

**RECEIVED**

**May 25 2022**

**SC Court of Appeals**

STATE OF SOUTH CAROLINA  
IN THE COURT OF APPEALS

---

APPEAL FROM BEAUFORT COUNTY  
COURT OF COMMON PLEAS  
ROBERT BONDS, CIRCUIT COURT JUDGE

---

Appellate Case No. 2021-001337

---

IN THE MATTER OF: Estate of Paul Brandon Barringer II

Hampton Barringer Luzak, .....Appellant,

v.

Merrill U. Barringer, .....Respondent,

---

**RECORD ON APPEAL  
VOLUME XVI OF XVII**

---

Desa Ballard (S.C. Bar No. 498)  
226 State Street  
West Columbia, South Carolina 29169  
Telephone 803.796.9299  
Facsimile 803.796.1066  
desab@desaballard.com

James R. Gilreath (S.C. Bar #02133)  
William M. Hogan (S.C. Bar #65272)  
THE GILREATH LAW FIRM, PA  
110 Lavinia Avenue (zip 29601)  
P.O. Box 2147  
Greenville, South Carolina 29602  
Telephone: 864.242.4727  
Facsimile: 864.232.4395  
jim@gilreathlaw.com  
bhogan@gilreathlaw.com

S. Alan Medlin (S.C. Bar No. 3924)  
1713 Phelps Street  
Columbia, South Carolina 29205  
Telephone: 803.777.7465  
Facsimile: 803.777.7465  
amedlin@sc.rr.com

Charles B. Macloskie (S.C. Bar No. 3514)  
MACLOSKIE LAW FIRM  
P.O. Box 280  
Beaufort, South Carolina 29901  
Telephone: 843.524.0909  
Fax: 843.521.1379  
macloskielawfirm@hargray.com

Thomas W. Traxler (S.C. Bar No. 5624)  
CARTER, SMITH, MERRIAM ROGERS &  
TRAXLER, PA  
900 East North Street (29601)  
P.O. Box 10828 (29603)  
Greenville, South Carolina  
Telephone: 864.242.3566  
Facsimile: 864.232.1558  
tom.traxler@carterlawpa.com

ATTORNEYS FOR APPELLANT

OTHER COUNSEL OF RECORD:

Alice Paylor, Esquire  
Bijan Ghom, Esquire  
ROSEN, ROSEN & HAGOOD, LLC  
P.O. Box 893  
Charleston, South Carolina 29402  
apaylor@rrhlawfirm.com  
bghom@rosenhagood.com

**Attorneys for Respondents, Merrill B. Light, J. Randolph Light, Jr., Merrill B. Light as Putative Trustee of the Paul B. Barringer, II Revocable Trust dated December 4, 1998, and Merrill B. Light as Trustee of the Merrill Barringer Light Revocable Trust**

Charles B. Molster, III, Esquire  
THE LAW OFFICES OF CHARLES B. MOLSTER, III PLLC  
2141 Wisconsin Avenue, N.W., Suite M  
Washington, D.C. 20007  
cmolster@molsterlaw.com

**Attorney admitted *pro hac vice* for Respondents, Merrill B. Light, J. Randolph Light, Jr., Merrill B. Light as Putative Trustee of the Paul B. Barringer, II Revocable Trust dated December 4, 1998, and Merrill B. Light as Trustee of the Merrill Barringer Light Revocable Trust**

J. Ashley Twombly, Esquire  
Kevin Johnson, Esquire  
Lee Anne Walters, Esquire  
TWENGE + TWOMBLY LAW FIRM  
311 Carteret Street  
Beaufort, South Carolina 29902  
Twombly@twlawfirm.com  
kjohnson@twlawfirm.com  
lwalters@rosenhagood.com

**Attorneys for Respondent Merrill U. Barringer, individually and Respondent Merrill U. Barringer, as Personal Representative of the Estate of Paul Brandon Barringer, II**

Harley D. Ruff, Esquire  
Denise Collins, Esquire  
RUFF & RUFF, LLC  
17 Professional Village Circle  
Beaufort, South Carolina 29907  
hruff@ruffllc.com  
dcollins@ruffllc.com

**Attorneys for Respondent Merrill U. Barringer, as Personal Representative of the Estate of Paul Barringer, II**

## INDEX (Vols. I – XVII)

### Volume I

#### **Orders and Decisions**

|                                                                                                   |    |
|---------------------------------------------------------------------------------------------------|----|
| Order for Consolidation of Actions by Consent dated May 19, 2017 .....                            | 7  |
| Order Granting Defendants’ Motion for Protective Order filed April 24, 2019.....                  | 12 |
| Order to Compel Filed June 14, 2109 .....                                                         | 15 |
| Consent Order on Plaintiff’s Motion for Consolidation of Actions,<br>dated December 3, 2019 ..... | 20 |
| Order dated June 4, 2020 .....                                                                    | 25 |
| Order Denying Motion for Summary Judgment filed November 4, 2020.....                             | 29 |
| Order Denying Merrill Light’s Motion for Summary Judgment,<br>filed December 30, 2020.....        | 32 |
| Order Granting Defendant’s Summary Judgment filed July 6, 2021 .....                              | 35 |
| Order Denying Plaintiff’s Cross-Motion for Summary Judgment,<br>filed August 20, 2021 .....       | 55 |
| Order Granting Summary Judgment filed August 20, 2021 .....                                       | 57 |
| Order Denying Motion to Reconsider filed October 8, 2021 .....                                    | 73 |

#### **Pleadings**

|                                                                                                          |     |
|----------------------------------------------------------------------------------------------------------|-----|
| Summons and Complaint (2016-ES-07-00517 became 2019-CP-07-1294),<br>filed August 26, 2016 .....          | 76  |
| Amended Summons and Complaint (2016-CP-07-1919) filed November 22, 2016 .....                            | 211 |
| Defendant Merrill B. Light and J. Randolph Light Answer to Amended Complaint,<br>filed May 2, 2017 ..... | 288 |
| Defendant MUB Answer to Amended Complaint filed May 2, 2017 .....                                        | 328 |
| Summons and Complaint through Ex. 18 (2019-CP-07-01253) filed May 28, 2019.....                          | 359 |

## **Volume II**

|                                                                                                                                                                                                      |     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Summons and Complaint exhibit 19-end (2019-CP-07-01253) filed May 28, 2019 .....                                                                                                                     | 488 |
| Plaintiff Response to MUB 3 <sup>rd</sup> Set of Interrogatories filed October 22, 2019 .....                                                                                                        | 515 |
| Defendant's Answer and Counterclaims (2019-CP-07-01253) filed March 18, 2020 ....                                                                                                                    | 553 |
| Defendant's Motion for Summary Judgment (2019-CP-07-01253; 2019-CP-07-01294),<br>filed March 20, 2020.....                                                                                           | 585 |
| Plaintiff's Motion to Compel (2019-CP-07-01253; 2019-CP-07-01294),<br>filed August 3, 2020.....                                                                                                      | 589 |
| Defendant's Memo in Support of Motion for Summary Judgment on Plaintiff's<br>Contract-Based Claims (2019-CP-07-01253; 2019-CP-07-01294),<br>filed September 8, 2020 .....                            | 712 |
| Defendant Merrill Light Motion for Summary Judgment (2016-CP-07-1919),<br>filed September 10, 2020 .....                                                                                             | 837 |
| Plaintiff's Memo in Opp. To MUB Motion for Summary Judgment<br>(2019-CP-07-01253; 2019-CP-07-01294), filed September 28, 2020 (partial) (incl.<br>Memorandum and Exhibit A, attachments 1 – 4) ..... | 839 |

## **Volume III**

|                                                                                                                     |     |
|---------------------------------------------------------------------------------------------------------------------|-----|
| (cont.)(partial) Plaintiff's Memo in Opp. To MUB Motion for Summary Judgment,<br>Exhibit A, attachments 5 – 26..... | 988 |
|---------------------------------------------------------------------------------------------------------------------|-----|

## **Volume IV**

|                                                                                                                      |      |
|----------------------------------------------------------------------------------------------------------------------|------|
| (cont.)(partial) Plaintiff's Memo in Opp. To MUB Motion for Summary Judgment,<br>Exhibit A, attachments 27 – 38..... | 1435 |
|----------------------------------------------------------------------------------------------------------------------|------|

## **Volume V**

|                                                                                                                                         |      |
|-----------------------------------------------------------------------------------------------------------------------------------------|------|
| (cont.)(partial) Plaintiff's Memo in Opp. To MUB Motion for Summary Judgment,<br>Exhibit A, attachments 39 – end .....                  | 1840 |
| Defendant's Reply in Support of Motion for Partial Summary Judgment,<br>(2019-CP-07-01253; 2019-CP-07-01294) filed October 5, 2020..... | 2227 |
| Plaintiff's Response in Opposition to Defendant Motion for Summary Judgment                                                             |      |

|                                                         |      |
|---------------------------------------------------------|------|
| (2016-CP-07-1919) filed November 9, 2020 (partial)..... | 2262 |
|---------------------------------------------------------|------|

### **Volume VI**

|                                                                                                                                    |      |
|------------------------------------------------------------------------------------------------------------------------------------|------|
| (cont.) (partial) Plaintiff’s Response in Opposition to Defendant Motion for Summary Judgment<br>Exhibit A, attachments 1 –15..... | 2308 |
|------------------------------------------------------------------------------------------------------------------------------------|------|

### **Volume VII**

|                                                                                                                                     |      |
|-------------------------------------------------------------------------------------------------------------------------------------|------|
| (cont.) (partial) Plaintiff’s Response in Opposition to Defendant Motion for Summary Judgment<br>Exhibit A, attachments 16 –36..... | 2746 |
|-------------------------------------------------------------------------------------------------------------------------------------|------|

### **Volume VIII**

|                                                                                                                                            |      |
|--------------------------------------------------------------------------------------------------------------------------------------------|------|
| (cont.) (partial) Plaintiff’s Response in Opposition to Defendant Motion for Summary Judgment<br>Exhibit A, attachment 37 – Exhibit U..... | 3203 |
|--------------------------------------------------------------------------------------------------------------------------------------------|------|

### **Volume IX**

|                                                                                                                                                                                                            |      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| (cont.) Plaintiff’s Response in Opposition to Defendant Motion for Summary Judgment,<br>Exhibit V – end .....                                                                                              | 3703 |
| Affidavit of Kevin Luzak filed November 9, 2020.....                                                                                                                                                       | 1227 |
| Affidavit of Hampton Luzak filed November 9, 2020 .....                                                                                                                                                    | 1255 |
| Plaintiff’s Memo in Opposition to Motion to Bifurcate Trial (2016-CP-07-1919),<br>filed November 9, 2020 .....                                                                                             | 3880 |
| Defendant Light’s Motion and Memorandum in Support of Summary Judgment as to February<br>29, 2012 Will and amendment to Paul B. Barringer II Revocable Trust (2016-CP-07-1919)<br>filed May 14, 2021 ..... | 3889 |
| Defendant’s Motion for Summary Judgment of Plaintiff’s Second Cause of Action<br>(2019-CP-07-01253; 2019-CP-07-01294) filed June 14, 2021 .....                                                            | 3957 |
| Defendant’s Motion for Summary Judgment of Plaintiff’s Third Cause of Action<br>(2019-CP-07-01253; 2019-CP-07-01294) filed June 14, 2021 .....                                                             | 4014 |
| Plaintiff’s Motion for Summary Judgment (2019-CP-07-01253; 2019-CP-07-01294),<br>filed July 30, 2021.....                                                                                                  | 4081 |

Excerpts of Deposition of Kevin Luzak (2019-CP-07-01253; 2019-CP-07-01294),  
filed August 4, 2021.....4085

Notice of filing Affidavits of Hampton Luzak and Kevin Luzak (2019-CP-07-01253;  
2019-CP-07-01294), filed August 6, 2021 .....4102

Plaintiff's Memorandum Supporting Plaintiff's Motion for Summary Judgment as to Plaintiff's  
Second and Third Causes of Action (2019-CP-07-01253; 2019-CP-07-01294), filed  
August 6, 2021 (partial)(incl. Memorandum and Exhibits 1 – 2).....4112

### **Volume X**

(cont.) Plaintiff's Memorandum Supporting Plaintiff's Motion for Summary Judgment as to  
Plaintiff's Second and Third Causes of Action (2019-CP-07-01253;  
2019-CP-07-01294), Exhibits 3 – end .....4136

### **Volume XI**

Plaintiff's Opposition to Defendant MUB Motion for Summary Judgment as to Plaintiff's  
Second and Third Causes of Action (2019-CP-07-01253; 2019-CP-07-01294), filed  
August 6, 2021 .....4600

### **Volume XII**

Defendant's Reply in Support of her Motions for Summary Judgment on Plaintiff's Second  
and Third Causes of Action (2019-CP-07-01253; 2019-CP-07-01294), filed  
August 9, 2021 .....5090

Defendant's Memorandum in Opposition to Plaintiff's Motion for Summary Judgment as to  
Plaintiff's Second and Third Causes of Action (2019-CP-07-01253; 2019-CP-07-01294),  
filed August 9, 2021.....5114

Plaintiff's Motion to Reconsider Order Granting Summary Judgment as to Plaintiff's Second  
and Third Causes of Action (2019-CP-07-01253; 2019-CP-07-01294),  
filed August 30, 2021.....5191

Defendants' Response in Opposition to Plaintiff's Motion to Reconsider and/or Vacate  
(2019-CP-07-01253; 2019-CP-07-01294) filed September 16, 2021.....5215

Notice of Appeal filed November 8, 2021.....5257

## **Transcripts**

Transcript of the Deposition of Merrill U. Barringer p. 1-299 held March 14, 2019....5279

### **Volume XIII**

Transcript of the Deposition of Merrill U. Barringer p. 300-324 held March 14, 2019 5280

Transcript of the Deposition of Rebecca Bostick held December 3, 2020 .....5305

Transcript of the Deposition of Paul Long, M.D. held January 13, 2021.....5498

### **Volume XIV**

Transcript of the Deposition of John Jolley held March 16, 2021.....5701

Transcript of the Deposition of Neill McBryde held March 26, 2021(partial)  
(pp. 1 – 137).....6064

### **Volume XV**

(cont.) Transcript of the Deposition of Neill McBryde held March 26, 2021,  
(pp. 138-335).....6201

Transcript of the Deposition of John Jolley held April 21, 2021 (partial)(pp.1 – 302).6399

### **Volume XVI**

(cont.) Transcript of the Deposition of John Jolley held April 21, 2021  
(pp. 303 – 349).....6701

Transcript of the Deposition of Kevin Luzak held July 14, 2021.....6748

### **Volume XVII**

Transcript of the Deposition of John Jolley held July 19, 2021 .....7131

Transcript of Proceedings held August 10, 2021 .....7437

Transcript of Proceedings held October 7, 2021 .....7573

## **Other Documents**

Email from Plaintiff's Counsel to Bonds of August 12, 2021 .....7591



Video of the Deposition of Merrill U. Barringer held March 14, 2019 (submitted separately to Court of Appeals on thumbdrive)

