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May 29, 2008

VIA OVERNIGHT MAIL

Director
Ohio Department of Job and Family Services
30 East Broad St., 3rd Floor
Columbus, OH 43215

Re: Layoff

Dear Sir/Madam:

Pursuant to O.R.C. §4141.28(C), I am writing to inform you that, effective May 30, 2008, AmTrust Bank is laying off a total of 135 employees, some of which work or live in Ohio.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Roy E. Lachman".

Roy E. Lachman
General Counsel

REL:cf