

NEWS RELEASE

J.G. Wentworth® Breaks into the Nation's Top 50 Mortgage Lenders

6/7/2017

Scotsman Guide Releases 2016 Top Mortgage Lender Rankings

RADNOR, Pa.--(BUSINESS WIRE)-- The J.G. Wentworth Company® ("J.G. Wentworth" or the "Company") (OTCQX: JGWE) today announced it has been named a 2016 Top Mortgage Lender by Scotsman Guide, a leading resource for mortgage originators. J.G. Wentworth Home Lending™ was ranked No. 46 in Top Overall Volume. The company's 2016 total volume reached \$3.4 billion, nearly 65 percent higher than its 2015 volume.

This Smart News Release features multimedia. View the full release here:

<http://www.businesswire.com/news/home/20170607005824/en/>

"We are proud to be named a 'Top 50' mortgage lender for the first time, and we thank Scotsman Guide for our recognition," said Stewart A. Stockdale, CEO of J.G. Wentworth. "Our mortgage-lending business has grown tremendously, and we're thrilled to see our great progress reflected in this year's rankings."

Scotsman Guide released its fifth annual Top Mortgage Lenders rankings on June 1, 2017. The list, which ranks the nation's top mortgage-lending companies, appears in Scotsman Guide's June 2017 residential edition, as well as online at ScotsmanGuide.com/TopLenders2016.

J.G. Wentworth Home Lending was ranked among hundreds of mortgage companies across the country. To be eligible for consideration in Scotsman Guide's Top Mortgage Lenders rankings, all loan volume had to be from mortgages on one- to four-unit residential properties within the U.S. No commercial or international loans were included. Scotsman Guide also required written verification of top entrants' volume from a certified public accountant, the Chief Financial Officer at the company or a similar source.

"It's an honor to have Scotsman Guide recognize J.G. Wentworth Home Lending," said Phil Buscemi, President of J.G.

Wentworth Home Lending. "We will continue to invest in the growth of our mortgage business, and work to deliver best-in-class products to our customers."

For J.G. Wentworth Home Lending, this recognition comes on the heels of multiple accolades for customer satisfaction and innovation. Most recently, the company was named top-rated in customer satisfaction for Q1 2017 by LendingTree®, a leading online loan marketplace.

About The J.G. Wentworth Company®

The J.G. Wentworth Company® is focused on providing direct-to-consumer access to financing solutions through a variety of avenues, including: mortgage lending, structured settlement, annuity and lottery payment purchasing, prepaid cards, and access to providers of personal loans.

Mortgage loans are offered by J.G. Wentworth Home Lending, LLC NMLS ID # 2925 (www.nmlsconsumeraccess.org), 3350 Commission Court, Woodbridge, VA 22192; 888-349-3773.

For more information about The J.G. Wentworth Company®, visit www.jgw.com or use the information provided below.

Forward-Looking Statements

Certain statements in this press release constitute "forward-looking statements." All statements, other than statements of historical fact, are forward-looking statements. You can identify such statements because they contain words such as "plans," "expects" or "does expect," "budget," "forecasts," "anticipates" or "does not anticipate," "believes," "intends," and similar expressions or statements that certain actions, events or results "may," "could," "would," "might," or "will," be taken, occur or be achieved. Any statements that refer to expectations or other characterizations of future events, circumstances or results are forward-looking statements.

A number of factors could cause actual results, performance or achievements to differ materially from the results expressed or implied in the forward-looking statements. These factors should be considered carefully and readers should not place undue reliance on the forward-looking statements. Forward-looking statements necessarily involve significant known and unknown risks, assumptions and uncertainties that may cause our actual results, performance and opportunities in future periods to differ materially from those expressed or implied by such forward-looking statements. Consideration should also be given to the areas of risk set forth under the heading "Risk Factors" in our filings with the Securities and Exchange Commission, and as set forth more fully under "Part 1, Item 1A. 'Risk Factors'" in our Annual Report on Form 10-K for the year ended December 31, 2016, as updated by "Part II, Item 1A. 'Risk Factors'" in our Quarterly Report on Form 10-Q for the quarter ended March 31, 2017 to be filed with the SEC. These risks and uncertainties include, among other things: our ability to execute on our business strategy; our ability to successfully compete in the industries in which we operate; our dependence on the

effectiveness of direct response marketing; our ability to retain and attract qualified senior management; any improper use of or failure to protect the personally identifiable information of past, current and prospective customers to which we have access; our ability to upgrade and integrate our operational and financial information systems, maintain uninterrupted access to such systems and adapt to technological changes in the industries in which we operate; our dependence on third parties, including our ability to maintain relationships with such third parties and our potential exposure to liability for the actions of such third parties; damage to our reputation and increased regulation of our industries which could result from unfavorable press reports about our business model; infringement of our trademarks or service marks; changes in, and our ability to comply with, any applicable federal, state and local laws and regulations governing us, including any applicable federal consumer financial laws enforced by the Consumer Financial Protection Bureau; our ability to maintain our state licenses or obtain new licenses in new markets; our ability to continue to purchase structured settlement payments and other financial assets; our business model being susceptible to litigation; our ability to remain in compliance with the terms of our substantial indebtedness and to refinance our term debt; our ability to obtain sufficient working capital at attractive rates or obtain sufficient capital to meet the financing requirements of our business; our ability to renew or modify our warehouse lines of credit; the accuracy of the estimates and assumptions of our financial models; changes in prevailing interest rates and our ability to mitigate interest rate risk through hedging strategies; the public disclosure of the identities and information of structured settlement holders maintained in our proprietary database; our dependence on the opinions of certain credit rating agencies of the credit quality of our securitizations; our ability to complete future securitizations, other financings or sales on favorable terms; the insolvency of a material number of structured settlement issuers; adverse changes in the residential mortgage lending and real estate markets, including any increases in defaults or delinquencies, especially in geographic areas where our loans are concentrated; our ability to grow our loan origination volume, acquire mortgage servicing rights ("MSRs") and recapture loans that are refinanced; changes in the guidelines of government-sponsored entities ("GSEs"), or any discontinuation of, or significant reduction in, the operation of GSEs; potential misrepresentations by borrowers, counterparties and other third parties; our ability to raise additional capital as a result of our Class A common stock now being traded on the OTCQX® Market; and our ability to meet the ongoing eligibility standards of the OTCQX® Market.

Except for our ongoing obligations to disclose material information under the federal securities laws, we undertake no obligation to publicly revise any forward-looking statements, to report events or to report the occurrence of unanticipated events unless we are required to do so by law.

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Source: The J.G. Wentworth Company

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