

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

BEVERLY ADKINS, CHARMAINE WILLIAMS, )  
REBECCA PETTWAY, RUBBIE McCOY, )  
WILLIAM YOUNG, on behalf of themselves and all )  
others similarly situated, and MICHIGAN LEGAL )  
SERVICES, )  
Plaintiffs, ) Case No. 1:12-cv-7667-VEC  
v. )  
MORGAN STANLEY, MORGAN STANLEY & )  
CO. LLC, MORGAN STANLEY ABS CAPITAL I )  
INC., MORGAN STANLEY MORTGAGE )  
CAPITAL INC., and MORGAN STANLEY )  
MORTGAGE CAPITAL HOLDINGS LLC, )  
Defendants. )  
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)

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**(omitted pending parties' meet and  
confer and motion to seal.)**