1. **Will the holders of Unsecured Notes receive any recovery from the ABFS Bankruptcy Cases?**

   Yes. U.S. Bank National Association, as Indenture Trustee for the Unsecured Noteholders, has received funds from the Chapter 7 bankruptcy trustee and is in the process of implementing a court-approved process to distribute those funds to noteholders. Specifically, on March 4, 2016, the Indenture Trustee filed a Petition for Instructions (Case No. 62-TR-CV-16-8) (the "**Petition**") in the Ramsey County District Court in the State of Minnesota (the "**Minnesota Court**") where the Indenture Trustee's corporate trust offices are located. On August 16, 2016, the Minnesota Court held a hearing and issued an order (the "**Order**") granting the relief sought in the Petition. To qualify as an unsecured noteholder and to receive a distribution under the court-approved process, noteholders will be required to complete and submit forms in a timely manner.

2. **How can I obtain a copy of the Petition, Order, and related documents?**

   Copies of the Petition, the Order, and other related documents are available here.

3. **What is the Minnesota Court Order about?**

   In the Order, the Minnesota Court approved the distribution process and related forms proposed by the Indenture Trustee that aims to identify holders of Unsecured Notes as of the specific Record Date (August 16, 2016) and to efficiently distribute funds received from the Chapter 7 bankruptcy trustee to eligible noteholders.

4. **Did the Minnesota Court already conduct a hearing on the Petition and was I required to attend the hearing in order to receive funds from the Indenture Trustee?**

   Yes, the Minnesota Court held a hearing on the Petition on Tuesday, August 16, 2016, and entered the Order granting the Petition. You were not required to attend the hearing in order to receive funds from the Indenture Trustee. Your right to a distribution will depend on whether you held your notes as of August 16, 2016, which is the Record Date established by the Minnesota Court, and whether you provide completed forms and relevant documentation to Epiq in a timely manner. Please refer to other Frequently Asked Questions below for additional information.

5. **What is the significance of the August 16, 2016 Record Date?**

   As described more fully in the Petition and the Order, Indenture Trustee will make pro rata distributions to those persons who submit appropriate forms and documentation to evidence that they owned their notes as of August 16, 2016, which is the "Record Date" established by the Order of the Minnesota Court. If you sold or assigned your notes to another party prior to August 16, 2016, you will not be eligible to receive any distributions from the Indenture Trustee.

6. **I am a holder of Unsecured Notes. What steps am I required to take next?**

   Pursuant to the Minnesota Court's Order, Epiq, acting as the Distribution Agent, is in the process of creating an updated securities register and will be mailing document packages containing various forms to all individuals and entities listed in the updated register. If your name appears on the updated register, you will receive a document package in the mail containing the required forms. You will need to submit completed forms to Epiq in a timely manner in order to receive a distribution. If you received a document package in the mail and have questions regarding the forms or need additional clarification, please contact Epiq at **ABFSUnsecured@epiqsystems.com** **or 1-844-746-4693**. If you do not receive a document

package in the mail by September 15, 2016, and believe that you have a valid claim, please contact Epiq to request appropriate forms and to provide documentation regarding your claim.

7. **I received a notice in the mail regarding the Petition and related hearing. Am I supposed to do anything in response to that notice?**

   No. The hearing on the Petition has concluded and the Minnesota Court has issued an Order approving the Petition and the distribution process proposed by the Indenture Trustee and related mechanics, all of which are described in detail in the Petition. Copies of the Petition and court Order are available here.

8. **I received a notice in the mail regarding the Petition and related hearing. Does this mean that I am entitled to a distribution from the Indenture Trustee?**

   No. As indicated in the notice, your receipt of the notice does not entitle you to participate in the distributions and is not an acknowledgement by the Indenture Trustee that you currently hold any ABFS Unsecured Notes. The only way to be eligible to receive funds from the Indenture Trustee will be to participate in the process that the Indenture Trustee is implementing. If you received a document package in the mail, you must complete all appropriate forms and return them to Epiq in a timely manner in order to receive your pro rata share of funds from the Indenture Trustee. If you do not receive a document package in the mail by September 15, 2016, but believe that you have a valid claim, please contact Epiq to request the forms and to provide additional documentation establishing your entitlement.

