

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

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

Petitioner,

No. 10-397-CR

v

HON. WILLIAM E. COLLETTE

AMERICAN COMMUNITY MUTUAL
INSURANCE COMPANY,

[IN REHABILITATION]

Respondent.

Christopher L. Kerr (P57131)
Assistant Attorney General
Attorney for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

PETITION TO ESTABLISH CLAIMS BAR DATE

Annette E. Flood, Director of the Michigan Department of Insurance and
Financial Services,¹ as Rehabilitator of American Community Mutual Insurance
Company (the "Rehabilitator"), by and through her attorneys, Bill Schuette,

¹ Pursuant to Executive Order No. 2013-1 effective March 18, 2013, the Michigan Office of Financial and Insurance Regulation ("OFIR") was renamed the Michigan Department of Insurance and Financial Services ("DIFS") and all the authority, powers, duties, functions, and responsibilities of the former Commissioner of OFIR were transferred to the newly-created position of the Director of DIFS. Governor Snyder duly appointed Annette E. Flood as the Director of DIFS effective November 1, 2013, making her the Rehabilitator of American Community as of that date.

Attorney General, and Christopher L. Kerr, Assistant Attorney General, petitions this Court for approval to establish a bar date for asserting any previously unasserted claims against the American Community rehabilitation estate. In support of this Petition, the Rehabilitator states as follows:

1. On April 8, 2010, this Court entered a Stipulated Order Placing American Community into Rehabilitation, Approving Appointment and Compensation of Special Deputy Rehabilitators, and Providing Injunctive Relief (the "Rehabilitation Order"). The Rehabilitation Order appointed the Commissioner/Director as the Rehabilitator of American Community as required by MCL 500.8113(1), and further appointed James E. Gerber as the Special Deputy Rehabilitator under MCL 500.8114(1).

2. As required by MCL 500.8113(1), the Rehabilitation Order directed the Rehabilitator to "take immediate possession of all the assets of American Community and administer those assets under the Court's general supervision." Rehabilitation Order, p 4, ¶ 3.

3. Under the Rehabilitation Order and MCL 500.8114(2), the Rehabilitator "shall have and exercise the full and complete power" of American Community's directors, officers, and managers, whose authority was suspended upon entry of the Rehabilitation Order. Rehabilitation Order, p 5, ¶ 7.

4. Consistent with MCL 500.8114(2), the Rehabilitation Order provided that "[a]mong his plenary powers provided by law, the Rehabilitator shall have full power and authority to direct and manage American Community . . . and to deal in

totality with the property and business of” the company. Rehabilitation Order, p 5, ¶ 8.

5. Pursuant to the Rehabilitation Order, “[a]ll Creditor claims against American Community are within the exclusive jurisdiction of this Court and will be determined, resolved, paid, and/or discharged, in whole or in part, according to the terms and conditions approved by the Court.” Rehabilitation Order, p 11, ¶ 24.

6. The Rehabilitator’s assumption of all powers of American Community’s former directors, officers, and managers, together with her broad powers to direct and manage American Community and to deal “in totality” with the company’s property and business, authorize and enable her—with the Court’s approval—to take any action that she deems necessary and appropriate for the effective and efficient administration of this rehabilitation proceeding and to maximize the protection of American Community’s creditors, policyholders, and the public. This includes the authority to establish a bar date by which potential claimants must assert any previously unasserted claims against the American Community rehabilitation estate.

7. Prior to this rehabilitation (in April and December 2005), American Community issued two surplus notes totaling \$30 million in exchange for cash (the “Surplus Notes”). One Surplus Note in the principal amount of \$20,000,000 is currently held by Financials Restructuring Partners, Ltd., which is represented by its authorized agent, HoldCo Advisors, L.P. The other Surplus Note in the principal amount of \$10,000,000 is currently held by Trapeza CDO IX, Ltd. and Trapeza CDO

X, Ltd., which are represented by their authorized agent Trapeza Capital Management, LLC. The holders of the Surplus Notes are collectively referred to in this Petition as the “Surplus Noteholders.”

