on which the payee, Mr. Couteret, first incurred any obligation with respect to the transfer, the transferee, Henderson, provided to Mr. Couteret a disclosure statement satisfying the requirements of 40 P.S. § 4003(a)(2);
3. The payee, Mr. Couteret, has established that the transfer is in the best interest of Mr. Couteret or his dependents, as required by 40 P.S. § 4003(a)(3);
4. The payee, Mr. Couteret, has received or expressly waived in a separate written acknowledgment signed by Mr. Couteret, independent legal advice regarding the implications of the transfer, including consideration of tax ramifications of the transfer, as required by 40 P.S. § 4003(a)(4);

*FILED  
10/11/2004  
OCT 11 2004  
0 10:30 AM COT*

OCT 11 2004

*William A. Shaw  
Pittsburgh, PA  
Attala County  
Pittsburgh, PA*

BB328699\2

5. If the transfer would contravene the terms of the structured settlement agreement, the express written approvals have been properly obtained and filed, as set forth in 40 P.S. § 4003(a)(5); and
6. The payee, Mr. Couteret, has given written notice of the transferee's name, address and taxpayer identification number to the annuity issuer, AIG Life Insurance Company ("AIGLIC"), and the structured settlement obligor, American Home Assurance Company ("AHAC"), and has filed a copy of such notice with the court, as required by 40 P.S. § 4003(a)(6).

Based on the foregoing findings and being satisfied that the proposed transfer satisfies all applicable statutory requirements, including NY CLS Gen. Oblig. prec. § 5-1701, *et seq.*, and 10 Del. Ann. Code § 6601, *et seq.*, it is hereby,

ORDERED that the Petition is GRANTED and APPROVED as follows:

Pursuant to 40 P.S. § 4001 – 4009, the assignment by Mr. Couteret, to Henderson, of all of his rights, title, and interest in and to the Factored Payments is hereby APPROVED.

It is further, ORDERED that annuity issuer, AIGLIC, is hereby directed, on the date set forth therein, to deliver and make payable to Henderson, the Factored Payments, due under policy no. Y00001344V (the "Annuity"), as follows:

**monthly payments of \$1,350.00 each, commencing June 1, 2022  
continuing through and including May 1, 2027  
(the "Factored Payments").**

The Factored Payments shall be delivered to the following address:

**321 Henderson Receivables Limited Partnership  
P.O. Box 7780-4244  
Philadelphia, Pennsylvania, 19182-4244  
(the "Designated Address").**

It is further, ORDERED that Henderson its affiliates and successors in interest, shall defend, indemnify and hold harmless AHAC and AIGLIC and their successors and assigns, parents, affiliates, and subsidiaries, from and against any and all liability from all claims in connection with, related to, or in any way arising out of the issuance of the Factored Payments to Henderson, whether such claims are brought by Mr. Couteret (including his heirs and/or executors), by any individual or entity to which Henderson subsequently assigns or transfers the Factored Payments or any portion thereof, or by any other individual or entity.

It is further, ORDERED that neither the fact of the entry of this Order, nor any term or action taken hereunder, shall be admissible at any time in any action or proceeding for any purpose, except if required in connection with the enforcement of any party's rights hereunder.

It is further, ORDERED that Henderson is authorized by this Order to make subsequent assignments or transfers of the Factored Payments, except that regardless of any such subsequent assignment or transfer, all Factored Payments will continue to be serviced by Henderson. In other words, the payments will continue to be made from AIGLIC to Henderson at the Designated Address only, regardless of any subsequent transfer or assignment of the Factored Payments. In the event that Henderson is merged with or acquired by another person or entity, such that Henderson ceases to exist, the Factored Payments shall be sent directly to that person or entity.

It is further, ORDERED that AHAC and AIGLIC are hereby discharged from all liability for the Factored Payments and portions thereof transferred as to all parties except Henderson its successors and/or assigns. This Order is entered without prejudice to the rights of AHAC and AIGLIC, and the Court makes no finding regarding the enforceability of any anti-assignment provisions contained in the original Settlement Agreement or related documents. This Order in

no way modifies or negates the ownership or control over the underlying annuity contract by AHAC and AIGLIC.

It is further, ORDERED that the death of Mr. Couteret prior to the due date of the last Factored Payment shall not affect the transfer of the Factored Payments from Mr. Couteret to Henderson, and Mr. Couteret understands he is giving up his rights, and the rights of his heirs and/or successors, to the Factored Payments.

IT IS SO ORDERED.