9. **Will the holders of Unsecured Notes be required to submit any documentation in order to receive a distribution from the Indenture Trustee?**

   Yes. As described in the Petition and the related Order, Epiq Bankruptcy Solutions, LLC ("**Epiq**") is serving as the Distribution Agent and will be mailing document packages to those entities and individuals who are believed to be the holders of Unsecured Notes as of the August 16, 2016 Record Date established by the Order. The package will contain detailed forms and instructions for verifying your holdings and will specifically outline what documentation must be submitted in order to receive a distribution. Each recipient will have to complete the required documentation and return it to Epiq as indicated therein in order to verify its holdings and to receive a distribution from the Indenture Trustee. Please note that failure to complete and timely return all required documentation to Epiq may result in your note holdings not being recognized by the Indenture Trustee.

10. **When can holders expect to receive a package from Epiq containing forms and instructions for verifying their holdings?**

    Beginning early September 2016, Epiq will be mailing document packages to all individuals and entities who are believed to be holders of Unsecured Notes as of the August 16, 2016 record date. If you believe that you have a valid claim but have not received your document package by September 15, 2016, please contact Epiq at **ABFSUnsecured@epiqsystems.com or 1-844-746-4693**.

11. **I am the authorized representative or an heir of an unsecured noteholder who is deceased. What steps am I required to take to collect a distribution?**

    If you received a document package in the mail, it will contain an informational brochure describing the types of documentation you will need to provide if you represent a deceased noteholder or if you inherited notes from a relative. If you do not receive a document package in

the mail by September 15, 2016, but believe that you are entitled to a distribution as a representative or an heir of a deceased noteholder, please contact Epiq at **ABFSUnsecured@epiqsystems.com or 1-844-746-4693** to request appropriate forms and to provide relevant information.

12. When can holders expect to receive a distribution?

The Indenture Trustee will not be in a position to distribute any money until Epiq has disseminated document packages and has collected completed forms and relevant documentation from a substantial number holders. This process is currently underway and the Trustee anticipates that the money will be distributed in early 2017 to eligible noteholders who submit all appropriate forms and related documentation to Epiq. The Trustee anticipates that it will return to Minnesota Court to confirm and obtain additional court authorization with respect to the distributions it intends to make. Please visit http://abfsunsecurednote.com for periodic updates regarding timing of distribution.

13. How much will the distribution be?

Based upon the information currently available to the Indenture Trustee, it appears that the aggregate distribution will be slightly less than 4% of the total amount of principal and interest owing with respect to all Unsecured Notes as of the bankruptcy petition date of January 21, 2005. However, the aggregate amount of distribution could ultimately depend on a number of factors, including the percentage of holders who submit appropriate documentation to Epiq, whether or not the Chapter 7 Trustee will have additional funds available for distribution, and the number of disputes, delays and other potential problems that may be encountered by the Indenture Trustee in the distribution process.

14. How will the Indenture Trustee distribute funds to holders of Unsecured Notes?

The process by which the Indenture Trustee is proposing to distribute funds is set out in the Petition and the related Order, copies of which available here. As indicated in the Petition, the Indenture Trustee has retained Epiq to act as the distribution agent and will be disseminating a document package containing all relevant forms and instructions to entities and individuals who are believed to be the holders of Unsecured Notes as of the August 16, 2016 "Record Date." Individuals and entities who timely complete and submit all required documentation and establish their status as the holder of Unsecured Notes as of the August 16, 2016 Record Date will ultimately be entitled to receive their *pro rata* share of funds distributed by the Indenture Trustee, all as more particularly set forth in the Petition and the Order.

15. Why is it taking so long for the Indenture Trustee to distribute funds to Unsecured Noteholders?

Although ABFS bankruptcy cases have been pending since January 2005, the Indenture Trustee did not receive any funds from the Chapter 7 Bankruptcy Trustee until February 2016. Accordingly, there were no funds available to distribute until recently.

As described in more detail in the Petition, the Indenture Trustee did not act as the registrar for Unsecured Notes and must rely on an outdated securities register that was provided to it by ABFS's bankruptcy counsel in 2005. Due to the passage of time, and numerous transfers, assignments, address changes, and other life events (divorces, deaths, etc.) that are likely to have occurred since 2005, the Indenture Trustee anticipates a series of challenges in making distributions to correct noteholders based upon the original securities register. As a result, the Indenture Trustee filed the Petition and obtained a court Order authorizing the Indenture Trustee to implement a uniform process to, among other things, (a) identify the holders of Unsecured

Notes as of a specific record date and update the original securities register accordingly, (b) collect appropriate documentation from current holders of Unsecured Notes, and (c) distribute funds to the noteholders who are identified through this process and who submit appropriate documentation. Although the Indenture Trustee and Epiq aim to distribute funds to noteholders as quickly and efficiently as possible, due to the high volume of Unsecured Note claims, this process is likely to take several months. The Trustee will keep all interested parties apprised of developments as they occur. Please visit http://abfsunsecurednote.com for periodic updates.