8. The entire \$30 million (combined) that was loaned to American Community under the Surplus Notes remains outstanding, and the resulting claims of the Surplus Noteholders constitute valid, allowed Creditor claims against American Community’s rehabilitation estate. Pursuant to Section 8142 of the Michigan Insurance Code, MCL 500.8142, the Surplus Noteholders’ claims are granted Class 8 payment priority from the rehabilitation estate’s assets.

9. The Rehabilitator and Special Deputy Rehabilitator have marshaled all significant assets of American Community, and have paid in full all known, allowed, and undisputed claims against American Community’s rehabilitation estate having higher payment priority than the Surplus Notes.

10. Other than the Surplus Noteholders’ claims and Class 1 claims for the ongoing and future expenses of administering American Community’s rehabilitation estate (the “Administrative Expense Claims”), the Rehabilitator and Special Deputy Rehabilitator are only aware of the following claims that have been previously asserted against the rehabilitation estate: (a) a Class 6 fine owed to the Illinois Department of Insurance that is allowed but subject to a delayed payment agreement (the “Illinois Fine”); and (b) four separate claims against the American Community rehabilitation estate (one involving multiple former officer claimants)

that are disputed, remain outstanding, and are either pending on appeal or subject to ongoing discussions (the “Disputed Outstanding Claims”).

11. This rehabilitation proceeding has been ongoing since April 8, 2010, or a period of *three years and nearly eight months*. This extensive period has afforded other potential claimants an inordinate amount of time to assert any claims that they believe they may have against the American Community rehabilitation estate. In fact, if this were a liquidation proceeding, MCL 500.8122(2) would have fixed a claims bar date of “not later than 18 months following the order of liquidation.” Accordingly, the period for potential claimants to assert a claim against American Community’s rehabilitation estate has been *more than double* the maximum period that would have been allowed had this proceeding been converted to liquidation.

12. The most likely source of additional claims against the American Community rehabilitation estate would be from former policyholders. However, the company no longer has any insurance policies issued and in force, and all such policyholder claims would now be contractually time-barred.

13. Specifically, under American Community’s insurance policies, policyholders were given 15 months after the date of service of an adverse claim determination to appeal that determination. American Community’s last outstanding insurance policies expired on July 15, 2012, while the majority of its policies expired or were transferred to other insurers before that date. Accordingly, the last remaining policyholders of American Community had 15 months, or until October 15, 2013, to appeal any adverse claim determination. As indicated above,

no such claims were made, and any additional policyholder claims made at this time would be contractually time-barred.

14. The Rehabilitator and Special Deputy Rehabilitator have determined that establishing a claims bar date ninety (90) days after this Court enters the attached proposed Order Establishing Claims Bar Date (Exhibit A) is unquestionably fair to other potential claimants that have not previously asserted claims against American Community's rehabilitation estate. Establishing this claims bar date is also necessary and appropriate to terminate the estate's potential liability for previously unasserted claims as of a date certain (versus the current indeterminate period), which promotes the effective and efficient administration of the rehabilitation estate and is the only way to ultimately bring closure to this rehabilitation proceeding.

15. For purposes of clarity, claims that have already been asserted against American Community's rehabilitation estate prior to the filing of this Petition, specifically, the Surplus Noteholders' claims, the Administrative Expense Claims, the Illinois Fine, and the Disputed Outstanding Claims, are not affected by this Petition or the proposed Order attached as Exhibit A. These claims are recognized as having been made, and the parties asserting them need take no further action in this rehabilitation proceeding (i.e., by filing a separate Proof of Claim) to preserve their claims against any established bar date.

16. Although existing claimants are not affected by this Petition, as the attached Proof of Service reflects, a copy of this Petition (including the proposed

Order attached as Exhibit A) and the Notice of Hearing on the Petition have been personally served via U.S. First Class Mail on the following interested parties:

- (a) Counsel for the Surplus Noteholders' authorized agents—Lori McAllister and Daniel Brown;
- (b) Counsel for the respective claimants asserting the Disputed Outstanding Claims—Phillip Sternberg, Ronald Ryan, Mollie Dajani Perez, and Christopher Rohrer;
- (c) The Illinois Department of Insurance, Market Conduct Examination Section; and
- (d) The U.S. Internal Revenue Service.

The Rehabilitator has identified these parties as having the strongest potential interest in this Petition, justifying their receipt of personal service. The Rehabilitator intends to serve any Order resulting from this Petition on these parties in the same manner.

