

May 14, 2015

To whom it may concern:

I am writing to recommend Virginia Settlement Investors and Michael Wind. We have worked with this firm over the last several years and have had nothing but a great experience. While we routinely discourage our clients from seeking pre-settlement funding, when it is necessary, Virginia Settlement Investors has always been there with very competitive rates and great service. They are a pleasure to deal with.

Sincerely,



John C. Shea

JCS/jv