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JAN 17 2013

U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI

To: The Honorable Kathy A. Surratt - States  
Re: Case No. 12-51502

If Patriot is allowed to dump us from their insured list, we will lose our medical and retirement. My wife and I desperately need both because of our ages and medical needs.

My name is Frelin Covert. I'm 66 years old and I worked for 35 years in the coal fields of West Virginia. Because of a bad back, it was necessary to retire early and I have black lung. My other medical problems include high cholesterol, acid reflux, arthritis, Celiac and enlarged prostate.

My wife will be 70 years old this March. She suffered a serious seizure with memory loss last March. The expense of Restasis for dry eyes is over \$500. for 3 months. She takes Evista for her bones due to osteoporosis and that medication is very expensive. Anti-seizure medication and synthroid for her thyroid also are expensive.

Please take this into consideration when you make your decision in this case.

Signed... *Frelin Covert*  
date... 1-15-2013



Frelin & Barbara Covert  
796 Willoughbytown Rd  
Jeffersonville, KY 40387

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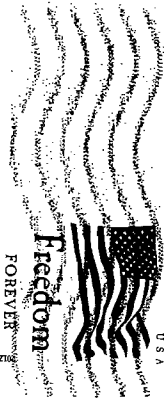
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CLERK, US BANKRUPTCY COURT  
EASTERN DISTRICT  
ST. LOUIS, MISSOURI - MO

Re: Case # 13-51502

The Honorable Kathy A. Surratt - States  
Thomas F. Eagleton U.S. Courthouse  
111 South 10<sup>TH</sup> Street, 4<sup>TH</sup> Floor  
St. Louis, Mo 63102

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