This is Exhibit "K" to the

Affidavit of James Torchia

Sworn to this 4th day of June, 2009

A Commissioner for Taking Affidavits, etc.

John J. Keenan

BK BOROD & KRAMER, P.C.
Attorneys

Bruce S. Kramer
bkramer@borodandkramer.com

TO WHOM IT MAY CONCERN

RECOMMENDATION OF NATIONAL VIATICAL, INC. (NVI)

I have worked with Jim Torchia, CEO of NVI and his staff at National Viatical since April 2003 in a federal receivership of a large viatical settlement company.

Jim's knowledge of the insurance industry and particularly his expertise in viatical and life settlements segment of that industry, coupled with his insight, acumen and tireless efforts have results in tangible and significant financial benefits for the investors/creditors in the receivership.

NVI's staff is competent, responsive and diligent in maintaining detailed records and managing the insurance portfolio, which at one point exceeded one thousand policies.

Sincerely,

Bruce S. Kramer
Receiver