

Fill in this information to identify the case:

United States Bankruptcy Court for the:

Eastern District of Pennsylvania
(State)

Case number (if known): 18- Chapter 11

☐ Check if this is an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

12/15

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. **Debtor's name** The Legal Coverage Group LTD.

2. **All other names debtor used in the last 8 years** LCG, Ltd.
Include any assumed names, trade names, and *doing business* as names

3. **Debtor's federal Employer Identification Number (EIN)** 23 - 2832307

4. **Debtor's address**

Principal place of business		Mailing address, if different from principal place of business
<u>50</u> Number	<u>Monument Road</u> Street	 Number Street
 <u>Bala Cynwyd</u> <u>PA 19004</u> City State ZIP Code		 P.O. Box City State ZIP Code
 <u>Montgomery</u> County		 Location of principal assets, if different from principal place of business Number Street City State ZIP Code

5. **Debtor's website (URL)** www.lcgltd.com

6. **Type of debtor**

☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

☐ Partnership (excluding LLP)

☐ Other. Specify: _____

Debtor The Legal Coverage Group LTD.
Name

Case number (if known) 18-

7. Describe debtor's business

A. Check one:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Railroad (as defined in 11 U.S.C. § 101(44))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
☒ None of the above

B. Check all that apply:

- ☐ Tax-exempt entity (as described in 26 U.S.C. § 501)
☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.
See <http://www.naics.com/search/>.

5 4 1 9 9 0

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

- ☐ Chapter 7
☐ Chapter 9

☒ Chapter 11. Check all that apply:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every 3 years after that).
☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
☐ A plan is being filed with this petition.
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

☒ No

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

If more than 2 cases, attach a separate list.

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

☒ No

☐ Yes. Debtor _____ Relationship _____
District _____ When _____
MM / DD / YYYY
Case number, if known _____

List all cases. If more than 1, attach a separate list.

Debtor The Legal Coverage Group LTD. Case number (if known) 18-
Name

11. Why is the case filed in *this* district?

Check all that apply:

- ☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
- ☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

- ☒ No
- ☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? *(Check all that apply.)*

- ☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
What is the hazard? _____
- ☐ It needs to be physically secured or protected from the weather.
- ☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).
- ☐ Other _____

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Is the property insured?

- ☐ No
- ☐ Yes. Insurance agency _____
- Contact name _____
- Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds

Check one:

- ☒ Funds will be available for distribution to unsecured creditors.
- ☐ After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

14. Estimated number of creditors

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

15. Estimated assets

- | | | |
|--|---|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input checked="" type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor The Legal Coverage Group LTD.
Name

Case number (if known) 18-

16. Estimated liabilities

- | | | |
|--|---|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input checked="" type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 01/26/2018
MM / DD / YYYY

X

Signature of authorized representative of debtor

Title CEO

Gary A. Frank

Printed name

18. Signature of attorney

X Lawrence G. McMichael
Signature of attorney for debtor

Date

1/26/18
MM / DD / YYYY

Lawrence G. McMichael

Printed name

Dilworth Paxson LLP

Firm name

1500 Market Street, Suite 3500E

Number Street

Philadelphia

City

PA 19102
State ZIP Code

(215)575-7000

Contact phone

lmcmichael@dilworthlaw.com
Email address

28550

Bar number

PA
State

**CONSENT IN LIEU OF A SPECIAL MEETING
OF THE BOARD OF DIRECTORS OF
THE LEGAL COVERAGE GROUP LTD.**

The undersigned, being the sole Director of The Legal Coverage Group Ltd., a Pennsylvania Subchapter S corporation (the "Company"), does hereby agree, consent to and adopt the following resolutions:

**VOLUNTARY PETITION UNDER THE PROVISIONS OF CHAPTER 11 OF THE
UNITED STATES BANKRUPTCY CODE**

WHEREAS, the sole Director has reviewed the materials presented by the management and the advisors of the Company regarding the liabilities and liquidity situation of the Company, the strategic alternatives available to it, and the impact of the foregoing on the Company's business;

WHEREAS, the sole Director has had the opportunity to consult with the management and the advisors of the Company and fully consider each of the strategic alternatives available to the Company;

RESOLVED, that in the judgment of the sole Director of the Company, it is desirable and in the best interests of the Company, its creditors and other parties in interest, that the Company file or cause to be filed a voluntary petition for relief under the provisions of chapter 11 of title 11 of the United States Code (11 U.S.C. §§ 101 et seq., the "Bankruptcy Code"); and

