

EXHIBIT A
PLAN SALE TERM SHEET and BIDDING PROCEDURES

Description of Ownership Interests to be Sold

The Debtor's 100% ownership interests in the following entities (which are collectively referred to as the "Ownership Interests" as defined in the Plan) will be sold to the highest bidder pursuant to the terms of the Plan Sale as set forth in this Exhibit A and in the Plan:

1. Insurance Receivables 2, LLC, an Indiana limited liability company
2. Insurance Receivables 3, LLC, an Indiana limited liability company
3. Insurance Receivables 5, LLC, a Delaware limited liability company
4. Insurance Receivables 6, LLC, a Delaware limited liability company
5. Insurance Receivables 7, LLC, a Delaware limited liability company
6. Marketing General Agents, Inc., a Washington corporation
7. Nord Advertising, Inc., a Washington corporation
8. Senior First of Texas, Inc., a Texas corporation

The IR7 Commission Vehicles (as defined in the Plan and including all of the foregoing except Insurance Receivables 7, LLC ("IR7")) receive insurance commissions periodically but have assigned any rights to those commissions to IR7. Accordingly, the Debtor advises that its Ownership Interests in the IR7 Commission Vehicles, respectively, do not have any appreciable market value, except that Marketing General Agents, Inc. has a general unsecured claim against the Debtor's estate in the amount of \$27,099.90. The Debtor further advises that as the amount of the senior debt owed to Fifth Third Bank by IR7 significantly exceeds the value of IR7's assets, the Ownership Interests in IR7 do not have any market value.

Sale Terms

The Debtor proposes to sell the Ownership Interests outside the ordinary course of business and free and clear of all liens, claims, encumbrances, and interests pursuant to 11 U.S.C. §§ 363(b)(1) and (f), with liens to attach to proceeds. The Debtor is unaware of any valid (or asserted) liens on the Ownership Interests.

Bidding Procedures & Notice

The Ownership Interests will be sold at the Auction (as defined in the Plan) to the highest bidder without reserves pursuant to the bidding procedures described below. The date of the Plan Sale will be as provided in the Plan.

The Debtor will provide notice of the Plan Sale and the date, time, location, and bid deadline for the Auction to the parties described in Section 5.5 of the Plan (the "Sale Notice"). The Sale Notice will be served at least twenty-one (21) days prior to the date of the Auction.

The procedures pursuant to which the Debtor will determine the highest or otherwise best price of the sale of the Ownership Interests are as follows:

(a) A prospective purchaser who wishes to submit a bid for the Ownership Interests must submit its bid by 5:00 p.m. prevailing Eastern Time on the business day immediately preceding the date established pursuant to the Plan for the Auction to be held (the "Bid Deadline").

(b) No prospective purchaser(s) that bid(s) for the Ownership Interests at the Auction shall be entitled to purchase the Ownership Interests unless such prospective purchaser submits an initial deposit (the "Deposit") equal to ten percent (10%) of its bid and offers to purchase the Ownership Interests for cash consideration. The bidder that is selected as the highest bidder at the Auction is referred to as the "Successful Bidder."

(c) The Deposits, unless forfeited as a result of a breach by a Successful Bidder and failure to close, shall not be property of the Debtor's bankruptcy estate, and no party shall have a lien on the Deposit of the Successful Bidder.

(d) All qualifying bids at the Auction shall remain open and subject to acceptance by the Debtor for a period of ten (10) days following the Auction, following which period the deposits of all bidders who were not the Successful Bidder at auction or later accepted, shall be refunded.