17. Personally serving this Petition, the Notice of Hearing, and any resulting Order on other parties that may have a general interest in American Community's rehabilitation is impractical at this time because there has been no claims submission or other process to identify such interested parties (which this Petition now attempts to address), while attempting to identify and personally notify every party having such a general interest would be time-intensive and costly to American Community's rehabilitation estate. For these reasons, the Rehabilitator requests that the Court authorize and ratify service of this Petition, the Notice of Hearing, and any resulting Order on any other potentially interested parties (i.e., parties not identified as receiving personal service in Paragraph 16) by

posting electronic copies on the DIFS website, www.michigan.gov/difs, under the section "Who We Regulate" and the subsection "American Community Mutual."

18. In an effort to provide other potentially interested parties notice of this Petition and an opportunity to be heard, the Rehabilitator further intends to publish a Notice, in the form attached as Exhibit B, in the Legal Notices section of the USA Today for one day at least five days prior to the date the Petition is set for hearing (December 18, 2013).

19. Assuming entry of the proposed Order Establishing Claims Bar Date attached as Exhibit A, the Rehabilitator will thereafter publish a Notice, in the form attached as Exhibit C, in the Legal Notices section of the USA Today for one day within ten (10) days after the Order is entered. As Exhibit C reflects, this Notice informs and instructs other potential claimants of American Community's rehabilitation estate that they must submit to the Rehabilitator's counsel, on or before the claims bar date, a proof of claim that includes all of the applicable information required under MCL 500.8136(1).

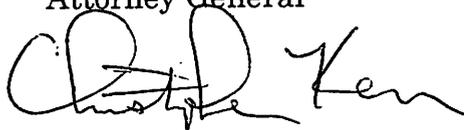
20. The Rehabilitator requests the Court to authorize and ratify service of this Petition, the Notice of Hearing, and any resulting Order in the manner outlined in Paragraphs 16-19 above, because service in this manner is reasonably calculated to give interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

WHEREFORE, for the reasons stated above, the Rehabilitator respectfully requests this Court to approve the Rehabilitator's establishment of a 90-day bar

date for asserting any previously unasserted claims against the American Community rehabilitation estate. In addition, the Rehabilitator requests the Court to authorize and ratify service of this Petition, together with the attached Exhibits (including the proposed Order), Notice of Hearing, and any resulting Order, in the manner outlined in Paragraphs 16-19 above.

Respectfully submitted,

Bill Schuette
Attorney General

A handwritten signature in black ink, appearing to read "Christopher L. Kerr". The signature is written in a cursive style with a large initial "C" and "K".

Christopher L. Kerr (P57131)
Assistant Attorney General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

Dated: December 6, 2013

**E
X
H
I
B
I
T
A**

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

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

Petitioner,

No. 10-397-CR

v

HON. WILLIAM E. COLLETTE

AMERICAN COMMUNITY MUTUAL
INSURANCE COMPANY,

[IN REHABILITATION]

Respondent.

ORDER ESTABLISHING CLAIMS BAR DATE

At a session of said Court held in the
Circuit Courtrooms for the
County of Ingham, State of Michigan
on the ____ day of December, 2013.

PRESENT: HONORABLE WILLIAM E. COLLETTE, CIRCUIT COURT JUDGE

WHEREAS, Annette E. Flood, Director of the Michigan Department of Insurance and Financial Services and duly appointed Rehabilitator of American Community Mutual Insurance Company (the "Rehabilitator")¹ has filed a Petition to Establish Claims Bar Date (the "Petition") requesting this Court to approve the

¹ Pursuant to Executive Order No. 2013-1 effective March 18, 2013, the Michigan Office of Financial and Insurance Regulation ("OFIR") was renamed the Michigan Department of Insurance and Financial Services ("DIFS") and all the authority, powers, duties, functions, and responsibilities of the former Commissioner of OFIR were transferred to the newly-created position of the Director of DIFS. Governor Snyder duly appointed Annette E. Flood as the Director of DIFS effective November 1, 2013, making her the Rehabilitator of American Community as of that date.

