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9 SUPREME COURT  
10 STATE OF NEVADA

11  
12 7510 PERLA DEL MAR AVE TRUST,

CASE NO.: 75603

13 Appellant,

14 vs.

15 BANK OF AMERICA, N.A.,

16 Respondent.

17  
18 **JOINT APPENDIX 3**  
19

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1    than 60 days old -- and we know it's five months  
2    old at the time the suit was initiated, older than  
3    that when it was requested -- it has to be  
4    provided. And the bank independently has a right  
5    to inspect books and records.

6               We know these provisions are applicable  
7    because every single -- every single notice is  
8    based on the CC&Rs and a breach of the CC&Rs.

9               And we have the amazing testimony -- and  
10   they do it so nonchalantly in every one of these  
11   cases. We base our sale on the CC&Rs, but we  
12   never once actually read the CC&Rs. It's the lay  
13   HOA's responsibility to read the CC&Rs and  
14   understand what they mean, not ours, even though  
15   we're the ones who are doing the foreclosure and  
16   drafting these notices.

17              And, of course, they blame the HOA  
18   without ever once going to the HOA and saying, "Is  
19   there any reason why we need to be disclosing this  
20   information to the bank?" So they charge the lay  
21   HOA with the obligation of interpretation of the  
22   CC&Rs, and they don't give the HOA the information  
23   needed to apply the CC&Rs.

24              This is one of those things where, at  
25   common law, the CC&Rs are obviously binding, but

1 these CC&Rs have an express provision. I'm not  
2 going to read the provision to Your Honor.  
3 Certainly welcome to, but it essentially says  
4 CC&Rs are binding on everybody who owns a property  
5 in this community. That means every person in the  
6 community gave this consent. Even if the FDCPA  
7 was applicable.

8 And then, of course, there's NAS's  
9 conduct that shows the FDCPA is not applicable.  
10 They break out -- these are all publicly recorded  
11 documents, where they're giving the entirety of  
12 the amount of the lien. In the notice of lien,  
13 which they don't give the bank, they actually  
14 break it down.

15 Mr. Yergensen said, "Well, the problem  
16 is disclosing any information about the nature of  
17 the debt." Yet, they do that. Not in a way that  
18 would facilitate payment of the super priority,  
19 because it's not listed in here, but they do that.

20 And then, of course, they actually serve  
21 the bank with the notice of default that includes  
22 the entire lump sum. They don't redact that out.  
23 And then they file it as a matter of public  
24 record, and they're somehow expecting people to  
25 believe that this was actually protected by the

1 FDCPA.

2           The truth is, it was a facade, Your  
3 Honor. Mr. Yergensen explained that there were  
4 two ways that they essentially got paid, and that  
5 comprised 99 percent of the time. Either the  
6 homeowner paid, which obviously wasn't what we  
7 were dealing with here by the time it gets to this  
8 point, or they have to take it to foreclosure.

9           And we saw the email where they, as a  
10 matter of practice, started sending this to every  
11 HOA, saying, "Take this to sale. There's  
12 third-party investors."

13           Well, let's think how many third-party  
14 investors there would be if they allowed  
15 satisfaction of the super-priority lien and  
16 actually did what Mr. Bohn says that they were  
17 required to do by announcing it or disclosing it  
18 at the sale. NAS would not get paid.

19           Mr. Yergensen admitted that the term  
20 "all parties" referred only to NAS and the HOA.  
21 Had nothing to do with concern about the  
22 homeowner's rights or the bank's rights,  
23 especially where the bank is attempting to tender.

24           Here's the other aspect of this, Your  
25 Honor. And this was borne out in the testimony,

1    although I think we already knew it to be the  
2    case.  There's a two- or three-year period,  
3    Mr. Yergensen testified, where this information  
4    was provided to Miles Bauer.  They received  
5    hundreds of letters during this time period.  And  
6    NAS would respond by giving a ledger.  They  
7    weren't paid for it.  Big deal to NAS, not --  
8    doing something they're not paid for.

9           And they know Miles Bauer is going to  
10   send a check for nine months, and it's not going  
11   to be the entire amount that they want, and so  
12   what do they do?  They just stop giving  
13   information to Miles Bauer under the cover of the  
14   FDCPA.  And then, again, they change their  
15   position in 2014.  They know that it's supposedly  
16   the FDCPA that's their concern, but somehow state  
17   law gives them a right to set the FDCPA aside,  
18   where the real reason is, Your Honor, all of a  
19   sudden, they're allowed to charge \$150 for  
20   payoffs.

21           So suddenly, even though they know  
22   they're not going to accept the tender, at least  
23   they can get 150 bucks a shot every time they  
24   respond to Miles Bauer.

25           Here is what I was alluding to in the

1 beginning, Your Honor. This one I am going to  
2 read, even though as a practical matter it should  
3 be obvious.

4 "Any affirmative tender of performance  
5 is excused when performance has, in effect, been  
6 prevented by the other party. It is a principle  
7 of fundamental justice that if a promisor is  
8 himself the cause of the failure of performance,  
9 either of an obligation due him or of a condition  
10 upon which his own liability depends, he cannot  
11 take advantage of that failure."

12 And here's the other part that goes with  
13 this. It's a little bit different, Your Honor,  
14 but it goes with it. NAS testified it never would  
15 have accepted -- it wouldn't have accepted nine  
16 months, let alone \$39.10, which is all that the  
17 super priority was.

18 And we know, as a matter of law, a  
19 tender is not necessary where the declarations of  
20 the offeree are such as to indicate that the  
21 actual offer of money will be rejected. And this  
22 is going on -- this is just practicality. The law  
23 does not require a man to do a vein and fruitless  
24 thing. A strict and formal tender is not  
25 necessary where it appears that if it had been

1 made, it would have been refused.

2 Again, our position is the offer is a  
3 tender. But the only evidence we've heard in this  
4 case is that it never would have been accepted.  
5 You know, and as to any argument -- we didn't hear  
6 it anymore, and we don't hear it anymore, but I'm  
7 going to address it anyway because I think I've  
8 heard Your Honor address it.

9 As to the argument that we should have  
10 overpaid and demanded a refund for SFR, that's  
11 been aggregated. Saticoy Bay struck that entire  
12 portion of the provision of the opinion, which  
13 related only to a due process concern. This is  
14 not due process. This is at law. What was our  
15 obligation at law. Our obligation was at most  
16 nine months. That's all we had to pay. We did  
17 not overpay.

18 And, of course, if we had overpaid, it's  
19 not called an overpayment. It's a voluntary  
20 payment. Right. And if we had overpaid, NAS  
21 would not have given us a refund because they told  
22 us they considered the super priority to include  
23 all of its costs and all of its fees. We'd be  
24 back in the same boat of a lawsuit, and that's not  
25 what we're required to do at law.



1           If we go back to NRED, if you go back to  
2 UCIOA, if we go back to SFR, all of those  
3 expressly say the law contemplated that lenders  
4 would pay the nine months. It didn't contemplate  
5 6,000 lawsuits every time one of these was  
6 rejected. It contemplated that the lender would  
7 be allowed to pay. And that's exactly what we did  
8 here.

9           Inescapable fact. We had the right to  
10 pay. We offered to pay. We would have paid. The  
11 only reason why an actual check didn't change  
12 hands is because our attempts were frustrated.

13           NAS's position, be it whether we're  
14 referring to the FDCPA and not understanding how  
15 it operated or that the super priority was only  
16 nine months -- I'll gloss over this quickly. I  
17 know it ended up in your last order.

18           The Supreme Court is just explaining  
19 what the statutes are. It is not establishing  
20 law. This has always been the law. As a  
21 practical matter, we know that tomorrow the  
22 Supreme Court might come out with another opinion  
23 that seems to make up the law and change it as we  
24 go.

25           But that's not how the law is applied.

1 The law is applied as if that is always the way it  
2 was.

3 And we heard Mr. Yergensen say NAS knew  
4 exactly what they were doing. He said they were  
5 taking a business risk.

6 Now, interesting that they took the  
7 position that was the most self-serving position  
8 to them possible. All of the costs and fees.  
9 They didn't take a middle-of-the-road position.  
10 They took the one that benefited them the most.

11 But this isn't the good faith mistake,  
12 "Oh, we thought it was something different than it  
13 was." No, they said, "We're in litigation. We  
14 evaluated the possible outcomes, and we decided to  
15 take one that was most self-serving to us,"  
16 described as a business risk by Mr. Yergensen.

17 BFP is irrelevant to tender. Again,  
18 I'll be brief because I think this was also in  
19 Your Honor's last order, too.

20 Simply stated, if there's no super  
21 priority that's foreclosed on, doesn't matter if  
22 plaintiffs are BFP. They're BFP of a lien  
23 purchased at a sale, you know, in second position.

24 Your Honor is familiar with the tortured  
25 Stone Hollow trilogy. I don't know -- I don't

1 think that we had this opinion at the time of the  
2 last trial. This is the Saticoy Bay versus the  
3 JPMorgan Chase opinion. This is the one --  
4 factually a little bit distinguishable. This is  
5 the one where the homeowner entered into a payment  
6 plan and made payments along the way, and the  
7 district court found that those payments satisfied  
8 the super priority even though they weren't made  
9 by a bank. And the Nevada Supreme Court agreed.

10           And in this case, it's in a footnote,  
11 but the Court essentially says, although appellant  
12 argues it was not a bonafide purchaser, appellant  
13 has not explained how its putative BFP status  
14 could have revived the already-satisfied super  
15 priority component of the HOA's lien because,  
16 again, it's a sale on a lien in second position.

17           Here's the other important thing from  
18 this case: "We also disagree with appellant's  
19 argument that respondent needed to record a  
20 document showing that the former homeowner had  
21 satisfied the super-priority component of the  
22 HOA's lien before the sale." There is no  
23 recording requirement. There is now, based on the  
24 2015 amendments, but there was no recording  
25 requirement back at this time.

1           I won't repeat all of this, Your Honor.  
2   I will just suggest that this case doesn't reach  
3   equitable balancing because, as a matter of law,  
4   the tender was effective.

5           If we do have to reach equitable  
6   balancing, we have it. We have gross inadequate  
7   price, and we have unfairness for multiple  
8   reasons. You know, ditto on everything I just  
9   said about the offer to pay. I want to piggyback  
10   on to that when we get to the equitable balancing,  
11   defective notices, and provisions in the CC&Rs.

12           I'm going to say this directly, but I  
13   hope that Your Honor receives this very  
14   deferentially. I believe the last order was  
15   incorrect when it got to -- in the last case, when  
16   we got to price.

17           The Court applies -- per Shadow Wood and  
18   reaffirmed in Stone Hollow, the Court applies a  
19   hypothetical fair market value. Nobody is  
20   objecting, nobody is disagreeing with the fact  
21   that \$14,600 was what other HOA foreclosure sales  
22   were going for under these circumstances, in this  
23   market, in this environment of uncertainty. I  
24   think we've stipulated to that as a fact in the  
25   case.

1           But one of the things I want to go over  
2 with Your Honor is it doesn't matter. One of the  
3 factors that we look at, it's a factor of  
4 fairness. And when we look at equitable  
5 balancing, we consider, well, what if it wasn't a  
6 foreclosure sale? What if this was a fair market  
7 value sale, which has its own definition?

8           And the reason is we really go into the  
9 restatement and see why. There's two reasons why.  
10 One is because the homeowner is entitled to an  
11 offset, meaning if they owe a deficiency because a  
12 foreclosure was not enough, they can come back and  
13 say, "Well, the price was low, and this was unfair  
14 to me, and I'm being pursued for a deficiency. I  
15 shouldn't owe because the price wasn't high  
16 enough." That's one reason.

17           And the other reason, which is here,  
18 which is expressly articulated in the restatement,  
19 is because there's supposed to be a waterfall  
20 provision where money flows over. So this is one  
21 of the factors that we look at.

22           And we know that -- this is from Shadow  
23 Canyon. Again, I can't remember if this case was  
24 out the last trial. If it was, it hadn't been out  
25 for long.

1           After the Court decides price alone is  
2 not enough, the Court says that doesn't mean,  
3 however, that sale price is wholly irrelevant. In  
4 this respect we adhere to the observation in  
5 Golden that where the inadequacy of price is  
6 great, a Court may grant relief based on slight  
7 evidence of fraud, unfairness, or oppression.

8           I read that too fast, although maybe  
9 you'll get another slide that says it again. It  
10 says based on slight evidence of fraud,  
11 oppression, or unfairness.

12           And this is -- I said I was going to  
13 repeat. The opinion actually repeats it twice.  
14 Twice they say, "Where the inadequacy is palpable  
15 and great, very slight additional evidence."

16           So Counsel is correct. It's our burden.  
17 I don't believe Shadow Canyon gives rise to any  
18 presumptions for them, but it is our burden.

19           But once we show price disparity is  
20 great, that burden is satisfied by very slight  
21 evidence. And I've already given the Court enough  
22 with the tender we have, with the tender facts, to  
23 get to that unfairness because, again, only  
24 unfairness is required. We don't have to show  
25 fraud. We don't have to show collusion. It's an

1 equitable balancing test. Was this fair to the  
2 bank?

3 This is the standard applied in Shadow  
4 Wood, Shady Canyon -- Shadow Canyon. Thank you --  
5 and the restatement. And I think here's the  
6 important part, Your Honor. This is a direct  
7 quote.

8 "For this purpose, the latter means not  
9 the fair forced value of the real estate, but the  
10 price which would result from negotiation and  
11 mutual agreement after ample time to find a  
12 purchaser between a vendor who is willing but not  
13 compelled to sell and a purchaser who is willing  
14 to buy but not compelled to take a particular  
15 piece of real estate."

16 That is not the situation. That is not  
17 what happened in this case. But as a matter of  
18 law, that is the factor that we apply when we are  
19 looking at price.

20 We have a stipulated fact. We pretty  
21 much cut and paste from the restatement. It's a  
22 stipulated fact. The fair market value of this  
23 property was \$158,500, which is 9 percent of fair  
24 market value. The impaired value, again, is  
25 irrelevant.

1           I suppose if we came into court and said  
2 property sold for 100-, and other forced sales  
3 were going for \$15,000, then maybe it would be a  
4 factor. No court has ever said that that matters.  
5 And it's certainly not what we're doing in this  
6 case. We are simply applying Shadow Wood and  
7 Shadow Canyon.

8           And I put this in here, Your Honor,  
9 because I really wanted to illustrate the point.  
10 I mean, in some -- this is Shadow Canyon. In some  
11 we declined to adopt the restatement suggesting a  
12 foreclosure sale of less than 20 percent of fair  
13 market value -- again, a term of art --  
14 necessarily invalidates a sale." Meaning  
15 Nationstar was not entitled to have the  
16 foreclosure sale invalidated based solely on  
17 Saticoy Bay purchasing the property for roughly 11  
18 percent of the property's fair market value.

19           And we can see the numbers they're  
20 comparing are \$35,000 to \$335,000, the fair market  
21 value of the property.

22           Talking about the factors of unfairness,  
23 Your Honor, we know all of the super-priority  
24 factors.

25           It is stipulated that there was no



1 notice of delinquent assessment lien that was sent  
2 to the bank. Now, the notice -- in addition to  
3 other things that weren't provided to the bank.  
4 The delinquent lien itself is supposed to state  
5 the amount of assessments and other sums which are  
6 due.

7           And then we get to the notice of default  
8 and election to sell. This was given to the bank,  
9 but it is supposed to describe the deficiency in  
10 payment. And all we have in this thing is a lump  
11 sum. Nothing from which it could be extrapolated.  
12 So now we move on. We're really moving away from  
13 tender here and moving into a notice analysis.

14           Bank of America does what it should have  
15 done, which is essentially a letter saying, "We do  
16 not have notice. We do not have that description  
17 of the lien that would allow us to pay this off."  
18 "Give us notice of this amount" is effectively  
19 what it's saying.

20           By the way, I don't know why I threw  
21 this slide in here, but here is the NRED and UCIOA  
22 comments about expecting that the lenders will pay  
23 and no anticipation that there's going to be a  
24 need for 6,000 lawsuits or TROs or any of that  
25 nonsense every time, 6,000 times, that somebody

1 refuses to accept.

2 But the law required the HOA to provide  
3 notice. Just going back to the description. I  
4 don't want to beat this to death, but it's the  
5 equivalent of saying, "Did you see who robbed that  
6 bank?" And somebody saying, "Yeah, it was a guy."  
7 Versus somebody saying, "It was a man, Caucasian,  
8 150 pounds, goatee."

9 The assumption is that the description  
10 is going to satisfy the purpose for which it is  
11 needed. And the description in these notices did  
12 not. So we have Miles Bauer reaching out, Miles  
13 Bauer doing what it is entitled to do under the  
14 mortgage protection provisions, and NAS still  
15 saying, "Nope, we don't care that we didn't give  
16 you notice in the first place. We're not going to  
17 give you notice still."

18 That is a factor of unfairness. And the  
19 fact that -- whatever weight we want to put on it  
20 doesn't matter because with the price disparity,  
21 we have slight.

22 The CC&Rs also confirmed deed of trust  
23 survival. We read the mortgage savings provision.  
24 And I know what Your Honor is thinking. That was  
25 invalidated in the SFR case. That was invalidated

1 at law. Again, we have the toggling between law  
2 and equity. And I'm going to explain why that  
3 matters.

4 So SFR was decided on a Rule 12  
5 standard. They didn't even -- per a footnote, it  
6 said it wasn't going to touch commercial  
7 reasonableness, which we now call equitable  
8 balancing. At law they said it was inapplicable.  
9 But that was before equitable balancing was even  
10 established, before it even existed.

11 And here's, I think, the important part  
12 of the law. I think the law would hold the same  
13 thing. We don't need to go to the law because we  
14 have a CC&R. It says, "The provisions of this  
15 section are for the benefit of eligible mortgagees  
16 and eligible insurers and their successors and may  
17 be enforced by any of them by any available means  
18 at law or inequity."

19 So we can cross out the "at law" part.  
20 Because now we have to deal with this fiction,  
21 even though the statute doesn't say, mortgage  
22 savings clauses are invalid, but that's how it's  
23 been construed. But it doesn't get rid of the  
24 inequity part.

25 And if Your Honor has any concerns about

1 whether what I'm saying is inaccurate, let's go  
2 to -- I called it Shady Canyon. Let's go to  
3 Shadow Canyon, where we have the footnote. This  
4 is not the entire footnote, because it went over  
5 to the other page and was unnecessary, but this is  
6 where the Supreme Court says, "While not an  
7 exhaustive list, irregularities that may rise to  
8 the level of fraud, oppression, or unfairness  
9 include." And then they go to the ZZYZZX2 case  
10 and say an HOA's representation that the  
11 foreclosure sale will not extinguish the first  
12 deed of trust.

13 ZZYZZX2 was a case about a CC&R that said  
14 the first deed of trust will not be extinguished.  
15 And this is something that the Supreme Court just  
16 expressly approved in a published decision as a  
17 factor to be considered.

18 And, of course, in this case, we have  
19 testimony from Ms. Woodbridge that Bank of America  
20 specifically relied on the representation from the  
21 HOA that inequity its lien would survive this  
22 sale. Ms. Woodbridge testified that under VA  
23 procedures, the loan never would have been issued  
24 without that title insurance company signing off  
25 on the fact that there was a mortgage savings

1 clause present that was in these CC&Rs.

2 I'll briefly move to BFP. As Counsel, I  
3 think, tacitly conceded, at least, it's but a  
4 factor, the analogy to Shadow Wood -- the law is  
5 applicable. But we have to look at the  
6 distinctions in the facts.

7 In Shadow Wood, the bank had already  
8 foreclosed. There was no deed of trust. That  
9 means every penny of the HOA's lien was senior to  
10 the bank's interest. It is not a split-lien  
11 situation, where Mr. Haddad goes in with almost no  
12 inquiry whatsoever, really no inquiry, and goes in  
13 and buys a property that he knows it may be a sale  
14 on the senior, maybe on the junior. He certainly  
15 knows about UCIOA, he's on constructive notice of  
16 NRED, saying banks will most likely pay this, and  
17 does no inquiry in the split-lien situation. You  
18 get what you pay for.

19 And, of course, Mr. Haddad said he knew  
20 about the deed of trust. He was familiar with the  
21 provisions of the PUD rider, not surprising of  
22 somebody who has been in the business for 20  
23 years. He's on constructive notice of the CC&Rs  
24 and the notices themselves, regardless of whether  
25 he read them. And he took the property subject to

1 the CC&Rs, regardless -- I'll get to another slide  
2 about this, but I'll preface by saying this.

3           Regardless of whether the CC&Rs mortgage  
4 savings clause is applicable at law, Mr. Haddad  
5 agreed to take a foreclosure deed that was subject  
6 to all of the CC&Rs. He took it. That's what he  
7 gets.

8           Here's the slide. The restrictive  
9 covenant controls in this case, and that's the  
10 mortgage savings clause. The parties' intent  
11 determines the nature and extent of the real  
12 estate conveyed -- we know what the deed says.  
13 It's subject to the CC&Rs -- as described in the  
14 foreclosure deed itself.

