

CAUSE NO. D-1-GV-10-000454

STATE OF TEXAS, <i>Plaintiff,</i>	§	IN THE DISTRICT COURT OF
	§	
	§	
v.	§	
	§	
RETIREMENT VALUE, LLC, <i>ET AL</i>	§	
<i>Defendants,</i>	§	TRAVIS COUNTY, TEXAS
	§	
AND	§	
	§	
JAMES SETTLEMENT SERVICES, LLC,	§	
<i>ET. AL.</i>	§	
<i>Third-Party Defendants</i>	§	126 th JUDICIAL DISTRICT

**RECEIVER'S MOTION FOR APPROVAL OF SETTLEMENT
WITH THIRD-PARTY DEFENDANT/LICENSEE TONY ADKISON**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Eduardo S. Espinosa in his capacity as Temporary Receiver of Retirement Value, LLC, and files this Motion for Approval of Settlement with Tony Adkison as follows:

The Receiver has reached a settlement agreement with Third-Party Defendant/Licensee Tony Adkison ("The Licensee"). The Licensee has agreed to repay all or a negotiated percentage of the commissions he received from Retirement Value to the Receiver. The Licensee has also agreed to turn over all documents relating to Retirement Value and fully cooperate in any investigation by the Receiver or the State of Texas. The Licensee and Receiver also agreed to full and complete mutual release, excluding any claim the Licensee may have for the return of the Licensee's investment.

The settlement agreement with the Licensee is attached and incorporated herein as follows:

Licensee is a Third-Party Defendant in the above-styled and numbered cause that has been served with process. Upon the Court's approval of its settlement agreement attached herein, the Receiver also requests that the Court dismiss the claims against Third-Party Defendant Tony Adkison with prejudice.

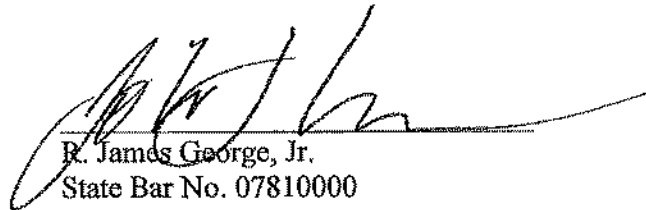
This Court previously approved a contingency fee for the Receiver's counsel with respect to these claims. A settlement statement showing the gross recovery, the amount of attorneys' fees, expenses and the net proceeds payable to the Receiver is included immediately behind the settlement agreement. In summary, the fees are 37.5% for each settlement involving a cash payment.

This settlement is contingent upon the approval of this Court.

PRAYER

The Receiver prays that the Court approve the attached settlement and the distribution of the proceeds and request such other and further relief to which he may be justly entitled.

Respectfully submitted,



R. James George, Jr.
State Bar No. 07810000

John W. Thomas
State Bar No. 19856425

John R. McConnell
State Bar No. 24053351

George, Brothers, Kincaid & Horton LLP
114 W Seventh, Suite 1100
Austin, TX 78701-3015
Telephone: (512) 495-1400
Facsimile: (512) 499-0094

ATTORNEYS FOR RECEIVER

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document has been forwarded to all counsel of record herein by:

- U.S. Mail, First Class (as to Ackels, Lanahan, Williams, and D'Agostino only)
- Certified Mail (return receipt requested)
- Facsimile
- Federal Express Delivery
- Hand Delivery
- Electronic Service

on this the 20th day of February, 2013, to wit:

