

IN THE SUPREME COURT OF THE STATE OF NEVADA

Case No. 74575

U.S. BANK N.A. N.D. a foreign Corporation

Electronically Filed
Apr 05 2018 03:28 p.m.
Elizabeth A. Brown
Clerk of Supreme Court

Plaintiff and Appellant

V.

RESOURCES GROUP LLC, a Nevada limited liability company

Defendant and Respondent

**Appeal from a Judgment
Of the Eighth Judicial District Court, County of Clark
Hon. Timothy Williams**

APPELLANT'S APPENDIX VOL. 9

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TABLE OF CONTENTS

1. Transcripts from Day Two of Trial (cont.)	2001
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02:59:06 1 MR. VILKIN: Yes. And there was a column. It
2 said list all claims, and he used the word claim. And
3 then it had a column to check to the right as to
4 whether it was disputed, and he checked disputed.

02:59:19 5 THE COURT: Okay.

6 MR. VILKIN: But that issue aside, he didn't
7 get any relief in the bankruptcy court, and that's one
8 of the requirements for judicial estoppel. So we don't
9 think that doctrine has any application to this case no
02:59:33 10 matter what.

11 THE COURT: Tell me this, I mean, doing --
12 disputing the claim, number one, I understand why he
13 had to list it out as a claim. I get that. You know,
14 the strict requirements of bankruptcy. But number two,
02:59:49 15 he disputed the claim. How is that any different than
16 a quiet title action in the state court? Because it's
17 my understanding he disputed the enforceability of the
18 claim; right?

19 MR. VILKIN: Well, is the Court saying that
03:00:03 20 that appears consistent?

21 THE COURT: I'm asking you, is it?

22 MR. VILKIN: I think it does. I mean, I think
23 it's --

24 THE COURT: I mean, that's the way I'm looking
03:00:09 25 at it --

03:00:10 1 MR. VILKIN: Yeah.

2 THE COURT: -- if it's a claim to his real
3 property that he owned and he said he's disputing that
4 claim or that lien interest, how is that any different
03:00:18 5 than this quiet title action in front of me today?

6 Because it's the same type of dispute, I would think,
7 as it relates to title to property. The only
8 difference is you're in federal court. I don't know
9 what the bankruptcy laws are. All I know is one thing,
03:00:33 10 and that's to seek relief from the automatic stay to
11 proceed against insurance proceeds. I know that. I
12 know the impact of the automatic stay. But other than
13 that it seems like to me under both scenarios you're
14 disputing the first deed of trust.

03:00:48 15 MR. VILKIN: I agree with that, your Honor.

16 THE COURT: Yeah.

17 MR. VILKIN: Just one more point, and I'll be
18 done. With regard to this issue about the mortgage
19 protection clause, this is an argument that is made
03:00:59 20 over and over again. But we believe that this was
21 clearly rejected by the Nevada Supreme Court in the SFR
22 case where the Nevada Supreme Court said the rights and
23 obligations of NRS 116 can't be waived by an agreement
24 such as CC&Rs. And that's 334 P.3d, 408 at 419.

03:01:23 25 Thank you, your Honor.

03:01:24 1

THE COURT: Okay.

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-o0o-
(Recess)

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-o0o-

4

THE COURT: Okay. I guess, we can continue.

03:31:37 5

MR. BECKOM: You all finished up, Richard?

6

MR. VILKIN: Yes.

7

MR. BECKOM: I'll keep this brief so maybe we
8 can all get out of here and get home a little early.

9

03:31:53 10

It's still our contention that Saticoy Bay

11

10 versus Wells Fargo Home Mortgage did not dispose of the

12

11 statute in terms of the opt-in notice. Whether or not

13

12 that was an opt-in noticing statute or not, my

14

13 understanding, and I was trying to find it, but, like,

03:32:04 15

14 I'm fairly certain that Judge Boulware up in federal

16

15 court has actually certified a question to the Nevada

17

16 Supreme Court which is currently under consideration as

18

17 to whether or not that statute does require notice to a

19

18 first deed of trust holder as it stood prior to 2015

03:32:21 20

19 amendments. And in this situation, I would contend

21

20 that it does. And I would contend that that was not

22

21 done.

23

22 Irrespective, last thing that I would point

24

23 out is just this -- one thing that, I guess, in closing

03:32:38 25

24 I would point out to the Court that we need to remember

25 the applicable standard of view that the Nevada Supreme

03:32:40 1 Court was analyzing in the Shadow Wood Homeowners
2 Association. That was on a motion for summary
3 judgment, not a trial on the merits.

4 Varying that opinion, despite all those
03:32:56 5 arguments on summary judgment as a matter of law,
6 Justice Pickering wrote that perhaps NYCB, New York
7 Community Bank could prove its claim, meaning the
8 equity claim here, to prove its claim at trial by
9 presenting sufficient evidence to demonstrate that the
03:33:15 10 equities weigh so far in its favor as to support
11 setting aside Shadow Wood's foreclosure sale.

12 It is US Bank's contention here today that,
13 you know, pursuant to that opinion by Justice Pickering
14 the equities sway very far in favor of US Bank. Both
03:33:40 15 in terms of the failure of notice. Both in terms of
16 the inappropriate relationship between Mr. Alessi and
17 Mr. Haddad. In terms of the notices that fail to
18 guarantee title to the property. And that is not
19 required by statute. And both in terms of the fact
03:34:03 20 that nobody bid at the sale. And as we -- I discussed
21 earlier, under the restatement which was relied on by
22 the Nevada Supreme Court, chilled bidding has always
23 been held to be unfair.

24 And I think at the conclusion of the trial, I
03:34:24 25 would vehemently contend that US Bank here today has

03:34:28 1 shown the totality of the circumstances when taken
2 together demonstrate that Mr. Haddad was not a bona
3 fide purchaser and that the equities sway in favor of
4 US Bank to an extreme degree. And I would request that
03:34:44 5 this Court invalidate this sale. I would request that
6 this Court declare that US Bank still has a valid deed
7 of trust. That there is a breach under that deed of
8 trust. That that deed of trust is still attached to
9 this property and that we have the ability to
03:35:00 10 foreclose.

11 I believe I've made extensive arguments to
12 date, so I won't belabor the Court any more with that.
13 I will rest US Bank's case here today and request the
14 relief as I just described it.

03:35:14 15 Thank you very much for your time, your Honor.

16 THE COURT: Do we have -- do I have copies of
17 all -- I'm sorry. I know I have copies of all proposed
18 findings of fact conclusions of law. Have those been
19 emailed to me?

03:35:25 20 MR. BECKOM: I -- we emailed ours to your JEA.

21 MR. VILKIN: Yes, to your JEA. And your JEA
22 acknowledged receipt.

23 THE COURT: Because what I'll do now, I'll
24 review those along with my notes. And I may make some
03:35:36 25 changes to them, and hopefully get a decision out

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within a couple of weeks.

MR. VILKIN: Thank you, your Honor.

MR. BECKOM: Thank you.

THE COURT: You're more than welcome.

(THE PROCEEDINGS WERE CONCLUDED.)

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REPORTER'S CERTIFICATE

STATE OF NEVADA)

:SS

COUNTY OF CLARK)

I, PEGGY ISOM, CERTIFIED SHORTHAND REPORTER DO
HEREBY CERTIFY THAT I TOOK DOWN IN STENOGRAPHY ALL OF THE
PROCEEDINGS HAD IN THE BEFORE-ENTITLED MATTER AT THE
TIME AND PLACE INDICATED, AND THAT THEREAFTER SAID
STENOGRAPHY NOTES WERE TRANSCRIBED INTO TYPEWRITING AT
AND UNDER MY DIRECTION AND SUPERVISION AND THE
FOREGOING TRANSCRIPT CONSTITUTES A FULL, TRUE AND
ACCURATE RECORD TO THE BEST OF MY ABILITY OF THE
PROCEEDINGS HAD.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED
MY NAME IN MY OFFICE IN THE COUNTY OF CLARK, STATE OF
NEVADA.

/s/ Peggy Isom
PEGGY ISOM, RMR, CCR 541

<p>BY MR. BECKOM: [6] 8/18 11/18 12/16 23/7 51/8 65/7 BY MR. VILKIN: [8] 17/20 20/19 24/1 26/1 28/23 33/20 34/3 76/7 IN UNISON: [1] 50/14 MR. BECKOM: [75] 6/14 7/10 7/14 7/17 7/19 8/5 11/12 11/17 12/11 17/13 23/3 23/22 24/23 25/3 25/7 28/19 33/10 37/12 42/10 42/15 42/18 42/22 43/15 44/17 45/2 45/22 47/2 48/15 48/21 49/1 49/4 49/7 49/11 49/20 50/12 50/19 50/21 51/5 65/4 76/3 76/20 77/2 79/8 80/19 80/22 81/2 81/19 82/7 82/15 86/17 87/13 87/16 88/16 88/25 89/5 89/14 89/17 90/2 90/6 91/21 92/13 93/6 93/10 94/8 94/11 94/19 97/24 99/9 102/2 103/18 104/21 120/4 120/6 122/19 123/2 MR. GEISENDORF: [4] 6/8 6/12 50/8 110/2 MR. VILKIN: [55] 6/9 6/20 7/22 7/24 8/4 11/15 12/13 17/17 20/17 23/2 24/22 25/10 25/13 28/17 33/8 33/18 37/10 46/19 47/15 48/16 49/16 50/6 50/10 50/20 50/23 51/3 76/4 76/18 76/25 92/4 104/22 104/25 105/4 105/14 105/16 105/19 106/24 109/19 109/22 110/7 110/17 110/22 112/25</p>	<p>113/2 113/5 117/25 118/5 118/18 118/21 118/25 119/14 119/16 120/5 122/20 123/1 MS. BAKER: [1] 50/9 THE COURT CLERK: [5] 6/25 8/10 25/18 50/3 50/5 THE COURT: [110] 6/3 6/17 6/24 7/1 7/12 7/16 7/20 7/23 8/1 11/16 12/14 17/16 20/15 24/24 25/2 25/5 25/9 25/12 28/22 33/17 33/19 34/2 37/24 42/13 42/17 42/21 43/14 43/25 44/25 45/18 46/3 46/25 47/14 47/21 48/18 48/25 49/2 49/5 49/10 49/13 49/17 49/23 50/4 50/7 50/13 50/17 51/1 51/4 65/3 76/19 76/21 76/23 77/1 78/3 79/10 80/20 80/25 81/18 81/20 82/14 84/4 86/18 87/15 88/14 88/17 89/4 89/13 89/16 89/19 90/5 91/19 91/22 92/6 93/4 93/9 93/24 94/9 94/18 96/14 99/4 102/1 102/3 104/20 104/24 105/3 105/12 105/15 105/18 106/23 109/12 109/20 109/23 110/3 110/16 110/21 112/23 113/1 113/4 117/20 118/4 118/10 118/20 118/23 119/1 119/15 119/25 120/3 122/15 122/22 123/3 THE MARSHAL: [1] 7/18 THE WITNESS: [4] 8/13 25/1 25/21 76/22</p>	<p>\$ \$1170 [3] 111/17 112/6 112/7 \$130 [2] 111/16 112/6 \$304 [2] 112/3 112/7 \$35,000 [1] 117/14 \$414 [3] 111/23 111/25 112/3 \$43,900 [1] 13/12 \$48,000 [3] 13/15 17/5 77/23 \$5,000 [2] 22/19 43/21 \$5,003 [1] 54/8 \$5,331 [1] 37/5 \$5,500 [1] 37/4 \$50,900 [1] 13/12 \$5100 [3] 51/15 51/16 54/9 \$5300 [2] 51/17 117/16 \$866 [2] 112/7 112/11 \$900 [1] 37/3 ' '60s [1] 99/24 '70s [1] 99/24 - -o0o [4] 50/16 50/17 120/2 120/3 . .3 [1] 112/15 .3116 [1] 105/15 .31168 [1] 106/16 / /s [1] 124/17 0 0329 [1] 2/10 1 1-1 [1] 30/24 1.1 percent [1] 61/15 10 [8] 20/14 20/21 23/9 24/9 40/17 46/1 50/2 50/7 100 percent [6] 24/14 89/3 93/25 95/3 103/22 103/24 107 [1] 81/25 107.090 [5]</p>	<p>106/15 107/2 107/5 109/16 110/11 11 [3] 40/23 98/5 98/17 11 percent [2] 90/19 91/9 116 [23] 20/11 22/1 39/4 44/6 60/22 60/24 61/9 61/10 68/6 68/7 69/14 70/14 71/18 75/8 75/24 78/8 82/6 94/5 101/4 103/4 103/7 105/14 119/23 116.3116 [3] 105/6 111/6 111/11 116.31162 [1] 79/22 116.31163 [2] 79/22 110/13 116.31164 [1] 79/23 116.31166 [2] 79/14 79/20 116.31168 [3] 106/15 106/24 110/11 116s [1] 64/2 117 [4] 61/12 61/18 62/18 71/23 12 [7] 10/1 10/3 70/13 70/15 70/23 71/17 105/23 12 percent [1] 37/2 12-12 [1] 70/23 123 [1] 115/20 1286 [1] 2/18 13 [18] 11/21 11/24 12/13 12/16 17/24 17/25 20/1 20/2 20/14 20/15 20/18 20/18 20/19 23/9 29/18 40/4 73/12 76/12 1300 [2] 61/2 61/3 14 [4] 33/7 33/9 33/12 78/3 14.7 percent [1] 61/15 14th [3] 52/2 53/16 59/12 15 [3] 6/23 7/9 49/9 16 [9] 6/24 7/10 34/6 34/7 42/17 94/16 107/11</p>	<p>110/25 111/3 17th [1] 95/1 18 [1] 113/18 180 [1] 10/14 1974 [1] 61/3 1980 [1] 43/25 1980s [1] 43/11 1989 [1] 40/24 1990 [1] 40/24 1994 [2] 44/22 61/4 1995 [1] 27/3 1:15 [2] 49/15 50/14 1st [3] 111/20 112/1 112/11 2 2 percent [1] 37/2 20 [1] 73/5 20 percent [2] 43/8 90/21 200 [1] 2/8 2000 [1] 72/12 2002 [1] 9/5 2005 [2] 9/25 10/13 2006 [1] 72/11 2007 [1] 27/7 2010 [5] 106/7 111/15 111/20 112/1 112/11 2011 [8] 105/11 105/24 106/7 106/11 110/25 111/3 111/14 111/23 2012 [22] 12/21 13/18 17/4 60/19 60/21 66/19 67/18 70/6 70/11 70/13 70/15 70/23 71/17 72/12 96/20 96/21 97/3 99/8 108/24 111/2 113/18 114/3 2013 [3] 116/10 116/11 116/21 2014 [1] 117/9 2015 [1] 120/18 2017 [2] 1/21 6/1 21st [1] 26/23 24 [7] 59/15 65/2 65/5 65/9 69/24 84/20 84/23 2470 [1] 3/6 25 [10] 12/21 13/18 17/4 59/18 60/21 63/8 63/22 66/19 108/24 111/2</p>
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(1) BY MR. BECKOM: - 25

<p>2 250 [1] 10/5 25th [3] 18/15 18/16 114/8 26 [2] 64/12 112/10 27 [4] 59/1 59/5 59/22 59/23 278 [1] 115/20 28 [4] 36/24 59/5 59/23 61/13 29 [1] 36/24 2:00 [1] 49/15 2C [2] 35/16 36/1</p>	<p>7 700 [9] 71/14 73/24 73/25 74/8 74/13 74/14 74/20 98/25 99/2 700-and-however-many [1] 74/18 702 [5] 2/10 2/11 2/20 2/21 3/9 75 [1] 9/12 76 [1] 63/15 77 [1] 63/16 79 [1] 112/23</p>	<p>59/10 59/10 59/24 62/23 64/2 64/16 66/14 66/14 66/16 68/13 69/22 69/23 70/14 71/14 72/18 73/5 73/10 78/9 79/3 79/12 80/15 80/19 81/1 81/2 83/17 83/24 84/1 84/2 84/19 84/22 87/12 87/18 95/22 96/11 97/1 98/1 98/21 99/1 101/10 101/16 102/6 107/11 107/12 113/15 119/18 absent [1] 16/19 absolutely [3] 55/24 93/4 103/21 accept [7] 42/7 42/9 48/10 48/12 88/20 110/1 112/18 acceptable [1] 17/1 accepted [5] 11/5 11/17 29/17 30/3 53/14 accordance [1] 52/1 according [9] 29/15 36/2 51/21 95/4 99/1 100/11 102/24 103/21 114/15 account [1] 111/22 accuracy [1] 70/9 accurate [4] 50/12 72/17 86/18 124/11 acknowledged [2] 106/17 122/22 acquire [2] 63/13 64/11 acting [1] 41/8 action [8] 92/18 106/2 106/5 111/10 111/12 114/25 118/16 119/5 actions [1] 99/13 actual [7] 71/18 71/24 71/24 83/24 92/25 94/15 99/21 actually [17] 47/4 48/20 55/2 68/17 72/23 75/7 79/2 84/24 88/2 89/7 91/17 92/21 93/24 94/16 95/8 105/1 120/15</p>	<p>add [6] 24/6 46/19 46/20 47/17 104/17 110/9 added [1] 17/10 addition [1] 53/13 additional [5] 17/15 23/4 36/16 55/10 104/20 address [15] 6/19 39/20 39/21 82/5 94/7 94/23 95/5 100/17 106/20 108/4 108/9 108/18 108/20 109/2 110/7 addressed [3] 38/2 86/14 93/5 addresses [3] 52/14 56/8 109/4 addressing [1] 97/1 adequate [1] 62/17 adjustment [2] 57/22 57/24 adjustments [4] 13/9 14/7 32/12 32/16 admissibility [1] 48/2 admission [1] 6/22 admit [3] 12/13 33/9 37/11 admitted [18] 7/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 12/15 12/16 28/19 28/23 48/18 50/3 50/6 50/7 77/11 adopts [1] 104/2 advanced [2] 9/12 45/11 advantage [1] 115/19 adversary [1] 80/24 adverse [4] 15/21 15/24 59/11 96/23 adversely [1] 52/24 advised [1] 41/8 advisory [1] 70/16 affect [3] 15/24 64/9 72/24 affected [1] 30/16 affecting [1] 36/11 affects [3] 52/24 59/20 71/22 after [17] 13/9</p>	<p>18/16 49/2 49/13 60/17 60/17 61/5 64/18 64/19 65/7 79/14 79/16 79/17 89/10 98/5 98/17 114/4 again [19] 13/23 20/17 23/1 31/12 37/11 37/19 43/4 43/8 43/22 49/21 60/6 65/4 82/9 99/3 100/12 103/25 105/13 117/24 119/20 against [4] 77/5 113/19 113/21 119/11 agencies [1] 41/3 agency [1] 40/22 ago [2] 27/11 77/25 agree [11] 35/17 69/15 69/17 69/18 71/10 73/13 75/13 80/4 86/9 89/25 119/15 agreed [1] 24/16 agreement [5] 94/23 94/25 107/12 107/16 119/23 ahead [6] 6/6 21/18 22/22 36/1 50/18 50/21 akin [2] 39/9 80/7 Alessi [17] 93/18 93/19 94/14 95/5 99/15 100/18 103/25 103/25 105/8 109/9 111/18 112/9 113/19 113/22 114/2 114/6 121/16 Alessi's [2] 110/23 113/16 all [57] 6/6 6/18 7/13 11/7 12/13 13/9 14/18 25/2 25/13 37/14 41/2 41/3 46/9 46/13 48/11 48/24 50/9 51/5 56/5 61/10 63/24 64/8 66/25 67/9 76/24 77/15 80/4 81/17 82/2 84/7 87/9 88/1 89/21 89/25 91/4 94/9 94/12 94/12 99/7 99/20 101/3</p>
<p>3 3,000 [1] 28/8 3-2C [2] 35/16 36/1 30 [2] 10/9 58/9 300 [1] 28/7 309 [1] 3/7 32 [1] 58/18 3211 [1] 2/20 3212 [1] 2/21 334 [1] 119/24 35 [1] 110/13 3rd [1] 116/11</p>	<p>8 8.3 [1] 101/14 80 [1] 96/22 866-339-5691 [1] 2/11 873-5868 [1] 3/9 89012 [1] 2/19 89074 [1] 3/8 89117 [1] 2/9</p>	<p>absent [1] 16/19 absolutely [3] 55/24 93/4 103/21 accept [7] 42/7 42/9 48/10 48/12 88/20 110/1 112/18 acceptable [1] 17/1 accepted [5] 11/5 11/17 29/17 30/3 53/14 accordance [1] 52/1 according [9] 29/15 36/2 51/21 95/4 99/1 100/11 102/24 103/21 114/15 account [1] 111/22 accuracy [1] 70/9 accurate [4] 50/12 72/17 86/18 124/11 acknowledged [2] 106/17 122/22 acquire [2] 63/13 64/11 acting [1] 41/8 action [8] 92/18 106/2 106/5 111/10 111/12 114/25 118/16 119/5 actions [1] 99/13 actual [7] 71/18 71/24 71/24 83/24 92/25 94/15 99/21 actually [17] 47/4 48/20 55/2 68/17 72/23 75/7 79/2 84/24 88/2 89/7 91/17 92/21 93/24 94/16 95/8 105/1 120/15</p>	<p>add [6] 24/6 46/19 46/20 47/17 104/17 110/9 added [1] 17/10 addition [1] 53/13 additional [5] 17/15 23/4 36/16 55/10 104/20 address [15] 6/19 39/20 39/21 82/5 94/7 94/23 95/5 100/17 106/20 108/4 108/9 108/18 108/20 109/2 110/7 addressed [3] 38/2 86/14 93/5 addresses [3] 52/14 56/8 109/4 addressing [1] 97/1 adequate [1] 62/17 adjustment [2] 57/22 57/24 adjustments [4] 13/9 14/7 32/12 32/16 admissibility [1] 48/2 admission [1] 6/22 admit [3] 12/13 33/9 37/11 admitted [18] 7/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 12/15 12/16 28/19 28/23 48/18 50/3 50/6 50/7 77/11 adopts [1] 104/2 advanced [2] 9/12 45/11 advantage [1] 115/19 adversary [1] 80/24 adverse [4] 15/21 15/24 59/11 96/23 adversely [1] 52/24 advised [1] 41/8 advisory [1] 70/16 affect [3] 15/24 64/9 72/24 affected [1] 30/16 affecting [1] 36/11 affects [3] 52/24 59/20 71/22 after [17] 13/9</p>	<p>8 8.3 [1] 101/14 80 [1] 96/22 866-339-5691 [1] 2/11 873-5868 [1] 3/9 89012 [1] 2/19 89074 [1] 3/8 89117 [1] 2/9</p>
<p>4 408 [1] 119/24 419 [1] 119/24 42.001 [2] 102/8 102/11 4254 [3] 12/3 12/7 29/1 4325 [1] 95/1 470 [1] 65/25 476-3211 [1] 2/20 476-3212 [1] 2/21 48,000 [1] 13/11</p>	<p>9 90 percent [2] 70/25 96/22 91 [2] 108/23 110/7 9510 [1] 2/7 99 percent [1] 71/1 9:21 [1] 6/2</p>	<p>account [1] 111/22 accuracy [1] 70/9 accurate [4] 50/12 72/17 86/18 124/11 acknowledged [2] 106/17 122/22 acquire [2] 63/13 64/11 acting [1] 41/8 action [8] 92/18 106/2 106/5 111/10 111/12 114/25 118/16 119/5 actions [1] 99/13 actual [7] 71/18 71/24 71/24 83/24 92/25 94/15 99/21 actually [17] 47/4 48/20 55/2 68/17 72/23 75/7 79/2 84/24 88/2 89/7 91/17 92/21 93/24 94/16 95/8 105/1 120/15</p>	<p>add [6] 24/6 46/19 46/20 47/17 104/17 110/9 added [1] 17/10 addition [1] 53/13 additional [5] 17/15 23/4 36/16 55/10 104/20 address [15] 6/19 39/20 39/21 82/5 94/7 94/23 95/5 100/17 106/20 108/4 108/9 108/18 108/20 109/2 110/7 addressed [3] 38/2 86/14 93/5 addresses [3] 52/14 56/8 109/4 addressing [1] 97/1 adequate [1] 62/17 adjustment [2] 57/22 57/24 adjustments [4] 13/9 14/7 32/12 32/16 admissibility [1] 48/2 admission [1] 6/22 admit [3] 12/13 33/9 37/11 admitted [18] 7/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 12/15 12/16 28/19 28/23 48/18 50/3 50/6 50/7 77/11 adopts [1] 104/2 advanced [2] 9/12 45/11 advantage [1] 115/19 adversary [1] 80/24 adverse [4] 15/21 15/24 59/11 96/23 adversely [1] 52/24 advised [1] 41/8 advisory [1] 70/16 affect [3] 15/24 64/9 72/24 affected [1] 30/16 affecting [1] 36/11 affects [3] 52/24 59/20 71/22 after [17] 13/9</p>	<p>9 90 percent [2] 70/25 96/22 91 [2] 108/23 110/7 9510 [1] 2/7 99 percent [1] 71/1 9:21 [1] 6/2</p>
<p>5 50 [1] 10/15 503 [1] 112/23 511 [1] 44/22 531 [1] 44/22 541 [2] 1/24 124/17 5691 [1] 2/11 580 [1] 74/19 5868 [1] 3/9</p>	<p>A A-12-667690-C [1] 1/1 A.M [1] 6/2 ability [3] 77/17 122/9 124/11 able [3] 55/6 67/12 69/12 about [83] 8/23 10/5 10/14 10/15 10/17 14/3 15/6 16/1 19/14 22/4 30/5 32/3 35/8 35/9 40/5 41/6 41/11 41/16 42/15 44/7 44/19 46/1 46/12 48/12 49/25 55/9 56/2 56/25 57/12 57/14 57/15 57/18 57/21 57/23 58/1 58/2 58/9 58/19</p>	<p>account [1] 111/22 accuracy [1] 70/9 accurate [4] 50/12 72/17 86/18 124/11 acknowledged [2] 106/17 122/22 acquire [2] 63/13 64/11 acting [1] 41/8 action [8] 92/18 106/2 106/5 111/10 111/12 114/25 118/16 119/5 actions [1] 99/13 actual [7] 71/18 71/24 71/24 83/24 92/25 94/15 99/21 actually [17] 47/4 48/20 55/2 68/17 72/23 75/7 79/2 84/24 88/2 89/7 91/17 92/21 93/24 94/16 95/8 105/1 120/15</p>	<p>add [6] 24/6 46/19 46/20 47/17 104/17 110/9 added [1] 17/10 addition [1] 53/13 additional [5] 17/15 23/4 36/16 55/10 104/20 address [15] 6/19 39/20 39/21 82/5 94/7 94/23 95/5 100/17 106/20 108/4 108/9 108/18 108/20 109/2 110/7 addressed [3] 38/2 86/14 93/5 addresses [3] 52/14 56/8 109/4 addressing [1] 97/1 adequate [1] 62/17 adjustment [2] 57/22 57/24 adjustments [4] 13/9 14/7 32/12 32/16 admissibility [1] 48/2 admission [1] 6/22 admit [3] 12/13 33/9 37/11 admitted [18] 7/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 12/15 12/16 28/19 28/23 48/18 50/3 50/6 50/7 77/11 adopts [1] 104/2 advanced [2] 9/12 45/11 advantage [1] 115/19 adversary [1] 80/24 adverse [4] 15/21 15/24 59/11 96/23 adversely [1] 52/24 advised [1] 41/8 advisory [1] 70/16 affect [3] 15/24 64/9 72/24 affected [1] 30/16 affecting [1] 36/11 affects [3] 52/24 59/20 71/22 after [17] 13/9</p>	<p>9 90 percent [2] 70/25 96/22 91 [2] 108/23 110/7 9510 [1] 2/7 99 percent [1] 71/1 9:21 [1] 6/2</p>
<p>6 600 [1] 74/18 66.3 percent [1] 31/23 685-0329 [1] 2/10</p>	<p>A A-12-667690-C [1] 1/1 A.M [1] 6/2 ability [3] 77/17 122/9 124/11 able [3] 55/6 67/12 69/12 about [83] 8/23 10/5 10/14 10/15 10/17 14/3 15/6 16/1 19/14 22/4 30/5 32/3 35/8 35/9 40/5 41/6 41/11 41/16 42/15 44/7 44/19 46/1 46/12 48/12 49/25 55/9 56/2 56/25 57/12 57/14 57/15 57/18 57/21 57/23 58/1 58/2 58/9 58/19</p>	<p>59/10 59/10 59/24 62/23 64/2 64/16 66/14 66/14 66/16 68/13 69/22 69/23 70/14 71/14 72/18 73/5 73/10 78/9 79/3 79/12 80/15 80/19 81/1 81/2 83/17 83/24 84/1 84/2 84/19 84/22 87/12 87/18 95/22 96/11 97/1 98/1 98/21 99/1 101/10 101/16 102/6 107/11 107/12 113/15 119/18 absent [1] 16/19 absolutely [3] 55/24 93/4 103/21 accept [7] 42/7 42/9 48/10 48/12 88/20 110/1 112/18 acceptable [1] 17/1 accepted [5] 11/5 11/17 29/17 30/3 53/14 accordance [1] 52/1 according [9] 29/15 36/2 51/21 95/4 99/1 100/11 102/24 103/21 114/15 account [1] 111/22 accuracy [1] 70/9 accurate [4] 50/12 72/17 86/18 124/11 acknowledged [2] 106/17 122/22 acquire [2] 63/13 64/11 acting [1] 41/8 action [8] 92/18 106/2 106/5 111/10 111/12 114/25 118/16 119/5 actions [1] 99/13 actual [7] 71/18 71/24 71/24 83/24 92/25 94/15 99/21 actually [17] 47/4 48/20 55/2 68/17 72/23 75/7 79/2 84/24 88/2 89/7 91/17 92/21 93/24 94/16 95/8 105/1 120/15</p>	<p>add [6] 24/6 46/19 46/20 47/17 104/17 110/9 added [1] 17/10 addition [1] 53/13 additional [5] 17/15 23/4 36/16 55/10 104/20 address [15] 6/19 39/20 39/21 82/5 94/7 94/23 95/5 100/17 106/20 108/4 108/9 108/18 108/20 109/2 110/7 addressed [3] 38/2 86/14 93/5 addresses [3] 52/14 56/8 109/4 addressing [1] 97/1 adequate [1] 62/17 adjustment [2] 57/22 57/24 adjustments [4] 13/9 14/7 32/12 32/16 admissibility [1] 48/2 admission [1] 6/22 admit [3] 12/13 33/9 37/11 admitted [18] 7/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 12/15 12/16 28/19 28/23 48/18 50/3 50/6 50/7 77/11 adopts [1] 104/2 advanced [2] 9/12 45/11 advantage [1] 115/19 adversary [1] 80/24 adverse [4] 15/21 15/24 59/11 96/23 adversely [1] 52/24 advised [1] 41/8 advisory [1] 70/16 affect [3] 15/24 64/9 72/24 affected [1] 30/16 affecting [1] 36/11 affects [3] 52/24 59/20 71/22 after [17] 13/9</p>	<p>9 90 percent [2] 70/25 96/22 91 [2] 108/23 110/7 9510 [1] 2/7 99 percent [1] 71/1 9:21 [1] 6/2</p>