RESOLVED, that any of the Chief Executive Officer, Chief Financial Officer, and such others as may be designated by the Chief Executive Officer (collectively, the "Authorized Officers"), acting alone or with one or more other Authorized Officers be, and they hereby are, authorized and empowered to execute and file on behalf of the Company all petitions, schedules, lists, motions, applications, pleadings and other papers or documents as necessary to commence the case and obtain chapter 11 relief, including but not limited to motions to obtain the use of cash collateral, and provide adequate protection therefor and to obtain debtor in possession financing, and to take any and all further acts and deeds that they deem necessary, proper and desirable in connection with the chapter 11 case, with a view to the successful prosecution of such case; and

RESOLVED, that the Authorized Officers be, and they hereby are, authorized and directed to employ the law firm of Dilworth Paxson LLP as bankruptcy counsel to represent and assist the Company in carrying out its duties under the Bankruptcy Code, and to take any and all actions to advance the Company's rights and obligations, including filing any pleadings; and in connection therewith, the Authorized Officers are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to and immediately upon filing of the chapter 11 case and cause to be filed an appropriate application for authority to retain the services of Dilworth Paxson LLP; and

RESOLVED, that the Authorized Officers be, and they hereby are, authorized and directed to employ any other professionals, including brokers, investment bankers, accountants, auditors, financial advisors and others, to the extent necessary to assist the Company in carrying out its duties under the Bankruptcy Code; and in connection therewith, the Authorized Officers are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to or immediately upon the filing of the chapter 11 case and cause to be filed an appropriate application for authority to retain the services of any other professionals as necessary.

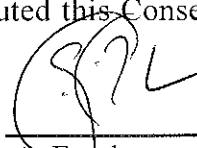
RATIFICATION OF ALL PRIOR AND FUTURE ACTIONS

RESOLVED, that in addition to the specific authorizations heretofore conferred upon the Authorized Officers, each of the Authorized Officers or their designees shall be, and each of them, acting alone, hereby is, authorized, directed and empowered, in the name of, and on behalf of, the Company, to take or cause to be taken any and all such further actions, to execute and deliver any and all such agreements, certificates, instruments and other documents and to pay all expenses, including filing fees, in this case as in such officer or officers' judgment shall be necessary or desirable to fully carry out the intent and accomplish the purposes of the Resolutions adopted herein; and

RESOLVED, that all acts, actions and transactions relating to the matters contemplated by the foregoing Resolutions done in the name of and on behalf of the Company, which acts would have been approved by the foregoing Resolutions except that such acts were taken before these resolutions were certified, are hereby in all respects approved and ratified. The actions taken by this consent shall have the same force and effect as if taken at a special meeting of the sole Director duly called and constituted pursuant to the formation documents of the Company and the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the sole Director has executed this Consent as of the date and year written below

January 26, 2018

By: 

Gary A. Frank
Director

Fill in this information to identify the case and this filing:

Debtor Name The Legal Coverage Group LTD.
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)
Case number (if known): 18-

Official Form 202

Declaration Under Penalty of Perjury for Non-Individual Debtors

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Declaration and signature

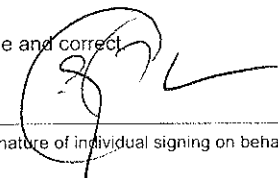
I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- ☐ *Schedule A/B: Assets—Real and Personal Property* (Official Form 206A/B)
- ☐ *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 206D)
- ☐ *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 206E/F)
- ☐ *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G)
- ☐ *Schedule H: Codebtors* (Official Form 206H)
- ☐ *Summary of Assets and Liabilities for Non-Individuals* (Official Form 206Sum)
- ☐ Amended Schedule _____
- ☒ *Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders* (Official Form 204)
- ☐ Other document that requires a declaration _____

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 01/26/2018
MM / DD / YYYY

x 

Signature of individual signing on behalf of debtor

Gary A. Frank
Printed name

CEO
Position or relationship to debtor


UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:	:	Chapter 11
	:	
The Legal Coverage Group, Ltd.	:	Case No. 18-
	:	
Debtor.	:	
	:	

VERIFICATION OF CREDITOR MATRIX

I, Gary A. Frank, the duly qualified officer of the Debtor, hereby verify that the attached list of creditors is true and correct to the best of my information and belief.