<p>Geoffrey D. Weisbart Mia L. Storm WEISBART SPRINGER HAYES, LLP 212 Lavaca Street, Suite 200 Austin, Texas 78701 (512) 652-5780 (512) 682-2074 fax gweisbart@wshllp.com madams@wshllp.com jblair@wshllp.com COUNSEL FOR THE CAJN INTERVENORS</p>	<p>Jack Hohengarten TEXAS ATTORNEY GENERAL Financial and Tax Litigation Division 300 W. 15th Street, Sixth Floor Austin, Texas 78711-2548 (512) 475-3503 (512) 477-2348 fax jack.hohengarten@texasattorneygeneral.gov COUNSEL FOR THE STATE OF TEXAS</p>
<p>Christopher S. Hamilton Angela T. Pacheco Anne Langdon Hamilton STANDLY AND HAMILTON, LLP 325 N. St. Paul, Suite 3300 Dallas, Texas 75201 (214) 234-7900 (214) 234-7300 fax chamilton@standlyhamilton.com apacheco@standlyhamilton.com ahamilton@standlyhamilton.com AND Meagan Martin STEWART STRONG PLLC 1701 N. Market Street, Suite 200 Dallas, Texas 75202 (214) 635-5640 (214) 752-6929 fax meagan@stewartstrong.com COUNSEL FOR HCF INVESTOR INTERVENORS</p>	<p>Michael Napoli COX SMITH MATTHEWS, INC. 1201 Elm Street, Suite 3300 Dallas, Texas 75270 (214) 698-7700 (214) 698-7899 fax mnapoli@coxsmith.com and Mary Schaerdel Dietz COX SMITH MATTHEWS, INC. 111 Congress Ave., Suite 2800 Austin, Texas 78701 (512) 703-6300 (512) 703-6399 fax mdietz@coxsmith.com COUNSEL FOR RV RECEIVER</p>

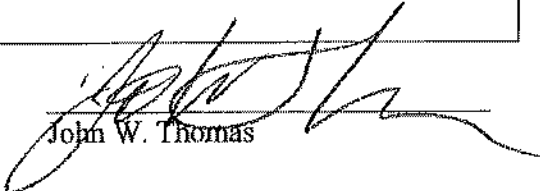
<p>Isabelle M. Antongiorgi TAYLOR DUNHAM, LLP 301 Congress Avenue, Suite 1050 Austin, Texas 78701 (512) 473-2257 (512) 478-4409 fax iantongiorgi@taylordunham.com COUNSEL FOR HCF RECEIVER</p>	<p>Alberto T. Garcia III GARCIA & MARTINEZ, LLP 5211 W. Mile 17 ½ Road Edinburg, Texas 78541 (956) 380-3700 (956) 380-3703 fax albert@garmtzlaw.com yoli@garmtzlaw.com COUNSEL FOR THE HARRISON INTERVENORS</p>
<p>Patrick S. Richter Sam Rosen SHANNON GRACEY RATLIFF & MILLER 301 Congress Avenue, Suite 1500 Austin, Texas 78701 (512) 610-2714 (512) 499-8559 fax prichter@shannongracey.com srosen@shannongracey.com COUNSEL FOR THE BEJCEK INTERVENORS</p>	<p>Henry J. Ackels ACKELS & ACKELS, LLP 3030 LBJ Freeway, Suite 1550 Dallas, Texas 75234 (214) 267-8600 (214) 267-8605 fax henry@ackelslaw.com COUNSEL FOR THIRD PARTY DEFENDANTS MILKIE/FERGUSON INVESTMENTS, MILKIE AND AIZEN</p>
<p>Eric J. Taube HOHMANN TAUBE & SUMMERS, LLP 100 Congress Avenue, Suite 1800 Austin, Texas 78701 (512) 472-5997 (512) 472-5248 fax erict@hts-law.com COUNSEL FOR THE O'NEILL INTERVENORS</p>	<p>Daniel R. Richards Tonia L. Lucio Clark Richards RICHARDS RODRIGUEZ & SKEITH, LLP 816 Congress Avenue, Suite 1200 Austin, Texas 78701 (512) 476-0005 (512) 476-1513 fax drichards@rrsfirm.com tlucio@rrsfirm.com crichards@rrsfirm.com ATTORNEYS FOR BAKER INTERVENORS</p>
<p>Scott F. Deshazo Thomas A. Nesbitt Rachel L. Noffke DESHAZO & NESBITT, L.L.P. 809 West Avenue Austin, Texas 78701 (512) 617-5560 (512) 617-5563 fax sdeshazo@deshazonesbitt.com tnesbitt@deshazonesbitt.com rnoffke@deshazonesbitt.com ATTORNEYS FOR GIST INTERVENORS</p>	<p>David and Elizabeth Gray 4559 E. 107th Street Tulsa, Oklahoma 74137 (301) 512-4131 esogray72@gmail.com PRO SE THIRD PARTY DEFENDANT</p>