<p>A all... [16] 102/17 103/3 103/15 103/20 104/22 108/25 111/4 115/23 118/2 119/9 120/5 120/8 121/4 122/17 122/17 124/5 allegation [1] 103/16 allow [1] 115/16 allowed [2] 41/15 66/1 almost [1] 55/4 alone [2] 33/1 116/12 along [1] 122/24 also [20] 6/8 24/20 26/17 26/19 27/22 43/1 52/3 53/7 56/23 57/15 65/5 69/8 73/13 77/15 91/11 109/9 109/12 110/23 116/23 117/17 although [2] 110/24 115/4 always [13] 39/17 42/14 42/15 49/22 49/24 68/25 71/20 72/13 82/16 90/4 101/12 104/8 121/22 am [8] 26/6 27/16 27/17 59/24 66/4 68/25 75/23 84/12 amendments [1] 120/19 among [2] 53/14 63/17 amount [6] 17/1 28/8 94/8 97/16 111/16 111/22 analogy [2] 54/22 102/12 analysis [31] 30/13 32/14 32/16 33/2 34/13 36/16 42/20 49/22 53/18 53/19 53/22 54/12 54/17 54/18 56/16 60/25 62/16 71/20 73/1 81/17 83/14 83/14 83/15 88/23 89/23 90/2 90/17 95/8 97/11 113/8 113/12</p>	<p>analysis -- right [1] 88/23 analytics [1] 26/9 analyze [1] 75/8 analyzing [4] 33/5 52/18 57/1 121/1 and/or [1] 103/2 Andre [3] 67/22 68/2 69/9 angry [1] 81/9 animal [1] 82/6 announced [1] 111/1 another [5] 31/12 50/1 73/4 77/14 116/14 answer [10] 17/15 24/7 30/9 34/23 54/15 55/9 75/17 75/18 78/6 80/17 anticipate [1] 115/5 anticipated [1] 115/10 antithesis [1] 88/5 any [35] 14/16 30/6 44/3 45/14 52/20 53/1 55/9 55/17 59/11 64/8 64/21 67/15 68/6 68/9 74/21 74/22 75/19 75/22 80/11 94/16 94/21 107/25 108/10 114/5 114/6 114/10 114/16 115/6 115/7 115/17 118/7 118/9 118/15 119/4 122/12 anyone [4] 22/11 22/15 41/24 97/2 anything [13] 15/15 23/3 32/3 32/16 46/19 47/1 48/19 64/11 76/20 90/21 104/17 114/11 116/9 anyway [1] 92/9 apologize [1] 13/22 apparently [1] 46/10 appeals [2] 86/14 92/22 appear [1] 111/1 appearances [4] 2/1 3/1 6/7 50/19 appeared [1] 95/8 appearing [1]</p>	<p>42/16 appears [3] 12/1 84/8 118/20 appellate [1] 82/24 apple [1] 83/19 apples [9] 46/21 46/23 46/23 46/25 46/25 76/2 76/2 76/2 83/17 applicable [1] 120/25 application [6] 58/10 58/11 58/14 116/3 116/15 118/9 applied [3] 52/10 58/20 112/4 applies [4] 10/15 107/18 109/23 111/25 apply [4] 64/10 75/24 104/4 115/21 applying [1] 58/3 appraisal [59] 4/11 7/22 9/13 9/13 9/20 10/8 10/11 10/20 11/2 12/1 12/2 12/5 12/19 14/12 17/1 23/20 25/12 26/18 26/22 27/1 27/9 27/13 27/15 27/19 27/25 28/2 28/19 29/5 29/6 29/10 29/12 29/16 29/17 30/21 31/1 31/1 34/10 35/13 35/15 35/18 36/4 38/8 40/8 51/22 52/1 52/16 52/17 56/22 56/24 56/25 57/7 57/7 62/6 65/17 65/21 66/11 73/8 73/14 76/10 appraisals [2] 28/10 28/14 appraise [2] 9/10 61/17 appraiser [24] 7/17 8/25 9/6 9/6 9/8 9/24 15/4 15/19 15/22 18/7 27/17 27/18 27/23 28/7 30/25 33/25 40/8 55/8 57/7 57/23 58/4 65/24 66/6 75/6 appraiser's [1]</p>	<p>35/16 appraisers [9] 10/25 11/5 11/6 11/7 11/11 11/11 13/24 16/4 30/12 appraising [5] 10/4 11/15 13/24 24/5 36/5 appreciate [2] 42/11 49/23 approach [20] 13/1 13/20 13/25 14/3 14/8 14/23 36/3 42/6 51/21 55/18 58/1 58/5 58/6 58/8 58/18 58/19 58/22 61/25 80/16 89/23 approaches [4] 58/4 58/10 58/12 58/15 appropriate [9] 42/4 44/4 56/11 83/21 94/22 102/22 104/3 107/11 110/7 approximately [2] 27/10 77/25 April [1] 114/3 April 9 [1] 114/3 AQB [2] 27/23 65/19 are [73] 6/22 7/22 11/11 14/10 14/11 19/13 19/19 20/21 21/4 23/10 25/3 26/8 26/12 28/4 29/13 29/22 29/24 30/4 30/19 31/6 31/16 31/25 32/9 32/13 32/23 32/25 34/19 34/19 34/21 36/6 36/6 36/18 36/23 36/24 37/23 40/25 41/7 41/8 47/13 48/1 54/20 59/14 59/19 60/5 60/8 60/15 60/18 64/4 65/16 65/22 66/2 67/11 67/11 69/10 74/8 74/8 74/21 75/15 75/19 77/4 83/5 83/16 84/5 84/12 84/17 92/12 93/15 107/16 109/4 110/9 116/16 117/12 119/9 are we [1] 25/3 aren't [6] 40/19</p>	<p>60/23 64/5 75/14 94/18 113/9 argue [1] 117/13 argued [2] 86/23 107/6 arguendo [1] 114/9 arguing [3] 101/5 101/7 115/14 argument [4] 95/12 110/1 113/13 119/19 arguments [2] 121/5 122/11 arise [1] 115/17 arm [1] 38/16 arm's [3] 44/11 46/8 78/19 arm's-length [1] 78/19 arm-length [1] 38/16 arms [1] 41/11 arms-length [1] 41/11 around [2] 26/14 109/12 arrayed [1] 36/20 art [3] 16/4 37/19 46/2 article [1] 59/16 articulate [1] 39/16 articulated [1] 112/18 as [151] Ascent [1] 27/8 aside [2] 118/6 121/11 ask [9] 10/16 14/25 23/13 23/14 28/18 33/4 55/10 66/13 77/19 asked [13] 12/6 28/25 29/4 29/5 67/17 68/8 69/5 84/16 94/13 95/3 95/3 95/10 98/3 asking [4] 42/2 47/6 89/20 118/21 asks [1] 52/12 assert [1] 88/11 asserting [1] 116/5 assess [4] 52/13 63/18 64/6 71/9 assessed [1] 62/23 assessing [1]</p>
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(3) all... - assessing

<p>A assessing... [1] 55/19 assessment [12] 53/3 64/3 65/10 65/13 105/10 105/11 105/23 106/5 106/8 106/12 111/13 111/16 assessments [5] 92/12 111/9 111/15 111/17 112/10 assessors [1] 60/2 assigned [2] 18/4 40/7 assignment [12] 15/5 18/7 19/2 19/25 22/3 23/2 30/17 32/2 40/6 40/8 57/7 57/10 assignments [2] 26/19 26/20 assigns [1] 79/19 assistance [1] 48/5 associated [3] 22/12 22/15 41/24 Associates [1] 27/5 association [12] 1/9 37/17 45/12 74/10 93/21 95/1 106/13 107/23 107/23 110/12 110/13 121/2 assume [1] 72/6 assuming [4] 15/14 32/6 66/10 110/18 assumption [17] 15/18 15/21 15/23 16/3 16/5 16/8 16/15 16/21 16/23 24/17 24/20 30/16 32/4 38/9 40/3 66/23 73/22 assumptions [6] 16/9 20/5 20/7 31/24 32/1 75/25 at [136] attached [1] 122/8 attempt [1] 115/18 attorney [2] 24/13 91/10 attorneys [2] 69/10 90/12 auction [6] 37/9 64/19 64/21 68/7</p>	<p>69/14 73/9 authorized [1] 27/19 automatic [2] 119/10 119/12 available [1] 61/20 AVENUE [3] 2/7 2/18 95/2 average [3] 10/5 16/16 95/24 aware [9] 18/12 19/12 19/13 19/15 19/18 19/19 46/3 67/9 74/21 away [2] 21/13 43/9 B B-R-U-N-S-O-N [1] 25/23 BA [1] 28/3 back [25] 42/25 43/1 43/11 49/13 49/15 61/17 63/6 73/12 77/16 80/18 81/16 84/12 85/13 87/8 90/16 90/25 91/1 93/1 96/3 96/18 97/12 99/8 111/15 111/25 112/11 background [3] 8/23 28/2 78/10 backup [1] 56/3 bad [1] 49/5 BAKER [3] 2/6 6/16 50/22 balance [1] 48/13 bank [35] 1/9 6/16 7/15 37/18 43/17 45/13 50/23 77/4 77/17 89/2 91/15 92/10 92/11 93/21 94/7 95/1 95/6 104/11 107/17 107/17 107/21 108/1 108/5 108/12 108/18 108/18 108/20 108/24 109/5 111/2 121/7 121/14 121/25 122/4 122/6 Bank's [4] 98/3 100/19 121/12 122/13 bankruptcy [16] 98/2 98/10 98/14 100/8 115/13 116/7 116/9 116/21</p>	<p>116/22 117/1 117/3 117/14 117/23 118/7 118/14 119/9 bar [3] 99/20 100/2 117/7 bare [1] 87/22 based [19] 16/23 30/13 37/23 38/7 38/8 45/23 48/3 48/9 63/2 68/17 75/9 75/14 77/18 88/7 88/20 97/3 100/8 104/13 117/8 baseline [1] 80/14 basic [1] 9/6 basically [6] 10/24 19/17 52/23 70/16 105/3 107/2 basis [8] 42/21 71/9 72/1 72/21 75/25 89/23 89/24 116/12 basket [1] 84/9 Bates [1] 34/6 Bates-stamped [1] 34/6 bathroom [2] 13/7 13/8 Bay [4] 92/5 92/7 92/17 120/9 be [95] 6/16 6/20 8/11 12/1 14/20 18/25 19/9 21/10 21/14 21/14 23/1 25/14 25/19 28/16 28/18 31/3 32/20 33/24 35/17 36/7 37/15 39/9 43/4 44/23 45/2 46/10 47/10 47/11 47/23 49/9 49/9 49/15 53/2 53/3 53/5 54/18 54/21 55/11 55/11 56/10 57/8 57/16 57/24 61/16 62/19 66/9 68/11 69/1 71/13 72/6 75/5 78/6 78/16 80/2 80/7 84/8 84/23 86/1 87/6 87/20 88/19 89/24 91/3 93/8 94/17 94/21 97/2 97/11 97/13 98/13 98/21 100/2 100/6 102/22 103/5 103/9 105/2 105/12 105/23 108/1 109/17</p>	<p>110/10 110/20 112/4 112/4 112/21 114/12 114/18 114/19 115/1 115/5 116/8 119/17 119/23 121/23 became [2] 78/12 111/19 because [65] 38/1 38/12 38/14 39/19 39/22 39/24 39/25 40/19 41/1 46/12 49/5 61/8 70/21 72/7 72/14 78/9 78/11 79/12 81/10 82/6 83/7 84/19 85/12 85/20 86/3 86/10 86/20 86/22 87/4 87/9 88/19 88/22 89/2 89/21 89/21 89/24 93/2 94/14 96/20 97/5 97/25 98/24 99/2 99/18 101/1 101/2 101/11 101/12 102/5 102/10 102/18 102/25 103/2 103/16 104/11 108/10 109/14 113/8 113/23 115/24 116/15 117/19 118/16 119/6 122/23 BECKOM [4] 2/5 6/15 50/20 50/22 becomes [2] 34/22 94/6 been [46] 8/8 9/25 10/2 16/10 24/4 25/16 26/10 27/12 28/9 35/22 41/17 43/25 44/12 48/22 68/7 69/12 70/12 72/24 73/18 74/3 74/4 74/9 74/22 78/20 82/16 83/15 85/17 86/12 86/21 86/23 91/25 95/8 96/6 96/25 97/11 97/12 100/13 100/20 103/15 108/19 110/15 113/22 113/23 116/25 121/23 122/18 before [15] 1/18 7/25 11/24 17/2</p>	<p>18/15 55/9 60/16 78/12 78/12 87/2 108/23 111/12 113/17 113/20 124/6 BEFORE-ENTITLED [1] 124/6 beginning [3] 77/9 87/4 106/5 behalf [7] 6/15 43/17 50/23 50/25 93/18 108/6 111/21 behavior [1] 28/5 being [14] 8/3 22/23 30/6 39/12 42/8 44/25 53/11 61/6 63/18 73/14 78/18 84/16 85/13 86/20 belabor [1] 122/12 believe [14] 62/14 67/22 76/12 76/18 77/20 79/9 79/9 91/16 93/7 106/4 108/13 115/11 119/20 122/11 Bell [8] 52/9 53/6 53/13 53/17 54/10 56/2 56/5 56/22 Bell's [8] 52/14 54/17 55/14 55/17 58/2 63/2 63/6 63/16 BENCH [1] 1/16 benefit [3] 56/3 95/14 108/7 benign [1] 73/2 Berry [1] 27/5 best [4] 41/9 42/6 80/6 124/11 better [2] 54/4 62/18 between [21] 15/11 17/8 37/2 37/21 40/24 43/24 45/4 45/8 61/2 61/3 72/5 82/12 84/3 87/21 91/14 95/21 100/18 101/1 107/18 113/15 121/16 beware [1] 98/22 beyond [4] 22/2 22/3 23/1 64/17 BFP [3] 44/20 44/22 99/21 bid [3] 96/11 101/8 121/20</p>
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(4) assessing... - bid

<p>B bidders [2] 71/25 96/12 bidding [5] 96/10 97/3 99/14 101/21 121/22 bids [2] 97/1 98/23 bifurcated [1] 91/1 binder [1] 11/21 binding [2] 44/24 82/10 bit [5] 10/23 14/2 54/4 62/22 102/13 blush [3] 87/5 87/7 103/3 Board [1] 27/24 body [1] 104/14 bona [8] 99/17 100/3 104/14 114/14 114/15 114/22 115/11 122/2 book [9] 52/14 53/11 55/14 55/17 55/22 56/1 56/14 57/4 58/2 bookmarked [1] 56/19 both [20] 28/10 36/19 41/7 70/4 72/2 73/12 73/13 74/6 75/13 77/10 77/10 85/24 99/15 109/23 110/14 110/19 119/13 121/14 121/15 121/19 bottom [6] 15/3 20/25 24/10 40/5 57/4 57/6 Boulware [1] 120/14 bounced [1] 92/18 Bourne [2] 92/3 92/4 box [1] 34/25 bracketing [2] 13/4 13/5 breach [2] 96/8 122/7 breaches [1] 77/12 break [6] 48/24 49/13 49/14 65/11 65/14 100/3 brief [3] 26/24 101/13 120/7 briefly [1] 28/1 bring [6] 78/9</p>	<p>78/14 81/24 83/20 102/25 114/25 bringing [1] 39/11 brings [1] 53/23 brought [2] 79/2 102/4 Brunson [15] 25/12 25/15 25/22 26/3 26/6 28/25 33/16 33/22 37/22 43/20 48/22 76/9 77/24 81/4 83/9 Brunson's [2] 77/20 99/1 buddy [1] 103/9 built [1] 61/3 bunch [2] 9/4 104/12 bundle [2] 67/1 67/2 Business [1] 9/17 busy [1] 10/6 but [118] 8/1 8/9 11/10 14/21 17/2 18/18 19/25 22/10 23/16 23/17 25/17 28/16 28/20 30/1 30/23 31/8 32/19 34/7 37/25 38/3 39/3 39/11 39/15 39/21 40/14 41/5 41/13 41/20 42/2 43/13 43/14 44/1 44/3 44/10 44/24 45/2 45/7 45/9 45/15 46/4 52/22 55/25 57/15 62/19 63/17 65/22 67/3 68/5 68/11 68/14 69/15 69/18 70/4 70/12 71/2 71/4 71/8 71/24 72/10 72/25 73/13 75/11 75/13 78/4 80/1 80/19 81/19 82/4 82/11 83/14 84/1 84/8 84/18 85/1 85/15 85/18 85/23 86/4 86/12 87/7 88/1 89/3 90/1 90/22 92/9 92/21 93/9 94/1 95/23 96/15 97/22 97/25 99/19 100/13 101/4 102/13 102/15 103/8 103/15 104/5 105/22 105/24 106/9 107/7 107/25</p>	<p>113/25 114/9 114/19 115/9 115/23 116/20 117/1 117/5 118/6 118/14 119/12 119/20 120/13 buy [8] 21/10 23/16 43/13 89/22 90/1 97/8 97/18 100/1 buyer [18] 15/12 17/8 17/11 21/4 22/17 37/21 38/12 41/6 41/6 45/8 56/13 63/12 78/22 84/4 84/15 85/6 87/22 98/22 buyer's [3] 70/5 85/25 86/2 buyers [4] 71/24 71/24 71/25 85/8 buying [3] 43/24 64/14 99/21 buys [2] 99/19 114/16</p> <p>C California [1] 27/18 call [8] 7/15 25/5 25/12 67/2 67/20 89/19 90/5 103/14 called [4] 27/4 30/24 44/20 90/21 calls [1] 68/14 came [2] 51/18 67/6 can [88] 11/20 12/24 14/2 15/8 16/7 18/2 19/3 26/4 26/24 27/14 28/1 28/13 29/18 29/21 33/22 33/24 34/3 34/5 34/25 35/8 35/17 39/21 42/6 43/4 44/7 44/8 44/8 44/9 47/21 49/2 49/20 51/10 54/3 54/25 55/3 55/9 55/22 56/1 61/13 61/21 62/22 63/4 63/7 64/7 64/8 64/16 65/10 66/5 67/2 68/14 69/15 71/10 71/15 71/22 72/14 72/24 73/12 75/5 75/13 77/4 77/6 80/4 80/6 80/15 80/17 80/18</p>	<p>80/18 86/12 87/9 87/11 88/20 88/21 89/25 90/9 91/4 93/9 93/23 93/24 94/8 95/17 97/18 98/13 105/23 107/3 112/3 116/8 120/4 120/8 can't [9] 32/18 44/10 59/16 69/17 69/18 69/19 89/22 113/7 119/23 candid [1] 97/2 cannot [2] 32/19 32/20 cans [2] 54/22 55/6 car [5] 13/5 64/14 99/19 99/21 100/2 carpet [1] 22/17 case [72] 1/1 37/16 39/13 43/15 44/2 44/3 44/17 44/20 44/23 45/9 45/18 45/21 46/17 54/22 55/2 55/7 57/25 62/10 62/11 64/14 69/1 70/4 70/10 70/12 72/13 73/2 74/3 74/17 74/24 75/2 75/7 75/10 83/7 85/23 86/22 89/25 90/23 92/6 92/9 92/18 96/17 99/17 99/18 99/22 99/23 108/2 109/25 111/8 111/11 112/23 113/9 113/14 114/1 114/2 115/15 115/20 115/25 116/1 116/7 116/7 116/9 116/10 116/17 116/19 116/20 116/21 117/7 117/10 117/15 118/9 119/22 122/13 cased [1] 69/25 cases [20] 26/15 26/15 38/22 46/13 69/25 71/4 71/14 71/18 72/24 74/7 74/15 74/18 74/19 82/3 82/4 85/22 85/23 86/23 92/8 99/2 cash [2] 22/18</p>	<p>41/19 catch [1] 71/19 categorize [2] 45/21 45/24 categorizing [1] 45/20 causation [1] 112/25 Caveat [1] 98/22 CC [2] 96/7 119/24 CCR [2] 1/24 124/17 CE [1] 9/7 center [1] 58/11 certain [5] 28/8 34/19 46/5 54/18 120/14 certainly [4] 30/22 35/10 104/12 104/13 certainty [1] 99/7 CERTIFICATE [1] 124/1 certified [9] 27/7 27/17 27/18 27/22 28/6 65/19 108/17 120/15 124/4 CERTIFY [1] 124/5 challenge [2] 30/9 75/10 challenges [1] 31/13 changed [1] 24/4 changes [1] 122/25 Chapter [9] 39/4 44/6 78/8 81/25 82/6 94/5 101/4 103/4 103/7 Chapter 107 [1] 81/25 Chapter 116 [1] 101/4 characteristic [1] 60/12 characteristics [3] 36/22 60/6 60/10 CHARLES [3] 3/5 6/13 50/24 chart [2] 34/7 53/8 check [3] 51/17 76/13 118/3 checked [1] 118/4 checklist [1] 33/25 Chicago [2] 78/11 78/12 Chicopee [1] 9/5 chilled [3] 96/10</p>
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(5) bidders - chilled

