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**From:** Soukup, Andrew  
**Sent:** Wednesday, May 30, 2012 11:50 AM  
**To:** Jennifer Holzapfel; Laura Baughman; Ann Saucer; rbudd@baronbudd.com; bill@druckmanlaw.com; Guy R. Bucci; Lee Javins  
**Cc:** Wick, Robert; Ruffino, Andrew  
**Subject:** RE: West Virginia v. Chase - Proposed Stipulation

Dear All:

Is the state willing to explicitly disclaim any intent to seek a recovery payable to consumers under W. Va. Code 46A-7-111(1)? The proposed revision does not explicitly address that question.

Best,

Andrew Soukup | COVINGTON & BURLING LLP  
1201 Pennsylvania Ave. NW, Washington, DC 20004  
Tel: (202) 662-5066 | Fax: (202) 778-5066  
[asoukup@cov.com](mailto:asoukup@cov.com) | [www.cov.com](http://www.cov.com)

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**From:** Jennifer Holzapfel [<mailto:jholzapfel@BBJLC.com>]  
**Sent:** Wednesday, May 30, 2012 8:58 AM  
**To:** Soukup, Andrew; Wick, Robert  
**Cc:** Laura Baughman; Ann Saucer; rbudd@baronbudd.com; bill@druckmanlaw.com; Guy R. Bucci; Lee Javins  
**Subject:** RE: West Virginia v. Chase - Proposed Stipulation

Gentlemen-

Please find the attached correspondence and proposed stipulation with respect to the referenced matter.  
Mr. Javins is currently out of the office and apologizes for the delay.  
Should you have any trouble opening these documents, do not hesitate to contact me.

Thank you,

Jennifer D. Holzapfel  
**Legal Assistant**  
Bucci, Bailey & Javins, L.C.  
213 Hale Street  
Charleston, WV 25301



p: 304-720-9166  
f: 304-720-9167