

STATE OF MICHIGAN
COURT OF APPEALS

CONNIE ANN HALEY,

Plaintiff/Counterdefendant-
Appellee,

v

MARK A. CHABAN,

Defendant/Counterplaintiff-
Appellant,

and

TINDALL & COMPANY, P.C.,

Appellant,

and

AMY DAULT,

Defendant,

and

CHARLES H. GROSS,

Appellee.

UNPUBLISHED

July 19, 2011

No. 297619

Lenawee Circuit Court

LC No. 09-003298-CH

Before: BORRELLO, P.J., and JANSEN and SAAD, JJ.

PER CURIAM.

Appellants Mark A. Chaban (Chaban) and Tindall & Company, P.C. (Tindall) appeal by right the circuit court's orders granting summary disposition in favor of plaintiff Connie Ann Haley (Haley), denying Chaban's motion to disqualify the circuit judge, denying Chaban's motion for sanctions against Haley and her attorney, and assessing sanctions against Chaban and Tindall in the total amount of \$13,350. We affirm in part and reverse in part.

Joyce Jean Brueckner (Brueckner) died testate on January 28, 2008. Brueckner had only one child, her adopted daughter Amy Dault (Dault). In turn, Dault had two children, Macy Dault and Dustin Dault. Both Macy and Dustin were minors at the time of Brueckner's death. Brueckner's will directed informal, unsupervised administration. Earl Cook was nominated in the will to serve as personal representative.

Brueckner specifically excluded Dault from her will. Instead, Brueckner named her two grandchildren, Macy and Dustin, as her sole devisees. The largest single asset in Brueckner's estate was a house and parcel of real property (the property) located at 212 East Church Street, Clinton, Michigan. Brueckner lived on the property during her lifetime. Despite certain alleged acrimony between Brueckner and Dault, it appears that Dault lived on the property during Brueckner's lifetime as well.

For some time prior to her death, Brueckner had owned the property free and clear, with no mortgage indebtedness. However, Dault apparently convinced Brueckner to take out a new mortgage loan on the property just prior to her death. To this end, Brueckner obtained a mortgage loan from TLC Community Credit Union in the approximate amount of \$65,000. Dault apparently spent all the money on herself.

When Brueckner died, Dault continued living on the property, apparently with her live-in boyfriend Daniel Hawk. However, Dault stopped making payments on the mortgage note. Therefore, TLC Community Credit Union initiated foreclosure proceedings.

At some point, Haley learned about the pending foreclosure.¹ Haley acknowledges that she was neither an heir nor a devisee. However, she asserts that in order to "save" the property from foreclosure and to preserve it for her niece and nephew, she entered into negotiations with personal representative Cook and TLC Community Credit Union. It is undisputed that Haley ultimately paid off the mortgage indebtedness with TLC Community Credit Union and that Cook thereafter conveyed the property to Haley by way of a personal representative's deed dated July 18, 2008.

Despite Haley's assertion that she intended to preserve the property for Macy and Dustin, she listed the property for sale soon after acquiring title from the personal representative. When Dault learned that Haley had paid off the mortgage indebtedness and acquired title to the property, she hired attorney Chaban to file a petition for supervised administration of Brueckner's estate. On September 12, 2008, Chaban filed a petition for supervised administration on behalf of Dault in the Lenawee Probate Court. The petition alleged that although Brueckner's will directed unsupervised administration, "supervised administration is necessary for the protection of persons interested in the estate[.]" In a document attached to the petition, Dault asserted that personal representative Cook had transferred the property "contrary to the express provision of the decedent's will, to an uninterested party without notice to any

¹ Haley's brother is Dault's ex-husband and the father of Macy and Dustin.

interested party,” and that “[t]he home sale was contrary to the best interests of the estate[.]” Dault further asserted that Haley had acquired the property “for less than fair market value,” and that Haley and Cook had “acted in concert to deprive the beneficiaries [i.e., Macy and Dustin] of their lawful property.” The probate case was assigned to then Lenawee Probate Judge Margaret M. S. Noe.

In addition to filing the petition for supervised administration, Chaban filed a lis pendens against the property on behalf of Dault. The lis pendens was recorded in the office of the Lenawee County register of deeds.