Rehabilitator's establishment of a 90-day bar date for asserting any previously unasserted claims against the American Community rehabilitation estate; and

WHEREAS, on April 8, 2010, this Court entered a Stipulated Order Placing American Community into Rehabilitation, Approving Appointment and Compensation of Special Deputy Rehabilitators, and Providing Injunctive Relief (the "Rehabilitation Order"). The Rehabilitation Order appointed the Commissioner/Director as the Rehabilitator of American Community and appointed James E. Gerber as the Special Deputy Rehabilitator; and

WHEREAS, as required by MCL 500.8113(1), the Rehabilitation Order directed the Rehabilitator to "take immediate possession of all the assets of American Community and administer those assets under the Court's general supervision"; and

WHEREAS, consistent with MCL 500.8114(2), the Rehabilitation Order provided that "[a]mong his plenary powers provided by law, the Rehabilitator shall have full power and authority to direct and manage American Community . . . and to deal in totality with the property and business of" the company; and

WHEREAS, pursuant to the Rehabilitation Order, "[a]ll Creditor claims against American Community are within the exclusive jurisdiction of this Court and will be determined, resolved, paid, and/or discharged, in whole or in part, according to the terms and conditions approved by the Court"; and

WHEREAS, prior to this rehabilitation (in April and December 2005), American Community issued two surplus notes totaling \$30 million in exchange for

cash (the "Surplus Notes"). One Surplus Note in the principal amount of \$20,000,000 is currently held by Financials Restructuring Partners, Ltd., which is represented by its authorized agent, HoldCo Advisors, L.P. The other Surplus Note in the principal amount of \$10,000,000 is currently held by Trapeza CDO IX, Ltd. and Trapeza CDO X, Ltd., which are represented by their authorized agent Trapeza Capital Management, LLC. The holders of the Surplus Notes are collectively referred to in this Order as the "Surplus Noteholders"; and

WHEREAS, the entire \$30 million (combined) that was loaned to American Community under the Surplus Notes remains outstanding, and the resulting claims of the Surplus Noteholders constitute valid, allowed Creditor claims against American Community's rehabilitation estate. Pursuant to Section 8142 of the Michigan Insurance Code, MCL 500.8142, the Surplus Noteholders' claims are granted Class 8 payment priority from the rehabilitation estate's assets.

WHEREAS, the Rehabilitator and Special Deputy Rehabilitator have marshaled all significant assets of American Community, and have paid in full all known, allowed, and undisputed claims against American Community's rehabilitation estate having higher payment priority than the Surplus Notes; and

WHEREAS, other than the Surplus Noteholders' claims and Class 1 claims for the ongoing and future expenses of administering American Community's rehabilitation estate (the "Administrative Expense Claims"), the Rehabilitator and Special Deputy Rehabilitator are only aware of the following claims that have been previously asserted against the rehabilitation estate: (a) a Class 6 fine owed to the

Illinois Department of Insurance that is allowed but subject to a delayed payment agreement (the "Illinois Fine"); and (b) four separate claims against the American Community rehabilitation estate (one involving multiple former officer claimants) that are disputed, remain outstanding, and are either pending on appeal or subject to ongoing discussions (the "Disputed Outstanding Claims"); and

WHEREAS, this Court agrees with the Rehabilitator's and Special Deputy Rehabilitator's determination that establishing a claims bar date ninety (90) days after entry of this Order, or on March 18, 2014, is fair to other potential claimants that have not previously asserted claims against American Community's rehabilitation estate because: (a) this rehabilitation proceeding has been ongoing for over three years and eight months, affording other potential claimants an inordinate amount of time to assert any claims that they believe they may have against the rehabilitation estate; and (b) American Community no longer has any insurance policies issued and in force, and any additional policyholder claims made at this time would be contractually time-barred; and

WHEREAS, this Court finds that the above-cited provisions of the Rehabilitation Order and Chapter 81 of the Insurance Code authorize the Rehabilitator to establish a 90-day bar date by which potential claimants must assert any previously unasserted claims against the American Community rehabilitation estate. The Court further agrees with the Rehabilitator's and Special Deputy Rehabilitator's determination that establishing this claims bar date is necessary and appropriate to terminate the estate's potential liability for previously

unasserted claims as of a date certain (versus the current indeterminate period), which promotes the effective and efficient administration of the rehabilitation estate and is the only way to ultimately bring closure to this rehabilitation proceeding; and