<p>Richard H. Gray Catherine Gray 301 Main Plaza, #349 New Braunfels, Texas 78130 (210) 392-3550 legalfoodfight@yahoo.com PRO SE DEFENDANTS</p>	<p>Gerrit M. Pronske Rakhee V. Patel Melanie Goolsby PRONSKE & PATEL, P.C. 2200 Ross Avenue, Suite 5350 Dallas, Texas 75201 (214) 658-6500 (214) 658-6509 fax gpronske@pronskepatel.com rpatel@pronskepatel.com mgoolsby@pronskepatel.com SPECIAL COUNSEL FOR MIKE BESTE</p>
<p>Larry F. York Nicholas P. Laurent Raymond E. White Carl R. Galant MCGINNIS LOCHRIDGE & KILGORE, LLP 600 Congress Avenue, Suite 2100 Austin, Texas 78701 (512) 495-6000 (512) 495-6093 fax lyork@mcginnislaw.com nlaurent@mcginnislaw.com rwhite@mcginnislaw.com cgalant@mcginnislaw.com COUNSEL FOR THIRD PARTY DEFENDANTS RON JAMES, DON JAMES, AND JAMES SETTLEMENT SERVICES</p>	<p>Merit Bennett THE BENNETT FIRM 460 St. Michael's Drive, Suite 703 Santa Fe, New Mexico 87505 (505) 983-9834 (505) 983-9836 fax mb@thebennettfirm.us COUNSEL FOR THIRD PARTY DEFENDANT MIKE BESTE</p>

<p>Milton G. Hammond LAW OFFICE OF MILTON G. HAMMOND 6406 La Manga Drive Dallas, Texas 75248 (214) 642-0881 (972) 782-4540 fax mghammondlaw@gmail.com COUNSEL FOR THE MARLOW INTERVENORS AND THIRD PARTY DEFENDANTS BESTE, HOSKINS AND KNOX</p>	<p>Michael W. O'Donnell Ronald D. Smith Ashley Senary FULBRIGHT & JAWORSKI L.L.P. 300 Convent Street, Suite 2100 San Antonio, Texas 78205-3792 (210) 224-5575 (210) 270-7205 fax modonnell@fulbright.com rsmith@fulbright.com asenary@fulbright.com and Paul Trahan Cristina C. Longoria FULBRIGHT & JAWORSKI L.L.P. 98 San Jacinto Boulevard, Suite 1100 Austin, Texas 78701-4255 (512) 474-5201 (512) 536-4598 fax ptrahan@fulbright.com clongoria@fulbright.com COUNSEL FOR WELLS FARGO THIRD PARTY DEFENDANTS AND WHITNEY GILES</p>
<p>Robert L. Wright ROBERT L. WRIGHT, P.C. 612 Eighth Avenue Fort Worth, Texas 76104 (817) 850-0082 (817) 870-9101 fax rwright@rlwpc.com COUNSEL FOR THIRD PARTY DEFENDANTS POE, CIVILAN CZ, RICE, SENIOR RETIREMENT PLANNERS, IKEY, RAZOR FINANCIAL SERVICES, AHLERS, PACHACEK, COINNETT, PC&S, NICHE INVESTMENTS, SANSING, LIGHTHOUSE, NG, FRANCO, ALTERNATIVE SOLUTIONS INSURANCE, CHICK, WESTON, SKIUS, MILKS, MILKS & MILKS AND MARK SMITH</p>	<p>Bogdan Rentea RENTEA & ASSOCIATES 1002 Rio Grande Street Austin, Texas 78701 (512) 472-6291 (512) 472-6278 brentea@rentealaw.com nleake@rentealaw.com COUNSEL FOR WENDY ROGERS AND THIRD PARTY DEFENDANTS COLEMAN, GALLAGHER, FREKEN, GALLAGHER FINANCIAL, HARTMAN, CASTELLANO, CERVENKA, FFLLC, EASTHAM, GLOBAL DIRECT, SHIELDS, ESTATE PROTECTION PLANNING CORPORATION, MAGARACI, MARCO LOPEZ, REID THORBURN, THORBURN TRUST, YOUNG, CREATIVE WEALTH DESIGNS, CHADWICK, WOODS, DAVIDSON, SECURED FINANCIAL STRATEGIES, LLC, AND THORBURN FINANCIAL SERVICES</p>