On November 24, 2008, the petition for supervised administration was withdrawn without prejudice by stipulation of the parties. The probate court’s order provided that Chaban or Dault would be entitled to refile the petition for supervised administration in the event that the parties did not settle the matter. The lis pendens was not withdrawn at that time.

Meanwhile, Haley had apparently located a potential purchaser for the property. Haley wrote in a letter dated September 18, 2008, that although she had paid TLC Community Credit Union \$68,000, she believed the property was worth between \$90,000 and \$110,000. Although it is not entirely clear, it appears that the potential purchaser refused to close or would not commit to the purchase of the property because of the outstanding lis pendens.

Accordingly, on March 20, 2009, Haley sued Dault and Chaban in the Lenawee Circuit Court (1) seeking removal or cancellation of the lis pendens, and (2) alleging that Dault and Chaban had effectively slandered title to the property. Haley alleged that Dault and Chaban had improperly recorded the lis pendens against the property, that the lis pendens had “no legal basis,” that it “effectively slander[ed] title” to the property, and that it “ma[de] the property unmarketable.” Haley requested that the circuit court enter an order removing or setting aside the lis pendens.²

On May 1, 2009, Chaban refiled the petition for supervised administration and also requested a determination of heirs. Chaban further argued that Haley’s action should have been filed in the probate court rather than the circuit court. On June 2, 2009, both the probate and circuit court cases were officially reassigned to Judge Noe.

At a hearing on June 29, 2009, Judge Noe authorized the refiled petition for supervised administration. Thereafter, the court entered an order (1) providing that the administration of Brueckner’s estate would be supervised, (2) determining that Dault was an heir of Brueckner’s estate, (3) ordering personal representative Cook to immediately secure all personal property of the estate, and (4) ordering Dault to turn over any personal property of the estate to the personal representative within 10 days.

² Although Haley alleged that Dault and Chaban had slandered title to the property, her complaint did not seek damages for slander of title.

Chaban then filed a countercomplaint, asserting counterclaims of fraud and malicious prosecution against Haley. Chaban also sought sanctions from Haley, arguing that her complaint was frivolous and unsupported by fact or established law. Haley responded by asserting that her circuit court action was not frivolous or unsupported by law.

On October 23, 2009, Haley moved for summary disposition, arguing (1) that she was the lawful owner of the property, (2) that Dault and Chaban had no interest in the property and therefore no right to file a lis pendens against it, and (3) that she was entitled to judgment as a matter of law, including removal of the lis pendens.

Chaban responded to Haley's motion and filed his own cross-motion for summary disposition. Chaban argued (1) that Haley should have sued Dault only, as he was not a proper party defendant, (2) that Haley's claims against him were barred by what he referred to as the doctrine of "absolute judicial privilege," (3) that Haley's short, perfunctory complaint failed to set forth the essential elements of a legally cognizable slander-of-title claim, (4) that "[t]he notice of Lis Pendens is absolutely privileged, as a matter of law," and (5) that, at the least, there remained genuine issues of material fact that were yet to be resolved in the case.

Then, on November 16, 2009, Chaban filed a motion for sanctions against Haley and her attorney pursuant to MCR 2.114(E) and (F). Chaban argued that he and Dault had been entitled to file the lis pendens in light of the pending petition for supervised administration and the potential that the probate proceedings could affect title to the property. Chaban argued that Haley's complaint was not grounded in fact and that it lacked arguable legal merit. Chaban asserted that, because Haley was not an interested person in the estate, she had possessed no right to enter into a side deal with the personal representative and the credit union or to acquire title to the property. Chaban contended that he was justified in filing the lis pendens as a means of putting all others on notice that Haley's status as owner of the property would be challenged in the supervised probate proceedings.

A week later, the circuit court entered an order directing Chaban to execute a release of the lis pendens to facilitate closing on Haley's pending sale of the property. The court ordered that all sale proceeds be deposited in escrow with the clerk of the circuit court, to be distributed in accordance with future orders entered in the probate proceedings. At some point thereafter, Chaban signed a release of the lis pendens, apparently contingent upon any proceeds from the sale of the property being placed into escrow with the *probate* court.

Haley then moved for sanctions against Chaban and Chaban's attorney, Tindall, under MCR 2.114(E) and (F). Haley argued that Chaban's own motion for sanctions had been baseless and devoid of legal merit. Haley's attorney, Charles Gross (Gross), separately requested sanctions against Chaban and Tindall.

