

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO

HAROLD DURYEE, Superintendent
of Insurance, in his capacity
as Liquidator

Plaintiff

vs.

ABSTRACT & TITLE COMPANY, et al.

Defendants

CASE NO. 86 CV 074603

JUDGE BESSEY

CLERK OF COURTS
 THOMAS J. KRAMB
 FRANKLIN COUNTY, OHIO
 94 JUN 29 PM 2:24

**ORDER APPROVING FINAL ACCOUNTING, DISCHARGING AND RELEASING
LIQUIDATOR AND CLOSING THE LIQUIDATION ESTATE.**

This matter came before this Court upon Motion of Harold T. Duryee, Superintendent of Insurance for the State of Ohio as Liquidator ("Liquidator") for Abstract & Title Company ("Abstract"), for court approval of the Final Accounting, Discharge and Release of the Liquidator and Order Closing of the Abstract Liquidation Estate (the "Motion").

It is hereby ORDERED that the court hereby approves and authorizes the following, as set forth in the Motion, the Final Accounting (Exhibit A) including the Settlement Fund Statement of Receipts and Disbursements (Schedule 1), the Statement of Receipts and Disbursements for General Assets (Schedule 2), and the 1994 Financial Statements (Schedule 3).

It is further ORDERED that the payment of \$500.00 on Escrow Number 12887, as set forth in the Motion, is hereby approved;

It is further ORDERED that the Liquidator is released from attempting to locate or pay the claims of Non-title claimants listed on Exhibit B to the Motion who could not be located or did not cash their checks;

It is further ORDERED that the Liquidator is excused from reviewing or valuing any additional claims;

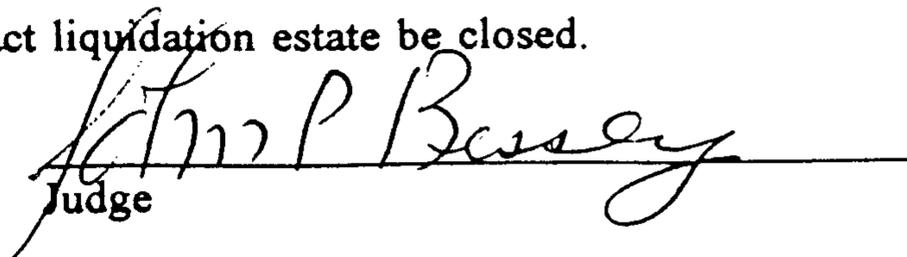
It is further ORDERED that the Liquidator is authorized to store the Abstract records for seven years and then destroy them, as set forth in the Motion; and any additional claims;

It is further ORDERED that the Liquidator is authorized to abandon the miscellaneous furniture and equipment from the Abstract estate to the Office of the Liquidator;

It is further ORDERED that the Motion to Avoid Fraudulent Transfer of Assets against Jonathan S. Rocker is dismissed without prejudice;

It is further ORDERED that the State of Ohio, the Liquidator, his predecessors, successors, assigns, and any and all deputies, agents, attorneys or employees of the Office of the Ohio Insurance Liquidator, the Superintendent of Insurance, his predecessors, successors, assigns and any and all agents, attorneys or employees of the Ohio Department of Insurance are all discharged and released of all claims, demands, liabilities, obligations or judgments, known or unknown, based upon or arising out of, related to or connected with the operation, regulation or liquidation of Abstract; and

It is ORDERED that the Abstract liquidation estate be closed.

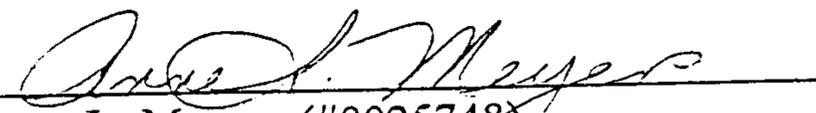

Judge

6) payment of \$500.00 on Escrow Number 12887; 7) abandonment of fully depreciated miscellaneous office furniture and equipment to the Office of the Liquidator; and 8) discharge and release of the Liquidator, his predecessors, assigns and any and all deputies, agents, attorneys, and employees of the Office of the Ohio Insurance Liquidator and employees of the Ohio Department of Insurance, of all liability with respect to the Abstract Liquidation; and 8) closing the liquidation estate of Abstract.