<p>Noreen Cabrera BAUGH DALTON CARLSTON & RYAN, LLC 717 North Harwood Street, Suite 2400 Dallas, Texas 75201 (214) 382-2562 (214) 382-2561 fax ncabrera@baughdaltonlaw.com COUNSEL FOR THIRD PARTY DEFENDANT TONY ADKISON</p>	<p>David R. Clouston Christopher R. Richie Leslye E. Moseley SESSIONS FISHMAN NATHAN & ISRAEL LLC 900 Jackson Street, Suite 440 Dallas, Texas 75202 (214) 741-3001 (214) 741-3055 fax dclouston@sessions-law.biz criche@sessions-law.biz lmoseley@sessions-law.biz COUNSEL FOR THIRD PARTY DEFENDANTS LEVIN AND SCHROEDER</p>
<p>Benjamin S. De Leon Thomas P. Washburn DE LEON & WASHBURN, P.C. 901 S. MoPac Expressway, Suite 230 Austin, Texas 78746 (512) 478-5308 (512) 482-8628 fax bdeleon@dwlawtx.com pwashburn@dwlawtx.com COUNSEL FOR THIRD PARTY DEFENDANT MICHAEL McDERMOTT</p>	<p>James Craig Orr, Jr. HEYGOOD, ORR & PEARSON 2331 W. Northwest Highway, 2nd Floor Dallas, Texas 75220 (214) 237-9001 (214) 237-9002 fax jim@hop-law.com COUNSEL FOR THIRD PARTY DEFENDANTS JAMES CRAIG ORR, JERRY NEAL ORR, JOHN REAGAN AND FREDERICK RUST</p>
<p>Alexander S. Roig ALLEN & ROIG, LLP 3003 N.W. Loop 410 San Antonio, Texas 78230 (210) 377-2529 (210) 240-1346 fax allenroig@sbcglobal.net COUNSEL FOR THIRD PARTY DEFENDANTS SENIOR TEXAS ESTATE PLANNING SERVICES, WILLIAM EVANS, RICHARD EVANS AND DON WISSNER</p>	<p>Barry A. Chasnoff McLean Pena Clayton Matheson AKIN GUMP STRAUSS HAUER & FELD LLP 300 Convent Street, Suite 1500 San Antonio, Texas 78205 (210) 281-7000 (210) 224-2035 fax bchasnoff@akingump.com mpena@akingump.com cmatheson@akingump.com ATTORNEYS FOR SOCIETY AND CORPORATION OF LLOYD'S</p>
<p>Todd A. Marquardt MARQUARDT LAW FIRM 11919 Jones Maltsberger San Antonio, Texas 78216 (210) 320-8800 (210) 247-9396 fax todd@marquardtlawfirm.com COUNSEL FOR THIRD PARTY DEFENDANT JAMES STRIZAK</p>	<p>Merritt N. Spencer STRASBURGER & PRICE, LLP 720 Brazos Street, Suite 700 Austin, Texas 78701-2974 (512) 499-3600 (512) 499-3660 fax merritt.spencer@strasburger.com ATTORNEYS FOR THIRD PARTY DEFENDANT SEARLE</p>

<p>Sam L. Hensley P.O. Box 155 2415 Hwy 16N Bandera, Texas 78003 (830) 796-8247 sam.hensley@sbcglobal.net PRO SE</p> <p>Valarie and Scott Barnard 822 Steubing Oaks San Antonio, Texas 78258 Scottbarnard37@yahoo.com PRO SE</p>	<p>Jeff Mejia 2609 Gabrianna Court Columbia, Missouri 65203 (913) 208-4884 jeffjmejia@yahoo.com PRO SE</p> <p>Katie Hensley 160 Stephen Ct. Kyle, Texas 78640 (512) 268-0182 (512) 922-3085 cell Kjhensley2010@gmail.com PRO SE</p>
<p>Cleveland R. Burke HOHMANN TAUBE & SUMMERS, LLP 100 Congress Avenue, 18th Floor Austin, Texas 78701 (512) 472-5997 (512) 472-5248 fax cleveb@hts-law.com ATTORNEY FOR JAMES AND CAROL BELLO</p>	<p>Byron Tyghe Williams P.O. Box 88 Mentor, Ohio 44061-0088 (440) 209-9977 PRO SE</p>
<p>Gary H. Oliver 1899 CR 3265 Mount Pleasant, Texas 75455 (903) 717-1546 goliver@goprortv.com PRO SE</p>	<p>Gary J. Lenahan 228 Crawford Street Beckley, West Virginia 25801 PRO SE</p>
<p>Andrew D'Agostino Harvest Planning, LLC 41 Brook Street West Sayville, New York 11796 PRO SE</p>	