<p>C chilled... [2] 101/21 121/22 Chip [1] 62/12 choice [1] 59/13 choose [1] 13/13 Christen [1] 88/8 Circuit [1] 92/22 circumstance [3] 57/15 73/3 83/22 circumstances [11] 38/21 54/11 54/13 54/19 54/21 55/12 64/8 82/5 98/25 102/20 122/1 citation [1] 44/21 cite [2] 63/15 101/12 cited [1] 82/9 cites [1] 59/12 citing [2] 59/16 99/18 claim [15] 99/21 108/14 109/6 116/22 117/25 118/2 118/12 118/13 118/15 118/18 119/2 119/4 121/7 121/8 121/8 claimant [3] 6/12 6/14 51/1 claims [2] 108/12 118/2 clarify [1] 74/13 CLARK [3] 1/7 124/3 124/14 class [14] 52/4 52/13 55/15 56/2 56/6 58/23 62/24 63/5 63/8 71/9 71/21 74/10 79/4 94/22 classes [1] 56/6 classification [1] 63/11 classifications [1] 63/23 clause [5] 95/22 97/8 98/19 101/6 119/19 clean [1] 7/12 clear [17] 34/20 36/5 37/6 47/3 67/10 67/10 67/13 68/7 69/13 85/4 85/5 89/11 91/25 101/10 102/13 113/23 117/22</p>	<p>clear-cut [1] 34/20 clearly [8] 30/14 31/15 31/17 32/5 70/7 71/22 103/5 119/21 clerk [2] 6/25 50/2 client [7] 15/3 18/4 40/7 75/10 96/8 99/12 100/17 clients [2] 9/12 74/6 close [3] 14/5 60/12 65/5 closing [5] 47/4 76/21 80/18 105/2 120/23 Closings [1] 77/2 co [1] 74/6 co-clients [1] 74/6 coated [1] 34/15 code [1] 34/25 colleague [2] 6/16 17/16 collected [1] 112/13 collusion [1] 114/10 color [2] 34/15 34/25 column [2] 118/1 118/3 combination [1] 31/4 come [9] 14/22 16/21 44/14 49/15 54/7 66/21 66/22 78/22 91/4 comes [10] 33/17 42/6 44/5 45/20 77/15 82/8 82/22 84/7 85/13 115/19 coming [4] 12/25 26/4 43/21 49/13 commences [1] 38/24 comment [3] 43/2 85/18 101/14 comments [1] 112/17 commercial [3] 26/19 88/21 117/19 commercially [1] 112/15 common [4] 60/11 99/25 100/1 102/9 Community [2] 37/17 121/7 comp [1] 36/7</p>	<p>companies [1] 67/17 company [5] 67/8 68/9 68/9 68/20 85/2 comparable [12] 14/4 14/6 14/18 16/25 55/18 59/6 59/7 59/13 59/25 60/14 61/18 61/24 comparables [7] 13/3 13/3 13/10 37/23 51/23 62/6 88/2 comparative [1] 57/22 compare [4] 14/5 46/21 46/25 60/7 comparing [4] 43/20 45/15 46/22 57/24 comparison [19] 13/1 13/20 13/25 14/7 14/11 14/23 32/13 36/3 36/18 37/6 51/21 58/1 58/5 58/8 58/19 58/22 60/7 61/22 61/25 comparisons [2] 56/16 61/19 compile [2] 33/23 35/7 complete [2] 91/13 91/14 completed [5] 15/4 18/7 27/6 28/14 40/8 completely [3] 16/10 16/10 87/13 complex [1] 52/22 compliance [2] 29/16 111/5 compliant [3] 11/2 11/10 30/2 complied [8] 34/1 34/14 35/2 35/12 103/15 105/6 110/11 110/21 complies [2] 107/7 107/20 comply [5] 34/23 34/24 35/3 95/13 95/16 component [2] 48/8 112/25 components [2] 34/14 65/14</p>	<p>comps [3] 32/21 36/7 51/25 concept [8] 30/8 52/15 54/1 60/7 61/16 64/23 66/25 67/7 concerned [2] 48/2 92/13 concerning [1] 90/23 concession [2] 22/19 22/25 concessions [5] 22/11 22/14 22/17 32/25 41/24 conclude [1] 37/8 concluded [2] 98/18 123/6 conclusion [6] 17/3 35/24 43/21 51/13 72/1 121/24 conclusions [3] 29/13 66/8 122/18 condition [33] 15/24 16/16 16/16 16/20 16/24 19/5 32/4 32/6 36/11 52/24 53/7 53/9 53/18 54/23 54/25 55/5 55/15 56/7 59/18 62/24 63/5 63/9 63/19 63/22 63/25 71/10 71/12 72/2 72/7 72/19 72/25 73/2 74/11 conditions [19] 16/6 19/6 20/5 31/14 52/5 52/13 52/15 52/18 52/19 54/1 55/19 56/3 56/6 58/13 58/20 58/23 65/12 71/21 79/4 condominium [1] 54/8 conduct [7] 29/5 30/12 30/25 31/3 44/16 101/22 114/13 conducted [7] 19/20 29/7 29/15 32/14 35/10 91/11 93/19 conducting [5] 34/11 35/15 79/16 90/13 105/7 confer [1] 90/9 conflict [1] 113/23</p>	<p>conflicting [1] 32/11 conform [1] 103/7 confronted [1] 86/15 confused [5] 60/11 98/1 98/18 98/23 101/7 confusing [2] 98/24 101/2 consider [5] 22/1 26/17 33/2 41/9 86/16 consideration [4] 22/9 41/21 43/19 120/16 considerations [2] 22/18 66/14 considered [3] 20/11 46/10 75/5 considering [2] 36/8 59/11 consisted [1] 112/6 consistent [1] 118/20 consists [1] 111/9 conspicuous [1] 109/11 conspicuously [1] 30/14 constitute [1] 19/23 constituted [1] 113/14 CONSTITUTES [1] 124/10 constitutional [1] 92/2 construction [1] 61/4 contacted [1] 67/16 contacts [1] 69/9 contained [1] 33/7 contemporaneous [2] 36/21 71/23 contend [6] 87/17 89/12 91/13 120/19 120/20 121/25 contention [6] 43/16 45/10 83/22 104/5 120/9 121/12 contested [1] 100/7 context [3] 36/10 57/23 69/1 continuance [1]</p>
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(6) chilled... - continuance

<p>C continuance... [1] 111/1 continue [5] 10/7 33/3 87/17 88/11 120/4 CONTINUED [1] 3/1 continuing [3] 10/9 10/14 27/20 continuously [1] 10/2 contradicting [1] 32/23 contrasting [1] 57/24 conversation [2] 68/1 68/3 conveyed [1] 64/21 cookie [1] 83/1 copies [3] 106/20 122/16 122/17 copper [1] 16/14 copy [5] 29/8 57/4 57/5 106/17 108/3 corners [1] 32/2 Corp [2] 44/20 44/22 correct [49] 7/23 9/20 9/21 10/17 12/22 12/23 13/20 13/21 15/15 15/16 16/22 17/9 19/11 20/5 20/6 20/8 20/9 21/1 21/5 21/6 25/7 29/9 35/22 52/5 52/10 54/12 55/15 58/24 59/6 62/2 62/3 62/15 62/25 63/2 63/16 65/10 65/13 66/19 68/18 70/6 71/6 72/14 73/15 74/5 74/12 77/21 81/4 110/8 113/4 cost [2] 58/5 58/17 costs [1] 53/5 could [19] 11/9 14/20 17/24 19/5 20/1 20/14 30/18 52/12 84/8 88/19 89/22 92/20 93/8 105/12 109/17 110/20 113/22 115/5 121/7 couldn't [3] 19/21 68/10 89/11</p>	<p>counsel [5] 6/22 39/21 107/10 108/18 113/8 counsel's [2] 107/6 113/13 count [1] 13/8 counter [3] 6/11 6/14 50/25 county [4] 1/7 106/17 124/3 124/14 couple [9] 8/22 10/16 14/24 38/17 40/2 66/13 99/6 102/5 123/1 coupled [2] 97/7 101/16 course [3] 49/7 89/2 91/22 court [94] 1/6 1/19 15/8 18/17 19/17 39/18 42/23 43/7 43/18 43/22 44/5 44/21 44/23 45/12 46/3 46/24 47/17 51/10 56/4 69/25 71/4 74/22 76/10 77/8 77/19 77/24 78/5 82/9 82/10 82/22 83/15 83/19 84/2 85/22 86/7 86/13 86/14 86/24 87/24 87/25 88/10 88/10 89/4 89/8 89/15 90/24 91/1 91/2 91/2 91/24 91/25 92/5 92/15 92/20 92/22 93/1 96/21 96/24 98/1 98/2 98/10 98/14 99/22 100/12 100/14 104/2 104/17 104/19 107/8 112/16 112/17 112/19 114/19 114/24 115/14 115/16 115/22 117/3 117/10 117/14 118/7 118/16 118/19 119/8 119/21 119/22 120/15 120/16 120/24 121/1 121/22 122/5 122/6 122/12 Court's [1] 104/24 courts [2] 91/3</p>	<p>97/4 cover [1] 91/18 covered [1] 91/18 Craig [1] 27/12 creating [1] 57/24 creative [1] 41/23 credential [3] 27/8 28/6 28/12 credentialed [2] 27/16 27/17 credibility [3] 30/17 31/5 35/25 credible [4] 29/14 57/10 108/14 109/8 credit [1] 92/20 creditors [1] 117/25 criminal [1] 116/25 CRIMSON [1] 2/18 criteria [5] 32/14 46/6 61/7 61/8 61/25 cross [6] 17/16 17/20 40/14 49/3 51/5 51/8 cross-examination [4] 17/16 17/20 40/14 51/8 cure [1] 94/8 current [2] 26/4 26/25 currently [2] 76/12 120/16 cut [1] 34/20 cycle [5] 53/1 53/7 53/9 60/22 61/9 cycles [1] 10/13</p> <p>D Dakota [3] 94/7 95/2 108/19 damage [1] 26/15 damages [7] 52/10 53/3 53/5 63/23 81/6 81/12 83/25 data [12] 14/21 16/16 31/15 31/19 31/22 36/25 37/8 55/3 70/19 71/21 72/16 73/1 date [34] 8/4 12/21 13/16 13/17 13/17 15/4 18/15 36/15 36/23 37/2 40/7 60/20 60/25 66/18 67/8 69/5 69/11 69/24 70/24 71/17 73/14 73/14</p>	<p>73/15 85/1 85/21 86/23 95/25 105/24 107/15 108/23 111/4 111/25 114/7 122/12 DATED [1] 1/21 dating [1] 112/10 David [1] 59/16 day [11] 28/4 37/10 38/1 44/10 80/25 85/19 91/2 95/23 96/23 97/23 102/19 days [2] 108/23 110/7 deal [1] 39/23 dealings [1] 114/11 deals [2] 39/14 56/7 dealt [1] 92/20 Dear [1] 98/14 death [1] 77/13 debt [1] 95/23 December [4] 70/13 70/15 71/17 111/23 December 12 [3] 70/13 70/15 71/17 decide [4] 18/17 48/14 48/15 78/23 decided [3] 75/12 92/3 98/20 decision [11] 42/2 42/3 42/4 44/3 67/25 81/2 86/9 88/24 89/24 117/10 122/25 decisions [3] 56/12 70/4 85/23 declare [3] 104/6 104/10 122/6 declining [1] 31/17 deed [41] 38/22 39/9 77/5 77/10 78/19 79/7 79/19 80/3 80/4 80/8 80/9 93/13 93/22 94/15 95/14 96/4 96/5 97/9 97/16 97/17 97/17 97/19 104/8 104/11 106/12 107/1 107/3 107/6 107/14 107/23 108/4 110/14 114/20 114/24 115/8 117/8 119/14 120/18 122/6 122/7</p>	<p>122/8 deed, [1] 38/20 deed, right [1] 38/20 deeds [1] 60/1 default [12] 91/15 93/4 98/20 100/16 106/18 108/1 108/4 108/13 109/7 109/19 110/15 110/19 defective [4] 101/23 103/17 104/7 110/5 defects [3] 101/11 101/16 101/18 defendant [6] 1/13 2/14 6/11 6/14 25/11 50/25 defense [1] 76/24 define [2] 64/12 84/7 defined [7] 37/20 40/25 43/5 43/10 43/12 46/2 88/7 defines [1] 102/8 defining [2] 56/25 59/8 definition [31] 15/9 18/23 19/1 19/24 20/24 20/25 21/3 22/7 22/25 23/12 23/19 24/3 24/4 24/8 24/10 24/16 40/13 40/16 40/20 40/21 57/16 63/4 64/9 72/4 76/1 88/3 102/6 102/8 102/10 104/2 113/11 definitions [3] 40/19 57/13 102/14 definitively [5] 32/18 35/1 68/11 68/22 69/16 degree [1] 122/4 delimiters [1] 32/15 delinquency [3] 92/12 94/8 112/1 delinquent [10] 94/6 105/9 105/10 105/22 106/5 106/8 106/11 111/13 111/19 112/12 deliver [1] 79/18 delivering [1] 94/21</p>
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(7) continuance... - delivering

<p>D demand [1] 31/18 demanded [2] 70/20 71/25 demands [1] 78/24 demonstrate [6] 35/1 36/20 68/4 71/22 121/9 122/2 demonstrates [2] 31/17 36/25 dented [3] 54/22 55/6 64/16 dents [1] 64/6 Department [2] 9/17 42/17 Department 16 [1] 42/17 depend [1] 81/22 depending [2] 10/5 17/15 deposition [1] 76/15 depress [1] 99/8 depressed [1] 99/14 DEPT [1] 1/3 depth [2] 14/3 62/23 derive [1] 62/7 derived [1] 61/20 described [4] 53/12 56/23 113/8 122/14 describes [1] 56/22 describing [2] 57/1 107/3 description [3] 4/2 26/24 106/21 despite [4] 54/17 100/16 108/22 121/4 destroy [1] 114/22 detail [2] 30/19 30/20 determination [7] 46/7 46/16 51/11 51/19 54/7 88/22 96/24 determinations [2] 33/17 47/20 determine [18] 28/5 29/11 29/12 33/25 34/13 34/20 35/11 47/11 47/18 47/24 55/1 55/3 57/9 58/22 61/18 64/7 77/4 78/7</p>	<p>determines [1] 106/1 determining [4] 36/6 44/5 47/13 64/10 detrimental [36] 16/20 36/11 52/5 52/13 52/15 52/18 53/7 53/9 53/18 54/1 54/23 54/25 55/5 55/15 55/19 56/2 56/6 56/7 58/13 58/20 58/23 59/18 62/24 63/5 63/19 63/22 63/25 65/12 71/10 71/21 72/1 72/7 72/19 72/25 74/11 79/4 develop [1] 57/10 developed [1] 36/1 developing [3] 15/5 18/7 40/9 developments [1] 35/20 develps [1] 87/9 dictates [1] 100/1 diction [1] 70/8 did [46] 6/25 7/1 9/1 9/2 9/3 9/19 12/9 12/10 14/14 18/10 22/14 30/6 33/4 34/12 34/23 34/24 35/3 36/4 46/21 51/2 51/3 51/23 53/22 54/15 61/5 63/18 66/21 66/21 66/22 67/20 68/17 68/21 71/17 73/24 74/17 75/1 78/2 98/9 102/22 108/2 108/7 109/2 110/25 115/5 117/22 120/10 didn't [23] 14/21 21/19 22/3 24/14 28/16 47/21 85/17 93/6 95/10 95/11 95/16 99/11 100/24 100/24 103/8 103/21 103/22 103/23 107/21 109/5 109/6 113/9 118/6 didn't -- right [1] 103/8 difference [4] 45/4 72/4 82/12 119/8 different [16] 9/4</p>	<p>44/8 45/6 57/16 64/13 76/16 77/12 78/10 82/3 82/6 84/1 89/6 109/4 115/22 118/15 119/4 difficult [1] 34/22 diligent [1] 114/18 diminishes [1] 64/24 direct [5] 8/18 17/24 26/1 51/3 101/19 DIRECTION [1] 124/9 directly [3] 47/6 63/6 102/1 disagree [2] 35/19 86/9 discharge [2] 115/3 115/7 disclosing [1] 36/14 disclosure [1] 31/25 discount [5] 63/14 64/17 70/20 71/25 96/14 discounts [1] 70/25 discuss [5] 55/18 57/11 68/17 79/1 116/14 discussed [5] 12/20 42/10 59/6 90/14 121/20 discusses [1] 39/4 discussion [1] 58/17 dishonest [1] 114/11 dismissed [1] 116/11 dispose [3] 67/4 95/18 120/10 disposes [1] 63/13 disposition [1] 67/3 dispositive [1] 37/16 dispute [3] 115/2 115/7 119/6 disputed [7] 108/17 116/23 117/24 118/4 118/4 118/15 118/17 disputing [3] 118/12 119/3</p>	<p>119/14 dissolved [1] 27/11 distress [1] 56/12 district [7] 1/6 1/19 69/25 83/5 85/22 86/24 96/21 divide [1] 117/3 divides [1] 56/5 Division [1] 70/16 divorce [1] 26/16 do [101] 6/18 8/6 8/23 8/24 10/7 11/7 15/6 15/7 16/1 16/2 18/4 18/5 18/8 18/9 19/2 19/13 19/22 20/10 20/13 21/7 21/8 21/13 22/12 22/13 26/16 29/4 32/3 33/20 34/1 34/18 38/4 38/16 38/22 38/22 38/23 39/17 45/1 45/4 45/21 46/6 46/18 47/15 47/21 47/25 48/1 48/20 49/3 49/10 49/18 49/19 49/22 54/11 54/16 55/6 57/4 57/5 62/4 64/12 65/21 65/24 65/24 66/16 67/7 67/15 67/19 68/24 71/20 73/1 73/9 73/19 73/20 74/1 74/1 83/16 84/7 84/16 86/6 86/10 86/16 87/16 87/16 87/17 87/17 90/1 92/16 96/18 97/18 97/21 98/14 100/13 100/14 102/11 102/11 102/16 102/16 116/24 117/11 122/16 122/16 122/23 124/4 docket [2] 1/2 89/8 doctrine [4] 115/15 115/16 115/21 118/9 document [12] 4/3 4/4 4/5 4/6 4/7 4/8 4/9 4/10 93/15 107/8 108/6 109/5 documentation [1] 66/22 documenting [1]</p>	<p>66/7 documents [4] 98/2 98/10 99/20 101/3 does [31] 7/14 17/16 24/17 24/19 24/20 24/22 30/1 30/23 39/18 46/5 53/17 53/18 55/18 55/21 56/5 64/9 72/21 72/22 72/22 72/23 75/24 76/24 88/16 93/2 99/4 113/11 116/13 116/15 118/22 120/17 120/20 doesn't [9] 16/14 16/21 32/6 69/19 69/20 81/22 107/9 115/25 116/1 doing [16] 9/11 26/18 27/12 35/14 36/22 46/22 48/23 68/25 69/10 89/7 94/18 97/4 97/12 97/23 116/9 118/11 don't [42] 23/3 27/21 30/9 30/23 31/9 33/20 34/6 38/2 38/12 39/3 39/12 39/13 39/13 40/4 42/7 46/13 49/6 49/7 49/8 71/15 74/14 74/19 75/17 76/3 85/15 86/3 86/13 86/22 87/5 92/13 93/7 95/13 95/14 98/9 99/14 100/1 102/12 104/16 114/5 115/24 118/8 119/8 done [14] 7/25 21/20 21/22 34/1 49/15 54/18 54/21 71/14 95/5 95/8 96/8 116/24 119/18 120/21 door [1] 10/25 DOT [1] 117/4 double [2] 51/17 76/12 down [20] 20/25 34/8 34/12 52/9 52/23 60/4 65/11 65/14 82/8 84/7 85/16 86/3 91/8 91/8 94/19 95/24 98/3 98/13 99/19</p>
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(8) demand - down

<p>D</p> <p>down... [1] 124/5 Dr. [15] 52/14 53/6 53/13 53/17 54/10 54/17 55/14 55/17 56/2 56/5 56/22 58/2 63/2 63/6 63/16 Dr. Bell [7] 53/6 53/13 53/17 54/10 56/2 56/5 56/22 Dr. Bell's [8] 52/14 54/17 55/14 55/17 58/2 63/2 63/6 63/16 drafted [1] 105/1 draws [1] 31/4 Drive [3] 12/3 12/7 29/2 duck [3] 90/7 90/8 90/8 duly [2] 8/8 25/16 duplicate [1] 32/20 during [2] 100/22 111/23 duties [2] 26/12 26/14 duty [1] 96/4</p>	<p>60/20 60/24 66/18 67/8 69/24 70/24 73/14 85/21 efficient [1] 8/4 eight [1] 83/3 either [12] 31/10 41/19 70/8 74/4 74/5 74/9 75/6 104/7 106/13 109/7 109/17 109/18 EI [1] 114/2 elaborate [1] 10/23 election [1] 106/18 elements [3] 21/3 116/12 117/19 else [5] 15/9 47/1 48/19 76/20 114/11 EMAIL [1] 2/12 emailed [2] 122/19 122/20 empirical [2] 57/18 58/14 employed [3] 10/2 26/10 35/23 employee [1] 68/19 employment [3] 26/4 26/25 26/25 emtpor [1] 98/22 encourage [1] 93/1 encumbered [1] 98/21 encumbering [1] 98/4 encumbers [1] 98/12 end [9] 38/1 44/10 85/19 88/22 90/1 95/23 96/23 97/23 102/18 ended [3] 8/3 70/4 85/23 enforce [3] 106/3 106/6 111/11 enforceability [1] 118/17 Enforcement [1] 40/24 engaged [3] 74/3 74/4 74/7 engaging [1] 87/25 engine [1] 64/15 enough [5] 14/22 17/14 100/4 104/6 114/22</p>	<p>entire [4] 45/3 98/24 105/17 111/23 entirely [1] 37/24 entirety [2] 37/23 81/17 entitled [4] 59/16 81/6 93/13 124/6 entity [2] 26/7 77/14 environmental [1] 19/6 envisioned [1] 67/2 equate [2] 64/23 74/18 equates [2] 37/3 74/14 equitable [2] 77/18 104/11 equitably [1] 77/5 equities [3] 121/10 121/14 122/3 equity [8] 79/24 84/2 90/24 91/3 95/15 97/19 114/17 121/8 equivalent [1] 80/3 era [1] 61/4 error [3] 31/2 70/11 71/7 errors [4] 30/22 31/3 31/4 31/6 especially [5] 33/16 82/25 96/3 96/21 97/7 ESQ [4] 2/5 2/6 2/17 3/5 essence [2] 38/11 109/24 essentially [1] 81/7 estate [28] 8/25 9/19 11/15 14/4 26/8 26/15 26/22 27/1 27/13 27/15 28/2 28/14 28/19 36/5 38/7 38/15 45/15 52/2 52/9 53/15 53/16 56/24 57/23 70/15 76/10 81/6 83/24 101/25 estimate [1] 28/13 estoppel [5] 115/15 115/22 116/4 116/13 118/8 et [2] 105/6 111/6</p>	<p>evaluation [1] 88/20 even [20] 36/14 44/19 61/1 64/18 64/19 69/12 76/2 89/11 90/1 90/20 91/17 93/11 93/12 97/5 98/1 107/25 109/2 109/25 112/17 114/9 event [1] 75/19 ever [2] 27/13 92/24 every [7] 10/12 24/5 28/4 61/17 74/3 80/24 88/4 everybody [1] 80/21 everyone [2] 91/14 97/7 everything [1] 15/9 evidence [11] 86/21 103/4 104/6 104/14 108/14 109/8 113/17 114/5 114/9 114/10 121/9 exactly [6] 10/22 24/13 62/4 63/18 79/11 79/12 examination [10] 8/18 17/16 17/20 23/7 24/1 26/1 40/14 51/3 51/8 76/7 examined [2] 8/9 25/17 examines [1] 107/8 example [9] 19/5 54/2 64/13 64/16 69/12 70/7 95/25 102/6 103/5 examples [3] 19/3 32/11 60/23 Excellent [1] 11/24 excess [1] 16/25 exclude [1] 75/1 excluded [2] 74/22 74/25 execute [1] 79/17 exhibit [29] 4/2 7/3 7/4 7/5 7/6 7/7 7/8 7/9 7/10 11/20 11/21 11/24 12/13 12/16 17/24 20/2 20/15 20/18 20/19 29/18 33/7 33/9</p>	<p>33/12 50/2 50/7 78/3 105/12 105/23 107/13 Exhibit 10 [2] 50/2 50/7 Exhibit 12 [1] 105/23 Exhibit 13 [9] 11/21 11/24 12/13 17/24 20/2 20/15 20/18 20/19 29/18 Exhibit 14 [3] 33/7 33/9 33/12 Exhibit 4 [1] 107/13 exhibits [3] 4/1 6/23 77/11 exist [10] 32/6 69/19 69/20 72/22 72/22 115/23 115/24 115/25 116/1 116/13 existed [2] 26/11 27/10 existence [2] 66/9 110/14 exists [2] 15/24 117/17 expand [3] 61/8 62/1 88/3 expansive [1] 90/23 expect [1] 100/2 expected [2] 100/5 100/6 expecting [1] 99/16 experience [4] 28/8 28/11 82/20 86/12 expert [14] 11/14 25/12 28/19 37/15 38/6 40/1 46/21 46/22 47/6 48/7 66/1 73/20 87/12 112/19 expert's [2] 48/13 84/19 experts [2] 69/10 87/3 explain [12] 12/24 14/2 15/8 16/7 51/18 52/12 56/4 61/8 61/14 62/22 66/5 116/2 explained [2] 59/18 63/20 explains [2] 53/6</p>
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(9) down... - explains

