

**A. CHARLES FERGUSON AND  
ELIZABETH B. CARPENTER**

**VERSUS**

**AMERICAN EMPIRE  
SURPLUS LINES INSURANCE  
CO., TREYMARK  
PROPERTIES, LLC, AND  
MARK E. MORICE**

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**NO. 2019-CA-0061**

**COURT OF APPEAL**

**FOURTH CIRCUIT**

**STATE OF LOUISIANA**

**LOBRANO, J., CONCURS IN THE RESULT.**