SIGNED this 10<sup>th</sup> day of October, 2004



A handwritten signature in black ink, appearing to read "Judge Paul A. Marinelli". The signature is fluid and cursive, with "Judge" printed in a smaller, sans-serif font below the main signature.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

In Re: JOHN W. COUTERET :  
: No. 04-1388 C.D.  
:

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and correct copy of Petition to Transfer Structured Settlement together with Rule to Show Cause, filed on behalf of John W. Couteret, was forwarded by certified mail, postage prepaid, on the 20th day of September 2004, to all counsel of record, addressed as follows:

**BY CERTIFIED MAIL**

Article Number: 7003 2260 0001 2035 0375  
American Home Assurance Company  
Attn: Legal Department/Structured Settlements  
70 Pine Street  
3<sup>rd</sup> Floor  
New York, NY 10270

Article Number: 7003 2260 0001 2035 0351  
321 Henderson Receivables Limited Partnership  
c/o J. G. Wentworth & Company  
40 Morris Avenue  
Bryn Mawr, PA 19010

Article Number: 7003 2260 0001 2035 0337  
Michael Rich, Esquire  
Insurance Department of Delaware  
841 Silverlake Boulevard  
Dover, DE 19904

FILED *EGK*  
OCT 10 2004 11:20 AM  
OCT 11 2004

*William A. Shaw  
Prothonotary*

Article Number: 7003 2260 0001 2035 0368  
Attn: Legal Department/Structured Settlements  
AIG Life Insurance Company  
Alico Plaza  
Wilmington, DE 19899



David J. Hopkins, Esquire  
Attorney for John Couteret

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

321 Henderson Receivables Limited  
c/o J. G. Wentworth & Company  
40 Morris Avenue  
Bryn Mawr, PA 19010

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X** *Rebecca Fitzgerald*  Agent  
 Addressee

**B. Received by (Printed Name)**

*R. Fitzgerald* **SEP 22 2001** **C. Date of Delivery**

D. Is delivery address different from item 1?  Yes  
if YES, enter delivery address below:  No

Partnership

**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

**4. Restricted Delivery? (Extra Fee)**

Yes

**2. Article Number**

(Transfer from service label)

7003 2260 0001 2035 0351

PS Form 3811, August 2001

Domestic Return Receipt

2ACPRI-03-P-4061

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

AIG Life Insurance Company  
Attn: Legal Department/Structure  
Alico Plaza  
Wilmington, DE 19899

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X** *Dee Clark*  Agent  
 Addressee

**B. Received by (Printed Name)**

*Dee Clark* **9/22/01** **C. Date of Delivery**

D. Is delivery address different from item 1?  Yes  
if YES, enter delivery address below:  No

**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

**4. Restricted Delivery? (Extra Fee)**

Yes

**2. Article Number**

(Transfer from service label)

7003 2260 0001 2035 0368

PS Form 3811, August 2001

Domestic Return Receipt

2ACPRI-03-P-4061

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Michael Rich, Esquire  
Insurance Department of Delaware  
841 Silverlake Boulevard  
Dover, DE 19904

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X** *Michael Rich*  Agent  
 Addressee

**B. Received by (Printed Name)**

*Michael Rich* **SEP 22 2004** **C. Date of Delivery**

D. Is delivery address different from item 1?  Yes  
if YES, enter delivery address below:  No

**SEP 22 2004**

**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

**4. Restricted Delivery? (Extra Fee)**

Yes

**2. Article Number**

(Transfer from service label)

7003 2260 0001 2035 0337

PS Form 3811, August 2001

Domestic Return Receipt

5250  
0375  
2035  
0000  
7000  
0000  
2035  
0000  
3000

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ .83
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.88

Postmark  
Here

*Sept 20, 2004*

**Sent To**  
American Home Assurance Company  
Street, Apt. No.;  
or PO Box No. 70 Pine Street, 3rd Floor  
City, State, ZIP+4  
New York, NY 10270

PS Form 3800, June 2002      See Reverse for Instructions

**Track/Confirm - Intranet Item Inquiry - Domestic****Item: 7003 2260 0001 2035 0375**

Destination	ZIP Code: 10005	City: NEW YORK	State: NY
Origin	ZIP Code:	City:	State:

Event	Date	Time	Location	Scanner ID
DELIVERED	09/24/2004	11:07	NEW YORK NY 10005	NY8GG2
			Firm Name: A I G 70 PINE	
			Recipient : 'T WOO'	

[Request Delivery Record](#)[View Delivery Signature and address](#)

ARRIVAL AT UNIT	09/24/2004	10:01	NEW YORK NY 10005	L602475
ARRIVAL AT UNIT	09/24/2004	04:51	NEW YORK NY 10005	L602475

**Enter Request Type and Item Number:****Quick Search  Extensive Search** [Explanation of Quick and Extensive Searches](#)

Item Number:

...quire on multiple items.[Go to the Product Tracking System Home Page.](#)



Track/Confirm - Intranet Item Inquiry  
Item Number: 7003 2260 0001 2035 0375

This item was delivered on 09/24/2004 at 11:07.

Delivery Section	
Signature:	<i>Wendy W</i> <i>Tom W</i>
Address:	<i>70 Pkpl</i>

Enter Request Type and Item Number:

Quick Search  Extensive Search

Explanation of Quick and Extensive Searches

Item Number:

Inquire on multiple items.

Go to the Product Tracking System [Home Page](#).