On December 8, 2009, Chaban moved to disqualify Judge Noe on due process grounds and also pursuant to MCR 2.003(C). Thereafter, Tindall filed notice that he was asserting an attorney's lien against the property, allegedly for services rendered.

On December 18, 2009, Judge Noe entered an "Ex Parte Order," apparently in response to a request by Haley or Haley's attorney, which provided in relevant part:

It has been brought to the Court's attention that attorney Michael E. Tindall has demanded the return of the release of lis pendens and is claiming an attorney's lien against the property

IT IS HEREBY ORDERED that Michael E. Tindall may not in any manner interfere, obstruct, threaten, demand or in any fashion hinder a real estate closing scheduled for December 18, 2009 on the subject property; nor interfere with the existing Court Order to release the lis pendens.

Chaban then objected to the ex parte order. He contended that the order had been illegally entered following ex parte communication with Haley's attorney, and pointed out that Haley had never filed a motion seeking ex parte relief. Chaban also renewed his request that Judge Noe disqualify herself.

The circuit court held oral arguments, during which Judge Noe observed that she would not disqualify herself from the proceedings. She explained that she had entered the ex parte order directing removal of the lis pendens because "in [the] sales market that we face as a state, to have a potential purchaser and seller agreement frustrated is very disturbing." Judge Noe further remarked that the actions of Chaban and Tindall were "most inappropriate, unprofessional, designed to deter, interfere, and frustrate" The court then observed that Haley and Gross should be awarded their "actual attorney fees." That same day, Lenawee Circuit Chief Judge Timothy Pickard affirmed Judge Noe's decision not to disqualify herself, stating from the bench that although Chaban and Tindall "obvious[ly] . . . don't like Judge Noe's rulings," their remedy was to seek an appeal—not to seek judicial disqualification.

On January 7, 2010, the circuit court entered a "Correction of Scribner's Error & First Amended Order for Release of Lis Pendens," again directing Chaban to execute a release of the lis pendens to facilitate the closing on the pending sale of the property. The court also ordered that all sale proceeds be deposited in escrow with the circuit court's "court-ordered payables account," to be distributed in accordance with future orders entered in the probate proceedings. Thereafter, Haley informed the circuit court that she had sold the property and moved for a distribution of the proceeds. Haley explained that she had paid \$67,813.91 for the property on July 18, 2008, that she had sold the property for \$71,055.83 on December 31, 2009, and that the sum of \$71,055.83 had been paid into an escrow account held by the circuit court. Haley also asserted that, between July 18, 2008, and December 31, 2009, she had spent approximately \$4,000 on taxes, insurance, and utilities for the property. She therefore requested that the total escrowed amount of \$71,055.83 be released to her.

Later that month, the circuit court entered a written order (1) denying Chaban's and Tindall's requests for judicial disqualification, (2) granting Haley's motion for summary disposition with respect to her claims against Chaban,³ (3) denying Chaban's request for sanctions, (4) granting Haley's motion for sanctions against Chaban and Tindall, and (5) granting

³ This order did not address Haley's claims against Dault.

Gross's motion for sanctions against Chaban and Tindall. Chief Judge Pickard also entered a written order denying Chaban's and Tindall's request to disqualify Judge Noe.

On February 8, 2010, Chaban objected to Haley's motion to distribute the sale proceeds, maintaining that Haley had effectively perpetrated a fraud on Brueckner's estate by acquiring the property for less than fair market value when she was not even an interested person in the first instance. At a circuit court hearing, both Gross and the personal representative's attorney stated that they had no objection to releasing the full escrowed amount to Haley. The personal representative's attorney indicated that she had spoken with Macy's and Dustin's father, and that "he was well aware of the fact that the children were not gonna get anything. And he is the one who is the custodial parent[.]" Chaban renewed his objection to releasing the sale proceeds to Haley. He argued that the sale proceeds should have been deposited with the *probate* court rather than the *circuit* court. He also argued that Haley and Gross had committed a fraud upon Macy and Dustin Dault.

The circuit court noted that, with interest, the total escrowed amount was \$72,438.73. On February 8, 2010, the circuit court entered an order releasing the escrowed funds to Haley in full. Thereafter, Haley and Gross filed their bills of costs and billing statements for legal fees incurred in the matter.