<p>E</p> <p>explains... [1] 53/8 exposed [1] 21/15 exposure [1] 21/11 exposures [1] 41/15 extensive [1] 122/11 extent [1] 103/19 exterior [2] 15/20 15/22 External [1] 19/7 extinguished [1] 117/9 extraordinary [7] 15/18 15/21 15/23 16/3 16/5 16/8 16/21 extreme [1] 122/4 extremely [1] 61/17</p>	<p>75/23 77/22 78/1 78/2 78/6 78/15 78/17 78/23 80/16 81/18 81/22 82/13 82/17 82/18 83/4 83/11 84/3 84/7 87/6 88/4 88/6 88/12 88/20 90/16 99/4 100/11 112/18 113/7 113/11 fairly [2] 84/8 120/14 fairness [2] 91/7 91/8 fall [1] 22/24 falls [2] 37/7 70/24 false [1] 116/25 familiar [7] 19/10 19/12 19/21 53/11 65/16 65/22 66/2 Family [1] 114/2 far [12] 48/1 62/16 65/23 67/6 88/17 92/12 102/23 103/7 103/17 104/3 121/10 121/14 Fargo [5] 92/17 94/7 95/2 108/19 120/10 fast [2] 41/23 49/9 faucets [1] 16/13 favor [6] 70/5 85/24 85/24 121/10 121/14 122/3 Fax [2] 2/11 2/21 FEBRUARY [4] 6/1 111/20 112/1 112/11 federal [13] 40/21 40/25 41/3 44/23 46/9 74/22 82/11 92/22 92/23 98/2 98/14 119/8 120/14 fee [5] 10/4 31/9 31/10 31/11 32/22 feel [2] 46/10 49/5 feet [2] 61/2 61/3 felt [1] 70/21 Ferera [1] 40/24 festival [1] 83/19 few [4] 22/10 27/22 55/25 68/15 FHA [1] 41/2 fide [8] 99/17 100/3 104/14 114/14 114/15 114/22 115/12 122/3</p>	<p>field [1] 26/22 Fifteen [1] 76/13 figure [2] 61/20 97/4 file [10] 32/19 34/21 34/21 66/7 66/11 67/15 68/3 69/2 71/5 81/9 filed [5] 93/16 113/18 114/3 116/10 116/20 filing [1] 98/10 filings [2] 100/8 115/13 final [1] 51/13 finally [1] 59/21 financial [3] 40/23 41/19 85/8 financing [5] 41/23 66/15 66/24 67/11 85/6 find [17] 18/22 18/24 30/22 32/3 32/16 34/7 55/25 58/7 70/25 73/1 112/19 112/20 114/12 115/22 117/17 117/18 120/13 finder [1] 40/15 finding [1] 73/7 findings [7] 29/24 32/20 33/12 35/17 35/19 35/21 122/18 fine [4] 7/13 49/17 50/11 104/25 finish [2] 49/2 51/3 finished [1] 120/5 firm [11] 26/9 26/11 26/13 26/20 27/4 27/8 27/10 27/11 113/16 113/19 114/6 first [40] 7/16 8/8 20/7 25/16 27/8 30/20 39/13 42/8 44/2 44/2 46/17 52/19 53/20 55/10 66/25 67/22 78/11 80/19 87/5 87/7 87/7 93/15 94/22 97/9 97/15 97/17 97/19 97/22 103/3 106/12 107/1 107/13 107/23 111/19 112/1 114/1 116/5 116/17 119/14 120/18</p>	<p>fit [1] 113/11 five [5] 9/7 41/20 83/3 115/22 115/23 focus [3] 48/5 102/19 102/21 focused [2] 47/17 112/16 focusing [2] 48/8 86/25 follow [6] 11/1 11/8 11/11 69/8 86/8 102/23 followed [1] 53/12 following [4] 6/23 85/3 105/25 108/15 follows [3] 8/10 25/18 79/21 footage [2] 13/4 13/7 forced [14] 15/14 37/24 38/3 38/13 43/20 44/6 45/4 45/22 47/11 56/11 62/1 82/12 87/23 88/7 foreclose [3] 77/6 77/17 122/10 forecloses [1] 88/5 foreclosure [37] 19/11 19/20 19/23 20/11 21/25 22/24 36/10 36/15 39/5 45/5 60/1 60/24 69/14 72/8 72/9 73/9 73/13 73/20 73/21 75/8 77/7 78/8 79/6 82/1 85/3 85/10 94/3 96/19 97/3 105/20 106/11 109/9 111/7 111/24 113/10 114/11 121/11 foreclosures [9] 18/13 19/16 45/16 56/9 60/22 61/9 61/10 67/18 71/18 FOREGOING [1] 124/10 foremost [1] 97/15 forget [4] 62/10 80/15 84/13 84/13 forgive [1] 56/19 form [1] 56/12 formal [1] 68/5 formed [2] 38/6 41/8 forth [1] 40/6 forward [2] 36/17</p>	<p>94/6 found [10] 14/17 16/17 31/6 36/23 36/24 53/14 61/5 61/24 105/12 105/23 foundation [1] 33/18 four [3] 32/2 41/18 108/9 fourth [2] 27/7 72/11 fraud [17] 88/24 89/5 89/14 89/21 102/6 102/7 102/8 102/9 103/1 103/2 103/5 103/9 103/13 104/2 112/20 112/21 117/18 fraudulent [1] 101/22 friend [3] 68/2 68/18 68/20 front [10] 11/21 39/3 39/18 40/16 42/17 43/3 86/5 86/24 87/15 119/5 full [7] 44/21 98/5 98/17 100/5 100/6 100/20 124/10 fully [1] 54/24 functional [2] 19/8 65/6 functioned [1] 98/8 fund [1] 19/7 fundamental [1] 67/1 funds [1] 112/13 further [10] 23/3 23/23 24/23 25/4 48/18 76/4 76/19 104/17 113/25 115/9 future [1] 85/8</p> <p>G</p> <p>G-E-O-R-G-E [1] 8/15 garage [1] 13/5 gave [1] 47/7 GEISENDORF [4] 3/4 3/5 6/13 50/25 general [8] 11/5 27/17 27/18 29/24 30/21 69/5 69/6 107/19 generally [12] 14/11 17/1 29/17</p>
--	---	--	---	--

(10) explains... - generally

<p>G generally... [9] 30/3 35/13 43/12 51/21 53/14 58/3 59/19 68/11 72/9 gentleman [3] 67/21 67/23 68/4 gentlemen [2] 50/14 89/9 GEORGE [5] 1/12 7/16 7/19 8/7 8/14 get [28] 6/25 7/25 11/22 41/13 41/18 59/17 59/17 59/21 65/7 81/8 82/22 93/16 95/10 95/11 95/14 97/9 100/17 100/24 100/24 101/4 107/22 109/5 109/6 118/7 118/13 120/8 120/8 122/25 gets [1] 93/16 gibberish [1] 65/6 give [17] 19/3 20/4 20/24 20/25 22/17 26/24 28/1 28/13 42/14 44/21 56/14 61/13 63/4 64/13 69/12 92/19 100/3 given [8] 29/8 47/23 64/8 86/7 94/17 94/21 96/6 109/8 giving [1] 42/12 GLA [2] 61/2 61/3 glad [1] 102/4 glass [1] 83/20 go [29] 6/6 9/1 9/3 14/25 21/18 22/22 31/9 42/24 50/18 50/21 52/25 55/7 59/1 61/17 64/6 68/4 68/15 68/21 69/16 69/18 80/18 81/9 82/22 86/3 86/19 93/1 96/3 104/19 115/23 goal [1] 7/25 goes [9] 18/6 39/14 57/3 57/12 57/17 57/21 91/8 91/8 103/1 going [44] 8/2 8/22 9/10 18/16 19/16 22/10 24/25 25/8 36/13 41/22 42/3 42/5 42/23 43/11 44/19 44/23</p>	<p>48/1 48/4 48/5 48/10 48/12 49/1 49/24 50/1 60/18 69/2 73/12 78/5 83/5 83/6 84/20 88/18 89/2 89/18 89/24 90/16 95/24 95/25 96/1 97/9 100/2 100/13 105/2 115/23 gold [1] 16/13 golden [3] 43/1 81/14 112/23 gone [3] 10/13 22/5 81/15 Gonzalez [1] 48/21 good [15] 6/7 6/9 6/10 8/20 8/21 16/24 17/22 17/23 20/8 20/11 24/21 26/3 62/17 80/12 96/2 got [20] 9/8 9/13 43/3 46/24 59/15 87/8 87/8 89/1 89/3 90/25 91/2 91/9 93/9 93/20 96/13 98/1 101/11 102/3 105/19 108/12 gotten [1] 100/23 government [1] 82/1 grant [3] 38/19 38/22 77/19 granted [5] 22/11 22/14 41/24 68/7 116/11 grantee [1] 80/11 granting [1] 79/7 grantor [4] 77/13 77/13 80/10 107/16 graph [1] 36/20 graphs [2] 36/23 36/24 grappling [1] 46/24 great [1] 48/23 greater [2] 30/20 70/25 green [1] 35/4 grew [1] 90/3 grid [1] 57/24 grids [1] 57/22 gross [1] 43/4 grossly [1] 101/16 grounds [1] 92/21 group [3] 9/5 67/12 89/9</p>	<p>guarantee [1] 121/18 guarantees [1] 80/11 guess [19] 7/11 7/21 10/7 14/9 17/15 19/5 39/8 41/16 42/5 54/14 63/4 65/17 69/20 81/22 84/6 92/3 96/23 120/4 120/23 guidelines [2] 11/1 65/23 guy [5] 10/25 81/5 97/22 99/19 103/10 gymnastic [1] 100/12 H h-e-r-m-e-n-e-u-t- i-c-s [1] 57/20 H-O-L-M-E-S [1] 8/16 had [43] 15/17 24/14 31/23 44/3 46/18 61/10 62/11 68/5 68/7 70/4 73/4 77/10 77/12 77/15 85/23 87/12 88/2 91/12 91/15 93/21 95/5 95/6 95/21 96/4 96/7 98/5 100/20 100/21 100/23 101/2 103/25 104/9 110/12 110/13 110/15 111/2 115/6 116/24 117/11 118/3 118/13 124/6 124/12 Haddad [23] 89/10 90/12 95/21 96/11 98/7 99/16 100/7 100/19 101/1 103/25 104/9 104/13 112/13 113/16 113/19 113/20 113/22 113/25 114/7 115/4 116/20 121/17 122/2 Haddad's [3] 95/9 116/8 117/7 half [2] 49/10 114/4 Hallmark [6] 33/14 37/14 37/14 48/4 48/6 48/12 hallway [1] 25/14</p>	<p>hands [1] 104/3 handwritten [1] 69/3 happen [6] 86/1 95/11 103/22 103/22 103/23 113/9 happened [5] 40/14 71/16 84/14 98/25 113/10 happens [5] 19/19 82/5 93/8 99/3 103/15 hard [1] 54/2 harkens [1] 90/25 harvest [1] 83/19 has [38] 15/4 16/10 18/7 24/4 26/11 37/15 37/22 40/8 44/12 45/4 58/4 58/18 64/8 64/12 67/7 69/11 74/22 77/17 77/22 77/25 78/20 81/15 83/15 86/7 86/21 87/24 91/24 91/25 99/20 104/12 104/18 104/19 106/22 118/9 120/15 121/22 121/25 122/6 have [153] haven't [6] 22/4 22/4 22/5 42/2 44/3 56/19 having [6] 8/8 13/6 25/16 34/20 61/12 62/24 he [108] 24/14 25/14 28/18 30/1 31/7 31/7 31/14 31/16 31/17 31/21 32/17 32/18 32/21 33/17 33/18 34/13 35/3 35/13 38/6 38/8 40/5 47/7 53/7 53/18 56/5 56/8 56/9 56/24 57/3 57/6 57/12 57/12 57/15 57/17 57/18 57/21 57/23 57/25 58/8 58/9 58/12 58/18 62/15 67/22 67/23 68/5 68/5 68/8 68/10 68/10 68/21 68/21 77/25 78/2 79/2 83/10 83/11 83/25 84/21</p>	<p>84/22 84/22 85/16 85/19 85/20 85/22 88/2 88/2 89/11 94/8 96/6 96/7 96/12 96/13 97/22 97/22 97/23 97/25 98/1 98/1 98/2 98/5 98/9 99/24 104/14 108/25 113/15 114/1 115/4 115/4 115/6 115/8 115/9 115/11 116/21 116/23 116/24 116/24 117/1 117/3 117/23 118/2 118/4 118/6 118/12 118/15 118/17 119/3 119/3 he's [17] 31/12 48/22 58/3 81/6 81/7 82/17 82/18 83/19 84/17 84/21 88/7 98/10 98/16 98/18 98/22 103/9 119/3 head [1] 83/11 hear [2] 87/3 87/12 heard [8] 77/8 77/24 89/4 89/6 95/19 96/11 99/15 105/8 hearing [1] 104/18 Heifner [2] 77/9 100/22 held [1] 121/23 help [1] 52/15 helpful [1] 45/17 HENDERSON [2] 2/19 3/8 her [2] 79/18 83/1 here [56] 6/17 8/23 15/9 24/12 38/2 38/11 39/6 39/8 41/6 41/13 42/24 43/3 43/6 43/16 47/10 53/23 54/8 58/24 61/16 64/16 64/16 64/23 65/11 66/11 73/5 77/4 77/8 77/19 77/22 81/5 83/9 83/16 84/14 85/16 85/16 88/13 89/1 89/4 89/9 91/10 91/12 93/9 95/12 95/18 99/25 100/5 101/6 101/17 104/6</p>
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(11) generally... - here

<p>H here... [7] 104/14 116/15 120/8 121/8 121/12 121/25 122/13 here's [12] 43/6 44/1 45/19 78/4 81/3 81/19 81/21 88/15 91/20 99/5 102/2 117/21 HEREBY [1] 124/5 HEREUNTO [1] 124/13 Hermeneutics [1] 57/18 hesitant [1] 68/4 Hey [1] 98/21 high [1] 71/1 highlight [1] 82/12 highlighted [1] 52/9 him [6] 30/9 68/8 68/25 84/24 90/13 95/21 himself [1] 83/11 hippopotamus [1] 76/3 his [38] 28/21 29/8 30/5 30/19 31/13 32/3 32/19 32/20 33/2 34/12 37/23 37/24 38/7 40/6 48/10 53/18 56/1 62/12 62/16 67/21 67/24 68/9 77/24 79/18 84/20 84/21 88/3 88/3 90/12 90/19 96/8 100/8 100/22 113/25 117/1 117/13 117/15 119/2 history [1] 86/4 hit [2] 83/10 99/6 HOA [41] 18/13 19/11 19/16 19/19 19/23 20/10 21/24 21/25 22/24 36/10 36/14 37/23 38/3 39/5 67/18 71/24 73/9 73/19 73/21 74/4 74/5 74/6 78/8 79/6 84/11 85/3 85/10 92/11 92/12 94/5 97/3 99/11 101/2 105/20 111/19 111/21 112/10 112/13 113/10 114/3</p>	<p>114/21 holder [4] 106/12 107/1 114/25 120/18 Holmes [22] 7/16 7/20 8/7 8/14 8/15 8/20 11/14 11/20 11/25 12/18 17/22 20/21 29/7 29/24 33/1 34/11 34/24 35/12 36/4 62/13 62/14 62/14 Holmes' [6] 31/24 32/15 33/5 35/25 77/21 90/18 Holmes's [2] 30/21 73/8 HOLTHUS [1] 2/4 home [3] 92/17 120/8 120/10 homeowner [4] 95/25 105/9 111/19 111/21 homeowners [4] 37/17 45/12 74/10 121/1 homes [1] 41/2 honestly [2] 27/21 92/19 Honor [29] 6/9 6/10 6/11 6/21 17/18 23/5 23/24 25/11 28/18 33/10 37/11 42/11 46/20 47/16 47/17 48/17 51/4 70/2 76/23 77/1 77/3 87/15 90/15 104/23 105/5 119/15 119/25 122/15 123/2 HONORABLE [1] 1/18 hood [1] 64/15 hopefully [2] 67/5 122/25 horrendous [1] 70/1 hour [1] 49/10 hours [6] 9/7 9/12 10/12 10/14 28/7 28/8 house [2] 21/12 44/14 Houston [1] 114/2 how [49] 9/10 9/23 10/6 14/7 14/9 14/9 14/10 14/14 19/19 21/7 26/10 26/21</p>	<p>27/21 28/13 40/25 41/16 45/21 46/15 47/21 47/24 49/3 51/18 52/12 55/1 55/3 57/13 59/19 62/4 62/6 64/10 66/22 72/23 76/9 76/14 76/16 80/15 83/17 84/7 86/9 87/8 94/10 96/11 96/11 97/5 97/21 117/22 117/23 118/15 119/4 however [4] 36/4 74/18 110/8 117/16 HUD [1] 41/3 hundred [1] 81/16 hypothetical [12] 16/6 30/12 30/13 30/15 31/12 42/20 45/9 47/22 81/18 83/14 87/23 113/7 hypothetically [2] 88/19 103/6 hypotheticals [1] 36/14</p>	<p>55/6 56/18 57/25 60/11 61/2 62/10 65/10 65/19 65/25 66/10 66/16 67/9 68/25 69/1 69/22 70/2 71/20 72/15 72/18 73/10 75/6 76/15 79/14 80/1 80/2 80/13 81/1 81/2 81/5 81/10 84/16 84/20 85/4 86/4 86/13 86/15 86/16 86/20 88/18 89/2 89/2 89/20 94/18 96/1 97/2 97/4 101/5 101/7 102/4 104/18 105/2 105/21 107/8 109/13 115/23 117/22 118/21 118/24 120/14 122/17 I've [14] 9/25 10/13 34/1 43/2 46/14 46/17 48/9 59/15 71/14 74/3 74/3 74/13 93/3 122/11 ideal [1] 62/8 ideally [1] 62/7 identical [1] 55/5 identify [3] 30/15 57/8 73/13 if [101] 8/11 10/23 11/10 17/24 18/2 18/17 19/1 19/6 19/7 20/1 20/14 21/11 21/17 21/24 22/21 22/23 23/13 25/19 30/18 31/1 31/3 34/25 35/5 35/17 35/19 38/2 39/10 40/4 41/22 47/16 47/21 47/22 48/24 49/10 52/20 52/23 54/3 55/22 56/14 58/7 59/17 60/16 60/17 60/19 61/1 63/6 63/21 64/9 64/10 65/1 65/10 67/17 72/15 72/22 74/14 75/17 75/22 76/15 76/16 79/13 81/8 83/3 83/24 86/6 86/13 86/23 88/11 90/1 90/7 90/22 92/11 92/15 93/12 93/18</p>	<p>93/24 94/3 94/5 95/13 97/6 97/11 97/18 98/18 100/20 100/21 100/23 103/3 107/7 107/13 109/13 109/25 110/9 110/13 110/21 111/2 111/25 112/6 112/17 113/20 114/9 116/24 119/2 ignore [1] 64/20 II [13] 52/4 52/13 55/15 56/2 56/6 58/23 62/24 63/5 63/9 71/9 71/21 74/10 79/4 imagine [1] 68/15 imbalance [1] 31/18 immediately [1] 111/10 impact [3] 58/12 87/11 119/12 impacted [1] 63/10 impair [2] 19/4 19/5 impaired [10] 18/23 19/1 19/9 43/19 45/14 47/13 51/14 66/24 82/18 82/19 impairment [3] 18/17 18/18 19/24 impairs [1] 36/12 impediments [1] 80/15 implies [1] 54/20 importance [2] 56/25 59/11 important [18] 38/4 38/14 39/1 39/2 39/15 39/19 40/12 41/20 46/12 47/18 48/10 77/16 78/25 79/13 94/3 96/18 99/7 105/24 improper [2] 101/21 114/13 improperly [1] 85/18 improvements [1] 32/8 imputed [1] 114/19 in [355] in-person [1]</p>
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(12) here... - in-person

<p>I</p> <p>in-person... [1] 72/16</p> <p>inadequacy [1] 43/4</p> <p>inadequate [2] 90/22 101/17</p> <p>inadvertently [1] 99/13</p> <p>inappropriate [4] 89/12 100/18 104/1 121/16</p> <p>incentivize [1] 64/17</p> <p>include [8] 14/21 24/17 24/20 35/20 44/8 76/15 85/17 101/18</p> <p>included [2] 14/18 85/18</p> <p>includes [1] 63/11</p> <p>including [2] 33/13 66/15</p> <p>income [1] 58/5</p> <p>inconsistent [6] 115/17 116/5 116/16 116/18 117/12 117/15</p> <p>Incorporated [1] 27/9</p> <p>incorrect [1] 32/18</p> <p>independent [4] 10/4 33/13 34/13 35/20</p> <p>independently [1] 61/20</p> <p>INDEX [1] 5/1</p> <p>indicate [3] 22/8 30/15 35/4</p> <p>indicated [5] 19/10 31/13 37/7 114/18 124/7</p> <p>indicates [8] 31/14 31/15 31/16 31/19 31/22 32/15 32/22 35/16</p> <p>indication [2] 51/14 88/13</p> <p>indicator [1] 77/21</p> <p>individual [3] 34/14 74/15 74/19</p> <p>indulgence [1] 104/24</p> <p>industry [2] 9/18 69/9</p> <p>infested [1] 16/14</p> <p>infirmity [2] 115/2 115/7</p>	<p>influencing [1] 56/12</p> <p>information [1] 32/12</p> <p>informed [2] 15/12 17/10</p> <p>inherited [1] 21/12</p> <p>initial [5] 9/6 61/6 61/23 61/23 74/15</p> <p>initially [1] 29/23</p> <p>inquiry [4] 94/4 114/18 114/25 115/10</p> <p>inside [1] 16/10</p> <p>inspect [1] 44/15</p> <p>inspection [3] 15/20 15/22 44/16</p> <p>inspections [1] 9/11</p> <p>instance [1] 61/7</p> <p>instances [1] 35/3</p> <p>Instead [2] 61/12 95/7</p> <p>instinct [1] 87/7</p> <p>institute [2] 65/17 65/21</p> <p>instituted [1] 111/12</p> <p>institution [3] 41/19 106/2 111/10</p> <p>Institutions [1] 40/23</p> <p>instruct [1] 102/12</p> <p>instruction [1] 87/20</p> <p>instructions [2] 47/24 87/19</p> <p>instructive [1] 45/2</p> <p>instructor [3] 27/23 65/18 65/19</p> <p>insufficient [3] 61/24 62/19 100/11</p> <p>insurable [5] 67/10 67/10 68/7 69/13 85/5</p> <p>insurance [4] 38/18 38/23 85/3 119/11</p> <p>insure [1] 68/23</p> <p>insuring [1] 67/17</p> <p>integrity [1] 15/25</p> <p>intent [1] 19/2</p> <p>intentional [1] 115/18</p> <p>interest [7] 77/18 95/6 104/9 106/14 106/22 113/24</p>	<p>119/4</p> <p>interested [2] 35/6 54/6</p> <p>interests [2] 41/9 80/10</p> <p>interior [1] 16/24</p> <p>intern [1] 27/4</p> <p>internal [1] 16/20</p> <p>internet [1] 21/16</p> <p>internship [1] 27/6</p> <p>interpret [2] 82/11 83/6</p> <p>interpretation [3] 44/24 45/6 95/12</p> <p>interrupt [2] 21/19 35/5</p> <p>interview [1] 68/24</p> <p>into [10] 16/21 22/24 31/5 43/19 56/6 57/17 64/3 87/25 94/4 124/8</p> <p>invalidate [1] 122/5</p> <p>invalidating [1] 43/7</p> <p>invest [1] 64/11</p> <p>investor [4] 74/4 74/5 74/7 74/9</p> <p>invoke [1] 115/15</p> <p>involuntary [1] 77/14</p> <p>involved [3] 41/4 108/10 117/6</p> <p>involves [2] 15/20 15/23</p> <p>involving [3] 44/2 71/18 84/15</p> <p>iPad [1] 47/5</p> <p>irrelevant [1] 45/18</p> <p>Irrespective [1] 120/22</p> <p>is [307]</p> <p>is the [1] 84/18</p> <p>isn't [5] 39/7 44/1 44/16 48/11 72/13</p> <p>ISOM [4] 1/24 124/4 124/17 124/17</p> <p>issuance [1] 66/9</p> <p>issue [29] 28/12 30/5 30/10 37/16 38/3 39/19 45/17 46/12 46/23 49/22 63/10 67/10 68/10 70/12 74/15 74/16 79/13 84/18 85/2</p>	<p>88/13 88/14 90/23 91/25 106/9 114/14 117/20 117/24 118/6 119/18</p> <p>issued [6] 69/13 70/16 71/16 73/7 74/13 74/21</p> <p>issues [13] 31/8 34/19 34/21 39/14 46/15 56/7 85/9 86/15 94/2 102/5 102/16 103/1 116/1</p> <p>issuing [1] 31/12</p> <p>it [244]</p> <p>it's [84] 15/11 16/14 16/15 19/25 24/18 26/17 31/10 31/11 34/17 35/4 37/6 38/6 38/8 39/15 41/16 43/10 43/12 44/13 44/21 45/6 45/7 45/7 45/10 45/16 45/17 45/18 46/2 47/12 47/25 48/3 48/6 54/2 54/23 56/18 56/23 57/13 59/15 60/11 61/9 67/3 71/11 72/9 73/23 75/19 76/1 76/2 76/12 76/18 78/25 80/3 81/6 82/6 82/21 83/17 83/20 83/21 83/22 86/12 86/22 87/23 88/13 90/8 90/25 92/1 95/12 96/18 99/19 101/4 101/5 101/8 106/1 107/12 107/19 107/21 108/16 109/15 109/18 109/24 110/5 118/16 118/23 119/2 119/6 120/9</p> <p>item [4] 20/7 22/7 22/11 107/14</p> <p>its [10] 36/12 57/2 87/22 107/23 112/17 116/5 117/8 121/7 121/8 121/10</p> <p>itself [3] 31/2 99/8 102/20</p>	<p>105/11 105/24 106/7 108/24 111/2 111/14 113/18 114/7</p> <p>January 18 [1] 113/18</p> <p>January 4 [4] 105/11 105/24 106/7 111/14</p> <p>JEA [3] 122/20 122/21 122/21</p> <p>Jiu [2] 26/6 27/12</p> <p>job [4] 26/12 28/25 48/23 78/12</p> <p>Joe [1] 95/24</p> <p>join [1] 7/11</p> <p>joining [1] 6/16</p> <p>Journal [1] 103/11</p> <p>Judge [10] 1/18 1/19 39/15 48/21 70/2 75/3 84/13 89/15 99/23 120/14</p> <p>Judge Gonzalez [1] 48/21</p> <p>judge's [1] 75/4</p> <p>judges [8] 76/16 78/11 82/24 82/25 83/5 86/1 86/24 96/22</p> <p>judgment [3] 75/11 121/3 121/5</p> <p>judgments [1] 87/3</p> <p>judicial [5] 115/15 115/21 116/4 116/13 118/8</p> <p>juice [1] 83/20</p> <p>July [1] 40/24</p> <p>jumped [1] 40/1</p> <p>jurisdiction [2] 43/10 82/24</p> <p>jury [4] 47/23 47/23 87/18 87/19</p> <p>just [72] 6/21 12/19 12/20 18/16 23/4 23/13 24/16 27/14 28/1 29/22 30/20 33/12 33/18 35/9 36/3 37/22 39/1 39/5 39/12 39/22 39/24 40/12 40/19 41/5 42/10 43/9 46/11 47/1 47/16 48/9 49/25 54/6 54/14 56/3 70/24 71/3 71/19 72/7 75/24 76/21 77/24 80/14 80/21</p>
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(13) in-person... - just