15           And under the Brophy case, a party is  
16 estopped from impeaching or contradicting his own  
17 deed or denying that he granted the premises which  
18 his deed purports to convey.

19           I'm sure counsel will point out it's an  
20 1880 case, but that doesn't mean that it's bad  
21 law. It's still applicable precedent.

22           MR. BOHN: Brophy is a good case. Good  
23 law.

24           MR. BRENNER: Here is the CC&R itself.

25           "This conveyance is made pursuant to the

1 powers conferred upon the agent by Nevada Revised  
2 Statute and the cornerstone governing documents,  
3 CC&Rs."

4 And this is a deed Mr. Haddad accepted.  
5 He didn't protest. He didn't complain. He took  
6 this deed.

7 And there's absolutely no evidence, when  
8 we go back to these slides, that say it's the  
9 intent that matters. There's absolutely no  
10 evidence that the HOA intended to depart from  
11 this.

12 And we have at least one unpublished  
13 case, the River Glider case, where the Supreme  
14 Court affirms the HOA's absolutely right to  
15 conduct the sub priority sale where it expressed  
16 its intention of foreclosure documents to do so.

17 Now, granted, River Glider, the deed of  
18 trust specifically said -- I'm sorry, the  
19 foreclosure deed specifically said it was a  
20 sub-priority sale, but it's no different when  
21 we're incorporating the CC&Rs.

22 I know Counsel said -- moving on to  
23 burden, I know Counsel said that it's the bank's  
24 burden, but the Nevada Supreme Court disagrees.  
25 This is a direct quote. And this is -- the RLP is

1 the unpublished case that just came out, so it's  
2 dealing directly with HOA, and it's relying on the  
3 Berge case.

4 "The party asserting BFP status has the  
5 burden of establishing that status."

6 I'm going to start at the bottom, that I  
7 bolded. Mr. Haddad never once said, "I thought I  
8 was purchasing this property free and clear. I  
9 believed I was purchasing this property free and  
10 clear." You know, the BFP doctrine, especially in  
11 conjunction with the recording and inquiry  
12 statutes, is designed to protect innocent  
13 purchasers who thought they were getting something  
14 other than what they actually got.

15 Mr. Haddad's testimony, the sum of it,  
16 the inference, if not the express testimony, was  
17 he hoped he was getting something more, but didn't  
18 know what he was getting. He was going to have to  
19 hire attorneys to sort it out. He couldn't get  
20 title insurance, among other things.

21 That is not a BFP. Counsel uses the  
22 little old grandma example when explaining the  
23 bank had the ability to do more. Well, Mr. Haddad  
24 is not the innocent grandma or other person who  
25 spent their life savings believing that they



1 purchased this property free and clear, only to  
2 find out it was encumbered by a \$165,000 deed of  
3 trust. That's not what happened.

4 Mr. Haddad knew that there were risks  
5 that he was getting involved with. He based his  
6 purchase price expressly on what those risks were,  
7 including not having title insurance and  
8 litigation.

9 Again, the only thing on here that I  
10 haven't already said is he obviously testified he  
11 purchased hundreds of properties in advance of the  
12 sale, made minimal inquiry, didn't do any of that  
13 due diligence that the standard BFP would, where  
14 they get agents, they use escrow companies, they  
15 do inspections. That's not the circumstance.

16 He admits in his RFAs that he was aware  
17 of the bank's deed of trust. I think he admitted  
18 that on the stand, too, but it's in the RFAs.  
19 Again, he's on record notice of the planned unit  
20 development rider. And as plaintiff points out,  
21 accurately, he'd be on notice even absent of the  
22 planned unit development rider, that the bank is  
23 likely going to pay a few bucks rather than have  
24 their deed of trust extinguished.

25 Much is spent arguing actual notice

1 based on recording, in addition to the fact that  
2 the Supreme Court has rejected the recording.  
3 That's not the only standard that applies here.  
4 You are on inquiry notice.

5 And Mr. Haddad testified -- as much as  
6 he was nonresponsive in my questions, every time I  
7 said, "Did you ask this person," he said, "No,  
8 they wouldn't tell me. No, they wouldn't tell me.  
9 No, they wouldn't tell me." He admits he never  
10 asked in this case.

11 And by the way, Your Honor, the fact  
12 that he knew somebody wouldn't tell him is also  
13 information. It means he went in and bought this  
14 property anyway, knowing that he didn't know what  
15 it was, that he didn't know what he was  
16 purchasing.

17 Again, a BFP doesn't make those types of  
18 purchases. A BFP doesn't shrug their shoulders  
19 and say, "Well, maybe I'll get it. Maybe I  
20 won't."

21 Counsel stole my thunder. He knew I was  
22 going to argue it's a purchase without warranty.  
23 The only thing I will add to what he said was it's  
24 not just a purchase without warranty, including  
25 but not limited to title or possession or

1 encumbrances or obligations to satisfy any secured  
2 or unsecured liens.

3           The HOA is telling him, "We are not  
4 committing that you are going to get title free  
5 and clear of anyone." And if we look at the  
6 entire history of this one, and we see the notices  
7 don't say super priority. There's no  
8 super-priority amount. They're not giving  
9 information to Bank of America.

10           And despite all of this, Mr. Haddad --  
11 and knowing all of this from hundreds of sales,  
12 Mr. Haddad is more than willing to take a property  
13 that's without warranty, including without  
14 warranty as to whether it's encumbered by lien.

15           Same information in Nevada Legal News.

16           Other factors that were argued by the  
17 plaintiff. Bank of America was not required to  
18 file 6,000 lawsuits. Plaintiff acts like, well,  
19 you've got an army of lawyers. And I would add,  
20 Your Honor, just so you know, Ms. Whelan is not  
21 charging for her time here. It's just me. She's  
22 just here to learn.

23           Counsel expects that Bank of America  
24 should have 6,000 times filed 6,000 lawsuits.  
25 When we think about how impractical this is,

1 remember Mr. Yergensen said 85 percent of the  
2 these don't actually go to sale. It's only 15  
3 percent of these that actually go to sale.

4           Mr. Jung said he's charging for his  
5 time. According to plaintiff, we should have  
6 preemptively filed in 6,000 suits, where we're not  
7 getting paid already on the loan, on nonperforming  
8 loans, where we did exactly what the law said we  
9 are entitled to do, offer to pay and be able to  
10 satisfy the super priority. There is no reason  
11 why we should have had to take any extra steps.  
12 That should have been sufficient.

13           Another interesting thing -- I don't  
14 know that I heard plaintiff say it in this case,  
15 but just in case. We frequently hear, "Well, the  
16 bank could have showed up to the sale and  
17 announced something." And I gave that really bad  
18 analogy about it's not a wedding where somebody  
19 says, "Speak now or forever hold your peace."

20           Well, Mr. Haddad confirmed that. He  
21 said you're not allowed to announce anything at  
22 the sale. You're not allowed to interfere with  
23 the HOA sale. They don't give you a forum where  
24 they say, "Is anybody on here on behalf of a deed  
25 of trust beneficiary. Would anyone else like to

1 explain why this is a bad sale o why there's a  
2 problem with that?" And, again, no reporting  
3 required.

4           So, your Honor, we are asking that the  
5 remedy be the deed of trust survived. Again, we  
6 follow the American rule in America, where you  
7 don't consider the cost of litigation. The only  
8 thing we can consider is Mr. Haddad paid \$14,600.  
9 He didn't even care enough to show up with  
10 information on how much rental income he's made.  
11 But the presumption is that since 2013, he's made  
12 more than enough to recover that \$14,600.

13           There's absolutely no evidence that this  
14 property was in need of any repair whatsoever. He  
15 hasn't proven that. He hasn't evidenced that. So  
16 we have, on the one hand, some party who has had  
17 at least the right of possession for four years,  
18 for 14,600, versus another party who attempted to  
19 pay, who didn't get notice, who purportedly would  
20 have \$165,000 deed of trust extinguished.

21           And when we do equitable balancing, when  
22 we look at the scales of justice, like the statue  
23 over there, it weighs heavily against plaintiff  
24 under the circumstances where he would only be out  
25 \$14,600 and has had the rights to the property

1 for, I guess, going on five years.

2 Nothing further, Your Honor.

3 THE COURT: Thank you, counsel.

4 You want rebuttal to say anything new?

5 MR. BOHN: I will only advise the  
6 Court -- well, two things. Counsel went on and on  
7 about the NAS defense and how the NAS defense of  
8 the FDCPA was bogus and a sham, and they were just  
9 being lazy. And as he's arguing I'm wondering,  
10 who is the defendant in this case? It's not NAS.  
11 And, again, how is my client supposed to know?  
12 Bonafide purchaser. How is he supposed to know  
13 all this?

14 The other point is he cited to the  
15 Golden Hill case, where the former owner made some  
16 payments. That's also my case and Mr. Haddad's  
17 case. The Supreme Court decided that case. It's  
18 a panel decision. There is a pending petition for  
19 rehearing on that. So the case hasn't been  
20 remitted back to the District Court. That  
21 decision is still up in the air.

22 And our position in that case and in  
23 every case is if you read the SFR decision and the  
24 Shadow decision, and even the UCIOA, the UCIOA  
25 cites that everything indicates the bank's

1 obligation to take some affirmative action to save  
2 its interest. And, again -- and put third persons  
3 on notice.

4           Again, SFR says attend the sale, pay the  
5 full amount of the lien, do something. Shadow, it  
6 says get an injunction. Go for arbitration. File  
7 a suit and have it determined. The bank has to do  
8 something.

9           There is a presumption of the validity  
10 of the sale. The presumptions are in favor of the  
11 title holder under the Shadow Canyon case. The  
12 bank should not be permitted to sit on its hands,  
13 do nothing, knowing that they have to do  
14 something -- they have attorneys out there -- and  
15 then come in here after the fact, comb through all  
16 the records, and say, "Well, we don't like what  
17 NAS did, and we don't like this about NAS and we  
18 don't like that about NAS and what they did," and  
19 then come here and say, "Oh, even though we didn't  
20 do anything, we took no steps whatsoever to  
21 protect ourselves. We should still be given good  
22 title."

23           The bonafide purchaser doctrine goes to  
24 defects in the sale. They haven't shown any  
25 defects in the sale. There's nothing in the

1 factors of Shadow Wood that says you're supposed  
2 to consider how much Eddie Haddad paid or how much  
3 he made. You're supposed to consider it, and you  
4 show proof of fraud, oppression, or unfairness.

5 Now, the Shadow Canyon case recited that  
6 section of the Footnote Number 11, where they said  
7 misrepresentations by the HOA.

8 If you read the case, not only were the  
9 CC&Rs present, but there was a letter sent by Red  
10 Rock Financial. And I think we had that in our  
11 last case. Red Rock Financial sent out an  
12 ambiguous letter that said, "This lien will not  
13 affect your priority." And that was what the  
14 ZZYZZX case said. That was the representation.  
15 It wasn't the CC&Rs.

16 The Supreme Court did recently come out  
17 with an unpublished decision that says, hey, the  
18 CC&Rs are invalid. Didn't you read SFR? Oh, and  
19 by the way, there's 116.1104. And while the bank  
20 contends that other purchasers would have been on  
21 notice of the CC&Rs and the mortgage protection  
22 clause, they were also on notice of 116.1104,  
23 which invalidates that mortgage protection clause.  
24 And because that mortgage protection clause is not  
25 valid, that's not a misrepresentation, and that's



1 not fraud, oppression, or unfairness.

2           So I think the Claudios (phonetic) case  
3 that counsel cited cites dicta that the Court took  
4 from Amger. And there's a number of judges who  
5 have said -- I don't know if you're one of them.  
6 I've had a few cases -- the restatement says you  
7 have to send a check. You have to send a check in  
8 order to make the tender. That's what they have  
9 to do to make for a good tender.

10           They also have to put third persons on  
11 notice. They didn't do so. The UCIOA section  
12 that counsel cited that said it was envisioned  
13 that the bank would pay nine months, it says, the  
14 bank would pay the lien, or up to six months'  
15 worth, which would be that. But it always said  
16 the bank should pay the lien, add it to their deed  
17 of trust, and start their own foreclosure. Again,  
18 affirmative action on the part of the bank to do  
19 something and/or put third persons on notice.

20           I'll be happy to submit it on that.

21           THE COURT: Thanks, guys.

22           Can I ask that both parties send me a  
23 hard copy of your PowerPoint so we can make that a  
24 court exhibit.

25           MR. BOHN: Paper copy?

1           THE COURT: Or flash drive. I don't  
2 care.

3           MR. BRENNER: Approach?

4           THE COURT: That's fine. I just think  
5 that the Supreme Court likes to see those if they  
6 go up.

7           MR. BOHN: They don't have enough to  
8 read, those guys.

9           THE COURT: If you don't have it today,  
10 that's fine. Just get it to us. Just put a cover  
11 letter saying the Judge asked us to provide this.

12           MR. BOHN: I'll email my office right  
13 now.

14           MR. BRENNER: I'm going to have somebody  
15 come pick up the binders. And we'll work on  
16 findings of fact. You said emailing them is okay?

17           THE COURT: That's fine. I actually  
18 would just prefer it in email. Just put it in  
19 Word format, send it to my secretary is probably  
20 easiest. That way I don't delete it by accident.

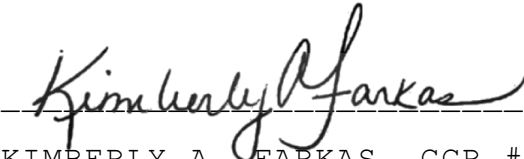
21           MR. BOHN: Thank you, Your Honor.

22           THE COURT: Thanks, guys. Off the  
23 record.

24                   (Thereupon, the proceedings concluded  
25 at 12:14 p.m.)

-oOo-

ATTEST: FULL, TRUE, AND ACCURATE TRANSCRIPT OF  
PROCEEDINGS.

  
KIMBERLY A. FARKAS, CCR #741

|                        |                        |                    |
|------------------------|------------------------|--------------------|
|                        | 112/25 114/22          | 26/18 26/20 26/24  |
| <b>BY MR. BOHN:</b>    | 114/25 117/22          | 31/19 56/5 57/7    |
| <b>[17]</b> 8/10 11/12 | 117/24 118/2 118/6     | 57/16 58/7 61/16   |
| 56/10 104/11           | 118/9 118/14           | 63/6 77/19 80/9    |
| 105/12 106/1 112/1     | 118/22 138/22          | 88/16 88/19 89/2   |
| 138/24 141/12          | 140/21 141/3           | 98/19 104/6 105/9  |
| 144/21 189/17          | 142/23 143/14          | 105/22 106/22      |
| 192/6 194/8 195/5      | 144/18 145/3 147/1     | 107/19 111/22      |
| 208/19 209/11          | 149/8 154/25           | 112/24 113/21      |
| 210/13                 | 155/24 159/2 180/4     | 114/15 115/20      |
| <b>BY MR.</b>          | 187/25 189/15          | 116/14 117/6       |
| <b>BRENNER: [23]</b>   | 191/14 193/23          | 118/25 126/24      |
| 27/4 31/22 59/11       | 196/15 203/2 204/7     | 129/8 130/12 135/3 |
| 61/23 63/11 89/15      | 211/6 211/12           | 138/20 140/20      |
| 106/24 108/10          | 211/16 211/19          | 141/1 142/19 143/4 |
| 112/14 119/18          | 211/24 212/2 212/6     | 143/17 143/25      |
| 127/10 129/14          | 212/12 212/18          | 145/5 146/25 147/4 |
| 130/21 145/7           | 212/24 213/3           | 149/9 156/1 157/8  |
| 147/25 149/10          | 213/11 213/16          | 157/11 157/15      |
| 155/4 156/5 157/17     | 213/24 214/14          | 158/25 159/4       |
| 160/6 180/18           | 215/8 215/10           | 159/10 180/6 189/9 |
| 188/11 197/15          | 215/13 215/16          | 191/11 192/2       |
| <b>MR. BOHN: [88]</b>  | 215/24 216/19          | 193/22 196/18      |
| 3/10 4/4 4/6 4/14      | 220/8 227/1 227/5      | 196/24 202/25      |
| 4/22 5/4 5/20 7/20     | 229/18 265/21          | 203/4 203/12       |
| 10/11 10/15 11/3       | 273/4 276/24 277/6     | 203/19 204/11      |
| 16/8 16/12 16/16       | 277/11 277/20          | 208/16 209/9 210/7 |
| 16/22 26/10 56/7       | <b>MR. BRENNER:</b>    | 211/1 211/9 211/14 |
| 57/6 57/13 58/2        | <b>[100]</b> 3/13 3/20 | 212/7 212/15       |
| 58/5 58/18 98/18       | 3/24 4/7 4/23 5/22     | 212/20 213/5       |
| 104/9 105/25           | 10/19 10/25 11/7       | 213/12 213/19      |
| 106/19 112/11          | 16/6 16/10 26/14       | 213/23 213/25      |

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>MR. BRENNER:...</b><br/> <b>[11]</b> 214/8 214/13<br/> 214/15 215/12<br/> 226/10 226/20<br/> 229/12 239/19<br/> 265/23 277/2<br/> 277/13<br/> <b>MS. OCHOA: [4]</b><br/> 147/7 157/7 157/9<br/> 159/7<br/> <b>MS. WHELAN:</b><br/> <b>[1]</b> 59/5<br/> <b>THE CLERK: [13]</b><br/> 7/24 8/4 10/22 11/1<br/> 58/25 119/6 119/11<br/> 147/15 147/20<br/> 159/20 159/25<br/> 197/4 197/9<br/> <b>THE COURT:</b><br/> <b>[125]</b> 3/4 3/15 3/18<br/> 3/23 4/1 4/5 4/12<br/> 4/16 5/18 7/19 7/22<br/> 8/8 10/13 10/17<br/> 10/20 11/2 11/10<br/> 16/13 16/20 26/13<br/> 26/17 26/19 26/23<br/> 31/21 56/6 57/8<br/> 57/12 58/1 58/4<br/> 58/6 58/17 58/19<br/> 58/22 59/9 61/22<br/> 63/5 63/9 88/18</p> | <p>88/25 89/6 89/10<br/> 89/14 104/8 105/11<br/> 105/23 106/21<br/> 111/23 114/12<br/> 114/24 116/8<br/> 116/11 116/25<br/> 117/18 117/23<br/> 117/25 118/3 118/7<br/> 118/10 118/16<br/> 118/23 119/2<br/> 119/16 138/21<br/> 141/2 143/20<br/> 144/10 144/19<br/> 145/4 147/2 147/6<br/> 147/10 155/1 156/3<br/> 157/12 159/1 159/8<br/> 159/13 159/16<br/> 160/4 188/6 188/9<br/> 189/14 192/3<br/> 193/24 196/17<br/> 196/20 196/22<br/> 197/1 203/9 204/9<br/> 208/17 210/9 211/4<br/> 211/8 211/10<br/> 211/13 211/15<br/> 211/17 211/20<br/> 211/25 212/3 212/9<br/> 212/14 212/21<br/> 213/1 213/17<br/> 213/20 214/7 214/9<br/> 214/20 215/9<br/> 215/15 215/23</p> | <p>216/17 226/16<br/> 227/4 229/16<br/> 239/18 273/2<br/> 276/20 276/25<br/> 277/3 277/8 277/16<br/> 277/21<br/> <b>THE WITNESS:</b><br/> <b>[26]</b> 8/6 57/10 59/4<br/> 59/7 89/4 89/13<br/> 119/10 119/14<br/> 141/4 147/3 147/19<br/> 147/23 155/3 156/4<br/> 159/6 159/24 160/2<br/> 180/7 188/2 188/8<br/> 188/10 194/1<br/> 196/21 197/8<br/> 197/12 210/11<br/> <hr/> \$<br/> <hr/> \$1,200,000 [1]<br/> 29/20<br/> \$1,992.87 [1] 70/19<br/> \$14,600 [5] 11/21<br/> 255/21 272/8<br/> 272/12 272/25<br/> \$15,000 [1] 259/3<br/> \$150 [8] 125/18<br/> 125/22 175/12<br/> 175/16 176/2 177/2<br/> 177/22 249/19<br/> \$158,500 [1]<br/> 258/23<br/> \$164,032 [1] 38/7</p> |
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|-----------------------------|-----------------------------|----------------------------|
| <b>\$</b>                   | <b>131/21 132/1</b>         | <b>100 [3] 38/7 52/15</b>  |
| <b>\$165,000 [2] 268/2</b>  | <b>'</b>                    | <b>259/2</b>               |
| <b>272/20</b>               | <b>'11 [2] 192/15</b>       | <b>106.260 [1] 238/7</b>   |
| <b>\$180 [1] 99/21</b>      | <b>192/16</b>               | <b>107 [16] 12/2 13/15</b> |
| <b>\$225 [2] 132/2</b>      | <b>'12 [1] 192/14</b>       | <b>17/18 20/6 20/10</b>    |
| <b>132/8</b>                | <b>'13 [2] 17/3 192/14</b>  | <b>21/5 21/9 22/8</b>      |
| <b>\$24,000 [1] 147/5</b>   | <b>'often [1] 134/25</b>    | <b>23/13 23/15 30/14</b>   |
| <b>\$250 [9] 98/17 99/9</b> | <b>-</b>                    | <b>33/21 35/13 35/16</b>   |
| <b>99/11 99/15 101/13</b>   | <b>-and [1] 1/22</b>        | <b>36/5 52/14</b>          |
| <b>101/15 106/5</b>         | <b>-oOo [1] 278/3</b>       | <b>107s [1] 12/21</b>      |
| <b>106/10 244/4</b>         | <b>.</b>                    | <b>10:00 o'clock [1]</b>   |
| <b>\$289.90 [1] 76/4</b>    | <b>.1 [1] 22/10</b>         | <b>212/12</b>              |
| <b>\$295 [1] 76/4</b>       | <b>.1 percent [1] 22/10</b> | <b>10:30 [4] 3/2</b>       |
| <b>\$3,954.62 [2] 95/9</b>  | <b>0</b>                    | <b>212/13 212/15</b>       |
| <b>101/12</b>               | <b>00/100 [1] 38/7</b>      | <b>212/22</b>              |
| <b>\$335,000 [1]</b>        | <b>000347BK [1]</b>         | <b>11 [4] 32/16 38/2</b>   |
| <b>259/20</b>               | <b>151/1</b>                | <b>259/17 275/6</b>        |
| <b>\$35 [2] 99/22 99/23</b> | <b>1</b>                    | <b>11/3/2013 [1]</b>       |
| <b>\$35,000 [1] 259/20</b>  | <b>1 percent [1] 22/11</b>  | <b>109/25</b>              |
| <b>\$39.10 [4] 244/16</b>   | <b>1,000 percent [1]</b>    | <b>111.170 [1] 238/15</b>  |
| <b>244/17 244/20</b>        | <b>17/12</b>                | <b>111.325 [1] 237/8</b>   |
| <b>250/16</b>               | <b>1/3/2013 [1] 109/24</b>  | <b>112 [1] 156/21</b>      |
| <b>\$453 [1] 109/24</b>     | <b>1/4/2012 [1] 150/1</b>   | <b>113 [2] 79/19</b>       |
| <b>\$5.90 [6] 74/17</b>     | <b>10 [11] 11/14 12/3</b>   | <b>156/22</b>              |
| <b>74/22 75/5 75/6</b>      | <b>103/10 103/10</b>        | <b>116 [23] 12/2 12/3</b>  |
| <b>75/23 244/5</b>          | <b>103/11 134/13</b>        | <b>13/15 14/18 14/25</b>   |
| <b>\$6 [1] 194/16</b>       | <b>162/21 170/21</b>        | <b>17/18 20/6 20/10</b>    |
| <b>\$6 million [1]</b>      | <b>171/3 192/16</b>         | <b>21/5 21/8 21/14</b>     |
| <b>194/16</b>               | <b>194/15</b>               | <b>22/3 23/6 23/7</b>      |
| <b>\$75 [1] 132/6</b>       |                             | <b>23/24 24/10 27/18</b>   |
| <b>\$932 [1] 130/16</b>     |                             | <b>29/22 33/1 35/16</b>    |
| <b>\$932.83 [3] 130/16</b>  |                             | <b>52/14 218/13</b>        |

