IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

NANCY KINDER,

Plaintiff,

Case No. 2:11-cv-10440-DPH-PJK

Hon. Denise Page Hood

V.

UNITED BANK & TRUST,

Defendant.

FINAL APPROVAL ORDER

This matter comes before the Court on the request of Plaintiff, the Class Members, and Defendant for final approval of the Class Action Settlement Agreement and Release (the "Settlement Agreement"), and having considered the papers submitted to the Court and proceedings to date,

THE COURT FINDS AS FOLLOWS:

- This Court has jurisdiction over the subject matter of this Lawsuit, the Class Representative, the Class Members, and Defendant;
- 2. Notice was provided to the Class pursuant to paragraph 2.5 of the Settlement Agreement;
- 3. The dissemination of Notice, as provided for in the Preliminary Approval Order and the Settlement Agreement, constituted the best practicable notice under the circumstances to all Class Members and fully met the requirements of Fed. R. Civ. P. 23, any and all substantive and procedural due process rights guaranteed by the United States Constitution, and any other applicable law;
- 4. No members of the Settlement Class opted out of the Settlement Agreement;
- 5. No members of the Settlement Class objected to the Settlement Agreement;

6. The Settlement Agreement is fair, reasonable, and adequate.

THEREFORE, IT IS HEREBY ORDERED:

A) That all defined terms contained herein shall have the same meanings as set forth in the

Settlement Agreement;

B) That the Settlement Agreement is finally approved and the Parties shall implement it

pursuant to its terms;

C) That, except as to any person who has timely and effectively requested exclusion from

the Settlement Agreement, the Court hereby dismisses with prejudice this Lawsuit, all

claims contained therein and all Released Claims;

D) That this Court awards to Class Counsel attorneys' fees and costs in the amount of

\$50,000.00, which this Court finds to be fair and reasonable;

E) That this Court reserves exclusive and continuing jurisdiction and venue with respect to

the consummation, implementation, enforcement, construction, interpretation,

performance, and administration of the Settlement Agreement or Judgment;

F) That, except as otherwise provided in the Settlement Agreement or herein, the Settling

Parties are to bear their own attorneys' fees and costs; and

G) That this Court bars and permanently enjoins all Class Members, except any person who

timely and effectively requested exclusion from the Settlement Agreement, from

instituting or prosecuting any action or proceeding, whether class or individual, against

Defendant for liability based upon the Released Claims.

SO ORDERED this 29th day of August, 2013.

s/Denise Page Hood

United States District Judge

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This is stipulated by agreement of the parties:

s/Geoffrey Bestor
Geoffrey Bestor
Class Counsel and Counsel for Plaintiff

s/Lisa T. Milton

Lisa T. Milton

Counsel for Defendant