**Certificate of Counsel**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>205:2,25 206:8,13<br/>207:7,15,18 208:2<br/>209:3 210:8<br/>213:11 214:1<br/>217:20 218:3,9<br/>226:13,16,19<br/>234:15 272:10<br/><b>bones</b> 197:6,12,21<br/><b>book</b> 262:10<br/><b>books</b> 123:17,20<br/>124:2 262:14,22<br/>264:23 265:2,21<br/>267:5 274:3<br/><b>bostic</b> 39:12,18<br/>41:3 90:18<br/><b>bostic's</b> 39:22<br/>240:13,15<br/><b>bottom</b> 39:19<br/>104:6 188:7<br/>248:21 258:21<br/>268:16<br/><b>bowler</b> 4:22<br/><b>box</b> 3:4,8,11<br/><b>boxes</b> 18:11<br/><b>brad</b> 127:25 128:9<br/><b>brandon</b> 1:3,8,10<br/><b>break</b> 11:19 12:16<br/>12:22 13:10 67:5<br/>67:8,18,24 84:25<br/>111:13,15,16<br/>123:11 129:8,13<br/>129:17 134:10,11<br/>140:5 148:9<br/>149:12 151:3,10<br/>151:17 184:17<br/>250:20 256:15<br/>278:1,11<br/><b>breakdown</b> 65:10<br/><b>breaking</b> 169:4<br/>203:12 274:13</p> | <p><b>breaks</b> 7:17<br/><b>brief</b> 190:3<br/><b>briefly</b> 84:24 85:1<br/>152:9<br/><b>brilliant</b> 137:19<br/>149:9<br/><b>bringing</b> 287:11<br/><b>broad</b> 8:21<br/><b>broadening</b><br/>207:18<br/><b>broader</b> 46:12<br/>70:9 151:18<br/><b>broke</b> 217:17<br/>237:14 273:10<br/><b>bryant</b> 111:21<br/>112:4 128:9<br/>136:17 152:21<br/>172:5 173:6 185:2<br/>202:20 270:17<br/><b>bullet</b> 191:4,21<br/><b>business</b> 28:11<br/>60:14 129:25<br/><b>byrd</b> 4:14</p> | <p><b>camp</b> 143:4<br/><b>candid</b> 132:15<br/><b>capacities</b> 92:20<br/><b>capacity</b> 15:17,21<br/>34:12 70:8,10,12<br/>71:2 72:23,24<br/>76:8 92:2,23<br/>98:20 121:12<br/>125:1 127:13<br/>135:1,16 141:16<br/>142:19,21 149:17<br/>155:1 199:20,21<br/>212:23 214:18<br/>217:12,13 219:20<br/>219:25 220:13,18<br/>221:2,6,12 224:6<br/>225:3,10 226:1,7<br/>226:11,17,21<br/>227:10 228:13<br/>246:22 247:19<br/>248:4 256:1,3<br/><b>caption</b> 1:14 2:1<br/><b>care</b> 9:24 13:14<br/>14:1,10,19 15:15<br/>18:8 25:15 26:11<br/>26:12 30:21 43:10<br/>59:6,6<br/><b>careful</b> 67:8<br/>255:21<br/><b>carefully</b> 121:22<br/><b>carolina</b> 1:1 5:10<br/>5:21 240:18<br/>241:16 290:3,11<br/><b>carolinas</b> 292:15<br/><b>carry</b> 282:3<br/><b>carrying</b> 129:21<br/><b>carter</b> 3:3<br/><b>carteret</b> 3:21<br/><b>carterlawpa.com</b><br/>3:5</p> | <p><b>case</b> 1:6 2:5 5:6<br/>7:3 8:22 10:17,19<br/>11:9 12:10 45:12<br/>58:25 100:6<br/>130:13 135:15,21<br/>145:12 146:10,18<br/>276:5 279:10<br/><b>cast</b> 136:3<br/><b>catch</b> 12:24<br/><b>caught</b> 277:22<br/>278:21<br/><b>cause</b> 200:4 290:7<br/><b>caused</b> 63:14 68:1<br/>164:3<br/><b>caution</b> 73:7<br/>226:24<br/><b>cautioning</b> 160:7<br/><b>cell</b> 85:11,11,13<br/><b>certain</b> 17:14 25:2<br/>42:16 61:1 81:18<br/>95:9,20 101:19<br/>245:17<br/><b>certainly</b> 11:17<br/>14:5 28:18 35:18<br/>37:25 38:5 40:21<br/>45:7 52:6,8 53:21<br/>57:6,8 58:4,19<br/>63:5,7 64:16 83:1<br/>102:3,21 112:22<br/>142:22 154:22<br/>161:11 164:24<br/>170:7 171:11,12<br/>224:13 233:12<br/>235:2 238:23<br/>242:23 247:5,25<br/>259:10 260:14<br/>263:2 271:20<br/><b>certificate</b> 34:12<br/>152:23 153:15,21<br/>153:23 154:1,18<br/>159:22 162:12</p> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>c</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>c</b> 292:1<br/><b>call</b> 33:12 42:10<br/>71:24 72:23,23<br/>75:1 77:22 125:2<br/>139:3 187:22<br/>192:21 193:1<br/>208:20 271:25<br/>276:19<br/><b>called</b> 140:21<br/>160:18 171:19<br/>193:6 194:1<br/><b>calling</b> 69:18<br/>72:24 75:11,15<br/>124:24<br/><b>calls</b> 125:7 199:23<br/>232:15 260:11,21<br/>261:21</p>                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 164:4 165:4,10<br>246:10 247:7,13<br>290:1 291:6<br><b>certificates</b> 263:11<br><b>certify</b> 290:4,6<br><b>cetera</b> 106:16<br><b>cfrc</b> 4:11 112:6,19<br>112:21 120:5<br>156:1 169:22<br>179:5 188:21<br>189:6 190:22<br>192:1,16 197:11<br>228:19 233:25<br>260:7 261:12,16<br>268:20 270:5<br><b>challenge</b> 139:2<br>225:10 226:6<br><b>challenged</b> 231:9<br><b>challenges</b> 138:17<br>226:10,17,20<br>228:13<br><b>challenging</b><br>139:21 225:3,25<br>227:10<br><b>chance</b> 63:23<br>100:12 106:7,9<br>268:11<br><b>change</b> 114:10,16<br>114:17,20,23<br>212:10 266:14<br>279:19 293:4,7,10<br>293:13,16,19<br><b>changed</b> 103:25<br>233:15<br><b>changes</b> 20:9<br>103:19,23 104:25<br>251:21 292:10<br>294:6<br><b>changing</b> 230:8<br><b>characterization</b><br>224:7 | <b>charles</b> 3:11 4:6,7<br><b>charleston</b> 4:5<br><b>charred</b> 197:6,12<br>197:21<br><b>chart</b> 269:25<br><b>charts</b> 269:24<br>270:2<br><b>cheat</b> 37:16<br><b>check</b> 11:18<br>251:17,25 268:19<br>269:1 271:10<br><b>checked</b> 162:21<br><b>checking</b> 272:6<br><b>children</b> 20:21,25<br>21:1,5,6 52:9<br>75:23<br><b>chime</b> 13:4<br><b>chip</b> 6:4 11:15,23<br>12:11 13:3 71:20<br>84:25 85:15 92:16<br>95:6 98:12 99:1<br>124:11 137:13<br>150:21 181:23<br>182:22 195:25<br>197:25 198:1,5<br>211:11,15,21,25<br>212:15 217:7<br>222:9,25 223:5,10<br>223:10 256:19<br>281:17,24 285:4<br>288:10<br><b>chirp</b> 287:6<br><b>chirping</b> 287:4<br><b>choice</b> 45:5 99:21<br>104:9,21<br><b>choices</b> 27:14<br>54:16<br><b>chose</b> 54:14 55:9<br><b>chronologically</b><br>117:3 | <b>chronology</b><br>118:10<br><b>circle</b> 139:21<br>148:4<br><b>circumstances</b><br>85:4 167:15,17<br>208:13 218:15<br>238:10<br><b>cite</b> 221:5,8<br><b>cited</b> 225:9 227:23<br><b>civil</b> 278:22<br><b>claim</b> 159:2<br><b>claims</b> 145:22<br><b>clarification</b> 206:4<br><b>clarified</b> 223:5<br><b>clarify</b> 73:15<br>103:24 192:12<br>200:3 253:9<br>275:16<br><b>clean</b> 223:15<br><b>clear</b> 6:7 10:16<br>47:9 84:7 87:17<br>88:2 94:4 100:7<br>103:22 150:25<br>163:2 200:3<br>203:13 277:16<br><b>clearly</b> 155:9<br>276:5<br><b>client</b> 45:13 49:11<br>72:12 73:16 75:15<br>76:15 84:4,8 85:5<br>86:23 87:3,10<br>88:3,6 90:25 91:2<br>94:9,23 96:8,25<br>97:5 98:3,14,17<br>99:12 103:13<br>116:2,10 122:17<br>122:18,19 123:5<br>127:12 131:18<br>134:21 142:21<br>143:23 144:1 | 152:12 155:5<br>163:6 180:5,6,12<br>180:20,21 184:15<br>191:15 198:4<br>212:2,3 213:12,14<br>214:21 221:16<br>222:3,5,7,9<br>223:1,7,21 231:25<br>232:18,25 246:18<br>250:10 256:3<br>285:8<br><b>client's</b> 233:2<br><b>clients</b> 76:15<br>131:15 133:25<br>193:21<br><b>clock</b> 48:12 49:3<br><b>close</b> 81:19 222:3<br>268:23 274:12<br><b>closer</b> 29:22<br>203:15 230:16<br><b>cmolster</b> 4:8<br><b>coach</b> 104:2<br><b>coaching</b> 104:17<br>105:3 173:8,10<br><b>coastal</b> 6:15<br><b>colleague</b> 6:14<br><b>college</b> 140:21<br><b>colloquy</b> 86:7<br><b>columbia</b> 1:22<br>3:15 4:20 5:10<br>82:15<br><b>combined</b> 282:10<br><b>come</b> 10:19 13:22<br>39:24 41:5 68:9<br>84:16 85:1 101:17<br>115:25 137:9<br>140:6 146:2<br>148:16 151:4<br>199:4,25 212:9<br>241:9 242:2<br>250:21 267:11 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 278:6,12 284:17<br>287:16<br><b>comes</b> 232:1,18<br>286:21<br><b>comfortable</b> 211:5<br>211:21<br><b>coming</b> 6:25<br>238:14<br><b>comma</b> 81:10<br><b>commencement</b><br>150:14<br><b>comment</b> 69:12<br>70:11 220:16<br><b>commented</b><br>160:19<br><b>commenting</b> 99:1<br><b>comments</b> 11:2<br>45:23 46:5 47:23<br>50:21 169:8<br>251:12<br><b>commission</b><br>290:19<br><b>common</b> 1:1 5:6<br><b>communicate</b><br>14:14 34:16 85:9<br>193:8 195:8<br>246:21<br><b>communicated</b><br>8:20 42:15 48:10<br>52:18 64:17,18<br>128:16 247:17<br><b>communicating</b><br>55:8,9 128:8,9<br>257:11<br><b>communication</b><br>86:10 97:17 122:3<br>130:5 133:1 138:5<br>152:20 178:22,25<br>179:2 193:4<br>215:22 257:10 | <b>communications</b><br>46:20 69:18,22<br>71:22 72:8 89:1<br>90:8 107:14 121:9<br>121:18 124:25<br>125:8,18 126:3,5<br>127:3,11 128:3<br>132:22 136:1<br>147:5,18 148:5<br>165:20 169:11<br>174:16 191:11<br>197:9 212:9<br>221:16 230:7<br>231:22 246:19<br>249:9 250:10<br><b>company</b> 6:16<br>29:6 63:10 65:7<br>67:24 69:19,20<br>70:5,6 75:7,24<br>77:16 98:4,15<br>121:11 122:8,21<br>124:24 135:1<br>138:23 139:7<br>141:20 168:19<br>182:5 186:22<br>187:5,20 190:6<br>219:21 220:5,15<br>221:3 227:25,25<br>229:9,10 231:10<br>231:10,12,17<br>235:12 242:22<br>245:12 265:1<br><b>company's</b> 219:22<br>267:5<br><b>compelled</b> 49:13<br>72:9<br><b>compensated</b><br>130:11<br><b>compensation</b><br>270:12 | <b>competency</b><br>220:18 226:1<br>231:9 233:11,12<br>246:10,22 247:7<br><b>competent</b> 63:12<br>65:8<br><b>complain</b> 228:18<br><b>complaining</b><br>279:24<br><b>complete</b> 116:24<br>129:24 275:3<br>287:21 290:5<br>294:8<br><b>completed</b> 34:21<br>34:24 35:8 261:25<br>263:3 265:19<br>292:17<br><b>completely</b> 13:7<br>82:2 109:15<br>193:24 280:10<br>285:12<br><b>completing</b> 35:17<br><b>complicates</b><br>132:16<br><b>concede</b> 280:10<br><b>concern</b> 29:16<br>161:22 162:4<br>247:12,16,21<br>248:3 284:21<br><b>concerned</b> 30:25<br>31:12 42:19 81:16<br><b>concerning</b> 70:12<br>71:1<br><b>concerns</b> 15:24<br>27:21 28:21 31:9<br>32:13,16 69:12<br>81:24 82:22 91:3<br>230:14<br><b>concert</b> 26:24<br><b>concluded</b> 289:3 | <b>conclusion</b> 26:23<br>27:8,12,15 84:16<br>215:8 232:16<br>260:11,21 261:21<br><b>conclusions</b> 27:6<br><b>concrete</b> 272:18<br><b>condition</b> 60:15,25<br><b>conduct</b> 167:8<br><b>conducting</b> 205:8<br><b>confer</b> 123:8 140:2<br>179:15 199:18<br>279:22<br><b>conference</b> 36:1<br>89:13,19 117:11<br>211:6<br><b>conferences</b> 41:4<br><b>conferring</b> 118:3<br>145:6<br><b>confirm</b> 59:11<br>185:12<br><b>conflicts</b> 288:6<br><b>confused</b> 30:24<br><b>confusion</b> 33:11<br>34:5 162:13 164:3<br>280:23<br><b>congratulations</b><br>140:15<br><b>connection</b> 69:19<br>88:8 106:19<br>121:11 209:10,17<br>209:21 210:6<br>213:24<br><b>consider</b> 48:5<br>149:25 198:6<br>221:24 260:8<br>262:12 275:20<br><b>considerable</b><br>32:15<br><b>consideration</b><br>224:12,14 258:2,6<br>258:8 268:21 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 270:18<br><b>considering</b> 81:15<br><b>consistent</b> 167:16<br>230:6<br><b>consolidate</b> 284:20<br><b>consolidation</b><br>250:20<br><b>constitute</b> 207:2<br>208:23<br><b>constituted</b> 260:14<br><b>construe</b> 95:7<br><b>consult</b> 7:19 12:17<br>47:13 88:7,24<br>96:11 97:5 278:8<br><b>consultation</b> 86:10<br><b>consultations</b> 88:8<br><b>consulted</b> 186:2<br><b>contact</b> 71:10<br>92:17<br><b>contacted</b> 14:5<br>70:5 71:6<br><b>contained</b> 57:1<br><b>contents</b> 92:24<br><b>context</b> 46:8<br>218:20 221:7<br>231:14<br><b>continuation</b> 6:8<br><b>continue</b> 88:12<br>116:22 163:22<br>268:2<br><b>continued</b> 1:18<br>3:25 68:12 257:7<br><b>continues</b> 1:14 2:1<br><b>continuing</b> 204:17<br>240:21<br><b>control</b> 81:22<br>235:17 242:22<br>251:7<br><b>conversation</b> 8:18<br>21:8 38:3,13 52:8<br>59:20 61:3,3 73:5 | 74:7,21 75:20<br>76:23 77:12 78:1<br>78:15 79:3 80:2<br>84:2 85:5 86:15<br>86:20,23 87:7<br>90:2,4 92:3 93:17<br>93:22 94:14 95:19<br>95:21 107:22<br>110:20,21 112:4<br>112:13,23 136:8,9<br>136:14,15,19<br>137:15 138:4,7<br>141:15 142:1,8,9<br>142:18,23 143:17<br>143:24 144:7<br>149:9 150:21<br>151:11 155:19<br>156:12 157:14,17<br>157:19 158:8,25<br>159:14,18,24<br>167:21 179:1,12<br>181:10 182:23<br>183:2 190:3,18<br>193:19 195:5,6<br>200:14,16,21<br>204:4 206:15<br>210:7 214:2,18,20<br>218:8,13 221:21<br>222:13 223:12,23<br>224:4 226:9<br>237:25 238:1<br>256:1,5,12 288:20<br><b>conversations</b><br>14:8,17,19 15:9,12<br>18:21 19:1 37:5<br>41:10,13,24 42:17<br>42:21 52:6 60:10<br>60:13,23 71:16,17<br>73:8 80:7 83:19<br>93:4 94:19 96:22<br>102:9 104:14 | 126:14,22 139:17<br>142:24 146:24<br>155:14 157:4,18<br>158:1,3,12 167:5<br>168:6 174:7 177:4<br>177:6 182:14,18<br>183:8 184:10,21<br>185:1,25 187:18<br>189:23 190:1<br>197:8,19 199:7,19<br>200:9 201:15<br>202:6,16 203:1,23<br>203:25 204:7,11<br>204:16,23 206:10<br>207:16 208:3<br>209:2,17,21 214:4<br>217:18 218:21<br>221:16 223:2<br>225:1 226:25<br>228:18 229:6,19<br>230:12,20 234:21<br>241:25 246:3,6<br>257:18,21<br><b>conveying</b> 128:8<br><b>coordination</b><br>55:14<br><b>copied</b> 25:6 26:20<br>80:20,23,25 101:6<br>111:21 195:17<br>196:3<br><b>copies</b> 292:14<br><b>copy</b> 112:4<br><b>corner</b> 37:21<br><b>corporate</b> 18:19<br>18:23 19:1,3,21,22<br>19:25 20:6 21:18<br>21:21 23:2 97:16<br>99:13 125:1,23,24<br>126:4,7,16,23<br>136:8 138:5,6<br>141:10 142:19,20 | 174:17 177:7<br>187:20 190:22<br>199:15,21 200:8<br>201:3 203:24<br>206:6,9,14 207:7<br>253:2 261:8<br>262:14 264:23<br>265:4,6,8,14<br>266:16 274:2<br><b>corporation</b> 96:7<br>96:13 97:1 99:3<br>136:10 154:2<br>170:5 205:8,17<br>265:11<br><b>correct</b> 8:5,6,25<br>9:1,13,14,25 13:16<br>15:23,25 17:19<br>27:18 32:4 33:18<br>33:19 37:3 38:4,6<br>38:9,10,14,15 39:4<br>39:5,6 42:13,22<br>43:19 51:12,15<br>53:7 55:16 56:10<br>58:9,17 60:1 61:9<br>62:17,20 79:21<br>84:20 91:13,19<br>93:24 96:1 99:24<br>102:20 104:15<br>107:2 108:6 109:9<br>113:4,17 114:25<br>115:14,15,18,22<br>116:3,14 119:21<br>120:18,19 124:11<br>125:15 127:13<br>152:5 153:7 159:4<br>168:8 170:8,15<br>176:13 177:11,12<br>180:21 183:20<br>192:4 195:20<br>196:4 197:25<br>204:18,19 213:14 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 213:15 214:22<br>215:2 224:16,22<br>224:23 225:3<br>227:11 228:1<br>233:23 234:10,12<br>234:16,19 235:14<br>235:20 236:6,8,20<br>237:17,21,22<br>238:22 239:2,6,15<br>245:7 254:13,19<br>254:20 258:3,8<br>259:3,5 263:8<br>273:15 274:3,4<br>294:8<br><b>corrected</b> 223:10<br><b>corrections</b> 294:6<br><b>correctly</b> 13:13<br>18:15,17 50:9<br>106:19 192:3<br>204:1 224:18<br>226:2 239:25<br>270:8<br><b>cost</b> 101:20<br><b>costing</b> 146:5<br><b>counsel</b> 1:23 3:1<br>5:4,14 12:11,17<br>69:19 87:23 97:16<br>121:11 125:2,23<br>125:25 126:4,7,16<br>126:23 132:16<br>136:8 137:25<br>138:6 141:25<br>162:25 174:17<br>177:7 187:20<br>190:22 199:15,21<br>200:8 201:3<br>203:24 206:6,9,14<br>207:7 253:2 256:6<br>290:7 292:14<br><b>counterpart</b><br>241:22,23 | <b>countless</b> 119:12<br><b>county</b> 1:2 239:6<br>290:11<br><b>couple</b> 9:18 39:12<br>55:5 106:18<br>141:18 249:23<br>267:15 268:23<br><b>course</b> 12:10<br>34:15 43:8 57:25<br>64:19 78:2 140:7<br>197:22 198:4<br>257:17<br><b>court</b> 1:1 5:6,12<br>6:19 8:2 63:22<br>66:21 67:1 76:21<br>81:25 82:9,18<br>86:4,6 129:23<br>135:25 139:14<br>156:6,8 175:18<br>194:13,20 244:11<br>250:14 275:6<br>285:9 286:22<br>287:2 288:12,14<br>290:2,19<br><b>court's</b> 230:6<br><b>covenant</b> 276:14<br><b>covered</b> 94:8<br>98:22 222:15<br><b>covid</b> 72:9 163:8<br><b>coy</b> 114:7<br><b>cp</b> 1:6 2:5,5 5:7<br><b>cr</b> 1:24<br><b>created</b> 21:4 24:13<br><b>creates</b> 98:6<br><b>critical</b> 46:16<br>47:22 48:5 50:20<br><b>cross</b> 282:20<br><b>crush</b> 197:5,12<br><b>crushing</b> 197:20<br><b>cs</b> 292:15 | <b>culminated</b> 47:20<br><b>cut</b> 80:15 86:8,9<br>281:21<br><b>d</b><br><b>d</b> 287:20 291:1<br><b>dad</b> 257:17<br><b>dah</b> 135:2<br><b>date</b> 1:19 8:19<br>18:6 38:25 70:4<br>74:15 77:10 78:12<br>102:11 142:14<br>156:23 160:1,6,12<br>190:23 261:14<br>263:1,1 293:24<br>294:12<br><b>dated</b> 1:10 17:22<br>81:6 237:17,19<br><b>dates</b> 78:13 187:17<br>234:19<br><b>daughter</b> 26:18<br>44:8 52:3 61:16<br>61:17 62:12 107:1<br>115:13 226:4<br><b>daughters</b> 58:9<br>61:22 233:9 237:6<br><b>day</b> 6:9 9:7 117:22<br>118:12 129:11,13<br>132:2,3 166:10<br>238:9 239:6<br>240:17 241:17<br>262:4,5 276:1,3,7<br>276:14,16 277:22<br>283:1,23 285:3,25<br>290:10 294:15<br><b>days</b> 130:9,21<br>146:2 160:13,14<br>161:8 187:23<br>238:14 275:3<br>278:15 279:11,12<br>287:21 292:17 | <b>dc</b> 4:8<br><b>deadline</b> 277:11<br>286:20<br><b>deal</b> 135:14<br>142:20 151:23<br>163:20 232:3<br><b>dealing</b> 20:10<br><b>deals</b> 103:8<br><b>dealt</b> 127:6<br><b>death</b> 233:25<br>234:5,5<br><b>debate</b> 146:4<br><b>december</b> 1:10<br>9:22 13:15 31:20<br>32:22 166:12<br>263:15<br><b>decide</b> 14:7 132:20<br>147:20 162:20<br><b>decision</b> 18:8<br>134:13 242:3,14<br>248:23<br><b>decisions</b> 28:10<br>31:14<br><b>declare</b> 294:4<br><b>declared</b> 81:21<br><b>declining</b> 198:21<br><b>deduction</b> 271:17<br>271:22<br><b>deemed</b> 48:9<br>294:6<br><b>defendant</b> 1:23<br>3:18 4:2,11 5:4<br>6:3<br><b>defendants</b> 1:13<br><b>defenses</b> 145:23<br><b>defer</b> 71:19 143:13<br>222:16 256:9<br><b>deferring</b> 179:18<br><b>defined</b> 282:23<br><b>definitive</b> 287:9 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>delay</b> 7:6,9<br><b>delivered</b> 260:9<br><b>delivery</b> 260:15<br>262:13<br><b>delve</b> 138:10<br><b>dementia</b> 27:18,21<br>31:22 32:23 33:11<br>34:7 68:13 69:4<br>69:13 71:1<br><b>dep</b> 16:15 80:22<br>100:14 237:11<br>251:21 254:15<br>267:13<br><b>depo</b> 9:13 37:21<br><b>deponent</b> 1:17<br>6:11 287:23<br>292:13 294:3<br><b>deposing</b> 292:13<br><b>deposition</b> 5:3,8<br>6:8 7:17 8:8,9,13<br>8:19,24 9:6,10,11<br>10:14,23 11:12,15<br>16:22,24 44:23<br>45:5 55:15 69:9<br>81:3,3 85:17<br>109:22 116:21<br>129:21 130:19<br>131:14 137:3<br>140:3,11 144:18<br>149:4,11 150:6<br>163:23 166:9<br>177:18 232:8<br>238:10,14 241:2<br>266:6 272:22<br>275:1,20 276:25<br>279:12 284:3<br>287:10,16 288:23<br>289:3<br><b>depositions</b> 12:7<br>163:4 | <b>describe</b> 57:10,16<br>114:16<br><b>described</b> 28:19<br>34:5 42:12 47:14<br>57:13,14 65:4,6<br>113:9 196:11<br>197:7 217:23<br>218:19,22<br><b>deserves</b> 194:14<br><b>desire</b> 29:6 143:3<br>235:11<br><b>detail</b> 231:11<br><b>details</b> 40:6 57:13<br>60:10 61:6 225:2<br>225:9 226:9,17,20<br>227:8 228:5,7<br><b>determinative</b><br>262:10<br><b>determine</b> 91:18<br>110:1 111:2 278:5<br><b>devastating</b> 81:23<br><b>diagnosed</b> 31:21<br>32:23<br><b>diagnosis</b> 27:18<br>34:6<br><b>diagram</b> 37:9,9<br><b>diagrams</b> 36:16<br>37:8<br><b>diametrically</b><br>228:23<br><b>dice</b> 142:15<br><b>dicey</b> 121:6<br><b>difference</b> 73:23<br>98:5 164:18,25<br>280:7<br><b>differences</b> 133:16<br><b>different</b> 18:11<br>28:9 46:11 50:14<br>100:2 116:19<br>136:13 142:22<br>199:25 | <b>differently</b> 62:2<br><b>difficult</b> 13:3<br>23:13 72:9 83:9<br>136:6 147:16<br><b>direct</b> 7:14 117:11<br>251:14,18 280:16<br>282:20<br><b>directed</b> 7:21<br>27:14 244:22<br>245:1<br><b>direction</b> 107:25<br>220:16 221:2<br>229:9<br><b>directly</b> 191:2<br>229:20 233:25<br><b>director</b> 96:7 98:4<br>98:15 124:23<br>135:1 142:19<br>188:21 189:6<br>199:21<br><b>directors</b> 138:23<br>170:9 171:25<br>205:2,25 234:15<br>272:10<br><b>disagree</b> 99:16<br>109:10 146:17<br>165:24 275:4,8,14<br><b>disagrees</b> 87:21<br>166:2<br><b>disappointed</b><br>218:4,25 219:3,13<br>219:14 220:25<br>226:4 228:8<br><b>disappointment</b><br>225:24 227:23,24<br>229:8 230:21<br>235:3<br><b>discard</b> 18:12<br><b>discernment</b><br>256:11 | <b>disclose</b> 87:24<br>88:5 246:18<br><b>disclosed</b> 92:24<br>94:6<br><b>disconnect</b> 186:7<br><b>disconnected</b><br>114:1<br><b>discover</b> 230:10<br><b>discovery</b> 251:8<br><b>discretionary</b><br>39:17<br><b>discuss</b> 44:25<br>54:18 56:23 66:14<br>87:10 90:3,12<br>91:4,6 143:17<br>190:5,12 195:10<br>248:11 255:15<br>257:3 259:3,6<br>269:3 270:21<br><b>discussed</b> 8:22<br>26:17 52:7,9 57:2<br>57:4,6,15 58:4<br>59:15 61:10,11<br>103:6 107:4,17,19<br>108:9 142:24<br>149:12 152:2<br>185:22 205:17<br>255:19 259:2<br><b>discussing</b> 37:7<br>102:7,8,22 270:23<br><b>discussion</b> 20:7<br>100:21 105:2,4<br>109:11 222:10,10<br><b>discussions</b> 19:25<br>45:15 52:2 60:5<br>112:8 127:3 131:2<br>165:15 169:1<br>181:2,17 187:16<br>201:4 206:1 207:4<br>213:2 222:20<br>229:14 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>dismissed</b> 270:19<br>271:12,12<br><b>disposing</b> 57:24<br><b>disposition</b> 114:24<br><b>dispositive</b> 57:14<br>103:25<br><b>disregard</b> 116:24<br>129:25<br><b>disruptive</b> 163:23<br><b>distributing</b> 23:13<br><b>distribution</b><br>270:12<br><b>disturbing</b> 81:18<br><b>ditto</b> 181:12<br><b>diversification</b><br>168:19<br><b>divulge</b> 125:7<br>152:11<br><b>doctor</b> 160:18<br>246:11<br><b>doctors</b> 33:10<br>68:12 119:20<br><b>document</b> 16:15<br>22:4 51:17 57:20<br>60:2,4 76:6 78:17<br>125:20 127:5<br>188:3 206:20<br>207:13 223:25<br>234:4 237:4,20,24<br>237:25 238:6,10<br>240:12 241:15<br>251:15 258:1<br>259:14 261:8<br><b>documents</b> 9:3<br>13:18 14:2,11<br>25:21 26:1,4,12<br>33:9 34:2,20<br>35:22,25 36:4,23<br>37:1,1,14 40:8,17<br>40:25 41:8,23<br>42:1 43:4,4,9,10 | 44:9 45:11,21<br>46:10,14 47:21<br>51:10 54:15 57:9<br>58:8,14,19,23 59:6<br>59:11,17,24 60:16<br>60:20 61:8 62:24<br>67:22 73:11 76:19<br>76:24 77:13,20<br>78:13 103:10,24<br>103:25 106:3<br>107:11 114:17,18<br>114:21 122:11<br>128:8 136:3 147:5<br>149:16 169:13,25<br>191:25 200:18<br>209:11,13,14<br>210:6 212:11<br>227:2 229:16,21<br>253:23 259:15<br>260:2,17,24 261:3<br>262:1,23 263:4<br>264:19 265:14,20<br>280:17<br><b>dog</b> 283:14,19<br><b>dogs</b> 283:16<br><b>doing</b> 8:16 14:10<br>14:19 15:18 26:18<br>30:20 31:13 43:6<br>47:19 48:20 49:8<br>49:22 72:8 116:25<br>129:11 146:14<br>163:8,22 179:17<br>223:5,10 225:2<br>259:16 260:9<br>285:17<br><b>domain</b> 17:3<br><b>donee</b> 57:18,18<br><b>double</b> 11:18<br><b>doubt</b> 166:7<br><b>dr</b> 31:21 160:18,18 | <b>drafting</b> 238:6<br><b>drafts</b> 37:13 40:4<br>57:7,8<br><b>dramatic</b> 160:20<br><b>dramatically</b><br>132:17<br><b>draw</b> 26:22 27:6<br><b>drew</b> 52:21 59:5<br><b>duly</b> 6:22<br><b>duplicate</b> 18:13<br>117:16<br><b>duplicative</b> 251:8<br><b>durable</b> 9:23<br>13:13,25 43:11<br>166:11<br><b>duration</b> 246:5<br><b>duties</b> 57:25<br><b>duty</b> 193:20<br><b>e</b><br><b>e</b> 16:11,11,18,20<br>16:21,23 17:2,11<br>17:14,16,18,21<br>18:18 21:17,20<br>22:8 23:11,12,20<br>23:24,25 25:4<br>26:5,20,23 28:7,17<br>28:18,19 29:2,3<br>30:23 31:1,6 56:3<br>56:10 65:11 80:20<br>80:24,24 81:1,5<br>84:3 100:15,18<br>101:6,13,17,23,24<br>102:16,18 106:12<br>106:14,17 107:6<br>107:13 108:5<br>111:20,23,25<br>112:15,15,17<br>114:1,10 157:20<br>158:3 161:12,23<br>162:6 188:4,5,10<br>189:5,13,20 190:1 | 190:2,16 191:1,22<br>192:10 193:3<br>195:16,21 196:8<br>196:10,23 221:11<br>221:24 222:21<br>224:4,7 267:14,17<br>267:18,23 268:1<br>268:13,14,14,16<br>269:9,20,21 270:1<br>270:18 271:5<br>272:9 273:22<br>288:10 291:1,13<br>293:3,3,3<br><b>earlier</b> 22:12,25<br>28:7 34:19 112:8<br>112:13,17 114:9<br>117:19 127:20<br>151:5 152:3<br>193:24 225:23<br>251:12 272:19<br><b>early</b> 269:10,22<br><b>east</b> 4:14<br><b>easy</b> 141:20<br><b>eat</b> 141:4<br><b>echoing</b> 137:18<br><b>economy</b> 272:24<br>284:14<br><b>ed</b> 6:15 30:23<br>31:12 138:16<br>142:4 144:4 272:4<br>272:6<br><b>edward</b> 4:13<br><b>effect</b> 173:13<br><b>effective</b> 262:13<br>262:21<br><b>effectuate</b> 233:1<br>260:25<br><b>efficient</b> 139:16<br>278:9 286:8<br><b>efficiently</b> 118:8 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>effort</b> 146:6 277:1<br><b>efforts</b> 197:10<br><b>efuhr</b> 4:15<br><b>either</b> 24:4 51:21<br>52:4 82:18 98:3<br>99:3 109:23<br>110:25 121:24<br>129:1 155:10,24<br>248:19 256:2<br>270:17<br><b>ellie</b> 5:18<br><b>else's</b> 29:21 222:10<br><b>emphatic</b> 246:5<br><b>encompassing</b><br>229:12<br><b>ended</b> 282:20<br><b>endless</b> 284:19,22<br>285:13<br><b>ends</b> 288:22<br><b>ensure</b> 235:11<br><b>entail</b> 61:9<br><b>entire</b> 229:13<br>266:5,7<br><b>entirely</b> 251:22<br><b>entitled</b> 44:23<br>45:14 58:25 77:21<br>77:25 78:6 87:15<br>99:10 109:15<br>130:4,8 163:13<br>224:3 230:10<br><b>entity</b> 46:11<br>192:17<br><b>enveloped</b> 177:5<br><b>envision</b> 147:12,13<br>148:2<br><b>equally</b> 58:9 61:16<br>236:8,19 237:3<br><b>equipment</b> 288:18<br><b>equivalent</b> 268:20<br><b>errata</b> 292:11,13<br>292:17 | <b>error</b> 153:16<br><b>especially</b> 221:23<br><b>esq</b> 292:5 293:2,24<br>294:2,4,12<br><b>esquire</b> 1:17 3:3,7<br>3:11,14,20,20 4:4<br>4:4,7,13,13,19<br>6:21 291:3<br><b>essentially</b> 275:2<br><b>establish</b> 130:5<br><b>estate</b> 1:3,8 14:6<br>22:9 26:4,11,25<br>27:14 32:3 34:19<br>36:3,16 37:7<br>41:25 43:3,6<br>45:10 46:9,20<br>47:19 48:7,11,20<br>49:2,8,22 50:18<br>53:2,22 58:23<br>59:15,16 60:6,11<br>60:14,24 73:10<br>76:5,19 77:19<br>101:21 103:10,19<br>103:23 104:14<br>107:11 114:11,16<br>114:19,23 116:10<br>119:16 122:11<br>125:19 127:5<br>136:2,16 138:24<br>147:5 169:13<br>180:9 200:18<br>206:19 207:13<br>209:11,13 210:6<br>212:10 213:5<br>223:25 227:2<br>229:15,21,22<br>230:8,23 231:14<br>256:2 259:19,22<br><b>estimate</b> 36:12<br>202:2 246:8<br>281:25 | <b>et</b> 5:5 106:15<br>292:4 293:1 294:1<br><b>etch</b> 43:22<br><b>evaluation</b> 68:13<br><b>evans</b> 30:22 31:8<br>31:11 202:20<br><b>event</b> 211:22<br><b>events</b> 113:21<br>126:7 290:8<br><b>everybody</b> 29:20<br>93:8 203:5 268:6<br>276:13 279:5<br>286:20<br><b>everybody's</b><br>224:14<br><b>everyday</b> 28:10<br><b>evidence</b> 31:17<br>33:4 51:6 66:10<br>225:18 236:1,25<br><b>evident</b> 28:8<br><b>evolved</b> 67:21<br><b>exact</b> 204:3,13,13<br>241:2 249:21<br><b>exactly</b> 50:11<br>87:13 138:9<br>142:16 227:9<br>249:12 278:2<br>280:11 285:13<br><b>examination</b> 6:23<br>35:13 251:14,18<br>280:16 287:20<br>291:4<br><b>examine</b> 148:4<br><b>example</b> 142:9<br><b>exceeding</b> 276:25<br><b>exceeds</b> 47:4<br><b>excellent</b> 18:6<br><b>exception</b> 45:13<br>45:16 47:4,14<br>48:23 49:10,24<br>59:1 71:18 78:5 | 103:13 131:17<br>155:5 222:15<br><b>exceptions</b> 76:21<br><b>excessive</b> 285:12<br><b>exchange</b> 258:17<br>258:25 267:5<br><b>exclusion</b> 54:6<br>234:9 235:19<br><b>excuse</b> 50:3 55:23<br>66:21 69:15 72:1<br>117:15 152:3<br>165:17 178:3<br>191:5 238:20<br>242:6 252:20<br>268:21<br><b>execute</b> 9:23 37:14<br>43:10<br><b>executed</b> 34:12<br>40:8 44:9 51:11<br>54:15 56:20 59:17<br>76:25 114:18<br>166:11,19,23<br>209:15 238:20,21<br>238:25 239:21<br>240:17 241:16,23<br>259:9,24 261:3<br><b>execution</b> 33:8<br>35:23 36:1 40:17<br>41:4,22 43:9<br>45:21 46:14,21<br>56:21,25 57:21<br>59:24 62:23 73:9<br>76:5,19 77:13,18<br>78:16 103:9<br>107:10 122:10<br>125:19 127:4<br>136:2 147:6<br>149:16 169:3,12<br>200:18 206:19<br>207:12 223:24<br>227:1 229:15 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[execution - fine]

ROA 006709

Page 16

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 235:3 238:6<br>240:12 265:13<br><b>executions</b> 40:22<br><b>executive</b> 36:14,20<br><b>executor</b> 18:10<br>25:16<br><b>exemption</b> 271:6<br>271:18<br><b>exhibit</b> 37:17<br>55:15 80:19<br><b>exhibits</b> 16:7<br>291:14<br><b>exist</b> 134:16 138:8<br><b>exists</b> 133:21<br><b>expect</b> 263:22<br>269:1<br><b>expected</b> 271:13<br>274:1<br><b>expediency</b> 256:14<br><b>expedite</b> 133:7<br>138:15 145:7<br>149:10 150:2<br><b>expeditious</b> 133:5<br><b>expeditiously</b><br>132:18<br><b>experiencing</b> 28:9<br><b>expert</b> 130:11<br><b>expires</b> 290:19<br><b>explain</b> 57:22 58:3<br>249:20<br><b>explaining</b> 36:4<br>37:1 40:3 234:23<br><b>explanation</b> 36:23<br>40:6<br><b>explore</b> 71:21 92:4<br>132:21 134:24<br><b>exposure</b> 41:6<br><b>express</b> 29:15 31:8<br>44:7,15 45:22<br>47:22 50:20 197:4<br>219:5 221:22 | 229:7 248:3<br><b>expressed</b> 63:8<br>65:9 118:17 208:4<br>217:20 219:2<br>220:4 225:24<br>235:3 242:1<br>247:21<br><b>expressing</b> 44:12<br><b>expression</b> 61:23<br><b>extent</b> 17:15 40:21<br>46:18,19 47:3<br>69:17,21 87:8<br>90:6,25 95:6<br>97:16 98:8 103:15<br>121:9,13 124:24<br>125:6 128:2<br>169:11 170:17<br>174:15,17 181:1<br>191:11 194:11<br>199:22 246:17<br>266:23 267:2<br><b>f</b><br><b>facilitate</b> 150:5<br>208:11<br><b>facilitating</b> 152:20<br><b>fact</b> 34:4 43:9 57:2<br>58:5,14 102:19<br>104:16 111:12<br>114:20 130:15<br>142:25 159:19<br>232:9,20 234:6<br>258:4 263:23<br>271:5 273:21<br><b>facts</b> 8:22<br><b>fails</b> 292:19<br><b>fair</b> 10:19 12:7<br>13:8 63:20,23<br>82:5,6 97:25 98:6<br>99:16 137:8,14<br>174:18 206:8<br>279:8 286:19 | <b>fairness</b> 269:11<br>280:14<br><b>fall</b> 14:5 15:19<br>34:1 40:16 41:11<br>41:22 43:8 49:10<br>49:24 50:19 76:20<br>103:12 131:17<br><b>falls</b> 155:4<br><b>familiar</b> 29:8,12<br>188:4 249:23<br>253:16<br><b>family</b> 20:5 25:1<br>26:11,12 27:20<br>81:18<br><b>far</b> 42:19 61:25<br>77:22 117:22<br>146:9<br><b>fargo</b> 100:20<br>106:12 108:11,14<br>108:19<br><b>fashion</b> 80:20<br><b>father</b> 60:23 75:11<br>83:20 188:14<br>191:4,24 195:22<br>246:23<br><b>father's</b> 25:15<br>60:6 61:4 257:12<br><b>fault</b> 131:19<br><b>favor</b> 173:21<br><b>fear</b> 29:4<br><b>february</b> 28:6<br>29:3 33:9,18 34:3<br>34:3 35:22 40:8<br>40:18 41:12,23<br>43:3,5 44:10,15<br>45:21 46:14,14<br>47:10,21 50:19<br>51:10 53:6 56:22<br>57:22 58:7 59:24<br>60:15,19 61:13,20<br>62:23,23 63:15 | 64:8 67:22 237:4<br><b>feel</b> 116:6,17<br>143:22 171:11<br>211:5,20 247:5<br>249:13 285:13<br>286:7 287:21<br><b>feelings</b> 44:13<br>206:16 207:5,17<br>208:4 209:3 210:8<br>212:7,25 217:19<br>217:20,23 219:1,6<br>220:12 221:10,21<br>221:23 230:22<br>234:23 242:2,3,12<br>242:13<br><b>felt</b> 220:14<br><b>fiduciary</b> 57:25<br>150:16 212:22<br>217:3,12,13<br><b>figure</b> 15:5 30:8<br>45:8 72:4 88:13<br>138:11 151:17<br>280:23 281:23<br><b>file</b> 260:6 274:19<br>274:22 277:7,15<br>277:17 284:6<br>286:12<br><b>filed</b> 5:6<br><b>filing</b> 168:13<br>286:15<br><b>finally</b> 134:17<br><b>financial</b> 18:9<br>25:16 50:24 66:15<br>66:24 106:22,23<br><b>find</b> 37:15 111:1<br>135:4 139:4,19<br>142:11 279:21<br><b>fine</b> 12:14 13:2,4<br>25:7 39:2 50:15<br>62:9,10,14 64:2<br>69:23 70:17 100:8 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[fine - form]