The Liquidator supports this motion with the attached memorandum.

LEE FISHER, Attorney General State of Ohio

By: Marc H. Morgenstern
Special Counsel

By: 
Anne L. Meyers (#0025748)

Kahn, Kleinman, Yanowitz & Arnson Co., L.P.A.
The Tower at Erieview, Suite 2600
Cleveland, Ohio 44114-1824
(216) 696-3311
Attorneys for Plaintiff

MEMORANDUM IN SUPPORT OF LIQUIDATOR'S MOTION FOR
APPROVAL OF FINAL ACCOUNTING, DISCHARGE AND RELEASE OF
LIQUIDATOR AND ORDER TO CLOSE THE LIQUIDATION ESTATE

I. INTRODUCTION

A. Establishment of Settlement Fund

Abstract was placed into liquidation by Order of this Court on September 23, 1986. On December 28, 1993, this court entered an Order approving the Satisfaction of Requirements of a prior order, the final distribution of funds to claimants, and the procedure for the distribution and closing of the estate. This Memorandum and Final Accounting is being filed in support of Plaintiff's Application for an Order of Discharge of the Liquidator of Abstract pursuant to Ohio Revised Code Section 3903.46, on the grounds that all terms of the December 28, 1993 Order have been satisfied. After payment of all remaining administrative expenses in accordance with O.R.C. 3903.42, the estate of Abstract (the "Estate") will have no assets from which to satisfy any of the remaining claims against the Estate.

On February 11, 1987, the Liquidator entered into a settlement agreement conditioned on court approval which provided for satisfaction of many claims against the Estate (the "Settlement Agreement"). These claims involved parties to a number of residential real estate transactions, whose closings were delayed when the Abstract escrow monies were frozen or seized. The Settlement Agreement was amended and approved by the Court by Order dated April 23, 1987 (the "Order"). The Settlement Agreement

provided for a Settlement Fund which included remaining escrow monies held by Abstract, monies from a title insurance company for which Abstract had acted as agent, and a mortgage company, and monies seized by a bank, all of which shared business interests with Abstract. Contributions were made to the Settlement Fund by these parties in order to resolve extensive and complicated claims against each other and from other claimants.

B. Settlement Agreement Operation and Finalization

The Settlement Agreement and Order provided for the priority of payments to be made from the Settlement Fund. Monies from the Settlement Fund were distributed to pay 100% of the Title Related Claims and remaining Nontitle Related Claims, both as defined in the Settlement Agreement.

Ohio Revised Code Section 3903.42, Section (A) defines Class 1 Claims as the administrative costs and expenses of the liquidation administration. Section (B) defines Class 2 Claims as debts due to employees under \$1,000, Section (C) defines Class 3 Claims as all claims under policies for losses, and Section (D) defines Class 4 claims as claims of general creditors. Other claims are defined in Sections (E) through (H). In addition, the Settlement Agreement and Order provided that \$175,000 of the Liquidator's claim, including the claims of the Ohio Department of Insurance, would be subordinated to Class 2, 3 and 4 claims.

The December 28, 1993 Order of this Court authorized the payment of remaining Nontitle Related Claims, and the transfer of remaining assets from the Settlement Fund

to the general assets of Abstract. Distribution payments to Nontitle Related Claims were made effective February 1, 1994. This Order also limited the time Nontitle Related Claim distribution checks could be cashed to 60 days. The 60-day time period has now expired and only seven distribution checks were voided because they were undeliverable or were not cashed within the allotted time period. (See Section II.A. below and Exhibit B).

