

UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF INDIANA

Richmond, Indiana residents within the half-mile evacuation zone of the April 2023 fire may be affected by a class action lawsuit

A court authorized this Notice. This is not a solicitation from a lawyer.

You may be a Class Member in a class action lawsuit called *Craig et al. v. Cornerstone Trading Group, LLC, et al.*, Civil Action No. 1:23-cv-01575-TWP-MJD (the “Lawsuit”) in the United States District Court for the Southern District of Indiana (the “Court”).

The Lawsuit alleges that Defendants’ actions and failures to act caused the fire and harmed residents who were evacuated from the surrounding area and unable to use their homes. Defendants deny Plaintiffs’ claims and deny that they are responsible for any damages. At this time, the Court has not decided who is right or wrong. Plaintiffs must prove their claims in this lawsuit.

You are a Class Member if you resided within a half-mile radius evacuation zone around the fire at 358, 310, and 308 NW F Street, Richmond, Indiana, from April 11 through April 16, 2023. The Court certified two Subclasses:

- ✓ Owner Subclass: Class Members who owned property within the evacuation area.
- ✓ Non-Owner Subclass: Class Members who did not own property within the evacuation area.

Your legal rights are affected whether or not you act. ***Please read this Notice carefully.***

YOUR LEGAL RIGHTS AND OPTIONS	
Do Nothing	• Stay in the Class • Get money or benefits that may come from trial or settlement • Participate in legal proceedings to establish your class membership and damages • There is no guarantee of recovery • Be bound by the Court’s rulings and judgments in this case, whether favorable or unfavorable • Give up your right to sue or continue to sue Defendants on your own about the same issues in this lawsuit
Ask to be Excluded (“Opt Out”) Postmarked by August 30, 2026	• Remove yourself from the Class • Get no money or benefits that may come from trial or settlement • You will <u>not</u> be bound by the Court’s rulings or judgments • Keep your right to sue or continue to sue Defendants, at your own expense, about the same issues in this lawsuit

- These rights and options—and **the deadlines** to exercise them—are explained in this Notice. The deadlines may be moved, cancelled, or otherwise modified, so please check www.RichmondFireLawsuit.com regularly for updates and further details.

BASIC INFORMATION

1. Why was this Notice issued?

This Notice was issued to inform you about a class action lawsuit and your rights and options. The case is called *Craig et al. v. Cornerstone Trading Group, LLC, et al.*, Civil Action No. 1:23-cv-01575-TWP-MJD (S.D. Ind.). The persons who sued are Plaintiffs Tushawn Craig and Marquetta Stokes. The entities they sued, called the Defendants, are Cornerstone Trading Group, LLC (“Cornerstone”), Seth Smith (“Smith”), and the City of Richmond, Indiana (the “City”).

2. What is this lawsuit about?

The lawsuit alleges that Defendants’ actions and failures to act caused the fire and harmed residents who were evacuated from the surrounding area and unable to use their homes. Defendants deny Plaintiffs’ claims and deny that they are responsible for any damages. The Court has not decided who is right or wrong. Plaintiffs must prove their claims in this lawsuit.

3. What is a class action and who is involved?

In a class action, one or more people called “Class Representatives” (in this case, Plaintiffs Tushawn Craig and Marquetta Stokes) sue on behalf of all individuals who have similar claims. Those individuals are collectively called the “Class” or “Class Members.” One court resolves the issues for all Class Members, except for those who validly exclude themselves from the class.

THE CLASS

4. Am I part of the Class?

You are a Class Member if you resided within a half-mile radius evacuation zone around the fire at 358, 310, and 308 NW F Street, Richmond, Indiana, from April 11 through April 16, 2023. The Court certified two Subclasses:

- Owner Subclass: Class Members who owned property within the evacuation area.
- Non-Owner Subclass: Class Members who did not own property within the evacuation area.

If you received a Notice, records indicate you may be a Class Member. If you are still not sure whether you are in the Class, please contact the Administrator or Class Counsel (see below at Question 10 for their contact information).

YOUR RIGHTS AND OPTIONS

You have to decide whether to: (1) do nothing and stay in the Class, or (2) ask to be excluded (opt-out) from the Class.