John W. Thomas

STATE OF TEXAS, <i>Plaintiff,</i> v. RETIREMENT VALUE, LLC, ET AL., <i>Defendants,</i> JAMES SETTLEMENT SERVICES, LLC, ET AL. <i>Third-Party Defendants</i>	§ § § § § § § § § § § § §	IN THE DISTRICT COURT OF TRAVIS COUNTY, TEXAS 126 th JUDICIAL DISTRICT
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SETTLEMENT AGREEMENT AND RELEASE OF ALL CLAIMS

THIS SETTLEMENT AGREEMENT AND RELEASE OF ALL CLAIMS ("Agreement") is made and entered into by and between Eduardo S. Espinosa in his capacity as the appointed Receiver of Retirement Value, LLC (hereinafter "Receiver") and third party defendant Tony L. Adkison, whose address 1042 Cypress Point, Mansfield, Texas 76063 (hereinafter "Third Party Defendant").

WHEREAS, Receiver asserted claims against multiple third party defendants in a lawsuit styled *State of Texas v. Retirement Value, LLC, et al., Cause No. D-1-GV-10-000454, in the 126th District Court, of Travis, County, Texas* ("the Lawsuit") making claims for, among other things, indemnity, illegally selling unregistered securities, aiding and abetting the illegal sale of unregistered securities by others, and for conspiring with and aiding and abetting the officers of Retirement Value in breaching their fiduciary duties to Retirement Value; and

WHEREAS, Third Party Defendant denies having any liability for those claims; and

WHEREAS, the parties desire to avoid further litigation, preparation and expense; to terminate all past, present and potential controversies between the parties; and to compromise and settle all the parties' differences of any type; including but not limited to those asserted in the Lawsuit; and

WHEREAS, Receiver and Third Party Defendant have agreed to resolve all claims that they have or may have against each other, including, but not limited to, the claims which were or could have been asserted in the Demand Letter, without admission by any party of the merits of the claims, demands, charges, and/or contentions of the others; and

WHEREAS, Receiver and Third Party Defendant covenant and warrant that they have not assigned, transferred, or subrogated any portion of any claim which they have against each other, other than to their attorneys of record, and further warrant that the undersigned are authorized to act in the capacities indicated:



NOW, THEREFORE, in consideration of the mutual promises and the covenants set forth herein, other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in full compromise, release, settlement, accord and satisfaction, and discharge of all claims or causes of action, known or unknown, the parties covenant and agree as follows:

1. Monetary Consideration. Third Party Defendant agrees to pay Plaintiff \$10,500.00 (the "Monetary Consideration"). The payment shall be made by sending a cashier's check made payable to "George & Brothers, LLP's Trust Account" to the attorney for Receiver, John Thomas at George & Brothers, LLP, 114 West 7th Street, Suite 1100, Austin, Texas 78701. George & Brothers, LLP will hold the money in its trust account until the court supervising the Retirement Value receivership has approved this settlement. This settlement is expressly conditioned on and subject to that court approval. Once the settlement is approved, George & Brothers, LLP will send Third Party Defendant a copy of the court order approving the settlement to the address above and distribute the money in the manner approved by the court.
2. Agreement to Cooperate: Third Party Defendant agrees to fully and completely cooperate, without reservation or claim of privilege, with Receiver and his attorneys in connection with any investigation they may be conducting or any lawsuit they may have filed or will file concerning Retirement Value or the events described in the Demand Letter (the "Agreement to Cooperate"). The Agreement to Cooperate includes, but is not limited to, producing any physical or electronic documents, tape recordings (whether in their possession or subject to their control) or other evidence concerning any such matters, answering questions, and giving testimony. Third Party Defendant represents that Third Party Defendant has produced all tape recordings, emails, letters, contracts, marketing material, cancelled checks or other physical or electronic documents concerning or relating in any way to Retirement Value by providing a copy to the attorney for Receiver, John Thomas at George & Brothers, LLP, 114 West 7th Street, Suite 1100, Austin, Texas 78701, jthomas@georgeandbrothers.com.
3. Mutual Releases
 - A. In return for the Monetary Consideration to be paid as stated herein, the Agreement to Cooperate, the Third Party Defendant's release as set forth in Section 3.B. hereof, and other good and valuable consideration, the Receiver, for himself and his respective legal representatives, successors, and assigns hereby agrees to mutually, irrevocably, unconditionally and completely, RELEASE, ACQUIT AND FOREVER DISCHARGE Third Party Defendant and his heirs, successors and assigns ("Defendant Released Parties"), of and from any and all claims, demands, actions, liabilities, damages, losses, costs, expenses, attorneys' fees and causes of action of any nature, both past and present, known and unknown, accrued and unaccrued, foreseen and unforeseen, asserted and not asserted, discovered or not discovered whether at law, in equity or otherwise, either direct or consequential, which Receiver has or has ever had or may now have against Third Party Defendant arising out of or related to any matter or event, action or inaction, commission or omission, whatsoever that has occurred or failed to occur prior to the execution of this Agreement and all claims that were or could have been asserted by him in the Lawsuit.

