

NEWS RELEASE

J.G. Wentworth® Partners with Homes For Our Troops to Build and Donate Specially Adapted, Custom Home for Injured Pennsylvania Veteran

1/16/2018

CHESTERBROOK, Pa.--(BUSINESS WIRE)-- The J.G. Wentworth Company® ("J.G. Wentworth" or the "Company") (OTC Pink: JGWEQ) and Homes For Our Troops, a national nonprofit organization that builds and donates specially adapted custom homes for severely-injured post-9/11 Veterans, today announced the commencement of a new partnership and home construction project to benefit injured Army Veteran Sergeant Lyndon Sampang of Gettysburg, Pa.

Representatives from J.G. Wentworth and Homes For Our Troops, along with several community leaders, gathered for a Community Kickoff in Gettysburg on Saturday, January 13th to honor SGT Sampang and formally initiate construction on his specially adapted home.

"J.G. Wentworth is honored to partner with Homes For Our Troops and help SGT Sampang move into a home built with his family's needs in mind," said Stewart A. Stockdale, Chief Executive Officer of J.G. Wentworth. "We're privileged, as a home mortgage lender, to have helped thousands of Veterans obtain affordable mortgages, and we're humbled by the opportunity to give back to Veterans like SGT Sampang, who have made major sacrifices for our freedom."

Born in the Philippines, SGT Sampang moved to Anchorage, Ala., as a young adult. Compelled to serve by the September 11th attacks, he joined the Alaska Army National Guard as an Infantryman and deployed during Operation Iraqi Freedom to secure the Iraqi-Kuwait border in 2006. In 2008, he went on active duty and deployed to Afghanistan with the 187th Infantry Regiment, 3rd Brigade, 101st Airborne Division at Ft. Campbell, Ky. While stationed in Paktika Province, SGT Sampang sustained severe injuries to both of his legs when his vehicle was struck by a rocket propelled grenade on March 18, 2010. His right leg was eventually amputated below the knee.

Now medically retired, SGT Sampang continues to lead an active lifestyle. However, his current house is located on a hill and is multi-level, which makes it difficult for him to maneuver inside and outside of the home or quickly tend

to his two young children. A specially adapted custom single-story home will resolve these issues for SGT Sampang and allow him to advance his goal of becoming a certified fitness trainer offering specialized workout assistance to others with similar injuries.

"SGT Sampang and our other Veterans are determined to get on with rebuilding their lives, and carry out active lifestyles despite the challenges presented by their injuries," said Bill Ivey, Executive Director of Homes For Our Troops. "The home for SGT Sampang will include over 40 major special adaptations and exceed ADA compliance standards for complete accessibility, ensuring his day-to-day environment represents no impediment to the pursuit of other life goals."

Zimmerman Homes will oversee the construction of the home, which is scheduled to be completed by late summer 2018.

"Homes For Our Troops and its supporters are a miracle of God," SGT Sampang said. "Their generosity and kindness are greatly appreciated."

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 and refinancing, 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.

This announcement shall not constitute an offer to sell, or the solicitation of an offer to buy, nor shall there be any sale of our securities in any state or jurisdiction in which such offer, solicitation, or sale would be unlawful, prior to registration or qualification under the securities laws of any such state or jurisdiction.

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 not 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 Reports on Form 10-Q for the quarters ending since that date as filed with the SEC and Quarterly Report on Form 10-Q for the quarter ended September 30, 2017. 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 and recapture loans that are refinanced; changes in the guidelines of the applicable government-sponsored enterprises, or any discontinuation of, or significant reduction in, the operation of the applicable government-sponsored enterprises; our entry into the Restructuring Support Agreement to restructure our long-term debt and equity under chapter 11 of the United States Bankruptcy Code; the risks and

uncertainties associated with the bankruptcy process; the Plan contemplated by the Restructuring Support Agreement provides for all existing equity interests of our common stockholders to be cancelled and for our common stockholders to lose the full amount of their investment; our ability to satisfy the conditions and milestones contained in the Restructuring Support Agreement; our ability to obtain confirmation of the Plan; the ability of our management to focus on the operation of our business during the pendency of the Chapter 11 Cases; and potential misrepresentations by borrowers, counterparties and other third parties.

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.

About Home For Our Troops

Homes For Our Troops (HFOT) is a privately funded 501(c) (3) nonprofit organization that builds and donates specially adapted custom homes nationwide to severely injured Veterans post-9/11. Most of these Veterans have sustained life-altering injuries including multiple limb amputations, partial or full paralysis, and/or severe traumatic brain injury (TBI). These homes restore some of the freedom and independence our Veterans sacrificed while defending our country, and enable them to focus on their family, recovery, and rebuilding their lives. HFOT builds these homes where the Veteran chooses to live, and continues its relationship with the Veterans after home delivery to assist them with rebuilding their lives. Since its inception in 2004, nearly 90 percent of donations to Homes For Our Troops have gone directly to our program services supporting Veterans. For more information, visit www.hfotusa.org.

View source version on businesswire.com: <http://www.businesswire.com/news/home/20180116006658/en/>

Source: The J.G. Wentworth Company

The J.G. Wentworth Company®

Erik Hartwell, VP, Investor Relations

866-386-3853

investor@jgwentworth.com

or

Media Inquiries

The Glover Park Group

Becky Nelson, 202-295-0139

bnelson@gpg.com