|                    |                     |                    |
|--------------------|---------------------|--------------------|
| <b>1</b>           | 14th [1] 217/7      | 244/24 259/12      |
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|                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>214/11 214/12</b>      | <b>40/11 41/8 41/23</b>    | <b>168/20 170/10</b>      |
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| <b>188/17 189/20</b>      | <b>68/19 70/14 70/21</b>   | <b>202/18 203/14</b>      |
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| <b>209/8 209/11</b>        | <b>93/10 93/18 93/19</b>   | <b>aware [19] 35/25</b>   |
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| <b>attorneys [7]</b>       | <b>170/1 179/20</b>        | <b>155/7 167/2 185/22</b> |
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| <b>184/16 186/24</b>       | <b>104/24 105/2 106/6</b> | <b>17/13 19/9 20/1</b>     |
| <b>191/6 195/3 196/19</b>  | <b>106/18 107/22</b>      | <b>20/24 23/21 27/17</b>   |
| <b>199/12 205/17</b>       | <b>109/21 110/3</b>       | <b>39/10 39/20 41/16</b>   |
| <b>207/23 215/6</b>        | <b>110/20 127/2 128/7</b> | <b>48/21 48/22 49/22</b>   |
| <b>222/10 251/24</b>       | <b>128/20 153/4</b>       | <b>50/1 52/25 55/5</b>     |
| <b>252/1 252/1 252/2</b>   | <b>153/23 156/21</b>      | <b>78/14 78/24 79/8</b>    |
| <b>254/25 256/12</b>       | <b>169/17 218/18</b>      | <b>94/9 104/17 105/1</b>   |
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| <b>209/20 238/25</b>        | <b>12/15 12/22 13/9</b>    | <b>256/12 259/12</b>        |
| <b>241/9 272/6</b>          | <b>13/19 15/7 16/16</b>    | <b>259/16 263/11</b>        |
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| <b>110/16 115/10</b>        | <b>17/13 17/14 17/25</b>   | <b>266/16 266/19</b>        |
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|                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>G</b>                                                                                                                                                                                                                                                                                                                                   | <b>Glass [2] 178/18<br/>195/8</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>226/6 243/18<br/>244/11 244/23</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>gist... [1] 124/1</b>                                                                                                                                                                                                                                                                                                                   | <b>Glider [2] 266/13<br/>266/17</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>252/1 252/1 252/2<br/>252/24 256/1 256/8</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| <b>85/25 87/15 89/18</b>    | <b>213/10 222/10</b>      | <b>58/23 101/13</b>        |
| <b>89/22 90/6 90/19</b>     | <b>222/23 222/25</b>      | <b>101/15 116/14</b>       |
| <b>92/23 93/23 94/22</b>    | <b>223/18 223/20</b>      | <b>119/3 119/20 121/9</b>  |
| <b>96/6 98/9 102/22</b>     | <b>226/5 226/15</b>       | <b>124/17 139/2 147/8</b>  |
| <b>104/1 108/22</b>         | <b>229/13 230/25</b>      | <b>155/17 176/18</b>       |
| <b>117/12 118/11</b>        | <b>232/17 233/9</b>       | <b>186/18 202/10</b>       |
| <b>118/12 118/13</b>        | <b>233/11 233/23</b>      | <b>204/20 226/21</b>       |
| <b>118/21 128/18</b>        | <b>237/10 237/18</b>      | <b>233/22 234/3 234/8</b>  |
| <b>131/20 135/2</b>         | <b>240/5 240/9 242/8</b>  | <b>241/23 241/23</b>       |
| <b>135/25 137/12</b>        | <b>244/11 244/18</b>      | <b>253/11 265/22</b>       |
| <b>137/15 141/3 148/3</b>   | <b>244/22 245/4</b>       | <b>265/22 274/21</b>       |
| <b>148/22 149/3 149/4</b>   | <b>246/18 247/2 249/9</b> | <b>276/9</b>               |
| <b>149/7 149/25 151/1</b>   | <b>249/10 249/22</b>      | <b>got [57] 10/14</b>      |
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| <b>153/11 155/2 155/3</b>   | <b>257/12 259/3</b>       | <b>48/12 48/12 58/12</b>   |
| <b>155/12 156/4</b>         | <b>260/23 261/3</b>       | <b>58/13 63/7 72/12</b>    |
| <b>157/10 159/18</b>        | <b>261/10 261/16</b>      | <b>77/14 79/5 88/17</b>    |
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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <b>G</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 11/12 236/15 257/6<br>257/15 257/20<br>greater [1] 7/5<br>gross [4] 221/2<br>232/1 232/2 255/6<br>grossly [2] 231/2<br>231/5<br>grounds [5] 220/3<br>230/21 230/22<br>231/12 232/16<br>group [6] 9/13 9/15<br>9/21 17/24 148/18<br>216/4<br>guaranteed [2]<br>90/15 153/15<br>guarantees [1]<br>27/16<br>guarantors [1] 90/1<br>guess [10] 21/22<br>24/5 29/3 76/4<br>100/23 101/17<br>116/5 168/22<br>178/14 273/1<br>gun [1] 188/11<br>Guthrie [1] 242/1<br>guy [2] 232/24<br>261/6<br>guy's [1] 159/9<br>guys [13] 3/9 3/19<br>89/8 117/20 196/22<br>211/22 214/10<br>214/21 215/7 227/5 | 276/21 277/8<br>277/22 |
| got... [20] 212/10<br>212/13 214/12<br>214/18 216/1 216/9<br>219/21 233/4 237/1<br>239/21 241/10<br>241/19 242/13<br>243/15 243/16<br>248/4 255/15<br>255/16 267/14<br>270/19<br>gotten [2] 21/25<br>111/9<br>governing [4] 74/5<br>90/3 103/20 266/2<br>governs [1] 203/23<br>graffiti [1] 20/18<br>Graham [2] 203/21<br>203/23<br>Graham-Leach-Bliley [2] 203/21<br>203/23<br>grandest [1] 51/22<br>grandma [2]<br>267/22 267/24<br>grant [3] 5/16<br>238/16 257/6<br>granted [4] 216/5<br>224/4 265/17<br>266/17<br>great [10] 3/24<br>4/14 7/2 7/16 9/10 | <b>H</b><br>H-A-D-D-A-D [1]<br>8/8<br>habit [1] 137/6<br>habitable [1] 24/17<br>had [90] 4/21 6/19<br>17/4 20/14 23/12<br>23/18 25/17 27/13<br>27/14 41/17 44/5<br>44/20 44/21 46/11<br>47/20 50/6 52/13<br>55/16 73/9 77/9<br>83/10 105/17 110/3<br>117/9 126/14<br>126/16 126/19<br>131/16 133/8 134/3<br>134/11 136/3<br>136/10 138/13<br>141/8 141/21<br>141/22 146/18<br>146/22 157/5<br>161/16 163/23<br>165/4 165/25<br>170/20 171/5<br>171/14 172/24<br>173/13 176/13<br>177/24 178/18<br>187/5 187/8 188/21<br>190/20 192/18<br>192/24 193/6                                       |                        |



|                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| <b>H</b>                  | <b>hairs [1] 177/3</b>    | <b>137/1 207/20 235/6</b> |
| <b>had... [31] 194/15</b> | <b>half [9] 115/25</b>    | <b>happened [13]</b>      |
| <b>204/12 207/3</b>       | <b>117/17 121/8 146/6</b> | <b>60/20 83/25 84/2</b>   |
| <b>208/12 217/25</b>      | <b>146/8 212/18</b>       | <b>123/18 143/20</b>      |
| <b>218/16 219/22</b>      | <b>212/23 212/24</b>      | <b>184/15 193/18</b>      |
| <b>223/10 225/14</b>      | <b>245/17</b>             | <b>208/8 210/11 222/9</b> |
| <b>227/22 227/23</b>      | <b>halfway [2] 114/17</b> | <b>232/18 258/17</b>      |
| <b>230/5 230/5 240/3</b>  | <b>136/6</b>              | <b>268/3</b>              |
| <b>240/21 241/7</b>       | <b>Hampton [2]</b>        | <b>happening [1]</b>      |
| <b>248/21 250/25</b>      | <b>145/20 145/20</b>      | <b>190/25</b>             |
| <b>251/16 251/18</b>      | <b>hand [11] 4/9 7/24</b> | <b>happens [7] 50/10</b>  |
| <b>251/20 252/9 254/1</b> | <b>58/25 63/25 119/5</b>  | <b>62/8 96/14 97/10</b>   |
| <b>254/20 264/7</b>       | <b>123/20 147/15</b>      | <b>100/19 183/24</b>      |
| <b>267/23 271/11</b>      | <b>159/20 197/4 239/1</b> | <b>225/20</b>             |
| <b>272/16 272/25</b>      | <b>272/16</b>             | <b>happy [2] 239/18</b>   |
| <b>275/10 276/6</b>       | <b>handful [1] 136/21</b> | <b>276/20</b>             |
| <b>Haddad [26] 3/12</b>   | <b>handle [3] 62/15</b>   | <b>hard [2] 85/19</b>     |
| <b>7/23 8/7 8/10 8/12</b> | <b>84/6 173/6</b>         | <b>276/23</b>             |
| <b>11/14 27/4 27/6</b>    | <b>handled [2] 106/14</b> | <b>has [69] 5/17 6/12</b> |
| <b>56/10 104/15</b>       | <b>172/23</b>             | <b>14/13 19/6 21/20</b>   |
| <b>222/25 238/22</b>      | <b>handles [2] 62/9</b>   | <b>23/17 27/18 38/15</b>  |
| <b>243/14 264/11</b>      | <b>201/1</b>              | <b>43/12 48/11 48/17</b>  |
| <b>264/19 265/4 266/4</b> | <b>handling [6] 19/20</b> | <b>48/18 49/5 49/7</b>    |
| <b>267/7 267/23 268/4</b> | <b>125/3 161/23 162/8</b> | <b>49/9 50/9 54/9</b>     |
| <b>269/5 270/10</b>       | <b>198/24 205/17</b>      | <b>57/18 71/11 81/20</b>  |
| <b>270/12 271/20</b>      | <b>hands [7] 225/17</b>   | <b>88/9 101/21 134/4</b>  |
| <b>272/8 275/2</b>        | <b>225/20 225/21</b>      | <b>143/10 151/2</b>       |
| <b>Haddad's [4] 26/16</b> | <b>225/22 235/1</b>       | <b>151/14 151/17</b>      |
| <b>244/10 267/15</b>      | <b>252/12 274/12</b>      | <b>182/14 203/7 203/8</b> |
| <b>273/16</b>             | <b>handwriting [1]</b>    | <b>213/8 214/18</b>       |
| <b>hadn't [2] 30/20</b>   | <b>70/3</b>               | <b>216/16 218/22</b>      |
| <b>256/24</b>             | <b>happen [4] 121/12</b>  | <b>220/2 220/23</b>       |

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| <b>H</b>                   | <b>60/7 61/21 93/25</b>   | <b>272/14 272/15</b>      |
| <b>has... [33] 222/20</b>  | <b>101/12 133/9</b>       | <b>272/24 273/12</b>      |
| <b>223/4 224/8 224/22</b>  | <b>140/23 142/22</b>      | <b>273/14 275/3</b>       |
| <b>226/25 229/3 229/3</b>  | <b>142/23 143/2 143/3</b> | <b>he'd [1] 268/21</b>    |
| <b>230/20 231/18</b>       | <b>143/11 143/15</b>      | <b>he's [17] 10/14</b>    |
| <b>233/19 233/21</b>       | <b>143/22 143/24</b>      | <b>61/14 82/17 94/2</b>   |
| <b>234/8 235/24</b>        | <b>144/8 144/16</b>       | <b>143/23 155/3 223/1</b> |
| <b>236/17 236/20</b>       | <b>144/16 156/2</b>       | <b>225/19 232/22</b>      |
| <b>237/16 238/5</b>        | <b>173/21 188/8</b>       | <b>239/2 264/15</b>       |
| <b>242/19 245/7 246/3</b>  | <b>192/18 211/6</b>       | <b>264/23 268/19</b>      |
| <b>246/4 250/5 252/20</b>  | <b>222/25 223/7</b>       | <b>271/4 272/10</b>       |
| <b>254/13 256/7 259/4</b>  | <b>223/24 224/22</b>      | <b>272/11 273/9</b>       |
| <b>262/25 264/22</b>       | <b>225/17 225/18</b>      | <b>head [1] 145/18</b>    |
| <b>267/4 269/2 272/16</b>  | <b>225/20 235/19</b>      | <b>hear [3] 251/5</b>     |
| <b>272/25 274/7</b>        | <b>235/20 243/16</b>      | <b>251/6 271/15</b>       |
| <b>hasn't [4] 16/13</b>    | <b>250/10 253/4</b>       | <b>heard [15] 47/5</b>    |
| <b>272/15 272/15</b>       | <b>264/13 264/14</b>      | <b>82/17 101/17 212/6</b> |
| <b>273/19</b>              | <b>264/19 264/20</b>      | <b>214/5 214/11</b>       |
| <b>have [407]</b>          | <b>264/25 264/25</b>      | <b>221/10 239/17</b>      |
| <b>haven't [18] 31/16</b>  | <b>265/6 265/6 265/17</b> | <b>241/7 243/13</b>       |
| <b>33/12 82/16 100/14</b>  | <b>266/5 266/5 266/5</b>  | <b>243/14 251/3 251/8</b> |
| <b>105/20 113/3</b>        | <b>267/17 267/17</b>      | <b>253/3 271/14</b>       |
| <b>116/20 117/19</b>       | <b>267/18 267/18</b>      | <b>heaters [1] 55/14</b>  |
| <b>158/20 198/11</b>       | <b>267/19 268/5 268/5</b> | <b>heavily [1] 272/23</b> |
| <b>226/17 230/22</b>       | <b>268/10 268/10</b>      | <b>held [4] 33/13</b>     |
| <b>232/10 238/18</b>       | <b>268/16 268/16</b>      | <b>90/15 153/15</b>       |
| <b>238/19 243/13</b>       | <b>268/17 269/6 269/7</b> | <b>235/18</b>             |
| <b>268/10 274/24</b>       | <b>269/9 269/9 269/12</b> | <b>help [8] 8/3 39/17</b> |
| <b>having [6] 61/8</b>     | <b>269/13 269/14</b>      | <b>59/4 119/10 147/19</b> |
| <b>86/7 88/16 195/17</b>   | <b>269/15 269/15</b>      | <b>157/14 159/24</b>      |
| <b>229/12 268/7</b>        | <b>269/21 269/23</b>      | <b>197/8</b>              |
| <b>he [79] 16/11 16/13</b> | <b>271/20 272/9</b>       | <b>helping [1] 15/4</b>   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>H</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>her [6] 58/11 98/20</b><br>173/8 173/13<br>203/10 270/21                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>here's [9] 49/14</b><br>179/13 241/18<br>248/24 250/12<br>254/17 258/5<br>262/11 265/8                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>196/19 215/18</b><br>215/18 215/20<br>229/15 229/18<br>250/9 269/12 270/3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>here [73] 6/9 10/15</b><br>16/10 31/11 31/17<br>33/13 34/7 37/22<br>37/24 50/8 52/13<br>59/24 63/8 70/22<br>74/11 76/20 79/22<br>80/22 85/5 86/19<br>87/17 94/18 113/24<br>114/1 115/2 116/18<br>116/19 117/12<br>119/2 128/11 134/9<br>147/6 148/6 150/1<br>150/4 152/6 157/14<br>177/3 190/12<br>191/17 212/9<br>219/20 220/4 222/7<br>222/18 223/17<br>224/9 227/8 233/9<br>234/6 234/6 235/6<br>236/17 238/11<br>241/13 245/11<br>247/19 248/7<br>249/25 252/8<br>256/17 259/8<br>260/13 260/21<br>260/21 265/24<br>268/9 269/3 270/21<br>270/22 271/24 | <b>hereby [5] 128/22</b><br>151/11 155/19<br>169/20 240/19<br><b>herein [1] 103/22</b><br><b>hey [4] 52/24</b><br>186/16 229/20<br>275/17<br><b>high [1] 256/15</b><br><b>higher [3] 67/19</b><br>67/19 171/6<br><b>highest [2] 11/21</b><br>27/11<br><b>highlight [1] 50/19</b><br><b>highlighted [12]</b><br>71/6 72/15 87/17<br>94/17 94/20 102/22<br>103/14 151/10<br>152/1 152/3 153/6<br>182/3<br><b>highly [1] 167/13</b><br><b>Hill [1] 273/15</b><br><b>him [19] 16/17</b><br>82/17 110/8 133/7<br>133/9 134/19<br>143/15 157/14<br>188/2 193/25 | <b>himself [2] 243/15</b><br>250/8<br><b>hire [4] 53/12</b><br>53/15 53/19 267/19<br><b>hired [2] 121/6</b><br>152/16<br><b>his [16] 57/15</b><br>110/4 114/2 192/1<br>192/18 196/20<br>218/25 225/17<br>225/20 233/8<br>250/10 265/16<br>265/18 268/5<br>268/16 271/4<br><b>history [1] 270/6</b><br><b>hit [2] 63/8 215/15</b><br><b>HOA [168] 5/18</b><br>7/12 10/9 13/19<br>14/14 17/2 17/14<br>17/24 18/3 18/8<br>19/9 20/2 21/7<br>21/14 24/21 24/24<br>25/3 25/8 25/12<br>29/20 34/24 35/11<br>41/9 43/11 43/14<br>43/16 43/22 45/2<br>45/3 45/12 49/18<br>49/25 51/20 62/1 |

