

THOMAS H. CASEY

CHAPTER 7 TRUSTEE

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September 29, 2008

RE: United States Bankruptcy Court Approved Sale to Puritan Financial Group, Inc., of the Assets and Customers Accounts of American Family Pre-Paid Legal, Inc.

To Whom It May Concern:

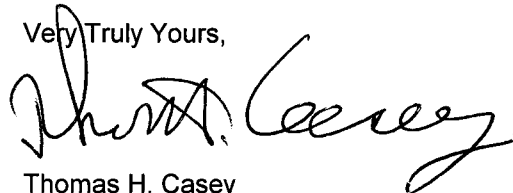
My name is Thomas H Casey. I am the Chapter 7 Bankruptcy Trustee (the "Trustee") for the bankruptcy estate of American Family Prepaid Legal Corporation, a California corporation, in that certain bankruptcy case entitled, "*In Re American Family Pre-Paid Legal Plan, Inc., also referred to as American Family Prepaid Legal Corporation*", filed in the United States Bankruptcy Court for the Central District of California, Santa Ana Division, as Case No. 8:07-bk-13777- RK. Prior to filing bankruptcy, American Family Prepaid Legal Corporation ("**American Family**") was in the business of selling prepaid legal service plans to individuals, families and businesses and overseeing and providing services pursuant to those legal service plans. American Family is no longer in business and will no longer be selling or supporting any such legal service plans.

After careful review and consideration of the facts, circumstances and available options, I made the decision to sell all of the operating assets of American Family, including its customer accounts and customer lists, to Puritan Financial Group, Inc., a Texas corporation ("**Puritan**"). The sale to Puritan was approved by the United States Bankruptcy Court pursuant to an Order entered on September 26, 2008, as a sale free and clear of liens pursuant to 11 U.S.C. § 363(f), and the sale to Puritan was closed and the assets were conveyed to Puritan on September 29, 2008.

I understand that a representative of Puritan will be contacting the former customers of American Family soon to explain that the operating assets and customer accounts of American Family were sold to Puritan, and to discuss the services that are available through Puritan should any of those customers wish to take advantage of those services. If you wish to contact Puritan, you may call its Client Services Department toll free at 800-513-3243, or visit Puritan's website at www.puritangroup.com.

Thank you.

Very Truly Yours,



Thomas H. Casey
Chapter 7 Trustee



October 6, 2008

**RE: United States Bankruptcy Court Approved Sale to Puritan Financial Group, Inc.,
Of the Assets and Customers Accounts of American Family Pre Paid Legal, Inc.**

Dear Client:

My name is Matthew W. McIntyre. I am the Chief Executive Officer of Puritan Financial Companies, Inc., and its subsidiary Puritan Financial Group, Inc. ("**Puritan**"). I am writing to you because we believe you were, or may have been, a client of American Family Pre Paid Legal, Inc. ("**American Family**"). American Family and its owner, Stanley Norman, filed for Bankruptcy, and American Family is no longer in business. Puritan purchased from the Bankruptcy Trustee substantially all of the operating assets of American Family, including all of its customer accounts and the right to be of service to clients such as you.

The sale to Puritan was approved by the United States Bankruptcy Court pursuant to an Order entered on September 26, 2008. If you would like a copy of that Order, please let me know, and we would be pleased to send you a copy. The United States Bankruptcy Court considered Puritan's capabilities, experience, history and impeccable reputation in the mature marketplace when it approved the sale of the operating assets of American Family to Puritan. Puritan is a reputable company that can be of genuine service to you.

Puritan is part of a respected family of financial service companies that understands the needs and desires of the mature marketplace. Administrative services offered by Puritan include periodic reviews and recommendations at no cost to you. These services are intended to provide valuable advice and the comfort and peace of mind that result from having an organization like Puritan available to assist you in your financial and estate planning needs, and to guide your family in the settlement of your estate. We would be pleased to work with your existing legal counsel, or if you do not have an attorney, or if you wish to obtain a second opinion, or further legal advice, we work closely with a number of well qualified estate and elder planning attorneys in your state.