WHEREAS, although existing claimants are not affected by the Petition or this Order, the Rehabilitator has served the Petition, together with the attached Exhibits (which included a copy of this Order) and Notice of Hearing:

(1) Via U.S. First Class Mail on the following interested parties:

(a) Counsel for the Surplus Noteholders' authorized agents—Lori McAllister and Daniel Brown;

(b) Counsel for the respective claimants asserting the Disputed Outstanding Claims—Phillip Sternberg, Ronald Ryan, Mollie Dajani Perez, and Christopher Rohrer;

(c) The Illinois Department of Insurance, Market Conduct Examination Section;

(d) The U.S. Internal Revenue Service (collectively, the "Personal Service Parties"); and

(2) On other potentially interested parties (the "Potentially Interested Parties") by posting electronic copies on the DIFS website, www.michigan.gov/difs, under the section "Who We Regulate" and the subsection "American Community Mutual"; and

WHEREAS, in an effort to provide other Potentially Interested Parties notice of the Petition and an opportunity to be heard, the Rehabilitator additionally published a Notice, in the form attached as Exhibit B to the Petition, in the Legal Notices section of the USA Today for one day at least five days prior to the date the Petition was set for hearing; and

WHEREAS, the Rehabilitator intends to serve this Order in the same manner outlined above, i.e., via U.S. First Class Mail with respect to the Personal Service Parties and via posting on the DIFS website with respect to other Potentially Interested Parties; and

WHEREAS, upon entry of this Order, the Rehabilitator will thereafter publish a Notice, in the form attached as Exhibit C to the Petition, in the Legal Notices section of the USA Today for one day within ten (10) days after the Order is entered; and

WHEREAS, the Court having reviewed the Petition and any objections or responses filed thereto, having heard oral arguments on December 18, 2013 at 11:00 a.m., and being otherwise fully advised;

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. The Court APPROVES and GRANTS the Petition, and establishes a claims bar date of **March 18, 2013**, on or before which any potential claimant that has not previously asserted a claim against the American Community rehabilitation estate must make his, her, or its claim, failing which the claim will be forever barred.

2. To make a valid claim, any potential claimant must submit in writing to the Rehabilitator's counsel, on or before March 18, 2014, a "Proof of Claim" that includes all of the applicable information required under MCL 500.8136(1). The Proof of Claim must be received by the Rehabilitator's counsel before March 18, 2014, and mailed to the following address: Christopher L. Kerr, Assistant Attorney

General, Attorney for the Rehabilitator, Corporate Oversight Division, P. O. Box 30755, Lansing, MI 48909.

3. For purposes of clarity, claims that have already been asserted against American Community's rehabilitation estate prior to the filing of the Petition, specifically, the Surplus Noteholders' claims, the Administrative Expense Claims, the Illinois Fine, and the Disputed Outstanding Claims (as those terms are defined in the Petition) are not affected by this Order. These claims are recognized as having been made, and the parties asserting them need take no further action in this rehabilitation proceeding (i.e., by filing a separate Proof of Claim) to preserve their claims against the established bar date.

4. The Court authorizes, approves, and/or ratifies the Rehabilitator's service of the Petition, together with the attached Exhibits (which included a copy of this Order), the Notice of Hearing, and this Order, in the manner described above and in Paragraphs 16-19 of the Petition. The Court finds that service in this manner is reasonably calculated to give interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

IT IS SO ORDERED.