II. CLOSING ISSUES

A. Uncashed and Undeliverable Checks

When Nontitle Related Claim disbursement checks were returned to the Liquidator as undeliverable, some or all of the following attempts were made to locate forwarding addresses: 1) The available escrow files were checked for the last known address; 2) directory assistance for the area of the last known address was contacted; 3) the post office of the last known address was contacted; and 4) if a social security or tax identification number was available in the Abstract records, a skip trace search was conducted to locate these claimants. Such efforts resulted in the successful location of approximately 40 addresses on returned checks. Nonetheless as of April 1, 1994, seven checks totalling \$640.73 remained uncashed. An itemized list of these checks and their payees is attached hereto as Exhibit B. Of these checks, two checks, both made payable to Kathleen McGee, Esq., were simply not cashed. They were never returned to the Liquidator and the claimant voiced no objection regarding the payments. The remainder

of the checks were returned to the Liquidator as undeliverable or, in the case of Edward Maher, his client was no longer in existence or could not be located.

Pursuant to this Court's December 28, 1993 Order and the Settlement Agreement, no further action need be taken with respect to locating these claimants, and the funds from the uncashed checks must revert to the general assets of the Abstract estate. Therefore, the Liquidator requests that this court order that the Liquidator is released from any further obligation to locate or pay these claimants.

B. Escrow No 12887 Nontitle Claim Payment Correction

After payment of all remaining Nontitle Related Claims, the Liquidator was contacted by claimant Aileen Nagode who indicated that she had received a valuation letter in 1988 for her claim under Escrow Number 12887 which indicated that her claim was worth \$500.00. However, she had only been paid based on a claim value of \$250.00. A review of the records available on this claim indicated that Nagode received and acknowledged a valuation letter which indicated that Nagode's claim was worth \$500.00. To avoid additional costs exceeding the discrepancy, Ms. Nagode was paid the additional \$250.00 for her Nontitle Related Claim. The Liquidator hereby requests that the court confirm this payment.

C. Pending Claim Against Jonathan Rocker

Currently pending before the court is a Motion to Avoid Unlawful Transfer of Assets against Jonathan S. Rocker, former counsel to Abstract and its principals (the "Rocker Motion"). The Rocker Motion was opposed, but has never been set for hearing.

The Rocker Motion was brought to recover \$21,000 which was paid to Jonathan S. Rocker purportedly for legal fees less than three months before the Liquidation Order was entered. Further investigation has determined that Rocker is no longer practicing law and is, for all intents and purposes, uncollectible. To avoid unnecessary waste of Estate assets, the Liquidator hereby requests that the Court permit the Liquidator to dismiss the Rocker Motion without prejudice.

D. Payment of Administrative Expenses

The Settlement Fund Statement of Receipts and Disbursements at Schedule 2 to Exhibit A shows that all outstanding Nontitle Related Claims were paid and the balance remaining in the Settlement Fund account was transferred to the Abstract General Assets. The Statement of Receipt and Disbursements for the general assets at Schedule 3 indicates the administrative expenses of the Liquidator which have been paid since January 1, 1994, and also includes the Final Accounting Figures. The Final Accounting (Schedule 1) details all remaining outstanding administrative expenses, including the outstanding payable to the Ohio Department of Insurance ("ODI"). The outstanding administrative claims of the Liquidator are \$18,991.64, and the outstanding claims of ODI (resulting from prior advances to cover administrative expenses) are \$227,628.87 resulting in a total administrative claim (ODI's plus the Liquidator's) of \$249,620.51. Pursuant to the Settlement Agreement, \$175,000 of administrative claims are to be subordinated to claims of all Class 2, 3 and 4 creditors of the Estate. Consequently, the unsubordinated administrative claim, reduced by the \$175,000, totals \$74,682.30.