On February 26, 2010, Chaban and Tindall filed a joint claim of appeal with this Court, purporting to appeal the circuit court's orders of February 8, 2010 (releasing the escrow funds to Haley), and January 25 and 26, 2010 (denying the motion to disqualify Judge Noe, granting summary disposition in favor of Haley, and imposing sanctions).⁴ Chaban and Tindall then filed a motion in the circuit court seeking a stay pending appeal.⁵

On March 4, 2010, Chaban moved for an order holding Haley and Gross in contempt of court for taking the released funds. Chaban argued that he had filed a motion for a stay pending appeal and that Haley and Gross were prohibited from taking or using the released funds until the motion for stay had been decided. Chaban suggested that the circuit court should treat the released funds "as a stay bond[.]" Chaban also objected to the bills of costs and billing statements submitted by Haley and Gross. On March 19, 2010, Tindall filed his own objections to these bills of costs and billing statements.

The circuit court held oral arguments on March 22, 2010. Chaban contended that the escrowed sale proceeds "should have held for the minor children. They were not. They . . . should be returned to the court account and held while we . . . go through the Court of Appeals." Gross pointed out that Haley had used her own personal money to pay off the

⁴ This Court dismissed the claim of appeal for lack of jurisdiction because none of the orders that Chaban and Tindall purported to appeal was a final order within the meaning of MCR 7.202(6)(a)(i). *Haley v Chaban*, unpublished order of the Court of Appeals, entered May 4, 2010 (Docket No. 296663).

⁵ The circuit court ultimately denied the motion for stay pending appeal.

mortgage indebtedness in the first place, and that the released funds should therefore be hers to keep. The circuit court denied Chaban's motion to hold Haley and Gross in contempt of court. Judge Noe ruled that the escrowed funds had been properly released to Haley by order of the court and that there was no need to treat the funds as an appeal bond.

The circuit court next considered the bills of costs and billing statements submitted by Haley and Gross. Gross maintained that he and Haley had incurred these costs as a result of Chaban's and Tindall's vexatious pleadings, and asked the court to award sanctions in the amounts requested. Gross noted that all of the requested costs and fees were "real," and that Haley had theretofore paid all of the costs out of her own pocket. The circuit court found all of the requested fees and costs to be "reasonable and appropriate in light of the circumstances." The court accordingly ordered sanctions against Chaban individually in the amount of \$3,495, and against Chaban and Tindall jointly in the total amount of \$9,855.

On April 5, 2010, the circuit court entered an order dismissing with prejudice Haley's still-outstanding claims against Dault. The court also dismissed with prejudice Chaban's counterclaims against Haley. The next day, the circuit court entered written orders (1) awarding Haley \$6,630 in sanctions against Chaban and Tindall jointly, (2) awarding Gross \$3,225 in sanctions against Chaban and Tindall jointly, and (3) awarding Haley \$3,495 in sanctions against Chaban individually. These orders resolved the last pending matter and closed the case.

II

Chaban first argues that the circuit court erred by granting summary disposition in favor of Haley with respect to her claims against him. Chaban also argues that the circuit court should have granted that portion of his cross-motion for summary disposition in which he argued that Haley had improperly named him as a defendant. We agree.

We review *de novo* the circuit court's grant or denial of a motion for summary disposition. *Maiden v Rozwood*, 461 Mich 109, 118; 597 NW2d 817 (1999).

In her complaint, Haley sought a discharge of the *lis pendens* that had been recorded against the property, and alleged that Dault and Chaban had effectively slandered title to the property by recording the *lis pendens*. However, Haley never requested damages for slander of title. Instead, Haley's complaint sought only one item of relief—namely, a discharge of the *lis pendens*. Michigan law recognizes a cause of action by a property owner to discharge a *lis pendens* on his or her property. *Silberstein v Silberstein*, 252 Mich 192, 194; 233 NW 222 (1930). Such an action is equitable in nature, *id.*, and is similar to an action to remove a cloud from title, see *Hesselbacher v Sprague*, 104 Mich 197, 200; 62 NW 296 (1895). It is well established that the circuit court has jurisdiction over such an action. *Mark v Bradford*, 315 Mich 50, 61; 23 NW2d 201 (1946).