<p>J</p> <p>just... [29] 81/10 82/7 82/17 83/10 83/20 84/12 86/9 87/15 87/20 88/11 89/9 89/20 90/17 91/4 94/13 98/24 99/2 99/10 99/13 99/18 104/20 109/8 109/14 111/24 112/20 116/14 119/17 120/23 122/14</p> <p>justice [10] 37/18 38/2 42/19 42/24 45/24 82/25 88/9 90/20 121/6 121/13</p> <p>Justice Pickering [8] 37/18 38/2 42/24 45/24 82/25 90/20 121/6 121/13</p> <p>Justice Pickering's [1] 42/19</p>	<p>81/16 82/10 82/10 82/11 82/20 82/21 82/23 82/23 82/24 83/10 83/18 84/13 84/17 85/18 86/4 86/8 86/10 86/23 87/15 87/18 87/21 87/23 88/1 88/10 90/3 90/9 90/16 90/17 90/25 91/6 92/8 93/11 94/17 95/12 95/21 95/23 97/8 97/22 98/7 98/8 98/14 99/12 99/14 99/15 99/19 99/25 100/4 102/12 103/7 103/13 103/24 104/10 104/16 113/6 118/13 119/8 119/9 119/11 119/12 121/13 122/17</p> <p>knowledge [4] 11/7 68/6 114/20 115/1</p> <p>known [7] 27/22 29/6 32/25 64/2 70/14 111/4 117/5</p> <p>knows [2] 83/1 83/4</p> <p>Koenig [4] 93/19 94/14 95/5 100/18</p>	<p>92/23 94/20 95/4 95/16 99/18 102/9 103/21 106/10 113/16 113/19 114/6 121/5 122/18</p> <p>laws [1] 119/9</p> <p>lawsuit [1] 113/18</p> <p>lawyer [3] 78/12 89/3 95/9</p> <p>lawyers [2] 90/12 91/11</p> <p>layman [1] 11/10</p> <p>laymen [1] 57/14</p> <p>lead [1] 114/10</p> <p>leading [2] 112/22 113/3</p> <p>learning [1] 9/10</p> <p>lease [1] 31/10</p> <p>least [8] 42/12 55/10 60/14 65/9 75/14 84/18 102/15 115/25</p> <p>leave [4] 7/14 18/16 51/2 104/3</p> <p>legal [5] 42/21 103/11 103/13 106/21 109/10</p> <p>legalese [1] 24/7</p> <p>lender [2] 95/1 107/17</p> <p>lending [3] 14/13 62/9 62/20</p> <p>length [5] 38/16 41/11 44/11 46/8 78/19</p> <p>Lenhoff [1] 59/16</p> <p>less [6] 43/8 61/1 61/3 70/22 72/10 90/21</p> <p>let [11] 23/14 33/1 33/4 35/5 39/20 51/17 75/22 76/12 89/15 93/24 102/12</p> <p>let's [9] 6/6 10/16 14/25 49/14 49/15 50/18 58/21 59/1 90/17</p> <p>letter [1] 107/22</p> <p>level [1] 90/23</p> <p>license [3] 9/8 9/13 9/19</p> <p>licensed [2] 9/15 9/25</p> <p>licenses [2] 11/11 27/14</p> <p>lien [21] 70/17 70/18 105/10 105/11 105/23</p>	<p>106/1 106/3 106/5 106/6 106/8 106/12 111/8 111/9 111/11 111/13 112/5 112/5 112/8 115/3 115/8 119/4</p> <p>lienholder [2] 64/20 64/20</p> <p>liens [3] 91/16 96/6 100/20</p> <p>life [6] 53/1 53/7 53/8 60/13 60/22 61/9</p> <p>lifetimes [1] 81/17</p> <p>light [2] 39/23 42/10</p> <p>like [70] 7/15 10/14 10/17 10/22 10/23 11/13 12/12 13/2 13/2 13/4 13/5 13/7 13/10 13/11 15/15 16/13 21/11 33/2 36/4 42/7 42/12 42/20 44/18 52/7 54/3 54/22 55/13 55/22 56/9 58/7 60/12 61/23 62/4 62/5 63/5 65/9 68/24 73/19 74/20 80/21 81/3 81/4 81/7 81/16 82/20 82/21 87/14 88/1 89/7 89/10 90/7 90/8 90/9 90/9 90/14 90/25 92/15 95/23 96/19 97/25 98/5 98/9 99/12 99/24 102/18 103/18 103/24 105/2 119/13 120/13</p> <p>limine [1] 74/25</p> <p>limit [1] 49/6</p> <p>limitation [1] 67/6</p> <p>limitations [1] 66/15</p> <p>limiting [1] 20/5</p> <p>lis [1] 81/9</p> <p>list [5] 25/8 34/8 34/12 118/2 118/13</p> <p>listed [7] 22/19 60/13 78/21 109/4 116/21 116/23 117/24</p> <p>listen [2] 38/5 49/10</p> <p>listened [1] 79/3</p> <p>listening [3] 38/10</p>	<p>79/5 109/14</p> <p>listings [1] 62/15</p> <p>literally [1] 44/3</p> <p>litigation [6] 26/15 73/21 99/16 100/6 115/5 115/10</p> <p>little [12] 10/23 14/2 34/22 52/22 54/4 62/22 64/2 70/13 78/10 101/24 102/13 120/8</p> <p>livability [1] 15/25</p> <p>living [1] 8/24</p> <p>LLP [1] 2/4</p> <p>loan [1] 98/3</p> <p>local [1] 27/4</p> <p>lodge [1] 42/13</p> <p>log [1] 28/11</p> <p>logs [1] 67/15</p> <p>long [3] 26/10 26/21 41/16</p> <p>longer [1] 75/18</p> <p>longtime [1] 68/2</p> <p>look [28] 11/20 11/21 18/2 20/1 20/14 29/18 41/5 43/22 54/25 55/3 59/1 61/1 61/13 63/22 78/15 79/13 81/24 82/1 83/6 84/10 84/14 90/22 94/5 96/17 97/6 97/10 102/15 107/13</p> <p>looked [8] 36/18 40/12 40/20 59/25 61/10 92/21 93/20 99/24</p> <p>looking [15] 41/10 42/1 47/25 48/23 54/14 57/25 69/21 71/20 80/1 80/13 81/5 86/4 91/7 98/19 118/24</p> <p>looks [8] 13/2 13/2 13/4 13/7 13/10 52/7 65/9 90/7</p> <p>lot [10] 13/8 33/12 41/2 44/8 60/23 73/19 73/20 78/10 87/2 93/8</p> <p>love [4] 42/16 80/23 82/21 99/18</p> <p>low [2] 112/22 113/3</p> <p>lunch [4] 8/1 49/13 49/14 50/16</p>
<p>K</p> <p>keep [1] 120/7</p> <p>keeps [1] 49/8</p> <p>kept [4] 46/14 66/10 66/11 113/15</p> <p>Kerbow [3] 89/7 89/8 89/12</p> <p>key [1] 43/6</p> <p>kidding [1] 80/23</p> <p>kill [1] 48/24</p> <p>kind [13] 16/19 26/7 38/19 45/14 51/23 54/17 65/11 73/21 90/24 92/7 94/10 97/21 115/6</p> <p>knew [3] 94/14 98/8 115/8</p> <p>knock [1] 44/14</p> <p>know [109] 14/11 16/3 19/13 19/22 20/10 22/19 27/21 38/2 40/4 41/3 42/1 42/7 42/8 42/13 42/24 43/1 43/12 43/23 44/11 44/23 45/7 46/11 48/20 48/22 48/24 49/8 54/15 55/14 62/4 63/5 65/23 66/10 73/4 74/14 74/19 74/20 75/17 76/3 76/16 78/19 79/5 81/4 81/4 81/7 81/8 81/10 81/11 81/16</p>	<p>L</p> <p>lack [3] 85/4 85/4 91/13</p> <p>lacked [1] 35/25</p> <p>lacking [3] 31/25 32/19 34/21</p> <p>language [2] 22/12 107/3</p> <p>large [1] 84/9</p> <p>LAS [6] 2/9 6/1 54/8 78/13 103/11 109/12</p> <p>Las Vegas [3] 54/8 78/13 103/11</p> <p>last [14] 7/19 10/3 18/2 22/11 58/10 62/11 62/12 67/21 69/21 69/23 71/16 88/4 102/15 120/22</p> <p>later [2] 28/22 85/16</p> <p>law [27] 2/16 3/4 43/25 44/24 80/8 82/11 83/8 86/6 88/13 88/23 89/15 90/23 91/2 92/21</p>	<p>length [5] 38/16 41/11 44/11 46/8 78/19</p> <p>Lenhoff [1] 59/16</p> <p>less [6] 43/8 61/1 61/3 70/22 72/10 90/21</p> <p>let [11] 23/14 33/1 33/4 35/5 39/20 51/17 75/22 76/12 89/15 93/24 102/12</p> <p>let's [9] 6/6 10/16 14/25 49/14 49/15 50/18 58/21 59/1 90/17</p> <p>letter [1] 107/22</p> <p>level [1] 90/23</p> <p>license [3] 9/8 9/13 9/19</p> <p>licensed [2] 9/15 9/25</p> <p>licenses [2] 11/11 27/14</p> <p>lien [21] 70/17 70/18 105/10 105/11 105/23</p>	<p>106/1 106/3 106/5 106/6 106/8 106/12 111/8 111/9 111/11 111/13 112/5 112/5 112/8 115/3 115/8 119/4</p> <p>lienholder [2] 64/20 64/20</p> <p>liens [3] 91/16 96/6 100/20</p> <p>life [6] 53/1 53/7 53/8 60/13 60/22 61/9</p> <p>lifetimes [1] 81/17</p> <p>light [2] 39/23 42/10</p> <p>like [70] 7/15 10/14 10/17 10/22 10/23 11/13 12/12 13/2 13/2 13/4 13/5 13/7 13/10 13/11 15/15 16/13 21/11 33/2 36/4 42/7 42/12 42/20 44/18 52/7 54/3 54/22 55/13 55/22 56/9 58/7 60/12 61/23 62/4 62/5 63/5 65/9 68/24 73/19 74/20 80/21 81/3 81/4 81/7 81/16 82/20 82/21 87/14 88/1 89/7 89/10 90/7 90/8 90/9 90/9 90/14 90/25 92/15 95/23 96/19 97/25 98/5 98/9 99/12 99/24 102/18 103/18 103/24 105/2 119/13 120/13</p> <p>limine [1] 74/25</p> <p>limit [1] 49/6</p> <p>limitation [1] 67/6</p> <p>limitations [1] 66/15</p> <p>limiting [1] 20/5</p> <p>lis [1] 81/9</p> <p>list [5] 25/8 34/8 34/12 118/2 118/13</p> <p>listed [7] 22/19 60/13 78/21 109/4 116/21 116/23 117/24</p> <p>listen [2] 38/5 49/10</p> <p>listened [1] 79/3</p> <p>listening [3] 38/10</p>	<p>79/5 109/14</p> <p>listings [1] 62/15</p> <p>literally [1] 44/3</p> <p>litigation [6] 26/15 73/21 99/16 100/6 115/5 115/10</p> <p>little [12] 10/23 14/2 34/22 52/22 54/4 62/22 64/2 70/13 78/10 101/24 102/13 120/8</p> <p>livability [1] 15/25</p> <p>living [1] 8/24</p> <p>LLP [1] 2/4</p> <p>loan [1] 98/3</p> <p>local [1] 27/4</p> <p>lodge [1] 42/13</p> <p>log [1] 28/11</p> <p>logs [1] 67/15</p> <p>long [3] 26/10 26/21 41/16</p> <p>longer [1] 75/18</p> <p>longtime [1] 68/2</p> <p>look [28] 11/20 11/21 18/2 20/1 20/14 29/18 41/5 43/22 54/25 55/3 59/1 61/1 61/13 63/22 78/15 79/13 81/24 82/1 83/6 84/10 84/14 90/22 94/5 96/17 97/6 97/10 102/15 107/13</p> <p>looked [8] 36/18 40/12 40/20 59/25 61/10 92/21 93/20 99/24</p> <p>looking [15] 41/10 42/1 47/25 48/23 54/14 57/25 69/21 71/20 80/1 80/13 81/5 86/4 91/7 98/19 118/24</p> <p>looks [8] 13/2 13/2 13/4 13/7 13/10 52/7 65/9 90/7</p> <p>lot [10] 13/8 33/12 41/2 44/8 60/23 73/19 73/20 78/10 87/2 93/8</p> <p>love [4] 42/16 80/23 82/21 99/18</p> <p>low [2] 112/22 113/3</p> <p>lunch [4] 8/1 49/13 49/14 50/16</p>

<p>M mad [1] 81/10 Madam [1] 6/25 made [11] 15/19 15/22 16/24 40/19 42/2 47/3 67/24 68/14 79/17 119/19 122/11 mail [5] 94/22 108/9 108/17 108/17 109/2 mailed [4] 105/9 108/17 109/3 109/4 mailing [1] 94/22 mailings [1] 108/22 maintain [1] 66/7 make [23] 11/2 11/9 14/6 31/2 39/12 42/3 42/3 46/6 46/16 47/2 47/20 54/4 73/16 79/17 88/10 88/22 88/23 89/18 92/15 94/4 99/4 117/22 122/24 makers [1] 81/2 makes [1] 7/24 making [3] 16/9 16/15 116/25 malice [1] 103/1 man [1] 83/10 man's [1] 42/10 manager [1] 27/4 managing [1] 26/6 manner [2] 30/2 31/1 many [16] 9/23 14/9 14/9 14/10 14/14 27/21 28/13 60/12 62/4 62/6 74/18 76/9 76/14 76/16 86/23 92/8 March [2] 106/7 111/15 March 4 [2] 106/7 111/15 marching [1] 86/8 Marcuse [1] 115/20 mark [1] 35/3 MARKED [1] 4/2 market [106] 12/6 15/6 15/9 15/13 17/9 17/13 18/8 18/11 18/19 19/1 19/4 19/6 20/25 21/4 21/10 21/15</p>	<p>22/8 22/16 23/12 23/14 24/4 24/10 24/18 29/25 31/13 31/14 31/15 31/17 31/18 31/19 31/22 33/16 37/18 38/9 40/9 40/13 40/16 41/11 41/16 43/6 43/8 44/6 44/7 45/5 45/22 45/25 46/7 46/8 47/8 47/12 47/12 47/13 47/19 47/24 54/24 55/1 55/3 55/4 55/6 57/13 58/23 59/7 61/19 64/3 72/10 75/4 75/9 75/15 75/20 75/23 77/22 78/1 78/2 78/6 78/16 78/17 78/21 78/23 80/16 81/18 81/22 81/22 82/13 82/17 82/18 82/18 82/19 83/4 83/11 84/3 84/7 87/6 88/4 88/6 88/7 88/12 88/20 89/22 90/16 96/19 97/6 99/9 100/11 112/18 113/8 113/11 marketability [1] 52/25 marketable [6] 20/8 20/12 24/21 38/21 38/24 85/14 matrix [2] 53/6 63/23 matter [7] 6/22 88/16 95/18 116/6 118/10 121/5 124/6 may [15] 15/24 30/16 35/5 35/18 35/20 54/18 57/16 70/11 95/8 101/18 104/24 106/16 114/25 115/9 122/24 maybe [8] 10/5 21/15 54/3 62/18 78/9 80/7 82/1 120/7 MCCARTHY [1] 2/4 me [73] 7/24 12/24 14/2 15/8 16/7 23/14 33/2 33/4 34/2 35/5 37/25 39/3 39/10 39/17 39/19 40/1 40/16</p>	<p>41/20 42/9 42/12 43/3 45/2 46/24 46/24 48/24 49/9 50/2 51/17 51/18 52/12 55/23 55/25 56/14 56/19 60/12 62/22 63/4 65/5 65/10 66/5 67/23 69/12 70/12 72/6 72/14 74/7 75/22 76/12 80/23 81/1 81/10 84/5 84/8 86/5 86/7 86/13 86/18 89/18 90/4 92/15 93/9 93/24 96/15 98/15 100/3 102/13 102/18 104/19 109/13 118/11 119/5 119/13 122/19 mean [48] 18/10 21/8 21/19 22/14 38/4 39/10 40/10 42/19 42/20 44/2 44/18 45/1 62/5 81/3 81/6 82/20 83/2 84/6 84/22 87/4 87/18 87/19 89/4 89/7 89/21 90/8 90/11 91/12 92/25 93/1 93/3 95/17 95/21 97/2 98/9 98/16 99/14 99/23 100/5 102/7 103/2 103/19 104/2 108/5 109/22 118/11 118/22 118/24 meaning [2] 13/5 121/7 means [10] 16/8 16/9 21/9 42/4 64/3 77/15 104/8 111/14 112/3 112/7 meant [1] 18/24 measurable [1] 54/24 measures [1] 105/25 measuring [1] 54/5 mechanical [1] 100/25 mechanics [1] 102/19 meet [3] 46/5 48/21 103/3 meeting [1] 48/21</p>	<p>meets [2] 48/7 104/1 mental [1] 100/12 mentioned [4] 14/3 17/2 63/21 73/16 mentioning [1] 36/14 merits [1] 121/3 messed [1] 92/8 met [1] 61/6 method [2] 38/8 42/4 methodologies [9] 29/17 30/3 35/14 35/22 36/2 51/22 52/18 53/12 58/3 methodology [13] 11/5 12/24 13/23 33/13 33/15 35/6 35/9 48/10 57/17 59/10 61/7 61/24 86/25 MICHAEL [2] 25/15 25/22 might [11] 31/2 47/17 49/9 49/9 56/10 64/20 69/1 74/18 85/17 98/21 117/13 Mike [1] 25/12 mind [7] 39/12 42/7 46/13 46/14 55/7 87/5 87/13 minimum [2] 62/9 99/11 minute [1] 90/17 minutes [2] 49/9 77/25 misleading [1] 30/4 mistake [1] 73/11 mistakes [1] 73/17 MLS [5] 16/17 21/15 41/17 44/13 60/2 modalities [1] 42/5 model [1] 87/19 modified [1] 41/7 modify [1] 24/5 moment [2] 6/17 56/14 momentarily [1] 6/17 Money [1] 41/18 monthly [1] 111/16</p>	<p>months [13] 73/8 89/10 98/5 98/17 106/2 111/9 111/14 111/16 112/2 112/2 112/6 112/10 114/4 moot [1] 61/24 more [19] 9/12 10/16 10/23 14/2 14/20 30/19 33/15 33/18 34/22 45/16 54/6 56/10 58/15 60/15 62/23 63/12 119/17 122/12 123/4 morning [8] 6/7 6/9 6/10 8/20 8/21 17/22 17/23 26/3 mortgage [14] 92/17 95/22 96/2 97/7 98/11 98/12 98/12 98/19 98/22 100/7 101/24 116/22 119/18 120/10 mortgagee [1] 101/23 mortgages [4] 43/2 98/16 101/9 101/15 most [5] 15/11 37/20 39/9 47/18 80/8 mostly [1] 71/15 motion [4] 74/24 75/11 117/5 121/2 motivated [2] 21/5 21/8 motivation [1] 22/1 move [5] 12/12 33/9 37/11 72/22 79/20 moved [2] 78/13 117/3 movie [1] 82/21 Moving [1] 88/16 Mr [4] 32/15 56/4 62/10 98/7 Mr. [77] 8/20 11/14 11/20 11/25 12/18 17/22 20/21 26/3 27/12 28/25 29/7 29/24 30/21 31/24 33/1 33/5 33/16 33/22 34/11 34/24 35/12 35/25 36/4 37/22 43/20 48/22 62/12 62/14</p>
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<p>M Mr.... [49] 73/8 76/9 77/9 77/20 77/21 77/24 81/4 83/9 83/17 89/7 89/8 89/10 89/12 90/12 90/18 93/18 95/9 95/21 96/4 96/11 99/1 99/15 99/16 100/7 100/19 100/22 101/1 103/25 103/25 103/25 104/9 104/13 104/18 107/16 112/13 113/16 113/16 113/19 113/20 113/22 113/25 114/7 115/4 116/8 116/20 117/7 121/16 121/17 122/2 Mr. Alessi [5] 93/18 99/15 103/25 103/25 121/16 Mr. Alessi's [1] 113/16 Mr. Brunson [11] 26/3 28/25 33/16 33/22 37/22 43/20 48/22 76/9 77/24 81/4 83/9 Mr. Brunson's [2] 77/20 99/1 Mr. Chip [1] 62/12 Mr. Craig [1] 27/12 Mr. Edwards [2] 96/4 107/16 Mr. Haddad [22] 89/10 90/12 95/21 96/11 99/16 100/7 100/19 101/1 103/25 104/9 104/13 112/13 113/16 113/19 113/20 113/22 113/25 114/7 115/4 116/20 121/17 122/2 Mr. Haddad's [3] 95/9 116/8 117/7 Mr. Heifner [2] 77/9 100/22 Mr. Holmes [15] 8/20 11/14 11/20 11/25 12/18 17/22 20/21 29/7 29/24 33/1 34/11 34/24</p>	<p>35/12 36/4 62/14 Mr. Holmes' [5] 31/24 33/5 35/25 77/21 90/18 Mr. Holmes's [2] 30/21 73/8 Mr. Kerbow [3] 89/7 89/8 89/12 Mr. Vilkin [2] 83/17 104/18 much [7] 49/3 49/20 64/10 70/24 98/7 101/24 122/15 must [5] 57/8 66/9 106/19 115/1 115/22 my [99] 6/16 9/5 9/6 9/8 9/13 12/1 13/14 17/16 18/14 18/18 19/2 19/2 19/25 22/2 22/3 23/1 23/2 25/22 26/14 26/17 26/23 27/6 27/7 27/8 29/24 34/2 34/7 34/11 34/15 35/24 38/6 42/2 42/3 44/1 45/19 46/4 46/14 47/5 48/3 48/6 51/13 55/7 56/1 59/9 59/24 60/12 62/1 63/8 64/1 64/20 65/9 68/3 69/2 69/5 70/1 71/12 71/20 72/1 72/14 72/15 73/11 74/25 75/2 75/10 78/4 78/10 78/11 81/19 81/21 82/20 86/4 86/12 86/22 87/6 87/7 87/13 88/15 89/24 90/2 90/4 91/20 95/12 95/12 96/2 96/8 97/11 99/5 99/12 100/16 105/1 109/15 117/21 118/17 120/12 122/24 124/9 124/11 124/14 124/14 myself [3] 51/10 80/2 87/6</p>	<p>89/18 90/4 106/19 124/14 named [1] 67/21 Namely [1] 30/14 narrow [1] 67/12 narrowed [1] 60/4 NATIONAL [4] 1/9 67/23 93/21 95/1 nature [1] 87/22 near [1] 32/16 necessarily [2] 21/13 104/16 necessary [9] 26/17 26/20 53/21 53/24 53/25 54/16 57/9 63/12 64/17 need [7] 33/15 48/24 54/18 54/21 62/17 98/13 120/24 needed [1] 21/11 negative [1] 69/17 neighbor [1] 21/11 neither [1] 30/2 Nev [1] 115/20 NEVADA [37] 1/7 6/1 9/17 27/16 28/15 43/25 45/11 60/23 61/11 67/9 70/15 74/23 76/10 78/5 83/18 85/2 87/24 88/9 88/23 91/24 91/24 92/19 99/22 99/25 100/14 103/11 109/10 112/23 115/19 117/10 119/21 119/22 120/15 120/25 121/22 124/2 124/15 Nevada's [1] 99/17 never [6] 49/25 92/10 92/24 104/9 108/12 108/25 new [5] 37/17 82/21 82/22 111/4 121/6 newer [1] 56/18 News [2] 103/11 109/10 newspaper [1] 103/12 next [7] 10/25 19/7 45/19 58/17 63/20 88/15 117/21 nexus [1] 45/3 nice [1] 83/10 nine [6] 106/2 111/9 111/14</p>	<p>111/16 112/2 112/6 Ninth [1] 92/22 no [59] 1/1 2/12 6/20 11/16 12/14 15/14 15/21 15/23 19/21 21/21 23/23 25/4 28/20 30/9 34/2 34/23 48/18 48/25 49/12 50/13 53/24 57/4 62/8 68/5 68/14 68/19 71/11 75/17 76/4 79/7 79/14 81/1 81/19 85/1 87/7 89/3 89/5 89/17 89/17 89/17 89/20 92/23 93/25 93/25 96/6 96/6 96/12 98/23 101/8 101/8 103/4 103/16 106/10 113/21 114/10 115/6 116/8 116/11 118/9 No. [2] 97/14 97/18 No. 1 [1] 97/14 No. 3 [1] 97/18 nobody [2] 69/11 121/20 non [1] 85/10 non-HOA [1] 85/10 none [3] 69/15 82/4 96/12 noon [2] 48/21 48/21 nor [1] 30/3 normal [4] 22/9 41/21 44/11 72/10 normally [1] 85/14 North [3] 94/7 95/2 108/19 not [127] note [9] 6/7 50/18 69/2 69/3 69/3 77/10 96/4 96/5 96/5 noted [1] 59/4 notes [3] 68/3 122/24 124/8 nothing [9] 8/9 24/23 24/24 25/17 45/15 76/19 103/10 115/9 117/11 notice [72] 91/15 92/1 92/11 93/2 93/4 93/4 93/14 93/14 93/16 93/23 94/2 94/3 94/5 94/13 94/16 94/21</p>	<p>95/10 98/20 98/20 99/11 100/16 100/21 101/7 101/23 105/9 105/10 105/22 106/4 106/7 106/9 106/11 106/15 106/18 106/19 107/1 107/4 107/10 107/12 107/17 107/18 107/19 107/22 108/1 108/2 108/3 108/12 108/16 109/1 109/7 109/7 109/10 109/15 109/16 109/18 109/19 110/1 110/6 110/14 110/15 110/19 110/19 110/24 111/13 114/16 114/17 114/19 115/1 115/6 115/10 120/11 120/17 121/15 noticed [2] 52/3 110/10 notices [12] 95/4 102/22 102/24 103/6 103/18 103/20 106/20 107/9 108/8 108/10 110/20 121/17 noticing [3] 92/25 93/12 120/12 notification [1] 96/7 notified [3] 106/13 110/12 110/13 notifying [1] 107/23 notwithstanding [1] 110/5 November [2] 110/25 111/3 November 16 [2] 110/25 111/3 now [23] 14/24 19/17 35/6 35/7 39/20 45/19 49/14 58/21 59/4 60/11 61/12 62/22 86/5 86/15 91/4 101/11 102/12 104/20 104/21 107/6 113/13 117/13 122/23 nowhere [2] 32/2</p>
---	---	--	---	--

