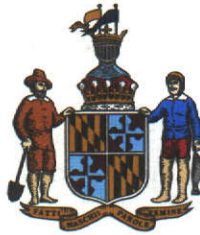


ROBERT L. EHRLICH, JR.  
GOVERNOR

ALFRED W. REDMER, JR.  
COMMISSIONER

MICHAEL S. STEELE  
LIEUTENANT GOVERNOR

JAMES V. MCMAHAN III  
DEPUTY COMMISSIONER



STATE OF MARYLAND  
**MARYLAND INSURANCE ADMINISTRATION**  
525 St. Paul Place, Baltimore, Maryland 21202-2272  
Writer's Direct Dial: 410-468-2388  
Facsimile Number: 410-468-2399  
e-mail: [wunkle@mia.state.md.us](mailto:wunkle@mia.state.md.us)

P. TODD CIONI  
ASSOCIATE COMMISSIONER  
COMPLIANCE AND  
ENFORCEMENT

October 25, 2004

Greg Scharfeld  
Trinity Financial Services, LLC  
940 Centre Circle #3022  
Altamonte, FL 32714

Dear Mr. Scharfeld,

Please be advised that the Maryland Insurance Administration (Administration) as received and reviewed your Viatical Settlement Registration Application. Your application has been approved.

I would like to take this opportunity to remind you that the viator is to receive a brochure that describes the process of viatical settlement. A copy of that brochure can be found on the Administration's web site [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us). Also, a registration expires at the end of every other year on the anniversary of the registration; the renewal fee is \$50.00.

The Administration is in the process of adding a list of the registered Viatical Settlement Providers and Viatical Settlement Brokers to the web site. If you have additional questions please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "W. Unkle".

William Unkle  
Compliance and Enforcement