|                            |                           |                           |
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| <b>H</b>                   | <b>155/23 156/3 156/8</b> | <b>HOA-wide [1]</b>       |
| <b>HOA... [134] 62/3</b>   | <b>156/12 156/24</b>      | <b>63/19</b>              |
| <b>62/5 63/19 63/25</b>    | <b>157/6 158/11</b>       | <b>HOAs [13] 5/7</b>      |
| <b>66/6 68/6 68/8 68/8</b> | <b>158/23 164/9</b>       | <b>43/13 85/22 86/2</b>   |
| <b>68/16 70/11 71/16</b>   | <b>168/13 168/17</b>      | <b>124/13 126/18</b>      |
| <b>74/25 75/10 78/11</b>   | <b>169/19 169/21</b>      | <b>135/18 184/7</b>       |
| <b>79/17 79/25 84/20</b>   | <b>170/7 170/24</b>       | <b>186/23 190/6</b>       |
| <b>84/24 85/13 85/16</b>   | <b>171/25 180/21</b>      | <b>191/25 192/23</b>      |
| <b>85/20 86/1 88/7</b>     | <b>180/24 183/25</b>      | <b>227/23</b>             |
| <b>88/16 90/25 92/3</b>    | <b>184/2 187/1 187/7</b>  | <b>hold [9] 16/14</b>     |
| <b>92/12 92/16 92/20</b>   | <b>187/24 188/23</b>      | <b>27/20 27/20 47/3</b>   |
| <b>93/8 96/14 96/15</b>    | <b>190/10 194/13</b>      | <b>53/21 70/2 113/22</b>  |
| <b>96/20 97/2 97/11</b>    | <b>198/24 199/5</b>       | <b>262/12 271/19</b>      |
| <b>97/13 97/18 97/20</b>   | <b>205/17 206/20</b>      | <b>holder [15] 44/21</b>  |
| <b>97/24 98/3 99/22</b>    | <b>208/2 216/13</b>       | <b>48/21 49/6 50/2</b>    |
| <b>101/4 102/15</b>        | <b>219/13 220/24</b>      | <b>66/21 67/7 72/12</b>   |
| <b>106/15 120/17</b>       | <b>221/21 228/9 231/9</b> | <b>78/23 92/10 175/15</b> |
| <b>120/19 120/20</b>       | <b>235/3 235/3 238/24</b> | <b>183/13 187/20</b>      |
| <b>120/20 121/17</b>       | <b>246/17 246/18</b>      | <b>219/17 239/11</b>      |
| <b>121/19 122/6</b>        | <b>246/21 246/22</b>      | <b>274/11</b>             |
| <b>122/16 123/21</b>       | <b>248/11 248/20</b>      | <b>holders [3] 89/25</b>  |
| <b>124/12 124/19</b>       | <b>255/21 261/2</b>       | <b>162/5 181/22</b>       |
| <b>126/20 128/13</b>       | <b>263/21 266/10</b>      | <b>Holdings [1]</b>       |
| <b>128/22 128/24</b>       | <b>267/2 270/3 271/23</b> | <b>196/13</b>             |
| <b>129/3 129/5 132/4</b>   | <b>275/7</b>              | <b>hole [1] 60/25</b>     |
| <b>132/4 133/9 133/10</b>  | <b>HOA's [14] 68/14</b>   | <b>holidays [1] 12/13</b> |
| <b>135/15 138/20</b>       | <b>150/8 156/25 157/6</b> | <b>Hollow [2] 253/25</b>  |
| <b>141/11 141/11</b>       | <b>157/19 158/12</b>      | <b>255/18</b>             |
| <b>142/2 145/9 145/12</b>  | <b>184/5 200/21</b>       | <b>Home [1] 78/15</b>     |
| <b>145/14 145/16</b>       | <b>246/13 254/15</b>      | <b>homeowner [86]</b>     |
| <b>145/19 148/4 148/7</b>  | <b>254/22 263/10</b>      | <b>20/15 43/25 44/3</b>   |
| <b>148/10 152/7 155/7</b>  | <b>264/9 266/14</b>       | <b>48/9 49/20 62/16</b>   |

|                           |                            |                           |
|---------------------------|----------------------------|---------------------------|
| <b>H</b>                  |                            |                           |
| <b>homeowner... [80]</b>  | <b>187/19 187/25</b>       | <b>188/9 203/20 204/9</b> |
| <b>64/9 64/10 64/11</b>   | <b>188/5 235/2 248/6</b>   | <b>211/17 214/15</b>      |
| <b>64/14 64/20 64/24</b>  | <b>254/5 254/20</b>        | <b>216/20 219/10</b>      |
| <b>65/3 65/4 65/20</b>    | <b>256/10</b>              | <b>226/11 229/14</b>      |
| <b>65/23 66/2 66/3</b>    | <b>homeowner's [7]</b>     | <b>240/4 244/1 247/2</b>  |
| <b>66/23 67/16 71/16</b>  | <b>48/8 82/1 83/2</b>      | <b>248/3 248/25</b>       |
| <b>82/6 88/10 94/2</b>    | <b>154/12 167/23</b>       | <b>249/18 250/1</b>       |
| <b>94/7 94/9 98/11</b>    | <b>207/8 248/22</b>        | <b>250/13 251/8</b>       |
| <b>98/17 99/9 100/25</b>  | <b>homeowners [21]</b>     | <b>253/24 255/1</b>       |
| <b>101/1 101/3 101/10</b> | <b>2/16 20/22 20/24</b>    | <b>255/13 256/2 258/6</b> |
| <b>101/16 101/21</b>      | <b>147/9 151/8 161/10</b>  | <b>259/8 259/23</b>       |
| <b>101/23 102/11</b>      | <b>161/13 167/7 168/2</b>  | <b>261/24 262/25</b>      |
| <b>104/20 106/10</b>      | <b>168/7 168/24 169/1</b>  | <b>269/11 270/20</b>      |
| <b>106/19 110/2 110/3</b> | <b>171/7 171/8 185/7</b>   | <b>272/4 273/2 277/21</b> |
| <b>110/7 110/12</b>       | <b>186/7 187/6 187/16</b>  | <b>Honor's [1] 253/19</b> |
| <b>110/13 110/17</b>      | <b>188/19 190/19</b>       | <b>HONORABLE [1]</b>      |
| <b>110/20 112/4</b>       | <b>190/21</b>              | <b>1/19</b>               |
| <b>126/11 133/4 133/5</b> | <b>homes [2] 20/12</b>     | <b>hope [2] 29/21</b>     |
| <b>133/6 133/18</b>       | <b>148/12</b>              | <b>255/13</b>             |
| <b>134/12 134/17</b>      | <b>honestly [2] 157/23</b> | <b>hoped [1] 267/17</b>   |
| <b>134/18 134/21</b>      | <b>158/17</b>              | <b>hoping [1] 58/15</b>   |
| <b>134/23 135/1</b>       | <b>honor [61] 4/10 5/1</b> | <b>Hotels [1] 195/13</b>  |
| <b>149/19 149/20</b>      | <b>5/6 5/23 7/22 11/4</b>  | <b>hour [3] 212/18</b>    |
| <b>156/16 163/22</b>      | <b>26/15 56/8 57/14</b>    | <b>212/23 212/24</b>      |
| <b>166/20 167/12</b>      | <b>58/10 61/17 80/11</b>   | <b>hours [2] 91/14</b>    |
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| <b>207/22 209/14</b>         | <b>43/18 44/6 47/20</b>     | <b>223/21 226/8</b>       |
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| <b>210/25 235/23</b>        | <b>194/15 195/3</b>         | <b>list [4] 46/19 51/1</b>  |
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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>126/6 126/6 184/2</b>  | <b>154/8 156/23</b>       | <b>259/14</b>              |
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| <b>method [3] 70/23</b>   | <b>111/20 112/19</b>      | <b>249/9 249/13</b>       |
| <b>184/23 186/18</b>      | <b>112/22 113/5 120/8</b> | <b>249/24 261/12</b>      |
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| <b>124/16 126/7 149/5</b> | <b>177/18 177/20</b>      | <b>[1] 275/25</b>         |
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| <b>mistake [3] 218/24</b>  | <b>monitoring [1]</b>     | <b>Moore [1] 225/16</b>    |
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| <b>modern [1] 236/21</b>   | <b>months [37] 24/25</b>  | <b>167/18 171/19</b>       |
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| <b>70/21 133/15</b>        | <b>75/20 75/22 79/9</b>   | <b>192/14 192/15</b>       |
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| <b>123/11 193/13</b>       | <b>200/21 217/12</b>      | <b>272/12</b>              |
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| <b>225/18 225/20</b>       | <b>246/1 249/10</b>       | <b>58/23 147/8</b>         |
| <b>225/21 225/22</b>       | <b>250/16 251/16</b>      | <b>mortgage [22]</b>       |
| <b>233/10 233/16</b>       | <b>252/4 252/16</b>       | <b>15/18 15/19 26/7</b>    |
| <b>233/19 234/6</b>        | <b>276/13</b>             | <b>48/9 48/11 48/11</b>    |
| <b>241/16 242/4 242/6</b>  | <b>months' [9] 25/1</b>   | <b>49/6 197/25 200/6</b>   |
| <b>250/21 256/20</b>       | <b>75/12 130/19</b>       | <b>200/9 234/19</b>        |
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| <b>mortgage... [9]</b>    | <b>251/15 253/7</b>       | <b>104/9 106/4 109/5</b>  |
| <b>261/14 261/23</b>      | <b>253/10 253/15</b>      | <b>111/4 111/19</b>       |
| <b>262/21 263/25</b>      | <b>264/16</b>             | <b>111/19 114/1</b>       |
| <b>265/3 265/10</b>       | <b>motel [1] 232/25</b>   | <b>114/14 119/1</b>       |
| <b>275/21 275/23</b>      | <b>motion [5] 39/10</b>   | <b>119/20 127/7</b>       |
| <b>275/24</b>             | <b>57/18 57/25 114/18</b> | <b>127/12 129/12</b>      |
| <b>mortgagee [8]</b>      | <b>212/14</b>             | <b>129/16 130/23</b>      |
| <b>90/10 90/16 91/11</b>  | <b>mountain [1]</b>       | <b>135/7 138/22 139/2</b> |
| <b>91/12 153/10</b>       | <b>245/13</b>             | <b>143/22 147/6 148/2</b> |
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| <b>154/21</b>             | <b>1/12 127/23</b>        | <b>160/8 173/20</b>       |
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| <b>262/15</b>             | <b>54/21 55/14 73/6</b>   | <b>194/7 196/24</b>       |
| <b>mortgages [1]</b>      | <b>93/10 113/3 186/12</b> | <b>204/16 208/18</b>      |
| <b>236/22</b>             | <b>188/24 216/7 233/7</b> | <b>215/10 229/14</b>      |
| <b>Moses [16] 58/8</b>    | <b>260/12 264/2</b>       | <b>238/22 241/5 241/5</b> |
| <b>58/20 59/8 59/11</b>   | <b>move-out [2] 54/21</b> | <b>241/8 242/13</b>       |
| <b>59/13 80/13 104/11</b> | <b>55/14</b>              | <b>243/14 244/4</b>       |
| <b>104/13 106/24</b>      | <b>movie [1] 47/1</b>     | <b>244/10 247/15</b>      |
| <b>108/12 112/1</b>       | <b>moving [4] 221/5</b>   | <b>248/3 248/16</b>       |
| <b>112/14 142/25</b>      | <b>260/12 260/13</b>      | <b>248/19 249/3 253/3</b> |
| <b>160/23 160/24</b>      | <b>266/22</b>             | <b>253/16 264/11</b>      |
| <b>189/12</b>             | <b>MR [3] 3/17 3/18</b>   | <b>264/19 265/4 266/4</b> |
| <b>most [23] 11/24</b>    | <b>220/8</b>              | <b>267/7 267/15</b>       |
| <b>34/5 54/21 62/4</b>    | <b>Mr. [87] 7/20 7/23</b> | <b>267/23 268/4 269/5</b> |
| <b>66/8 67/20 84/7</b>    | <b>8/12 11/14 26/16</b>   | <b>270/10 270/12</b>      |
| <b>124/19 161/12</b>      | <b>27/6 52/25 56/7</b>    | <b>271/1 271/4 271/20</b> |
| <b>166/16 167/9</b>       | <b>57/13 60/12 60/15</b>  | <b>272/8 273/16</b>       |
| <b>167/10 167/11</b>      | <b>60/21 61/2 61/8</b>    | <b>Mr. Bohn [10] 7/20</b> |
| <b>171/7 180/15 206/1</b> | <b>61/14 61/20 77/15</b>  | <b>56/7 57/13 104/9</b>   |
| <b>206/12 213/16</b>      | <b>79/11 82/13 82/16</b>  | <b>138/22 189/15</b>      |
|                           | <b>86/10 93/25 96/9</b>   | <b>194/7 208/18</b>       |

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| <b>M</b>                                  | <b>Mr. Nolan's [2]</b><br>127/7 156/13         | 242/12 263/19<br>263/22                    |
| <b>Mr. Bohn... [2]</b><br>215/10 248/16   | <b>Mr. Yergensen [27]</b><br>60/12 60/15 60/21 | <b>much [18]</b> 11/20<br>23/7 27/10 32/20 |
| <b>Mr. Bohn's [1]</b><br>143/22           | 61/2 61/8 61/14                                | 50/22 55/1 57/4                            |
| <b>Mr. Borrower [1]</b><br>52/25          | 61/20 77/15 79/11                              | 146/8 206/23                               |
| <b>Mr. Brenner [1]</b><br>196/24          | 82/13 82/16 86/10                              | 217/25 233/24                              |
| <b>Mr. Haddad [18]</b><br>7/23 8/12 11/14 | 96/9 114/1 147/6                               | 240/9 258/21                               |
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| 267/23 268/4 269/5                        | 248/19 249/3 253/3                             | 165/4 255/7                                |
| 270/10 270/12                             | 253/16 271/1                                   | <b>must [16]</b> 42/7 49/2                 |
| 271/20 272/8                              | <b>Mr. Yergensen's</b><br>[1] 114/14           | 49/17 72/19 76/19                          |
| <b>Mr. Haddad's [4]</b><br>26/16 244/10   | <b>MRT [1]</b> 205/25                          | 76/21 77/10 86/22                          |
| 267/15 273/16                             | <b>Ms. [16]</b> 4/9 58/8                       | 91/7 135/17 153/25                         |
| <b>Mr. Jung [12]</b><br>119/1 119/20      | 58/20 59/13 80/13                              | 182/2 182/4 224/24                         |
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| <b>Mr. Litt [1]</b> 148/2                 | 263/19 263/22                                  | 10/24 12/19 15/5                           |
| <b>Mr. Nolan [9]</b><br>93/25 106/4 109/5 | 270/20                                         | 15/24 16/12 22/21                          |
| 111/4 111/19                              | <b>Ms. Moses [9]</b> 58/8                      | 24/25 30/9 30/11                           |
| 111/19 129/12                             | 58/20 59/13 80/13                              | 32/14 33/4 37/11                           |
| 204/16 244/4                              | 104/13 108/12                                  | 43/12 46/9 48/15                           |
|                                           | 160/23 160/24                                  | 50/8 50/19 51/6                            |
|                                           | 189/12                                         | 54/9 55/9 57/11                            |
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| <b>125/6 128/22 135/9</b> | <b>147/22 159/9 160/2</b> | <b>110/21 112/10</b>      |
| <b>136/5 139/19</b>       | <b>160/4 197/11</b>       | <b>113/5 114/3 124/9</b>  |
| <b>140/22 143/2</b>       | <b>201/18 232/21</b>      | <b>124/10 124/16</b>      |
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| <b>153/18 155/22</b>      | <b>42/15 45/2 45/14</b>   | <b>126/1 126/9 126/12</b> |
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| <b>164/19 167/9</b>       | <b>60/25 61/22 62/8</b>   | <b>135/22 136/3</b>       |
| <b>169/19 178/8</b>       | <b>62/12 62/15 62/19</b>  | <b>136/11 136/12</b>      |
| <b>189/20 191/23</b>      | <b>66/17 68/2 68/10</b>   | <b>136/15 137/2 137/9</b> |
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| <b>223/22 226/19</b>      | <b>80/16 80/19 81/2</b>   | <b>143/4 143/23 144/9</b> |
| <b>233/10 238/23</b>      | <b>81/5 81/8 81/11</b>    | <b>144/18 144/23</b>      |
| <b>240/18 269/6</b>       | <b>81/17 82/4 82/20</b>   | <b>145/25 150/8</b>       |
| <b>269/21 273/11</b>      | <b>83/6 83/13 84/2</b>    | <b>150/11 150/16</b>      |
| <b>273/16 277/12</b>      | <b>84/10 84/12 84/23</b>  | <b>152/7 153/19</b>       |
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| <b>167/17 167/22</b>      | <b>243/5 244/19</b>       | <b>259/15</b>               |
| <b>167/25 168/1 168/3</b> | <b>244/24 248/18</b>      | <b>nature [6] 165/17</b>    |
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| <b>168/19 168/21</b>      | <b>250/14 251/20</b>      | <b>181/9 247/16</b>         |
| <b>168/23 168/25</b>      | <b>253/3 261/14 273/7</b> | <b>265/11</b>               |
| <b>169/24 170/10</b>      | <b>273/7 273/10</b>       | <b>necessarily [2] 33/5</b> |
| <b>170/16 171/9</b>       | <b>274/17 274/17</b>      | <b>259/14</b>               |
| <b>171/22 172/19</b>      | <b>274/18</b>             | <b>necessary [5] 79/6</b>   |
| <b>173/13 174/7</b>       | <b>NAS's [37] 80/15</b>   | <b>131/22 201/6</b>         |
| <b>174/10 174/14</b>      | <b>81/13 84/5 85/15</b>   | <b>250/19 250/25</b>        |
| <b>175/12 175/21</b>      | <b>93/24 97/4 99/12</b>   | <b>need [24] 7/17 11/2</b>  |
| <b>176/2 177/3 177/9</b>  | <b>99/24 104/21</b>       | <b>16/2 19/4 19/4</b>       |
| <b>178/3 178/23 179/2</b> | <b>104/24 106/7</b>       | <b>26/21 31/21 55/23</b>    |
| <b>179/5 179/8 179/10</b> | <b>108/18 109/22</b>      | <b>68/9 80/21 116/6</b>     |
| <b>179/13 179/13</b>      | <b>111/15 112/3</b>       | <b>116/16 116/17</b>        |
| <b>179/19 179/22</b>      | <b>112/16 125/2</b>       | <b>116/17 116/22</b>        |
| <b>180/1 180/8 180/13</b> | <b>125/21 152/12</b>      | <b>137/16 178/15</b>        |
| <b>180/20 180/23</b>      | <b>152/13 161/6</b>       | <b>182/18 213/2</b>         |
| <b>181/20 182/12</b>      | <b>161/18 164/7</b>       | <b>226/13 246/19</b>        |
| <b>184/2 184/6 184/11</b> | <b>164/22 164/25</b>      | <b>260/24 262/13</b>        |
| <b>184/12 185/4</b>       | <b>167/3 172/22</b>       | <b>272/14</b>               |
| <b>185/10 187/4</b>       | <b>178/10 178/14</b>      | <b>needed [6] 163/24</b>    |
| <b>188/21 189/2</b>       | <b>178/17 180/15</b>      | <b>179/24 245/1</b>         |
| <b>189/22 190/3</b>       | <b>181/5 182/7 183/15</b> | <b>246/23 254/19</b>        |
| <b>191/13 192/20</b>      | <b>245/6 247/8 252/13</b> | <b>261/11</b>               |
| <b>192/22 192/24</b>      | <b>nasty [1] 170/25</b>   | <b>needs [3] 112/10</b>     |
| <b>193/2 196/5 208/5</b>  | <b>National [2] 18/18</b> | <b>133/10 235/4</b>         |
| <b>208/9 208/12</b>       | <b>22/16</b>              | <b>negotiation [1]</b>      |
| <b>218/20 220/11</b>      | <b>Nationstar [8]</b>     | <b>258/10</b>               |
|                           | <b>213/8 213/11</b>       | <b>neighbor [1]</b>         |