ROA 006710

Page 17

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 104:21 105:9<br>109:24 121:14<br>123:9,14 125:9<br>137:7 146:25<br>148:16,20 151:20<br>179:15 182:10<br>199:22 215:6<br>216:16 239:12<br>250:22 252:14<br>253:7 268:4<br>269:14,17 277:20<br>278:18,19 287:25<br>288:16<br><b>finely</b> 276:10<br><b>finish</b> 11:4 131:8<br><b>finished</b> 118:15,16<br>236:14<br><b>fire</b> 135:4<br><b>fired</b> 181:18<br>182:16 183:4,23<br>190:6 196:15<br><b>firm</b> 3:6,10,19 5:9<br>5:11,13 23:3,17<br>24:2,18 34:21<br>35:2,9 36:3 120:5<br>120:8,10 186:1<br>192:3 202:23<br><b>first</b> 7:4 8:8 9:7,16<br>12:16 34:18 63:22<br>68:20,24 69:2,6,11<br>70:7,10,25 71:5<br>117:1 130:14<br>132:11 147:10<br>149:23 166:10<br>191:21 192:23<br>203:9 205:20<br>210:5 211:7,8,22<br>213:1 218:12,13<br>220:16 238:9<br>241:2 | <b>fiscal</b> 261:11,15<br><b>fishing</b> 136:3<br><b>fit</b> 251:10<br><b>five</b> 36:12 95:16<br>117:13 202:2<br>204:2 241:7 250:6<br>250:20,21 277:22<br>278:15<br><b>fixation</b> 138:24<br><b>flip</b> 16:10 38:11<br>106:18<br><b>flipping</b> 241:11<br>243:13<br><b>floor</b> 283:18<br><b>flow</b> 11:12<br><b>focus</b> 218:24<br><b>focused</b> 173:14<br>174:5<br><b>foggiest</b> 215:11<br><b>folks</b> 88:7 100:19<br>139:19<br><b>follow</b> 55:22 94:19<br>102:1 110:4<br>169:17 176:16<br>177:23 249:2<br><b>followed</b> 225:20<br><b>following</b> 93:5<br>112:5 188:12<br><b>follows</b> 6:22<br>254:18<br><b>foot</b> 85:18<br><b>foregoing</b> 290:4<br>294:5<br><b>forest</b> 6:15<br><b>forever</b> 149:21<br><b>forgive</b> 117:15<br><b>forgotten</b> 140:18<br><b>form</b> 10:2,4 14:12<br>14:21 16:1,2 19:5<br>19:8,10,16 21:11<br>21:23,24 22:2,16 | 22:17 23:5,18,21<br>25:8,9,19 26:8,13<br>26:15 27:1,3,10,11<br>27:23,24 28:12,24<br>29:10,11 31:2,3,15<br>31:16,23,24 32:5,9<br>32:18,24,25 33:2<br>33:13,22,23 34:21<br>34:22,24 35:1,4,5<br>35:8,9,11,14,15,17<br>35:18 36:9,10,18<br>36:24 41:15 42:3<br>42:23,24 43:24<br>44:19 51:1,3,4<br>52:13,24 53:11,12<br>53:18 54:9,19<br>55:17,19 56:11<br>58:1,10,11 59:9,18<br>60:7 61:18 62:3,4<br>62:5,18 63:1,17<br>64:1,11,12,25 65:1<br>65:15,23 66:5,16<br>66:17,25 68:3,5,14<br>68:15 69:5,25<br>70:15 71:3,4<br>72:20 76:4 79:22<br>79:23 80:9 86:16<br>86:21 95:14,15<br>96:2,9 105:16<br>108:21 112:20<br>113:5,18,19 114:3<br>114:12,13 115:1,2<br>115:19 116:4,15<br>116:16 119:23,24<br>120:23 121:4<br>153:3,5,12 154:6<br>154:20 157:22<br>158:5 160:22<br>161:16,19,25<br>162:8,15,16<br>163:16,19 164:6,7 | 164:14,20,21<br>165:11,12,25<br>166:16 167:9<br>168:21,22 171:6<br>172:16,17 173:15<br>174:23 175:3<br>176:4,14 178:23<br>179:6,7 188:16,22<br>189:9,14 190:7,14<br>191:12 192:8,24<br>193:23 196:25<br>197:14,17 205:10<br>205:21 207:20<br>209:22 210:13<br>214:23 215:1<br>219:8 220:1,21<br>221:13 222:1<br>224:7 225:4,12,14<br>227:12,13 228:3<br>228:20 231:4,18<br>232:5,11,21 233:7<br>233:17,18 234:2<br>234:11,17 235:1<br>235:15,22,23,24<br>236:12,21 237:1<br>238:8 239:7 240:2<br>241:18 243:6<br>244:8,23,24<br>245:13,14 246:24<br>247:22 248:5<br>258:9,19 259:4,9<br>260:10,20 261:20<br>261:23 262:6,7,16<br>262:18 263:9,17<br>263:18 264:4,6,14<br>264:15,24 265:7<br>265:16,17 266:2,3<br>266:17,20 269:6<br>270:6,13,14 271:2<br>271:3,19 274:5,10<br>274:11 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>forth</b> 139:13<br><b>forward</b> 49:3<br>88:15 129:21<br>150:11 280:24<br>281:24<br><b>forwarding</b> 36:16<br><b>found</b> 211:17<br>231:2<br><b>four</b> 18:10 117:21<br>250:6<br><b>fourth</b> 241:8<br>243:11<br><b>frame</b> 15:25 40:15<br>42:21 66:13 96:1<br>117:6 119:4 136:5<br>150:1<br><b>framed</b> 48:21<br><b>frequently</b> 166:22<br><b>friend</b> 81:19<br><b>front</b> 16:8 56:7<br>101:13 133:5<br>136:20,22,25<br>137:6 141:12<br>173:19 188:13<br>191:2,23 256:13<br><b>fuhr</b> 4:13 6:15<br>138:16,22 139:12<br>141:17 142:6<br>148:8 271:23<br>272:3<br><b>full</b> 132:2 238:14<br><b>fully</b> 280:13<br><b>fund</b> 102:23<br>140:22<br><b>funding</b> 102:4,7,8<br>107:5,7 108:4<br><b>further</b> 40:6 67:25<br>68:1 73:7 78:4<br>132:23 225:2<br>227:8 290:6 | <b>fussing</b> 139:24<br>144:17<br><b>future</b> 81:16<br>230:24<br><br><b>g</b><br><b>g</b> 17:9<br><b>gained</b> 155:2<br>179:11<br><b>game</b> 82:5,6<br>174:18<br><b>garbled</b> 154:9<br>199:3<br><b>garrett</b> 160:18<br><b>general</b> 26:3 72:16<br>151:24<br><b>generally</b> 41:5<br>42:12 53:22 57:15<br>64:19 93:7 96:3<br>190:19 195:7<br>219:2,13 233:9<br><b>getting</b> 69:22<br>71:13 91:1 116:6<br>121:13 125:9<br>126:10 127:25<br>174:15,18 199:19<br>238:15 243:10<br>246:13 251:7<br>272:14 285:11<br><b>ghom</b> 4:4 6:4<br><b>gift</b> 258:22,23,24<br>259:6 263:23<br>265:19 266:14<br>268:20 271:6,10<br>271:21 274:8,19<br>274:22<br><b>gifted</b> 267:3<br><b>gilreath</b> 3:6,7 5:17<br>5:18 141:4 252:4<br>252:16 279:23<br>280:6 283:8,17 | <b>gilreathlaw.com</b><br>3:9<br><b>give</b> 36:8 37:18<br>85:10,10 86:7<br>88:11 95:12,25<br>100:11 111:22<br>118:12 122:22<br>148:17 160:15<br>172:12 190:9<br>194:3 204:10<br>210:17 218:15<br>224:14 225:9<br>226:9,16,20 227:8<br>227:17 228:5<br>233:24 251:4<br>268:18 285:25,25<br><b>given</b> 63:23 247:7<br>258:25 264:17<br>273:8 294:9<br><b>giving</b> 168:16<br>193:13 224:12<br><b>glad</b> 7:14<br><b>globally</b> 151:22<br><b>go</b> 6:18 7:8 9:19<br>11:11 12:20 18:1<br>18:12 19:12 22:6<br>25:4 44:23 47:6<br>56:2 58:25 59:11<br>68:1,8 69:15 72:2<br>73:7 77:21,25<br>78:6,21 80:18<br>83:4 84:24,25<br>85:8,12,16 88:23<br>100:10 101:5<br>107:14 109:16<br>119:1,14 129:8,8<br>129:17,23 130:4<br>131:1 133:9 137:2<br>137:3 139:12,21<br>140:1,6 141:4,12<br>146:24 148:9 | 149:18,20 150:10<br>150:11 154:11<br>168:1 169:6<br>172:19 179:15<br>182:3 185:15<br>188:2 195:3<br>197:25 198:10<br>205:13,22 208:9<br>210:11,19 211:18<br>216:17 222:22<br>223:7 225:8 234:7<br>237:9,9,10 238:20<br>243:21 250:13<br>252:12,16 253:12<br>253:25 256:25<br>261:6 267:11<br>272:25 273:3,11<br>274:25 277:7,15<br>278:5,11 280:17<br>280:19 281:10<br>282:24 283:25<br>285:2 286:8,24<br>287:2 288:7,8,12<br>288:15<br><b>goal</b> 113:8<br><b>god</b> 138:15 140:2<br>140:11 276:14<br><b>goes</b> 78:3 231:20<br>231:22 243:11<br><b>going</b> 5:2 9:15<br>10:24 12:24 13:6<br>18:7 22:9,9 26:6<br>29:4 31:13 39:2<br>40:4 44:1,17,21<br>45:2 47:12 49:1<br>61:8 69:16 70:22<br>71:14 72:2,3,4,12<br>73:6 82:17 83:22<br>84:9,18 85:2,3,7,9<br>85:25 86:25 88:10<br>88:15,16,18,18,20 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[going - health]

ROA 006712

Page 19

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 89:10 90:1 91:15<br>92:1,11,22 97:4<br>99:23 103:7 105:1<br>105:8 108:20,25<br>109:1,6 111:1,5<br>116:17,20 117:2<br>117:18,22 118:4,9<br>119:4 123:4<br>128:22 129:5,20<br>129:22,23 131:20<br>131:24 132:19,20<br>132:21,25 133:1<br>134:12 135:6,12<br>137:17 139:1,10<br>139:18 140:5<br>142:16 148:2<br>149:21 150:1,18<br>151:1,2,8,9 154:23<br>161:15 162:2,20<br>169:16,17,20<br>173:22 176:8<br>179:20 181:6,22<br>183:16 184:17<br>187:2 193:10,10<br>193:11 194:18<br>205:11,19 206:17<br>208:8,18 212:11<br>212:15,16,17<br>215:4 216:1,2<br>217:16 220:15<br>224:15,20 225:18<br>226:22 227:5,8<br>239:13 240:23<br>246:16 249:14,21<br>250:19 251:5,6<br>256:13 266:10<br>269:7 274:13,25<br>275:5,20 277:25<br>281:23 284:6<br>285:25 287:19<br>288:11,15 | <b>good</b> 5:1 29:20<br>49:1 78:24,25<br>224:10 258:1,5,7<br><b>gotten</b> 162:5<br>226:23<br><b>grade</b> 71:18<br><b>grandaddy</b> 140:22<br><b>grandchildren</b><br>21:5<br><b>granddaughter</b><br>140:12,16<br><b>great</b> 7:24 9:15<br>18:11 21:20,21<br>26:6 148:12<br>227:20<br><b>greatly</b> 174:25<br><b>greenville</b> 3:4,8<br>272:24<br><b>ground</b> 251:13,20<br>251:24 280:19<br><b>grounds</b> 91:13<br>180:4<br><b>group</b> 1:21 4:18<br><b>grouped</b> 143:9<br><b>groveling</b> 29:7,8<br><b>guess</b> 85:9 95:12<br>134:21 147:19<br>201:23 205:20<br>211:6 243:18<br>258:11 276:12<br>286:25 287:9<br>288:1<br><b>guesstimate</b> 36:7,8<br><b>guidance</b> 285:9<br>286:9<br><b>guy</b> 48:2 272:16<br><b>guys</b> 135:6 138:3<br>143:3,5 148:8<br>223:14 288:11 | <b>h</b><br><b>h</b> 291:13 293:3<br><b>hagood</b> 4:3<br><b>haigler</b> 178:9,10<br>178:13,16,17<br>187:22 188:1,14<br>188:18 190:13<br>191:3,23 197:12<br>197:20<br><b>half</b> 55:25 118:1<br>118:12 129:11,13<br>276:7,14,16<br>282:25 283:23<br>285:3,25<br><b>halfway</b> 17:7<br><b>hampton</b> 1:4 2:3<br>4:22 5:5 39:15<br>44:8,16 45:7 52:3<br>52:11,19 53:25<br>54:1,6 55:10<br>59:15 61:16<br>165:16,16 206:2<br>206:16 207:17<br>208:5 209:4 210:8<br>212:7 217:19<br>218:20 219:1,7,14<br>219:24 221:22<br>227:22 228:9,9<br>230:22 234:9,23<br>235:14,19 236:5,7<br>236:18 237:6<br>242:2,12,24 244:5<br>245:11,11 257:22<br>259:3 292:4 293:1<br>294:1<br><b>hand</b> 30:15 37:21<br>243:20 270:19<br>290:9<br><b>handle</b> 11:1<br>115:17 278:7 | <b>handling</b> 10:24<br>11:20 140:18<br>163:14,15<br><b>handwriting</b><br>38:17,18 39:6,8<br><b>handwritten</b><br>37:24 38:1<br><b>hang</b> 254:14<br>288:13<br><b>happen</b> 189:22<br>192:11 218:8<br><b>happened</b> 40:1<br>62:22 64:8,15,22<br>124:20 141:6<br>153:10 154:17<br>155:3 174:8<br>227:16 241:7<br>263:15<br><b>happening</b> 147:12<br>147:13<br><b>happy</b> 45:17 49:25<br>58:23 74:4 91:4<br>104:19 105:5<br>185:13 191:15<br>280:21<br><b>hard</b> 20:8 46:2<br>72:5,5 92:13 94:3<br>203:9 207:24<br>246:7<br><b>hargray.com</b> 3:12<br><b>harm</b> 29:5<br><b>hat</b> 75:19 133:2<br>141:25<br><b>hate</b> 140:4 276:12<br><b>hats</b> 92:19 98:5<br>132:16 136:13<br>138:9,18,19<br>140:10<br><b>health</b> 9:24 13:14<br>14:1 15:17 18:8<br>25:15 28:9 35:12 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 35:19 43:10 59:5<br>59:6 60:15,24<br><b>hear</b> 41:12 45:17<br>45:22,25,25 46:15<br>48:13 49:4,25<br>50:19 55:20,24<br>63:21 65:20 82:10<br>82:13,15,19 91:23<br>96:17 98:24<br>120:25 121:23,25<br>123:25 137:14<br>160:4,5 169:5,8<br>173:12 186:4,6<br>201:7 203:18<br>238:2 239:17<br>243:19 244:9,13<br>244:15 250:15<br>254:1 281:22<br>287:14<br><b>heard</b> 41:24<br>103:15 170:24<br>171:1,3,7 186:6<br>198:16 213:9<br>279:4 284:12,15<br><b>hearing</b> 79:17<br>88:13 207:24<br>230:16 284:24,25<br><b>heavy</b> 141:9<br><b>heck</b> 135:4<br><b>held</b> 5:8 6:9 46:11<br>262:4<br><b>help</b> 7:15 40:16<br>87:23 104:6<br>133:12 143:5<br>148:14 150:20<br>172:14 200:4<br>233:1 245:8<br>272:23 279:21<br><b>helped</b> 20:14<br><b>helpful</b> 143:10 | <b>helping</b> 37:14<br>127:24 172:23<br><b>hereto</b> 294:7<br><b>hereunto</b> 290:9<br><b>herring</b> 127:25<br>128:9 152:21,24<br>153:14 162:18<br>164:11<br><b>herring's</b> 164:9<br><b>hey</b> 212:19 279:3<br>288:7<br><b>highlights</b> 14:24<br><b>hill</b> 85:13,17 88:11<br><b>hogan</b> 3:7 5:17,18<br>30:6 277:10<br><b>hold</b> 79:11 150:17<br>167:22 173:22<br>184:19 194:19,20<br>211:10 269:23<br>272:13 276:13<br>277:11 281:20,21<br>285:5 287:3<br><b>holding</b> 140:13<br>174:4 281:24<br><b>honor</b> 100:6 111:6<br>178:4<br><b>hope</b> 110:12<br>218:19<br><b>hoped</b> 218:5<br><b>hospitalized</b> 161:3<br>161:8<br><b>hot</b> 141:9<br><b>hour</b> 149:22 246:7<br>282:4,4,5,5,16<br><b>hours</b> 36:12 117:9<br>117:13,21,25<br>118:1 145:3<br>160:14 274:15<br>282:13,15<br><b>house</b> 103:2 | <b>huh</b> 70:3 283:2<br><b>hundred</b> 182:5<br><b>hunton</b> 4:12 6:13<br><b>huntonak.com</b><br>4:15,15<br><b>husband</b> 219:4,15<br>219:17 220:25<br><b>hypothetical</b><br>266:22 | <b>inclined</b> 256:8<br><b>include</b> 34:11<br>112:18<br><b>included</b> 43:7<br>52:11 112:19<br>269:12<br><b>includes</b> 141:19<br><b>including</b> 8:15<br>45:20 46:13 47:10<br>52:19 93:20<br>199:14<br><b>income</b> 39:17<br><b>incomplete</b> 269:8<br><b>inconsistent</b><br>219:21<br><b>incorrect</b> 12:12<br>251:23<br><b>incredible</b> 146:6<br><b>independent</b><br>171:15<br><b>independently</b><br>51:18 57:24 58:6<br>92:6 115:21<br>170:16<br><b>index</b> 4:25 291:9<br><b>indicate</b> 218:25<br>263:12<br><b>indicated</b> 135:25<br>203:22<br><b>indication</b> 62:11<br><b>individual</b> 23:2,16<br>96:8 98:14,17<br>108:15 141:24<br>142:21 212:2,3<br>213:5,6 238:22<br><b>individually</b> 96:25<br>99:2,13 115:9<br>153:18 202:1<br><b>individuals</b> 138:20<br>202:25 204:6 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>influence</b> 149:18<br><b>influenced</b> 135:17<br><b>information</b> 51:8<br>68:8,24 87:2 88:5<br>91:3 94:7 97:4<br>104:7 110:3<br>121:10 122:5<br>125:3 139:14<br>145:16 152:12<br>155:2 160:8 180:3<br>190:9 193:14,15<br>215:13 224:2<br>230:10 231:12<br>291:9,10<br><b>initial</b> 35:25 74:20<br>153:14,14 154:17<br>159:22<br><b>initially</b> 153:1,22<br><b>initiate</b> 100:22<br><b>input</b> 147:23<br><b>inquiry</b> 139:1<br><b>inscriptively</b><br>76:13,14<br><b>insight</b> 149:10<br><b>insights</b> 148:12<br><b>installment</b> 8:8<br>9:17<br><b>instances</b> 141:18<br>257:25<br><b>instruct</b> 44:21<br>46:18 49:6,13<br>58:21 59:2 71:15<br>75:12,16,25 76:1,6<br>78:2 82:3,24<br>83:22 84:14,15<br>85:25 86:11 87:1<br>87:1,10 89:10<br>90:6 91:16 92:1<br>97:17 98:9,17<br>99:18 103:7 104:4<br>104:5,9,10,21 | 107:8 111:3<br>121:12 122:5,25<br>123:4 125:17<br>127:6 128:4,22<br>154:24 155:11<br>157:5 158:18,21<br>167:10 168:23,24<br>169:14 174:10<br>175:16 177:19<br>179:8 181:8<br>182:19 183:17<br>185:6 187:2<br>197:15,23 199:11<br>199:23 200:15,19<br>206:18 221:15<br>227:3 229:17<br>231:20,23 246:17<br>248:19 256:4<br><b>instructed</b> 46:25<br>55:2 73:22 93:9<br>94:16 100:1,5<br>124:9 181:15<br>206:23 211:24<br>216:7<br><b>instructing</b> 44:25<br>45:18 47:2 49:16<br>50:7,11 54:25<br>73:1,11 84:19<br>91:8,12 97:3,10<br>103:11 105:8<br>108:3 109:25<br>111:9 125:4<br>176:21 177:21,22<br>177:25 180:4<br>186:11 187:12<br>191:17 197:24<br>200:24 215:16<br>216:10 223:20<br>230:5<br><b>instruction</b> 83:6,8<br>91:1 94:5 111:7 | 121:16 122:2,8,23<br>123:21 124:23<br>126:11,12,17,25<br>128:14,25 176:3<br>181:20 182:5<br>191:9 194:4<br>200:11 201:1<br>223:17 224:22<br>248:25 249:8<br>250:8 256:10,21<br><b>instructions</b> 110:5<br>124:6 127:9<br>163:15 164:12<br>169:18,19 176:10<br>176:16 177:23<br>178:4 192:7,18<br>201:6 248:15<br>277:9<br><b>instrument</b> 60:1<br><b>instruments</b> 13:23<br>13:25 15:15 141:9<br>232:1<br><b>intake</b> 34:21,24<br>35:1,8,8,11,17,18<br><b>intended</b> 37:10<br><b>intensely</b> 140:10<br><b>intent</b> 58:8,14,20<br>233:2<br><b>intentions</b> 229:22<br><b>interacted</b> 33:24<br>64:17<br><b>interaction</b> 32:15<br>64:20 257:9<br><b>interactions</b> 34:4<br>63:6 164:24<br><b>interest</b> 256:14<br><b>interested</b> 290:8<br><b>interesting</b> 109:20<br>109:21<br><b>interfere</b> 11:11 | <b>interpose</b> 269:7<br><b>interpret</b> 103:23<br><b>interrupt</b> 30:16<br>142:4 195:20<br><b>interrupted</b><br>131:12<br><b>interrupting</b><br>131:13<br><b>interruption</b><br>180:23<br><b>intertwined</b> 76:14<br><b>interview</b> 34:15<br><b>intrusive</b> 163:18<br><b>investigate</b> 193:21<br><b>investigation</b><br>205:8,18<br><b>invited</b> 49:11<br>50:13<br><b>involve</b> 48:22<br>141:10<br><b>involved</b> 12:10<br>19:22,24 25:25<br>26:10 41:1,3 78:8<br>78:11,14 101:1,3<br>120:11 127:22,23<br>127:24 133:20<br>134:18 135:2<br>136:17 138:7,23<br>141:8 142:12,23<br>157:9,11 158:2,13<br>158:24 159:18<br>172:21 204:24<br>220:6 230:9<br><b>involvement</b> 10:17<br>10:17 11:9 12:5<br>25:14,18 128:7<br>152:10,19 172:20<br>175:19,20 249:6<br>250:2 252:23<br>253:19 274:7 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[involves - june]

ROA 006715

Page 22

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>involves</b> 49:7<br>88:25 90:7 97:16<br>121:9 128:3<br>141:22 169:11<br><b>irrational</b> 29:5<br>31:14 81:17<br><b>irrevocable</b> 19:4<br>23:15 153:1,16,22<br>154:1,18 159:23<br>162:13 164:5,18<br>164:25 165:4<br><b>irs</b> 263:15<br><b>issue</b> 13:10 34:17<br>39:17 45:11 73:3<br>83:20 94:10 98:6<br>108:11 111:17<br>121:6 123:8<br>132:14 142:20<br>144:25 151:5<br>203:11 211:7,22<br>212:13 213:1<br>241:2 266:6 285:6<br><b>issued</b> 154:14<br>162:12 164:4<br>165:4,5<br><b>issues</b> 7:7,9 15:20<br>28:9,21 69:3<br>81:18 83:16<br>130:17 131:1,21<br>132:25 135:20<br>145:12,20 146:10<br>149:11,23 150:1,6<br>211:7 232:3 284:2<br>284:18,23<br><b>items</b> 107:5,7<br>108:4,9 | <b>james</b> 3:7<br><b>january</b> 38:4 81:6<br>263:12<br><b>jim</b> 3:9 5:17<br><b>job</b> 130:8 176:15<br>285:11<br><b>john</b> 1:17 5:4 6:11<br>6:12,21 18:10<br>47:8 48:16 49:8<br>69:17,18 72:2<br>77:15 78:22 83:6<br>84:15 85:10 87:1<br>90:10 91:2 97:3,7<br>108:22 111:1,11<br>121:8 124:22<br>125:5 128:4<br>142:17 154:11<br>159:6 168:1<br>174:14 176:24<br>182:10 183:16<br>199:18,24 201:7<br>202:18 205:13,22<br>207:21 210:1<br>211:24 212:17<br>215:11 216:17<br>226:22 229:13<br>250:8 252:25<br>253:8 255:21<br>288:23 291:3<br>292:1,5 293:2,24<br>294:2,4,12<br><b>john's</b> 129:25<br><b>johnathan</b> 4:13<br>96:11<br><b>joint</b> 42:10 221:17<br><b>jointly</b> 282:15<br><b>jolley</b> 1:17,21 4:18<br>5:4,9 6:11,21,25<br>7:12 13:12 15:10<br>16:6,15 18:10<br>22:6,23 25:5 | 30:20 37:17,21<br>45:22 46:15,24<br>47:6 49:3,16 56:2<br>56:16 63:20 67:8<br>67:17,20 70:2,24<br>73:5 76:23 78:8<br>80:22 82:22,23<br>83:4 84:1,13<br>86:11,14 89:22<br>90:1 97:14 99:24<br>100:10,14 104:11<br>105:14,21 106:8<br>108:3 110:15<br>111:19 119:14,18<br>120:4 122:14<br>124:18,25 125:12<br>125:22 126:23<br>127:20 129:15<br>132:15,22 133:2<br>133:23 134:24<br>136:13 137:2,8,11<br>137:14,20 138:4<br>138:19 139:19<br>142:2,10 144:6<br>145:16,22 149:3<br>150:13 152:2,18<br>154:5,11 155:14<br>164:3 166:3,6<br>169:17 173:12<br>174:20 176:9<br>178:9 180:2,20<br>181:5 185:23<br>186:4,8 187:11,16<br>196:2 199:14<br>203:22 204:14<br>208:7 210:15<br>212:9 213:24<br>215:11 216:12<br>217:11,17 223:17<br>224:20 230:20<br>231:25 237:11 | 239:16 244:2,17<br>250:5 252:24<br>253:2,19 254:15<br>255:7 258:21<br>266:9 267:13<br>268:10 273:3<br>275:18 288:23<br>291:3 292:1,5<br>293:2,24 294:2,4<br>294:12<br><b>jolley's</b> 231:21<br><b>jolleylawgroup....</b><br>4:20 292:2<br><b>jr</b> 1:9<br><b>jschronce</b> 4:15<br><b>judge</b> 92:17 99:10<br>118:4 130:2<br>131:24 132:20,20<br>132:24 133:6<br>134:12 135:6,11<br>138:14 139:1<br>141:12 147:20<br>149:20 252:12<br>267:24 278:6<br>284:24 285:6<br>288:4<br><b>judgment</b> 28:10<br>94:8<br><b>judicial</b> 284:13<br><b>july</b> 76:24 78:10<br>79:4 80:14,17<br>83:16 188:9 189:5<br>191:22 209:15<br>233:16,23 234:25<br>236:18 237:17,19<br>239:1,22 240:9,12<br>251:15 252:19<br>253:12 273:15,17<br><b>jump</b> 69:17 121:8<br><b>june</b> 62:15,24<br>63:16 64:9,24 |
| <b>j</b> 1:9 3:20 16:15<br>37:21 80:21<br>100:14 237:11<br>254:15 267:13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |



[june - kirk]

