



The Prudential Insurance Company of America
751 Broad Street
Newark, NJ 07102

Evidence of Guarantee

Pursuant to authority granted by its Board of Directors, The Prudential Insurance Company of America ("Prudential") has agreed to guarantee the structured settlement annuity liability obligation assigned to and assumed by Prudential Assigned Settlement Services Corporation ("PASSCorp"), where such liability obligations are assumed by PASSCorp on or after May 22, 1996 pursuant to assignment agreements qualified under Section 130 of the Internal Revenue Code of 1986, as amended (the "Assignment(s)"), and provided such liability obligations are funded through annuity contracts issued to PASSCorp by Prudential.

Prudential agrees that if PASSCorp should fail to make any payment under an Assignment, Prudential will make such payment promptly after receipt of a written notice of PASSCorp's default.

A handwritten signature in black ink, appearing to read "Alexandra Hyten".

Alexandra Hyten
Vice President
Prudential Insurance Company of America