Honorable William E. Collette
Circuit Court Judge

**E
X
H
I
B
I
T
B**

LEGAL NOTICE

**IN THE MATTER OF THE REHABILITATION OF AMERICAN COMMUNITY MUTUAL INSURANCE
COMPANY (ACMIC)**

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

CASE NO. 10-397-CR

NOTICE OF PROPOSED CLAIMS BAR DATE

NOTICE IS HEREBY GIVEN THAT ON DECEMBER 6, 2013, THE REHABILITATOR FILED A PETITION IN THE ABOVE MATTER WITH THE INGHAM COUNTY (MICHIGAN) CIRCUIT COURT PROPOSING THE ESTABLISHMENT OF A CLAIMS BAR DATE NINETY (90) DAYS AFTER ENTRY OF THE PROPOSED ORDER ESTABLISHING CLAIMS BAR DATE, WHICH AS FILED WOULD BE ON MARCH 18, 2014. THE PETITION IS SCHEDULED TO BE HEARD BY THE COURT ON DECEMBER 18, 2013 AT 11:00 A.M. EST. ALL PAPERS SUBMITTED FOR THE PURPOSE OF OBJECTING TO THE PROPOSED ESTABLISHMENT OF A CLAIMS BAR DATE MUST BE WITH FILED WITH THE COURT, WITH A COPY PROVIDED TO THE HONORABLE WILLIAM E. COLLETTE AND A COPY SERVED ON COUNSEL FOR THE REHABILITATOR AT THE ADDRESS LISTED BELOW, PRIOR TO THE DATE AND TIME SET FOR HEARING. ANY PERSON WISHING TO OBTAIN A COPY OF THE PETITION, HEARING NOTICE, OR PROPOSED ORDER MAY ACCESS THESE DOCUMENTS ON THE MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES WEBSITE, www.michigan.gov/difs, UNDER THE SECTION "WHO WE REGULATE" AND THE SUBSECTION "AMERICAN COMMUNITY MUTUAL," OR MAY CONTACT COUNSEL FOR THE REHABILITATOR.

COUNSEL FOR THE REHABILITATOR:

CHRISTOPHER KERR
ASSISTANT ATTORNEY GENERAL
CORPORATE OVERSIGHT DIVISION
PO BOX 30755
LANSING, MI 48909
(517) 373-1160

COURT INFORMATION:

CLERK OF THE COURT
INGHAM COUNTY CIRCUIT COURT
MASON COURTHOUSE
341 S. JEFFERSON
MASON, MI 48854
(517) 483-6500 Ext.7223

**E
X
H
I
B
I
T
C**

LEGAL NOTICE

**IN THE MATTER OF THE REHABILITATION OF AMERICAN COMMUNITY MUTUAL INSURANCE
COMPANY (ACMIC)**

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

CASE NO. 10-397-CR

NOTICE OF COURT-ORDERED CLAIMS BAR DATE

NOTICE IS HEREBY GIVEN THAT ON DECEMBER 18, 2013, THE INGHAM COUNTY (MICHIGAN) CIRCUIT COURT ENTERED AN ORDER ESTABLISHING CLAIMS BAR DATE REQUIRING ANY PREVIOUSLY UNASSERTED CLAIMS AGAINST THE ACMIC REHABILITATION ESTATE TO BE MADE ON OR BEFORE MARCH 18, 2014. ANY POTENTIAL CLAIMANT THAT HAS NOT PREVIOUSLY ASSERTED A CLAIM AGAINST THE ACMIC REHABILITATION ESTATE (PRIOR TO DECEMBER 6, 2013) AND DESIRES TO MAKE A CLAIM MUST SUBMIT IN WRITING TO THE REHABILITATOR'S COUNSEL AT THE ADDRESS LISTED BELOW, ON OR BEFORE MARCH 18, 2014, A "PROOF OF CLAIM" THAT INCLUDES ALL OF THE APPLICABLE INFORMATION REQUIRED UNDER MICHIGAN COMPILED LAWS (MCL) 500.8136(1). ANY PERSON WISHING TO OBTAIN A COPY OF THE ORDER ESTABLISHING CLAIMS BAR DATE MAY ACCESS THE DOCUMENT ON THE MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES WEBSITE, www.michigan.gov/difs, UNDER THE SECTION "WHO WE REGULATE" AND THE SUBSECTION "AMERICAN COMMUNITY MUTUAL," OR MAY CONTACT COUNSEL FOR THE REHABILITATOR.

COUNSEL FOR THE REHABILITATOR:

**CHRISTOPHER KERR
ASSISTANT ATTORNEY GENERAL
CORPORATE OVERSIGHT DIVISION
PO BOX 30755
LANSING, MI 48909
(517) 373-1160**

COURT INFORMATION:

**CLERK OF THE COURT
INGHAM COUNTY CIRCUIT COURT
MASON COURTHOUSE
341 S. JEFFERSON
MASON, MI 48854
(517) 483-6500 Ext.7223**