ROA 006716

Page 23

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 67:23 77:13 79:7<br>79:17 80:4 117:6<br>119:19 168:18<br>169:22 170:2,10<br>177:4 181:17<br>182:15 183:3,15<br>187:23 196:16<br>199:2,6 206:1,4,8<br>206:14 208:2<br>209:2 210:8 212:8<br>217:19 234:16<br>236:17                                                                                                                                                                                                                                                                                                                                                | 228:12,18 229:8<br>230:9,23 231:2,6,6<br>231:8,12,16 233:6<br>245:5,12<br><b>kevin's</b> 48:2<br>220:17 226:6,17<br>226:20 227:23<br><b>kicked</b> 213:10<br><b>kicking</b> 151:7<br>211:23 213:3,25<br><b>killed</b> 211:21<br><b>kimberly</b> 1:24<br>5:12 290:2,19<br><b>kind</b> 34:5 113:3<br>151:22 193:7<br>222:23 242:6<br>251:8 267:10<br>284:13,19<br><b>kirby</b> 27:11,23<br>29:19<br><b>kirk</b> 4:19 6:10,10<br>8:2 10:2 14:12,21<br>15:2,2 16:2,4,4<br>19:7,9,9,16 21:13<br>21:13 22:2,3,19,19<br>23:6,7,18 25:9,10<br>25:22,22 26:13,14<br>27:1,4,4 28:12<br>29:10 30:5,11,17<br>31:3,4,15,24 32:5<br>32:18,25 33:13,22<br>34:22 35:4,14<br>36:9,18,24 38:21<br>41:15 42:3,23<br>43:25 46:6,17,25<br>47:3 48:15 51:3<br>52:14,15,24 53:11<br>53:18 54:11,11,21<br>54:22 55:4,19,24<br>56:13,13 58:1,10<br>59:9,18 60:7 | 61:18 62:4,18<br>63:2,17 64:3,11,25<br>65:15,23 66:7,17<br>68:3,6,14 69:5,24<br>70:15 71:4 72:20<br>73:3 76:2 77:1,6<br>79:11,22 80:9<br>82:2,8,8,14 86:16<br>86:21 87:8 88:22<br>89:2,10,14,17,20<br>89:23 90:5,13<br>91:9,14,23 93:2,7<br>93:18,24 94:2<br>95:15 96:9,14,18<br>99:25 100:7<br>105:18 106:4<br>112:20 113:5,19<br>114:5,13 115:1,19<br>116:4,16 117:20<br>118:20 119:11,24<br>121:4 123:4,9,12<br>123:22,25 124:4<br>124:12 125:13,17<br>126:19 129:5,10<br>129:18 130:7,15<br>130:20 133:11<br>134:20 135:24<br>137:10,20 140:13<br>143:8,18,22<br>144:22 146:19<br>147:3,9,15 148:6<br>148:20 149:13<br>150:4 152:16<br>153:5,12 154:20<br>156:2,6,10 157:22<br>158:5 160:22<br>161:16,25 162:15<br>164:6,21 165:11<br>165:25 166:16<br>167:9 168:10,22<br>171:6 172:16 | 173:15 174:9,23<br>175:3,11,18 176:4<br>176:18 177:20,22<br>178:3,23 179:6,17<br>188:16,24 189:14<br>190:7,14 191:12<br>192:8,24 193:23<br>194:10 196:25<br>197:14 198:15<br>199:3 203:11<br>204:17 205:10<br>207:20 209:22<br>210:13 214:23<br>219:8 220:1,9,21<br>221:13 222:1<br>225:6,14 227:13<br>228:3,22 230:15<br>231:4,18 232:5,13<br>232:23 233:7,17<br>234:2,11,17 235:1<br>235:15,23 236:23<br>238:2,13 239:7<br>240:4,20 241:6,12<br>241:18 242:8<br>243:4,9,23 244:8<br>244:24 245:13<br>246:12,24 247:22<br>248:5 249:1,11,20<br>250:3,6,15 251:3,4<br>251:25 252:6<br>254:3,8 256:17<br>258:9,19 259:4<br>260:12,22 261:22<br>262:7,19 263:9,17<br>264:5,14,24 265:7<br>265:16 266:2,19<br>267:8 270:6,14<br>271:2,19 274:5,11<br>274:16,24 275:7<br>275:11,14,24<br>276:4,21 277:16 |
| <b>k</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>keep</b> 29:7 30:14,14<br>134:2 173:13<br>220:5 279:9<br><b>keeping</b> 235:13<br><b>keeps</b> 203:17<br><b>kevin</b> 5:11 23:12<br>28:7 29:2 30:23<br>45:23 46:16 47:23<br>48:1,5,14 49:5<br>54:2,3 62:16,25<br>63:15 64:9,23<br>67:23 68:2 79:20<br>120:15 121:1,23<br>123:17,19 161:13<br>168:18 170:4<br>179:5 180:24<br>181:6,18 182:16<br>183:4,23 189:24<br>190:6,10 192:1,2<br>192:16 196:15<br>199:1,8 200:10<br>201:5 203:2,25<br>205:9,18 211:22<br>213:2,10,25 219:4<br>220:4,12,14,17<br>221:6 225:2,10,18<br>225:25,25 226:9<br>227:9,24 228:11 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 278:1,10,18 279:6<br>279:16 280:2,10<br>280:21 281:11<br>283:9,12 284:9,11<br>284:21 285:7,19<br>286:2,7,13,18,23<br>287:1,13,19<br>288:13 292:1<br><b>kirth</b> 4:12 6:13<br><b>knew</b> 13:22 61:25<br>161:23 164:18<br>181:6<br><b>know</b> 11:23 12:3,4<br>12:6,8,9 13:1 17:2<br>17:11 18:24 19:2<br>25:6,11 26:19,19<br>29:21,21 30:7<br>31:13 38:19 40:23<br>41:23 45:10,12,14<br>46:10 48:10 49:23<br>49:25 50:23 58:24<br>68:21 70:3,24<br>72:22 77:23 78:2<br>78:3 80:13 82:16<br>85:4 87:16,21,25<br>88:13,15 90:15<br>92:13,16,18,22,24<br>93:4 96:10,12<br>97:7,21,23,24<br>99:10,14 100:13<br>104:17,20 105:3<br>106:8 108:24<br>109:16,17,19,22<br>110:10,11,25<br>111:9 116:21<br>120:13,20 121:5<br>130:6,9,11,12<br>131:16,19,23,23<br>132:1,3,4,5,21,25<br>133:2,20,23 134:8<br>135:10,11,13,15 | 135:25 136:4<br>137:11 139:12,15<br>139:15,21,25<br>140:3,4,8,8,8<br>141:2 142:2,3,9,17<br>142:22 143:14,14<br>143:15,19 144:3,5<br>144:13,13 145:19<br>145:19,24 146:2,3<br>146:5,7,11,12,13<br>146:14 147:16,18<br>147:21 148:10,11<br>148:14 149:14,16<br>149:21,21,23<br>150:20,22,23<br>151:23 152:22<br>153:23,24,25<br>154:12,24,25<br>155:1,8,10 156:22<br>160:2,3,7 163:16<br>163:17,17,21<br>164:11 165:3,7,10<br>165:16,20 166:2<br>166:14,14,24<br>168:25 169:3<br>171:12 177:16<br>178:9,11 179:9,10<br>179:12,13 183:15<br>183:22 185:10,10<br>185:11,12 186:18<br>190:1 193:13<br>195:1 198:4,8<br>208:19 211:1<br>215:12,18 222:24<br>224:8 226:23<br>227:1,21 228:15<br>229:24 238:14<br>241:6,14,20,20,23<br>242:18 247:8,8<br>248:17,18 249:21<br>251:5,10 252:6 | 253:1 257:24<br>258:16 275:1,2<br>276:19,22,24<br>277:12,13,13,17<br>278:2,16 279:7,9<br>279:11 280:4,11<br>280:25 283:10<br>284:13,23 285:4,7<br>285:10,23 286:5,6<br>287:22 288:4<br><b>knowledge</b> 178:13<br>179:11<br><b>known</b> 164:25<br><b>knows</b> 108:22<br>110:1 138:15<br>140:11 154:25<br>179:10<br><b>I</b><br><b>I</b> 17:9<br><b>laborious</b> 138:13<br><b>lack</b> 218:23<br><b>lacked</b> 70:8<br>219:20 247:18<br><b>landscapers</b><br>272:20<br><b>large</b> 290:4<br><b>late</b> 9:20 59:24<br>100:23 101:2,4<br><b>latitude</b> 163:13<br><b>lavish</b> 48:3<br><b>law</b> 1:21 3:6,10,14<br>3:19 4:6,18 5:9<br>23:3,16 24:2<br>26:18 34:21 35:2<br>35:9 36:3 63:8,9<br>65:6 109:20 120:5<br>120:7,10 135:13<br>192:3<br><b>lawsuit</b> 145:23<br>150:14 266:6,7 | <b>lawyer</b> 24:8 45:16<br>47:13 49:15 52:23<br>76:8 83:20 87:15<br>87:20 88:9 97:25<br>121:19 131:15<br>200:17 214:19<br>222:14 223:7<br>256:2,2<br><b>lawyers</b> 5:22 7:7<br>7:20 24:18 139:3<br>139:6 148:10<br>186:1,1,9,12,25<br>187:4,10 196:14<br>202:22<br><b>lay</b> 116:23 130:12<br>130:12<br><b>lead</b> 113:3,6,15<br>223:13<br><b>leading</b> 15:14<br>35:21,22 119:19<br>237:24<br><b>learn</b> 181:5<br><b>learned</b> 137:3<br><b>leave</b> 61:13 193:9<br>194:17 275:5<br><b>leaves</b> 104:21<br>133:8<br><b>leaving</b> 100:4<br>267:9 275:10<br><b>led</b> 26:4 114:10<br>235:6,8,10 238:5<br>238:11<br><b>lee</b> 3:20 6:7 283:11<br><b>left</b> 9:10 138:1<br>146:20 147:4<br>154:2 269:9<br><b>legal</b> 54:5 69:20<br>76:15 98:1,1<br>109:12 121:11<br>126:9 144:8 146:3<br>215:8 232:15 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[legal - lot]

ROA 006718

Page 25

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 259:16 260:11,21<br>261:21 269:4<br>292:23<br><b>legitimate</b> 145:12<br>145:20<br><b>letting</b> 183:10<br>214:12<br><b>lewis</b> 195:17,22<br>196:3,8,12,24<br><b>lexington</b> 290:11<br>290:11<br><b>life</b> 14:10,19 15:15<br>30:21 59:5<br><b>lifetime</b> 14:2 43:10<br><b>light</b> 1:7,9,9,11,12<br>4:2 5:5 6:3 16:12<br>16:12 17:4,4,12,12<br>17:24 20:18,23<br>21:9,9,10 22:11,12<br>23:1,1,12,14,16<br>25:25 26:10,24<br>28:7,20,20 29:2<br>31:11,11 50:21,25<br>51:11,25 52:22<br>53:2,9,16 54:4<br>55:13 56:4,8,9,18<br>57:23 59:7,25<br>60:10,23 61:4,17<br>65:12,14,18,22<br>66:1 71:9,14,16,25<br>75:9,22,23 77:12<br>78:1,15 80:3 83:2<br>83:19 84:2 87:4,4<br>88:4 90:3,10 92:3<br>94:7,19 96:22<br>98:9 104:16 107:2<br>115:14,16,20,24<br>116:2,10,13 119:6<br>119:16 121:3,17<br>121:19,25 122:3,4<br>122:20,20,23,24 | 126:12,18 127:1<br>128:4,4 136:15,16<br>138:7 142:10,18<br>149:11 150:6,15<br>151:7 152:13,13<br>158:21,24 159:9<br>161:12,23 162:5<br>165:6,9,23 167:11<br>167:21 168:16<br>170:11 172:4<br>173:2,3,5 174:11<br>175:17 176:6<br>180:15,16,18,21<br>181:2,12,21<br>182:20,21 184:23<br>185:3,7 186:21<br>187:5 191:9,10<br>194:4,5 196:4,4<br>197:20 199:12,12<br>202:19,20 204:23<br>211:23 212:14<br>213:7,11,12 214:1<br>214:2,19 216:13<br>216:22 217:4,5,12<br>221:11,11,11,23<br>221:24 222:7,20<br>223:2 224:5<br>233:25 234:7<br>235:17 236:5,19<br>237:6 239:5,21<br>240:9 242:21<br>243:1 244:4,19,21<br>245:10,18 246:9<br>246:19,21 248:16<br>248:16,24 249:10<br>250:9 255:1,2,16<br>257:4,10,16<br>258:11 259:11,17<br>259:18,20,21,25<br>260:9,14,18 261:2<br>261:10,19 264:2,8 | 265:13,23 266:12<br>266:25 267:2<br>268:17 269:4<br>270:22,24 271:11<br>271:14 273:19,24<br>280:17 292:4<br>293:1 294:1<br><b>light's</b> 17:14 21:1<br>21:6 25:14 66:15<br>99:17 136:15<br>209:19 212:3<br>240:11 242:16<br>243:3 246:1 273:6<br><b>lighting</b> 15:5<br>49:14<br><b>lights</b> 42:15,16<br><b>limit</b> 118:18<br>226:24 229:13<br><b>limitation</b> 177:3<br><b>limited</b> 46:8 66:12<br>74:1 163:19<br>185:24 186:1<br>189:25 239:13<br>257:11 279:10<br><b>limiting</b> 206:5<br><b>line</b> 18:18 38:8<br>70:19 131:21<br>188:15 249:22<br>258:21 271:24<br>291:2 293:4,7,10<br>293:13,16,19<br><b>lined</b> 39:15<br><b>lines</b> 84:3<br><b>list</b> 272:17<br><b>listen</b> 279:4<br><b>listened</b> 193:7<br><b>litany</b> 141:19<br><b>literally</b> 44:1<br>279:14<br><b>litigation</b> 69:1<br>105:15,20 273:8 | <b>little</b> 18:7 29:19<br>30:13 47:18 56:18<br>61:14 71:22 118:6<br>144:20 154:9<br>163:13 171:12<br>178:25 189:19<br>203:13,18 208:14<br>212:20 229:4<br>230:14 238:17<br>243:19 256:9<br>282:23<br><b>living</b> 9:24 13:15<br>59:7<br><b>llc</b> 4:3<br><b>llp</b> 4:12<br><b>located</b> 5:9<br><b>location</b> 1:21<br><b>long</b> 31:21 118:22<br>139:25 140:3<br>160:18 245:21,23<br><b>longer</b> 63:11 65:7<br>65:8 116:25<br>129:21<br><b>look</b> 36:2 37:16<br>39:14 59:11<br>132:14 138:25<br>139:2 169:24<br>193:11 254:12<br>280:20<br><b>looked</b> 114:9<br>157:20 158:3<br>188:6<br><b>looking</b> 80:21<br>239:25 258:2<br><b>looks</b> 17:21 21:19<br>39:10<br><b>losing</b> 27:21<br><b>loss</b> 33:11<br><b>lost</b> 82:2 206:11<br><b>lot</b> 18:6 86:6 116:6<br>134:6 139:10 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[lot - mean]

ROA 006719

Page 26

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 141:5 144:3<br>146:15 276:8,11<br>280:6,16<br><b>loud</b> 29:23 81:13<br>82:23 268:24<br><b>louder</b> 229:4<br><b>love</b> 62:12 85:15<br><b>loved</b> 62:2<br><b>lower</b> 29:20<br><b>lunch</b> 129:8,11,13<br>129:17 134:9,10<br>137:2,9,11 149:4<br>157:20 158:4<br><b>lunchtime</b> 279:21<br><b>luzak</b> 1:4 2:3 4:22<br>5:5 23:12 28:7<br>30:23 44:8,13,16<br>45:23 46:16 47:23<br>48:5,9,14 49:5<br>52:3,11 54:1,2,3<br>59:16,21 61:16<br>62:16,25 63:7,15<br>64:10,15,23 65:10<br>67:23 68:2 79:20<br>120:15 121:1,24<br>123:17,19 161:13<br>165:16,21,22<br>166:7 170:4 179:5<br>180:25 181:6,18<br>182:16 183:4<br>189:24 190:6,10<br>196:15 199:1,9<br>200:10 201:5<br>203:2,25 205:9,18<br>206:2,16 207:5,18<br>208:5 209:4<br>211:22 212:8<br>213:2,10,25<br>217:19,24 218:5,6<br>218:10,20,23<br>219:1,3,4,7,20,24 | 220:24 225:2,10<br>225:18,25 226:5<br>227:9,22 228:11<br>228:12,16,18<br>229:8,16 230:9,12<br>233:13 234:9<br>235:12,19 236:5,7<br>236:19 237:6<br>242:23,23,24<br>257:22 259:6<br>292:4 293:1 294:1<br><b>luzak's</b> 168:18<br><b>lying</b> 283:17<br><b>m</b><br><b>ma'am</b> 252:5<br>280:7<br><b>macloskie</b> 3:10,11<br>5:20,21 136:21<br>281:2,6<br><b>macloskielawfirm</b><br>3:12<br><b>madam</b> 86:4<br><b>mail</b> 16:11,18,20<br>16:21,23 17:2,11<br>17:14,16,18,21<br>18:18 21:17,20<br>22:8 23:11,12,20<br>23:24,25 25:4<br>26:5,20,23 28:17<br>28:18,19 29:3<br>31:1,6 56:3 80:20<br>80:24 81:1,5 84:3<br>100:15,18 101:6<br>101:13,17,23,24<br>102:16,18 106:12<br>106:14,17 107:6<br>107:13 108:5<br>111:20,23,25<br>112:15,15 158:3<br>161:23 162:6<br>188:4,5,10 189:5 | 189:13,20 190:1,2<br>190:16 191:22<br>192:10 193:3<br>195:16,21 196:8<br>196:10,23 267:17<br>268:14,16 269:9<br>269:20,21 270:1<br>270:18 271:5<br>272:9 273:22<br>288:10<br><b>mailed</b> 28:7 29:2<br>30:23<br><b>mailing</b> 161:12<br>191:1<br><b>mails</b> 16:11 56:10<br>65:11 80:24<br>112:17 114:1,10<br>157:20 221:11,24<br>222:21 224:4,7<br>267:14,18,23<br>268:1,13,14<br><b>main</b> 117:14,14<br><b>maintained</b> 260:7<br><b>major</b> 118:8<br><b>making</b> 14:25 18:8<br>21:9 223:18<br>232:19<br><b>managed</b> 18:11<br><b>manager</b> 106:12<br><b>march</b> 44:3<br>117:22 246:13<br>249:13,25<br><b>marital</b> 271:17,21<br><b>mark</b> 268:23<br><b>material</b> 168:18<br>232:3,8,9,20<br><b>materials</b> 68:25<br><b>matter</b> 1:3 5:5<br>127:6 145:12<br>253:6 255:3<br>279:17 | <b>matters</b> 42:16<br>49:17 53:22 77:25<br>129:16 252:7,12<br>280:5<br><b>maximum</b> 89:4<br><b>mbi</b> 39:19 269:3<br><b>mcbride</b> 137:3<br><b>mcbride's</b> 10:23<br><b>mchenry</b> 195:17<br>196:3,8,12,24<br><b>mean</b> 14:4 17:13<br>25:7 26:4 37:4<br>42:6 44:1 45:6<br>47:14 52:17 72:4<br>75:19 77:20,20<br>85:16 86:9 87:16<br>92:9 98:25 99:1,4<br>100:24 101:22<br>103:24 107:24,25<br>108:24,25 109:8<br>109:14 113:7,20<br>116:17 123:6<br>130:9,24 131:14<br>131:16,20 132:1<br>132:12 133:23,24<br>135:18 136:19<br>137:17 138:16,17<br>138:18,25 141:1<br>144:12 155:4,6,9<br>171:17 175:11,21<br>179:9 191:13<br>192:9 215:4,10,14<br>215:14,17 217:4,5<br>220:2,3 224:10,11<br>228:7,23 229:12<br>234:18 239:8,9,11<br>240:20,22 246:12<br>246:13 247:6<br>249:13,20 252:6<br>256:18 257:16<br>258:11,12 275:24 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 275:25,25 276:18<br>276:19,19 277:22<br>279:18 280:13<br>282:9,18,19<br>283:10 285:8,16<br>285:17,24<br><b>means</b> 140:2<br>229:25 258:24<br><b>meat</b> 135:15<br><b>medal</b> 194:14<br><b>media</b> 5:3 138:1<br><b>medical</b> 35:12<br>68:23 69:3,7,8<br>71:1<br><b>medlin</b> 3:14 5:24<br>5:24<br><b>meet</b> 102:25 288:5<br><b>meeting</b> 4:5 15:14<br>18:1 32:2,3,11<br>37:6,12 46:9,10<br>62:16 63:16 67:22<br>79:8,16 80:4<br>101:22 102:2,3,6<br>102:19,22 103:5<br>106:16 107:17,19<br>120:5,7,11,21<br>121:1,3,25 123:20<br>124:20 126:15,22<br>151:8 169:22<br>170:2,4,10,15,17<br>170:19,20,22,25<br>171:2,4,16,17,19<br>171:20,22 172:3<br>172:10,12,21,22<br>174:8,21,22 175:8<br>175:20 176:1<br>177:4,6 181:17<br>182:6,8,15 183:3<br>184:3,22 185:2<br>187:24 188:13<br>191:3,24 196:16 | 199:2,7 200:7<br>205:25 206:9,13<br>207:7,16,18 208:3<br>209:3 210:9 213:4<br>213:11 214:1<br>217:20 218:3,10<br>218:12 226:13,16<br>226:19 234:16<br>262:3<br><b>meetings</b> 9:20<br>40:9,20,24 43:8<br>46:13 217:22<br>218:17<br><b>memory</b> 12:4,12<br>12:12 33:11<br>160:20<br><b>mental</b> 15:16<br>35:12 60:24 70:12<br>80:7 221:25<br>231:21<br><b>mentally</b> 63:11<br><b>mentioned</b> 242:20<br><b>merriam</b> 3:3<br><b>merrill</b> 1:7,7,9,11<br>1:11 2:6 3:18 4:2<br>5:5 6:3,6 8:4 9:21<br>9:23 13:19 14:9<br>14:18,20 16:12<br>17:4,9,12,13,16,18<br>17:21,23 18:5,7,21<br>20:18,22,22,25<br>21:5,6,9,9 22:12<br>22:14 23:1,14,16<br>25:14,25 26:10,24<br>28:8,20 29:2<br>30:21 31:11 40:10<br>43:15 44:6,14<br>47:20 49:15 50:5<br>51:11,24 52:22<br>53:7,9 54:4 55:8<br>55:13 56:4,8,9,18 | 56:19,19 57:23<br>58:8 59:7,25<br>60:23 61:17 71:14<br>71:16 75:21,22<br>77:12 78:15 80:3<br>81:14,24 82:6,21<br>83:1,19 84:2 87:4<br>88:4 90:3,10 92:3<br>94:7,19 96:22<br>98:9 99:17 107:2<br>110:19,24 115:13<br>115:16,20,24<br>116:2 119:6 121:2<br>121:17,19,24<br>122:3,4,19,20,23<br>126:12,18 127:1<br>128:4 136:15,15<br>136:16 142:10,18<br>150:15 151:7<br>152:13 158:21,24<br>159:9 165:5,9,23<br>167:11,21 168:16<br>170:11 172:7<br>174:11 175:17<br>176:6 180:9,15,15<br>180:18,21 181:2<br>181:21 182:20<br>184:23 185:3,7<br>186:21,21 187:5<br>188:13 191:3,9,24<br>194:4 196:4<br>197:19 199:12<br>200:12 201:20<br>202:19 211:23<br>212:3,14 213:3,6<br>213:11,12 214:1,2<br>214:19 216:12,22<br>217:2,4,5,11<br>221:17 233:25<br>234:7 235:17<br>236:4,5,19 237:6 | 239:5,21 240:8,11<br>242:16 243:1,3<br>244:4,19,21 245:9<br>246:1,9,19,21<br>248:16,24 249:9<br>250:9 255:1,15<br>256:1 257:4<br>259:11,17,25<br>260:9 261:2,19<br>264:2,7 265:13,23<br>266:12 268:19<br>270:22,24 271:10<br>271:11,14,14,16<br>273:6,19,24 292:4<br>293:1 294:1<br><b>merrill's</b> 17:15<br>29:3 101:20 139:9<br>141:25 142:2<br><b>message</b> 17:8<br>188:8<br><b>met</b> 40:2,18 102:3<br><b>meting</b> 169:23<br><b>microphone</b> 29:22<br>30:8 203:15<br>243:14,16<br><b>mid</b> 141:11 243:21<br><b>middle</b> 17:20 81:6<br>101:16<br><b>mike</b> 5:20 178:9<br>187:22 188:14<br>190:12 192:2<br>197:12,20<br><b>million</b> 268:18<br>271:1,7<br><b>mind</b> 30:14 219:3<br>251:21 277:3<br><b>mine</b> 116:10<br><b>minimize</b> 101:20<br><b>minute</b> 37:15 65:5<br>83:14 85:8 100:11<br>106:13 108:22 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[minute - need]

ROA 006721

Page 28

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 111:22 129:19<br>131:7 211:11<br>250:20<br><b>minutes</b> 117:9,25<br>138:1 139:18<br>140:5 145:3 238:9<br>241:7 246:7<br>250:21 267:9<br>281:10<br><b>mirrored</b> 43:22<br><b>mischaracterizes</b><br>175:4<br><b>mischaracterizing</b><br>174:24<br><b>misheard</b> 156:22<br><b>misremembering</b><br>251:14<br><b>missed</b> 212:20<br><b>misstated</b> 22:24<br>225:8 228:1<br><b>misstates</b> 22:3<br>31:17 33:3 51:5<br>56:12 66:9 193:24<br>225:5 228:21<br>235:25 236:24<br><b>mistake</b> 232:8,19<br><b>mistaken</b> 15:23<br><b>mistakes</b> 22:1<br><b>misunderstand</b><br>220:20<br><b>misunderstood</b><br>220:23 248:8<br><b>moderate</b> 34:6<br><b>molster</b> 4:6,7 6:4<br>10:9,15 11:3,7<br>12:20 13:7 71:12<br>72:1,19 73:1,14,20<br>73:24 74:8,18<br>75:2,12,16,25<br>76:13 77:2,14<br>78:18,21 79:9 | 82:3,24 83:5,21<br>84:5,14,20 85:7,18<br>85:25 86:2,8,25<br>88:1,20 89:3 90:9<br>90:17,24 92:8,12<br>93:12 94:4,15,21<br>95:4,8,14 96:2,10<br>97:2,11,24 98:8<br>99:15,20 121:16<br>122:2,22 123:10<br>123:13,21 124:14<br>126:11,17,25<br>128:2,14 136:24<br>137:5,18,22<br>140:15 150:17,23<br>151:13,16 152:11<br>158:20 159:1,5,8<br>162:20,23 163:7<br>163:11 167:10,22<br>168:1,20,23<br>174:10 175:9,16<br>176:2,5,23 177:10<br>177:12 180:17,22<br>181:1,12,20,25<br>185:6 186:22<br>187:7 191:5,8<br>192:7,18 194:3,15<br>195:19 197:15,22<br>198:3,11,21<br>199:11 200:11<br>201:6,19,22<br>202:18 204:25<br>209:23 210:1<br>211:1,2,4 212:19<br>213:16,22 214:5,8<br>214:11,25 215:3,7<br>215:24 216:14,17<br>217:4,8 221:14<br>222:2,6,12 223:6<br>224:15,17 239:17<br>239:23 243:15 | 246:16,25 247:14<br>247:23 248:15,25<br>249:8 250:8 253:8<br>253:11,16 254:6,9<br>254:25 255:17,20<br>255:23 256:22<br>257:7 267:22<br>269:5,7,15 272:6<br>272:15,23 275:12<br>275:16 278:24<br>281:19 282:2,12<br>283:15 287:6<br>288:3,16,19<br><b>molster's</b> 10:7<br>222:25<br><b>molsterlaw.com</b><br>4:8<br><b>moment</b> 40:7 86:7<br><b>money</b> 23:14<br>265:24 266:12<br><b>month</b> 9:11<br><b>months</b> 160:14<br><b>morning</b> 5:1<br>269:11,23 275:3<br><b>mother's</b> 100:23<br>101:2,4<br><b>motion</b> 277:7,15<br>284:6 286:12<br><b>motions</b> 288:5<br><b>move</b> 29:5 99:7<br>100:6 104:11<br>111:7 115:8,8<br>118:9 147:1<br>215:16 216:8<br>251:6 252:15<br>276:23 284:1<br>287:19<br><b>moving</b> 23:15<br>287:23<br><b>multiple</b> 12:5<br>92:19,20,20 98:5 | 130:9 132:16<br>138:18,19 140:10<br>209:7 217:22<br>285:1<br><b>muse</b> 85:15<br><b>mute</b> 180:18 272:2<br>272:4<br><b>muted</b> 143:20<br><b>n</b><br><b>n</b> 291:1<br><b>name</b> 5:10,20,24<br>6:5,12 110:17,18<br>115:9,12 152:23<br>154:1 159:15,22<br>162:13 164:4<br>165:4,5,6 178:15<br><b>named</b> 18:7 19:21<br>24:11,12,23 25:17<br>51:11 54:5 59:7<br>165:7 203:1 204:5<br>204:6<br><b>names</b> 187:10<br>202:18 204:5<br><b>naming</b> 52:3<br><b>narrow</b> 40:16 96:1<br>142:13 146:25<br><b>narrowed</b> 208:14<br><b>narrowly</b> 141:23<br><b>nature</b> 140:9<br>142:12 144:8<br><b>nauseam</b> 239:8<br><b>near</b> 81:16 218:1<br><b>necessarily</b> 48:21<br><b>necessary</b> 243:2<br>260:24 294:6<br><b>need</b> 7:13,15 10:25<br>11:19 13:3 47:12<br>60:17 70:22,24<br>81:25 83:22 84:5<br>88:7,14 92:5<br>96:11,12 97:5 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[need - objected]