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| <b>N</b>                   | <b>47/5 52/22 71/19</b>    | <b>217/21 241/1</b>       |
| <b>neighbor... [1]</b>     | <b>71/24 134/18</b>        | <b>243/22 244/17</b>      |
| <b>186/13</b>              | <b>176/20 185/18</b>       | <b>249/10 250/15</b>      |
| <b>neighborhood [1]</b>    | <b>187/4 195/10</b>        | <b>251/16 252/4</b>       |
| <b>20/15</b>               | <b>201/18 246/12</b>       | <b>252/16 276/13</b>      |
| <b>neighbors [2] 20/13</b> | <b>250/14 251/4</b>        | <b>no [196] 1/1 1/2</b>   |
| <b>20/23</b>               | <b>263/23 267/7 269/9</b>  | <b>1/10 1/25 4/7 5/10</b> |
| <b>neither [1] 76/12</b>   | <b>new [2] 220/6</b>       | <b>8/22 13/6 15/14</b>    |
| <b>NEVADA [50] 1/5</b>     | <b>273/4</b>               | <b>15/14 15/14 16/8</b>   |
| <b>2/6 2/13 3/1 6/15</b>   | <b>News [9] 13/21</b>      | <b>16/10 17/3 18/1</b>    |
| <b>10/6 13/20 15/8</b>     | <b>15/8 35/23 36/11</b>    | <b>18/5 18/23 19/22</b>   |
| <b>21/24 23/3 30/9</b>     | <b>103/7 139/16 184/3</b>  | <b>19/23 21/21 22/8</b>   |
| <b>30/21 35/8 35/23</b>    | <b>230/19 270/15</b>       | <b>24/11 24/14 25/17</b>  |
| <b>36/11 53/3 59/14</b>    | <b>next [20] 27/11</b>     | <b>26/9 26/12 27/11</b>   |
| <b>67/23 76/24 77/3</b>    | <b>28/13 29/7 39/1</b>     | <b>27/13 27/16 27/16</b>  |
| <b>103/7 103/20</b>        | <b>40/14 53/4 63/23</b>    | <b>27/20 28/6 32/1</b>    |
| <b>119/23 120/1</b>        | <b>77/14 91/5 121/13</b>   | <b>32/5 37/21 37/23</b>   |
| <b>124/10 124/13</b>       | <b>122/24 122/25</b>       | <b>39/11 41/21 42/22</b>  |
| <b>135/15 139/15</b>       | <b>123/18 126/12</b>       | <b>43/3 43/10 46/14</b>   |
| <b>150/6 150/22</b>        | <b>126/13 130/5 139/5</b>  | <b>47/5 47/12 48/1</b>    |
| <b>166/17 179/7</b>        | <b>141/16 141/17</b>       | <b>48/9 52/22 53/24</b>   |
| <b>179/17 184/3</b>        | <b>188/24</b>              | <b>54/9 56/4 56/6</b>     |
| <b>190/12 190/14</b>       | <b>nice [1] 216/4</b>      | <b>56/17 56/19 56/22</b>  |
| <b>194/5 194/8 195/17</b>  | <b>nine [30] 79/9 80/1</b> | <b>57/2 57/7 66/1</b>     |
| <b>195/21 215/1 219/3</b>  | <b>108/3 123/2 127/6</b>   | <b>69/19 70/22 80/8</b>   |
| <b>224/8 230/19</b>        | <b>128/14 130/19</b>       | <b>80/9 83/10 93/18</b>   |
| <b>232/18 234/9 254/9</b>  | <b>131/24 132/3 132/7</b>  | <b>95/12 95/16 96/19</b>  |
| <b>266/1 266/24</b>        | <b>132/16 137/10</b>       | <b>99/6 104/7 106/11</b>  |
| <b>270/15</b>              | <b>137/10 145/23</b>       | <b>106/20 110/1</b>       |
| <b>Nevada-licensed [1]</b> | <b>178/12 178/19</b>       | <b>110/15 110/16</b>      |
| <b>120/1</b>               | <b>178/20 178/20</b>       | <b>111/3 111/7 111/23</b> |
| <b>never [17] 38/23</b>    | <b>179/15 196/1</b>        | <b>112/12 112/25</b>      |

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| <b>N</b>                  | <b>211/7 211/17 214/8</b> | <b>109/21 110/3</b>        |
| <b>no... [118] 113/1</b>  | <b>215/14 217/10</b>      | <b>110/20 111/4</b>        |
| <b>114/16 117/25</b>      | <b>217/11 218/18</b>      | <b>111/19 111/19</b>       |
| <b>125/15 137/8 137/8</b> | <b>219/5 219/20</b>       | <b>129/12 153/4</b>        |
| <b>138/15 138/21</b>      | <b>221/19 222/1 223/9</b> | <b>156/21 204/16</b>       |
| <b>139/4 140/4 140/7</b>  | <b>223/22 224/22</b>      | <b>244/4</b>               |
| <b>140/11 140/15</b>      | <b>225/14 226/2 226/7</b> | <b>Nolan's [2] 127/7</b>   |
| <b>141/24 142/16</b>      | <b>227/9 228/20 231/8</b> | <b>156/13</b>              |
| <b>144/3 145/4 147/1</b>  | <b>232/13 240/5 240/6</b> | <b>nominee [1] 78/14</b>   |
| <b>147/2 148/20</b>       | <b>240/21 242/10</b>      | <b>non [2] 18/6 97/6</b>   |
| <b>148/20 150/18</b>      | <b>242/22 245/11</b>      | <b>non-judicial [1]</b>    |
| <b>150/25 153/21</b>      | <b>253/13 253/20</b>      | <b>97/6</b>                |
| <b>155/4 158/25 159/1</b> | <b>254/22 254/24</b>      | <b>non-public [1] 18/6</b> |
| <b>159/3 167/20</b>       | <b>259/4 259/25</b>       | <b>nonbinding [1]</b>      |
| <b>167/25 168/15</b>      | <b>260/23 264/8</b>       | <b>179/3</b>               |
| <b>170/13 172/6</b>       | <b>264/11 264/12</b>      | <b>nonchalantly [1]</b>    |
| <b>174/21 175/6</b>       | <b>264/17 266/7 266/9</b> | <b>246/10</b>              |
| <b>176/19 177/16</b>      | <b>266/20 269/7 269/8</b> | <b>none [3] 18/1 51/19</b> |
| <b>179/15 179/22</b>      | <b>269/9 270/7 271/10</b> | <b>229/24</b>              |
| <b>180/22 180/22</b>      | <b>272/2 272/13</b>       | <b>nonjudicial [5]</b>     |
| <b>183/5 183/10</b>       | <b>274/20</b>             | <b>62/9 66/17 70/15</b>    |
| <b>185/15 185/20</b>      | <b>nobody [6] 49/5</b>    | <b>161/20 170/17</b>       |
| <b>187/11 187/12</b>      | <b>167/11 194/17</b>      | <b>nonperforming [1]</b>   |
| <b>187/17 189/14</b>      | <b>195/18 255/19</b>      | <b>271/7</b>               |
| <b>191/17 193/5 193/5</b> | <b>255/20</b>             | <b>nonresponsive [3]</b>   |
| <b>196/16 202/4 203/3</b> | <b>NOD [2] 14/5</b>       | <b>16/8 67/15 269/6</b>    |
| <b>203/3 204/8 204/18</b> | <b>135/22</b>             | <b>nonsense [1]</b>        |
| <b>208/10 208/17</b>      | <b>NOLAN [24] 1/13</b>    | <b>260/25</b>              |
| <b>209/15 209/20</b>      | <b>38/2 63/24 66/1</b>    | <b>Nope [2] 211/10</b>     |
| <b>209/22 209/23</b>      | <b>74/24 93/25 104/22</b> | <b>261/15</b>              |
| <b>209/25 210/1 210/4</b> | <b>104/24 105/2 106/4</b> | <b>normal [4] 91/14</b>    |
| <b>210/13 210/21</b>      | <b>106/6 106/18 109/5</b> | <b>134/23 138/13</b>       |

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| <b>N</b>                   | <b>159/23 182/16</b>      | <b>182/20 182/22</b>      |
| <b>normal... [1]</b>       | <b>187/13 187/18</b>      | <b>183/3 183/10</b>       |
| <b>154/22</b>              | <b>197/7 210/15</b>       | <b>183/14 183/14</b>      |
| <b>normally [4] 24/23</b>  | <b>227/12 248/21</b>      | <b>183/15 183/16</b>      |
| <b>45/19 219/1 221/15</b>  | <b>260/11 273/2</b>       | <b>205/22 205/23</b>      |
| <b>NORTH [4] 1/11</b>      | <b>274/13 274/25</b>      | <b>206/16 206/17</b>      |
| <b>100/5 100/9 100/11</b>  | <b>notice [147] 14/3</b>  | <b>210/16 217/1 217/6</b> |
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| <b>not [325]</b>           | <b>14/21 45/16 50/6</b>   | <b>217/14 217/20</b>      |
| <b>notated [1] 208/1</b>   | <b>56/25 57/1 65/17</b>   | <b>218/16 218/18</b>      |
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| <b>38/5 38/6 203/9</b>     | <b>67/12 67/22 70/8</b>   | <b>224/20 224/22</b>      |
| <b>204/6 207/24</b>        | <b>70/15 71/24 72/23</b>  | <b>225/5 225/14 226/1</b> |
| <b>207/24 222/23</b>       | <b>74/12 75/19 76/1</b>   | <b>226/8 227/9 228/3</b>  |
| <b>236/19 238/2</b>        | <b>76/3 76/13 76/14</b>   | <b>228/4 228/24</b>       |
| <b>noted [1] 239/7</b>     | <b>78/11 80/3 81/23</b>   | <b>230/14 230/16</b>      |
| <b>notes [13] 72/14</b>    | <b>86/12 86/17 87/2</b>   | <b>230/17 231/8</b>       |
| <b>95/2 104/21 104/25</b>  | <b>90/8 90/9 90/24</b>    | <b>231/14 235/9</b>       |
| <b>110/20 110/24</b>       | <b>93/11 94/13 94/21</b>  | <b>235/14 235/19</b>      |
| <b>134/4 159/13 205/3</b>  | <b>100/18 103/21</b>      | <b>235/19 236/6</b>       |
| <b>221/1 225/13</b>        | <b>121/17 121/19</b>      | <b>236/11 237/2 237/7</b> |
| <b>227/17 236/14</b>       | <b>122/8 122/10</b>       | <b>237/17 238/10</b>      |
| <b>nothing [32] 8/2</b>    | <b>128/16 133/8</b>       | <b>244/8 244/12</b>       |
| <b>8/19 26/10 57/8</b>     | <b>137/20 149/12</b>      | <b>245/24 246/7</b>       |
| <b>59/3 69/10 69/13</b>    | <b>151/7 151/25 152/2</b> | <b>247/12 247/21</b>      |
| <b>69/16 69/22 76/3</b>    | <b>153/8 153/9 170/13</b> | <b>260/1 260/2 260/7</b>  |
| <b>86/19 91/2 95/19</b>    | <b>181/1 181/5 181/15</b> | <b>260/13 260/16</b>      |
| <b>98/3 98/6 104/6</b>     | <b>181/17 181/20</b>      | <b>260/18 261/3</b>       |
| <b>109/18 110/19</b>       | <b>181/20 181/24</b>      | <b>261/16 261/17</b>      |
| <b>119/9 147/18</b>        | <b>182/10 182/17</b>      | <b>264/15 264/23</b>      |



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>N</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 116/22 127/14<br>133/12 141/11<br>148/11 162/21<br>165/4 174/3 177/15<br>183/22 186/16<br>191/5 205/25 220/6<br>253/6 254/23 260/2<br>260/12 262/7<br>262/20 266/17<br>271/19 275/5<br>277/13<br>NRED [3] 252/1<br>260/21 264/16<br>NRS [25] 12/2 12/2<br>12/3 13/15 14/18<br>14/25 17/18 17/18<br>20/10 20/10 21/5<br>21/5 23/13 23/15<br>23/24 27/18 29/22<br>30/14 33/1 33/21<br>36/5 52/14 128/22<br>169/19 218/13<br>NRS 107 [2] 36/5<br>52/14<br>NRS 116 [1] 33/1<br>Nugget [2] 50/9<br>238/23<br>number [23] 9/22<br>44/15 69/7 69/16<br>70/23 71/11 77/5<br>95/22 104/23 113/4<br>113/8 121/6 124/20 | 136/4 149/9 185/18<br>192/10 192/21<br>215/22 224/8<br>245/15 275/6 276/4<br>numbers [5] 73/17<br>76/12 153/2 203/8<br>259/19<br>NV [1] 1/25<br>NYCB [1] 223/8 |
| notice... [10]<br>268/19 268/21<br>268/25 269/4<br>272/19 274/3<br>275/21 275/22<br>276/11 276/19<br>notices [20] 15/12<br>16/19 16/19 17/5<br>48/7 62/12 67/18<br>140/12 152/8<br>161/23 172/21<br>172/24 181/21<br>222/18 228/14<br>246/16 255/11<br>261/11 264/24<br>270/6<br>notified [1] 162/17<br>notify [1] 17/1<br>November [4] 64/2<br>64/3 64/4 101/12<br>November 2011 [2]<br>64/3 64/4<br>now [51] 6/12 6/22<br>9/1 10/4 12/4 13/2<br>15/10 20/11 34/5<br>39/15 43/9 44/13<br>46/15 47/2 54/19<br>58/3 60/10 60/24<br>65/1 68/18 74/10<br>87/8 88/19 88/25<br>96/12 111/19 116/9 | <b>O</b><br>o'clock [1] 212/12<br>oath [2] 32/8 89/13<br>object [4] 157/15<br>191/13 226/11<br>229/13<br>objecting [2]<br>204/10 255/20<br>objection [11]<br>155/1 155/25 157/8<br>188/1 188/8 191/12<br>203/2 203/4 204/8<br>226/20 226/21<br>objections [5]<br>16/12 226/6 226/12<br>226/12 226/18<br>obligation [14]<br>39/21 41/17 71/9<br>71/14 112/4 112/6<br>151/12 168/1 228/3<br>246/21 250/9<br>251/15 251/15<br>274/1                                                                                                                                                                             |                                                                                                                                                                |

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| <b>O</b>                   | <b>35/19 165/9 165/21</b>  | <b>41/23 42/2 43/17</b>   |
| <b>obligations [19]</b>    | <b>177/19 185/15</b>       | <b>43/22 233/23 234/1</b> |
| <b>38/25 40/17 40/18</b>   | <b>occupation [1]</b>      | <b>234/1 234/3 234/5</b>  |
| <b>87/19 95/5 103/2</b>    | <b>119/21</b>              | <b>240/11 242/5</b>       |
| <b>120/23 121/21</b>       | <b>occupied [2] 23/13</b>  | <b>243/21 250/21</b>      |
| <b>123/15 124/6</b>        | <b>23/14</b>               | <b>251/2 255/9 271/9</b>  |
| <b>125/11 128/21</b>       | <b>occur [2] 65/2</b>      | <b>offered [5] 44/21</b>  |
| <b>131/4 133/16</b>        | <b>102/8</b>               | <b>240/16 241/1</b>       |
| <b>135/24 137/19</b>       | <b>occurred [2] 71/12</b>  | <b>241/16 252/10</b>      |
| <b>151/20 169/19</b>       | <b>151/15</b>              | <b>offeree [1] 250/20</b> |
| <b>270/1</b>               | <b>occurring [3] 55/17</b> | <b>offering [4] 108/4</b> |
| <b>observation [1]</b>     | <b>55/20 134/5</b>         | <b>127/5 243/24</b>       |
| <b>257/4</b>               | <b>OCHOA [2] 2/17</b>      | <b>244/17</b>             |
| <b>obstructs [1]</b>       | <b>147/9</b>               | <b>offers [5] 21/19</b>   |
| <b>240/12</b>              | <b>October [3] 120/11</b>  | <b>128/23 169/20</b>      |
| <b>obtain [7] 18/6</b>     | <b>130/18 189/23</b>       | <b>240/19 242/4</b>       |
| <b>18/10 18/13 21/13</b>   | <b>October 12 [1]</b>      | <b>offhand [1] 148/12</b> |
| <b>86/22 120/21</b>        | <b>130/18</b>              | <b>office [13] 14/9</b>   |
| <b>206/19</b>              | <b>Ocwen [2] 48/20</b>     | <b>18/16 26/1 42/17</b>   |
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| <b>44/5 48/10 48/11</b>   | <b>268/23 271/9</b>       | <b>110/9 110/11</b>       |
| <b>49/5 49/6 49/7</b>     | <b>272/19 274/4</b>       | <b>110/18 110/21</b>      |
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| <b>169/9 169/18</b>       | <b>payment [99] 5/10</b>  | <b>182/5 185/23</b>       |
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| <b>245/12 247/18</b>      | <b>pendens [2] 14/8</b>   | <b>171/2</b>              |
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| <b>104/14 127/21</b>       | <b>104/21 104/25</b>       | <b>226/3 226/25</b>          |
| <b>156/14 207/14</b>       | <b>110/19 110/24</b>       | <b>268/20 270/17</b>         |
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| <b>276/10 276/19</b>       | <b>pipes [1] 19/13</b>     | <b>110/18 110/21</b>         |
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|                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                            |
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|                                                                                                                                                                |                                                                                                                                                                                                                            |                                                                                                                                                                                                               |
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| <b>94/17 100/1 100/15</b>   | <b>seeking [7] 94/6</b>   | <b>97/4 111/19 115/10</b>  |
| <b>102/2 103/13</b>         | <b>97/19 163/12 187/1</b> | <b>122/5 125/11</b>        |
| <b>104/19 104/25</b>        | <b>219/18 220/13</b>      | <b>134/20 137/5</b>        |
| <b>105/2 107/17</b>         | <b>236/8</b>              | <b>143/23 144/23</b>       |
| <b>108/20 115/2</b>         | <b>seems [2] 221/8</b>    | <b>149/21 163/5</b>        |
|                             | <b>252/23</b>             | <b>170/13 171/11</b>       |