5. What happens if I do not respond to this Notice?

If you are a member of the Class and do not respond to this Notice, you will stay in the Class and your legal rights will be determined in this lawsuit. If Plaintiffs win or settle the lawsuit, you will be notified about how to get money or other benefits. If Plaintiffs lose this lawsuit, you will not get any money or other benefits. If you do nothing now, regardless of whether Plaintiffs win or lose, you will be legally bound by the orders the Court issues and judgments the Court enters in this class action lawsuit. Please note that you will **not** be required to pay any costs or expenses if Plaintiffs lose.

If you are a member of the Class and do not respond to this Notice, you will be required to participate in legal proceedings to establish your membership in the Class and to present evidence to establish your claims. If you do not participate in these proceedings, your recovery will be barred.

Please advise the Administrator (whose contact information is in Question 10 below) of any changes to your email or postal mailing address so that information can be sent to you if there is a future judgment or settlement in this lawsuit.

6. Why would I ask to be excluded?

If you do not want to be a part of the Class for any reason, including that you would rather keep your right to sue or continue to sue Defendants on your own regarding the facts and legal issues in this case, then you must take steps to get out of the Class. This is called excluding yourself or is sometimes referred to as “opting out” of the Class.

7. How do I exclude myself from the Class?

To exclude yourself (or “opt-out”) of the Class, you must complete and mail the Administrator a written request for exclusion. The exclusion request **must** include the following:

- A statement that you want to be excluded from the Class in *Craig et al. v. Cornerstone Trading Group, LLC, et al.*, Case No. 1:23-cv-01575-TWP-MJD;
- Your full name;
- Your address during the evacuation period; and
- Your signature.

You must mail your exclusion request **postmarked by August 30, 2026**, to: Richmond Fire Lawsuit, c/o JND Legal Administration, P.O. Box 91209, Seattle, WA 98111.

IF YOU DO NOT EXCLUDE YOURSELF BY AUGUST 30, 2026, YOU WILL REMAIN PART OF THE CLASS AND BE BOUND BY THE ORDERS OF THE COURT IN THIS LAWSUIT. MOREOVER, YOU WILL BE REQUIRED TO PARTICIPATE IN LEGAL PROCEEDINGS TO RECEIVE MONEY OR OTHER BENEFIT. IF YOU DO NOT PARTICIPATE YOUR RECOVERY WILL BE BARRED.

8. If I don't exclude myself, can I sue Defendants for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Defendants for the claims in this lawsuit. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from the Class to continue your own lawsuit. If you properly exclude yourself from the Class, you will **not** be bound by any orders or judgments entered in the lawsuit.

THE LAWYERS REPRESENTING CLASS MEMBERS

9. Do I have a lawyer in this case?

Yes. The Court has appointed the following lawyers as Class Counsel to represent you and other Class Members:

John A. Smalley (Lead Counsel)
Dyer, Garofalo, Mann & Schultz
131 North Ludlow St.
Dayton, Ohio 45402

You will not be charged for these lawyers. Any fees or costs ultimately allowed by the Court to be paid to Class Counsel will be paid out of any funds awarded to the Class or received by or made available to Class Members in connection with this action, whether obtained as a result of a settlement or judgment.

If you stay in the Class, you do not need to hire your own lawyer. Class Counsel is working for the Class and will represent the Class at a trial currently scheduled to begin on September 14, 2026. If you want to be represented by your own lawyer, you may hire one at your own expense and cost. If you do so, your lawyer must file an appearance with the Court.

The trial will address certain class-wide issues regarding the Defendants' legal liability to the Plaintiffs. If Plaintiffs establish the Defendants' liability, you and other class members must participate in additional legal proceedings to establish your membership in the Class and the amount of your damages. The trial date may change, so please check www.RichmondFireLawsuit.com for updates.

GETTING MORE INFORMATION

10. How can I get more information?

For more information, visit www.RichmondFireLawsuit.com, call toll-free at 1-833-291-1649, or write to:

Richmond Fire Lawsuit
c/o JND Legal Administration
P.O. Box 91209
Seattle, WA 98111

You may also access court filings online for a fee through the Court's Public Access to Court Electronic Records (PACER) system at <https://pacer.uscourts.gov/file-case/court-cmecf-lookup/court/INSDC> or by contacting Class Counsel at (937) 222-2222.

PLEASE DO NOT CONTACT THE COURT