

SPECIAL NOTICE regarding Smart Choice, Encore, and Triad Advantage vehicle service contract programs.

Recent court orders in a Nevada class action lawsuit (entitled *Rocker v. SC&E Administrative Services, et al.*) will have an impact on any claims you may have under Smart Choice, Encore, and Triad Advantage vehicle service contract programs.

If you have not already done so, you should immediately consult the information posted at the following websites:

www.sceadmin.com (Smart Choice and Encore)

www.bamlawca.com (Smart Choice, Encore, and Triad Advantage)

Information regarding the status of the claims adjudication process can be found on pages 8 and 9 of the Status Report by the Joint Official Liquidators dated October 21, 2005. Additional information on the claims adjudication process will be posted on this website as it becomes available in the future.