Dated: January 26, 2018



Gary A. Frank
Chief Executive Officer

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 11
	:	
The Legal Coverage Group, Ltd.	:	Case No. 18-
	:	
Debtor.	:	
	:	

STATEMENT OF CORPORATE OWNERSHIP

Pursuant to F.R.B.P. 1007(a) and 7007.1(a), the Debtor hereby discloses that there are no entities to report.

Dated: January ²⁶__, 2018



Gary A. Frank
Chief Executive Officer

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 11
	:	
The Legal Coverage Group Ltd.,	:	Case No. 18- _____ (____)
	:	
Debtor.	:	
	:	

**LIST PURSUANT TO LOCAL BANKRUPTCY RULE 1007(a)(1) OF CREDITORS
THAT THE DEBTOR BELIEVES CLAIM A
SECURITY INTEREST IN CASH COLLATERAL**

The above-captioned debtor (the “Debtor”) filed a petition for relief under chapter 11 of the Bankruptcy Code, 11 U.S.C. §§ 101-1532. The following is a list of the entities that the Debtor believes assert a security interest in cash collateral (the “Cash Collateral List”) based on the Debtor’s books and records as of approximately January 26, 2018.

The Cash Collateral List is prepared in accordance with Local Bankruptcy Rule 1007(a)(1) for filing in this chapter 11 case. The information herein shall not constitute an admission of liability by, nor is it binding on, the Debtor.¹

¹ The Debtor will file its schedules of assets and liability (the “Schedules”) in accordance with 11 U.S.C. § 521, Fed. R. Bankr. P. 1007, and L.B.R. 1007-1(b). The information contained in the Schedules may differ from that set forth below.

(1) Name of Creditor	(2) Name, telephone number and complete mailing address, including zip code of employee, agents, or department of creditor familiar with claim who may be contacted	(3) Nature of Claim (trade debt, bank loan, government contracts, etc.)
The Prudential Insurance Company of America and Prudential Retirement Insurance and Annuity Company	Lowenstein Sandler LLP Zachary D. Rosenbaum 1251 Avenue of the Americas New York, NY 10020 King & Spalding LLP Jeffrey Dutson Sarah Robinson Borders 1180 Peachtree Street NE Atlanta, GA 30309 Attorneys for The Prudential Insurance Company of America and Prudential Retirement Insurance and Annuity Company	Bank Loan

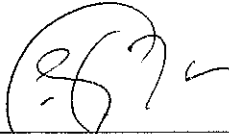
**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 11
	:	
The Legal Coverage Group Ltd.,	:	Case No. 18- _____ ()
	:	
Debtor.	:	
	:	

DECLARATION UNDER PENALTY OF PERJURY

Pursuant to 28 U.S.C. § 1746, I, Gary A. Frank, the duly qualified Chief Executive Officer of the Debtor, declare under penalty of perjury that I have reviewed the Cash Collateral List and that it is true and correct to the best of my information and belief.

Dated: January 26, 2018



Gary A. Frank
Chief Executive Officer

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:

:
: Chapter 11

The Legal Coverage Group Ltd.,

: Case No. 18-

Debtor.

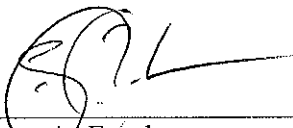
:
:

LIST OF EQUITY SECURITY HOLDERS

Pursuant to Bankruptcy Rules 1007(a)(3), the following is a list entities holding an interest in the above-captioned debtor.

Name and Last Known Address or Place of Business Holder	Nature of Interest Held	Amount of Interest Held
Gary A. Frank 50 Monument Road Bala Cynwyd, PA 19004	Sole Shareholder	100%

Dated: January 26, 2018



Gary A. Frank
Chief Executive Officer

Fill in this information to identify the case:

Debtor name The Legal Coverage Group Ltd.

