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IT IS HEREBY STIPULATED AND AGREED by and between and among Plaintiff and Defendant Hartford, by and through their respective attorneys of record, that Hartford's answer already filed in Marin County Superior Court in response to Plaintiff's complaint shall suffice as an answer to Plaintiff's First Amended Complaint.

DATED: February 20, 2009 EPSTEIN, ENGLERT, STALEY & COFFEY

By: /s/ Robert H. Staley
Robert H. Staley
(Authorized on 2/20/2009)
Attorneys for Plaintiff Roman Korolev

DATED: February 20, 2009 BERGER KAHN
A Law Corporation

By: /s/ Ann K. Johnston
Ann K. Johnston
Ted A. Smith
Attorneys for Defendant
Hartford Casualty Insurance Company

ORDER

Having reviewed and considered the foregoing Stipulation of the parties, and good cause appearing for the same,

IT IS SO ORDERED.

DATED: 2/23, 2009.

HON. SAMUEL CONTI
JUDGE OF THE DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
IT IS SO ORDERED
Samuel Conti
Judge Samuel Conti