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CATALINA ROMAN

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April 7, 2017

Melissa Gace  
6 West Walnut Street  
Farmingdale, New York 11735

Re: Gace adv. Bedard

Dear Ms. Gace,

Thank you for your expression of confidence in seeking my advice on how to proceed in face of the \$ 2,002,446.07 judgment rendered against you and in favor of Ms. Bedard.

I read the entire trial transcript and as well as the post-trial motions. Additionally, I have participated in telephone conferences with the trial attorneys.

In reading the trial transcript I kept in mind that no trial is perfect. What I mean by that is some errors at trial are categorized as being "harmless errors". Harmless errors will not give rise to the setting aside of a jury verdict by an appellate court. Errors made during a trial that are not deemed to be harmless errors may give rise to the setting aside of a jury verdict by an appellate court.

In my opinion, the trial record revealed, both harmless errors and errors that could result in setting aside a jury verdict. However, it is my opinion that an anticipated verdict after a re-trial of the case would likely exceed the limits of your available insurance coverage. Moreover, the most serious errors resulted in rulings that were favorable to your defense.

In view of the foregoing and based upon our discussions, I urge and suggest that you make another appointment with the bankruptcy attorney with whom you had an initial consultation. Kindly, get back to me as soon as you reach a decision regarding the filing of a bankruptcy petition.

If you like to discuss this matter in greater detail, please don't hesitate to call upon me.

Very truly yours,

  
NEIL H. GREENBERG, ESQ.

NHG/cr