UNITED STATES DISTRICT COURT DISTRICT OF MARYLAND

CHAMBERS OF J. FREDERICK MOTZ UNITED STATES DISTRICT JUDGE 101 WEST LOMBARD STREET BALTIMORE, MARYLAND 21201 (410) 962-0782 (410) 962-2698 FAX

June 6, 2016

MEMO TO COUNSEL RE: Fidelity & Guaranty Life Insurance Co. v. United Advisory Group, Inc., et al. Civil No. JFM-13-40

Dear Counsel:

I have reviewed the memoranda submitted in connection with defendant Joseph Roosevans' motion for partial summary judgment.

I am persuaded that genuine disputes of material fact exist. Accordingly, Roosevans' motion for partial summary judgment is denied.

Despite the informal nature of this letter, it should be flagged as an opinion and docketed as an order.

Very truly yours,

/s/

J. Frederick Motz United States District Judge