This is Exhibit "F" to the

Affidavit of James Torchia

Sworn to this 4th day of June, 2009

John J. Keenan

A Commissioner for Taking Affidavits, etc.

John J. Keenan

proprietary confidential information as to how they price their services.

MR. GOLD: Your Honor --

THE COURT: I think that it is relevant, and I'm going to overrule the objection because it seems to me the critical point that at least some of the investors and some other folks want made is whether or not this would be better managed and held onto, so I'm going to overrule the objection. Mr. Gold.

BY MR. GOLD:

Q How much will your company make managing the portfolio?

A $50 per month per insured to manage the policies.

Q So, over the life of the portfolio, what does that come to?

A As I mentioned, we haven't calculated those numbers because it's not a completed deal.

Q You haven't worked out the terms of management with your investor?

A Yes, we do, but the exact -- the exact number of policies and the exact amount is still in question, so there's no way to ascertain an exact number for you.

Q What does it cost your company, not what will it make, what will it cost your company to manage the portfolio on a monthly basis?

A I can't answer that because depending on how difficult it is to try and track these individuals, you know, we could spend months, years trying to investigate and even find out where some