ROA 006722

Page 29

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 104:7 111:2,14,19<br>136:11 137:14<br>143:11 144:5<br>147:18,20,23<br>149:19 156:4<br>162:19 167:6<br>188:12 199:17<br>203:14 210:16<br>216:20 222:24<br>237:10 244:5,12<br>244:20 256:14<br>272:4 274:18<br>276:1,2 277:17<br>278:3 282:1,12,14<br>282:15 285:5,9<br>287:9,9 288:19<br><b>needed</b> 191:2<br>274:9,19<br><b>needs</b> 12:23 97:7<br>129:15 163:6<br><b>negative</b> 44:7,13<br>44:15 45:23 46:4<br>46:4,16 47:22<br>48:5,9,13 49:5<br>50:20 65:21,25<br>220:12 221:22<br>230:21 242:1<br><b>neither</b> 290:6<br><b>net</b> 136:4 226:23<br><b>never</b> 173:10<br>190:8 259:2<br><b>new</b> 10:20 12:8<br>48:1 140:12<br>148:12 251:20<br><b>newborn</b> 140:18<br><b>nice</b> 79:1<br><b>nilly</b> 84:9,21<br><b>nine</b> 37:16<br><b>noland</b> 267:24<br><b>non</b> 93:4 116:23<br>130:10 180:3 | 185:24 192:2,17<br>200:16 214:6,14<br>247:1<br><b>normally</b> 35:2<br>72:6<br><b>notary</b> 239:1<br>240:11,14 290:3<br>294:13,19<br><b>notations</b> 39:12<br><b>note</b> 7:5 39:18<br>266:5 292:10<br><b>notebook</b> 16:7<br>30:9 37:17 80:19<br>188:4 203:17<br><b>noted</b> 294:7<br><b>notes</b> 37:24 38:1,2<br>38:12,25 39:3,11<br>39:23,24,25 40:5<br><b>noticed</b> 30:23<br>130:18<br><b>november</b> 17:18<br>17:22,24 31:21<br>32:8<br><b>nuance</b> 133:16<br><b>number</b> 85:14<br>191:22 203:23<br>204:3,13,13 254:6<br><b>nw</b> 4:7 | 33:13,22,23 34:22<br>35:3,4,14,15 36:9<br>36:10,18,24 41:15<br>42:3,23,24 43:24<br>43:25 44:17,19<br>46:17 49:13 51:1<br>51:3,4 52:13,24<br>53:11,12,18 54:7,8<br>54:19 55:17,19<br>56:11 58:1,10,11<br>59:9,18 60:7<br>61:18 62:3,4,5,18<br>63:1,17 64:1,11,12<br>64:25 65:1,15,23<br>66:5,16,17,25 68:3<br>68:5,14,15 69:5,20<br>69:24 70:15 71:3<br>71:4 72:20 76:2,3<br>77:1,6 79:22,23<br>80:9 86:16,21<br>90:5 95:14,15<br>96:2,9 98:20<br>105:16 107:8<br>108:20 112:20<br>113:5,18,19 114:3<br>114:12,13 115:1,2<br>115:19 116:4,15<br>116:16 119:23,24<br>120:23 121:4<br>152:14 153:3,5,12<br>154:20 157:22<br>158:5 160:22<br>161:16,19,25<br>162:8,15,16,21<br>163:6 164:6,7,14<br>164:20,21 165:11<br>165:12,25 166:16<br>167:9 168:10,21<br>168:22 171:6<br>172:16,17 173:15<br>174:9,15,23 176:4 | 176:14 178:23<br>179:6,7 188:16,22<br>189:9,14 190:7,14<br>191:12 192:8,24<br>193:23 196:25<br>197:14,17 205:10<br>205:12,20,21<br>206:18 207:20<br>209:22 210:13<br>214:23,25 219:8<br>220:1,21 221:13<br>222:1 224:6 225:4<br>225:12,14 227:12<br>227:13 228:3,20<br>231:4,18 232:5,11<br>232:13,21 233:7<br>233:17,18 234:2<br>234:11,17 235:1<br>235:15,21,21,23<br>235:24 236:9,12<br>236:21 237:1<br>238:8 239:7 240:2<br>241:18 243:6<br>244:7,8,23,24<br>245:13,14 246:16<br>246:24 247:22<br>248:5 258:9,19<br>259:4 260:10,20<br>261:20,23 262:6,7<br>262:16,18 263:9<br>263:17,18 264:4,6<br>264:14,15,24<br>265:7,16,17 266:2<br>266:3,17,20 269:6<br>270:6,13,14 271:2<br>271:3,19 274:5,10<br>274:11<br><b>objected</b> 12:6 99:2<br>99:3 154:6 175:3<br>236:14 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>objecting</b> 19:10<br>223:1 250:16<br><b>objection</b> 10:5<br>11:10,10,16,16<br>12:23 21:14 22:20<br>23:4,6,22 25:23<br>28:15 52:14 54:12<br>54:21 56:14 58:12<br>61:19 63:2,18<br>64:3 65:16 70:17<br>70:18 71:12 75:12<br>82:3 94:5 105:18<br>114:5 126:19<br>152:16 168:20<br>169:9 175:16<br>176:2 177:2,9<br>185:6 188:24<br>194:25 223:1<br>224:16 225:6<br>228:22 232:23<br>236:23 260:12,22<br>261:22 262:19<br>264:5 266:4,19<br>267:25 268:2,6<br>269:8,14,16<br>270:15<br><b>objections</b> 11:1,18<br>11:20 12:15,21<br>13:5 14:25 15:1<br>105:21 162:25<br>163:15,16,19,20<br>267:23 276:10<br><b>objective</b> 280:15<br><b>obtuse</b> 42:5<br><b>obviously</b> 88:16<br>91:5 149:24<br>284:24<br><b>occasion</b> 233:5<br><b>occur</b> 102:20<br>263:7 | <b>occurred</b> 153:17<br>159:25 234:14<br>261:9 273:9,19,24<br><b>occurring</b> 170:19<br><b>offer</b> 198:22<br>224:10<br><b>offering</b> 224:1<br><b>office</b> 5:9 90:19<br>103:2 120:14<br>167:3 170:10<br>171:25 172:3<br><b>officer</b> 62:16<br>67:24 79:21 96:7<br>98:21 170:4 179:5<br>188:21 189:6<br><b>officers</b> 138:22<br><b>offices</b> 4:6<br><b>official</b> 290:10<br><b>offline</b> 83:24<br><b>offset</b> 52:4<br><b>oh</b> 186:17 194:22<br>224:13<br><b>okay</b> 6:25 7:24 8:7<br>8:15,21 9:2,9,15<br>10:6 11:3,21 12:2<br>13:9 15:4,6,14,22<br>18:18 22:6 29:25<br>30:16,17 38:2,7,11<br>38:19 39:2 41:9<br>43:3 44:24 46:17<br>46:23,25 47:6<br>50:15 55:13 56:2<br>56:16,20 59:14<br>60:4 62:14 67:7<br>67:17 68:11 69:11<br>70:9,24 71:20<br>72:14 73:20,24<br>76:16 79:7,16<br>80:2,6 81:9 82:24<br>83:11 84:17 87:12<br>89:2,21,24 91:10 | 92:10 94:18 95:12<br>95:25 97:13 100:8<br>101:5,16 102:19<br>104:3 106:10,21<br>107:12 108:2<br>110:15 111:24<br>113:15 114:9<br>115:6,12 120:10<br>122:16 123:12<br>124:4,16 125:17<br>126:21 127:18,20<br>127:21 128:19<br>132:11 133:19<br>135:2 139:6 140:4<br>140:6 141:21<br>142:1 143:20,25<br>144:6 146:16<br>148:21 149:7,24<br>150:10 152:8,25<br>153:9,21,25 154:8<br>154:13,16 156:10<br>156:21 157:18,25<br>158:8 160:11,17<br>163:5,5 166:4,21<br>170:9 174:6<br>175:14 176:8<br>177:20,24 178:6<br>178:17 179:16<br>180:11,19 181:5<br>181:14 182:9<br>183:8,19 184:1,25<br>185:15 186:7<br>187:19 188:11<br>189:23 190:25<br>195:23,23 196:12<br>196:23 198:9<br>199:6,17,24<br>200:13 201:3<br>202:15 203:16,22<br>204:10 205:22<br>206:13,24 207:10 | 208:11,25 209:13<br>210:19 211:14,18<br>212:6 213:22<br>214:11,17,24<br>215:15 216:5,14<br>216:17 217:16<br>218:11,15,24<br>221:20 223:19<br>224:20,24 225:8<br>226:8 230:1<br>231:11 233:4<br>234:14 240:13,16<br>240:23 241:10,12<br>241:24 242:11<br>243:22,23 246:15<br>248:11 250:2,13<br>250:21 253:4,13<br>254:15 258:24<br>259:2 260:17<br>263:25 264:11<br>265:4 266:9 267:8<br>267:21 269:19<br>270:4 273:11,14<br>273:18 274:16<br>281:9,11,22<br>282:11,17 283:5<br>283:12 286:13,18<br>286:23 287:1,15<br>287:25<br><b>old</b> 280:19<br><b>older</b> 81:20<br><b>once</b> 133:12<br>224:11 264:8<br>284:3<br><b>ones</b> 11:1 24:6,7<br>39:13<br><b>open</b> 133:7 148:1<br><b>opinion</b> 44:7 45:11<br>48:23 49:9,23<br>91:22 109:13,16<br>109:20 134:7 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



[opinion - paylor]

ROA 006724

Page 31

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 144:6 145:9,13,19<br>145:25 146:7<br>155:9 199:1,8<br>200:9 201:5 206:2<br>206:16 224:14<br>229:19 261:18<br>262:25 264:12<br>265:12<br><b>opinions</b> 44:16<br><b>opportunity</b><br>111:11<br><b>opposed</b> 228:24<br>266:14 268:2<br>273:9<br><b>oppressive</b> 287:23<br><b>order</b> 132:24<br>251:6 271:24<br>276:24 277:8<br>284:1 286:15<br>287:24<br><b>original</b> 17:8<br>188:7 268:16<br><b>ought</b> 222:18<br>269:11 278:5<br>285:24<br><b>ousted</b> 67:23<br>79:20<br><b>outlined</b> 76:21<br><b>outside</b> 114:20<br>140:12 200:16<br>272:13 280:9<br><b>owned</b> 260:19<br><b>owner</b> 261:2,19<br>264:2,8,12,22<br>265:1 266:15 | 288:23 289:3<br><b>p.o.</b> 3:4,8,11<br><b>page</b> 1:14 3:25<br>16:10 17:20 25:5<br>37:19 38:12,22<br>39:19 56:2,5,7,7<br>80:19 100:11,14<br>101:5,10 106:2,4,9<br>106:17 111:19<br>188:3 237:10<br>238:20,21 239:3,4<br>239:21 240:5,5<br>253:25 254:12,18<br>258:3 267:12<br>273:12,13 277:13<br>291:2 293:4,7,10<br>293:13,16,19<br><b>pages</b> 106:18<br>241:11 243:13<br><b>paid</b> 265:23<br>266:12<br><b>paper</b> 173:19<br>174:4<br><b>papers</b> 123:17,20<br>123:23 124:1,3<br><b>paragraph</b> 81:9<br>81:10 188:12<br>191:22 192:23<br>195:10,14 269:9<br>269:20,21 273:18<br><b>parameters</b> 91:4<br><b>parents</b> 81:20<br><b>part</b> 61:15 69:1<br>112:8,12 113:24<br>114:18,19 157:17<br>172:11,13 174:21<br>175:7 193:18<br>212:21 235:8<br>261:25 263:3<br>275:7,14 | <b>participants</b> 136:9<br><b>participate</b> 89:13<br><b>particular</b> 117:5<br>233:5 238:18<br>241:14<br><b>particularly</b><br>219:18 282:19<br><b>particulars</b> 221:5<br>221:9<br><b>parties</b> 141:15<br>167:7 193:16<br><b>party</b> 11:21 18:7<br>107:13 116:23<br>130:10 191:25<br>192:16 193:16<br>290:7<br><b>pass</b> 83:12<br><b>passed</b> 9:12<br><b>paul</b> 1:3,8,10 9:20<br>9:22 13:15,22<br>14:9,18,20 15:16<br>18:11 19:4 20:1,4<br>20:21 21:4 22:13<br>23:15 24:3 25:1,5<br>26:25 28:8 29:4<br>30:21,24 31:9,12<br>35:24 40:9 43:15<br>44:7 45:22 46:15<br>47:20,22 48:6<br>49:4 50:8 51:12<br>51:14,24 53:6<br>55:8 61:15 62:24<br>63:14 64:9 75:20<br>101:6 106:18<br>112:9 121:2,24<br>122:18 124:19<br>126:15,22 134:25<br>150:16 151:7<br>152:3 155:7,15<br>160:19 161:13,23<br>162:5 164:17 | 165:17 168:16<br>170:11,18 174:13<br>178:18 180:9<br>186:21 187:5<br>195:18 196:3<br>199:8 200:9,14<br>201:4 202:6,16<br>203:1,23 204:7,11<br>206:2,10,15<br>207:17 208:3<br>209:3 212:1 213:3<br>213:10,13,25<br>214:3,18 216:24<br>217:3,12,13,18<br>220:3,5,12 221:1<br>221:21 222:13<br>224:25 225:9<br>227:10 228:10<br>229:7 230:7,21<br>231:10,13,17<br>234:22 237:24<br>238:5,21 241:25<br>242:11 243:1<br>244:18 245:10<br>247:18 253:21<br>255:8 256:6<br>264:12 266:13<br>268:17 270:5,25<br>273:5,23<br><b>paul's</b> 110:17<br>112:5 113:10<br>139:8 221:25<br>233:15<br><b>pay</b> 71:18 258:13<br><b>paying</b> 268:20<br>272:15<br><b>paylor</b> 4:4 6:2,2<br>10:4,6 19:8 21:24<br>22:16 23:5,21<br>25:8,19 26:8,15<br>27:3,10,24 28:15 |
| <b>p</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>p.m.</b> 81:7 148:23<br>149:1 179:21,24<br>185:18,21 210:21<br>210:24 250:24<br>251:2 281:13,16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

[paylor - portion]

ROA 006725

Page 32

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28:24 29:11 31:2<br>31:16,23 32:9<br>33:2,23 35:15<br>36:10 37:18 44:19<br>51:4 52:13 53:12<br>54:8 58:11 62:5<br>63:1 64:12 65:1<br>66:16,25 67:6<br>68:5,15 71:3<br>78:24 120:23<br>136:18,22 137:24<br>144:21,23 161:19<br>162:8,16 164:7,14<br>164:20 165:12<br>168:21 172:17<br>180:15 197:17<br>203:14 211:13,16<br>213:20 235:24<br>236:12 237:1<br>240:19 243:6<br>244:7 245:14<br>247:4 252:9<br>261:23 262:6,18<br>263:18 264:6,15<br>265:17 266:3,20<br>269:6 270:13<br>271:3 272:4<br>274:10 282:5<br>283:19 288:9<br><b>pbb</b> 81:17 195:17<br>268:17,19,20,25<br><b>pencil</b> 173:19<br><b>pending</b> 183:21<br>186:8 230:3 290:8<br><b>people</b> 15:9 67:9<br>92:20 107:25<br>131:4 139:24<br>141:19 172:1<br>173:7,8,10 178:5<br>196:10 223:3<br>287:4 | <b>perceive</b> 189:19<br>231:15<br><b>perceived</b> 221:1<br><b>percent</b> 145:9,10<br>145:14,17,17<br>285:14<br><b>perception</b> 219:19<br>231:15,16<br><b>perfected</b> 263:5<br><b>perfectly</b> 145:15<br><b>period</b> 15:18<br>24:20 32:11 48:7<br>48:12 49:2,8<br>53:10,17 96:15,19<br>96:20 116:3<br>117:19 119:18<br>136:5 141:11<br>178:21 183:14<br>200:2 202:22<br>253:1 286:15<br><b>periods</b> 117:17<br><b>person</b> 11:20<br>57:17 93:19 130:8<br>158:21 163:6<br>173:6 196:4<br>218:18 232:19<br><b>personal</b> 1:7<br>136:16 180:10<br><b>perspective</b> 77:15<br>88:2 189:21<br>284:25<br><b>pertain</b> 242:14<br><b>pertaining</b> 40:10<br>40:11 69:3 71:21<br>72:18 94:19 95:19<br>97:1 220:18<br><b>pertains</b> 135:8<br><b>phelps</b> 3:15<br><b>phone</b> 85:11,11,13<br>172:1 175:22<br>190:3 192:21 | 193:1<br><b>phrased</b> 141:19<br><b>physical</b> 15:17<br><b>pick</b> 192:21,25<br>218:8 273:3<br><b>piece</b> 174:4<br><b>ping</b> 139:4,10<br><b>place</b> 271:23<br><b>plaintiff</b> 1:5 2:4<br>3:2 5:19,23,25,25<br>12:6 230:9<br><b>plan</b> 14:6 36:4,16<br>37:7 60:6,11,14,24<br>61:4,6 103:20,23<br>104:14 114:19<br>116:25 136:16<br>168:18 230:8<br><b>planning</b> 15:19<br>22:10 26:4,11<br>27:14 32:4 34:20<br>37:11 41:25 43:4<br>43:7 45:10 46:9<br>46:21 47:19 48:7<br>48:11,20 49:2,8,22<br>50:18 53:3,22<br>58:23 59:15,16<br>73:10 76:5,19<br>77:19 103:10<br>107:11 114:11,16<br>116:10 119:17<br>122:11 127:5<br>129:10,12 136:3<br>147:5 169:13<br>200:18 206:20<br>207:13 209:11,13<br>210:6 212:11<br>223:25 227:2<br>229:16,21,22<br>230:23 231:14<br>256:2 259:19,22 | <b>plannings</b> 125:20<br><b>plans</b> 14:10,20<br>30:21<br><b>play</b> 167:2<br><b>playing</b> 140:12<br><b>pleading</b> 279:20<br><b>pleas</b> 1:1 5:6<br><b>please</b> 6:20 11:5<br>17:25 64:6 78:22<br>81:13 91:2 100:11<br>106:8 111:20<br>122:4 131:8,8<br>135:22 152:11<br>155:17 173:23<br>174:3 188:4<br>189:16 194:20<br>207:25 242:9<br>252:24<br><b>pleasure</b> 129:9<br><b>plow</b> 91:20 148:13<br><b>plowed</b> 251:13<br><b>point</b> 19:13 27:17<br>30:25 41:7 44:6<br>44:13,14,15 53:24<br>60:22 61:14 62:1<br>65:21 119:15<br>124:18 129:21<br>137:14 144:4<br>145:1 169:24<br>191:4,21 213:9<br>240:21 264:11<br>270:9 272:11<br>285:12<br><b>pointed</b> 189:4<br><b>policy</b> 35:2<br><b>politely</b> 132:12<br><b>pong</b> 139:4<br><b>ponging</b> 139:10<br><b>poor</b> 194:13<br><b>portion</b> 39:14<br>99:18 171:13 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>position</b> 52:12<br>77:17 78:5 99:16<br>118:25 187:7<br>222:8 228:10,11<br>276:22 282:15<br>285:24<br><b>possible</b> 131:24<br>155:6<br><b>possibly</b> 90:16,23<br><b>potential</b> 52:9<br><b>potentially</b> 177:5<br><b>pour</b> 43:13<br><b>pow</b> 148:10<br><b>power</b> 1:24 5:12<br>9:23,24 13:13,14<br>13:14,25 14:1<br>18:9,9 25:15,16<br>43:11,11 57:10,13<br>57:17,18,18 59:6,6<br>81:15,20 166:11<br>167:4,18 168:14<br>236:10 237:5<br>254:11,16 255:13<br>255:25 259:9,23<br>260:3 290:2,19<br><b>powerpoint</b><br>168:17<br><b>powers</b> 56:23 57:1<br>57:16 166:23<br><b>pp</b> 268:20<br><b>ppb</b> 271:9<br><b>practical</b> 9:9<br><b>practice</b> 163:4<br><b>precede</b> 234:24<br><b>preceded</b> 113:21<br>126:7<br><b>preceding</b> 161:3<br><b>precious</b> 119:2<br><b>predictable</b><br>245:17 | <b>prefer</b> 104:2<br>163:21<br><b>preferable</b> 284:25<br><b>preparation</b> 16:24<br>25:25 46:21 69:9<br>73:9 76:4,18<br>77:18 81:3 103:9<br>107:10 122:10<br>127:4 136:2 147:6<br>169:3,12 200:17<br>206:19 207:12<br>209:10 223:24<br>227:1 229:15,20<br>255:12<br><b>preparations</b><br>125:19<br><b>prepare</b> 8:9 9:12<br>40:4<br><b>prepared</b> 37:8,9<br>57:7 152:22<br>153:15 159:23<br>237:20 247:6<br>253:22 254:12,13<br>254:16<br><b>preparing</b> 16:21<br>37:8<br><b>present</b> 4:22 42:7<br>103:3,4 107:1<br>120:17,20 170:11<br>171:18,25 172:2<br>184:10 185:2<br>201:16 202:5<br>204:4 207:19<br>214:19,21 259:13<br><b>presentation</b><br>168:17<br><b>presented</b> 68:25<br>69:8<br><b>preserved</b> 35:1,9<br><b>presumably</b> 249:7 | <b>presume</b> 38:2<br><b>pretty</b> 11:8 13:1<br>49:1<br><b>previously</b> 5:22<br>6:9 267:22<br><b>price</b> 99:10 130:2<br>132:24 134:12<br>135:6,11 138:15<br>141:12<br><b>primary</b> 24:4 41:6<br><b>prior</b> 10:16 11:9<br>12:4,9 15:14 20:7<br>32:2 33:8,18<br>44:15 48:11,12,19<br>49:4,21 56:20,25<br>60:4,15 81:2<br>83:16 126:15,23<br>161:8 177:2,18<br>188:13 191:23<br>196:19 224:4<br>226:19 236:7,17<br>237:3 246:11<br>257:4<br><b>privately</b> 110:1<br><b>privilege</b> 7:19,20<br>12:22 13:1 45:13<br>49:11 50:6 72:12<br>72:19 73:17 85:3<br>86:10 87:19 88:3<br>88:6 89:4,11<br>91:13 92:7,21,21<br>94:9 96:23,24,25<br>97:1,5,22,22 98:7<br>99:12,13 103:13<br>104:7 105:10<br>109:6,7,15 121:6<br>122:16,17,18,19<br>123:3,6 124:9<br>129:22 130:17<br>131:18 132:1,14<br>132:25 133:2,18 | 133:19,21,24,25<br>134:2,3,7,15,17,21<br>135:5,7,9 138:8,12<br>138:25 139:7,8,9<br>140:1 141:10<br>142:2,8,12,20,25<br>143:2 144:10,11<br>144:11 145:13,18<br>145:20 146:25<br>147:1 149:11<br>150:6 151:1,9,23<br>152:12 155:6<br>157:6 163:14,20<br>176:13,20 177:25<br>178:2 180:5,12,13<br>183:11 184:15<br>185:24 194:2<br>198:7,13 210:16<br>212:1,1,2,4,12<br>213:1,5,6,13,14<br>222:4,11 223:13<br>223:16,21 224:16<br>227:3,5 267:23<br>276:8,10,24<br>284:18 285:5<br>286:16<br><b>privileged</b> 45:15<br>71:13 77:24 86:23<br>87:9 88:25 89:19<br>90:7,16,23 91:3,19<br>92:5,18,25 93:4<br>97:17 107:21<br>109:11 110:3,11<br>111:10,13 125:2,8<br>128:3 129:16,19<br>130:5 131:1<br>135:14 136:8,11<br>138:4 145:15<br>146:5 150:24<br>155:9 159:3 160:8<br>177:17 179:12 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>180:3 181:10<br/>185:11 200:16<br/>215:13,22 246:18<br/>248:18 282:22<br/>284:2<br/><b>privileges</b> 10:13<br/>122:25 148:3<br/>178:5<br/><b>privy</b> 42:17 63:5<br/>64:19<br/><b>probably</b> 12:24<br/>34:14 120:1<br/>145:10 148:16<br/>253:3 256:12<br/>276:14 282:4<br/>285:19<br/><b>probate</b> 101:20<br/><b>problem</b> 11:15<br/>30:15 136:12<br/>138:3,9 144:2<br/>145:9 163:17<br/>203:16 228:12<br/>243:21 277:21<br/><b>problematic</b> 132:4<br/><b>problems</b> 32:17<br/>50:24 65:13 66:15<br/>66:24 221:25<br/>228:16<br/><b>procedure</b> 8:16<br/>12:9 278:22<br/><b>proceed</b> 105:3<br/>253:4 281:1<br/><b>proceeded</b> 232:2<br/><b>proceeding</b> 257:13<br/><b>process</b> 22:9 43:6<br/>47:21 50:18<br/>113:25 139:22<br/>145:7 251:9<br/><b>product</b> 87:9 90:7<br/>90:25 105:12<br/>180:5</p> | <p><b>profit</b> 192:1,2,17<br/>192:17<br/><b>profitability</b> 29:5<br/><b>progress</b> 108:9<br/>218:22<br/><b>progression</b> 238:1<br/>238:5<br/><b>progressively</b><br/>161:14<br/><b>promise</b> 283:22<br/><b>prompted</b> 13:21<br/>14:6 168:7 247:12<br/><b>pronounce</b> 178:15<br/><b>proper</b> 146:23<br/>220:15<br/><b>proposal</b> 279:7<br/><b>propose</b> 149:23<br/><b>proposed</b> 37:11,11<br/><b>protect</b> 104:7<br/>134:11 285:8<br/><b>protected</b> 87:3<br/>88:5 97:4 244:5<br/>245:5<br/><b>protective</b> 251:6<br/>276:23 277:8<br/>284:1 286:15<br/>287:24<br/><b>protector</b> 38:8<br/><b>prove</b> 134:15,15<br/>141:13<br/><b>provide</b> 51:24<br/>87:2 97:3 122:5<br/>225:1 231:11<br/>234:7<br/><b>provided</b> 121:10<br/>227:18 258:11,12<br/><b>providing</b> 69:20<br/>121:11 144:8<br/><b>provision</b> 76:15<br/><b>provisions</b> 57:14</p> | <p><b>psychological</b><br/>35:12<br/><b>public</b> 290:3<br/>294:19<br/><b>purchased</b> 266:24<br/>267:2<br/><b>purported</b> 95:23<br/><b>purpose</b> 10:25<br/>38:20 87:19 91:17<br/>128:19 189:12,19<br/><b>purposes</b> 9:9<br/>11:14 68:13<br/><b>pursuant</b> 198:2<br/>253:21<br/><b>put</b> 40:15 56:8<br/>99:17 140:24<br/>150:8 188:12<br/>191:2 195:7<br/>200:25 251:17<br/>286:20<br/><b>putative</b> 1:9<br/><b>putting</b> 52:22<br/>113:16 143:8<br/>191:23</p> | <p>64:1 66:6,12 70:2<br/>70:9 72:2,3,11,13<br/>72:16 73:12,15,18<br/>73:25 74:3 76:2<br/>76:10 77:3,6 79:3<br/>79:14 80:22 82:15<br/>82:20 83:8 84:10<br/>84:12,22 86:1,5,17<br/>86:22 88:16,16,18<br/>89:15 90:5,11,13<br/>91:8,11,12 92:8,9<br/>93:2,11,13,15,19<br/>94:1,13 96:17,23<br/>97:6,10,13,25 98:1<br/>98:6,12,12,18<br/>99:12,24 103:8,17<br/>103:22 104:4,5,13<br/>105:17 107:16,16<br/>108:3 109:24<br/>110:5 111:4,6,10<br/>114:4,14 115:3,7<br/>116:1 117:4,5,18<br/>119:2,3,15 121:5<br/>121:18,21 122:13<br/>123:2,16,18 124:6<br/>124:10 125:5,7,14<br/>126:21 128:24<br/>129:15,22 138:24<br/>139:5 140:1<br/>141:18 143:1,15<br/>150:19 151:6,18<br/>152:9 153:4 154:7<br/>155:19 156:16,20<br/>157:6 160:9 164:2<br/>168:3 175:4,10,25<br/>176:9,12,15,20<br/>177:2,5,9 179:8<br/>180:22 181:9,14<br/>182:12,12,25<br/>183:17,21 184:19<br/>185:23 186:4,6,8</p> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>q</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>qualification</b><br/>70:19<br/><b>question</b> 7:19 8:21<br/>10:3 14:15 15:9<br/>15:12 17:6 19:6<br/>19:10,17 21:12,25<br/>22:3,18,23 27:2<br/>32:6,19 33:1 35:6<br/>35:18 41:19 44:20<br/>45:4 46:2,3,4,12<br/>46:23 47:7 48:19<br/>48:21,24,25 49:7<br/>49:12,21 50:7,12<br/>51:2 52:25 54:10<br/>54:20 55:18 56:12<br/>60:8 61:13 63:23</p>                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 186:16,24 187:13<br>188:23 189:3,15<br>189:16 193:24<br>194:12,21,25<br>198:22 199:22<br>200:13 201:8<br>203:7 204:5<br>205:21 206:25<br>207:1 208:8 212:7<br>212:18,21 215:12<br>215:25 216:2,4,8<br>216:20 217:17<br>221:20 222:7,13<br>222:24 223:11,17<br>223:21 224:6,21<br>225:5,13,19<br>226:12 227:5,14<br>228:21 229:2,4<br>230:3 232:12,14<br>232:22 233:19<br>235:22 236:14,22<br>238:17 239:18<br>240:3 242:13<br>244:2,17 249:3<br>250:15 252:8,21<br>253:4,4,6 255:1<br>256:8 257:2<br>260:11 261:21<br>262:8,17,20,23<br>264:21 266:11,18<br>268:3,23 276:21<br>277:3,5,6,13<br>279:18,22 280:4<br>280:18 288:3<br><b>questioned</b> 192:15<br><b>questioning</b> 70:19<br>117:13,21 147:4<br>168:11 249:22<br><b>questions</b> 7:2,13<br>7:14,21 8:16 9:18<br>10:13 15:16 44:2 | 58:22 67:21 70:11<br>70:25 71:15 72:18<br>91:16,21 92:2,6<br>93:1 109:20 116:6<br>116:23 117:9,16<br>117:24 118:2,6,7,9<br>119:9 131:1,25<br>132:18 133:12,16<br>133:17 135:14<br>136:12 139:20<br>140:7,24 141:10<br>143:4,9 144:3,19<br>145:3,10,11,18,21<br>146:3,12,20<br>147:16 149:15<br>150:8 157:8<br>177:18 196:19<br>202:12 208:13<br>229:12 239:10<br>250:4 251:9 252:2<br>267:15,20,25<br>279:15 284:19<br>287:17 288:2<br><b>quick</b> 46:6 273:1<br><b>quickest</b> 210:17<br><b>quickie</b> 67:8<br><b>quickly</b> 147:10<br><b>quiet</b> 252:17 275:9<br>275:9<br><b>quit</b> 144:20 243:13<br><b>quite</b> 33:25 34:1<br>68:6<br><b>quote</b> 178:18,19<br>258:5 268:21,22<br>268:23<br><b>r</b><br><b>r</b> 293:3,3<br><b>radiology</b> 32:23<br><b>raise</b> 28:21 30:15<br>210:16 212:11<br>227:2 243:20 | <b>raised</b> 252:13<br><b>raises</b> 128:25<br><b>raising</b> 72:19<br>213:4,6 285:5<br><b>randolph</b> 1:9<br><b>randy</b> 16:12 17:3<br>17:12,16 18:22<br>21:9 22:11,25<br>23:12 28:7,20<br>29:2 31:11 50:21<br>50:25 53:16,21<br>65:12,14,22,25<br>66:14 75:23 81:6<br>82:6 83:2 87:4<br>88:4 122:20,23<br>128:4 138:7<br>152:13 161:12,22<br>162:4 173:2,3<br>182:20 185:7<br>191:9 194:4<br>197:16 199:12<br>200:12 202:20<br>204:23 221:10,11<br>221:17,23,24<br>222:7,20 223:2,12<br>224:5 248:16<br>249:9 250:9 255:2<br>259:20,21 268:17<br>268:25 269:4<br>272:8<br><b>randy's</b> 269:8,20<br>269:21 271:4<br><b>rationale</b> 52:18<br><b>reaching</b> 100:20<br><b>react</b> 135:6,12<br><b>reaction</b> 124:19<br><b>read</b> 18:15,16,16<br>38:7 81:13 82:22<br>86:5 100:11,12,17<br>101:14,15 106:7,9<br>111:22,23 171:10 | 171:13 173:22,24<br>173:25 174:2<br>175:19 192:3<br>194:23 249:24<br>267:14,16,19<br>268:11,23 269:19<br>269:19 273:14<br>289:1 292:9 294:5<br><b>reading</b> 112:1<br>194:21 269:8<br><b>ready</b> 6:18 7:8<br>88:22 238:15<br>286:24<br><b>real</b> 199:3 273:1<br><b>realistic</b> 283:24<br><b>reality</b> 144:18<br><b>realize</b> 36:7<br><b>really</b> 10:19,25<br>37:9 63:21 72:22<br>83:8 92:4 98:1,1<br>101:23 104:1<br>116:21 132:13<br>133:21 135:5,5<br>138:3 139:23<br>143:2,2,2,5 147:20<br>162:21 172:22<br>215:9 228:8<br>238:13 240:20<br>265:18 267:10<br>282:2 286:19<br><b>realm</b> 133:9<br><b>rear</b> 4:25<br><b>reason</b> 12:24 62:1<br>110:22 130:25<br>165:24 166:7<br>179:4 191:1<br>196:15 219:6<br>251:20 292:11<br>293:6,9,12,15,18<br>293:21 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>reasonable</b> 130:10<br>276:25 279:8<br><b>recall</b> 13:21 15:11<br>16:19,21,23,25<br>28:18,19 29:17<br>31:10 33:14,17<br>35:17 36:5,19,25<br>37:4,6,12 42:22<br>43:5 44:12 48:4<br>52:17 55:7 57:12<br>65:24 81:2,4<br>83:15 100:21<br>101:21,22,23,25<br>102:1,3,6 108:11<br>108:12,13,17<br>110:19,21,22<br>111:24 112:2<br>145:3 158:11<br>159:12 160:11,12<br>160:13,16 161:11<br>162:9 164:15<br>165:13 167:12,14<br>167:17,20 168:4,6<br>168:13 172:8<br>187:17 193:18<br>195:4 204:1,2,8<br>205:16 247:12<br>249:25 257:20<br>270:23 274:21<br><b>receipt</b> 292:18<br><b>receive</b> 196:23<br><b>received</b> 16:23<br>169:19 176:10<br>177:23 178:4<br>286:17<br><b>receiving</b> 111:24<br>190:2<br><b>recit</b> 225:16<br><b>recite</b> 280:12<br><b>recited</b> 33:21 | <b>reckon</b> 275:6<br><b>recollection</b> 13:17<br>13:20 20:20 21:2<br>24:23 27:19 43:12<br>51:13,16,21 59:12<br>60:3 79:25 115:11<br>119:22 153:13<br>154:15 169:25<br>170:6 171:15<br>190:15 205:4<br>259:10<br><b>recommendation</b><br>112:12<br><b>recommendations</b><br>101:19 102:23,23<br><b>recommending</b><br>250:19<br><b>reconciliation</b><br>218:5,19,23<br><b>reconvene</b> 148:11<br>283:22<br><b>record</b> 5:2,15 6:7<br>7:5,5 10:15 11:13<br>11:23 50:4,12<br>67:12,13,15 82:17<br>84:25 85:20,21,23<br>89:6,7,8 91:21<br>92:1 118:3,17<br>121:22 126:2,2<br>130:2 133:6,18<br>134:11,14 135:23<br>136:19 137:4,17<br>138:14 140:2<br>148:23,24 149:1<br>163:1 166:23<br>167:6 168:7<br>179:21,22,24<br>180:1 185:18,19<br>185:21 194:23<br>195:20 198:19<br>201:1 207:11 | 208:9 210:21,22<br>210:24 213:17<br>223:15 250:18,24<br>250:25 251:2<br>262:10 263:5,6,10<br>264:9 273:1 278:2<br>278:11 281:13,14<br>281:16,18 287:7<br>288:8,15,20,24<br>290:5<br><b>recorded</b> 5:3<br>166:12,15,18,25<br>167:3,15 263:5<br>264:22 274:2<br><b>recording</b> 167:18<br>167:21 168:14<br>170:24 171:1,3,8<br>262:14,22 265:21<br>266:16<br><b>records</b> 18:12,13<br>25:3 68:24 69:3,7<br>69:8 261:8 265:15<br>266:16<br><b>redirect</b> 57:17,19<br>275:17 281:25<br>283:20,24<br><b>redirecting</b> 283:14<br><b>reduce</b> 143:10<br><b>reduced</b> 40:5<br><b>refer</b> 13:24 14:10<br>19:20 60:2 78:12<br>106:2<br><b>reference</b> 18:25<br>19:14,15 25:2<br>106:24 160:15<br><b>referenced</b> 106:16<br>188:15 292:6<br><b>referred</b> 56:19<br>108:5 153:15<br>186:10 271:14 | <b>referring</b> 13:25<br>38:21 183:14<br>188:14,17 193:17<br><b>refers</b> 22:8 271:5<br><b>reflect</b> 50:13 54:15<br>198:20 240:8<br>263:11 267:6<br><b>reflected</b> 58:19<br>82:17 261:9<br>263:12,24<br><b>reflecting</b> 191:25<br><b>reflects</b> 109:5<br>112:16 238:23<br>239:3,5 240:10<br><b>refresh</b> 170:5<br><b>refreshed</b> 170:1<br><b>refuse</b> 99:23<br><b>refusing</b> 99:11,25<br>287:16<br><b>regard</b> 21:21<br>26:11,25 121:18<br>123:16 154:17<br>168:13 192:23<br>219:24 220:13<br>221:6 225:3<br>226:10 227:9<br>230:2 249:6<br>254:22 277:17<br>286:16<br><b>regarding</b> 28:10<br>100:22 101:18<br>152:12 177:4<br>268:1 287:24<br><b>regardless</b> 119:12<br><b>registered</b> 264:9<br>265:2<br><b>regular</b> 111:16<br><b>rehash</b> 239:10<br><b>reinstatement</b><br>236:18 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>reinroduce</b> 7:1<br><b>rejected</b> 150:9<br><b>relate</b> 71:17 76:4<br>77:18 220:8<br>237:25 248:23<br>273:22<br><b>related</b> 46:20 73:9<br>76:18 103:16<br>125:14 127:3<br>136:1 146:20<br>147:4,6 149:15<br>155:2 169:12<br>191:25 192:16<br>193:16,16 200:17<br>206:19 213:2<br>226:25 229:14,20<br>230:7 231:8<br>261:15 290:7<br><b>relates</b> 46:8 93:19<br>100:23 107:9<br>122:9 125:18<br>169:2 207:12<br><b>relation</b> 25:21<br><b>relationship</b> 84:4<br>84:8 85:6 87:3<br>106:11 180:20<br>214:21 256:4<br><b>relayed</b> 230:20<br><b>relevant</b> 44:22<br>45:3 145:11,15,22<br>146:9,10<br><b>reluctance</b> 61:15<br><b>reluctant</b> 224:8<br><b>rely</b> 167:7<br><b>remain</b> 197:6<br><b>remainder</b> 21:7<br><b>remained</b> 197:13<br>197:21<br><b>remember</b> 16:25<br>18:21,24,25,25<br>20:10,17 21:15 | 23:9,24,24 48:8<br>52:1 62:9,10<br>74:13,15 77:10<br>79:16,17 100:18<br>100:19,19,25<br>102:13,14,21<br>103:1 120:4 144:7<br>152:5,6 156:24<br>159:17 165:8<br>169:23 170:1,7,16<br>170:21 184:5<br>188:5 190:2 234:3<br>247:9,10 261:13<br>268:13 270:7<br>280:11<br><b>remembering</b><br>285:20<br><b>remembers</b><br>183:12<br><b>reminding</b> 230:18<br><b>removal</b> 18:19,22<br>19:3,25 20:7<br>21:17,21 179:4<br><b>remove</b> 22:12 23:1<br><b>removed</b> 20:13<br>62:16 170:4<br>180:25 181:6<br>218:10<br><b>removing</b> 19:1<br><b>repeat</b> 7:14 14:15<br>60:18 82:1 86:2<br>116:1 133:15<br>189:16 191:8<br>194:13 203:7<br>207:25 216:20<br>225:19 229:4<br>236:15 257:1<br>266:10<br><b>repeatedly</b> 131:20<br><b>repeating</b> 277:3 | <b>repetitive</b> 92:11<br>168:11 238:12<br><b>rephrase</b> 7:15<br>41:21 48:24 50:13<br>86:19 115:7<br>121:21 178:1<br>189:3,18<br><b>replaced</b> 20:15<br><b>replacement</b> 20:16<br><b>replies</b> 18:5<br><b>replow</b> 9:16<br><b>replowing</b> 251:19<br>251:23 280:19<br><b>reported</b> 1:24<br>209:18<br><b>reporter</b> 5:12 6:20<br>8:2 66:21 67:2<br>81:25 82:9,18<br>86:5,6 156:7,8<br>175:19 194:13,20<br>244:11 250:14<br>288:12,14 290:1,2<br>290:19 291:6<br><b>reporting</b> 265:14<br><b>represent</b> 5:19,23<br>5:25 6:3,6 50:5<br>53:24 54:1,2,3<br>58:14 75:20,21,22<br>75:22,23,24<br>150:15 212:14<br>216:12,22 217:2<br>217:11 254:22<br>255:7,10<br><b>representation</b><br>150:24 191:15<br>221:18<br><b>representative</b> 1:8<br>180:10<br><b>represented</b> 53:2<br>53:6,9,16,20,21<br>212:22 255:8,11 | 259:18,21 263:14<br><b>representing</b> 6:15<br>92:19 119:6,16<br>174:21 175:14,25<br>177:8 186:10,15<br>186:19,20,25<br>187:4<br><b>represents</b> 8:3<br><b>request</b> 184:17<br>253:22<br><b>requested</b> 194:23<br>205:9 291:9,10<br><b>require</b> 139:10<br><b>required</b> 131:22<br>294:13<br><b>requires</b> 150:21<br><b>reserve</b> 275:16<br><b>resolve</b> 132:24<br><b>resolved</b> 7:10 50:1<br><b>resource</b> 146:1<br><b>resources</b> 6:15<br>246:14<br><b>respect</b> 11:17<br>15:20 53:2,21<br>69:7 71:15 82:4,5<br>82:6,25 83:1,16,20<br>88:3 99:17 119:16<br>122:23 126:12,18<br>127:1 155:3 159:8<br>167:11 174:11,12<br>175:17 176:5<br>181:21 182:20<br>185:7 191:9,10<br>194:4 197:16<br>199:12 211:7<br>212:10 221:15<br>225:25 227:21<br>233:13 248:16<br>249:9 250:9 255:1<br>255:9,12,13,24<br>257:10 259:22 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[respect - robert]