The problem, of course, is that an action may not be brought against a defendant who is neither a necessary nor a proper party. *Otsego Sanitary Milk Products Co v Allegan Circuit Judge*, 234 Mich 277, 281; 207 NW 890 (1926). Indeed, "one who is not a proper party to litigation cannot be brought in it, notwithstanding the broad modern provisions with regard to the

addition or dropping of parties improperly joined or omitted.” 1A Michigan Pleading & Practice, Parties, § 15:69, p 309.

We agree with Chaban that he never should have been named as a defendant in this case. Chaban merely represented Dault as her attorney. He was neither a necessary nor a proper party to the litigation. Haley sought a discharge of the lis pendens that had been recorded against the property. Chaban’s presence as a party was simply unnecessary. The circuit court would have been able to grant the full measure of relief that Haley sought even if Chaban had not been named in the action. After all, the petition for supervised administration and the lis pendens were both filed *on behalf of Dault*, who was an heir at law and therefore an interested person in the probate proceedings. See MCL 700.1105(c); MCL 700.2103(a); see also MCL 700.3105. Chaban merely filed the petition for supervised administration and the lis pendens to protect Dault’s interests—not his own. Since Chaban was not a proper or necessary party, the circuit court should have dismissed him from the action. See *Otsego Sanitary Milk*, 234 Mich at 281.

None of the relief requested by Haley required the presence of Chaban as a defendant. Because Chaban was not a proper party, he never should have been named as a defendant, and Haley’s claims against him should have been dismissed. For these reasons, the circuit court should have granted that portion of Chaban’s cross-motion for summary disposition in which he argued that Haley had improperly named him as a defendant. For the same reasons, we conclude that the circuit court erred by granting summary disposition in favor of Haley with respect to her claims against Chaban.⁶

III

Chaban next argues that Judge Noe erred by failing to disqualify herself after engaging in ex parte communications with Haley or Haley’s counsel. We agree.

In general, “[a] judge shall not initiate, permit, or consider ex parte communications, or consider other communications made to the judge outside the presence of the parties concerning a pending or impending proceeding[.]” Michigan Code of Judicial Conduct, Canon 3(A)(4). By engaging in ex parte communications with Haley or her attorney concerning the pending sale of the property, Judge Noe appeared biased toward Haley’s position in the action. Of course, Judge Noe may not have been *actually* biased in favor of Haley’s position. But a judge must be careful to avoid even the “appearance of impropriety.” Michigan Code of Judicial Conduct, Canon 2(A). Judicial disqualification is warranted when a judge “has failed to adhere to the appearance of impropriety standard set forth in Canon 2 of the Michigan Code of Judicial Conduct.” MCR

⁶ In light of our conclusion in this regard, it is unnecessary to consider Chaban’s arguments that Haley failed to establish a legally cognizable slander-of-title claim, that there remained genuine issues of material fact precluding a grant of summary disposition in favor of Haley, and that he was insulated from liability by what he curiously refers to as the doctrine of “absolute judicial privilege.”

2.003(C)(1)(b)(ii). In order to avoid the further appearance of impropriety, Judge Noe should have disqualified herself from the circuit court proceedings. See *id.*

IV

Chaban and Tindall argue that the circuit court erred by awarding sanctions against them in this case. Again, we agree.

We review for clear error the circuit court's determination whether to impose sanctions under MCR 2.114. *Guerrero v Smith*, 280 Mich App 647, 677; 761 NW2d 723 (2008).

Haley and Gross sought sanctions against Chaban and Tindall under MCR 2.114(E) and (F). Haley and Gross alleged that Chaban had filed a motion for sanctions that was frivolous, not grounded in fact, and devoid of arguable legal merit. However, the circuit court never addressed whether Chaban's motion for sanctions was frivolous, not well-grounded in fact, or devoid of arguable legal merit under MCR 2.114. Instead, the circuit court ultimately awarded sanctions against Chaban and Tindall in the total amount of \$13,350⁷ without making any specific findings and with very few reasons.

As an heir and interested person, Dault had every right to retain Chaban to challenge Haley's acquisition and subsequent re-sale of the property. It may be that Dault's character did not appeal to Judge Noe's sympathies, particularly in light of certain allegations that Dault was involved in drug use and criminal conduct, that she ceased paying on the mortgage note as soon as her mother died, and that she had spent all the money from the mortgage loan. But this does not change the fact that Dault was legally entitled to seek supervised administration, to raise objections to Haley's conduct, and to file a *lis pendens* to notify others that title to the property might be affected by the ongoing probate proceedings. See MCL 700.3105.