16. How many distributions does the Indenture Trustee intend to make?

The Indenture Trustee received its first interim distribution from the Chapter 7 Bankruptcy Trustee in February 2016. The Chapter 7 Bankruptcy Trustee has indicated that it anticipates making another distribution to the Indenture Trustee, but the amount and timing of such future distribution is currently uncertain. Accordingly, at this time, the Indenture Trustee anticipates making at least one, and possibly two, distributions to eligible noteholders.

17. What should I do if I have moved or want to give the Indenture Trustee and Epiq other updated information regarding my account?

If you have moved since January 1, 2005, and have not already sent written notice to the Indenture Trustee, please send a written notice to Epiq at the following address and provide us with your account number(s), the old address and the new address:

If delivere d by mail:

Epiq Bankruptcy Solutions, LLC
ABFS Unsecured Note Distribution
FDR Station, P.O. Box 5076
New York, NY 10150-5076

If delivered by hand delivery or overnight courier:

Epiq Bankruptcy Solutions, LLC
Re: ABFS Unsecured Note Distribution
777 Third Avenue, 12th Floor
New York, NY 10017

You may also e-mail information here: **ABFSUnsecured@epiqsystems.com**

18. Who is U.S. Bank National Association?

U.S. Bank National Association is a financial institution that serves as Indenture Trustee under the Indentures dated as of April 27, 1994, October 19, 1995, July 1, 1996, May 27, 1997, October 20, 1998, October 15, 1999, October 30, 2000, October 16, 2001, October 3, 2002 and November 7, 2003 (collectively, the "Indentures") pursuant to which the Unsecured Notes were issued by ABFS. The Indenture Trustee is paid fees and expenses for its services as trustee under the Indentures, and it is not a holder of the Unsecured Notes or of any notes issued by ABFS.

19. What is Epiq's role?

The Indenture Trustee has retained Epiq to act as the distribution agent and to assist the Indenture Trustee in determining the identity of current holders of Unsecured Notes and make distributions to eligible noteholders.

20. What is the status of ABFS's bankruptcy cases?

The ABFS bankruptcy cases are proceeding under Chapter 7 of the United States Bankruptcy Code. Mr. George L. Miller acts as the Chapter 7 Trustee. The Chapter 7 Trustee has consolidated the estates of ABFS and certain related entities and recently obtained authorization to make an interim distribution to unsecured creditors. The Indenture Trustee has no further information regarding when the bankruptcy cases may conclude or what additional recoveries the Chapter 7 Trustee may obtain.

Any further inquiries regarding the status of the bankruptcy cases should be directed to Mr. George L. Miller, as the Chapter 7 Trustee, at Eight Penn Center, Suite 950, 1628 John F. Kennedy Blvd., Philadelphia, PA 19103, Phone: (215) 561-0950, or you may visit his website at **www.abfsonline.com** or **http://www.mctllp.com/trustee.html**.

21. I own preferred stock in ABFS. Can you tell me if I will receive a distribution on account of my preferred stock?

The Indenture Trustee does not represent the interests of stockholders in the ABFS bankruptcy proceedings. This inquiry should be directed to Mr. George L. Miller, Chapter 7 Trustee for the ABFS bankruptcy cases.

22. I own secured notes issued by ABFS. Can you tell me if I will receive a distribution of account of such notes?

The Indenture Trustee does not represent the interests of the secured notes in the ABFS bankruptcy proceedings. This Inquiry should be directed to Mr. George L. Miller, Chapter 7 Trustee for the ABFS bankruptcy cases.

Additional Questions may be directed here: 1-844-746-4693

GENERAL QUESTIONS

1. **I received a document package in the mail. Why am I receiving it and what should I do?**

   You received a document package because indenture trustee's records indicate that you owned unsecured notes issued by ABFS and may be entitled to receive funds from the indenture trustee. Please read the documents carefully and follow the steps to complete and return all required forms to Epiq Bankruptcy Solutions LLC by the November 14, 2016 deadline. After you review the entire package, if you have specific questions on how to complete the required forms, please contact Epiq at **ABFSUnsecured@epiqsystems.com or 1-844-746-4693**.

2. **What forms am I required to submit to Epiq in order to receive funds?**

   You must submit a completed and signed Holder Representation Form and a W-9 to Epiq on or before the November 14, 2016 deadline. Both of these forms are contained in the document package that you received in the mail. The document package contains detailed instructions and a checklist. Please read all instructions carefully.