Pursuant to Sections 3903.42(A) and 3903.21(A)(4), all expenses of the Liquidator must be paid first, and then, if any monies remain, ODI must be reimbursed for any monies which it advanced. Therefore, the Liquidator hereby requests approval of this court to pay the outstanding administrative costs of the Liquidator and ODI, as outlined in the Final Accounting at Schedule 1.

Given the limited assets of the estate, no claims other than Class 1 claims were ever reviewed as to value. As indicated above, all assets of the Settlement Fund were distributed or transferred to the Estate and, after payment of the remaining administrative expenses upon approval of this court, all general assets will have been distributed, thereby leaving a zero balance in both the Settlement Fund and the general assets. Consequently, the Liquidator hereby submits for approval the Final Accounting at Exhibit A.

E. Storage and Retention of Records

The Liquidator also moves this court for an order directing the Liquidator to store the Abstract records for seven years from the date of said Order, then to destroy the records after such time has elapsed. The cost of such storage and destruction is included in the Final Accounting at Exhibit A.

F. Abandonment of Miscellaneous Office Furniture and Equipment

The Liquidator also moves this Court for an order authorizing the Liquidator to abandon items of office furniture and equipment which are part of the Abstract estate. All of said items have been fully depreciated. It would cost more to sell and move these items than they are worth.

III. CONCLUSION

Accordingly, as the Liquidation of Abstract has been completed, the Liquidator moves this Court for an Order approving and authorizing 1) the Liquidator's Final Accounting (Exhibit A); 2) payment of final administrative expenses; 3) release of the Liquidator from paying claims of Nontitle claimants who could not be located or who did not cash their distribution checks (Exhibit B); 4) storage of the Abstract records for seven years then the destruction of such records; 5) dismissal of the Rocker Motion without prejudice; 6) payment of \$500.00 on Escrow Number 12887; 7) abandonment of fully depreciated miscellaneous office furniture and equipment to the Office of the Liquidator; and 8) discharge and release of the State of Ohio, the Liquidator, his predecessors, successors, assigns and any and all, deputies, attorneys, agents or employees of the Office of the Ohio Insurance Liquidator, the Superintendent of Insurance, Department of Insurance, State of Ohio, his predecessors, successors, assigns and any and all attorneys, agents or employees of ODI of all claims, demands, liabilities, obligations, or judgments,

known or unknown, based upon or arising out of, related to or connected with the operation, regulation, or liquidation of Abstract; and 8) closing the Abstract liquidation estate.

LEE FISHER, Attorney General
State of Ohio

By: Marc H. Morgenstern
Special Counsel

By: 
Anne L. Meyers (#0025748)

Kahn, Kleinman, Yanowitz & Arnson Co., L.P.A.
The Tower at Erieview, Suite 2600
Cleveland, Ohio 44114-1824
(216) 696-3311
Attorneys for Plaintiff

CERTIFICATE OF SERVICE

I certify that copies of the foregoing Final Accounting and Motion for Approval of Final Accounting, Discharge and Release of the Liquidator of Abstract & Title Company, Order Closing the Liquidation Estate, and Memorandum in Support and Proposed Order were hand delivered or served by ordinary United States Mail this 28th day of June, 1994 upon:

Wayne Dabb , Esq.
Baker & Hostetler
3200 National City Center
Cleveland, Ohio 44114
Counsel for Title USA

Harry Cornett, Esq.
Arter & Hadden
1100 Huntington Building
Cleveland, Ohio 44115
Counsel for American National Bank

Frances F. Goins, Esq.
Squire, Sanders & Dempsey
4900 Society Center
Cleveland, Ohio 44113
Counsel for Huntington National Bank

Neil Conway, Esq. (ordinary mail service)
174 Main Street
Painesville, Ohio
Counsel for Conway Land Title Agency, Inc.

and

Harry Brown, Esq.
Benesch, Friedlander, Coplan & Aronoff
1100 Citizens Building
Cleveland Ohio 44114
Counsel for Leader Mortgage Corp.