You are, of course, free to choose whether to take advantage of our services. Puritan maintains a polite, friendly, knowledgeable and experienced Client Services Department that I assure you will be readily accessible and highly responsive should you have a question or wish to schedule a complementary review. Please do not hesitate to call us toll free at 800-513-3243 or you may visit our website at www.puritangroup.com.

We are honored to have the opportunity to become your advisor, and we are committed to earning your trust and confidence. We will contact you soon to further introduce ourselves, and explain how Puritan can provide genuine value by helping you achieve your goals.

Sincerely yours,

Matthew W. McIntyre, CEO

Puritan Brokerage Services, Inc. | Puritan Investment Advisors, Inc. | Puritan Financial Group, Inc. | Puritan Life Insurance Company

16801 Addison Road, Suite 400, Addison, TX 75001 | **Ph.** 972-380-1119 | **Fx.** 972-380-1995 | **Web:** www.puritangroup.com

Securities offered through Puritan Brokerage Services, Inc. 16801 Addison Road, Suite 430, Addison, TX 75001. Member FINRA/SIPC

BILL OF SALE

This Bill of Sale (this "**Bill of Sale**") is duly made, executed and delivered effective as of September 29, 2008 (the "**Closing Date**"), by:

Thomas H. Casey ("**Seller**"), acting solely in his capacity as the Chapter 7 Trustee for the bankruptcy estate ("**Estate**") of American Family Prepaid Legal Corporation, a California corporation ("**Debtor**") in that certain bankruptcy case entitled *In Re American Family Pre-Paid Legal Plan, Inc.* (also referred to as *American Family Prepaid Legal Corporation*), filed in the United States Bankruptcy Court for the Central District of California, Santa Ana Division (the "**Bankruptcy Court**") as Case No. 8:07-bk-13777-RK (the "**Bankruptcy Case**");

to and in favor of:

Puritan Financial Group, Inc., a Texas corporation ("**Buyer**"); and

(each of whom is a "**Party**", and both of whom are the "**Parties**"), with regard to the following facts, circumstances, understandings and beliefs (collectively, "**Recitals**"):

RECITALS:

- A. On or about November 12, 2007, Debtor filed a voluntary petition of bankruptcy pursuant to Chapter 7 of Title 11 of the United States Bankruptcy Code.
- B. Shortly thereafter, Seller was appointed as the Chapter 7 Trustee of Debtor, and all property of the Estate, including without limitation the Assets being conveyed to Buyer pursuant to this Bill of Sale, became vested in Seller as the sole and exclusive representative of the Estate.
- C. Buyer and Seller thereafter entered into an Asset Purchase Agreement (the "**APA**") bearing an Execution Date of July 30, 2008, pursuant to which Buyer agreed to purchase from Seller and Seller agreed to sell to Buyer the assets ("**Assets**") described in the Description of Assets attached as **Exhibit "A"** to this Bill of Sale.
- D. The APA and the purchase and sale of the Assets (the "**Sale**") described therein were approved and authorized by the Bankruptcy Court pursuant to an order entered in the Bankruptcy Case on September 26, 2008.
- E. Buyer's closing obligations, as set forth in Section 3.7 of the APA, Seller's closing obligations, as set forth in Section 3.8 of the APA, and all other conditions precedent to the Closing, were duly satisfied or waived pursuant to the APA, and the Sale was consummated, transacted and closed as of the Closing Date set forth above.
- F. The APA provides that Seller will deliver to Buyer upon the closing ("**Closing**") of the Sale a duly executed original bill of sale evidencing the sale and conveyance of the Assets to Buyer. This Bill of Sale is the bill of sale provided for in the APA.