(16) Mr.... - nowhere

<p>N nowhere... [1] 55/13 NRS [12] 20/11 22/1 79/14 79/22 102/8 105/6 106/15 106/15 107/2 111/6 111/11 119/23 NRS 107.090 [2] 106/15 107/2 NRS 116 [3] 20/11 22/1 119/23 NRS 116.3116 [2] 105/6 111/6 NRS 116.31162 [1] 79/22 NRS 116.31166 [1] 79/14 NRS 116.31168 [1] 106/15 NRS 42.001 [1] 102/8 nullified [1] 101/4 number [14] 38/18 40/2 40/18 41/6 41/20 62/8 62/16 64/24 99/11 99/12 105/5 107/11 118/12 118/14 numerous [6] 31/24 32/11 69/25 85/22 100/15 104/12 NV [4] 1/24 2/9 2/19 3/8 NYCB [1] 121/6</p>	<p>38/16 67/11 115/18 obtained [3] 27/7 39/5 89/11 obviously [2] 90/22 113/6 occupancy [2] 31/21 31/23 occupied [5] 31/7 31/8 31/10 31/11 32/23 occur [3] 41/11 46/5 47/21 occurred [5] 36/15 61/10 72/13 108/23 112/9 occurring [1] 99/7 occurs [1] 81/23 OCTOBER [2] 1/21 116/11 off [3] 51/2 97/18 117/5 offer [1] 11/13 office [4] 3/4 27/4 67/24 124/14 OFFICES [1] 2/16 offsite [1] 32/8 often [4] 26/16 54/23 57/13 67/1 oh [5] 69/25 80/20 89/18 96/1 98/8 okay [93] 7/2 9/1 9/15 9/22 10/2 10/7 10/16 10/18 11/7 11/18 11/22 12/2 12/5 12/9 12/11 12/15 12/18 13/19 14/2 14/9 14/16 14/18 14/24 15/2 15/14 15/17 16/12 16/19 16/23 17/12 17/17 18/20 18/21 20/4 21/24 22/7 23/12 23/19 23/22 24/23 24/25 25/10 26/21 26/24 29/21 30/5 34/18 45/19 46/7 48/19 49/11 50/2 50/18 51/2 51/6 52/3 54/14 55/13 56/18 57/6 58/21 59/1 60/3 62/4 62/22 63/15 63/18 65/1 65/16 65/20 65/22 66/10 66/13 68/21 69/7 71/8 72/20 73/4 74/1 74/8 75/1 76/22 77/2 77/2</p>	<p>80/2 82/15 89/23 105/4 110/17 110/23 118/5 120/1 120/4 on [168] once [2] 13/23 23/1 one [73] 6/21 13/8 20/7 21/3 23/4 23/13 28/16 29/13 32/21 32/21 36/16 38/18 39/1 40/1 40/2 40/18 41/6 48/14 49/25 50/5 57/8 58/15 61/6 61/18 63/23 64/24 65/25 67/1 67/8 68/13 68/16 69/12 71/8 74/24 79/1 79/5 85/18 86/1 86/6 87/1 88/5 90/18 91/4 91/25 94/1 95/17 96/13 96/13 96/16 97/24 98/23 99/11 101/8 101/8 105/5 105/25 107/7 110/21 111/20 111/24 111/25 112/1 115/25 116/1 116/12 117/13 117/17 117/19 118/7 118/12 119/9 119/17 120/23 one-stop [1] 91/4 ones [1] 67/20 ongoing [2] 10/8 53/4 only [23] 15/17 15/20 15/22 46/20 50/2 50/7 58/4 60/13 61/5 67/11 74/18 75/5 88/2 88/12 96/12 96/13 103/10 108/9 111/20 117/5 117/16 117/16 119/7 open [10] 15/12 17/9 17/13 41/16 44/14 46/8 46/14 55/22 56/14 87/13 opened [1] 27/8 opening [1] 64/15 opinion [34] 12/6 12/9 12/25 13/13 13/15 14/22 15/5 18/8 18/10 18/14</p>	<p>18/18 18/25 24/18 30/6 36/2 38/7 40/9 40/10 42/10 44/25 45/3 45/14 45/23 46/2 47/7 48/6 48/14 64/1 70/16 76/11 82/9 84/19 121/4 121/13 opinions [6] 29/21 30/18 33/23 66/8 82/23 93/3 opposed [3] 70/5 85/24 86/2 opposite [1] 92/4 oppression [8] 88/24 102/9 102/10 103/2 112/20 112/21 113/14 117/18 opt [6] 92/1 92/25 93/12 107/21 120/11 120/12 opt-in [5] 92/1 92/25 93/12 120/11 120/12 option [1] 106/25 options [2] 85/6 85/8 or [113] 10/25 11/10 12/6 14/10 15/14 15/25 16/10 16/17 18/17 18/23 19/2 19/19 20/25 21/7 21/10 21/22 22/18 22/19 29/13 29/14 31/10 33/25 34/2 34/13 35/2 35/12 35/12 36/14 38/6 39/6 41/19 41/23 41/23 45/22 46/15 50/1 52/24 53/15 54/8 56/11 56/13 57/4 57/24 58/5 58/15 59/6 63/13 64/7 64/15 68/6 68/9 69/3 69/25 70/8 72/21 74/4 74/5 74/9 74/18 74/22 75/7 77/4 77/6 77/16 77/20 79/18 79/18 79/18 79/24 80/11 85/10 86/9 86/13 86/14 90/12 94/21 95/25 97/17 99/24 101/23 102/8 103/2 104/1 104/9 106/14 106/15 106/18</p>	<p>107/22 108/1 109/7 109/13 109/19 110/6 110/11 110/11 110/12 110/13 110/21 112/6 112/20 112/21 113/14 114/10 114/11 115/2 115/7 115/18 115/25 117/18 119/4 120/11 120/12 120/17 orange [1] 83/20 oranges [2] 46/22 83/18 order [8] 28/6 28/11 46/4 47/18 75/3 114/12 115/21 117/17 orders [1] 86/8 Oregon [1] 108/21 original [1] 64/20 originally [1] 110/25 other [32] 15/17 22/18 33/12 34/21 43/20 45/16 47/11 53/14 56/10 56/12 66/14 68/9 68/14 69/9 69/10 69/10 75/22 80/15 81/2 86/24 88/9 91/12 91/21 102/5 106/23 106/25 110/11 110/21 113/21 116/1 116/17 119/12 others [2] 50/9 63/17 otherwise [1] 94/20 our [32] 6/7 7/25 11/2 13/13 25/12 32/14 32/15 32/19 36/17 36/17 43/16 45/6 45/10 46/22 47/4 47/6 50/18 60/20 61/6 61/6 70/24 81/17 82/23 83/22 91/24 91/24 96/5 104/5 107/21 113/7 116/20 120/9 ours [2] 34/17 122/20 out [20] 6/17 6/20 18/22 18/24 38/14 39/2 40/1 56/1 64/22 74/20 82/22</p>
<p>O o'clock [1] 49/16 oOo [4] 50/16 50/17 120/2 120/3 object [2] 28/21 37/13 objection [6] 11/16 12/14 28/20 48/5 48/25 77/20 objections [1] 48/1 obligated [4] 23/16 23/17 43/13 43/14 obligations [2] 96/8 119/23 observation [1] 72/16 obsolescence [1] 19/8 obtain [4] 28/6</p>				

(17) nowhere... - out

<p>O out... [9] 88/3 92/8 97/5 97/22 118/13 120/8 120/23 120/24 122/25 outside [1] 6/19 over [17] 14/25 31/19 37/18 37/19 37/19 43/4 43/4 53/9 64/14 73/25 74/13 81/16 99/3 99/3 99/3 119/20 119/20 overlook [3] 79/1 84/5 89/22 overlooks [1] 80/22 overrule [1] 48/4 own [6] 32/14 33/5 36/17 41/9 77/24 88/3 owned [1] 119/3 owner [7] 23/16 31/11 31/21 43/14 67/4 79/24 94/6 ownership [2] 64/21 80/10</p>	<p>34/7 page 20 [1] 73/5 page 24 [6] 59/15 65/2 65/9 69/24 84/20 84/23 page 25 [2] 63/8 63/22 page 26 [1] 64/12 page 27 [2] 59/1 59/5 page 28 [1] 61/13 page 3 [1] 17/24 page 32 [1] 58/18 page 4 [1] 56/22 page 5 [1] 57/3 page 9 [2] 20/18 20/19 pages [1] 36/24 paid [7] 37/9 51/13 55/8 77/15 100/24 112/10 112/12 paragraph [11] 18/2 20/24 58/11 60/16 60/17 66/16 69/21 69/23 79/14 79/21 84/24 paragraph 2 [1] 66/16 paragraph 3 [2] 79/14 79/21 paraphrasing [1] 39/6 parents [2] 21/12 90/4 PARKWAY [1] 3/6 Parque [1] 114/3 part [7] 18/25 23/20 53/17 77/7 77/8 77/16 98/12 particular [7] 26/12 31/22 35/1 35/8 63/10 75/2 80/4 particularity [2] 86/16 86/20 parties [6] 41/7 44/14 93/14 107/15 107/15 107/18 partner [3] 26/6 26/14 27/12 party [5] 106/16 107/11 107/12 115/17 116/4 party's [1] 94/23 past [2] 9/25 28/5 patiently [1] 38/5 pay [5] 23/16 43/13 91/16 97/18</p>	<p>100/20 payment [4] 41/18 79/17 111/21 111/24 pays [1] 63/12 PDF [1] 69/3 PEGGY [4] 1/24 124/4 124/17 124/17 penalties [1] 116/25 penalty [1] 100/9 pendens [1] 81/9 pending [1] 72/8 people [10] 60/12 65/5 65/25 68/15 69/15 70/21 91/9 91/10 97/21 100/5 per [3] 10/5 111/11 117/9 percent [18] 24/14 31/23 37/2 37/2 43/8 61/15 61/15 70/25 71/1 89/3 90/19 90/21 91/9 93/25 95/3 96/22 103/22 103/24 percentage [1] 43/5 perfect [2] 7/24 73/16 perfection [2] 30/23 70/8 perform [4] 28/25 53/19 53/22 57/9 performing [1] 28/9 perhaps [1] 121/6 period [11] 60/19 61/11 70/23 71/23 72/11 72/12 78/21 102/23 106/2 106/6 112/4 perjury [1] 100/9 person [8] 68/13 68/16 68/16 69/4 72/16 79/16 106/20 106/22 perspective [8] 40/14 80/7 80/14 86/5 91/7 96/21 97/6 103/13 PETERSEN [3] 8/7 8/14 8/15 petition [1] 117/1 phone [2] 67/15 68/14 photos [1] 16/17</p>	<p>phrase [1] 55/14 physical [3] 36/21 60/5 60/9 Pickering [9] 37/18 38/2 42/24 45/24 82/25 88/9 90/20 121/6 121/13 Pickering's [1] 42/19 Pinkering [1] 88/8 place [3] 41/12 101/22 124/7 placed [2] 44/12 78/20 places [2] 10/3 109/11 plaintiff [6] 1/10 2/2 25/6 25/9 47/19 115/14 plaintiff's [4] 39/25 46/21 48/13 112/19 play [1] 16/21 pleadings [2] 70/1 71/12 please [9] 8/11 8/13 25/19 25/21 39/10 56/17 93/14 94/6 98/14 point [15] 25/6 25/9 38/14 39/2 53/1 55/17 64/1 69/16 70/19 91/6 92/24 105/5 119/17 120/22 120/24 points [5] 14/21 16/25 61/14 92/14 99/7 policy [3] 68/10 91/16 100/20 portion [3] 59/5 59/5 93/13 portions [1] 117/4 Portland [1] 108/20 position [14] 70/5 75/4 85/25 86/2 107/21 109/25 110/5 113/7 116/17 116/18 117/2 117/8 117/13 117/15 positions [4] 115/17 116/5 116/16 117/12 possible [2] 19/25 60/9 post [1] 103/6 posted [1] 109/11</p>	<p>potential [5] 31/25 56/5 67/12 97/14 102/17 potentially [2] 45/2 87/9 practical [1] 28/8 practice [6] 10/8 10/11 10/20 16/4 27/25 29/16 practices [3] 11/1 17/2 53/14 pre [2] 96/20 96/20 pre-SFR [2] 96/20 96/20 preceding [1] 111/10 precisely [1] 43/5 precluded [1] 85/5 precludes [1] 85/7 predictability [1] 86/11 predominant [1] 31/21 predominantly [2] 26/8 29/11 prejudicial [1] 45/17 premature [1] 33/11 premised [1] 78/16 prepare [2] 28/16 33/4 prepared [1] 108/6 preparing [1] 75/10 presale [2] 115/1 115/6 presence [2] 6/19 6/20 present [2] 63/24 85/9 presented [1] 86/21 presenting [1] 121/9 pretty [3] 23/15 86/18 91/25 previous [2] 115/3 115/8 price [22] 15/11 17/8 22/8 23/15 37/7 37/9 37/10 37/21 41/21 43/8 43/12 43/23 45/7 45/7 51/13 55/8 78/23 87/21 91/8 100/11 112/22</p>
--	--	--	---	---

(18) out... - price

<p>P</p> <p>price... [1] 113/4 price -- right [1] 78/23 prices [1] 70/21 primarily [1] 74/1 prior [14] 20/16 26/25 38/5 60/24 66/9 70/13 70/23 73/17 106/2 110/7 111/22 114/7 114/17 120/18 PRISCILLA [3] 2/6 6/16 50/22 private [2] 32/10 84/14 probability [1] 64/18 probable [3] 15/11 28/5 68/9 probably [11] 21/15 37/20 38/25 41/1 45/9 49/18 69/3 77/7 84/17 90/8 94/1 probate [1] 26/16 probative [1] 45/16 problem [3] 49/12 56/25 57/8 procedures [1] 33/22 proceed [1] 119/11 PROCEEDINGS [3] 123/6 124/6 124/12 proceeds [1] 119/11 process [5] 54/6 56/23 80/24 95/4 117/5 professional [6] 10/11 10/20 27/25 29/16 30/12 62/5 profit [1] 67/5 profusely [1] 13/22 prominently [1] 29/12 proper [7] 36/2 52/17 61/7 88/12 100/21 109/18 117/6 properly [1] 60/20 properties [26] 14/19 14/20 36/6 36/18 37/10 54/24 55/4 56/11 59/14 59/20 59/25 60/1</p>	<p>60/8 60/13 60/15 60/23 61/13 61/18 64/4 64/5 66/24 67/18 67/25 70/14 70/20 71/23 property [82] 12/19 12/20 13/24 16/20 17/3 19/22 21/25 22/9 22/23 29/1 30/1 31/8 31/16 32/9 32/22 36/6 36/9 36/12 36/19 41/22 44/12 44/15 51/11 51/15 52/1 52/4 52/21 52/25 53/9 53/23 57/1 57/2 58/13 63/13 63/14 64/22 64/25 67/4 67/4 68/6 68/23 69/4 69/12 71/22 72/13 72/24 74/12 75/9 75/24 77/6 77/14 77/17 77/22 78/20 81/9 81/14 84/3 90/13 90/18 93/16 94/6 94/13 94/15 95/7 97/14 97/20 98/4 98/17 100/8 100/19 101/15 104/9 114/21 115/3 115/6 117/6 117/14 117/24 119/3 119/7 121/18 122/9 proposed [1] 122/17 propriety [1] 78/7 protect [1] 96/5 protection [3] 95/22 98/19 119/19 protections [1] 38/23 protects [1] 38/19 prove [4] 69/17 69/19 121/7 121/8 provide [6] 12/6 12/9 12/19 29/25 36/13 52/16 provided [4] 2/12 32/12 47/9 103/20 provider [1] 52/17 provides [4] 53/6 53/8 79/21 80/8 providing [1] 30/10 provision [2] 87/10 93/23 psychology [1]</p>	<p>28/3 public [4] 32/9 57/19 101/8 103/12 published [4] 40/21 102/24 103/10 109/9 pull [2] 93/22 93/24 pulled [3] 47/5 94/14 94/15 purchase [4] 64/18 64/19 114/16 114/22 purchased [1] 98/5 purchaser [13] 23/15 43/13 79/7 79/18 79/23 99/17 100/3 104/15 114/15 114/16 114/22 115/12 122/3 purchasers [1] 67/13 purely [1] 76/1 purports [1] 29/25 purpose [5] 29/10 30/21 61/22 86/20 91/4 purposes [4] 12/13 62/9 62/20 77/3 pursuant [13] 20/11 21/25 33/14 39/4 40/22 44/6 67/16 71/5 71/8 79/22 94/5 109/21 121/13 pursue [1] 75/12 put [2] 18/13 117/1</p>	<p>quarter [2] 27/7 72/11 question [27] 15/17 23/4 23/13 31/5 44/1 45/20 46/4 53/17 54/9 54/20 55/7 55/9 58/14 69/5 73/4 78/4 80/17 81/19 81/21 88/15 89/20 91/20 91/21 99/5 116/8 117/21 120/15 questionable [1] 67/25 questioned [1] 84/24 questions [11] 8/23 10/16 17/15 23/23 48/18 55/10 75/22 76/4 104/18 104/20 117/22 quick [3] 8/22 54/15 93/24 quickly [1] 75/11 quiet [4] 114/25 117/8 118/16 119/5 quitclaim [3] 39/9 80/7 80/9 quite [1] 27/21 quote [7] 56/1 56/10 57/3 58/12 59/15 63/8 101/19 quoted [3] 24/13 47/4 47/5</p>	<p>54/15 56/24 57/23 64/8 70/12 70/15 76/10 81/6 83/1 83/24 93/24 97/5 101/25 117/23 119/2 reality [1] 32/9 realize [1] 79/25 really [21] 16/21 22/3 22/4 39/13 39/14 40/11 46/13 46/14 46/17 46/18 55/5 82/4 82/12 84/13 84/19 88/16 94/2 94/2 97/10 99/6 117/21 Realtor [1] 11/10 Realtors [1] 10/25 reason [13] 14/16 38/4 38/13 39/11 78/8 78/14 78/25 81/23 84/9 96/16 102/25 105/25 108/15 reasonable [5] 37/9 41/15 51/14 55/8 108/8 reasonableness [1] 117/20 reasons [3] 36/16 39/17 87/1 rebuttal [2] 33/13 74/16 recall [4] 60/19 65/1 67/25 93/18 receipt [1] 122/22 receive [1] 95/4 received [5] 4/2 100/21 100/21 103/20 109/1 recent [1] 112/17 Recess [2] 50/16 120/2 recognized [4] 13/23 35/13 51/21 58/3 recommendations [1] 53/13 reconcile [1] 13/14 reconciled [1] 13/14 reconciling [1] 57/2 record [18] 6/7 7/12 8/12 25/20 39/16 50/19 56/4 68/5 68/15 68/22 69/16 69/18 89/11</p>
--	---	---	---	--

(19) price... - record

<p>R</p> <p>record... [5] 106/16 107/1 107/3 111/18 124/11</p> <p>recorded [9] 24/9 105/11 105/22 106/8 106/14 107/20 110/24 111/13 114/21</p> <p>recorder [1] 106/17</p> <p>recording [1] 106/4</p> <p>Recordings [5] 95/7 108/3 108/11 110/3 110/4</p> <p>recordkeeping [4] 66/2 66/6 67/16 71/6</p> <p>records [6] 60/2 93/17 94/14 94/15 108/25 110/23</p> <p>Recovery [1] 40/23</p> <p>RECROSS [1] 24/1</p> <p>RECROSS-EXAMIN ATION [1] 24/1</p> <p>red [1] 34/25</p> <p>redemption [3] 39/7 79/24 80/1</p> <p>REDIRECT [2] 23/7 76/7</p> <p>reduce [1] 98/11</p> <p>reduced [1] 70/20</p> <p>refer [2] 34/2 63/6</p> <p>reference [1] 58/8</p> <p>referencing [2] 98/16 105/21</p> <p>referral [1] 68/19</p> <p>referred [2] 10/17 67/23</p> <p>referring [2] 52/8 107/10</p> <p>refers [3] 37/18 42/25 43/1</p> <p>Reform [1] 40/23</p> <p>refreshed [1] 114/1</p> <p>regard [14] 29/1 29/22 30/7 30/19 85/19 91/21 92/15 103/17 104/17 106/9 113/13 114/14 115/13 119/18</p> <p>regarding [9] 32/4 46/15 48/2 59/13 67/25 71/4 92/1</p>	<p>100/19 102/20</p> <p>regards [3] 15/19 95/20 116/20</p> <p>regular [1] 108/17</p> <p>regulation [1] 40/21</p> <p>regulations [2] 40/25 46/9</p> <p>regulatory [1] 40/22</p> <p>rehabbed [1] 16/11</p> <p>reinstated [1] 77/5</p> <p>reinvent [1] 71/15</p> <p>rejected [1] 119/21</p> <p>relate [1] 27/15</p> <p>related [2] 56/8 69/11</p> <p>relates [8] 28/2 44/4 46/16 63/9 74/11 94/2 109/15 119/7</p> <p>relationship [6] 95/20 100/18 101/1 104/1 113/15 121/16</p> <p>release [1] 24/25</p> <p>relevant [5] 14/17 14/18 14/20 37/15 43/15</p> <p>reliability [1] 48/8</p> <p>relied [3] 54/10 55/13 121/21</p> <p>relief [4] 116/11 118/7 119/10 122/14</p> <p>rely [1] 42/5</p> <p>relying [1] 83/25</p> <p>remained [1] 112/8</p> <p>remaining [2] 7/22 112/12</p> <p>remember [2] 58/2 120/24</p> <p>remind [1] 51/10</p> <p>removed [1] 73/18</p> <p>renders [1] 91/17</p> <p>renew [1] 77/19</p> <p>REO [2] 56/9 85/10</p> <p>reorganize [1] 98/13</p> <p>repair [1] 53/4</p> <p>repeatedly [2] 37/16 42/25</p> <p>rephrase [1] 109/17</p> <p>report [79] 11/10</p>	<p>12/1 12/2 12/5 13/2 14/15 14/19 15/1 15/4 17/25 18/12 20/2 20/15 20/22 24/10 29/8 29/19 29/22 30/5 30/19 30/21 31/1 31/5 31/25 32/3 32/4 32/7 32/12 32/15 33/1 33/5 33/5 33/13 33/23 34/2 34/7 34/12 35/7 35/9 35/21 35/25 37/12 39/25 40/5 40/6 40/7 40/17 47/9 48/18 52/3 56/1 57/11 59/2 59/9 63/8 65/2 66/9 68/18 69/23 71/8 71/12 71/16 73/5 73/8 73/11 73/17 74/16 74/16 74/21 74/22 74/25 75/1 75/15 75/21 84/20 84/22 93/20 93/21 95/6</p> <p>reported [2] 1/24 32/9</p> <p>REPORTER [1] 124/4</p> <p>REPORTER'S [2] 1/15 124/1</p> <p>reporting [1] 34/9</p> <p>reports [14] 9/11 10/5 11/2 11/2 31/7 31/7 31/18 31/21 32/21 39/24 73/21 73/25 74/1 74/14</p> <p>representation [1] 37/9</p> <p>representative [1] 108/24</p> <p>representing [2] 113/22 114/6</p> <p>represents [4] 22/8 41/21 85/6 89/8</p> <p>request [13] 92/10 92/10 100/16 106/14 106/17 106/19 107/3 107/9 107/19 107/22 122/4 122/5 122/13</p> <p>requested [1] 110/12</p> <p>requesting [3] 92/11 106/20 107/4</p> <p>require [4] 30/23</p>	<p>53/17 93/2 120/17</p> <p>required [16] 10/9 11/9 11/11 14/10 17/1 27/6 66/7 75/8 75/25 83/16 93/15 94/20 95/11 116/12 116/23 121/19</p> <p>requirement [12] 14/13 48/6 48/7 62/9 92/1 92/19 106/10 107/25 110/10 114/12 116/3 116/14</p> <p>requirements [8] 9/7 9/7 30/14 34/8 34/9 103/3 118/8 118/14</p> <p>requires [12] 30/25 36/15 43/18 43/22 54/11 58/14 72/16 81/13 81/14 81/20 93/4 94/13</p> <p>requiring [1] 70/8</p> <p>research [4] 57/17 57/18 57/22 72/15</p> <p>researched [1] 22/5</p> <p>reserve [2] 17/14 28/20</p> <p>residential [10] 8/25 9/23 11/14 13/24 26/18 27/8 34/9 38/7 62/8 62/19</p> <p>Resolution [2] 44/20 44/22</p> <p>Resources [1] 89/8</p> <p>respect [2] 15/19 102/17</p> <p>respected [1] 18/15</p> <p>respond [1] 80/18</p> <p>responds [2] 55/1 55/4</p> <p>response [1] 69/6</p> <p>rest [5] 7/21 35/9 76/24 104/20 122/13</p> <p>restatement [8] 43/2 44/19 81/14 101/9 101/15 101/20 102/1 121/21</p> <p>restriction [1] 67/13</p> <p>rests [2] 25/7 25/9</p> <p>result [4] 38/16 41/12 79/6 85/15</p>	<p>results [7] 28/5 30/4 30/17 32/19 57/10 68/2 96/10</p> <p>retained [2] 12/18 74/9</p> <p>retrospective [6] 12/21 13/17 32/2 69/22 69/24 85/21</p> <p>return [2] 108/4 108/11</p> <p>review [13] 29/5 29/6 29/12 34/11 35/10 35/11 35/15 35/18 57/7 74/17 93/22 103/11 122/24</p> <p>reviewed [2] 29/19 108/25</p> <p>reviewing [3] 53/23 73/7 109/16</p> <p>revolve [1] 26/14</p> <p>RICHARD [6] 2/16 2/17 2/22 6/11 50/24 120/5</p> <p>right [73] 6/6 6/18 7/13 19/17 21/13 25/2 25/13 35/6 38/10 38/18 38/20 39/3 39/6 39/7 39/9 41/14 41/17 42/15 43/3 43/3 44/7 44/9 44/16 46/6 46/10 47/24 48/11 48/16 51/5 59/17 60/14 60/20 67/4 67/14 71/21 76/24 78/19 78/20 78/23 79/8 79/24 80/8 81/12 82/3 84/10 84/18 85/7 85/19 86/2 86/15 88/23 88/25 89/5 89/9 90/2 92/2 92/4 94/1 94/11 96/25 97/24 99/9 101/11 102/20 103/8 103/9 104/20 104/21 104/22 113/2 113/4 118/3 118/18</p> <p>rights [15] 28/21 31/9 36/8 36/19 36/22 37/1 59/11 59/12 59/14 59/17 60/8 64/11 64/21 67/1 119/22</p> <p>risk [13] 36/19 37/1 53/5 59/14 59/19 60/9 63/21</p>
--	--	---	--	---