ROA 006731

Page 38

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 264:25 265:19<br>274:7 275:17<br><b>respectfully</b> 49:23<br>77:20,24 78:4<br>99:15 109:9<br>131:14 134:5<br>146:8 163:24<br>229:11<br><b>respecting</b> 63:10<br><b>respond</b> 69:21<br>87:18 229:14<br><b>responded</b> 223:11<br><b>response</b> 87:18<br>110:2 160:8<br>185:24 215:12<br>268:24<br><b>responsive</b> 191:11<br><b>rest</b> 109:21 145:5<br>177:14<br><b>restatement</b> 78:9<br>78:11 79:4 234:24<br>237:13,19 239:20<br><b>result</b> 7:9 86:19<br>103:19,22<br><b>resulted</b> 70:12<br>104:14,24<br><b>results</b> 211:6<br><b>resume</b> 148:17<br><b>retention</b> 35:2<br><b>retiling</b> 119:5<br><b>retitle</b> 112:5,9,12<br>112:19<br><b>retitling</b> 112:18<br>113:16<br><b>return</b> 263:23<br>274:8,20,23<br>292:13,17<br><b>returns</b> 263:21<br><b>reveal</b> 34:5 87:18<br>91:2 110:2 160:7<br>215:13,22 | <b>revealing</b> 184:15<br><b>review</b> 9:2,5 37:10<br>37:13 240:4<br>277:11 285:16<br>292:7<br><b>reviewed</b> 34:19<br>57:7,9<br><b>reviewing</b> 35:24<br>37:14 40:24<br><b>revisit</b> 13:9 111:17<br>151:5<br><b>revocable</b> 1:10,12<br>43:13,15,21 51:12<br>51:23 52:21 53:5<br>56:25 57:22 78:9<br>79:5 102:8,24<br>110:18,19,23,24<br>112:6,10 113:10<br>113:16 115:9,13<br>119:5 128:17<br>152:7 153:2,11,19<br>154:14,19 155:23<br>156:1 157:16<br>164:19 165:1,18<br>209:18,19,19<br>233:15,23 242:4,5<br>242:15,16 243:1<br>244:3,19,21 246:1<br>273:6,7<br><b>richmond</b> 4:14<br>6:14<br><b>rick</b> 172:25<br><b>right</b> 9:5 10:10,11<br>12:16,19 13:12,21<br>16:6,19 17:2,17,17<br>17:23 18:4,4 20:6<br>20:12 24:21 25:4<br>27:22 29:18 31:20<br>35:21 36:14,22<br>37:21 38:16 40:7<br>42:19 43:1,14 | 45:20 49:17 51:18<br>53:17 54:4 56:8<br>57:23 59:23 60:13<br>61:12,25 62:22<br>63:13 67:20 69:15<br>73:13 74:6,25<br>78:14 79:24 80:18<br>81:5 82:20 83:18<br>83:21 84:23 85:12<br>85:24 86:14 88:22<br>89:1 91:5 92:16<br>92:17,22,23 94:12<br>95:18 96:6 97:9<br>97:23 98:11 99:14<br>99:19,23 100:18<br>103:15,25 104:12<br>105:7,14 106:2,14<br>107:1,4,5 108:8<br>109:13 110:8<br>112:3 113:3,24<br>115:16 116:12<br>117:7 118:1 119:1<br>119:14 120:2,4,17<br>121:15 122:13<br>125:11 134:24<br>138:18,19,21<br>139:18 142:22<br>148:11,13 150:10<br>151:15 152:2<br>156:18 157:4<br>158:12 164:2<br>165:3 166:9,24<br>169:16,21 170:14<br>171:10,21 172:2<br>172:11 173:2,13<br>173:18,21 174:5<br>176:19 179:14,25<br>181:16,23 183:24<br>184:16 185:5<br>188:2,7,9,20<br>189:12 190:12 | 191:21 192:5<br>195:16,24 198:14<br>202:5 203:17<br>205:7 208:19<br>209:6,8,16 210:5<br>210:25 212:5<br>217:7 218:24<br>219:23 222:14,15<br>223:7 226:14<br>231:1 233:24<br>234:1,15,21<br>236:10 237:8,12<br>237:20 239:4<br>241:15 243:24<br>245:6,8 246:9<br>252:19 253:24<br>254:17,21 257:21<br>257:24 258:16,25<br>259:11,23 261:11<br>261:18 262:3,5,12<br>264:1 265:23<br>268:10 269:25<br>270:11,21 271:9<br>271:15 272:12<br>274:24 275:10<br>278:13 280:23<br>281:2,4,7,8,9<br>287:4,8 288:4<br>289:1,2<br><b>rights</b> 275:17,18<br><b>rip</b> 24:11<br><b>road</b> 1:21 4:19<br>5:10<br><b>robert</b> 9:21 16:11<br>16:18 17:8,19,21<br>17:24 18:4,22<br>26:23 36:17 40:21<br>55:14 56:4 81:6<br>81:10,14 82:21<br>83:15 101:6<br>106:17,25 107:20 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 107:20 111:21<br>128:11,13,16<br>157:13<br><b>rogers</b> 3:3<br><b>role</b> 61:7 97:16<br>128:1 152:10<br>167:2 200:17<br>256:6<br><b>roll</b> 48:11 129:6,7<br>151:16<br><b>rolling</b> 49:3<br><b>roofers</b> 272:22<br><b>room</b> 7:25 8:1,4<br>63:22 72:7 137:21<br>163:12,12 170:18<br>170:23 211:24<br><b>rose</b> 24:11,11,12<br>24:23 172:25<br><b>rosen</b> 4:3<br><b>round</b> 41:9<br><b>routine</b> 135:3<br><b>row</b> 279:11<br><b>rude</b> 131:20<br><b>rule</b> 10:20 12:8<br>87:19 252:12<br>277:22 287:20<br><b>rules</b> 87:14 116:22<br>138:22 277:8<br>278:22 279:9<br><b>ruling</b> 230:6<br>284:17<br><b>rulings</b> 278:7<br><b>run</b> 227:25 231:10<br>231:12 235:12<br>278:16 286:16<br><b>running</b> 13:5<br>219:20 228:19<br>229:8 231:17<br>245:6,12<br><b>runs</b> 282:2 | <b>s</b><br><b>s</b> 3:14 291:13<br>293:3<br><b>safe</b> 269:3<br><b>sat</b> 40:13 106:15<br>106:21 118:5<br><b>satisfy</b> 29:6 232:25<br><b>satisfying</b> 233:10<br><b>save</b> 47:18 208:15<br>208:17,18,21<br><b>saw</b> 55:15 68:25<br>69:6 157:19<br><b>saying</b> 24:19 33:15<br>33:17 48:16 65:25<br>82:13 131:9,13<br>167:17 195:2<br>223:13 226:13<br>243:10 278:11<br><b>says</b> 16:15 17:8,25<br>30:6 38:8 39:15<br>39:21 81:10<br>101:16 106:15<br>107:6 108:8<br>110:15 112:3<br>113:8 134:24<br>165:22 174:4<br>188:11 208:11,12<br>258:1 269:22<br>271:9 286:5,25<br><b>sc</b> 1:22 3:4,8,12,15<br>3:21 4:5,20<br><b>sc.rr.com</b> 3:16<br><b>scenario</b> 138:10<br><b>schedule</b> 8:19<br><b>scheduled</b> 7:6<br><b>scholars</b> 146:3<br><b>school</b> 3:14 109:20<br>135:13<br><b>schronce</b> 4:13<br>6:12,13 47:8,9<br>69:16,17 70:16 | 75:6 97:7,15<br>98:19 99:5,8<br>121:7,8 122:7<br>123:7 124:21,22<br>125:6 126:1<br>174:14,14 176:24<br>176:25 177:1<br>182:4,9 199:13,17<br>200:2 201:9,17<br>202:9 203:3,12<br>205:11,19 206:3<br>207:21 252:25<br>253:1 268:5<br><b>screwed</b> 189:4<br>217:6 242:6<br><b>seal</b> 290:10<br><b>second</b> 6:9 18:18<br>46:7 55:25 67:2<br>72:1 81:10 132:3<br>150:17 167:22<br>184:19 188:11<br>194:20 206:12<br>211:4 212:6<br>221:14 234:24<br>236:17 237:12,16<br>237:18 239:20<br>254:15 272:13<br>281:20 287:3<br>288:13<br><b>secondly</b> 130:18<br><b>seconds</b> 180:1<br>185:14 210:18<br><b>secure</b> 246:10<br><b>see</b> 13:22 16:18<br>17:7,9,10,17,20<br>18:1,3,13,14,19<br>25:5 30:12 39:19<br>39:20 47:18 56:7<br>68:12 80:25 81:5<br>81:8,9,11 84:24<br>93:13 101:23,24 | 106:18 112:6<br>117:7 129:20<br>130:2 133:21<br>142:24 147:1,12<br>148:12 150:1<br>166:22 173:8<br>174:1 188:10<br>195:24 196:6,7,9<br>199:25 202:21<br>203:10 230:13<br>232:19 243:17,19<br>251:18 267:13<br>268:25 275:22<br>277:12<br><b>seeing</b> 16:19,21<br>23:24 28:19 68:23<br>81:2<br><b>seen</b> 23:12 33:10<br>173:10 252:12<br><b>send</b> 36:14 137:8<br>137:10<br><b>sending</b> 36:19<br><b>sense</b> 87:4 118:13<br>123:8,13 184:8<br>204:15 253:3<br>269:10,22 270:2<br>278:17 282:8<br>284:11,14<br><b>sensitive</b> 131:21<br><b>sent</b> 17:18 222:21<br>224:5 288:9,10<br>292:14<br><b>sentence</b> 110:16<br>243:21<br><b>sentiments</b> 83:13<br>197:5 208:4<br><b>separate</b> 20:21<br>43:16,18 157:19<br>214:4<br><b>separately</b> 53:1 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>september</b> 30:22<br>95:23 141:7<br>209:20 242:5,16<br>246:2 249:7<br>252:20 253:9,14<br>255:16 257:4<br>259:9 260:19<br>261:4,12 265:24<br>265:25 266:13<br>270:4 272:9 273:5<br>273:9,20,22,23,25<br>274:1<br><b>sequence</b> 267:11<br><b>serious</b> 146:12<br><b>seriousness</b> 138:2<br>275:25<br><b>serve</b> 52:7 54:14<br><b>served</b> 199:14<br>217:3,13<br><b>services</b> 76:15<br>268:22<br><b>serving</b> 125:1<br>126:4,6 253:2<br><b>session</b> 139:4<br><b>set</b> 9:19 10:20 12:8<br>14:23 24:3 282:24<br><b>setting</b> 71:21<br>91:17 92:4,17,19<br>130:4 132:21<br>133:1 204:15<br><b>settlor</b> 238:22<br><b>severe</b> 34:6<br><b>share</b> 180:3 236:8<br>263:11 270:8<br><b>shared</b> 39:15<br><b>shareholder</b> 70:6<br><b>shareholder's</b><br>262:3<br><b>shareholders</b><br>193:21 197:11 | <b>shares</b> 113:9<br>127:25 128:17,20<br>152:4,25 156:13<br>157:15 158:10<br>165:18 234:7<br>252:21 254:18<br>255:14,25 258:2,4<br>258:13,18 259:8<br>259:24,25 260:4<br>262:5 264:2,8,13<br>264:18,22 266:24<br>267:2,3<br><b>she'll</b> 87:16<br><b>sheet</b> 37:16 292:11<br><b>short</b> 139:16 195:5<br>195:6 278:21<br><b>shortly</b> 59:23<br>102:16,17<br><b>show</b> 81:17 272:22<br>282:3<br><b>showed</b> 175:22<br>238:25<br><b>shown</b> 165:9 259:9<br><b>shows</b> 239:21<br><b>shut</b> 143:1 145:2<br><b>shutting</b> 287:10,15<br>288:17<br><b>siblings</b> 81:19<br><b>sick</b> 68:23<br><b>side</b> 11:18 130:18<br>162:22 252:13<br>275:22 277:19<br>278:8 280:24<br><b>sidebar</b> 139:19<br>148:14<br><b>sided</b> 219:3<br><b>sidetracked</b><br>241:24<br><b>sign</b> 59:25 160:20<br>273:16 289:1<br>292:12 | <b>signal</b> 85:13<br><b>signature</b> 240:15<br>253:23 290:15<br><b>signed</b> 43:5 57:9<br>60:20 239:5 240:9<br>259:12,14 260:18<br>260:24 261:25<br>263:4 264:18<br>265:20 273:15<br>292:20<br><b>significance</b><br>252:10<br><b>significant</b> 232:19<br>241:1<br><b>signing</b> 34:2 40:25<br>60:4 260:14<br>262:22 264:18<br>282:19<br><b>silly</b> 270:1<br><b>similar</b> 13:18<br>28:21 81:19 197:5<br>221:10<br><b>simple</b> 119:3<br>229:1<br><b>simply</b> 9:19 29:6<br>41:7 42:7 84:1<br>90:12 93:21 96:24<br>123:2 133:17<br>206:25<br><b>single</b> 270:8<br>284:24,25<br><b>sir</b> 7:23 14:3,17<br>16:9,17 28:3,25<br>43:17,20 44:11<br>53:8 55:6 56:6<br>60:21 64:6 74:23<br>80:23,23 89:17,20<br>89:23 91:9 111:20<br>113:14 120:22<br>173:1 174:2<br>178:12 188:10 | 190:24 219:12<br>226:15 238:24<br>267:14 281:19<br><b>sister</b> 165:17<br><b>sit</b> 40:9 166:14<br>171:14 239:9<br>279:17<br><b>sitting</b> 72:7 279:23<br>280:13<br><b>situation</b> 72:10<br>81:20 132:16<br>230:22<br><b>six</b> 273:12<br><b>slane</b> 9:21 16:12<br>16:18 17:8,19,21<br>17:24 18:5,22<br>26:5,23 36:17<br>37:8 40:21 41:14<br>42:13 55:15 56:4<br>80:6 81:6 82:5,21<br>83:1,12,15 101:6<br>103:4 106:17,25<br>107:20,20 111:21<br>112:3 116:12<br>128:11,13,16<br>157:13,14,16<br>159:18,25<br><b>slane's</b> 25:5<br><b>slice</b> 142:11,15<br><b>sliced</b> 141:23<br><b>slow</b> 72:2<br><b>smith</b> 3:3<br><b>solely</b> 256:6<br><b>solicited</b> 190:16<br><b>solution</b> 279:21<br><b>solutions</b> 292:23<br><b>solve</b> 140:9<br><b>somebody</b> 33:20<br>55:21 88:17 90:18<br>97:14 117:13<br>123:20 133:8 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[somebody - street]

