

beneficial in this instance. One of the questions that, Glenn, you asked about was let's say one individual doesn't sign the settlement, so they could come back and do a court case. Bob Gruit is back there and some other attorneys, Ed Perry, who are part of the settlement, both from the receivers perspective and from the state perspective. So I would suggest any of you, who have questions on these legal matters, can go back and ask them the questions. But they were listening, I asked them to listen to your questions. The receiver signs a settlement for all depositors. So, basically, they don't each sign the agreement. One person, in our law, is responsible, and that is the receiver, for that whole class of individuals being the Commonwealth depositors. So as I understand it once the settlement...the terms are reached, and all this is cleared up, when he signs it that is it, nobody else has any options, they are all part of it, and that is all there is to it. So you wouldn't have individuals coming back and being able to take individual action. It is all or nothing. That is as I understand it. So that is why some of them that were upset with the receiver in terms of should they reorganize or liquidate, should they sign a settlement or not, some of them didn't agree with the majority, so there were fights, but they really have no recourse. Their pressure was on the receiver to do different than what they said they were going to do, so that is why that one individual representing all of them is the key person, and that is the Banking Department. So I think we can be assured that once the settlement and all these terms are agreed that hopefully the matter will be settled in terms of some of these lawsuits. Although, as John said, I think you can always file suits and claims and everything, the question is what is actually done with it. My sense is that Senator Beutler has drafted an amendment to try and deal with the concerns John has, which is to say that you have to protect ourselves through this settlement and through this agreement that no other suits come forward or that are with any grounds to them that is. . That is referenced to this amendment. Again, I reference the Beutler amendment which is on the desk and you'll see that you can't sign and implement and send the money over until the settlement is signed. So I think we are adequately protecting the interests of all of us. John says what do you get for the \$8.5 million. Essentially for the \$8.5 million, you cut off the legal liability question because of the settlement agreement, it is signed. Everything that will be in place will say, basically, this