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DEPT. OF
ATTORNEY GENERAL

DEC 13 2013

CORPORATE OVERSIGHT
RECEIVED

December 10, 2013

Clerk of the Court
Ingham County Courthouse
341 S. Jefferson
Mason, MI 48854

Re: Ken Ross, Commissioner of the Office of Financial and Insurance
Regulation vs. American Community Mutual Insurance Company
Case No. 10-397

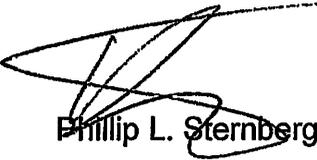
Dear Sir or Madam:

Enclosed for filing please find the original and one copy of Claimants' Objection to Petition for Approval to Pay First Interim Distribution to Surplus Noteholder Creditors and Certificate of Service in the above-referenced matter. Please return a time-stamped copy to me in the enclosed envelope.

Thank you for your assistance in this matter. Should you have any questions, please contact me.

Very truly yours,

**COUZENS, LANSKY, FEALK, ELLIS,
ROEDER & LAZAR, P.C.**


Phillip L. Sternberg

PLS/kw

Enclosures

cc. with enclosures:

Clerk to the Honorable William E. Collette
Christopher L. Kerr, Esq.
Lori McAllister, Esq.
Daniel R. Brown, Esq.

STATE OF MICHIGAN
IN THE CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

KEN ROSS, COMMISSIONER OF
THE OFFICE OF FINANCIAL AND
INSURANCE REGULATION,

Case No. 10-397-CR
Hon. William E. Collette

Petitioner,

vs.

AMERICAN COMMUNITY MUTUAL
INSURANCE COMPANY,

Respondent.

COUZENS, LANSKY, FEALK, ELLIS, ROEDER & LAZAR, P.C.

CHRISTOPHER L. KERR (P57131)
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DANIEL R. BROWN (*Pro hac vice pend*)
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behalf of Surplus Noteholder Fin.
Restructuring Partners, Ltd.
4851 N. Winchester Avenue
Third Floor
Chicago, IL 60640
(773) 527-0585

**CLAIMANTS' OBJECTION TO PETITION FOR APPROVAL TO PAY FIRST
INTERIM DISTRIBUTION TO SURPLUS NOTEHOLDER CREDITORS**

Now come Claimants, American Community Former Officers Michael Tobin, Ellen Downey, Francis Dempsey, Michael McCollom, Beth McCrohan and Leslie Gola, through their

attorneys, Couzens, Lansky, Fealk, Ellis, Roeder & Lazar, P.C., and for their Objection to Petition for Approval to Pay First Interim Distribution to Surplus Noteholder Creditors, state as follows:

1. No contest.
2. No contest.
3. No contest.
4. Neither admit nor deny for the reason that said document speaks for itself.
5. Neither admit nor deny for the reason that said document speaks for itself.
6. Neither admit nor deny being without sufficient information to base an answer.
7. Neither admit nor deny being without sufficient information to base an answer.
8. No contest.
9. Neither admit nor deny being without sufficient information to base an answer.
10. Neither admit nor deny being without sufficient information to base an answer.
11. Neither admit nor deny being without sufficient information to base an answer.
12. Denied for the reason the same is untrue and inaccurate. Although the

Rehabilitator may be correct that sufficient amounts are being withheld to pay all known claims, until an actual bar date is set and the time for filing claims has expired, it is impossible to know whether or not the "\$7.5 million" proposed to be withheld will be adequate to all Estate Administration Expenses, the Illinois Fine and the claims of these Claimants.

13. Denied for the reason the same is untrue and inaccurate. Although the Rehabilitator may be correct that sufficient amounts are being withheld to pay all known claims, until an actual bar date is set and the time for filing claims has expired, it is impossible to know

whether or not the "\$7.5 million" proposed to be withheld will be adequate to all Estate Administration Expenses, the Illinois Fine and the claims of these Claimants.

14. Denied for the reason the same is untrue and inaccurate.

15. Denied for the reason the same is untrue and inaccurate. At this juncture, it would be much more prudent to establish a claims bar date and as proposed in the Rehabilitator's companion Petition and then make an interim distribution based not only on all known outstanding claims, but all possible remaining claims.

16. No contest.

17. No contest.

18. No contest.

19. Neither admit nor deny being without sufficient information to base an answer.

20. Neither admit nor deny being without sufficient information to base an answer.

WHEREFORE, for the reasons stated above, your Claimants seek this Honorable Court deny the relief sought in the Petition until such a time as a Court established Claims Bar Date has expired.

Respectfully submitted,

COUZENS, LANSKY, FEALK, ELLIS,
ROEDER & LAZAR, P.C.

By: _____

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Downey, Francis Dempsey, Michael McCollom,
Beth McCrohan and Leslie Gola
39395 W. Twelve Mile, Suite 200
Farmington Hills, MI 48331
(248) 489-8600

Dated: December 10, 2013

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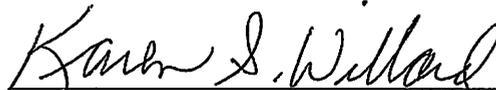
CERTIFICATE OF SERVICE

I hereby certify that on December 10, 2013, I sent a copy of the foregoing Claimants' Objection to Petition for Approval to Pay First Interim Distribution to Surplus Noteholder Creditors, by first class mail, to:

Christopher L. Kerr, Esq.
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Karen S. Willard