ROA 006734

Page 41

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 135:22 143:21<br>148:18 156:2<br>160:4,5 222:10<br>272:14<br><b>somewhat</b> 257:25<br><b>son</b> 26:18 63:8,9<br>65:6<br><b>sorry</b> 10:8 12:2<br>14:14 15:5,8<br>16:14 17:5 24:7<br>24:16 29:25 30:5<br>30:6 41:18 47:1<br>50:4 55:21 58:18<br>60:17 62:6 64:13<br>70:14,21 71:12<br>74:14 76:1 79:13<br>80:15,21 82:12<br>91:24 96:16 98:23<br>100:3 102:6<br>115:25 117:19<br>118:20 123:24,25<br>128:12 131:10<br>144:16 146:16,23<br>151:17,21 154:4,8<br>155:18 156:10,21<br>158:15,20 162:1<br>169:5,7 170:21<br>175:1,9 180:17<br>186:5,17 189:3<br>194:22 195:20<br>196:5 211:8<br>213:17,22 215:14<br>217:6 220:11<br>225:15 229:3<br>236:11 237:14<br>239:17 240:1<br>243:7 249:18<br>254:14 263:19<br>267:1,16 268:15<br>268:25 273:11,13<br>283:13 287:13 | <b>sort</b> 35:11 38:4,13<br>50:6 52:4,12 99:8<br>121:6 127:12<br>150:16 288:21<br><b>sound</b> 78:13<br>117:18 234:19,19<br>281:21<br><b>sounds</b> 32:10<br>79:24 141:21<br>170:8,8 194:1<br>284:22<br><b>sour</b> 64:23 68:2<br><b>south</b> 1:1 5:10,21<br>240:17 241:16<br>290:3,11<br><b>speak</b> 77:16<br>155:25<br><b>speaking</b> 14:24,25<br>55:22 96:6 143:21<br>243:9<br><b>speaks</b> 192:10<br><b>special</b> 91:21<br><b>specific</b> 70:4 74:15<br>96:18 101:18<br>160:12 187:17<br>210:10 227:17<br><b>specifically</b> 14:6<br>53:20 96:4 123:18<br>170:1,22 246:6<br>274:21<br><b>specifics</b> 108:12<br>195:5<br><b>speed</b> 133:12<br><b>spend</b> 35:23<br>109:21 146:15<br>166:3<br><b>spending</b> 48:3<br>145:14,16 146:14<br><b>spent</b> 33:25 36:2,3<br>36:6,11 117:10<br>118:2 130:22 | 134:6 135:13<br>145:6,23,24<br>151:22 238:9<br>239:10 241:1<br>279:14<br><b>spirit</b> 279:9<br><b>spite</b> 278:21<br><b>spoa</b> 39:17<br><b>spoke</b> 40:2 42:8<br>159:17 187:25<br>248:9<br><b>spouse</b> 234:6<br><b>spring</b> 167:18<br><b>staff</b> 93:20<br><b>stage</b> 9:19<br><b>stand</b> 85:18 110:6<br>111:15<br><b>standing</b> 70:18<br>267:25 268:2,6<br><b>standpoint</b> 284:14<br><b>start</b> 7:6 18:12<br>37:20 130:19<br>166:21 183:15<br>224:9 226:15<br>278:16 284:2<br><b>started</b> 45:8 48:20<br>49:22 117:12<br>130:20 144:19,19<br>194:21 286:4<br><b>starting</b> 41:21<br>81:17 254:18<br><b>starts</b> 286:16<br><b>state</b> 1:1 5:14<br>12:25 81:22<br>156:23 269:14<br>271:6 273:7,18<br>290:3<br><b>statement</b> 11:4<br>233:5 239:15<br>287:10 | <b>statements</b> 227:16<br><b>stating</b> 269:15<br><b>status</b> 80:8<br><b>stay</b> 30:15 149:21<br>174:5<br><b>step</b> 121:22<br><b>stepping</b> 137:20<br><b>steps</b> 34:7,10<br><b>stick</b> 243:18<br><b>stipulate</b> 137:22<br><b>stock</b> 95:23 112:6<br>112:9,12,19,21<br>113:7,16,22 114:2<br>115:8 119:5<br>127:19 152:22<br>153:25 154:13<br>155:20 156:1<br>160:21 161:7<br>162:12 164:3<br>165:3,10 209:18<br>233:25 242:4,15<br>244:3,18 245:18<br>246:1,11,23<br>248:24 249:7<br>253:14 254:11,16<br>255:13,24 257:3<br>259:8,23 260:3,19<br>261:3,19 262:9,13<br>263:6 264:3,9<br>265:13,24 266:13<br>266:15 270:5,8,12<br>273:5,8,19,23<br><b>stockholders</b> 29:7<br><b>stone</b> 282:19<br><b>stop</b> 67:2 144:6<br>241:11 243:21<br>274:25<br><b>straight</b> 50:5<br>153:10 229:2<br><b>street</b> 3:15,21 4:5<br>4:14 48:2 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[strike - talk]

ROA 006735

Page 42

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>strike</b> 254:21<br><b>stuff</b> 116:18<br>129:19<br><b>subject</b> 19:2 48:22<br>57:25 105:21<br>112:23 188:15<br>202:16 207:1<br>211:21 212:15,16<br>214:13 222:9,19<br>223:2,12 237:5,23<br>253:5 255:2 256:7<br>265:20 267:5<br>271:16,21<br><b>submitted</b> 163:24<br><b>subscribed</b> 294:14<br><b>subsequent</b> 141:8<br><b>subsequently</b><br>177:6<br><b>substance</b> 7:18<br>8:17 91:1 93:16<br>94:20 95:19,22<br>101:24 107:14<br>109:5 149:4<br><b>substantially</b><br>29:23<br><b>substantive</b><br>143:15 145:11<br><b>substantively</b><br>100:2<br><b>succession</b> 52:19<br>55:11<br><b>successor</b> 18:7<br>20:9 24:4,13,23<br>39:21,22 51:25<br>52:5,10 59:8<br><b>sufficient</b> 91:25<br>232:25 276:15<br><b>suggested</b> 63:11<br>70:7 104:17 105:2<br>225:17 251:20 | <b>suggesting</b> 61:5<br>252:1<br><b>suggestion</b> 148:8<br>149:10 150:3<br>224:1<br><b>suggestions</b> 133:7<br>224:9<br><b>suit</b> 148:17<br><b>sum</b> 41:9 63:13<br><b>summaries</b> 36:15<br>36:15,20<br><b>summary</b> 9:6<br>37:10<br><b>summer</b> 68:22<br>69:14 70:4 71:6<br>74:2,6,13 90:3<br>142:10 170:7<br>218:2<br><b>summertime</b><br>141:6<br><b>support</b> 227:18<br><b>supporting</b> 219:14<br>220:25<br><b>supposedly</b> 227:9<br><b>sure</b> 11:6 16:13<br>17:7 19:13,20,20<br>24:22 40:23,23<br>41:19,21 42:5,14<br>46:7 47:13 50:4<br>50:10,16 52:17<br>53:19 60:19 63:22<br>70:20 74:11 75:8<br>79:12 80:13 84:7<br>87:13 88:14 90:17<br>94:25 97:25 100:4<br>106:20 110:10<br>113:6 123:9 132:8<br>132:10 139:11,22<br>146:2 148:6,13<br>163:10 172:5<br>178:7 184:14 | 200:5 201:12,21<br>202:20 208:22<br>211:12 220:22<br>221:8 222:25<br>223:15 224:15,25<br>225:19,22,22,23<br>227:17 228:14,14<br>229:6 232:6<br>236:17 237:16<br>242:21 243:12<br>244:25 245:5<br>252:22 255:22<br>259:13,21 264:1<br>266:12 268:4<br>277:2<br><b>surprise</b> 190:17<br><b>surrett</b> 100:15<br>106:10,11 107:19<br><b>surviving</b> 234:6<br><b>suspect</b> 36:11<br>110:16 118:16<br>139:2 159:19<br>167:3 241:22<br><b>suspicion</b> 43:12<br><b>swallow</b> 243:14,15<br><b>swear</b> 6:20 140:3<br><b>switch</b> 138:1<br><b>swords</b> 278:23<br><b>sworn</b> 6:22 294:14<br><b>sync</b> 7:22 225:23<br><b>synopsis</b> 36:15<br><b>systematically</b><br>117:3 | 273:12<br><b>tag</b> 10:8,14 11:17<br>13:5 162:21,25<br>163:18<br><b>take</b> 12:21 16:7<br>35:25 60:19 64:5<br>64:7 67:4,7 78:4<br>83:11 84:25 85:7<br>111:11,13,15<br>117:3 129:13,17<br>134:9 136:18<br>137:1 140:5 148:9<br>149:22 182:25<br>184:17 185:14<br>220:5,14 224:8<br>227:25 231:10<br>233:12 238:4<br>250:19 256:14<br>264:17 275:6<br>277:1 278:1,6,11<br>286:22<br><b>taken</b> 1:23 5:4<br>34:7 38:19,25<br>229:9 265:25<br><b>takes</b> 57:19 116:21<br>139:24<br><b>talk</b> 7:17 9:20<br>44:22 45:3 47:16<br>49:25 58:23 66:3<br>67:17 74:3 83:22<br>83:23 84:5,24<br>85:1 87:15,20,22<br>88:21 93:22 94:13<br>97:6,19 104:18,19<br>105:5,5 109:1,18<br>109:23 110:1<br>111:1,11,16<br>124:13,14,19<br>127:18 128:23<br>129:1,4,8,15,18<br>132:7,9,23,23 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>t</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>t</b> 1:24 290:2,19<br>291:13 293:3,3<br><b>tab</b> 16:10,14,15<br>37:16 56:3 80:19<br>100:10 188:3<br>237:10 253:25<br>254:3 267:12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 134:10,18 135:3<br>139:19 144:6,12<br>149:3 150:18<br>151:2,9,12 155:11<br>157:25 169:21<br>172:22 179:9<br>180:1 185:9,12<br>187:22 191:15<br>208:7 210:15,19<br>245:21,23 248:19<br>248:20 252:19<br>277:18 280:9,24<br>281:2,6,8<br><b>talked</b> 8:12 21:18<br>26:17 65:11,12<br>77:23 90:17,22<br>91:17 92:3,18,23<br>93:8,16 112:17<br>117:2 127:19<br>134:24,25 183:22<br>187:1 196:14<br>242:11 248:1<br>249:16<br><b>talking</b> 11:24<br>21:17 24:8,20<br>26:5 47:9 67:8<br>76:9 80:3 85:3<br>90:2 98:3,4,13,13<br>98:14,16,20 102:4<br>117:11 126:2<br>130:23 132:13<br>138:21 151:22<br>152:6 160:14<br>182:6 186:25<br>187:11 192:23<br>193:22 194:21<br>206:4 219:10<br>241:25 253:9,14<br>273:4 280:16<br>283:7,8,10,15 | <b>talks</b> 191:23<br><b>taste</b> 48:3<br><b>tax</b> 263:21,23<br>274:8,19,23<br><b>taxes</b> 268:21,22<br>271:6<br><b>team</b> 10:8,14,16<br>10:20 11:18 13:5<br>162:21,25<br><b>teaming</b> 163:18<br><b>technical</b> 7:7,9<br><b>tedious</b> 140:10<br>143:4<br><b>telephone</b> 42:10<br>74:17,24,25 78:16<br>90:1 171:21 172:6<br>172:23,24 218:18<br>269:2<br><b>telephonically</b><br>173:7<br><b>tell</b> 12:11 14:25<br>21:20 27:6,8<br>32:17,22 33:6,10<br>38:25 61:7 85:1<br>87:16 88:17 128:1<br>132:17 133:3,6,10<br>133:19 134:11,14<br>134:19 135:7,9,23<br>138:12,14 141:14<br>145:6,6 147:11,13<br>148:2 152:9 153:9<br>153:9 154:16<br>158:13,16 178:17<br>183:14 193:9<br>201:15 210:10,12<br>211:17 217:16,17<br>231:1 237:23<br>240:24 241:20,21<br>242:18,25 249:5<br>250:2 251:20<br>257:6 275:11 | 278:12,13,14<br><b>telling</b> 76:7 92:25<br>107:13,21 113:25<br>114:6 134:20<br>167:14 186:15<br>194:8 211:5 230:2<br>286:11,21<br><b>tells</b> 97:14 103:16<br><b>ten</b> 95:16 138:1<br>241:7 267:9<br><b>terminate</b> 287:20<br><b>terms</b> 11:17 26:3<br>57:20 68:23<br>114:24<br><b>territory</b> 146:23<br><b>testamentary</b><br>45:12 47:4,14<br>48:22 49:10 59:1<br>71:18 103:12<br>155:5 222:15<br>232:1<br><b>testified</b> 6:22<br>15:22 54:23 74:1<br>74:23 174:24<br>175:5 193:5 226:3<br>232:7 241:4<br>242:13<br><b>testifies</b> 95:6<br><b>testify</b> 49:16 63:14<br>64:14,16 85:2<br>131:17 173:24<br>279:10<br><b>testifying</b> 96:21,21<br><b>testimony</b> 7:18<br>8:17 22:1,4 56:12<br>109:10 166:13<br>193:25 225:5<br>226:24 228:21<br>229:1 238:15<br>292:9,18 294:8 | <b>thank</b> 6:25 7:24<br>9:2,15 13:8 30:17<br>30:18 44:4 50:16<br>59:14 62:14 67:10<br>89:24 95:8 127:18<br>140:17 149:7<br>150:4 156:9 166:4<br>174:6 187:7<br>195:24 198:18<br>201:22 217:7<br>227:20,21 230:17<br>239:23 243:24<br>254:9 256:22<br>272:12 281:22<br>287:1,25 288:1<br><b>thanks</b> 193:13<br><b>theoretically</b><br>138:8<br><b>thereof</b> 218:23<br>290:8<br><b>thing</b> 11:19 88:10<br>91:24 109:13<br>133:23 137:3<br>139:17 193:12<br>223:15 243:18<br>245:16 284:9<br>286:8<br><b>things</b> 12:13 26:6<br>33:21 67:21 100:2<br>117:16 131:17<br>133:12 145:14<br>190:20 191:2<br>193:7 195:8<br>208:11 276:9<br>279:11 285:13<br><b>think</b> 10:9,11,18<br>11:8 12:7,22 13:8<br>16:7 27:12 34:3<br>34:14 37:8 38:7<br>39:10,11,14,16,18<br>40:1 41:1,5 42:12 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[think - time]

ROA 006737

Page 44

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 42:25 43:23 44:22<br>45:3,14 48:25<br>56:17,18 58:25<br>61:13,20,21 62:1<br>64:14 68:20 71:9<br>71:13,14 73:21<br>74:1 76:12,12,14<br>76:18 77:9,21,24<br>82:4,5,9,14,17,18<br>83:21 87:6,15,17<br>88:20 90:14 91:10<br>92:8 93:12 94:5<br>99:10,16,20<br>108:21 109:4<br>112:15 113:20<br>114:20 116:20<br>117:12 118:4<br>119:11 121:5,14<br>127:24 128:6<br>129:24 130:3,7,9<br>130:25 133:11<br>134:6 135:6,12,23<br>135:24 136:23<br>137:13 138:17,24<br>138:25 141:17<br>142:9 143:8,21<br>144:10,11 146:22<br>152:8,19 153:7<br>155:4 156:3 158:2<br>159:24 162:10,23<br>163:2,3,13,17,18<br>163:22 164:17<br>166:1 167:16<br>171:5,7,12,18,19<br>171:23,24,25<br>172:4,20 173:4,5,6<br>173:16 176:15<br>183:21 185:10,10<br>185:12,13,24<br>186:8 188:12,17<br>190:18 191:13 | 192:10 193:5<br>195:21 198:7<br>199:17 200:3<br>202:21,22 205:12<br>206:11 208:19<br>210:2,16 211:3<br>212:15 213:19,20<br>215:7 218:3,7<br>220:23 221:1<br>222:2,3,12,18<br>223:4,4,9,10,22,23<br>224:17,24 226:3<br>230:5,9 231:7,20<br>231:22 232:24<br>235:16 237:4<br>238:8,12 239:9<br>240:25 242:17,19<br>242:20 247:4,16<br>249:16 250:3<br>251:7,17 252:11<br>252:21 253:3,11<br>254:3,15,24 256:7<br>256:18,19,19,20<br>257:9 258:12<br>261:24 262:9<br>263:1,4,10 264:1<br>264:16,21,25<br>266:21,23 267:1,3<br>269:11 270:1,2<br>272:1 274:25<br>276:1,2,6,14,18<br>277:1,5 278:15,21<br>278:24 279:8<br>280:2,3,25 282:3<br>282:14,25 283:9<br>283:23 284:5<br>285:8,9,12,17,23<br>285:24<br><b>thinking</b> 142:15<br>208:17 282:9 | <b>third</b> 107:13 167:7<br>168:9 212:13<br>241:8 243:11<br>269:21<br><b>thomas</b> 3:3 5:18<br><b>thorough</b> 131:25<br><b>thought</b> 29:15<br>48:2,19 107:16<br>118:11,24 149:14<br>156:15,15 186:5<br>186:19 189:21<br>192:11 221:6<br>241:1 245:4<br>265:12 271:24<br>282:22,24 283:21<br>284:13,16<br><b>thoughts</b> 44:8<br>67:25 83:13<br>191:14 231:21<br><b>three</b> 18:10 108:11<br>108:13 146:2<br>155:8 204:21<br>234:15 279:11,12<br><b>threshold</b> 143:1<br><b>threw</b> 121:24<br><b>throat</b> 243:19<br><b>throw</b> 123:22<br>124:1,2<br><b>throwing</b> 121:2<br>123:17<br><b>thrown</b> 123:19<br><b>tie</b> 130:8<br><b>tied</b> 245:9<br><b>till</b> 256:16<br><b>time</b> 1:20 8:13<br>13:19 15:25 20:19<br>24:20 27:17 30:9<br>32:11 33:8 34:1<br>35:23 36:1,2,5<br>40:15 41:6 42:21<br>42:22 44:6,9 | 45:21 46:13 47:19<br>48:7,12,19 49:8,21<br>50:25 52:23 53:3<br>53:10,17,20,22,25<br>56:21,21 57:6,21<br>58:24 59:16 60:22<br>61:14 62:1 63:22<br>65:21 66:13,13<br>67:25 68:17,20,25<br>69:6,11 70:7,10<br>83:12 86:3 96:1<br>96:14,18,20 104:8<br>105:15,21,22<br>109:22 116:3,25<br>117:6,7,8,10,11,17<br>117:19,24,24<br>118:2,6,12,13,19<br>118:25 119:2,3,18<br>120:8 124:18<br>126:4,6 129:25<br>130:22 134:6<br>135:13 136:5,5,14<br>140:1 141:11<br>144:19 145:5,14<br>145:17,24 146:1,6<br>146:14,15 148:11<br>148:18,19 150:1<br>150:13 151:22<br>160:21 161:5,6<br>166:3 168:9 177:3<br>178:21 181:7<br>183:14 189:5<br>199:14 200:2<br>203:9,9 207:6,15<br>207:19,24 208:15<br>208:17,18,21<br>209:6 210:5 214:3<br>218:2,21 225:17<br>233:8 239:11<br>241:1 245:19<br>246:14 251:22,24 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[time - traxler]

ROA 006738

Page 45

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 253:1 259:17,18<br>259:22 261:5,7<br>262:15 264:11<br>265:20 267:5<br>268:3 272:8 276:5<br>276:25 278:15<br>279:5,14 281:25<br>282:10 284:1,6,15<br>285:10 286:2,5,6<br>286:15,22 288:23<br>292:19<br><b>timeframe</b> 292:8<br><b>times</b> 10:18 55:5<br>68:6 95:3,10,16<br>116:5 119:12<br>135:17 141:21<br>183:22 184:5,8<br>202:3 209:7<br>210:11 249:23<br>250:6<br><b>timing</b> 24:22 61:2<br>79:1 261:14<br><b>title</b> 101:19 152:23<br><b>titled</b> 110:17,18,23<br><b>titling</b> 112:23<br><b>today</b> 7:1,2 8:10<br>9:3,11 50:1<br>117:22 118:16,16<br>118:22 171:14<br>249:17 269:2<br>272:19 286:1,20<br><b>today's</b> 9:13<br>288:22<br><b>told</b> 33:21 61:5<br>68:21 93:23<br>116:19 118:11,24<br>123:6 142:17<br>143:23 170:3<br>213:4 218:7<br>220:24 227:7<br>228:8 231:1 | 240:16 279:4<br><b>tolerance</b> 72:6<br><b>tom</b> 5:16 7:1 10:16<br>12:10,22 30:2,4,22<br>31:8,11 47:8<br>48:15,24 58:24<br>67:1,1 69:16<br>70:16 71:13 72:6<br>72:10,14 73:14<br>74:8 75:7 77:20<br>82:8 84:16 87:21<br>92:12 93:3 101:8<br>101:9 103:24<br>105:4 106:4 109:9<br>116:17 121:8<br>123:13,22 126:1<br>129:18 130:24<br>138:16 140:19,23<br>141:17 144:2,25<br>145:4 150:24<br>151:21 163:9<br>166:1 167:23<br>182:1,5 183:20,24<br>194:19,19 195:20<br>198:11,15 199:3<br>199:13 200:2<br>201:9,17 202:9,20<br>203:11 206:3<br>215:9,25 220:9<br>224:11 225:15,20<br>229:12 236:13<br>238:2,15 239:8<br>240:21,25 241:6<br>243:4 246:12<br>249:11 250:21<br>252:25 253:8<br>256:8 267:22<br>269:5 274:12,12<br>275:12,25 276:22<br>278:25 279:6,16<br>281:2 282:3 | <b>tom.traxler</b> 3:5<br><b>tomorrow</b> 269:2<br>280:25 281:7<br><b>ton</b> 116:5<br><b>tonsils</b> 243:18<br><b>top</b> 37:21 85:12,16<br>88:11 196:2,6,9<br><b>topic</b> 134:25<br>196:19 205:16<br><b>total</b> 36:2 41:10<br>63:13 246:5<br><b>totally</b> 109:9,14<br>114:1 220:9<br><b>track</b> 20:8<br><b>trading</b> 152:3<br><b>transaction</b><br>191:25 261:25<br><b>transactions</b><br>192:16 193:17<br><b>transcript</b> 4:25<br>9:6 118:18 171:8<br>171:10,13 249:14<br>249:24 251:17<br>277:12 280:12,20<br>284:4 285:16<br>286:17,21 289:2<br>290:5 292:6,20<br>294:5,8<br><b>transfer</b> 95:23<br>108:18 113:7,9,21<br>114:1 127:19,25<br>128:16 141:7<br>152:6 153:10,17<br>154:19 155:2,15<br>155:20 156:1,13<br>157:2,3,15 158:1<br>158:10 160:21<br>161:3,6 165:23<br>209:18,21 234:4<br>236:4 242:3,15<br>243:2 244:6,13,20 | 245:2,18,24<br>246:11,23 248:24<br>249:6 250:7<br>252:20,23 253:14<br>253:22 254:23<br>255:15 257:3,11<br>257:13 260:25<br>261:9,15 262:12<br>262:21,23 263:3<br>263:23 264:19<br>265:13,20 267:4,6<br>273:5,9,19,23<br>274:1<br><b>transferred</b> 81:21<br>153:1<br><b>transferring</b><br>108:10,14 128:20<br>152:4 165:18<br>245:25,25<br><b>travel</b> 269:3<br><b>travis</b> 111:21<br>112:3 128:9<br>136:17 142:1<br>172:5,6 173:5<br>185:2 202:19<br>269:1 270:17<br><b>traxler</b> 3:3,3 5:16<br>5:16 6:18,24 7:1,4<br>7:11 10:6,11,22<br>11:6,14,24 12:2,14<br>13:2,9,11,24 14:14<br>14:16,23 15:4,7<br>16:5 17:5 19:11<br>19:19,23 21:16<br>22:5,22 23:8,10,19<br>23:23 24:1,7,16,19<br>25:13,20 26:2,9,21<br>27:5,7,16,25 28:2<br>28:13,16 29:1,14<br>29:25 30:3,7,12,18<br>30:19 31:7,19 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[traxler - traxler]

ROA 006739

Page 46

|                    |                    |                   |                   |
|--------------------|--------------------|-------------------|-------------------|
| 32:1,7,12,21 33:7  | 93:25 94:3,11,17   | 150:10,12,20      | 200:6,20,23 201:2 |
| 33:16 34:9,25      | 94:24 95:2,5,11,17 | 151:4,15,19 152:1 | 201:12,14,18,21   |
| 35:10,16,20 36:5   | 96:5,16,20 97:9,12 | 152:17 153:8,20   | 201:25 202:4,10   |
| 36:13,21 37:2,20   | 97:21 98:2,11,23   | 154:8,10,21       | 202:14,24 203:4,6 |
| 37:23 38:23,24     | 99:9,19,22 100:3,8 | 155:13,21 156:11  | 203:8,16,21       |
| 39:1 40:12 41:16   | 100:9 101:10,11    | 156:17,19 157:1,7 | 204:19,22 205:3,6 |
| 42:4,9,25 43:2     | 102:12,15 103:14   | 157:12,24 158:7   | 205:15,24 206:7   |
| 44:4,5,24 45:6,19  | 104:1,12,23 105:7  | 158:17,23 159:4   | 206:11,21,24      |
| 46:2,7,12,22 47:1  | 105:13,19,23       | 159:10,21 160:4   | 207:6,10,14,23    |
| 47:5,11,17 48:25   | 106:1,5,6 107:12   | 160:10 161:1,17   | 208:1,10,22 209:1 |
| 49:14 50:3,15,17   | 107:18 108:2,7,23  | 161:21 162:1,3,11 | 209:9,25 210:4,19 |
| 51:9 52:1,16,20    | 109:4 110:4,7,14   | 162:19,24 163:5   | 211:10,14,18      |
| 53:4,15,23 54:17   | 111:5,14,18        | 163:10 164:1,10   | 212:5 213:8,18,23 |
| 54:25 55:6,12,21   | 112:24 113:11,23   | 164:16 165:2,14   | 214:7,10,16,24    |
| 56:1,15,17 57:12   | 114:8,22 115:5,23  | 166:4,5,17,20     | 215:2,6,15,19     |
| 58:2,13,16 59:4,10 | 115:25 116:8,11    | 167:13,16,25      | 216:1,7,11,16,19  |
| 59:13,22 60:12,17  | 117:1,23 118:15    | 168:5,15 169:4,7  | 216:21 217:6,9,10 |
| 61:24 62:6,8,21    | 118:21 119:1,9,13  | 169:15 170:21     | 219:11 220:7,10   |
| 63:3,19 64:2,4,7   | 120:1,3,24 121:15  | 171:9,23 172:18   | 221:4,19 222:5,8  |
| 64:14,21 65:2,4,19 | 121:20 123:1,14    | 173:17 174:19     | 222:23 223:14     |
| 66:2,11,19,22,23   | 123:15,24 124:2,7  | 175:1,6,13,23     | 224:13,19 225:7   |
| 67:4,7,10,16 68:7  | 124:11,16,17       | 176:7,19,23       | 225:16,21 227:6   |
| 68:10,18 69:10     | 125:4,10,21        | 177:10,13,20,24   | 227:15,19 228:4   |
| 70:1,20,21,23 71:7 | 126:13,20 127:10   | 178:6,8 179:3,14  | 228:25 229:3,5,18 |
| 71:20,23 72:15,17  | 127:17 128:10,18   | 180:6,11,19,24    | 230:1,13,15,17,19 |
| 72:21 73:4,13,18   | 129:3,7,12 130:1   | 181:4,13 182:3,7  | 231:5,24 232:7,17 |
| 73:21 74:5,9,11,16 | 130:14,16,22       | 182:12,13 183:1,7 | 232:24 233:3,14   |
| 74:19,22 75:3,5,8  | 131:3,6,10 132:7,9 | 183:13,25 184:2,7 | 233:20 234:8,13   |
| 75:10,14,18 76:7   | 132:11 133:6,14    | 184:18,20 185:15  | 234:20 235:5,18   |
| 76:16,22 77:5,8,11 | 134:1,9,23 135:19  | 186:3,13,23 187:9 | 236:2,16 237:2,14 |
| 78:7,19,25 79:2,10 | 135:22 136:7       | 187:14 188:19     | 238:4,16,19       |
| 79:14,15 80:1,11   | 137:1,7,13 138:2   | 189:2,11,17       | 239:12,14,19,24   |
| 80:21 82:12,20     | 138:21 139:11,23   | 190:11,21 191:7   | 240:6,7,23 241:3  |
| 83:3,10,25 84:11   | 140:14,17,21,25    | 191:17,20 192:9   | 241:10,13,19      |
| 84:18,23 85:15,24  | 141:3,5,13 142:4,7 | 192:14,20 193:2   | 242:10 243:7,12   |
| 86:4,13,18 87:2,11 | 143:12,20,25       | 194:6,8,16,22     | 243:17,24 244:1,9 |
| 88:17,24 89:12,16  | 144:15,17 145:1,5  | 195:9,13,23 196:1 | 244:14,16 245:3   |
| 89:18,21,24,25     | 146:16,20,22       | 196:20,22 197:3   | 245:15,20 246:15  |
| 90:11,15,20 91:7   | 147:3,8,11,17,22   | 197:18,24 198:9   | 246:20 247:3,15   |
| 91:10,15,25 92:10  | 148:1,15,21 149:2  | 198:14,17,23,24   | 247:20,24 248:2,7 |
| 92:15 93:6,9,14,21 | 149:8,13,24 150:5  | 199:5,16,24 200:5 | 248:22 249:3,4,18 |



[traxler - twombley]