|                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                       |                                                                                                                                                        |
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| <b>S</b>                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                       |                                                                                                                                                        |
| send... [8] 201/3<br>243/8 243/15<br>249/10 276/7 276/7<br>276/22 277/19                                                                                                                                                                                                                                   | 181/21 183/11<br>188/14 188/16<br>192/18 192/19<br>209/14 209/21<br>217/24 228/14<br>230/13 232/13<br>241/4 260/1 275/9<br>275/11                                                                     | 177/17 200/20<br>200/24 201/2<br>servicer [5] 78/17<br>79/1 200/2 200/25<br>200/25                                                                     |
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| senior [6] 79/17<br>79/25 128/13<br>210/25 264/9<br>264/14                                                                                                                                                                                                                                                 | separately [2]<br>71/23 90/21                                                                                                                                                                         | serving [2] 253/7<br>253/15                                                                                                                            |
| sense [1] 213/16                                                                                                                                                                                                                                                                                           | September [7] 17/8<br>60/14 127/4 129/13<br>134/13 160/9<br>198/10                                                                                                                                    | set [14] 65/11 76/12<br>102/4 102/6 114/18<br>139/22 216/7<br>217/22 218/2<br>219/18 227/19<br>227/23 231/6<br>249/17                                  |
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| <b>231/14 251/10</b>         | <b>119/9 147/18 153/9</b>   | <b>should [30] 5/16</b>     |
| <b>252/2 261/25 262/4</b>    | <b>154/19 155/15</b>        | <b>10/20 33/15 113/20</b>   |
| <b>273/23 274/4</b>          | <b>155/19 159/23</b>        | <b>115/15 119/1</b>         |
| <b>275/18</b>                | <b>197/7 202/8</b>          | <b>128/20 149/17</b>        |
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| <b>6/25 7/1 7/9 7/16</b>     | <b>share [2] 60/16</b>      | <b>204/2 206/8 218/25</b>   |
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| <b>217/19 218/2</b>          | <b>she [11] 113/17</b>      | <b>223/24 229/24</b>        |
| <b>218/21 219/14</b>         | <b>118/19 118/19</b>        | <b>235/8 235/17 236/9</b>   |
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| <b>220/16 221/3</b>          | <b>173/4 173/5 173/6</b>    | <b>270/24 271/5</b>         |
| <b>221/12 222/14</b>         | <b>173/10 173/17</b>        | <b>271/11 271/12</b>        |
| <b>223/14 224/3 224/6</b>    | <b>189/12</b>               | <b>274/12 274/21</b>        |
| <b>224/17 225/2 225/5</b>    | <b>she's [4] 58/12</b>      | <b>276/16</b>               |
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| <b>229/2 230/10</b>          | <b>270/21</b>               | <b>shoulders [1]</b>        |
| <b>230/25 231/2</b>          | <b>Shea [1] 150/5</b>       | <b>269/18</b>               |
| <b>231/16 232/3 232/3</b>    | <b>Shea Watkins [1]</b>     | <b>shouldn't [1]</b>        |
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|                                                                                                           |                                                                                                                                                     |                                                                                                                             |
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| <b>S</b>                                                                                                  | <b>signing [2] 93/9<br/>263/24</b>                                                                                                                  | <b>sir [14] 26/11 28/6<br/>57/9 119/3 119/24<br/>147/3 147/13<br/>148/20 153/18<br/>155/6 159/17 160/5<br/>190/1 196/21</b> |
| <b>show... [11] 193/2<br/>224/1 224/13 226/3<br/>231/2 232/9 257/19<br/>257/24 257/25<br/>272/9 275/4</b> | <b>signs [1] 20/15</b>                                                                                                                              | <b>sit [3] 80/22 147/11<br/>274/12</b>                                                                                      |
| <b>showed [2] 115/24<br/>271/16</b>                                                                       | <b>Silver [8] 127/5<br/>127/24 130/17<br/>132/12 207/17<br/>242/20 243/2<br/>244/19</b>                                                             | <b>sitting [3] 115/2<br/>186/11 188/19</b>                                                                                  |
| <b>showing [3] 43/1<br/>129/11 254/20</b>                                                                 | <b>similar [8] 6/23<br/>20/5 95/11 129/19<br/>135/13 161/14<br/>190/2 223/17</b>                                                                    | <b>situation [5] 144/7<br/>223/17 258/16<br/>264/11 264/17</b>                                                              |
| <b>shown [4] 230/22<br/>232/10 234/14<br/>274/24</b>                                                      | <b>similarly [3] 16/2<br/>153/22 235/16</b>                                                                                                         | <b>situations [1] 19/21</b>                                                                                                 |
| <b>shows [3] 99/15<br/>99/21 247/9</b>                                                                    | <b>simple [9] 27/20<br/>41/20 43/9 114/12<br/>163/21 177/15<br/>221/9 224/11<br/>233/22</b>                                                         | <b>six [6] 24/25 25/1<br/>224/17 229/25<br/>234/22 276/14</b>                                                               |
| <b>shrug [1] 269/18</b>                                                                                   | <b>since [18] 6/10<br/>27/19 42/6 47/7<br/>59/23 61/2 73/9<br/>74/10 92/7 105/18<br/>110/1 120/2 198/9<br/>213/9 213/9 226/17<br/>228/15 272/11</b> | <b>sketch [1] 5/2</b>                                                                                                       |
| <b>sic [2] 6/23 25/19</b>                                                                                 | <b>simply [6] 69/5<br/>164/11 176/3<br/>176/10 253/20<br/>259/6</b>                                                                                 | <b>skip [1] 79/4</b>                                                                                                        |
| <b>side [8] 51/16 51/17<br/>194/6 195/23<br/>195/24 216/11<br/>216/16 224/13</b>                          | <b>signed [6] 4/9 4/11<br/>38/5 109/4 110/14<br/>150/5</b>                                                                                          | <b>skips [1] 153/6</b>                                                                                                      |
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| <b>signed [6] 4/9 4/11<br/>38/5 109/4 110/14<br/>150/5</b>                                                | <b>single [3] 124/19<br/>246/7 246/7</b>                                                                                                            | <b>slice [1] 115/6</b>                                                                                                      |
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| <b>150/21 185/6</b>       | <b>91/4 92/2 93/7</b>     | <b>180/13 180/15</b>      |
| <b>so [239] 7/4 8/3</b>   | <b>93/12 94/8 94/19</b>   | <b>180/17 180/25</b>      |
| <b>10/1 11/8 12/14</b>    | <b>96/7 100/12 101/18</b> | <b>182/21 182/23</b>      |
| <b>13/1 13/12 13/20</b>   | <b>102/11 104/21</b>      | <b>185/21 186/3 186/6</b> |
| <b>14/17 16/11 20/2</b>   | <b>108/9 110/14</b>       | <b>186/10 186/15</b>      |
| <b>20/8 21/10 21/25</b>   | <b>110/25 111/12</b>      | <b>188/7 190/8 190/21</b> |
| <b>23/20 23/22 25/21</b>  | <b>112/24 113/7</b>       | <b>190/23 190/25</b>      |
| <b>26/8 27/11 27/13</b>   | <b>114/13 117/3</b>       | <b>192/12 192/25</b>      |
| <b>28/16 28/25 29/3</b>   | <b>117/21 118/8</b>       | <b>195/19 197/8</b>       |
| <b>30/18 31/7 31/12</b>   | <b>118/11 119/10</b>      | <b>198/11 200/6</b>       |
| <b>32/2 33/14 34/2</b>    | <b>121/10 121/24</b>      | <b>200/11 200/20</b>      |
| <b>36/4 36/22 37/15</b>   | <b>124/20 124/23</b>      | <b>202/10 203/22</b>      |
| <b>37/20 38/3 38/10</b>   | <b>125/20 126/9</b>       | <b>204/23 205/22</b>      |
| <b>38/12 38/20 39/15</b>  | <b>126/15 126/18</b>      | <b>207/3 207/22 212/1</b> |
| <b>39/19 41/16 42/9</b>   | <b>130/11 132/1 132/6</b> | <b>213/24 214/20</b>      |
| <b>42/12 44/16 47/5</b>   | <b>132/14 133/4 135/5</b> | <b>215/7 221/22</b>       |
| <b>47/6 47/6 47/23</b>    | <b>135/16 135/20</b>      | <b>222/10 224/16</b>      |
| <b>49/8 49/13 50/13</b>   | <b>137/11 139/17</b>      | <b>224/25 226/24</b>      |
| <b>50/22 51/7 53/18</b>   | <b>139/21 144/14</b>      | <b>228/16 228/23</b>      |
| <b>55/10 59/4 61/11</b>   | <b>145/9 147/19</b>       | <b>230/23 233/9 235/3</b> |
| <b>63/20 65/1 67/15</b>   | <b>148/21 154/11</b>      | <b>235/25 235/25</b>      |
| <b>68/8 68/14 68/18</b>   | <b>158/1 158/4 158/21</b> | <b>236/5 238/4 239/2</b>  |
| <b>71/22 72/1 72/13</b>   | <b>159/24 163/14</b>      | <b>239/20 242/3</b>       |
| <b>72/14 73/6 73/9</b>    | <b>164/2 164/7 164/10</b> | <b>242/12 244/13</b>      |
| <b>73/15 74/8 74/19</b>   | <b>165/10 165/12</b>      | <b>244/15 246/10</b>      |
| <b>74/23 75/5 75/9</b>    | <b>165/21 166/13</b>      | <b>246/20 249/11</b>      |
| <b>75/21 79/3 80/20</b>   | <b>166/15 166/21</b>      | <b>249/21 256/20</b>      |
| <b>81/1 81/6 81/9</b>     | <b>168/4 168/5 169/10</b> | <b>257/16 260/12</b>      |
| <b>81/12 81/22 83/5</b>   | <b>170/22 172/1</b>       | <b>261/12 262/4</b>       |
| <b>84/10 84/20 85/6</b>   | <b>172/23 172/24</b>      | <b>262/19 266/16</b>      |

|                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| so... [8] 267/1<br>270/20 272/4<br>272/15 273/19<br>276/2 276/11<br>276/23                                                                                                                                                                                                                                               | 227/23 259/10<br>259/10 272/16<br>273/15 274/1<br>somebody [15]<br>19/8 70/3 166/11<br>177/6 177/11<br>193/13 240/8 242/8<br>260/25 261/6 261/7<br>264/22 269/12<br>271/18 277/14                                                                              | sometimes [4] 5/22<br>62/6 113/10 164/11<br>somewhat [1]<br>60/25<br>somewhere [1]<br>32/11                                                                                                                                                                   |
| sold [9] 20/12 24/6<br>24/9 96/12 96/18<br>183/23 186/18<br>186/20 259/2                                                                                                                                                                                                                                                 | 193/13 240/8 242/8<br>260/25 261/6 261/7<br>264/22 269/12<br>271/18 277/14                                                                                                                                                                                     | song [1] 166/1<br>sooner [1] 212/5<br>sophisticated [1]<br>231/21                                                                                                                                                                                             |
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| solely [1] 259/16                                                                                                                                                                                                                                                                                                        | someone [5] 24/18<br>66/6 236/6 237/18<br>237/20                                                                                                                                                                                                               | sort [3] 22/12 201/1<br>267/19                                                                                                                                                                                                                                |
| solemnly [6] 7/25<br>59/1 119/7 147/16<br>159/21 197/5                                                                                                                                                                                                                                                                   | something [30]<br>37/2 63/4 88/9<br>101/22 136/23<br>143/19 143/23<br>143/25 154/13<br>168/7 169/11<br>181/12 186/9<br>193/13 194/15<br>195/13 234/11<br>235/9 241/10<br>243/13 249/8<br>253/12 263/15<br>267/13 267/17<br>271/17 274/5 274/8<br>274/14 276/19 | sorts [1] 201/5<br>sought [2] 102/15<br>243/7                                                                                                                                                                                                                 |
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| <b>southern... [2]</b>      | <b>split [3] 177/2</b>       | <b>224/17</b>              |
| <b>166/17 190/12</b>        | <b>264/10 264/17</b>         | <b>standing [6] 7/24</b>   |
| <b>speak [3] 47/2</b>       | <b>split-lien [2] 264/10</b> | <b>58/24 119/5 147/14</b>  |
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| <b>188/22</b>               | <b>Spring [1] 2/5</b>        | <b>25/11 48/1 89/22</b>    |
| <b>specific [11] 13/2</b>   | <b>spurred [2] 171/1</b>     | <b>99/1 145/22 170/16</b>  |
| <b>43/14 63/18 86/1</b>     | <b>184/20</b>                | <b>189/22 234/25</b>       |
| <b>86/6 154/12 180/3</b>    | <b>square [1] 14/11</b>      | <b>267/6 276/17</b>        |
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| <b>188/16 214/6</b>         | <b>55/15 55/17</b>           | <b>69/11 75/2 78/5</b>     |
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| <b>248/19 259/13</b>        | <b>113/11 113/16</b>        | <b>thank [31] 16/23</b>    |
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| <b>104/18 107/25</b>        | <b>114/15 115/14</b>        | <b>56/8 57/9 58/6</b>      |
| <b>237/24</b>               | <b>115/14 115/16</b>        | <b>89/14 104/10 106/1</b>  |
| <b>territory [1] 191/22</b> | <b>115/20 116/13</b>        | <b>106/20 112/12</b>       |
| <b>test [2] 7/2 258/1</b>   | <b>117/21 119/8</b>         | <b>116/10 118/23</b>       |
| <b>testified [29] 29/11</b> | <b>131/15 146/12</b>        | <b>119/17 138/23</b>       |
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| <b>56/13 60/2 77/8</b>      | <b>160/18 192/2 197/6</b>   | <b>159/7 159/8 160/5</b>   |
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| <b>126/14 146/3</b>         | <b>229/14 246/9</b>         | <b>196/21 214/15</b>       |
| <b>148/19 160/19</b>        | <b>248/25 263/19</b>        | <b>214/20 239/18</b>       |
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| <b>198/7 198/10 222/9</b>   | <b>than [41] 13/15</b>      | <b>196/22 214/21</b>       |
| <b>242/12 242/13</b>        | <b>20/24 21/5 21/20</b>     | <b>227/5 276/21</b>        |
| <b>243/8 249/3 250/14</b>   | <b>22/14 22/20 23/15</b>    | <b>277/22</b>              |
| <b>263/22 268/10</b>        | <b>38/17 42/8 84/17</b>     | <b>that [1149]</b>         |
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| <b>37/14 38/23 42/22</b>    | <b>213/17 213/21</b>      | <b>190/7 190/21</b>        |
| <b>43/5 49/24 52/1</b>      | <b>213/22 215/16</b>      | <b>193/14 193/21</b>       |
| <b>53/9 54/24 57/22</b>     | <b>224/3 224/5 225/18</b> | <b>211/1 219/6 222/8</b>   |
| <b>58/18 58/19 58/20</b>    | <b>229/14 230/10</b>      | <b>222/12 223/11</b>       |
| <b>61/23 66/5 68/13</b>     | <b>238/3 238/21</b>       | <b>223/21 226/4 226/6</b>  |
| <b>70/2 70/3 73/13</b>      | <b>239/24 240/25</b>      | <b>227/2 231/24</b>        |
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| <b>127/17 127/22</b>        | <b>265/6 265/9 268/3</b>  | <b>them [73] 4/1 4/15</b>  |
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| <b>141/7 142/9 143/14</b>   | <b>275/25 275/25</b>      | <b>24/13 24/15 24/16</b>   |
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| <b>158/6 159/5 159/14</b>   | <b>19/8 20/12 20/12</b>   | <b>71/24 74/1 74/6</b>     |
| <b>170/9 174/25 175/2</b>   | <b>20/23 22/24 24/7</b>   | <b>78/4 83/4 88/1</b>      |
| <b>178/1 183/6 185/5</b>    | <b>25/11 26/7 38/25</b>   | <b>92/13 121/2 124/3</b>   |
| <b>187/17 188/13</b>        | <b>49/18 49/21 59/16</b>  | <b>142/13 142/23</b>       |
| <b>190/25 191/25</b>        | <b>66/6 71/16 104/18</b>  | <b>145/25 149/20</b>       |
| <b>192/24 192/25</b>        | <b>115/12 126/5 138/3</b> | <b>149/21 152/14</b>       |
| <b>193/17 209/10</b>        | <b>143/6 143/9 148/5</b>  | <b>162/16 167/9</b>        |
| <b>210/3 210/22</b>         | <b>152/14 154/15</b>      | <b>167/10 173/25</b>       |
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| <b>184/19 186/24</b>       | <b>123/17 123/19</b>       | <b>38/25 41/22 42/2</b>   |
| <b>192/20 198/1</b>        | <b>123/20 128/18</b>       | <b>43/4 43/16 43/22</b>   |
| <b>198/17 204/11</b>       | <b>131/16 131/20</b>       | <b>52/16 56/17 57/1</b>   |
| <b>206/4 206/11</b>        | <b>136/11 138/8 139/8</b>  | <b>58/16 58/24 60/10</b>  |
| <b>213/12 213/14</b>       | <b>141/22 144/16</b>       | <b>63/4 63/8 63/10</b>    |
| <b>216/4 222/10</b>        | <b>149/21 151/16</b>       | <b>64/23 66/2 71/14</b>   |
| <b>226/19 234/4</b>        | <b>152/3 153/11 157/5</b>  | <b>74/19 74/21 75/11</b>  |
| <b>234/10 235/9</b>        | <b>158/11 163/9 166/8</b>  | <b>79/6 81/10 82/4</b>    |
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| <b>257/18 262/17</b>       | <b>172/13 174/10</b>       | <b>85/4 85/21 86/4</b>    |
| <b>264/25 276/5</b>        | <b>174/14 176/5 182/7</b>  | <b>86/6 86/23 90/20</b>   |
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| <b>108/1 264/24</b>        | <b>203/11 205/1</b>        | <b>105/3 105/4 105/9</b>  |
| <b>then [91] 7/7 8/23</b>  | <b>205/24 207/23</b>       | <b>106/11 106/13</b>      |
| <b>10/16 25/21 26/2</b>    | <b>220/15 224/14</b>       | <b>106/17 110/1</b>       |
| <b>26/10 28/25 30/9</b>    | <b>226/19 247/8</b>        | <b>111/13 115/4</b>       |
| <b>38/14 39/1 40/9</b>     | <b>247/20 247/23</b>       | <b>117/21 119/5 121/9</b> |
| <b>40/20 42/6 48/4</b>     | <b>249/14 259/3 260/7</b>  | <b>121/14 123/4 128/7</b> |
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| <b>71/17 74/13 75/7</b>    | <b>274/19</b>              | <b>136/19 136/21</b>      |
| <b>75/10 81/1 82/21</b>    | <b>theoretical [1]</b>     | <b>138/11 139/13</b>      |
| <b>82/21 83/6 83/11</b>    | <b>236/24</b>              | <b>140/13 141/24</b>      |
| <b>85/19 90/6 90/18</b>    | <b>there [190] 5/3 5/7</b> | <b>145/18 147/14</b>      |
| <b>90/19 90/20 93/5</b>    | <b>5/10 5/12 6/2 12/12</b> | <b>154/5 155/7 159/19</b> |
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| <b>96/22 101/21</b>        | <b>14/14 15/10 16/17</b>   | <b>165/1 165/7 166/6</b>  |
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| <b>180/20 180/25</b>      |               | <b>244/5 246/19 248/3</b> |
| <b>184/10 185/22</b>      |               | <b>248/14 254/22</b>      |
| <b>186/6 186/10 188/5</b> |               | <b>254/23 254/24</b>      |
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| <b>188/19 189/19</b>      |               | <b>264/8 268/4 271/10</b> |
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| <b>192/14 192/15</b>      |               | <b>274/9 274/14 275/9</b> |
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| <b>197/3 202/21</b>       |               | <b>16/1 16/10 19/13</b>   |
| <b>203/22 204/1 204/6</b> |               | <b>19/22 19/23 19/23</b>  |
| <b>204/23 206/25</b>      |               | <b>22/8 23/22 23/23</b>   |
| <b>207/24 208/1</b>       |               | <b>26/1 26/4 26/9</b>     |
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| <b>209/23 210/1 210/4</b> |               | <b>34/15 35/17 39/2</b>   |
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| <b>214/5 214/19</b>       |               | <b>54/18 54/21 56/22</b>  |
| <b>216/15 219/20</b>      |               | <b>60/25 64/1 66/1</b>    |
| <b>220/5 220/10</b>       |               | <b>67/12 69/19 69/22</b>  |
| <b>220/22 221/19</b>      |               | <b>70/22 74/12 75/3</b>   |
| <b>221/25 221/25</b>      |               | <b>75/4 86/19 86/23</b>   |
| <b>222/10 222/23</b>      |               | <b>92/9 93/12 93/18</b>   |
| <b>223/6 223/18</b>       |               | <b>95/12 95/16 95/19</b>  |
| <b>223/22 226/7</b>       |               | <b>98/2 98/6 99/11</b>    |
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| <b>232/12 232/12</b>      |               | <b>109/18 109/22</b>      |
| <b>232/13 235/2</b>       |               | <b>110/16 110/19</b>      |
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|                           |               | <b>therefore [3]</b>      |
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|                           |               | <b>thereof [1]</b>        |
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|                           |               | <b>Thereupon [1]</b>      |
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| <b>114/4 122/5 125/9</b>    | <b>115/7 115/9 115/10</b> | <b>233/2 233/3 234/16</b> |
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| <b>244/11 244/23</b>        | <b>141/19 141/21</b>      | <b>243/8 243/9 244/19</b> |
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| <b>246/16 247/1</b>         | <b>152/13 161/16</b>      | <b>246/17 246/20</b>      |
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| <b>255/22 261/11</b>        | <b>163/12 163/13</b>      | <b>247/13 247/13</b>      |
| <b>264/1 266/8 271/2</b>    | <b>163/15 163/23</b>      | <b>247/17 247/19</b>      |
| <b>271/3</b>                | <b>166/18 166/23</b>      | <b>247/20 247/22</b>      |
| <b>they [211] 4/18</b>      | <b>167/7 169/9 171/25</b> | <b>247/23 248/4 248/8</b> |
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| <b>20/17 20/17 20/18</b>    | <b>179/24 183/12</b>      | <b>249/9 249/11</b>       |
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| <b>49/14 49/25 50/1</b>     | <b>195/14 200/7 204/1</b> | <b>253/13 254/8</b>       |
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| <b>273/8 274/13</b>        | <b>203/24 214/17</b>       | <b>188/8 192/3 192/22</b>  |
| <b>274/14 274/18</b>       | <b>215/12 238/12</b>       | <b>194/3 194/4 194/14</b>  |
| <b>274/24 275/6</b>        | <b>240/25 250/24</b>       | <b>194/23 194/25</b>       |
| <b>275/22 276/8</b>        | <b>254/17 260/10</b>       | <b>196/12 204/4</b>        |
| <b>276/10 276/11</b>       | <b>262/13 268/9</b>        | <b>204/13 209/10</b>       |
| <b>277/5 277/7</b>         | <b>269/23 271/13</b>       | <b>211/5 213/9 213/22</b>  |
| <b>they'd [2] 32/10</b>    | <b>272/8</b>               | <b>213/24 245/17</b>       |
| <b>185/17</b>              | <b>things [23] 6/24</b>    | <b>248/13 249/1 251/7</b>  |
| <b>they're [38] 5/25</b>   | <b>38/3 51/19 52/7</b>     | <b>253/18 254/1</b>        |
| <b>15/13 17/13 17/14</b>   | <b>52/12 65/6 83/21</b>    | <b>255/24 258/5</b>        |
| <b>17/14 17/17 19/10</b>   | <b>88/15 88/23 114/9</b>   | <b>262/11 262/12</b>       |
| <b>19/12 19/25 20/1</b>    | <b>115/23 116/23</b>       | <b>264/3 268/17</b>        |
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| <b>46/20 48/22 51/14</b>   | <b>229/25 233/7</b>        | <b>276/2 277/4</b>         |
| <b>66/6 68/17 101/18</b>   | <b>238/23 246/24</b>       | <b>thinking [1] 261/24</b> |
| <b>102/13 104/19</b>       | <b>256/1 260/3 267/20</b>  | <b>third [33] 53/7</b>     |
| <b>124/12 124/18</b>       | <b>273/6</b>               | <b>62/16 63/14 67/2</b>    |
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| <b>216/12 220/15</b>       | <b>4/3 4/24 5/24 6/8</b>   | <b>96/17 96/19 97/1</b>    |
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| <b>237/22 247/11</b>       | <b>16/14 16/22 23/8</b>    | <b>112/9 124/21</b>        |
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| <b>253/22 259/19</b>       | <b>58/15 73/15 86/3</b>    | <b>183/24 186/21</b>       |
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| <b>53/7 96/13 96/17</b>    | <b>194/17 253/12</b>      | <b>205/20 207/17</b>      |
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| <b>this [433]</b>          | <b>214/5 241/18</b>       | <b>throw [3] 137/11</b>   |
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| <b>23/18 27/12 30/11</b>   | <b>165/8 173/18</b>       | <b>189/20</b>             |
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| <b>53/2 61/21 76/12</b>    | <b>19/22 58/13 66/16</b>  | <b>269/21</b>             |
| <b>94/23 94/23 104/24</b>  | <b>83/15 88/21 124/6</b>  | <b>Thursday [1]</b>       |
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| <b>124/14 124/16</b>       | <b>193/11 217/23</b>      | <b>ticket [2] 50/8</b>    |
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| <b>238/18 244/13</b>       | <b>80/22 81/10 85/1</b>   | <b>29/22 30/8 30/10</b>   |
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| <b>138/9 177/19 192/5</b>  | <b>121/11 125/1 127/3</b> | <b>55/23 56/21 58/17</b>  |
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| <b>239/17 246/14</b>       | <b>158/3 159/13</b>       | <b>73/9 73/12 73/18</b>   |
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| <b>76/14 82/4 82/10</b>   | <b>176/8 177/11</b>          | <b>36/25 51/13 51/13</b>  |
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| <b>121/5 126/1 126/8</b>  | <b>times [34] 35/18</b>      | <b>100/5 100/9 100/11</b> |
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| <b>168/15 170/1 176/1</b> | <b>132/15 136/19</b>         | <b>197/20 202/16</b>      |
| <b>176/10 177/7 178/7</b> | <b>136/21 137/4</b>          | <b>216/21 219/10</b>      |
| <b>180/6 181/6 183/18</b> | <b>145/11 160/20</b>         | <b>219/17 224/20</b>      |
| <b>184/6 185/11</b>       | <b>162/21 162/22</b>         | <b>235/15 237/6</b>       |
| <b>185/20 187/8</b>       | <b>165/5 166/1 173/18</b>    | <b>263/24 267/20</b>      |
| <b>188/16 189/3</b>       | <b>177/20 188/15</b>         | <b>268/7 269/25 270/4</b> |
| <b>190/22 192/5</b>       | <b>198/7 199/11 202/7</b>    | <b>274/11 274/22</b>      |
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| <b>212/19 212/20</b>      | <b>270/24</b>                | <b>198/21 209/8</b>       |
| <b>215/10 215/21</b>      | <b>title [74] 1/12 18/18</b> | <b>211/14 241/24</b>      |
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| <b>228/1 240/3 241/7</b>  | <b>22/14 22/16 22/18</b>     | <b>40/5</b>               |
| <b>242/24 246/2 248/5</b> | <b>22/19 22/20 22/20</b>     | <b>toggling [1] 262/1</b> |
| <b>248/7 249/5 249/23</b> | <b>22/23 22/25 23/1</b>      | <b>told [8] 46/4 46/6</b> |
| <b>252/5 254/1 254/25</b> | <b>23/6 23/25 24/6</b>       | <b>46/15 84/23 142/23</b> |
| <b>258/11 260/25</b>      | <b>24/8 24/10 27/9</b>       | <b>231/11 242/4</b>       |
| <b>269/6 270/21 271/5</b> | <b>29/12 30/2 30/4</b>       | <b>251/21</b>             |
| <b>timeframe [7] 78/3</b> | <b>30/6 30/16 30/16</b>      | <b>Tomiyasu [1] 232/4</b> |
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| <b>tomorrow... [6]<br/>58/16 211/19<br/>211/25 212/5 212/9<br/>252/21</b>                                                           | <b>town [2] 2/13 36/21</b>                            | <b>treats [1] 240/10</b>                                                                                                                                                                                                          |
| <b>too [9] 10/19<br/>128/11 149/5<br/>162/22 164/4<br/>215/19 253/19<br/>257/8 268/18</b>                                           | <b>track [2] 198/12<br/>199/10</b>                    | <b>trial [28] 4/20 5/15<br/>6/10 6/11 6/12 7/9<br/>7/19 10/15 60/3<br/>60/5 60/16 113/25<br/>114/17 115/25<br/>116/17 116/22<br/>117/15 117/16<br/>148/19 165/4 189/5<br/>198/8 199/6 214/17<br/>242/2 245/7 254/2<br/>256/24</b> |
| <b>took [14] 91/20<br/>173/20 180/13<br/>194/12 219/5 224/9<br/>234/17 253/6<br/>253/10 264/25<br/>265/6 266/5 274/20<br/>276/3</b> | <b>tracks [1] 132/20</b>                              | <b>trials [5] 59/19<br/>113/8 198/5 241/6<br/>244/23</b>                                                                                                                                                                          |
| <b>tools [1] 116/19</b>                                                                                                             | <b>trade [5] 32/21<br/>32/22 32/24 33/1<br/>34/7</b>  | <b>tried [1] 15/15</b>                                                                                                                                                                                                            |
| <b>tooth [1] 20/17</b>                                                                                                              | <b>trail [1] 222/12</b>                               | <b>tries [1] 46/22</b>                                                                                                                                                                                                            |
| <b>top [6] 33/22<br/>145/18 149/12<br/>150/21 166/12<br/>205/5</b>                                                                  | <b>transaction [2]<br/>16/4 218/23</b>                | <b>trilogy [1] 253/25</b>                                                                                                                                                                                                         |
| <b>tortured [1] 253/24</b>                                                                                                          | <b>transactions [1]<br/>51/11</b>                     | <b>TRO [4] 25/17<br/>25/20 142/6 210/5</b>                                                                                                                                                                                        |
| <b>total [10] 68/19<br/>84/17 84/22 88/1<br/>88/6 88/11 88/12<br/>95/8 129/11 181/2</b>                                             | <b>TRANSCRIBED</b>                                    | <b>TROs [1] 260/24</b>                                                                                                                                                                                                            |
| <b>touch [1] 262/6</b>                                                                                                              | <b>[1] 1/25</b>                                       | <b>true [5] 75/18<br/>83/12 187/17<br/>223/16 278/5</b>                                                                                                                                                                           |
| <b>tough [2] 190/22<br/>221/8</b>                                                                                                   | <b>transcript [4]<br/>26/17 26/22 31/19<br/>278/5</b> | <b>truncate [1] 214/4</b>                                                                                                                                                                                                         |
| <b>toward [1] 162/9</b>                                                                                                             | <b>TRANSCRIPTION</b>                                  | <b>truncating [2]<br/>117/15 117/16</b>                                                                                                                                                                                           |
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| <b>33/24 34/3 35/1</b>     | <b>123/21 124/13</b>        | <b>191/18 192/1 214/3</b> |
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| <b>38/1 38/24 39/9</b>     | <b>129/5 133/9 135/15</b>   | <b>TSG [1] 100/14</b>     |
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| <b>80/1 92/7 92/11</b>     | <b>15/24 42/7 42/8</b>      | <b>129/6 135/2 149/3</b>  |
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| <b>217/18 220/6</b>        | <b>119/10 147/18</b>        | <b>38/3 60/15 88/23</b>   |
| <b>237/24 238/2 238/4</b>  | <b>147/18 147/19</b>        | <b>102/12 105/4</b>       |
| <b>239/15 239/23</b>       | <b>159/23 159/23</b>        | <b>117/23 124/3</b>       |
| <b>261/22 263/12</b>       | <b>159/24 197/7 197/7</b>   | <b>124/20 135/17</b>      |
| <b>263/14 264/8</b>        | <b>197/8 248/2</b>          | <b>135/19 156/21</b>      |
| <b>264/20 266/18</b>       | <b>truthfully [2] 32/9</b>  | <b>163/5 166/6 174/11</b> |
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| <b>272/5 272/20</b>        | <b>114/19 140/5 210/4</b>   | <b>245/15 245/23</b>      |
| <b>276/17</b>              | <b>212/16 215/25</b>        | <b>248/4 249/2 256/9</b>  |
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| <b>166/16 167/9 170/3</b> | <b>50/5 50/16 52/15</b>    | <b>186/11 186/21</b>      |
| <b>171/18 173/4</b>       | <b>53/2 54/1 58/15</b>     | <b>188/18 189/24</b>      |
| <b>176/25 178/14</b>      | <b>75/12 75/20 78/24</b>   | <b>190/15 190/19</b>      |
| <b>179/7 182/14</b>       | <b>84/13 84/19 84/20</b>   | <b>191/7 191/21</b>       |
| <b>185/14 190/8</b>       | <b>85/21 86/2 106/4</b>    | <b>191/21 191/25</b>      |
| <b>190/11 191/7 196/9</b> | <b>106/11 109/1</b>        | <b>193/8 193/12</b>       |
| <b>196/10 196/11</b>      | <b>113/10 120/6 120/9</b>  | <b>193/20 194/4</b>       |
| <b>204/7 215/23</b>       | <b>120/15 120/18</b>       | <b>194/12 200/2</b>       |
| <b>216/19 218/9</b>       | <b>122/13 122/15</b>       | <b>200/16 202/22</b>      |
| <b>222/25 226/17</b>      | <b>123/4 124/4 124/21</b>  | <b>214/19 214/20</b>      |
| <b>229/9 235/7 238/14</b> | <b>126/17 128/25</b>       | <b>222/10 227/25</b>      |
| <b>238/23 243/15</b>      | <b>129/17 130/2</b>        | <b>228/14 228/15</b>      |
| <b>247/15 248/13</b>      | <b>131/24 132/16</b>       | <b>233/6 248/3 248/7</b>  |
| <b>256/5 256/13</b>       | <b>133/7 133/17</b>        | <b>248/16 252/12</b>      |
| <b>267/23 269/19</b>      | <b>136/19 136/21</b>       | <b>253/4 253/4 255/22</b> |
| <b>270/18 271/15</b>      | <b>136/22 136/22</b>       | <b>259/3 267/13 268/4</b> |
| <b>271/20 273/6</b>       | <b>138/10 141/9</b>        | <b>268/6 270/16 273/8</b> |
| <b>274/16</b>             | <b>141/11 143/12</b>       | <b>275/8 275/22</b>       |
| <b>went [14] 31/14</b>    | <b>145/10 145/19</b>       | <b>weren't [9] 138/15</b> |
| <b>52/8 70/21 99/22</b>   | <b>152/7 152/13 158/4</b>  | <b>141/21 167/7</b>       |
| <b>99/23 152/8 154/16</b> | <b>160/9 160/14</b>        | <b>176/21 187/23</b>      |
| <b>171/2 180/24</b>       | <b>163/12 163/13</b>       | <b>191/24 249/7 254/8</b> |
| <b>187/24 194/11</b>      | <b>164/20 165/7</b>        | <b>260/3</b>              |
| <b>263/4 269/13 273/6</b> | <b>166/23 167/10</b>       | <b>what [245] 7/14</b>    |
| <b>were [136] 5/3 5/8</b> | <b>171/7 171/24</b>        | <b>8/24 9/2 9/5 9/15</b>  |

