

**STATE OF MICHIGAN**  
**COURT OF APPEALS**

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HOLLY DEREMO, DIANE DEREMO, and  
MARK DEREMO,

UNPUBLISHED  
August 30, 2012

Plaintiff-Appellant/Cross-  
Appellees,

v

TWC & ASSOCIATES, INC., d/b/a WINTER  
INSURANCE AGENCY,

No. 305810  
Montcalm Circuit Court  
LC No. 2010-013454-NO

Defendant-Appellee/Cross-  
Appellants.

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Before: SHAPIRO, P.J., and HOEKSTRA and WHITBECK, JJ.

SHAPIRO, P.J. (*concurring*).

I concur in the result only.

/s/ Douglas B. Shapiro