3. **What is the deadline for submitting the forms to Epiq?**

   To receive a distribution, you must complete, sign and submit required forms to Epiq postmarked no later than **November 14, 2016.**

4. **What method should I use for sending the completed forms to Epiq?**

   We recommend that you submit completed forms by first class mail, return receipt requested. Please retain a copy of completed forms for you records. Please **do not** send originals of birth certificates or other personal documentation, as they will not be returned to you.

5. **Where should I mail completed forms:**

   Please send completed forms to the following address:

   If delivered by mail:
   Epiq Bankruptcy Solutions, LLC
   ABFS Unsecured Note Distribution
   FDR Station, P.O. Box 5076
   New York, NY 10150-5076

   If delivered by hand delivery or overnight courier:
   Epiq Bankruptcy Solutions, LLC
   Re: ABFS Unsecured Note Distribution
   777 Third Avenue, 12th Floor
   New York, NY 10017

6. **Will I still receive funds from the indenture trustee if I am unable to submit completed forms to Epiq?**

   No. Submission of completed forms is required in order to receive funds. If you do not submit completed forms to Epiq, you may lose your right to receive funds from the indenture trustee. If you have difficulty completing the forms and require assistance, please contact Epiq at **ABFSUnsecured@epiqsystems.com or 1-844-746-4693** to obtain additional information and assistance.

7. Who can I contact if I have questions?

Please contact Epiq at **ABFSUnsecured@epiqsystems.com** **or 1-844-746-4693**. Please direct ALL inquiries to Epiq. If you have a question relating to unsecured notes that cannot be answered by Epiq, Epiq will route your question to the representatives of the indenture trustee or the Chapter 7 Trustee and you will receive a call-back from someone who is able to answer your questions. Please do not direct inquiries to the bankruptcy court, the Chapter 7 Trustee, U.S. Bank National Association or its counsel.

8. The amount that I believe is owed to me is different from the dollar amount listed in the document package that I received in the mail. What should I do?

Please refer to the bottom of page 1 of the Holder Representation Form, where you can fill in the correct amount and provide a brief explanation. You may be asked to provide supporting documentation to validate the difference between indenture trustee's records and yours.

9. I own preferred stock in ABFS. Can you tell me if I will receive a distribution on account of my preferred stock?

The Indenture Trustee does not represent the interests of stockholders in the ABFS bankruptcy proceedings. This inquiry should be directed to Mr. George L. Miller, Chapter 7 Trustee for the ABFS bankruptcy cases.

10. I own secured notes issued by ABFS. Can you tell me if I will receive a distribution of account of such notes?

The Indenture Trustee does not represent the interests of the secured notes in the ABFS bankruptcy proceedings. This Inquiry should be directed to Mr. George L. Miller, Chapter 7 Trustee for the ABFS bankruptcy cases.

QUESTIONS ABOUT ASSIGNMENTS

11. I sold/assigned my notes to another party. Can I still get a distribution from the Indenture Trustee?

If you sold or otherwise transferred ownership of your notes to another party prior to August 16, 2016, you are NOT entitled to a distribution from the Indenture Trustee. In order to receive a distribution, you must represent that you owned your notes on August 16, 2016, and that you did not sell or transfer your notes to any party prior to that date.

12. I acquired ABFS unsecured notes from another party. What documentation do I have to provide to prove ownership?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. If the notes have changed ownership more than once, you must provide documentation regarding each transfer or sale.

DEATH AND INHERITANCE RELATED QUESTIONS

13. I inherited ABFS unsecured notes. What should I do to receive funds from the indenture trustee?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. Depending on your circumstances, you may be asked to provide one or more of the following documents:

1. a certified copy of the death certificate
2. letters testamentary
3. the deceased holder's last will and testament
4. letters of administration
5. court order determining heirship
6. Affidavit of Collection
7. Evidence of summary administration.

14. Where do I get document X?

Note - The attorney who administered the estate of the deceased holder may be able to give you copies of many of the documents listed below.

A certified copy of the death certificate?

Death certificates are usually available in the county where the deceased resided at the time of death. They also may be available through the department of health (or its equivalent) in the deceased last state of residence.

The website:

https://www.everplans.com/articles/state-by-state-death-certificate-ordering-information

contains additional information which may be of assistance to you. Please note this website is provided as a resource only and the Trustee and Epiq are not responsible for and do not warrant the accuracy of information on the site.

