



Governor's Place, 33 Bloomfield Hills Parkway, Suite 250
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October 28, 2013

Re: St John Macomb Class Action

Dear St. John Macomb Class Members,

As we discussed in our last update, St. John had asked the judge to dismiss the case on legal grounds instead of permitting a jury to decide if St. John violated the law by cancelling your Long Term Salary Continuation Banks. Even though we offered evidence showing that St. John had in fact wrongly taken away your banks, the judge unfortunately accepted St. John's arguments and dismissed the case. We are as surprised as you are by this decision.

Please know that the case is by no means over. We are not giving up this fight. We have asked the judge to reconsider his ruling and are now waiting for him to decide our request. We anticipate he will make a decision shortly. When we learn if he has reinstated the case, we will let you know.

If the judge will not reinstate the case, then we probably will recommend appealing the decision to the Michigan Court of Appeals and the Michigan Supreme Court if necessary. This can be a lengthy process, and hopefully we will not have to go this route.

We will continue to keep you informed through postings on our website (www.sterlingattorneys.com) as the events unfold. We encourage you to pass on this information to other class members.

Very truly yours,

STERLING ATTORNEYS AT LAW, P.C.

Raymond J. Sterling

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