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)

Case number (If known): 18-

☐ Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest on a Consolidated Basis

Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an *insider*, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed ⁱ	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1 Phil Seefried 9151 East Harvard Avenue Denver, CO 80231		Loan				\$1,100,000.00
2 George Croner 35 Steeplechase Drive Holland, PA 18966		Loan				\$925,000.00
3 Michel's Bakery 5698 Rising Sun Avenue Philadelphia, PA 19120		Loan				\$550,000.00
4 Michael Zion 15 Bridle Lane Blue Bell, PA 19422		Loan				\$316,250.00
5 Harris, St. Laurent & Chadhry LLP 40 Wall Street, 53 rd Floor New York, NY 10005		Professional Services				\$59,677.12
6 AmTrust North America 800 Superior Avenue E. Cleveland, OH 44114		Trade Debt				\$3,564.00
7 Windstream Attn: Customer Care P.O. Box 3177 Cedar Rapids, IA 52406-3177		Trade Debt				\$1,096.55
8 RELX Inc. DBA LexisNexis PO Box 9584 New York, NY 10087-4584		Trade Debt				\$362.84

9	Comcast PO Box 3001 Southeastern, PA 19389-3001		Trade Debt				\$286.25
10	Verizon 500 Technology Drive, Suite 550 Weldon Spring, MO 63304		Trade Debt				\$167.40
11	Infinite Conferencing PO Box 836 Short Hills, NJ 07078		Trade Debt				\$51.68
12	Nationwide Mutual Insurance Co. One Nationwide Plaza Columbus, OH 43215		Insurance				
13	John Hancock Funds LLC 601 Congress Street Boston, MA 02210		Insurance				
14	Smart IP 66 Nuggett Court Brampton, ON L6T 5A9						
15	University City Housing 3418 Sansom Street Philadelphia, PA 19104						
16							
17							
18							
19							
20							

ⁱ Debtor is continuing to review its records regarding the validity and amounts owed to each of these creditors.

AmTrust North America
800 Superior Avenue E
Cleveland, OH 44114

Attorney General of the United States
Ben Franklin Station
PO Box 227
Washington, DC 20044

Bank of America, N.A.
Legal Order Processing
800 Samoset Drive
Mail Code: DE5-024-02-08
Newark, DE 19713

Bank of America, N.A.
One Bryant Park
115 West 42nd Street
New York, NY 10036

Bank of America, N.A.
600 North Cleveland Ave
Suite 100
Westerville, OH 43082

Bank of America, N.A.
One Financial Plaza
Providence, RI 02903

Comcast
PO Box 3001
Southeastern, PA 19389-3001

Dash and Love
111 Presidential Boulevard
Suite 211
Bala Cynwyn, PA 19004-1013

Department of Labor and Industry
Office of Chief Counsel
444 North Third Street, Suite 200
Philadelphia, PA 19123

George Croner
35 Steeplechase Drive
Holland, PA 18966

Harris, St. Laurent and Chadhry LLP
40 Wall Street, 53rd Floor
New York, NY 10005

Infinite Conferencing
PO Box 836
Short Hills, NJ 07078

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Jeffrey Dutson
King and Spalding LLP
1180 Peachtree Street NE
Atlanta, GA 30309

John Hancock Funds LLC
601 Congress Street
Boston, MA 02210

Michael Zion
15 Bridle Lane
Blue Bell, PA 19422

Michel's Bakery
5698 Rising Sun Avenue
Philadelphia, PA 19120

MidAtlantic Business
550 E. Swedesford Road, Suite 140
Wayne, PA 19087

Nationwide Mutual Insurance
Company
One Nationwide Plaza
Columbus, OH 43215

Office of the US Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

Pennsylvania Department of
Revenue

Department 280946
Attn: Bankruptcy Division
Harrisburg, PA 17128-0946

Phil Seefried
9151 East Harvard Avenue
Denver, CO 80231

RELX Inc. dba LexisNexis
PO Box 9584
New York, NY 10087-4584

Sarah Robinson Borders
King and Spalding LLP
1180 Peachtree Street NE
Atlanta, GA 30309

Smart IP
66 Nuggett Court
Brampton, ON L6T 5A9

The Guardian Life Insurance Co
7 Hanover Square
Customer Service, H6D
New York, NY 10004

University City Housing
3418 Sansom Street
Philadelphia, PA 19104

Verizon
500 Technology Drive, Suite 550
Weldon Spring, MO 63304

Windstream
Attn Customer Service
PO Box 3177
Cedar Rapids, IA 52406-3177

WIPFLI
2 W Baltimore Avenue, Suite 210
Media, PA 19063

WSFS Bank
500 Delaware Avenue
Wilmington, DE 19801

Zachary D. Rosenbaum
Lowenstein Sandler LLP
1251 Avenue of the Americas
New York, NY 10020