To impose sanctions under MCR 2.114(E), the circuit court must find that an attorney or party has signed a pleading in violation of MCR 2.114(A) through (D). *Whalen v Doyle*, 200 Mich App 41, 42; 503 NW2d 678 (1993). To impose sanctions under MCR 2.114(F), the circuit court must find that a claim or defense was frivolous. See *State Farm Fire & Cas Co v Johnson*, 187 Mich App 264, 268; 466 NW2d 287 (1990); *Contel Sys Corp v Gores*, 183 Mich App 706, 711; 455 NW2d 398 (1990). Yet the circuit court made no such findings in this case. Instead, after reviewing the transcripts and lower court file, it appears to us that Judge Noe awarded sanctions against Chaban and Tindall merely because she was displeased with their general course of conduct and because she did not believe that they should have challenged Haley's acquisition and subsequent resale of the property. Judge Noe made no specific findings with regard to the matter of sanctions, merely commenting on the record that that the actions of Chaban and Tindall had been "most inappropriate, unprofessional, designed to deter, interfere, and frustrate[.]" These are not proper reasons to award sanctions under MCR 2.114(E) and (F).

⁷ Specifically, as explained earlier, the court awarded Haley \$6,630 in sanctions against Chaban and Tindall jointly, awarded Gross \$3,225 in sanctions against Chaban and Tindall jointly, and awarded Haley \$3,495 in sanctions against Chaban individually.

We reverse the three circuit court orders awarding sanctions against Chaban and Tindall in the total amount of \$13,350.

V

Lastly, Chaban argues that the circuit court erred by denying his own motion for sanctions against Haley and Gross. We disagree.

It is true, as explained previously, that Haley and her attorney never should have named Chaban as a defendant in the first instance. But it does not necessarily follow that Haley's complaint and other papers were signed in violation of MCR 2.114(A) through (D). See *Whalen*, 200 Mich App at 42. While Haley and her attorney were ultimately incorrect to sue Chaban individually, we cannot conclude that Haley's claims were imposed for an improper purpose or filed without a good-faith belief that they were well grounded in fact and law. Nor does it appear that Haley's claims were "frivolous" within the meaning of MCR 2.114(F). See MCL 600.2591(3); *Kitchen v Kitchen*, 465 Mich 654, 662; 641 NW2d 245 (2002). Rather, it appears that Haley had a good-faith belief that she was legally entitled to a discharge of the lis pendens and that Chaban was a necessary defendant because he was the person who had actually filed the lis pendens. The mere fact that a plaintiff does not ultimately prevail does not render his or her claims frivolous. *Id.* at 662. Nor is a claim "frivolous" within the meaning of MCR 2.114(F) merely because a party or his attorney doubts the likelihood of success on the merits, or because the facts have not been fully and completely substantiated at the time the claim is filed. *Louya v William Beaumont Hospital*, 190 Mich App 151, 162; 475 NW2d 434 (1991).

Chaban was not a proper defendant and the circuit court therefore should have dismissed the claims against him. But it does not necessarily follow that Haley's claims against Chaban were frivolous, imposed for an improper purpose, or filed without a good-faith belief that they were well grounded in fact or law. We cannot conclude that the circuit court clearly erred by declining to grant Chaban's request for sanctions against Haley and her attorney. See *Guerrero*, 280 Mich App at 677.

VI

We affirm the circuit court's denial of Chaban's motion for sanctions against Haley and Gross. However, we reverse the circuit court's grant of sanctions against Chaban and Tindall in the total amount of \$13,350, reverse the circuit court's grant of summary disposition in favor of Haley with respect to her claims against Chaban, and remand for entry of judgment in favor of Chaban with respect to Haley's claims against him on the ground that Haley improperly named him as a defendant in this case.

As noted previously, Judge Noe erred by failing to disqualify herself from the circuit court proceedings in this case. But in light of our resolution of the issues, it is unnecessary to remand this matter to a different circuit judge.

Affirmed in part, reversed in part, and remanded for further proceedings consistent with this opinion. We do not retain jurisdiction. No taxable costs under MCR 7.219, no party having prevailed in full.

/s/ Stephen L. Borrello

/s/ Kathleen Jansen

/s/ Henry William Saad