|                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| <b>W</b>                  | <b>122/13 122/18</b>      | <b>180/11 181/2 181/3</b> |
| <b>what... [240] 9/17</b> | <b>122/24 123/18</b>      | <b>181/15 184/15</b>      |
| <b>10/14 11/19 13/18</b>  | <b>123/25 124/2</b>       | <b>185/19 187/1 189/1</b> |
| <b>13/24 14/12 21/23</b>  | <b>124/11 124/15</b>      | <b>191/21 192/1</b>       |
| <b>22/24 24/3 24/12</b>   | <b>125/7 125/8 126/3</b>  | <b>193/17 196/6</b>       |
| <b>25/16 25/19 28/8</b>   | <b>126/9 126/11</b>       | <b>197/20 198/13</b>      |
| <b>28/14 28/18 29/8</b>   | <b>128/25 129/21</b>      | <b>198/20 200/4</b>       |
| <b>30/3 30/5 30/19</b>    | <b>130/9 130/23</b>       | <b>200/16 200/23</b>      |
| <b>32/19 33/23 34/5</b>   | <b>130/25 132/9</b>       | <b>201/10 201/13</b>      |
| <b>34/6 36/3 36/7</b>     | <b>132/15 132/19</b>      | <b>203/8 203/14</b>       |
| <b>36/12 36/24 39/6</b>   | <b>133/2 133/3 133/23</b> | <b>203/17 205/2</b>       |
| <b>43/5 43/8 44/14</b>    | <b>134/16 136/15</b>      | <b>205/20 205/24</b>      |
| <b>48/17 52/24 53/9</b>   | <b>136/15 137/1</b>       | <b>206/14 206/25</b>      |
| <b>53/9 54/15 56/2</b>    | <b>137/21 137/21</b>      | <b>207/20 208/8 212/8</b> |
| <b>58/10 59/15 60/20</b>  | <b>138/2 139/5 139/8</b>  | <b>213/22 214/12</b>      |
| <b>61/6 61/17 63/22</b>   | <b>140/9 140/16</b>       | <b>216/10 216/16</b>      |
| <b>64/7 64/13 65/15</b>   | <b>140/18 140/23</b>      | <b>221/17 225/19</b>      |
| <b>66/12 69/11 70/7</b>   | <b>141/15 142/21</b>      | <b>229/16 229/24</b>      |
| <b>71/13 73/14 73/17</b>  | <b>143/11 143/11</b>      | <b>231/11 231/14</b>      |
| <b>74/15 75/9 84/5</b>    | <b>144/8 144/10 148/4</b> | <b>232/7 233/17</b>       |
| <b>85/12 85/25 89/3</b>   | <b>149/6 149/15</b>       | <b>241/10 242/23</b>      |
| <b>90/22 91/18 91/23</b>  | <b>149/25 154/6 156/3</b> | <b>243/2 243/7 243/16</b> |
| <b>93/4 97/11 98/10</b>   | <b>158/6 158/7 159/9</b>  | <b>243/17 243/24</b>      |
| <b>98/19 100/9 101/15</b> | <b>160/14 160/22</b>      | <b>246/14 248/6</b>       |
| <b>103/6 103/10 104/3</b> | <b>162/23 163/8 163/8</b> | <b>248/16 249/12</b>      |
| <b>104/23 109/9</b>       | <b>163/11 163/16</b>      | <b>249/25 251/14</b>      |
| <b>109/13 110/9</b>       | <b>169/14 169/22</b>      | <b>251/25 252/7</b>       |
| <b>112/18 113/14</b>      | <b>170/7 170/15</b>       | <b>252/19 253/4</b>       |
| <b>116/5 116/24</b>       | <b>170/16 171/18</b>      | <b>255/21 256/5 256/6</b> |
| <b>118/24 119/20</b>      | <b>173/7 175/15</b>       | <b>258/17 259/5</b>       |
| <b>120/9 120/16</b>       | <b>175/23 177/9</b>       | <b>260/14 260/19</b>      |
| <b>121/12 121/13</b>      | <b>178/18 179/13</b>      | <b>261/13 261/24</b>      |

|                             |                            |                            |
|-----------------------------|----------------------------|----------------------------|
| <b>W</b>                    |                            |                            |
| <b>what..... [16] 263/1</b> | <b>20/21 21/2 22/24</b>    | <b>188/17 189/22</b>       |
| <b>264/18 265/6</b>         | <b>23/6 23/24 25/8</b>     | <b>190/6 190/20</b>        |
| <b>265/12 267/14</b>        | <b>25/15 30/6 34/7</b>     | <b>190/24 190/25</b>       |
| <b>267/18 268/3 268/6</b>   | <b>36/5 36/17 38/10</b>    | <b>191/21 193/15</b>       |
| <b>269/14 269/15</b>        | <b>39/10 39/11 40/21</b>   | <b>194/2 201/15</b>        |
| <b>269/23 271/8</b>         | <b>41/4 41/7 42/4 42/9</b> | <b>205/22 222/15</b>       |
| <b>274/16 274/18</b>        | <b>51/10 57/4 63/21</b>    | <b>225/17 234/18</b>       |
| <b>275/13 276/8</b>         | <b>66/5 67/15 73/20</b>    | <b>236/20 238/25</b>       |
| <b>what's [6] 9/9</b>       | <b>78/5 78/7 81/22</b>     | <b>240/8 240/9 240/11</b>  |
| <b>91/17 92/13 98/15</b>    | <b>82/4 82/20 82/24</b>    | <b>241/15 242/3 242/8</b>  |
| <b>135/12 208/7</b>         | <b>83/25 84/1 84/1</b>     | <b>242/16 243/16</b>       |
| <b>whatever [18]</b>        | <b>84/2 84/15 86/17</b>    | <b>246/3 250/5 255/10</b>  |
| <b>20/20 29/7 49/4</b>      | <b>87/1 87/24 87/25</b>    | <b>255/15 255/15</b>       |
| <b>68/17 100/7 111/12</b>   | <b>88/8 96/13 97/9</b>     | <b>256/4 258/18 266/7</b>  |
| <b>123/12 128/19</b>        | <b>97/10 100/4 101/18</b>  | <b>266/20 267/22</b>       |
| <b>136/4 146/13</b>         | <b>102/6 107/16</b>        | <b>270/25 272/21</b>       |
| <b>146/14 169/7</b>         | <b>117/15 121/1 122/3</b>  | <b>272/21</b>              |
| <b>169/17 170/14</b>        | <b>125/8 126/4 129/25</b>  | <b>Whenever [1] 37/8</b>   |
| <b>172/9 222/11 236/2</b>   | <b>136/19 137/2</b>        | <b>where [83] 19/12</b>    |
| <b>261/19</b>               | <b>138/14 139/22</b>       | <b>20/14 22/8 34/9</b>     |
| <b>whatsoever [11]</b>      | <b>141/7 141/9 141/21</b>  | <b>35/15 39/2 40/24</b>    |
| <b>18/1 105/6 140/20</b>    | <b>157/15 157/19</b>       | <b>47/2 48/7 65/2 72/8</b> |
| <b>180/2 185/17</b>         | <b>157/23 161/15</b>       | <b>72/15 77/14 79/21</b>   |
| <b>186/14 213/14</b>        | <b>162/17 167/6</b>        | <b>81/25 85/6 94/17</b>    |
| <b>230/6 264/12</b>         | <b>168/10 171/4</b>        | <b>94/19 97/10 103/13</b>  |
| <b>272/14 274/20</b>        | <b>171/15 171/22</b>       | <b>103/18 107/10</b>       |
| <b>WHELAN [4] 2/12</b>      | <b>175/4 175/17</b>        | <b>114/20 116/1 120/3</b>  |
| <b>3/15 4/9 270/20</b>      | <b>176/12 177/3</b>        | <b>120/6 123/4 124/4</b>   |
| <b>when [128] 7/2</b>       | <b>177/20 177/23</b>       | <b>141/11 150/4 150/5</b>  |
| <b>7/16 13/25 15/14</b>     | <b>178/2 178/2 182/23</b>  | <b>150/20 151/9</b>        |
| <b>15/24 20/3 20/12</b>     | <b>183/24 184/12</b>       | <b>151/21 152/1 155/3</b>  |
|                             | <b>184/24 186/1</b>        | <b>165/5 166/1 167/11</b>  |