ANNE L. MEYERS

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO

HAROLD DURYEE, Superintendent)	CASE NO. 86 CV 074603
of Insurance, in his capacity)	
as Liquidator)	JUDGE BESSEY
)	
Plaintiff)	
)	
vs.)	
)	
ABSTRACT & TITLE COMPANY, et al.)	
)	
Defendants)	
)	

FINAL ACCOUNTING OF THE LIQUIDATOR

Harold T. Duryee, Superintendent of Insurance for the State of Ohio, as Liquidator of Abstract & Title Company ("Abstract"), hereby files the Final Accounting of the Liquidator consisting of the following documents:

1. Accounting of Subordinated Claim and Payment of Final Administrative Expenses (Schedule 1);
2. Settlement Fund Statement of Receipts and Disbursements for the period January 1, 1994 through the closing date (Schedule 2);
3. Statement of Receipts and Disbursements for the General Assets for the period January 1, 1994 through the closing date (Schedule 3); and
4. Financial Statements (Schedule 4).

These statements account for assets received and disbursements made through the closing date. Further, the Liquidator hereby incorporates by reference all prior accounts

which have been filed in the above-captioned case.

As of the closing date, the Liquidation Estate will have no assets.

LEE FISHER, Attorney General
State of Ohio

By: Marc H. Morgenstern
Special Counsel

By: 
Anne L. Meyers (#0025748)

Kahn, Kleinman, Yanowitz & Arnson
Co., L.P.A.
The Tower at Erieview
Suite 2600
Cleveland, Ohio 44114-1824
(216) 696-3311
Attorneys for Plaintiff

CERTIFICATE OF SERVICE

I certify that copies of the foregoing Final Accounting and Motion for Approval of Final Accounting, Discharge and Release of the Liquidator of Abstract & Title Company, Order Closing the Liquidation Estate, and Memorandum in Support and Proposed Order were hand delivered or served by ordinary United States Mail this 28th day of June, 1994 upon:

Wayne Dabb , Esq.
Baker & Hostetler
3200 National City Center
Cleveland, Ohio 44114
Counsel for Title USA

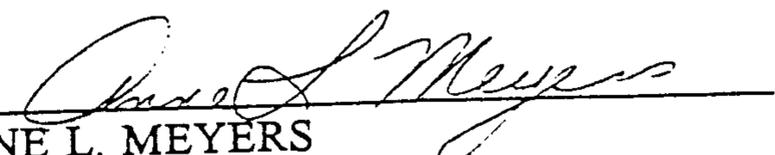
Harry Cornett, Esq.
Arter & Hadden
1100 Huntington Building
Cleveland, Ohio 44115
Counsel for American National Bank

Frances F. Goins, Esq.
Squire, Sanders & Dempsey
4900 Society Center
Cleveland, Ohio 44113
Counsel for Huntington National Bank

Neil Conway, Esq. (ordinary mail service)
174 Main Street
Painesville, Ohio
Counsel for Conway Land Title Agency, Inc.

and

Harry Brown, Esq.
Benesch, Friedlander, Coplan & Aronoff
1100 Citizens Building
Cleveland Ohio 44114
Counsel for Leader Mortgage Corp.


ANNE L. MEYERS

SCHEDULE 1-A

Final Disbursements

ABSTRACT & TITLE COMPANY
Final Account
Disbursements to be made at Closing of Liquidation Estate

Administrative Expenses to be Paid are as Follows:

- | | | |
|----|--|------------------|
| 1. | KPMG Peat Marwick
(Preparation of final 1993 and 1994 tax return) | \$ 1,400.00 |
| 2. | Claim for Repayment/Ohio Department of Insurance
(See Schedule A) | 21,539.06 |
| 3. | Intercompany expense allocation - salaries, benefits,
warehouse records storage fees, and destruction costs | <u>17,591.64</u> |

