

July 11, 2018

Re: W.R. Grace ZAI Trust Claims – Warnings Regarding False Submissions

Dear Abatement Contractors,

You are receiving this email because our records show that your company has provided vermiculite abatement services to homeowners who have filed claims with the Zonolite Attic Insulation Trust.

From time to time an abatement company will assist homeowners with obtaining and/or submitting the necessary documentation for their claims. Please be aware that the submission of non-authentic bag photos, before and after photos or other documents may result in the homeowner's claim being DENIED. Further, it may be considered fraud under the Trust Distribution Procedures and may expose all parties to criminal and/or civil liability.

The court approved Trust Distribution Procedures state as follows:

5.6 Improper or Fraudulent Claims Activity. To the extent the ZAI Trustee and the Reorganized Grace determine that one or more payment made by the ZAI Trustee to US ZAI Claimants were made in violation of the terms of the ZAI Term Sheet, ZAI Class Settlement Agreement, the Plan, the PD Trust Agreement or the ZAI TDP:

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2...

3. To the extent any noncompliant payments were made as a result of fraudulent conduct on the part of a contractor, Claimant or other person, the ZAI Trustee shall notify the Bankruptcy Court and the United States Attorney for the District of Delaware of such fraud and shall provide all information those entities may request in connection with any investigation, civil proceedings or criminal proceedings. The PD Trust may also initiate litigation against the responsible party or parties to recover such noncompliant payments.

All evidence, including photographic evidence, provided in support of a claim is closely scrutinized. This means that photos of bags taken outside of the attic may not be accepted. Photos should be taken so as to show the bag where it was resting in the attic. Presently, authentic bag photos accompanied by declarations of authenticity given under oath are accepted. You are strongly encouraged, however, to provide, or advise the homeowner to provide, a sample of vermiculite for testing PRIOR to abatement.

We encourage you to review the Trust website at www.zaitrust.com and encourage your clients to do the same. Specific attention should be given to the Claim Form Instructions. Thus, while a

**WRG ASBESTOS PROPERTY DAMAGE SETTLEMENT TRUST, CLASS
7B**

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claimant may have relied in good faith on your advice, you should understand that the Trust is not bound by any information or guarantees that you may give your customers regarding reimbursement. Rather, the Trust is bound by a court approved set of distribution procedures and criteria that it must follow in reviewing claims. It is important, therefore, to you and your customers/claimants to understand this point.

If you have any questions regarding this email please don't hesitate to contact us.

Sincerely,

Edward B. Cottingham, Jr.
ZAI Trustee

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