B. In return for the Receiver's release, as set forth in Section 3 A. hereof, and other good and valuable consideration, Third Party Defendant, for himself and his respective heirs, executors, administrators, legal representatives, successors and assigns, hereby agrees to mutually, irrevocably, unconditionally and completely, RELEASE, ACQUIT AND FOREVER DISCHARGE Receiver and his parents, subsidiaries, predecessors, successors, assigns, insurers, and legal counsel ("Receiver Released Parties") of and from any and all claims, demands, actions, liabilities, damages, losses, costs, expenses, attorneys' fees and causes of action of any nature, both past and present, known and unknown, accrued and unaccrued, foreseen and unforeseen, asserted and not asserted, discovered or not discovered whether at law, in equity or otherwise, either direct or consequential, which Third Party Defendant has or has ever had or may now have against Receiver arising out of or related to any matter or event, action or inaction, commission or omission, whatsoever that has occurred or failed to occur prior to the execution of this Agreement and all claims that were or could have been asserted by him in the Lawsuit.

C. Receiver and Third Party Defendant completely and unconditionally release and forever discharge the Defendant Released Parties and the Receiver Released Parties, respectively, from any claim that this Agreement was induced by any fraudulent or negligent act or omission, and/or result from any actual or constructive fraud, negligent misrepresentation, conspiracy, breach of fiduciary duty, breach of confidential relationship, or the breach of any other duty under law or in equity. It is the Receiver's and Third Party Defendant's intent that on and following the execution of this agreement that they shall have no further relationship with each other, other than rights that are expressly created in this agreement. Receiver and Third Party Defendant expressly understand and agree that the exchange of releases does not apply to actions brought by any of them to enforce the terms of this Agreement, and Receiver and Third Party Defendant shall reserve and each has reserved all of their rights against the other to enforce the terms of this Agreement.

4. Other Proceedings. Receiver and Third Party Defendant hereby represent and confirm that they have not filed or otherwise initiated any pending lawsuit, complaint, charge, or other proceeding against each other apart from the claims and counterclaims in this lawsuit in any local, state, or federal court or agency. Third Party Defendant and Receiver each covenant and agree that they will not at any time hereafter commence, maintain, or prosecute any action at law or otherwise, or assert any claim, against the other for any actions, causes of action, obligations, costs, expenses, damages, losses, claims, liabilities, and demands released herein.
5. Non-Admission. Receiver and Third Party Defendant agree that this Agreement is a compromise settlement of a disputed claim or claims, and shall not be deemed or construed at any time or for any purpose to be an admission by any released party of any violation of any right, contract, statute, or common law or of any wrongdoing.
6. Defense And Indemnity. Receiver further agrees to DEFEND, INDEMNIFY AND HOLD HARMLESS the Defendant Released Parties from any claim or cause of action of any kind filed or made against any of them which has been, or may subsequently be brought by, through, or on behalf of Receiver and arising from any claim released under

this Agreement. Third Party Defendant, likewise, agrees to DEFEND, INDEMNIFY AND HOLD HARMLESS the Receiver Released Parties from any claim or cause of action of any kind hereafter filed or made against any of them which has been or may subsequently be brought by, through, or on behalf of Third Party Defendant and arising from any claim released under this Agreement. This right of indemnity is conditioned upon prompt notice by the party claiming a right to indemnity on any such claim to the party against whom indemnity is sought and the party against whom indemnity is sought being given the right to defend the claim on which indemnity is sought. Receiver and Third Party Defendant warrant they are not presently aware of any facts that would give rise to a claim for indemnity under this paragraph. The right to indemnity in this paragraph is limited to Defendant Released Parties and Receiver Released Parties, as herein defined, and shall not be construed as granting a right to indemnity in favor of any other entities or persons related to or affiliated with the released parties. Receiver's indemnity obligation under this provision is limited to the Monetary Consideration actually paid by Third Party Defendant pursuant to paragraph 1 above.