(20) record... - risk

<p>R risk... [6] 63/23 64/12 64/24 65/15 70/22 85/7 RMR [2] 1/24 124/17 road [1] 86/3 Rolling [3] 12/3 12/7 29/1 ROSE [1] 3/6 roughly [1] 37/3 Rs [2] 96/7 119/24 rule [10] 30/23 30/24 34/15 35/2 35/16 36/1 49/25 66/6 67/16 71/6 Rule 2 [1] 34/15 ruled [2] 36/3 87/2 rules [2] 28/4 66/2 ruling [1] 96/22 runs [1] 34/7 rushing [1] 49/19</p>	<p>95/15 95/16 95/20 96/2 96/12 96/19 98/17 98/20 98/23 100/10 100/25 101/2 101/9 101/22 101/23 102/20 103/4 103/8 103/16 104/7 104/10 105/7 106/18 106/19 108/2 108/16 108/23 109/1 109/7 109/10 109/17 109/19 110/6 110/7 110/15 110/20 110/24 110/24 111/2 111/3 111/4 111/22 112/8 112/9 112/12 112/14 112/15 113/11 113/18 113/21 114/4 114/7 117/9 121/11 121/20 122/5</p>	<p>19/21 22/2 23/13 23/18 24/14 32/5 32/18 35/18 36/12 42/6 44/10 45/1 49/25 55/21 62/17 70/10 71/7 71/11 72/11 72/25 84/9 84/12 87/3 87/12 89/2 89/23 90/5 90/17 93/3 96/16 saying [14] 18/14 46/14 80/2 84/2 86/17 87/5 87/5 98/11 109/3 109/5 109/15 110/9 110/20 118/19 says [25] 15/3 39/6 39/7 40/18 41/6 43/4 43/11 52/23 56/9 57/6 58/12 66/6 69/4 75/7 79/10 79/12 79/19 83/8 85/22 94/5 94/24 94/25 103/20 107/15 108/18</p>	<p>secured [1] 117/4 security [4] 77/18 94/23 94/25 106/14 see [23] 8/1 15/6 16/1 18/4 18/8 22/6 22/12 22/18 34/6 40/16 54/3 60/13 60/18 63/22 66/16 70/1 70/19 73/9 75/22 87/8 87/9 93/24 109/22 seeing [1] 41/5 seek [1] 119/10 seeks [1] 117/7 seem [1] 101/12 seems [4] 41/20 80/21 102/18 119/13 seen [3] 11/24 93/3 100/14 selection [2] 59/13 59/25 sell [6] 21/10 21/11 23/17 43/14 67/12 72/10 seller [18] 15/12 17/9 17/11 21/4 21/24 22/17 32/25 37/21 38/13 41/7 43/25 45/8 56/13 63/13 78/22 84/4 84/15 87/22 selling [4] 21/24 37/2 90/13 101/24 send [5] 93/14 99/11 107/22 108/10 109/18 senior [2] 75/3 75/4 sense [5] 7/24 47/22 72/3 100/1 100/1 sent [7] 95/7 108/8 108/19 109/17 110/6 110/16 111/3 sentence [3] 18/3 18/6 60/17 separate [3] 82/13 82/16 91/3 separates [2] 10/24 10/24 seq [2] 105/7 111/6 series [1] 31/3 serve [4] 91/15 100/15 106/11 108/3 served [1] 108/1</p>	<p>serves [1] 39/17 service [1] 103/12 services [3] 52/16 52/17 110/1 Servicing [1] 110/2 set [4] 40/6 90/15 98/25 110/24 setting [1] 121/11 seven [5] 10/10 10/11 30/22 73/8 83/3 Seventy [1] 9/7 Seventy-five [1] 9/7 severe [1] 16/19 SFR [6] 86/5 96/20 96/20 96/25 117/10 119/21 Shadow [13] 37/16 42/25 43/17 43/18 45/12 81/13 90/20 91/18 114/15 114/19 115/11 121/1 121/11 shall [3] 79/17 94/17 94/21 she [7] 6/17 42/25 43/1 49/8 83/1 83/4 90/21 she's [2] 82/25 83/3 shop [1] 91/5 short [3] 30/8 75/17 85/10 SHORTHAND [1] 124/4 should [22] 25/14 35/22 42/9 44/5 45/2 46/10 47/10 47/11 56/16 62/6 64/10 70/1 73/17 87/6 91/23 97/10 102/7 102/7 108/19 109/3 115/14 115/16 shouldn't [1] 71/13 show [2] 54/3 80/24 showed [1] 111/18 shown [1] 122/1 shows [4] 103/9 108/14 111/5 113/17 signed [1] 15/3 significant [3] 31/3 71/25 97/19</p>
<p>S SAGE [1] 2/18 SAHARA [1] 2/7 said [37] 10/19 13/19 24/15 24/15 42/7 44/25 47/7 52/4 54/10 65/16 65/17 68/5 68/10 68/11 70/17 73/24 84/22 85/20 87/7 92/2 92/22 93/14 93/19 93/21 94/16 95/6 99/25 100/22 108/11 109/3 112/4 114/20 114/24 118/2 119/3 119/22 124/7 sale [108] 19/20 19/23 20/11 21/25 22/12 22/15 22/24 32/25 37/5 38/3 38/13 38/19 38/22 38/24 39/5 41/25 43/7 44/6 44/13 45/4 45/20 45/22 45/22 45/25 46/8 56/11 64/19 64/22 64/22 78/8 79/6 79/14 79/16 79/16 79/21 81/25 82/1 82/6 82/13 84/10 84/11 85/3 85/10 87/23 88/7 89/10 90/13 91/9 91/11 91/17 93/19 95/14</p>	<p>saleability [6] 66/15 66/23 66/25 67/3 67/7 67/14 sales [57] 13/1 13/19 13/25 14/5 14/6 14/7 14/10 14/11 14/23 15/14 19/11 19/15 22/11 22/14 22/25 32/13 32/21 36/3 36/7 36/17 36/21 37/1 37/6 37/23 37/24 41/24 43/21 44/11 47/11 51/20 55/18 56/9 56/16 58/1 58/5 58/8 58/19 58/22 59/6 59/7 60/7 60/15 61/6 61/12 61/24 61/25 62/15 62/16 72/10 88/2 97/3 100/11 105/6 108/2 112/22 113/3 113/3 same [8] 36/8 36/15 73/15 89/9 90/11 102/9 113/23 119/6 sample [1] 61/14 sat [1] 76/16 Saticoy [4] 92/5 92/7 92/17 120/9 savings [1] 97/8 saw [5] 72/11 89/7 93/20 98/1 100/4 say [31] 19/12</p>	<p>66/15 66/23 66/25 67/3 67/7 67/14 13/19 13/25 14/5 14/6 14/7 14/10 14/11 14/23 15/14 19/11 19/15 22/11 22/14 22/25 32/13 32/21 36/3 36/7 36/17 36/21 37/1 37/6 37/23 37/24 41/24 43/21 44/11 47/11 51/20 55/18 56/9 56/16 58/1 58/5 58/8 58/19 58/22 59/6 59/7 60/7 60/15 61/6 61/12 61/24 61/25 62/15 62/16 72/10 88/2 97/3 100/11 105/6 108/2 112/22 113/3 113/3 same [8] 36/8 36/15 73/15 89/9 90/11 102/9 113/23 119/6 sample [1] 61/14 sat [1] 76/16 Saticoy [4] 92/5 92/7 92/17 120/9 savings [1] 97/8 saw [5] 72/11 89/7 93/20 98/1 100/4 say [31] 19/12</p>	<p>19/21 22/2 23/13 23/18 24/14 32/5 32/18 35/18 36/12 42/6 44/10 45/1 49/25 55/21 62/17 70/10 71/7 71/11 72/11 72/25 84/9 84/12 87/3 87/12 89/2 89/23 90/5 90/17 93/3 96/16 saying [14] 18/14 46/14 80/2 84/2 86/17 87/5 87/5 98/11 109/3 109/5 109/15 110/9 110/20 118/19 says [25] 15/3 39/6 39/7 40/18 41/6 43/4 43/11 52/23 56/9 57/6 58/12 66/6 69/4 75/7 79/10 79/12 79/19 83/8 85/22 94/5 94/24 94/25 103/20 107/15 108/18 scenario [1] 88/19 scenarios [2] 78/15 119/13 schedules [2] 116/22 117/23 scheme [2] 102/23 105/18 school [2] 9/1 9/3 schools [1] 9/4 scope [6] 22/2 23/1 35/16 35/19 57/9 57/11 seated [2] 8/11 25/19 second [8] 55/11 56/20 73/11 84/23 97/17 111/7 114/12 116/19 Secondly [1] 97/16 seconds [1] 55/25 section [11] 35/1 58/17 58/18 59/9 63/17 79/20 101/9 101/14 107/4 107/10 107/18 Section 1 [1] 107/4 Section 116.31166 [1] 79/20 Section 8.3 [1] 101/14 sections [1] 56/15</p>	<p>secured [1] 117/4 security [4] 77/18 94/23 94/25 106/14 see [23] 8/1 15/6 16/1 18/4 18/8 22/6 22/12 22/18 34/6 40/16 54/3 60/13 60/18 63/22 66/16 70/1 70/19 73/9 75/22 87/8 87/9 93/24 109/22 seeing [1] 41/5 seek [1] 119/10 seeks [1] 117/7 seem [1] 101/12 seems [4] 41/20 80/21 102/18 119/13 seen [3] 11/24 93/3 100/14 selection [2] 59/13 59/25 sell [6] 21/10 21/11 23/17 43/14 67/12 72/10 seller [18] 15/12 17/9 17/11 21/4 21/24 22/17 32/25 37/21 38/13 41/7 43/25 45/8 56/13 63/13 78/22 84/4 84/15 87/22 selling [4] 21/24 37/2 90/13 101/24 send [5] 93/14 99/11 107/22 108/10 109/18 senior [2] 75/3 75/4 sense [5] 7/24 47/22 72/3 100/1 100/1 sent [7] 95/7 108/8 108/19 109/17 110/6 110/16 111/3 sentence [3] 18/3 18/6 60/17 separate [3] 82/13 82/16 91/3 separates [2] 10/24 10/24 seq [2] 105/7 111/6 series [1] 31/3 serve [4] 91/15 100/15 106/11 108/3 served [1] 108/1</p>

(21) risk... - significant

<p>S significantly [1] 70/21 similar [13] 36/18 36/21 37/1 37/8 37/10 51/25 54/25 59/14 60/5 60/8 60/9 61/4 107/2 simple [6] 31/9 32/22 35/18 36/12 75/25 79/1 simply [5] 31/11 32/5 34/12 45/18 80/9 since [8] 9/25 10/4 10/13 24/5 27/13 43/25 48/17 111/15 single [4] 31/2 32/23 61/17 88/4 sir [43] 8/24 9/16 11/17 11/22 14/14 15/6 15/17 16/1 17/17 20/16 24/3 24/25 25/7 27/3 29/3 29/10 29/20 33/6 33/8 46/19 47/1 48/19 51/12 51/18 51/24 52/6 52/11 58/25 59/2 59/3 63/1 63/3 65/2 65/11 66/3 73/6 74/2 74/12 76/22 76/25 99/25 104/21 105/13 sit [3] 84/12 87/8 104/24 site [1] 19/7 sitting [3] 43/3 84/2 90/24 situation [3] 87/20 87/24 120/19 situations [1] 63/9 six [16] 10/13 13/2 13/3 13/3 13/9 14/15 14/16 14/17 14/21 16/25 26/11 27/10 62/15 62/17 76/18 83/3 size [1] 13/8 skip [1] 22/10 slander [1] 81/11 slow [2] 31/15 94/19 smart [1] 83/1 so [141] sold [9] 19/16 19/23 20/10 22/9 22/23 36/8 41/22</p>	<p>60/24 69/13 solely [1] 61/21 solved [1] 57/8 some [27] 13/6 13/6 14/20 16/19 19/3 19/8 19/15 21/10 22/17 22/18 24/6 26/18 54/11 54/13 56/11 63/10 71/18 73/16 74/7 77/14 86/24 95/19 112/16 114/13 116/1 116/15 122/24 somebody [1] 9/9 somebody's [1] 81/9 somehow [1] 110/4 someone [2] 110/25 111/3 something [7] 6/19 19/4 21/14 78/5 96/8 99/3 112/16 sometimes [8] 22/16 54/2 70/1 71/1 71/12 74/6 74/15 74/16 somewhat [2] 42/20 83/13 somewhere [1] 69/2 soon [1] 38/24 sorry [15] 13/11 13/22 21/19 22/23 29/11 37/14 40/22 41/22 50/21 61/2 62/10 76/15 79/15 85/4 122/17 sort [2] 53/8 114/13 soundness [1] 15/25 Sounds [2] 73/19 86/18 source [1] 40/20 Southern [3] 60/22 61/11 85/2 southwest [1] 95/2 speak [3] 49/9 65/6 68/10 special [1] 41/23 specific [16] 30/13 43/5 55/11 63/11 69/4 71/11 75/7 86/7 86/21 87/10</p>	<p>92/10 94/1 94/4 100/16 100/17 115/1 specifically [13] 26/15 43/10 56/7 56/8 58/1 59/24 61/1 64/15 65/11 86/14 86/25 101/15 114/20 specified [2] 61/11 110/18 specify [1] 108/7 spell [2] 8/12 25/20 spelled [1] 25/23 spiked [1] 70/21 spoke [2] 67/21 69/4 Spring [1] 116/10 square [4] 13/4 13/7 61/2 61/3 ST [1] 3/6 stable [2] 31/14 31/16 staff [1] 93/22 stage [4] 53/4 53/4 53/4 64/3 staged [1] 35/17 stages [4] 53/1 53/2 53/3 63/24 stamped [1] 34/6 stand [1] 82/4 standard [23] 33/14 34/8 37/6 43/1 43/18 43/18 43/23 44/4 45/10 45/11 46/17 47/19 78/7 83/21 87/21 88/8 90/15 90/15 91/23 104/4 112/18 115/11 120/25 standards [24] 10/10 10/20 27/24 29/6 29/15 30/3 30/11 30/22 30/24 33/24 34/1 34/14 34/19 34/25 35/2 35/11 35/15 36/1 37/15 45/6 48/4 56/23 62/6 102/18 standing [1] 81/5 standpoint [2] 76/1 87/1 stands [2] 27/23 27/24 start [1] 8/22 started [3] 9/5 24/5 27/1</p>	<p>starting [1] 27/1 starts [2] 18/3 18/3 state [18] 8/12 18/6 25/20 27/16 27/18 28/11 28/14 44/24 65/6 74/22 92/5 92/18 92/21 106/19 106/21 118/16 124/2 124/14 stated [3] 51/20 90/20 111/12 statement [4] 20/4 47/4 71/4 75/14 statements [1] 117/1 states [3] 27/21 106/16 115/16 stating [2] 68/22 83/3 statistics [1] 61/14 status [3] 99/17 99/21 114/23 statute [21] 39/3 75/7 79/10 79/12 80/4 87/10 91/19 92/25 93/12 94/12 95/13 98/8 102/25 105/13 106/23 109/21 110/21 120/11 120/12 120/17 121/19 statutes [2] 107/7 107/20 statutorily [1] 104/7 statutory [5] 102/13 102/23 103/3 105/17 110/10 stay [2] 119/10 119/12 STENOTYPE [2] 124/5 124/8 step [3] 53/20 72/23 96/18 stepped [1] 6/17 steps [2] 22/5 95/15 sticks [1] 67/2 still [15] 23/9 23/10 49/15 64/2 91/12 93/11 93/23 97/19 98/4 100/8 112/11 112/19 120/9 122/6 122/8 stipulating [1]</p>	<p>6/22 stipulation [1] 7/12 stoic [1] 48/23 Stone [3] 12/3 12/7 29/1 stood [1] 120/18 stop [1] 91/4 story [1] 84/1 straight [1] 55/7 street [1] 95/24 Streight [6] 37/20 43/11 43/23 47/5 83/7 87/21 stress [1] 21/9 strict [1] 118/14 strip [2] 98/3 117/5 stripped [1] 98/13 structural [1] 15/25 stuck [1] 97/9 studies [1] 57/25 study [1] 69/1 stuff [2] 88/1 104/12 sub [4] 30/24 31/22 52/9 88/7 sub-highlighted [1] 52/9 subject [19] 12/20 14/6 30/1 32/8 36/11 36/19 37/5 37/7 52/1 52/4 57/1 60/5 60/7 60/8 61/6 66/1 96/2 104/10 116/25 submit [1] 28/10 submitted [1] 110/6 subordination [1] 101/6 SUBSCRIBED [1] 124/13 subsection [1] 94/16 subsequent [4] 68/6 71/17 73/9 93/3 substance [1] 28/21 subtract [3] 24/6 112/3 112/7 successful [2] 116/4 116/9 successors [1] 79/18 such [8] 57/18</p>
--	--	--	---	---

(22) significantly - such

<p>S</p> <p>such... [7] 68/10 101/10 101/18 106/14 114/9 115/6 119/24</p> <p>sue [1] 81/10</p> <p>sufficient [1] 121/9</p> <p>suggest [1] 53/18</p> <p>suggesting [1] 54/17</p> <p>SUITE [2] 2/8 3/7</p> <p>summarize [1] 29/22</p> <p>summary [4] 75/11 87/2 121/2 121/5</p> <p>super [2] 19/7 96/13</p> <p>superior [1] 96/6</p> <p>superpriority [9] 70/17 70/18 106/1 106/6 111/8 111/8 112/5 112/5 112/8</p> <p>SUPERVISION [1] 124/9</p> <p>supply [2] 31/18 31/19</p> <p>support [4] 66/8 66/23 71/5 121/10</p> <p>supporting [1] 66/22</p> <p>supposed [2] 49/10 65/24</p> <p>Supreme [24] 39/18 44/21 44/23 45/12 78/5 82/9 82/22 83/18 86/7 86/13 87/24 88/10 91/24 91/25 92/19 96/24 99/22 100/14 117/10 119/21 119/22 120/16 120/25 121/22</p> <p>sure [16] 24/13 28/3 29/24 34/15 36/7 39/12 46/3 47/2 52/14 58/9 65/3 70/2 79/6 104/18 107/8 117/22</p> <p>surprise [1] 101/17</p> <p>surprised [1] 97/2</p> <p>surveys [1] 57/21</p> <p>sway [2] 121/14 122/3</p> <p>sworn [2] 8/8</p>	<p>25/16</p> <p>synonomous [1] 23/18</p> <p>synonymous [3] 23/15 24/15 47/8</p> <p>system [2] 19/17 91/1</p> <hr/> <p>T</p> <p>table [1] 34/15</p> <p>tables [1] 36/23</p> <p>take [19] 10/9 11/20 11/21 20/1 20/14 26/19 29/18 31/4 43/19 43/22 49/14 49/20 55/25 56/21 58/7 58/21 59/1 81/24 115/17</p> <p>taken [1] 122/1</p> <p>taking [1] 49/12</p> <p>talk [12] 44/7 44/19 48/11 57/14 57/21 64/15 66/14 69/22 86/3 96/11 97/1 101/10</p> <p>talked [5] 40/5 68/13 79/3 83/17 95/22</p> <p>talking [22] 9/11 15/6 16/1 35/8 41/10 56/2 58/19 59/9 59/24 66/16 69/23 72/18 73/10 81/1 81/2 83/24 84/1 84/2 87/18 98/21 107/12 113/15</p> <p>talks [13] 32/3 41/6 41/16 56/24 57/12 57/15 57/18 57/23 58/1 58/9 59/10 101/16 107/11</p> <p>tantamount [1] 81/8</p> <p>tasked [4] 83/15 87/24 88/10 100/13</p> <p>tax [1] 60/2</p> <p>taxable [4] 37/3 61/16 61/21 71/3</p> <p>taxes [1] 82/2</p> <p>teach [3] 27/19 65/21 66/1</p> <p>team [1] 26/17</p> <p>techniques [1] 37/6</p> <p>tell [28] 8/2 26/4 27/14 29/18 29/21 30/18 33/22 35/8</p>	<p>37/25 39/10 39/24 42/9 42/15 45/2 46/11 49/24 50/1 60/13 68/25 69/8 70/2 71/15 79/11 86/12 93/9 96/15 109/13 118/11</p> <p>telling [4] 39/22 49/8 50/2 84/5</p> <p>tells [1] 56/15</p> <p>ten [3] 56/6 77/25 83/4</p> <p>tenant [5] 31/7 31/8 31/10 31/23 32/22</p> <p>tender [1] 89/25</p> <p>term [10] 15/18 16/3 16/7 37/19 43/6 43/9 46/2 57/13 83/4 86/19</p> <p>terms [11] 10/8 43/5 82/14 82/17 83/7 100/15 120/11 121/15 121/15 121/17 121/19</p> <p>test [1] 81/15</p> <p>testified [16] 8/10 25/18 37/22 76/9 77/9 78/1 84/21 84/22 90/12 90/19 98/7 108/24 111/18 112/9 113/20 115/4</p> <p>testify [6] 8/8 25/16 74/10 77/25 78/2 99/16</p> <p>testifying [12] 43/20 58/24 75/15 75/20 75/23 81/7 81/8 82/17 82/19 83/11 91/10 99/2</p> <p>testimony [20] 28/21 33/15 48/3 73/20 75/19 77/20 77/21 79/3 88/3 89/4 89/6 91/12 95/19 99/1 100/4 100/23 103/23 103/24 105/8 113/25</p> <p>tests [1] 57/19</p> <p>Texas [1] 90/4</p> <p>text [6] 52/8 52/12 56/9 63/2 63/6 63/16</p> <p>than [13] 33/12 43/8 56/18 61/3 63/12 70/25 72/10 78/10 90/21 118/15</p>	<p>119/5 119/12 123/4</p> <p>thank [17] 17/18 25/1 25/2 26/3 42/12 48/17 49/21 50/15 76/5 76/22 76/23 104/21 104/23 119/25 122/15 123/2 123/3</p> <p>that [664]</p> <p>that's [103] 7/13 9/21 10/14 11/4 14/7 15/16 16/22 19/2 19/17 20/4 22/2 22/3 23/18 24/12 24/13 24/15 33/11 36/16 38/4 38/14 39/10 39/19 41/10 41/13 42/16 43/9 43/25 45/11 45/25 46/1 46/23 49/17 49/18 50/11 50/11 50/13 52/8 57/20 62/3 66/1 67/13 70/7 70/10 70/11 72/1 79/9 79/19 79/25 80/9 80/24 81/11 81/20 83/7 83/22 83/25 84/16 86/9 87/1 87/14 88/8 88/11 88/18 88/22 89/21 89/23 90/1 90/6 90/18 91/17 92/13 93/8 94/1 94/2 94/10 94/24 95/16 95/17 95/17 96/9 96/10 97/5 97/21 99/10 99/21 100/13 100/22 100/25 103/13 103/15 104/25 105/17 106/24 107/4 107/17 110/8 111/23 112/22 112/24 117/16 118/7 118/24 119/10 119/24</p> <p>their [19] 7/16 16/4 21/12 37/14 41/9 52/20 66/8 70/16 77/5 86/7 91/10 91/11 93/20 93/21 100/6 108/6 108/6 110/1 110/20</p> <p>them [14] 9/10 16/18 19/14 28/12 29/22 61/6 71/13 73/24 86/8 98/3</p>	<p>110/16 115/24 115/25 122/25</p> <p>then [53] 9/8 9/8 9/9 9/12 9/13 9/14 9/15 10/4 10/11 13/9 14/9 14/14 22/7 30/15 31/8 35/12 39/20 40/12 41/18 48/14 52/19 54/14 57/1 57/10 57/17 57/21 57/21 60/4 60/6 61/14 63/15 66/18 72/22 73/12 73/13 74/16 75/13 77/15 78/21 79/20 85/16 88/4 88/21 91/21 93/11 93/22 97/12 98/18 99/15 99/20 102/15 110/14 118/3</p> <p>theories [1] 44/8</p> <p>theory [2] 9/13 52/22</p> <p>there [74] 11/22 13/2 14/17 14/20 16/13 18/14 18/17 19/15 23/9 23/10 26/10 31/19 32/19 32/25 34/18 34/21 42/8 47/6 48/23 52/9 53/2 54/20 59/15 60/14 60/15 60/23 64/1 67/8 70/11 70/13 70/22 70/24 71/13 72/7 72/7 72/25 74/24 77/13 81/11 81/12 83/13 85/1 86/7 86/19 87/19 89/5 90/19 92/9 92/9 92/13 93/12 93/13 96/11 97/23 102/21 103/10 103/17 104/4 104/6 106/9 107/25 110/9 111/5 111/7 111/20 114/9 115/1 115/5 115/8 116/7 117/2 117/18 118/1 122/7</p> <p>there's [28] 6/20 9/4 13/10 16/13 19/7 31/13 31/24 32/11 33/12 52/8 52/23 54/24 61/1 62/8 62/9 72/24 79/7 92/8 92/11 95/18 99/12 102/1 102/5 103/4 103/16</p>
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(23) such... - there's

