

**GARY W. FREEMAN AND
MELISSA R. PHILLIPS**

VERSUS

**AUDUBON INSURANCE
GROUP**

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NO. 2008-CA-0856

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COURT OF APPEAL

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FOURTH CIRCUIT

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STATE OF LOUISIANA

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JONES, J., CONCURS WITH REASONS

I respectfully concur with the majority. To make it clear, a copy of Audubon Insurance's notice of cancellation was mailed to the Appellant, Gary Freeman, as well as to his mortgage company. Thus, he was on notice of impending cancellation of coverage.