7. Financial Disclosure. Concurrent with the execution of this Settlement Agreement, Third Party Defendant has provided the Receiver with a verified financial statement reflecting Third Party Defendant's recent income and Third Party Defendant's current assets and liabilities ("Verified Financials"), the form and substance of which has been reviewed and approved by the Receiver. Third Party Defendant hereby expressly acknowledges that: (i) the Receiver is relying upon the accuracy and completeness of the Verified Financials in granting the release set forth in paragraph 3.A. and assuming the indemnity obligations set forth in paragraph 6 of this Settlement Agreement; (ii) that such Verified Financials constitute a material inducement for the Receiver's acceptance, execution and delivery of this Settlement Agreement and (iii) that the Receiver's acceptance, execution and delivery hereof is expressly conditioned upon the Verified Financials' accuracy and completeness. If the Verified Financials contain a material falsehood made intentionally or with reckless disregard for the truth, then the releases contained in this Settlement Agreement shall be null and void and the Receiver shall be entitled to assert any claims he may have against Third Party Defendant or Defendant Release Parties. For purposes of this paragraph, an omission of an asset worth more than \$10,000 shall be deemed to be material and intentional.
8. Attorney's Fees. All parties to this Agreement will bear their own attorney's fees, expenses and costs in this lawsuit.
9. Reasonable Steps. The parties further warrant and represent that they will cooperate fully and execute any and all supplementary documents and to take such additional actions which reasonably may be necessary or appropriate to give full force and effect to the terms and intent of this Agreement.
10. Severability and Governing Law. If any single section or clause of this Agreement should be found unenforceable, it shall be severed and the remaining sections and clauses shall be enforced in accordance with the intent of this Agreement. Texas law shall govern the validity and interpretation of this Agreement.

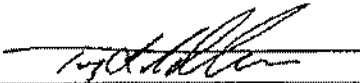
11. Waiver or Breach. The parties agree that one or more waivers or breaches of any covenant, term, or provision of this Agreement by any party shall not be construed as a waiver of a subsequent breach of the same covenant, term, or provision, or as a waiver or breach of any other covenant, term, or provision.
12. Entire Agreement. This Agreement contains the entire understanding between the parties and supersedes all prior agreements and understandings, oral or written, relating to the subject matter of this Agreement. The parties expressly acknowledge and agree that no provisions, representations, or warranties whatsoever were made, express or implied, other than those contained in this Agreement and that they are not relying on any statement or communication from the other party other than those expressly contained in this Agreement in deciding to execute this Agreement. This Agreement shall not be modified, amended, or terminated unless such modification, amendment, or termination is executed in writing and signed by authorized representatives of the affected parties. The parties hereby waive their right to make future oral agreements covering the same subject as this Agreement.
13. Construction. The language of all parts of this Agreement shall in all cases be construed as a whole, according to its fair meaning, and not strictly for or against any party. Any ambiguity, doubt or question as to applicability of the Third Party Defendant or Receiver's releases contained in this Agreement shall be resolved in all events in favor of waiver, release, relinquishment and disavowal of any possible claims. Third Party Defendant and Receiver agree that the waivers, releases, relinquishments and disavowals herein granted shall be with respect to claims, interests, rights, remedies and causes of action known or unknown, matured or unmatured, contingent or direct, existing or hereafter arising. Third Party Defendant and Receiver acknowledge (after full consideration of the consequences and after being fully advised in the premises) that the waiver and relinquishment of their respective claims contained in this agreement is full and complete, whether or not the factual basis for their respective claims or defenses are currently known to them.
14. Other Acknowledgments. Receiver and Third Party Defendant, and each of them, hereby represent and certify that they (1) have had an opportunity to read all of this Agreement; (2) have been given a fair opportunity to, and have been advised to, discuss and negotiate the terms of this Agreement by and through their legal counsel; (3) have been given a reasonable time to consider the Agreement; (4) understand the provisions of this Agreement; (5) have had ample opportunity to seek and have received advice from an attorney or other advisors regarding this Agreement or have otherwise waived their right to do so; (6) have determined that it is in their best interest to enter into this Agreement; (7) have not been influenced to sign this Agreement by any statement or representation by the other party or its legal counsel or other representative not contained in this Agreement; (8) have had sufficient time to investigate the existence of the claims and other rights hereby released and have satisfied themselves with respect to the same based upon their investigation and the advice of counsel, (9) are fully authorized to execute this

agreement in the capacities in which it is executed and (10) enter into this Agreement knowingly and voluntarily without coercion, duress, or fraud.