TOTAL ADMINISTRATIVE EXPENSES TO BE PAID AT CLOSING \$ 40,530.70

SCHEDULE 1-B

ABSTRACT & TITLE COMPANY, IN LIQUIDATION
ACCOUNTING OF SUBORDINATED CLAIM AND
PAYMENT OF FINAL ADMINISTRATIVE EXPENSES

Funds Advanced to Abstract & Title Company by ODI:

Legal Fees	\$ 218,128.41
Examiners Fees	<u>9,500.46</u>
Total Advanced by ODI	227,628.87

Administrative Claims

KPMG Peat Marwick	1,400.00
Intercompany Expenses Allocation	<u>17,591.64</u>
Total Administrative Claims	18,991.64

Total Administrative Claims 246,620.51

Less: Subordinated Claim	<u>(175,000.00)</u>
Unsubordinated Administrative Claims	<u>71,620.51</u>

Assets Available at Closing 40,530.70

Total Administrative Expenses to be paid at Closing	<u>(18,991.64)</u>
Remaining Available Assets	21,539.06

Remaining Unsubordinated Administrative Claim 52,628.87

Total to be Paid to ODI at Closing	<u>21,539.06</u>
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Unpaid Unsubordinated Administrative Claim \$ 31,089.81

SCHEDULE 2

Settlement Fund - Statement
of Receipts and Disbursements

Liquidator of Abstract & Title Company
Settlement Fund
Statement of Receipts and Disbursements
For the Period 01/01/94 through Closing Date

Balance at 12/31/93		\$70,265.33
Less Disbursements		
Transfer of Remaining Settlement Funds		
To General Asset Account	43,592.49	
Non title Claim Distribution	26,655.14	
Collection & Bank Charges	17.70	
Total Disbursements		\$70,265.33
Balance at Closing Date		\$0.00

SCHEDULE 3

GENERAL ASSETS - STATEMENT OF RECEIPTS AND DISBURSEMENT

Liquidator of Abstract & Title company
Statement of Receipts and Disbursements
for Period of 01/01/94 through Closing Date

Balance as of 12/31/93		\$ 2,266.60
Add Receipts:		
Proceeds from Closing Settlement Fund		
Bank Account	43,592.49	
Settlement RecoverY - Midwest Bank	10,000.00	
Recovery of Foreclosure Fees	<u>294.00</u>	
GENERAL ASSET FUND BALANCE:		\$53,886.49
Less Disbursements:		
Employee Salaries, Taxes & Benefits	16,743.98	
General Operating Expenses	7,420.05	
Claim for Repayment/Ohio Department of Insurance	21,539.06	
Prepayment of Warehouse Records Storage Fees and Document Destruction Fees	<u>10,450.00</u>	
TOTAL DISBURSEMENTS		\$56,153.09
Balance at Closing		0.00

SCHEDULE 4

Liquidator's Financial Statements

PRELIMINARY & UNAUDITED STATEMENT

ABSTRACT & TITLE INSURANCE COMPANY IN LIQUIDATION
SUMMARY STATEMENT OF CASH TRANSACTIONS
CLOSING DATE & MAY 31, 1994

SETTLEMENT FUND

Balance as of December 31, 1993	\$ 70,265.33
Disbursements	
Transfer of Funds to General Assets	43,592.49
Non-Title Settlement Claim Distribution	26,655.14
Bank Charges	<u>17.70</u>
Total Disbursements	70,285.33
Balance as of May 31, 1994	0.00

GENERAL ASSETS

Balance as of December 31, 1993	2,266.60
Receipts	
Transfer of Funds from Settlement Fund	43,592.49
Settlement Recovery - Midwest Bank	10,000.00
Recovery of Foreclosure Fees	<u>294.00</u>
Total Receipts	53,886.49
Disbursements	
General Operating Expenses	15,622.39
Expenses Paid at Closing	<u>40,530.70</u>
Total Disbursements	\$ 56,153.09
Balance at Closing Date	0.00