<p>T</p> <p>there's... [3] 113/21 114/5 114/10</p> <p>THEREAFTER [1] 124/7</p> <p>therefore [3] 30/4 35/25 67/13</p> <p>these [30] 38/22 39/11 39/14 39/24 40/19 40/25 41/2 41/3 46/9 46/13 46/14 59/6 61/18 64/4 64/5 64/23 66/24 69/15 70/14 70/20 71/14 73/19 89/9 91/16 97/8 98/16 99/2 100/5 100/20 108/22</p> <p>they [85] 9/19 18/13 21/12 21/12 24/5 24/6 34/23 44/14 44/15 44/16 44/19 45/1 46/1 47/21 47/25 48/11 57/14 59/19 64/10 68/22 69/18 75/1 75/11 75/12 77/6 77/10 77/15 81/10 82/12 83/2 91/1 91/3 91/15 92/2 92/3 92/3 92/18 92/20 92/21 92/24 93/5 93/6 93/7 93/19 93/20 94/14 94/15 95/3 95/3 95/7 95/10 95/10 99/11 99/13 99/16 100/6 100/20 100/21 100/23 100/23 100/24 100/24 101/10 102/22 102/24 104/8 107/3 107/21 108/7 108/7 108/25 109/2 109/5 109/6 110/10 110/11 110/12 110/13 110/18 110/18 110/21 113/21 116/10 116/17 116/18</p> <p>they're [15] 19/16 21/9 32/9 45/5 61/4 64/6 64/7 70/1 82/2 82/13 83/6 95/11 96/1 109/3 109/5</p> <p>They've [1] 82/16</p>	<p>thing [15] 19/8 32/5 58/2 64/24 79/5 80/19 81/3 94/18 96/1 98/6 98/24 102/9 119/9 120/22 120/23</p> <p>things [22] 9/12 14/24 29/11 29/13 31/9 32/23 38/17 38/20 39/2 39/16 40/1 40/2 48/11 56/8 60/18 66/13 71/13 86/6 87/14 96/17 104/13 115/22</p> <p>think [98] 8/6 10/19 13/19 14/3 14/13 17/2 17/5 17/10 23/9 24/7 33/11 33/14 38/4 38/14 39/2 39/15 44/18 45/23 46/1 46/21 46/23 47/3 47/16 47/17 47/22 49/3 50/11 50/13 54/9 54/16 65/1 77/7 78/16 78/25 79/4 80/6 80/8 82/8 84/17 84/24 85/19 86/13 87/19 88/11 88/14 89/1 89/3 89/25 90/14 91/24 92/4 92/13 93/2 93/5 94/1 94/4 94/10 96/1 96/17 96/22 97/11 97/21 98/9 98/9 98/19 99/6 99/10 99/13 99/14 99/18 99/23 100/4 100/10 100/10 100/10 100/14 102/21 103/1 103/21 104/16 108/5 108/8 109/6 111/4 111/12 112/16 112/24 113/16 114/5 115/13 115/24 115/24 117/16 118/9 118/22 118/22 119/6 121/24</p> <p>thinking [6] 39/16 39/22 42/15 46/12 49/25 98/4</p> <p>third [3] 14/25 101/15 116/3</p> <p>this [273]</p>	<p>THOMAS [4] 2/5 6/15 50/20 50/22</p> <p>those [34] 10/3 28/10 31/4 31/9 32/1 32/23 34/1 36/20 36/23 36/23 38/20 41/3 48/11 52/19 53/2 57/15 74/1 74/20 76/17 82/3 82/4 88/5 96/7 101/4 102/17 107/7 107/9 107/18 112/2 113/9 117/11 121/4 122/18 122/24</p> <p>though [8] 54/9 60/11 88/15 93/8 97/25 99/6 100/7 107/25</p> <p>thought [10] 8/3 22/4 65/12 68/8 78/9 79/12 80/19 84/19 97/7 102/5</p> <p>thoughtful [2] 49/22 83/5</p> <p>thousands [1] 28/17</p> <p>three [21] 9/9 14/13 29/6 33/1 41/15 53/1 53/2 53/2 53/3 53/5 57/11 58/4 58/10 58/11 58/15 62/14 62/17 63/24 77/12 102/17 109/11</p> <p>through [12] 9/15 10/13 12/5 19/16 22/5 25/8 42/24 52/25 72/12 77/14 96/3 115/23</p> <p>throughout [1] 10/3</p> <p>throw [1] 43/9</p> <p>throwing [1] 83/19</p> <p>Thursday [1] 82/21</p> <p>time [38] 17/14 18/12 21/11 28/9 28/22 31/20 41/15 42/12 42/14 49/20 53/10 55/17 56/21 58/7 60/19 61/11 64/1 67/24 71/23 74/21 76/25 78/21 91/6 96/18 97/6 101/21 102/23 103/8 106/10 111/1 111/24 112/8 112/12 113/23</p>	<p>114/6 114/21 122/15 124/7</p> <p>timely [1] 61/17</p> <p>times [9] 46/1 65/6 74/9 74/20 76/9 83/4 98/25 99/2 112/6</p> <p>TIMOTHY [1] 1/18</p> <p>tired [1] 104/18</p> <p>title [52] 20/8 20/10 20/12 24/21 38/15 38/18 38/21 38/23 38/24 39/4 39/8 40/22 40/23 56/8 67/8 67/10 67/11 67/17 67/23 68/8 68/9 68/23 69/9 69/11 69/13 78/11 79/23 80/5 80/12 81/11 81/25 82/2 85/1 85/2 85/5 85/13 85/14 87/11 93/20 93/20 95/5 99/20 100/6 101/2 114/25 115/2 115/7 117/8 118/16 119/5 119/7 121/18</p> <p>today [13] 7/16 8/23 43/16 53/23 58/24 77/19 95/13 95/18 104/6 119/5 121/12 121/25 122/13</p> <p>together [4] 31/10 78/22 111/5 122/2</p> <p>told [1] 68/21</p> <p>Tomiyasu [2] 81/15 112/23</p> <p>tomorrow [1] 62/11</p> <p>too [7] 39/1 40/12 41/22 48/10 70/3 101/24 101/24</p> <p>took [6] 27/11 99/13 104/8 116/17 116/18 124/5</p> <p>torn [1] 16/10</p> <p>tort [1] 78/12</p> <p>totality [1] 122/1</p> <p>totally [3] 116/16 116/18 117/12</p> <p>townhomes [2] 60/4 61/2</p> <p>traditional [6] 26/18 38/15 58/15 85/5 85/10 88/21</p> <p>Traditionally [1] 78/15</p>	<p>trainee [1] 9/8</p> <p>training [1] 9/5</p> <p>transaction [12] 22/16 38/15 38/16 44/12 46/8 63/11 78/20 80/17 81/23 84/15 85/15 88/21</p> <p>transactional [1] 63/9</p> <p>transactions [4] 41/11 63/12 78/17 85/11</p> <p>TRANSCRIBED [1] 124/8</p> <p>TRANSCRIPT [2] 1/15 124/10</p> <p>transfer [2] 80/5 85/7</p> <p>transferability [1] 67/3</p> <p>transferred [6] 77/13 78/18 81/25 82/2 85/13 87/11</p> <p>transfers [1] 80/10</p> <p>treatise [2] 54/10 81/5</p> <p>treatises [1] 53/15</p> <p>trial [9] 1/16 39/15 44/4 47/23 77/9 83/5 121/3 121/8 121/24</p> <p>trials [2] 76/13 76/17</p> <p>tries [2] 52/15 99/20</p> <p>true [2] 70/17 124/10</p> <p>truly [4] 36/18 39/13 51/25 82/4</p> <p>trust [33] 44/20 44/22 77/5 77/10 93/13 93/22 94/16 96/4 96/5 97/10 97/17 97/17 97/19 104/11 106/12 107/1 107/4 107/6 107/14 107/24 108/5 114/2 114/20 114/24 115/8 116/8 117/7 117/9 119/14 120/18 122/7 122/8 122/8</p> <p>trustee [7] 95/20 105/6 107/16 108/2 108/9 108/20 109/9</p> <p>trustee's [1] 60/1</p> <p>truth [7] 8/8 8/9 8/9 25/16 25/17</p>
--	---	---	--	--

(24) there's... - truth

<p>T truth... [2] 25/17 73/23 try [2] 8/6 86/6 trying [11] 18/22 18/24 28/4 64/4 64/6 64/7 83/20 87/14 97/4 98/10 120/13 TUESDAY [2] 1/21 6/1 turn [1] 65/1 turning [1] 64/14 two [32] 7/21 10/12 13/8 27/6 29/11 29/12 29/14 31/9 32/23 41/7 45/5 55/10 57/9 60/13 60/18 61/5 61/12 62/15 62/19 77/3 82/13 82/16 88/2 91/3 92/14 99/12 109/4 114/4 115/24 116/16 117/22 118/14 two-year [1] 27/6 twofold [1] 97/13 type [18] 19/8 38/15 39/4 45/22 46/8 46/16 53/22 80/3 80/5 80/16 81/15 81/25 82/2 85/13 86/25 97/12 103/12 119/6 typed [1] 69/3 types [5] 38/20 53/2 53/5 56/10 87/10 TYPEWRITING [1] 124/8 typical [13] 14/10 14/10 16/15 21/10 21/14 21/14 22/1 22/16 53/8 84/14 85/6 85/7 85/15 typically [8] 11/8 16/22 21/4 21/8 41/7 47/25 78/17 78/18</p>	<p>75/9 unable [1] 67/11 unaffected [3] 22/10 41/22 41/23 unaware [1] 75/6 uncertainty [1] 64/25 uncontested [2] 105/8 109/11 under [40] 9/9 19/24 21/9 30/11 35/18 36/1 37/13 37/14 38/21 47/19 55/11 58/11 60/14 62/5 64/22 82/5 83/21 87/10 88/23 91/18 92/18 92/23 93/23 96/7 100/9 101/4 102/11 106/10 106/15 107/1 107/9 107/14 109/25 110/12 115/10 119/13 120/16 121/21 122/7 124/9 underlined [1] 101/12 understand [24] 6/18 18/20 28/23 33/19 35/7 35/21 38/5 40/13 40/15 40/18 41/1 47/15 54/2 54/4 64/4 69/21 80/1 82/3 86/16 101/3 101/3 110/22 113/5 118/12 understanding [11] 21/7 38/6 48/3 62/2 72/14 72/15 75/2 86/22 109/16 118/17 120/13 understood [3] 68/16 72/9 75/13 undisputed [3] 91/14 101/8 103/23 undue [1] 21/9 unfair [8] 96/9 98/25 99/3 99/10 100/25 101/2 115/19 121/23 unfairness [12] 88/17 88/24 90/14 90/24 95/19 100/15 102/16 103/2 112/20 112/22 113/14 117/18</p>	<p>unfortunately [1] 83/18 uniform [13] 10/10 10/19 27/24 29/15 30/2 30/11 30/22 33/24 34/19 34/24 35/2 35/11 56/23 unimpaired [24] 15/5 18/8 18/10 18/14 18/18 18/23 18/25 24/18 29/25 30/6 30/8 30/10 30/11 36/13 38/9 40/9 40/10 41/12 45/21 45/25 46/7 53/19 54/11 54/16 unique [1] 63/10 unit [6] 78/1 78/3 79/22 79/23 97/15 106/21 units [3] 10/10 10/10 97/8 unknown [2] 32/5 70/25 unknowns [2] 64/13 64/23 unless [5] 31/11 94/20 104/17 104/19 106/12 unlikely [1] 68/12 UNLV [1] 28/3 unpaid [1] 112/8 unreasonable [1] 112/15 Unruh [6] 37/20 43/10 43/22 47/5 83/7 87/20 unsecured [1] 117/4 until [2] 27/10 111/2 up [31] 8/3 9/11 12/25 14/22 16/10 18/16 39/11 39/14 40/19 42/8 44/13 47/5 48/23 49/2 67/6 69/8 78/9 78/14 79/2 80/24 81/24 90/3 91/10 92/8 93/9 93/24 102/4 102/25 103/9 120/5 120/14 upon [10] 38/7 38/9 42/5 48/3 48/9 78/16 81/23 88/20 97/3 114/17 us [54] 6/15 6/16</p>	<p>7/14 7/15 10/24 19/3 26/4 26/24 27/14 28/1 28/13 29/18 29/21 30/18 33/22 35/8 43/17 44/20 45/13 50/23 53/23 77/4 77/16 82/9 91/15 92/10 92/10 93/21 94/7 95/1 95/6 95/7 98/3 100/19 104/11 107/16 107/17 107/20 108/1 108/3 108/5 108/11 108/20 109/5 110/1 110/2 110/3 110/4 121/12 121/14 121/25 122/4 122/6 122/13 USB451 [1] 105/24 use [31] 14/5 14/7 14/14 15/20 15/23 16/4 21/8 28/4 30/16 32/1 47/20 51/24 53/5 54/7 54/22 55/14 56/16 58/19 61/19 61/21 62/7 66/23 86/19 91/23 99/25 102/7 102/7 102/11 102/11 103/12 113/7 used [28] 12/25 13/1 13/3 13/19 14/11 14/15 14/16 15/18 23/20 24/3 33/23 33/24 35/7 46/1 51/25 56/18 59/7 60/14 60/15 62/14 65/7 69/1 71/9 88/2 91/1 91/3 114/1 118/2 user [2] 35/21 52/16 uses [3] 38/8 57/14 62/15 using [6] 14/22 33/16 47/10 47/11 55/18 56/19 USPAP [18] 10/15 10/17 10/22 11/1 11/3 11/4 11/8 11/9 11/12 24/6 27/22 27/24 38/8 57/3 62/5 65/19 65/23 70/8 usually [1] 14/21 utilize [3] 44/5</p>	<p>58/5 80/15 utilized [5] 32/13 35/13 51/20 58/22 78/7 utilizing [5] 32/14 32/17 35/11 37/5 60/6</p> <hr/> <p>V VA [2] 26/19 41/2 vacant [1] 31/11 valid [1] 122/6 Valley [2] 92/3 92/4 valuation [7] 26/8 53/15 59/10 87/1 90/18 117/6 117/11 value [133] values [3] 31/16 31/17 58/13 valuuing [1] 36/9 various [3] 10/3 14/4 57/12 Varying [1] 121/4 VEGAS [6] 2/9 6/1 54/8 78/13 103/11 109/12 vehemently [1] 121/25 versus [8] 37/17 44/20 44/22 45/13 48/13 92/17 114/2 120/10 very [28] 8/3 15/3 30/13 32/5 34/19 36/5 36/7 38/5 39/9 39/17 40/5 47/3 53/11 55/2 60/21 67/12 68/4 70/13 83/9 83/9 86/20 86/23 87/4 101/10 101/10 101/10 121/14 122/15 vest [1] 79/23 viable [1] 55/2 view [1] 120/25 vigorous [1] 104/5 vigorously [1] 37/13 VILKIN [6] 2/16 2/17 6/11 50/24 83/17 104/18 VILKINLAW.COM [1] 2/22 Virginia [1] 90/3 visually [1] 44/15 void [4] 91/17 95/14 95/16 104/7 voidable [1] 95/15</p>
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(25) truth... - voidable

<p>V</p> <p>voluntarily [1] 108/3</p> <p>W</p> <p>wait [2] 87/2 87/8</p> <p>waived [1] 119/23</p> <p>walking [1] 95/24</p> <p>want [18] 14/24 23/13 24/14 34/2 39/12 39/24 46/11 46/19 47/1 49/6 63/6 65/1 66/13 68/21 75/18 86/3 94/3 117/22</p> <p>wanted [5] 21/13 87/2 87/12 108/7 110/19</p> <p>wants [2] 33/18 47/20</p> <p>warranted [2] 43/7 57/16</p> <p>warranties [1] 80/11</p> <p>warranty [5] 39/6 78/19 79/7 79/19 80/3</p> <p>was [204]</p> <p>wasn't [4] 19/25 73/18 88/4 107/25</p> <p>water [1] 52/22</p> <p>way [11] 34/18 41/5 42/6 49/19 49/25 85/12 95/17 98/8 108/10 113/21 118/24</p> <p>we [147]</p> <p>we'll [5] 8/1 26/17 49/15 49/18 49/19</p> <p>we're [13] 10/9 11/9 23/9 24/25 32/5 35/5 49/19 54/5 64/2 83/24 84/1 84/2 110/20</p> <p>we've [4] 73/25 95/22 100/13 100/14</p> <p>week [3] 62/11 113/17 113/20</p> <p>weeks [1] 123/1</p> <p>weigh [2] 48/13 121/10</p> <p>weight [3] 83/1 108/13 113/17</p> <p>welcome [1] 123/4</p> <p>well [36] 6/19 19/3 19/10 19/13 21/17 22/21 23/14 24/9</p>	<p>24/16 26/16 30/18 33/4 35/10 39/18 41/8 46/3 50/10 54/9 54/20 55/22 63/21 64/2 66/25 74/13 81/11 83/18 84/13 88/9 88/18 98/8 99/5 100/5 100/6 102/2 108/20 118/19</p> <p>Wells [2] 92/17 120/10</p> <p>went [8] 27/3 34/12 36/1 36/17 92/3 98/2 111/15 113/25</p> <p>were [46] 9/15 10/6 12/5 12/18 14/17 16/17 16/25 18/13 19/15 19/15 21/20 21/22 23/13 28/25 29/4 29/8 36/22 37/2 50/9 51/25 52/7 59/8 59/21 62/1 64/21 65/12 65/17 67/17 68/15 69/15 73/7 77/11 85/9 91/11 96/22 97/4 99/16 102/22 102/24 103/20 108/23 109/14 112/17 113/21 123/6 124/8</p> <p>what [165]</p> <p>what's [6] 24/12 27/22 29/6 37/25 62/12 96/15</p> <p>whatever [3] 90/9 103/12 104/2</p> <p>whatsoever [1] 96/7</p> <p>wheel [1] 71/15</p> <p>when [51] 13/24 18/17 26/16 26/16 26/20 27/11 30/12 31/4 31/15 31/18 31/22 32/9 35/15 36/5 40/5 41/10 42/3 42/6 44/5 45/15 45/20 47/4 53/21 55/11 56/11 57/14 59/21 68/8 69/13 71/17 71/20 72/25 73/7 79/3 82/21 89/11 91/6 91/15 96/3 96/17 101/10 101/16 102/15 103/15</p>	<p>105/25 106/7 109/2 111/12 112/9 114/1 122/1</p> <p>whenever [2] 27/1 68/24</p> <p>where [34] 7/13 9/3 9/22 9/22 20/4 34/22 35/3 43/7 44/12 51/2 52/7 54/21 54/24 57/15 57/25 58/7 59/5 66/21 66/21 67/6 67/16 72/12 72/24 74/24 78/15 87/9 88/18 89/8 91/9 95/15 98/2 100/5 108/7 119/22</p> <p>WHEREOF [1] 124/13</p> <p>wherever [1] 16/17</p> <p>whether [21] 18/15 19/22 20/10 29/13 29/14 33/25 34/13 35/12 35/12 41/8 64/7 68/8 77/4 77/6 77/16 86/8 92/24 104/1 118/4 120/11 120/17</p> <p>which [45] 7/24 15/20 15/22 16/25 23/15 34/8 36/6 37/20 38/19 42/6 43/2 43/11 43/12 43/23 48/14 50/5 62/10 63/10 63/12 64/3 67/20 70/23 81/15 81/23 82/9 83/25 92/19 94/16 99/13 100/12 102/8 104/7 105/13 106/21 107/2 107/13 111/22 113/18 114/3 114/3 114/17 114/18 117/20 120/16 121/21</p> <p>while [1] 65/7</p> <p>who [9] 9/15 67/24 68/25 74/1 91/10 93/15 93/19 108/10 114/16</p> <p>whole [4] 8/9 25/17 58/18 59/9</p> <p>whom [1] 68/20</p> <p>why [30] 14/16 24/13 24/15 33/20 38/4 38/13 39/11</p>	<p>39/17 41/1 42/9 42/16 43/15 53/25 54/15 55/7 75/1 78/4 78/6 78/8 78/14 78/25 80/24 81/23 84/9 87/2 87/14 93/9 96/16 102/25 118/12</p> <p>will [21] 6/16 8/12 22/17 25/11 25/20 34/23 35/21 42/7 52/25 53/2 53/3 53/5 54/21 55/25 60/13 68/3 69/8 70/2 90/5 107/8 122/13</p> <p>WILLIAMS [3] 1/18 67/22 70/2</p> <p>willing [29] 15/12 17/8 17/9 17/10 17/11 23/16 23/17 37/21 37/21 38/12 38/12 43/13 43/14 43/24 43/24 43/24 45/7 45/8 45/8 67/9 68/15 69/16 78/22 84/4 84/4 84/15 85/2 87/21 87/22</p> <p>wiring [1] 16/14</p> <p>within [5] 37/7 61/11 71/23 112/2 123/1</p> <p>without [11] 13/6 34/20 36/13 39/6 64/14 67/10 79/19 79/24 80/11 114/16 114/17</p> <p>witness [4] 5/2 7/16 11/14 124/13</p> <p>witness's [1] 48/2</p> <p>witnesses [4] 7/22 7/22 25/4 25/9</p> <p>won [1] 75/11</p> <p>won't [2] 69/18 122/12</p> <p>wonderful [1] 48/11</p> <p>wood [13] 37/17 42/25 43/17 43/18 44/15 45/12 81/13 90/20 91/18 114/15 114/19 115/11 121/1</p> <p>Wood's [1] 121/11</p> <p>word [2] 18/23 118/2</p> <p>words [6] 22/10 24/6 77/25 83/1</p>	<p>110/11 116/17</p> <p>work [23] 22/2 23/2 27/2 27/3 28/2 29/7 29/14 32/19 34/20 34/21 35/16 35/20 57/9 57/11 66/7 66/11 67/15 68/3 69/2 69/11 80/24 94/11 97/12</p> <p>worked [5] 9/9 9/22 9/23 26/21 78/11</p> <p>works [2] 67/22 68/20</p> <p>world [1] 65/25</p> <p>worth [3] 54/8 117/14 117/16</p> <p>would [90] 7/15 11/13 12/12 18/25 19/4 19/8 19/23 21/10 21/14 22/1 22/2 22/24 23/1 23/16 23/18 28/16 33/2 33/9 37/13 39/9 41/12 43/13 46/15 46/16 46/20 47/23 48/24 55/10 55/11 57/23 61/16 62/19 67/24 68/10 68/11 68/22 70/10 71/5 71/7 72/6 77/19 78/6 78/16 80/2 80/7 84/23 85/5 86/15 87/20 89/12 90/9 92/14 92/15 92/15 93/1 93/1 94/4 94/4 94/11 96/6 96/24 97/11 97/11 97/12 97/21 99/8 100/23 102/21 102/21 103/5 103/9 110/8 110/15 111/3 112/19 112/21 113/23 114/12 114/18 114/19 116/24 117/17 119/6 120/19 120/20 120/22 120/24 121/25 122/4 122/5</p> <p>wouldn't [3] 19/12 21/13 71/11</p> <p>writing [2] 9/11 106/13</p> <p>written [2] 24/12 73/25</p> <p>wrong [15] 37/25</p>
--	---	---	--	---

(26) voluntarily - wrong

<p>W</p> <p>wrong... [14] 39/10 59/17 65/10 70/11 72/6 72/15 85/17 86/13 92/23 93/8 96/15 104/12 104/13 109/13</p> <p>wrongdoing [1] 115/18</p> <p>wrote [2] 18/12 121/6</p>	<p>you'd [4] 10/23 54/3 55/22 58/7</p> <p>you'll [5] 22/18 34/7 56/14 60/18 63/22</p> <p>you're [24] 11/10 19/10 35/7 36/5 36/8 36/9 36/13 41/10 42/2 58/23 65/23 75/8 87/18 89/10 89/18 91/7 92/23 93/25 97/9 98/18 100/2 119/8 119/13 123/4</p>			
<p>X</p> <p>XVI [1] 1/3</p>	<p>you've [10] 10/2 28/14 63/15 74/20 89/1 89/3 90/25 91/2 91/9 102/3</p>			
<p>Y</p> <p>yeah [17] 10/11 13/3 33/19 42/22 49/1 49/17 60/21 65/14 70/7 92/7 94/19 105/16 109/23 109/24 113/6 119/1 119/16</p> <p>year [5] 10/5 10/6 24/6 26/23 27/6</p> <p>years [8] 9/10 9/23 10/1 10/3 10/12 26/11 27/11 81/16</p> <p>yes [74] 7/18 9/21 10/4 10/9 10/21 11/6 11/23 12/1 12/4 12/8 14/5 16/5 16/6 16/22 17/7 17/10 18/1 20/3 20/23 21/2 21/23 23/11 23/18 23/21 24/7 24/14 24/19 24/22 25/9 27/3 29/3 29/10 29/20 33/6 33/8 33/24 35/4 42/18 45/9 47/7 50/8 51/4 51/20 52/6 52/11 53/21 54/13 55/16 55/20 58/25 59/3 60/16 62/21 63/1 63/3 63/17 65/15 66/1 66/12 66/17 66/20 67/19 73/6 73/23 74/7 74/24 77/1 85/16 106/25 109/20 113/1 118/1 120/6 122/21</p> <p>yesterday [1] 8/3</p> <p>yet [2] 42/2 56/19</p> <p>York [2] 37/17 121/6</p> <p>you [436]</p>	<p>your [98] 6/9 6/10 6/10 6/21 8/12 8/23 10/7 11/7 14/19 14/25 15/9 16/25 17/2 17/18 17/25 18/23 19/24 20/2 20/7 20/15 20/21 21/3 21/7 21/11 22/7 23/5 23/23 24/10 25/11 25/20 26/4 26/12 26/25 26/25 28/1 28/18 29/21 30/18 33/5 33/10 33/23 35/7 37/11 42/11 44/2 44/24 46/20 47/16 47/17 48/17 49/21 51/4 51/11 52/3 54/7 56/21 59/2 61/8 61/23 61/23 63/4 63/5 65/2 66/23 67/15 68/17 69/23 70/2 71/5 71/12 72/4 73/5 74/21 75/1 75/19 76/23 77/1 77/3 80/18 81/12 87/15 89/22 90/15 103/6 103/9 104/3 104/23 105/5 109/24 110/5 119/15 119/25 122/15 122/15 122/20 122/21 122/21 123/2</p> <p>yours [1] 34/16</p> <p>Z</p> <p>Zillow [1] 10/25</p>			

(27) wrong... - Zillow