15. Valid Consideration. Receiver and Third Party Defendant each agree that this Agreement is supported by good, valuable, and sufficient consideration.
16. Change of Facts. Receiver and Third Party Defendant understand and agree that the facts in respect of which this Agreement is made may hereafter prove to be other than, or of different form than, the facts now known by either of them or believed by either of them to be true as set forth in this Agreement. Receiver and Third Party Defendant expressly accept and assume the risk of the facts proving to be so different, and each of them agrees that all of the terms of this Agreement shall be, in all respects, effective and binding, and not subject to termination or rescission by either of them due to any such difference in facts.
17. Multiple Counterparts. The parties agree that this Agreement may be signed in multiple counterparts, each of which shall be deemed an original for all purposes.

The Parties have executed this Agreement on the following dates:

Date: 1/31/2013

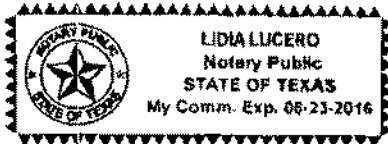


Tony L. Adkison, Third Party Defendant

THE STATE OF TEXAS §
 §
COUNTY OF TARRANT §

BEFORE ME, the undersigned authority, on this day personally appeared Tony L. Adkison, known to me to be the person whose name is subscribed to the foregoing "Settlement Agreement and Release of all Claims" and acknowledged to me that he executed same for the purposes and considerations therein expressed and in the capacity or capacities indicated.

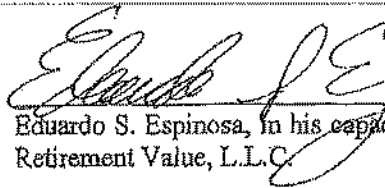
GIVEN UNDER MY HAND AND SEAL OF OFFICE this 31 day of
January, 2013.





Notary Public, State of Texas

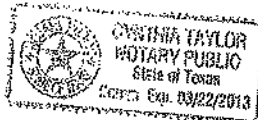
Date: 2/14/13

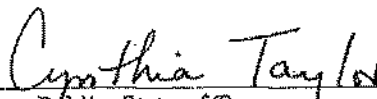

Eduardo S. Espinosa, in his capacity as Receiver of Retirement Value, L.L.C.

THE STATE OF Texas §
COUNTY OF Dallas §

BEFORE ME, the undersigned authority, on this day personally appeared Eduardo S. Espinosa, known to me to be the person whose name is subscribed to the foregoing "Settlement Agreement and Release of all Claims" and acknowledged to me that he executed same for the purposes and considerations therein expressed and in the capacity or capacities indicated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 14th day of February, 2013.



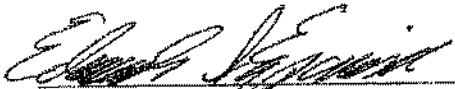

Cynthia Taylor
Notary Public, State of Texas

SETTLEMENT STATEMENT

Pursuant to the Fee Agreement between Eduardo S. Espinosa in his capacity as Receiver of Retirement Value, LLC and George & Brothers, LLP, the settlement proceeds received from Licensee **Tony Adkison** shall be disbursed as follows:

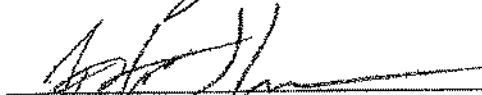
TOTAL SETTLEMENT:	\$ 10,500.00
LESS:	
ATTORNEYS' FEES (37.5):	\$ 3,937.50
CLIENT'S SHARE OF PROCEEDS:	\$ 6,562.50
LESS EXPENSE REIMBURSEMENT TO ATTORNEYS:	\$ 6,562.50
NET PROCEEDS TO CLIENT:	.00

Our signatures below indicate that we have reviewed and understand the foregoing settlement statement and are in agreement with the division of the settlement proceeds as set out above.



Eduardo Espinosa

2/20/13
Date



John W. Thomas

2/20/13
Date