PURSUANT TO THE FOREGOING RECITALS, and in consideration of the obligations, covenants, warranties, representations and declarations contained in the APA, and the payment by Buyer to Seller of the Purchase Price set forth in the APA, the receipt of which is hereby acknowledged, Seller, intending to be legally bound by this Bill of Sale, hereby covenants, agrees, promises, warrants, represents and declares as follows:

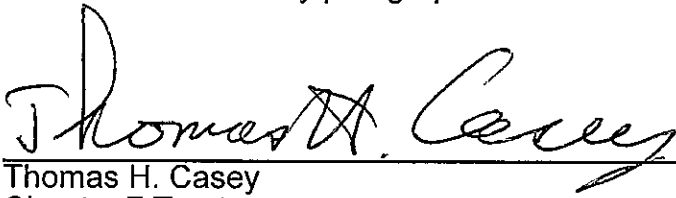
1. **Definitions.** Capitalized words and phrases that are defined in this Bill of Sale will have the meaning assigned to them in this Bill of Sale when capitalized and used in this Bill of Sale. Capitalized words and phrases that are defined in the APA but not otherwise defined in this Bill of Sale will have the meaning assigned to them in the APA when capitalized and used in this Bill of Sale unless the context in which such capitalized word or phrase is used reasonably prohibits such meaning.

2. **Conveyance of Assets to Buyer.** Pursuant to and in accordance with the APA and the order of the Bankruptcy Court referred to in Recital "D" of this Bill of Sale, Seller hereby transfers, assigns and conveys to Buyer, free and clear of all Interests, Liens and Claims pursuant to Section 363(f) of the Bankruptcy Code, all of the Assets described or referred to in the "Description of Assets" attached as **Exhibit "A"** to this Bill of Sale.

3. **Inurement.** This Bill of Sale will inure to the benefit of Buyer and its successors, assigns, grantees, administrators, receivers and trustees, and will be binding upon Debtor, Seller and the Estate, and their respective successors, assigns, grantees, administrators, receivers and trustees, including without limitation any successor trustee appointed in the Bankruptcy Case.

THE UNDERSIGNED SELLER made, executed and delivered this Bill of Sale effective as of the Closing Date set forth in the introductory paragraph of this document.

SELLER:



Thomas H. Casey
Chapter 7 Trustee

EXHIBIT "A"
TO ASSET PURCHASE AGREEMENT

DESCRIPTION OF ASSETS

1. All names, addresses, telephone numbers, facsimile numbers, email addresses and other confidential, proprietary or other information regarding any past, present or prospective future clients of Debtor or Debtor's Business, except with respect to any past, present or prospective future clients of Debtor or Debtor's Business resident in the states of either North Carolina or Minnesota;
2. All lists, files, books, records, documents, data bases and other information of any kind regarding any of the items described in paragraph 1 of this Exhibit "A";
3. All computer hardware, software, and electronic storage mediums and devices that contain or permit access to any of the files, records, documents, data bases and other information referred to in any of paragraphs 1 and 2 of this Exhibit; subject, however, to any provisions of the Agreement relating to computer hardware, software and electronic storage mediums and devices that contain information regarding both (a) Debtor and its clients; and (b) companies other than Debtor and their clients;
4. All telephone numbers, facsimile numbers, email addresses, website addresses, internet domain names, and website programs and graphics, owned, controlled or used by Debtor or the Estate;
5. The irrevocable and exclusive right to use and employ in the conduct of Buyer's business all of the items described in paragraphs 1 through 4 of this Exhibit "A";
6. All evidence or indicia of ownership of any of the items described in paragraphs 1 through 5 of this Exhibit "A"; and
7. All rights, interests, claims, causes of action and actions by Debtor, Seller or the Estate of any kind or nature regarding, relating to or arising in connection with any theft, conversion, misappropriation, encroachment, infringement or unauthorized use of any of the items described in paragraphs 1 through 6 of this Exhibit "A".

The Assets do not include any rights of Seller or the Estate: (a) in or to potential or actual avoidance actions, including to recover preferential transfers or fraudulent conveyances, except with respect to fraudulent conveyances of any of the items described in paragraphs 1 through 6 of this Exhibit "A"; or (b) to recover on any insurance policies of Debtor for claims arising from the pre-petition (that is, prior to the filing of the Bankruptcy Case) theft, conversion, misappropriation, encroachment, infringement or unauthorized use by the Debtor of any of the items described in paragraphs 1 through 6 of this Exhibit "A".