Letters Testamentary or Letters of Administration?

These documents are available through that court that administered the decedent's estate.

The deceased holder's last will and testament?

If the will has been filed in probate court a copy can be obtained by contacting the court in which it was filed.

If the will has not been filed with a court you will not be able to view it unless you are a beneficiary.

Court order determining heirship

Any court order determining heirship of the unsecured notes can be obtained through the court that administered the decedent's estate.

Affidavit of Collection

Affidavits of collection can be obtained through the judicial branch of the decedent's last state of residence. Forms are often available online through a simple search.

Evidence of summary administration.

Evidence of summary administration can be obtained through the judicial branch of the decedent's last state of residence.

QUESTIONS RELATED TO DIVORCES

15. I received ABFS unsecured notes through a divorce proceeding. What documentation do I have to provide?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include a court-certified divorce decree and a Qualified Domestic Relations Order, if applicable.

16. Where do I obtain a Qualified Domestic Relations Order?

A QDRO can be obtained through the court which handled the dissolution proceeding.

QUESTIONS RELATED TO POWER OF ATTORNEY

17. I act as an attorney-in-fact for the holder of ABFS unsecured notes. Can I complete the forms on behalf of the holder and what documentation, if any, am I required to provide?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein, such as an executed Power of Attorney form and a notarized affidavit evidencing that the Power of Attorney has not been revoked or otherwise terminated.

QUESTIONS RELATED TO MINORS OR INCAPACITATED PERSONS

18. I am a guardian or a conservator for a holder of ABFS unsecured notes. Can I complete the forms on behalf of the holder and what documentation, if any, am I required to provide?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein, such as a court-issued Letter of Guardianship or a court-issued Letter of Conservatorship.

19. Where do I obtain a copy of Letters of Guardianship or Letters of Conservatorship?

There documents can be obtained through the court that created the Guardianship or Conservatorship.

20. I am a holder of ABFS unsecured notes. My notes used to be registered in the name of a guardian or a conservator, or a custodian under the Uniform Transfers to Minors Act (UTMA) but I have reached legal age and would like to receive a distribution directly. What should I do?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein, such as a copy of your birth certificate or driver's license. Please do not send us originals of your birth certificate or driver's license as they will not be returned to you.

QUESTIONS ABOUT JOINT OWNERSHIP

21. I held my notes as a joint tenant with the right of survivorship and the other joint tenant has passed away. What documentation do I have to provide?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein, such as a certified copy of the death certificate of the deceased joint tenant and a notarized affidavit of survivorship signed by the surviving tenant(s).

22. Where can I obtain an affidavit of survivorship?

Form versions of Affidavits of Survivorship can be found on many state government websites. While the appropriate department may vary from state to state common departments include the judiciary and the department of commerce.

23. I am a holder of ABFS unsecured notes and my name has changed. What documentation do I have to provide?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein, which may include a certified copy of a marriage certificate, a divorce decree, a certificate of name change, or a similar document.

QUESTIONS ABOUT CORPORATE OWNERSHIP

24. Unsecured notes are held by a legal entity (other than a trust) that is still in existence. What documents are required in order to receive a distribution?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include,

among other things, a certificate confirming authority of the individual signing the Holder Representation Form and W-9 or a notarized original affidavit evidencing such authority.

25. Unsecured notes were held by a legal entity (other than a trust) that has been dissolved. What documents are required in order to receive a distribution?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include, among other things, a certificate of dissolution or another document from the applicable secretary of state's office evidencing termination of the legal entity, and a notarized affidavit indicating the proper party to receive the distribution on behalf of the dissolved/terminated legal entity.

QUESTIONS ABOUT NOTES HELD BY A TRUST

26. I am a trustee of an existing trust that holds ABFS unsecured notes. What documentation do I have to provide in order to receive a distribution?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include, among other things, a copy of the trust agreement or certificate of trust, and an original affidavit signed by the trustee.

27. Unsecured notes are held by a trust but the original trustee is deceased/or has resigned and a successor trustee has been appointed. What documents are required in order to receive a distribution?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include, among other things, a certified death certificate of the deceased trustee, a document evidencing appointment of a successor trustee, and a notarized affidavit indicating that the trust has not been terminated or revoked.

28. Unsecured notes were held by a trust that has been terminated. What documentation do I need to provide in order to receive a distribution?

Please provide a completed Holder Representation Form and a W-9. In addition, please refer to Additional Instructions and provide the documentation indicated therein. This may include, among other things, a document evidencing trust's termination and designating the recipient of remaining trust assets.