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To Whom It May Concern:

I am writing this letter as a reference for Greg Wimmer.

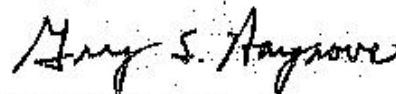
I have practiced as a litigation attorney in Fort Worth, Texas for the past twenty-five years. I have known Greg for over thirty years and have used his services for structured settlements numerous times over the last sixteen years he has been involved in the structured settlement business.

I have been extremely impressed with Greg's knowledge in this area. Based upon my dealings with him, it is readily apparent that he has kept abreast of all the current trends in the structured settlement marketplace. In addition, he is extremely knowledgeable regarding the tax and financial implications of structures and how any changes would affect structured recipients.

It is Greg's level of service which sets him apart from many of the other structured settlement consultants I have encountered. He is extremely conscientious and responsive. He is very prompt in providing quotes, updates or any other documentation which a given case may require. Greg is also a very personable individual, he relates well to other people, and he is an excellent communicator. This enables him to effectively deal with both attorneys and their clients regarding the use of structured settlements.

I have dealt with many structured settlement consultants during my years of practice in the litigation area. However, Greg surpasses them all in his level of knowledge and service. I highly recommend Greg without reservation to anyone needing assistance in the structured settlement area.

Very truly yours,



Greg S. Hargrove

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