PRELIMINARY & UNAUDITED STATEMENT

ABSTRACT & TITLE INSURANCE COMPANY IN LIQUIDATION
 COMPARATIVE GENERAL OPERATING EXPENSES
 CLOSING DATE & MAY 31, 1994

	<u>To Be Paid</u> <u>Closing Date</u>	<u>Paid As</u> <u>Of 5/31/94</u>
Salaries	4,592.89	10,744.04
Employee Benefits & Payroll Taxes	1,581.63	1,481.80
Advertisement/Publications	- 0.62	26.14
Travel	100.00	0.00
Document Destruction	1,000.00	0.00
Rent for Office Space	592.91	1,799.48
Warehouse Record Storage Fees	9,450.00	0.00
FF&E Maintenance & Repair	24.21	63.41
Computer Maintenance	11.05	74.99
Computer Supplies	0.00	45.15
Office Supplies	26.61	18.70
Postage	52.21	48.34
Express & Freight	0.00	21.87
Collection & Bank Charges	0.00	6.60
Telephone & Telex	48.45	51.64
Address Search Fees	0.00	113.10
Examiners Fees	0.00	136.08
Utilities	87.61	928.26
Other Outside Contracts	0.50	13.39
Accountants Fees	1,400.00	0.00
Interest Expense	22.95	43.40
Miscellaneous Expense	0.00	6.00
Claim for Repayment/Ohio Department of Ins.	<u>21,539.06</u>	<u>0.00</u>
	40,530.70	15,622.39

EXHIBIT B

Escrow Number: 1279
Check Amount: \$56.19
Claimants: Clarence and Ava Sharp
Last Known Address: 8080 Lake Shore Boulevard
#401
Mentor, Ohio 44060

Comments: Contacted the United States Postal Service, but did not locate forwarding address. Also checked all available Abstract records, but none contained a more current address. Abstract records also did not contain social security numbers for either claimant, so skip trace report was not available.

Escrow Number: 12967
Check Amount: \$46.54
Claimant: Genevieve Kocab
Last Known Address: 3224 West 41st Street
Cleveland, Ohio 44109

Comments: Contacted the United States Postal Service, but did not locate a more current address. The Abstract records reflected the above address as being the most current. The Abstract records did not contain any social security number, so a skip trace report was not possible.

Escrow Number: 12989
Check Amount: \$107.00
Claimant: Merrill Lynch Relocation
Last Known Address: 32255 Northwest Highway
#260
Farmington Hills, Michigan 48334

Comments: Located the above address after locating tax identification number and conducting a skip trace search. The United State Post Office was contacted without success. Upon forwarding check to the above address, it was returned with documentation that the company is no longer in existence, without a successor.

Escrow Number: 13214
Check Amount: \$326.00
Claimant: Great American Mortgage Corp.
Last Known Address: 12977 Pearl Road
Cleveland, Ohio 44136

Comments: Contacted the United States Postal Service without success. Abstract records did not include a tax identification number for this company. The Ohio Secretary of State's Office listed a statutory agent. The agent was contacted, but indicated the company was no longer in existence and had no successor.

Escrow Number: 13243
Check Amount: \$15.00
Claimant: Edward J. Maher Co.
Address: The Standard Building
Cleveland, Ohio 44113

Comments: Check was returned by Edward J. Maher, indicating that he could not locate the client to whom it needed to be delivered.

Escrow Numbers: 13006 & 13228
Check Amounts: \$45.00 each (two checks)
Claimant: Kathleen M. McGee, Esq.
Last Known Address: 4603 Brookpark Road, Suite 100
Cleveland, Ohio 44134

Comments: Checks were both mailed to same address. On February 15, 1994, claimant was sent a letter reminding her that checks needed to be cashed no later than April 1, 1994. No letters or checks were returned as unclaimed or undeliverable or for any other reason to this office. Claimant made no contact with the Liquidator during this time period. Claimant had responded to previous correspondence sent to the same address.