|                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| <b>W</b>                  | <b>51/16 51/17 53/1</b>   | <b>221/12 221/25</b>      |
| <b>where... [44]</b>      | <b>76/11 81/18 85/20</b>  | <b>222/8 222/22</b>       |
| <b>168/16 173/21</b>      | <b>86/4 92/14 92/18</b>   | <b>223/20 224/22</b>      |
| <b>175/1 182/7 185/16</b> | <b>93/22 93/24 97/20</b>  | <b>229/5 235/8 236/13</b> |
| <b>186/1 203/25 209/5</b> | <b>98/11 118/8 118/17</b> | <b>237/15 237/16</b>      |
| <b>218/22 219/1 220/1</b> | <b>121/22 121/23</b>      | <b>241/15 242/21</b>      |
| <b>221/16 223/15</b>      | <b>141/10 143/24</b>      | <b>243/20 247/13</b>      |
| <b>228/13 228/23</b>      | <b>144/5 146/13</b>       | <b>248/6 250/10</b>       |
| <b>240/18 242/20</b>      | <b>155/19 173/15</b>      | <b>250/16 251/12</b>      |
| <b>245/18 246/24</b>      | <b>220/18 223/16</b>      | <b>256/7 256/17</b>       |
| <b>247/11 248/9</b>       | <b>252/13 263/1</b>       | <b>256/18 258/10</b>      |
| <b>248/23 249/3</b>       | <b>264/24 265/3</b>       | <b>258/23 260/5</b>       |
| <b>249/18 250/19</b>      | <b>270/14</b>             | <b>260/11 260/15</b>      |
| <b>250/25 254/5</b>       | <b>which [78] 9/23</b>    | <b>261/10 262/7</b>       |
| <b>256/20 257/5</b>       | <b>41/2 63/14 65/12</b>   | <b>265/17 275/23</b>      |
| <b>257/14 263/3 263/6</b> | <b>71/9 89/24 90/13</b>   | <b>276/15</b>             |
| <b>264/11 266/13</b>      | <b>93/12 93/16 95/16</b>  | <b>whichever [1]</b>      |
| <b>266/15 268/13</b>      | <b>100/15 102/23</b>      | <b>227/7</b>              |
| <b>271/6 271/8 271/18</b> | <b>104/23 105/5</b>       | <b>while [5] 120/18</b>   |
| <b>271/23 272/6</b>       | <b>107/25 109/21</b>      | <b>134/1 244/5 263/6</b>  |
| <b>272/24 273/15</b>      | <b>113/5 122/21 128/7</b> | <b>275/19</b>             |
| <b>275/6</b>              | <b>133/25 145/14</b>      | <b>who [45] 15/13</b>     |
| <b>whereby [1] 168/12</b> | <b>146/3 149/5 149/9</b>  | <b>16/19 24/6 24/18</b>   |
| <b>Wherepon [1] 89/9</b>  | <b>149/25 151/12</b>      | <b>25/10 42/9 48/22</b>   |
| <b>Whereupon [2]</b>      | <b>153/6 153/13 161/9</b> | <b>51/1 52/19 58/7</b>    |
| <b>11/9 159/16</b>        | <b>175/25 176/15</b>      | <b>58/20 59/13 60/6</b>   |
| <b>whether [46] 6/18</b>  | <b>177/3 181/23 185/6</b> | <b>61/1 62/20 67/16</b>   |
| <b>15/12 15/25 17/13</b>  | <b>194/6 195/18</b>       | <b>77/9 121/17 124/9</b>  |
| <b>17/14 20/1 30/24</b>   | <b>195/19 199/15</b>      | <b>133/7 135/21</b>       |
| <b>41/22 42/2 43/16</b>   | <b>200/18 201/4 202/2</b> | <b>135/21 148/15</b>      |
| <b>43/22 44/5 44/19</b>   | <b>202/6 203/23</b>       | <b>171/16 172/15</b>      |
| <b>44/20 45/3 45/14</b>   | <b>203/24 217/6 218/1</b> | <b>186/21 197/17</b>      |

|                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>W</b>                                                                                                                                                                                                                                                                    | 262/2 271/11 272/1<br>272/1                                                                                                                                                                                                                                                                                                                                                                                | wired [3] 123/17<br>123/19 207/5                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>who...</b> [18] 201/3<br>229/3 235/2 243/17<br>246/15 247/4<br>258/12 258/13<br>261/5 264/22<br>267/13 267/24<br>272/16 272/18<br>272/19 272/19<br>273/10 276/4                                                                                                          | <b>wide</b> [1] 63/19<br><b>widow</b> [1] 231/20<br><b>WIESE</b> [1] 1/19<br><b>will</b> [41] 5/1 5/2<br>5/23 7/19 13/21<br>16/5 20/11 29/22<br>30/9 34/5 50/13<br>72/18 76/18 88/22<br>95/3 96/18 102/15<br>102/24 106/23<br>152/17 178/11<br>182/1 194/7 194/20<br>212/3 224/4 231/17<br>232/22 235/7<br>237/19 242/5<br>250/21 255/2<br>260/22 263/11<br>263/14 264/16<br>265/19 269/23<br>273/5 275/12 | <b>wiring</b> [1] 208/13<br><b>wish</b> [1] 32/10<br><b>withdraw</b> [1]<br>150/14<br><b>withdrawn</b> [1]<br>234/3<br><b>within</b> [7] 47/9<br>60/12 111/10<br>148/23 190/17<br>195/21 230/18<br><b>without</b> [33] 22/19<br>22/25 24/6 24/7<br>24/10 36/1 36/9<br>50/7 82/1 82/5<br>82/20 85/18 95/3<br>95/4 102/25 103/14<br>126/10 170/1 205/6<br>206/20 222/18<br>224/19 224/19<br>228/20 233/12<br>238/13 242/6<br>246/18 263/24<br>269/22 269/24<br>270/13 270/13 |
| <b>whoever</b> [3] 179/23<br>223/4 239/10                                                                                                                                                                                                                                   | <b>willing</b> [9] 6/18<br>34/4 235/2 242/3<br>242/11 242/25<br>258/12 258/13<br>270/12                                                                                                                                                                                                                                                                                                                    | <b>witness</b> [22] 7/22<br>8/4 10/13 10/23<br>10/24 26/13 61/15<br>61/18 61/19 88/21<br>113/2 113/21 116/4<br>116/11 118/25                                                                                                                                                                                                                                                                                                                                               |
| <b>whole</b> [7] 8/2 47/7<br>59/3 119/9 147/18<br>159/23 197/7                                                                                                                                                                                                              | <b>Wings</b> [1] 131/13<br><b>Winters</b> [2] 120/8<br>134/2                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>wholly</b> [1] 257/3                                                                                                                                                                                                                                                     | <b>wire</b> [3] 19/13<br>123/16 207/10                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>whose</b> [3] 90/14<br>122/8 153/14                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>why</b> [38] 4/8 14/23<br>28/11 29/1 30/15<br>32/24 37/25 42/22<br>64/10 65/19 80/14<br>80/18 81/7 81/14<br>90/20 111/19 115/9<br>115/9 115/10<br>137/16 137/18<br>137/25 138/12<br>152/16 159/12<br>187/7 199/25<br>203/11 241/8<br>246/19 252/11<br>256/9 256/9 260/20 |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                             |                           |                           |
|-----------------------------|---------------------------|---------------------------|
| <b>W</b>                    | <b>197/15 197/17</b>      | <b>54/22 55/1 71/22</b>   |
| <b>witness... [7] 119/4</b> | <b>208/19 242/12</b>      | <b>114/6 114/7 114/23</b> |
| <b>143/10 147/13</b>        | <b>263/19 263/22</b>      | <b>115/1 137/25</b>       |
| <b>159/19 203/7 211/4</b>   | <b>word [8] 5/21</b>      | <b>139/19 142/5</b>       |
| <b>211/12</b>               | <b>47/11 184/9 188/4</b>  | <b>170/11 173/24</b>      |
| <b>witness's [2]</b>        | <b>188/5 193/12 212/1</b> | <b>185/11 229/15</b>      |
| <b>113/11 113/16</b>        | <b>277/19</b>             | <b>244/6 250/15 269/8</b> |
| <b>witnesses [4] 58/13</b>  | <b>words [4] 74/16</b>    | <b>269/8 269/9 269/12</b> |
| <b>114/6 211/13 232/6</b>   | <b>130/24 148/2</b>       | <b>Wow [1] 121/8</b>      |
| <b>won't [8] 22/4</b>       | <b>238/16</b>             | <b>Wright [1] 120/5</b>   |
| <b>126/10 135/6</b>         | <b>work [17] 63/11</b>    | <b>writing [1] 65/3</b>   |
| <b>226/20 240/8</b>         | <b>67/17 74/20 102/4</b>  | <b>written [12] 72/18</b> |
| <b>243/25 255/1</b>         | <b>120/16 143/13</b>      | <b>73/4 76/19 90/9</b>    |
| <b>269/20</b>               | <b>144/14 144/21</b>      | <b>125/18 125/24</b>      |
| <b>wondering [1]</b>        | <b>163/6 172/20</b>       | <b>153/9 166/19</b>       |
| <b>273/9</b>                | <b>188/22 198/1 207/2</b> | <b>180/18 182/1</b>       |
| <b>Wood [26] 25/19</b>      | <b>212/18 225/1</b>       | <b>182/22 187/5</b>       |
| <b>217/19 218/2</b>         | <b>239/19 277/15</b>      | <b>wrong [6] 63/5</b>     |
| <b>218/21 219/24</b>        | <b>worked [2] 121/5</b>   | <b>69/2 99/2 165/10</b>   |
| <b>220/16 221/13</b>        | <b>161/8</b>              | <b>179/18 185/1</b>       |
| <b>222/14 223/14</b>        | <b>works [1] 62/2</b>     | <b>wrote [1] 133/5</b>    |
| <b>224/6 224/17</b>         | <b>world [4] 17/1</b>     | <b>X</b>                  |
| <b>225/13 228/8 229/2</b>   | <b>232/18 233/1</b>       | <b>XXX [1] 1/20</b>       |
| <b>230/25 231/16</b>        | <b>241/22</b>             | <b>Y</b>                  |
| <b>232/3 232/5 235/11</b>   | <b>worth [10] 25/1</b>    | <b>Y-E-R-G-E-N-S-E-</b>   |
| <b>239/25 255/17</b>        | <b>75/12 130/19</b>       | <b>N [1] 160/4</b>        |
| <b>258/4 259/6 264/4</b>    | <b>131/25 132/3</b>       | <b>yeah [34] 14/17</b>    |
| <b>264/7 275/1</b>          | <b>132/16 145/23</b>      | <b>36/7 37/20 39/21</b>   |
| <b>Wood/Shadow [1]</b>      | <b>232/8 234/22</b>       | <b>44/18 49/12 49/16</b>  |
| <b>228/8</b>                | <b>276/15</b>             | <b>66/8 73/2 73/8</b>     |
| <b>Woodbridge [8]</b>       | <b>would [467]</b>        | <b>158/9 164/19</b>       |
| <b>197/1 197/13</b>         | <b>wouldn't [20]</b>      |                           |

|                            |                            |                            |
|----------------------------|----------------------------|----------------------------|
| <b>Y</b>                   | <b>147/6 159/11 160/3</b>  | <b>50/16 50/17 50/22</b>   |
| <b>yeah... [22] 164/20</b> | <b>160/6 160/8 189/17</b>  | <b>50/22 51/6 52/4</b>     |
| <b>166/6 167/9 167/12</b>  | <b>189/19 241/5 241/8</b>  | <b>54/14 54/21 57/6</b>    |
| <b>169/13 170/3 170/9</b>  | <b>247/15 248/3</b>        | <b>58/19 63/2 63/19</b>    |
| <b>173/8 173/17 174/2</b>  | <b>248/19 249/3 253/3</b>  | <b>69/4 70/20 72/21</b>    |
| <b>178/14 178/17</b>       | <b>253/16 271/1</b>        | <b>76/7 77/1 77/6 78/1</b> |
| <b>179/1 180/16</b>        | <b>Yergensen's [1]</b>     | <b>78/20 79/1 79/20</b>    |
| <b>185/14 189/4 193/8</b>  | <b>114/14</b>              | <b>79/20 82/23 84/14</b>   |
| <b>195/12 196/11</b>       | <b>yes [206] 8/15 9/8</b>  | <b>86/11 86/15 93/1</b>    |
| <b>213/4 213/20 261/6</b>  | <b>9/14 9/20 9/25 10/3</b> | <b>94/3 95/1 95/7 97/8</b> |
| <b>year [9] 12/13</b>      | <b>10/11 11/16 11/24</b>   | <b>103/5 103/24</b>        |
| <b>14/11 21/25 34/16</b>   | <b>12/7 12/19 13/1</b>     | <b>107/13 110/24</b>       |
| <b>34/17 35/12 35/18</b>   | <b>13/10 13/12 13/16</b>   | <b>111/2 111/17</b>        |
| <b>45/9 249/2</b>          | <b>16/8 17/9 18/14</b>     | <b>119/11 119/24</b>       |
| <b>yearly [1] 165/8</b>    | <b>18/15 21/4 22/2</b>     | <b>120/15 121/3 122/2</b>  |
| <b>years [22] 9/1 12/3</b> | <b>22/22 23/8 24/23</b>    | <b>123/6 123/24 126/3</b>  |
| <b>12/4 12/22 19/6</b>     | <b>25/13 25/25 26/6</b>    | <b>127/14 129/18</b>       |
| <b>19/22 23/18 23/19</b>   | <b>27/20 28/2 29/4</b>     | <b>129/23 134/6</b>        |
| <b>34/12 34/18 38/21</b>   | <b>29/9 29/15 30/18</b>    | <b>134/15 134/22</b>       |
| <b>121/8 125/6 148/11</b>  | <b>31/6 31/9 31/16</b>     | <b>134/25 135/8</b>        |
| <b>174/11 186/17</b>       | <b>32/10 32/14 33/10</b>   | <b>135/11 136/21</b>       |
| <b>186/17 190/17</b>       | <b>34/14 34/18 34/21</b>   | <b>139/17 146/21</b>       |
| <b>198/25 264/23</b>       | <b>34/25 35/3 35/9</b>     | <b>147/20 148/8</b>        |
| <b>272/17 273/1</b>        | <b>35/24 36/13 36/16</b>   | <b>149/14 149/17</b>       |
| <b>Yep [3] 37/8 119/1</b>  | <b>37/4 37/10 37/17</b>    | <b>149/22 149/23</b>       |
| <b>212/8</b>               | <b>38/9 38/19 39/5</b>     | <b>150/3 150/7 150/10</b>  |
| <b>Yergensen [31]</b>      | <b>39/14 40/13 40/25</b>   | <b>151/22 152/9</b>        |
| <b>60/6 60/12 60/15</b>    | <b>41/6 41/15 41/20</b>    | <b>152/24 155/9</b>        |
| <b>60/21 61/2 61/8</b>     | <b>41/25 42/13 42/16</b>   | <b>155/11 156/11</b>       |
| <b>61/14 61/20 77/15</b>   | <b>43/9 43/12 44/7</b>     | <b>156/16 156/17</b>       |
| <b>79/11 82/13 82/16</b>   | <b>44/24 44/24 45/5</b>    | <b>156/19 158/14</b>       |
| <b>86/10 96/9 114/1</b>    | <b>45/21 46/18 47/22</b>   | <b>160/11 160/21</b>       |

|                            |                            |                            |
|----------------------------|----------------------------|----------------------------|
| <b>Y</b>                   | <b>you [917]</b>           | <b>34/11 34/17 34/19</b>   |
| <b>yes... [55] 161/24</b>  | <b>you'd [1] 44/14</b>     | <b>35/10 36/14 48/6</b>    |
| <b>162/3 162/6 162/11</b>  | <b>you'll [5] 96/7</b>     | <b>50/18 51/7 55/2</b>     |
| <b>162/14 163/3</b>        | <b>151/9 152/1 186/19</b>  | <b>61/5 77/14 79/5</b>     |
| <b>164/15 164/21</b>       | <b>257/9</b>               | <b>105/18 107/7 128/9</b>  |
| <b>165/10 167/16</b>       | <b>you're [62] 7/10</b>    | <b>148/21 160/19</b>       |
| <b>169/23 171/13</b>       | <b>8/1 8/13 9/12 10/1</b>  | <b>165/5 185/2 186/3</b>   |
| <b>171/14 172/18</b>       | <b>16/4 20/6 21/1 27/7</b> | <b>214/5 214/12</b>        |
| <b>175/10 176/24</b>       | <b>28/20 31/25 32/8</b>    | <b>215/21 216/9 221/9</b>  |
| <b>178/9 181/7 183/19</b>  | <b>34/23 37/8 51/10</b>    | <b>229/5 239/16</b>        |
| <b>184/25 185/5 189/4</b>  | <b>54/12 59/2 59/24</b>    | <b>241/19 243/15</b>       |
| <b>189/9 190/1 190/4</b>   | <b>67/21 73/21 89/12</b>   | <b>270/19</b>              |
| <b>191/2 195/9 196/8</b>   | <b>97/19 109/13</b>        | <b>your [210] 3/9 4/10</b> |
| <b>198/22 199/1</b>        | <b>109/15 111/18</b>       | <b>5/1 5/4 5/6 5/23</b>    |
| <b>199/24 200/13</b>       | <b>116/15 119/8</b>        | <b>7/22 7/24 8/6 8/14</b>  |
| <b>200/22 201/12</b>       | <b>135/25 137/12</b>       | <b>8/19 9/18 11/4 13/3</b> |
| <b>201/21 202/14</b>       | <b>147/17 148/6 153/6</b>  | <b>14/16 15/3 16/24</b>    |
| <b>203/16 204/12</b>       | <b>157/13 157/15</b>       | <b>18/21 21/6 22/13</b>    |
| <b>204/25 205/9</b>        | <b>158/8 159/5 159/22</b>  | <b>25/5 26/15 27/6</b>     |
| <b>205/12 205/19</b>       | <b>164/3 165/10</b>        | <b>28/14 29/13 30/5</b>    |
| <b>206/11 206/18</b>       | <b>169/14 169/22</b>       | <b>31/18 34/9 35/20</b>    |
| <b>206/24 207/11</b>       | <b>185/21 186/1 186/2</b>  | <b>36/5 37/19 38/12</b>    |
| <b>207/15 207/19</b>       | <b>186/25 187/14</b>       | <b>39/9 39/10 39/13</b>    |
| <b>208/6 208/16 209/4</b>  | <b>187/21 189/6 197/6</b>  | <b>42/19 43/8 47/3</b>     |
| <b>211/20 213/25</b>       | <b>204/10 205/16</b>       | <b>49/11 50/10 50/15</b>   |
| <b>215/9 244/25</b>        | <b>220/20 221/24</b>       | <b>52/25 55/24 56/8</b>    |
| <b>yesterday [3] 216/6</b> | <b>226/14 228/2</b>        | <b>57/14 58/10 58/24</b>   |
| <b>222/9 232/23</b>        | <b>233/23 233/24</b>       | <b>59/7 59/13 59/15</b>    |
| <b>yet [5] 16/13 30/21</b> | <b>271/21 271/22</b>       | <b>61/13 61/17 65/24</b>   |
| <b>226/18 244/24</b>       | <b>275/1 275/3 276/5</b>   | <b>72/17 76/8 76/18</b>    |
| <b>247/17</b>              | <b>you've [34] 12/21</b>   | <b>78/11 79/17 79/24</b>   |
| <b>York [1] 220/7</b>      | <b>19/20 31/3 31/18</b>    | <b>80/3 80/11 84/23</b>    |



|                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| <b>Y</b>                  | <b>141/16 141/25</b>      | <b>269/11 270/20</b>      |
| <b>your... [148] 89/4</b> | <b>142/20 143/13</b>      | <b>271/19 272/4 273/2</b> |
| <b>89/14 91/16 91/17</b>  | <b>144/25 146/12</b>      | <b>275/13 276/23</b>      |
| <b>98/15 98/22 101/23</b> | <b>146/19 146/23</b>      | <b>277/21</b>             |
| <b>104/10 104/16</b>      | <b>147/4 147/8 147/15</b> | <b>yours [2] 71/7</b>     |
| <b>106/3 107/3 107/17</b> | <b>147/22 148/4</b>       | <b>215/10</b>             |
| <b>107/17 107/20</b>      | <b>157/17 158/21</b>      | <b>yourself [4] 12/25</b> |
| <b>108/13 108/17</b>      | <b>159/3 159/6 159/8</b>  | <b>15/11 61/6 227/4</b>   |
| <b>108/22 109/7</b>       | <b>159/20 160/2</b>       | <b>Z</b>                  |
| <b>109/14 112/16</b>      | <b>160/14 163/11</b>      | <b>Zak [1] 120/5</b>      |
| <b>113/1 116/16</b>       | <b>163/17 167/4 175/4</b> | <b>ZZYZX2 [1]</b>         |
| <b>118/15 119/5</b>       | <b>181/25 182/6 188/9</b> | <b>263/13</b>             |
| <b>119/13 119/20</b>      | <b>190/5 190/23 196/6</b> | <b>ZZYZZX [1]</b>         |
| <b>120/9 120/13 125/3</b> | <b>197/3 197/11</b>       | <b>275/14</b>             |
| <b>125/21 126/12</b>      | <b>197/17 197/20</b>      | <b>ZZYZZX2 [1]</b>        |
| <b>126/25 127/17</b>      | <b>197/23 198/21</b>      | <b>263/9</b>              |
| <b>128/6 128/13</b>       | <b>203/20 204/8</b>       |                           |
| <b>128/16 129/9</b>       | <b>207/12 208/3 208/7</b> |                           |
| <b>129/24 129/25</b>      | <b>211/17 211/19</b>      |                           |
| <b>130/2 130/5 130/13</b> | <b>214/15 215/7</b>       |                           |
| <b>130/23 131/5</b>       | <b>216/10 216/20</b>      |                           |
| <b>131/14 131/22</b>      | <b>219/10 226/11</b>      |                           |
| <b>132/18 132/20</b>      | <b>229/13 231/17</b>      |                           |
| <b>134/7 134/12</b>       | <b>240/4 244/1 247/2</b>  |                           |
| <b>134/20 135/4</b>       | <b>248/2 248/24</b>       |                           |
| <b>135/10 136/9</b>       | <b>249/18 250/1</b>       |                           |
| <b>136/15 137/1 137/9</b> | <b>250/13 251/8</b>       |                           |
| <b>137/25 138/12</b>      | <b>252/17 253/19</b>      |                           |
| <b>138/23 139/21</b>      | <b>253/24 255/1</b>       |                           |
| <b>140/2 140/5 140/8</b>  | <b>255/13 256/2 258/6</b> |                           |
| <b>140/12 140/18</b>      | <b>259/8 259/23</b>       |                           |
| <b>140/18 140/25</b>      | <b>261/24 262/25</b>      |                           |