ROA 006740

Page 47

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 250:1,12,14,22<br>251:3,11 252:5,11<br>252:17,18 253:7<br>253:10,13,17,18<br>254:1,10,14 255:4<br>255:6,18 256:13<br>256:16,24 257:1,8<br>257:14 258:15,20<br>259:1,7 260:16<br>261:1,13 262:2,11<br>262:24 263:13,20<br>264:10,20 265:3<br>265:10,22 266:8<br>266:11 267:7<br>268:4,7,9 269:13<br>269:17,18 270:10<br>270:16,20 271:8<br>272:7,18 273:2,10<br>274:6,14,17,24<br>275:4,9,19 276:2,6<br>276:17 277:2,18<br>277:24 278:4,13<br>278:20 279:3,13<br>279:20 280:8,14<br>280:22 281:4,9,17<br>281:20 282:7,11<br>282:17,21 283:3,5<br>283:7,11,17,21<br>284:8,10,16 285:2<br>286:10,14,19,24<br>287:3,8,15,25<br>288:7 291:5<br><b>treat</b> 58:9 61:15<br>61:21<br><b>treated</b> 236:19<br>237:3,7 265:1<br><b>treating</b> 233:9<br><b>treatment</b> 35:13<br>68:13 119:20<br><b>tried</b> 142:7,11<br>163:7 220:3,5 | <b>trivialize</b> 37:4<br><b>trouble</b> 230:16<br>285:20<br><b>truck</b> 272:19<br><b>true</b> 231:17<br>271:20 285:19<br>290:5 294:8<br><b>truly</b> 91:18 224:13<br><b>trust</b> 1:10,12 19:4<br>20:1,3,5,13,19,21<br>21:10 22:13 23:3<br>23:13,15 24:3,9,13<br>24:17,25 25:2<br>38:8 39:16 43:15<br>43:21 51:12,17,23<br>51:23 52:21 53:5<br>56:22,23 57:1,2,11<br>57:14,22 59:25<br>78:9,12 79:5<br>100:23 101:2,4<br>102:4,5,8,24<br>108:16 110:18,19<br>110:23,24 112:6<br>112:10 113:10,17<br>115:9,13,17,21<br>119:5 128:17,21<br>152:4,7,23 153:1,2<br>153:11,16,19,22<br>154:1,14,18,19<br>155:20,23 156:1<br>156:14 157:16<br>158:10 159:23<br>162:13 164:5,19<br>165:1,5,6,19<br>209:19,20 216:24<br>224:14 233:16,23<br>234:25 237:13,17<br>242:4,5,15,16<br>243:1,3 244:3,6,19<br>244:21 245:9,24<br>246:1 273:6,7 | <b>trustee</b> 1:9,11<br>18:10,19,23 19:21<br>19:22,25 20:6,13<br>20:15,16 21:10,18<br>21:22 22:13,14<br>23:2,2,3,16 24:3,4<br>24:12,13,13,24<br>25:17 39:20,20<br>51:11,14,18,19,25<br>52:4,4,5,12,22<br>54:5 55:10,11<br>56:9 60:1 107:2<br>115:21 150:15<br>153:18 165:5,6,10<br>212:14,22 216:13<br>216:23,24 238:22<br>244:4,20 245:10<br>245:10 260:1<br><b>trustees</b> 19:2,3<br>52:8,10,10,19<br>54:15 58:5 115:14<br>165:7 243:2<br><b>trusts</b> 20:24 21:3,7<br>43:13,16<br><b>try</b> 10:19 11:11<br>30:13 48:23 50:1<br>72:4 93:12 129:20<br>216:5 233:1<br>241:11 252:14,16<br>257:2 277:12<br><b>trying</b> 15:5 30:8<br>42:5 45:7 83:9<br>88:13 92:12 94:9<br>99:4,6 104:5,18<br>114:7 117:15<br>131:19 134:16<br>138:11 144:5<br>151:17 156:2<br>204:14 208:14,16<br>208:20 220:14,19<br>271:23 272:23 | 278:5 280:15<br>281:23 284:20<br>288:20<br><b>tuned</b> 276:10<br><b>turn</b> 62:25 63:15<br>64:9 65:14 111:19<br>172:23 272:14<br><b>turned</b> 45:7<br>175:22<br><b>turning</b> 56:5 65:18<br><b>twenge</b> 3:19<br><b>twlawfirm.com</b><br>3:22<br><b>two</b> 18:9 101:17<br>110:16,23 117:9<br>117:25 118:1<br>145:3 158:9<br>187:23 204:20<br>219:20 223:3<br>233:1 238:14<br>260:2 267:18<br>275:3 280:18<br>282:12,15 287:21<br><b>twombley</b> 3:19,20<br>3:22 6:5,6 8:1,3<br>10:5 11:22,25<br>12:1,3 16:1,3,3<br>19:5,18 21:11,12<br>21:23,25 22:15,17<br>22:21,21 23:4,22<br>32:24 33:1,3 35:3<br>35:5 42:24 43:24<br>44:17,20 45:2,9<br>48:18 49:6,15,19<br>50:10 51:1,5 54:7<br>54:9,19,23 55:2,17<br>56:11 58:12,21<br>61:19 62:3 63:18<br>63:25 65:16 66:5<br>66:9 67:1 71:19<br>73:6,22,25 74:10 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[twombly - v]

ROA 006741

Page 48

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 74:12 75:4 76:3<br>76:11,17 77:9,17<br>79:23 87:14 89:12<br>89:18 98:19,25<br>99:6 101:8 102:10<br>102:13 103:7,16<br>103:21 104:1,3,16<br>105:1,11,16,22<br>107:8,15,23 108:6<br>108:20,24 109:8<br>110:9,25 111:8<br>113:18 114:3,12<br>114:14 115:2<br>116:15 118:11,23<br>119:7,23 122:9<br>126:24 127:2,15<br>128:22 130:24<br>131:4,7,12 132:8<br>132:10 133:22<br>134:4 135:10,20<br>137:16 140:19,23<br>141:1 143:7 144:2<br>144:16,24 145:4,8<br>147:14,19,25<br>150:7 151:5,12,21<br>152:14 153:3<br>154:6,23 155:16<br>156:15,18,21<br>157:5,10 158:15<br>158:18 159:15<br>160:1,6 163:1<br>166:1 168:9,25<br>169:6,10 174:12<br>175:21 176:14,22<br>177:14,15 179:7<br>179:16,19,25<br>180:8,14 181:8,19<br>181:22 182:2,22<br>183:5,9,16,20<br>184:1,4,16 185:8<br>185:22 186:11,17 | 187:2,12 188:22<br>189:9,15 191:13<br>191:19 192:12<br>194:1,12,19,24<br>196:17 198:1,5,19<br>199:10 200:13,25<br>201:7,23 202:1,8<br>203:20 206:17<br>207:3,8,11 208:6<br>208:16,25 209:8<br>210:14,25 211:3<br>211:12,20 212:6<br>212:24 213:15,19<br>214:13 215:9,17<br>215:21 216:5,9<br>222:18 223:4,9,19<br>223:20 225:4,12<br>226:22 227:12,14<br>228:20,23 229:11<br>229:18,24 230:4<br>230:14 231:19<br>232:11,15,21<br>233:18 235:21,25<br>236:9,11,13,21,24<br>238:7,8 240:2,25<br>244:23 248:17<br>249:16 250:17<br>251:19 252:2,8<br>254:4 260:10,20<br>261:20 262:16<br>264:4 266:4,17,22<br>266:25 270:15<br>272:1,17,21<br>276:16,18 277:5<br>277:20 278:19<br>279:1 282:9,14,18<br>284:5 285:15,22<br>286:4 288:11,14<br>288:17<br><b>twombly's</b><br>224:21 | <b>type</b> 135:14<br>144:18 194:14<br><br><b>u</b><br><br><b>u</b> 1:7 2:6 3:18<br><b>uh</b> 70:3 283:2<br><b>ultimately</b> 20:12<br>37:13 57:8 94:11<br>110:16 112:25<br>113:12 139:1,14<br>154:13<br><b>unable</b> 250:15<br><b>unacceptable</b><br>231:3<br><b>unaware</b> 28:4<br>31:18,25 65:17<br>120:7<br><b>understand</b> 7:16<br>13:8 41:19 42:6<br>47:13 48:15,17<br>50:8,11 64:22<br>72:18 83:5,7<br>84:12 90:13 92:15<br>99:9 118:23 131:3<br>131:6 132:13<br>133:14 134:1<br>138:6 141:11<br>145:8 148:6<br>150:21 153:10<br>154:16 172:14<br>175:2 176:11,24<br>190:25 192:5<br>219:23 220:13,19<br>222:25 226:1<br>228:1 231:16<br>245:8 251:12<br>252:7,9,10,14<br>255:24 256:10,20<br>256:20 267:24<br>270:11 271:11<br>275:19 276:11<br>280:22 | <b>understanding</b><br>37:3 49:20 212:8<br>222:16 233:1<br>241:15<br><b>understood</b> 13:12<br>50:16 65:5 68:21<br>68:22 219:17<br>255:23 277:3<br><b>underwrite</b> 29:7<br><b>undue</b> 149:18<br><b>unduly</b> 135:17<br><b>unfounded</b> 221:1<br><b>unilaterally</b><br>115:17<br><b>unison</b> 51:20<br><b>unit</b> 5:3<br><b>universe</b> 41:17,20<br>41:24 42:1,6<br><b>unneeded</b> 18:13<br><b>unprobed</b> 146:24<br><b>unquote</b> 178:18,19<br><b>unreasonable</b><br>287:22<br><b>unrelated</b> 230:11<br><b>unsound</b> 81:22<br><b>unwillingness</b><br>61:23<br><b>update</b> 14:7 22:10<br>37:11 43:7<br><b>updated</b> 263:11<br>267:6<br><b>updating</b> 14:5<br>233:22<br><b>upset</b> 220:17<br><b>usc</b> 3:14<br><b>use</b> 17:16 30:9<br>35:18 278:22<br><br><b>v</b><br><br><b>v</b> 292:4 293:1<br>294:1 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>va</b> 4:14<br><b>valid</b> 139:1<br><b>validity</b> 45:10<br><b>valuable</b> 258:1,5,7<br><b>various</b> 107:4<br>108:4 117:17<br>133:24 135:17<br>139:3 148:3<br><b>verify</b> 246:22<br>292:9<br><b>veritext</b> 5:11,13<br>292:14,23<br><b>veritext.com</b><br>292:15<br><b>versus</b> 46:10 62:12<br>267:3<br><b>victor</b> 29:7 39:20<br>178:22,25 179:2<br>188:8 189:5,24<br>190:1,4,5,9,13,19<br>191:1 192:21<br>193:1,5 195:1,6,7<br>195:11,17,21<br>196:2,10,24 197:4<br>197:8,9<br><b>victor's</b> 189:21<br><b>video</b> 30:15<br><b>videoconference</b><br>1:16<br><b>videographer</b> 4:22<br>5:1,12 6:17,19 8:2<br>67:11,14 85:19,22<br>89:5 137:25<br>148:22,25 179:20<br>179:23 185:17,20<br>210:20,23 250:23<br>251:1 272:25<br>281:12,15 288:22<br><b>videotaped</b> 1:16<br><b>viewed</b> 265:18 | <b>views</b> 150:25<br><b>violates</b> 116:22<br><b>violating</b> 12:17<br><b>vision</b> 219:22<br><b>visit</b> 101:18<br><b>voiding</b> 232:9<br><b>volume</b> 29:20<br><b>vote</b> 262:5<br><b>voting</b> 128:20<br>152:4,25 156:13<br>158:10 165:18<br>209:18 242:4<br>244:18 248:24<br>252:20 264:3<br>273:5<br><b>vs</b> 1:6 2:5 5:5 | <b>walk</b> 237:25<br>252:23<br><b>walked</b> 9:11<br><b>walking</b> 172:21<br><b>wall</b> 48:1<br><b>walters</b> 3:20 6:7<br>283:2,4,6,13<br><b>want</b> 9:19 11:13<br>13:3,5 33:12<br>41:23 44:22 46:7<br>48:23 49:25 50:2<br>50:4,16 63:20,21<br>63:22,25 67:4<br>72:22 73:7 74:3,3<br>79:11 83:23 85:4<br>88:2 91:20 94:12<br>97:19,21,23 100:3<br>104:8,20 105:5<br>109:23 110:9,16<br>112:5 129:7,13<br>132:20 133:17,17<br>133:20 137:11<br>139:15 143:2<br>145:21 149:8,22<br>150:19 151:3<br>162:21 163:20<br>173:18,21,22,24<br>175:18 178:6<br>179:14 185:8,9<br>186:24 187:3<br>198:18 208:6,6<br>210:14 211:15<br>215:3,3,10,10,17<br>218:24 222:25<br>223:14 224:25<br>228:5 240:4 241:4<br>241:14 242:2,6<br>243:17 251:9,11<br>252:13 263:25<br>267:14,16 269:13<br>269:20 276:23 | 277:6,14,16,21<br>278:8,12,20 281:4<br>287:6<br><b>wanted</b> 35:24 41:9<br>114:24 227:20,24<br>231:9,16 235:17<br>238:12 242:21<br>245:2,4 267:10<br>288:4<br><b>wanting</b> 192:6<br>231:12<br><b>wants</b> 88:24 132:5<br>232:1<br><b>ward</b> 5:11<br><b>warrants</b> 128:25<br><b>washington</b> 4:8<br><b>wasteful</b> 246:14<br><b>way</b> 8:20 11:11<br>19:22 36:1 50:14<br>71:18 72:9 88:14<br>92:14 99:3 100:4<br>109:21 116:19<br>129:23 133:5<br>139:9,13,16,25<br>141:19 143:3<br>146:25 151:23<br>163:22 199:25<br>208:17,18 210:17<br>219:21 222:24<br>224:1 261:15<br>278:9,16 280:24<br>281:1<br><b>ways</b> 105:4<br><b>we've</b> 11:7 21:18<br>43:25 65:11 80:3<br>90:2 96:21 118:17<br>123:6 131:16<br>132:2 141:3,5,7,8<br>142:19 145:23<br>163:7 223:15<br>239:8,10 250:18 |
| <b>w</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>w</b> 3:3<br><b>wade</b> 39:16 141:6<br><b>wait</b> 41:18 131:7<br>211:15 221:14<br>272:21 286:20<br><b>waiting</b> 211:3<br><b>waive</b> 151:1 198:7<br>289:2<br><b>waived</b> 133:21<br>142:25 144:12<br><b>waiver</b> 72:11<br>73:16 77:4 94:10<br>94:22,23 95:7<br>134:15 135:4<br>141:13 147:1<br>159:3 167:23<br>182:1 183:11<br>196:19 198:13<br>201:11 207:2<br>208:24 209:23,24<br>212:17 214:6,14<br>247:1 253:6 255:3<br><b>waiving</b> 88:3<br>275:18                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 272:13 277:10<br>280:23 287:21<br>288:6<br><b>wearing</b> 75:19<br>92:19 136:13<br>138:9 141:25<br><b>wears</b> 98:5 132:15<br><b>week</b> 112:5 160:20<br><b>weeks</b> 155:8<br>160:14 234:15<br><b>weigh</b> 97:7<br><b>welcome</b> 12:10<br><b>wells</b> 100:20<br>106:12 108:11,14<br>108:19<br><b>went</b> 7:5 9:16 18:6<br>26:6 179:25<br>213:20 220:9<br>244:11 246:12<br>249:12 251:16,24<br>279:24,25 280:15<br>282:22<br><b>wide</b> 39:17 133:7<br><b>wider</b> 226:23<br><b>wife</b> 234:1 271:21<br><b>william</b> 24:11<br><b>willing</b> 84:20<br>148:1 251:4<br><b>wills</b> 43:13,22<br><b>willy</b> 84:9,21<br><b>wisconsin</b> 4:7<br><b>wise</b> 28:11<br><b>wished</b> 54:14<br><b>wishes</b> 257:12<br><b>withdraw</b> 22:24<br>109:24 111:3,6<br>115:7 129:2,3<br>175:24 184:18,19<br>238:16 249:5<br><b>witness</b> 4:17 6:20<br>7:8 10:7,24 14:13 | 14:22 19:19 21:15<br>23:8,23 25:11,24<br>26:16 27:5,12,25<br>28:25 29:12 30:2<br>30:4 31:5,18,25<br>32:10,20 33:5,14<br>33:24 34:23 35:7<br>35:16 36:11,19,25<br>38:24 42:4,25<br>47:12 50:7 51:7<br>52:16 53:1,13,19<br>54:13 55:6 58:13<br>59:10,19 60:9<br>61:20 62:6,19<br>64:13 65:17,24<br>66:18 67:10 68:16<br>69:6 70:21 71:5<br>73:8 74:14,20<br>75:9 78:20,23<br>79:13,24 80:10<br>82:9 83:7 84:17<br>86:24 87:6,12,17<br>89:8,11 95:1,9,16<br>96:3 98:16 101:9<br>102:14 103:22<br>105:24 112:21<br>113:6,20 114:6,15<br>115:4,20 116:8,23<br>117:10,14 118:8<br>124:5 125:16<br>127:8,16 128:6,15<br>128:23 130:12,15<br>136:20,22,25<br>137:1,6 139:4<br>141:21 153:6,13<br>154:21,24 155:18<br>156:4,24 157:11<br>157:23 158:6<br>159:7,16 160:3,7<br>160:24 161:20<br>162:1,9,17 164:8 | 164:15,23 165:13<br>166:17 167:12<br>168:3,12 171:7<br>173:16 176:15<br>178:24 182:11,19<br>183:6,13,19 184:6<br>184:17 185:25<br>188:17,25 189:10<br>190:8,15 192:9,19<br>192:25 195:4<br>196:21 197:1<br>201:13 202:2,13<br>202:19 203:6,19<br>204:20 205:4,14<br>205:23 207:23<br>210:2 214:15<br>216:3,19 219:9<br>220:2,22 225:15<br>227:4,15 229:3<br>230:2,5 232:24<br>233:8 234:3,12,18<br>235:2,16 242:9<br>244:25 245:15<br>247:5,16,25 249:2<br>254:5 255:19,22<br>256:18,23 257:9<br>258:10 259:5<br>260:13,23 261:24<br>262:9,20 263:10<br>263:19 264:7,16<br>264:25 265:8,18<br>266:21,23 267:1<br>270:7,16 271:4,20<br>288:2,25 290:9<br>292:8,10,12,19<br><b>witnesses</b> 40:22<br>41:10,17,24 42:1<br>42:14,20 117:15<br><b>witnessing</b> 41:4,8<br><b>wonder</b> 141:23 | <b>word</b> 77:14 80:5,5<br>241:8 243:10,11<br>280:11,12<br><b>work</b> 47:20 48:11<br>48:16,20 49:9,22<br>54:5 84:21 85:11<br>87:9 90:7,25<br>105:11,12 131:15<br>137:9 180:5<br>259:16 265:4,6,8<br>279:7<br><b>worked</b> 12:13<br><b>working</b> 22:12<br>23:1,14 26:24<br>55:14 116:13<br>275:1<br><b>world</b> 63:7 93:20<br>192:22<br><b>worried</b> 279:1<br><b>worry</b> 271:17<br><b>worse</b> 161:14<br><b>worth</b> 224:12<br><b>wow</b> 148:10<br><b>wrap</b> 238:15 278:7<br><b>wrapping</b> 274:12<br><b>writing</b> 17:24 40:5<br>140:24 143:9<br>150:8 221:24<br>268:19 269:1<br>271:10<br><b>written</b> 38:20<br>56:10 188:3<br>221:12<br><b>wrong</b> 12:11 15:23<br>27:9,13,15 183:21<br>232:2 251:13<br><b>wrote</b> 211:8,9<br>272:8 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[x - zoom]

ROA 006744

Page 51

| x                  |                          | z                        |
|--------------------|--------------------------|--------------------------|
| x 109:12 291:1,13  | 124:2,14 127:2           |                          |
| y                  | 131:10 139:6             | <b>zero</b> 143:13 276:9 |
| y 109:14           | 142:6 144:22             | <b>zoom</b> 3:5,9,13,16  |
| y'all 10:8,14 11:1 | 147:8 148:15             | 4:9,16,22 14:23          |
| 12:15,18 38:21     | 151:4,13,19,21           | 72:5 88:12               |
| 67:4 76:7 91:15    | 156:17 158:18            |                          |
| 92:1,6,25 93:9,14  | 167:25 168:10            |                          |
| 93:23 96:23 97:9   | 177:1 180:24             |                          |
| 107:4 116:19       | 181:1,25 182:2           |                          |
| 117:10,25 118:3,5  | 189:18 191:7             |                          |
| 118:6 119:1,9      | 194:24 196:20            |                          |
| 130:3,18,22        | 200:25 201:18,25         |                          |
| 132:12,14,17       | 202:10 203:4             |                          |
| 133:3,5,6,10 134:2 | 205:3,4,11 206:17        |                          |
| 134:10,11,16,18    | 208:2 212:20,24          |                          |
| 135:7 137:22       | 213:16,18,19             |                          |
| 138:11,13 143:12   | 214:7,10,13,25           |                          |
| 143:16 145:6       | 215:6 216:16             |                          |
| 148:17 150:8       | 217:9 222:2              |                          |
| 151:9 158:9        | 225:22 228:7             |                          |
| 162:20 191:17      | 230:17 238:13,25         |                          |
| 215:19 224:8       | 239:20 240:6,20          |                          |
| 243:17,19 272:12   | 247:5,15 250:22          |                          |
| 274:18 275:1       | 255:4,18,22              |                          |
| 276:9 277:25       | 256:18 257:8             |                          |
| 278:21 279:17,21   | 268:7,15,15              |                          |
| 281:22 285:17      | 272:15 276:17            |                          |
| 288:13             | 277:18 278:4,10          |                          |
| y'all's 91:21      | 281:6 282:5 284:8        |                          |
| 117:14,14 129:9,9  | 284:8,16,21              |                          |
| 147:22             | <b>year</b> 15:19 229:13 |                          |
| yada 135:2,2       | 261:11,16 268:18         |                          |
| yeah 17:22 19:13   | 271:1,5                  |                          |
| 30:12 60:3 63:24   | <b>years</b> 20:10       |                          |
| 66:9 67:6 74:9,19  | 218:21 268:23            |                          |
| 75:3,5 76:3 78:19  | <b>yep</b> 86:24,24      |                          |
| 79:10 112:17       | 108:23                   |                          |
| 117:20 120:1       | <b>yesterday</b> 18:1    |                          |
| 121:7 123:14       | <b>york</b> 48:1         |                          |

**ROA 006745**

South Carolina Rules of Civil Procedure

Part V. Depositions and Discovery

Court Rule 30

(e) Submission to Witness; Changes; Signing.

When the testimony is fully transcribed the deposition shall be submitted to the witness for examination and shall be read to or by him unless such examination and reading are waived by the witness and by the parties. Any changes in form or substance which the witness desires to make shall be entered upon the deposition by the officer with a statement of the reasons given by the witness for making them. The deposition shall then be signed by the witness, unless the parties by stipulation waive the signing or the witness is ill or cannot be found or refuses to sign. If the deposition is not signed by the witness within 30 days of its submission to him, the officer shall sign it and state on the record the fact of the waiver or of the illness or absence of the witness or the fact of the refusal to sign together with the reason, if any, given therefor; and the deposition may then be used as fully as though signed unless on a motion to suppress under Rule 32(d)(4) the court holds

**ROA 006746**

that the reasons given for the refusal to sign  
require rejection of the deposition in whole or in  
part.

DISCLAIMER: THE FOREGOING CIVIL PROCEDURE RULES  
ARE PROVIDED FOR INFORMATIONAL PURPOSES ONLY.  
THE ABOVE RULES ARE CURRENT AS OF APRIL 1,  
2019. PLEASE REFER TO THE APPLICABLE STATE RULES  
OF CIVIL PROCEDURE FOR UP-TO-DATE INFORMATION.

VERITEXT LEGAL SOLUTIONS  
COMPANY CERTIFICATE OF CLOSURE STATEMENT  
ROA 006747

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

Veritext Legal Solutions is committed to maintaining the confidentiality of client and witness information, in accordance with the regulations promulgated under the Health Insurance Portability and Accountability Act (HIPAA), as amended with respect to protected health information and the Gramm-Leach-Bliley Act, as amended, with respect to Personally Identifiable Information (PII). Physical transcripts and exhibits are managed under strict facility and personnel access controls. Electronic files of documents are stored in encrypted form and are transmitted in an encrypted fashion to authenticated parties who are permitted to access the material. Our data is hosted in a Tier 4 SSAE 16 certified facility.

Veritext Legal Solutions complies with all federal and State regulations with respect to the provision of court reporting services, and maintains its neutrality and independence regardless of relationship or the financial outcome of any litigation. Veritext requires adherence to the foregoing professional and ethical standards from all of its subcontractors in their independent contractor agreements.

Inquiries about Veritext Legal Solutions' confidentiality and security policies and practices should be directed to Veritext's Client Services Associates indicated on the cover of this document or at [www.veritext.com](http://www.veritext.com).





Deposition of:  
**Kevin Luzak**

*July 14, 2021*

In the Matter of:  
**Luzak, Hampton v. Light, Merrill**

[Veritext Legal Solutions](#)

800.743.DEPO (3376) | [Calendar-carolinas@veritext.com](mailto:Calendar-carolinas@veritext.com) |  
[www.veritext.com](http://www.veritext.com)

**ROA 006749**

Page 352

1 STATE OF SOUTH CAROLINA

COURT OF COMMON PLEAS

2 COUNTY OF BEAUFORT

3  
4 IN THE MATTER OF ESTATE OF  
5 PAUL BRANDON BARRINGER, II

6 HAMPTON BARRINGER LUZAK,

7 Plaintiff,

8 vs. C.A. No. 2016-CP-07-1919

9 MERRILL B. LIGHT, MERRILL U. BARRINGER, AS  
10 PERSONAL REPRESENTATIVE OF THE ESTATE OF  
11 PAUL BRANDON BARRINGER, II, J. RANDOLPH LIGHT,  
12 JR., MERRILL B. LIGHT AS PUTATIVE TRUSTEE OF  
13 THE PAUL B. BARRINGER, II REVOCABLE  
14 TRUST DATED DECEMBER 4, 1998, AND MERRILL B.  
15 LIGHT AS TRUSTEE OF THE MERRILL BARRINGER LIGHT  
16 REVOCABLE TRUST,  
17 Defendants.

18 Volume II

19 DEPOSITION OF: Kevin Luzak  
20 DATE: July 14, 2021  
21 TIME: 9:05 a.m.  
22 LOCATION: 115 Meeting Street  
Charleston, SC

23 TAKEN BY: Counsel for the Defendants  
24 REPORTED BY: Roxanne Easterwood, RPR  
25 VIDEOGRAPHER: Ashley Bowler

**ROA 006750**

Page 353

1 APPEARANCES OF COUNSEL:

2 ATTORNEYS FOR PLAINTIFF

Hampton Barringer Luzak:

3 Macloskie Law Firm

4 By: Charles B. Macloskie

1506 Prince Street

5 Beaufort, SC 29902

(843) 524-0909

6 macloskielawfirm@hargray.com

7 -- and --

The Gilreath Law Firm, PA

8 By: James R. Gilreath (Appearing by  
VTC)

9 William M. Hogan

110 Lavinia Avenue

10 Greenville, SC 29601

(864) 242-4727

11 jim@gilreathlaw.com

bhogan@gilreathlaw.com

12 -- and --

13 Carter, Smith, Merriam, Rogers &  
Traxler, PA

14 By: Thomas Traxler

900 East North Street, Suite 100

15 Greenville, SC 29601

(864) 242-3566

16 carterlawpa.com

-- and --

17 University of South Carolina

18 By: S. Alan Medlin

1713 Phelps Street

19 Columbia, SC 29205

(803) 777-7465

20 amedlin@sc.rr.com

21

22

23

24

25

**ROA 006751**

Page 354

ATTORNEYS FOR DEFENDANTS

Merrill B. Light and J. Randolph  
Light, Jr.:  
Rosen Hagood, LLC  
By: Alice F. Paylor  
Bijan Ghom  
151 Meeting Street, Suite 400  
Charleston, SC 29401  
(843) 577-6726  
apaylor@rosenhagood.com  
bghom@rosenhagood.com

-- and --

The Law Offices of Charles B. Molster,  
III, PLLC  
By: Charles B. Molster, III  
2141 Wisconsin Avenue, NW, Suite M  
Washington, DC 20007  
(202) 787-1312  
cmolster@molsterlaw.com

ATTORNEYS FOR THE DEFENDANT

Merrill U. Barringer, as Personal  
Representative of the Estate of Paul  
Brandon Barringer, II:

Twenge & Twombly, LLC  
By: J. Ashley Twombly  
Lee Anne Walters (Appearing by  
VTC)  
311 Carteret Street  
Beaufort, SC 29902  
(843) 982-0100  
twombly@twlawfirm.com  
lwalters@twlawfirm.com

**ROA 006752**

Page 355

1 ATTORNEYS FOR COASTAL FOREST

2 Hunton Andrews Kurth, LLP

By: Edward J. Fuhr

3 Riverfront Plaza, East Tower

951 East Byrd Street

4 Richmond, VA 23219

(804) 788-8200

5 efuhr@huntonak.com

6  
7  
8 ALSO PRESENT:

9 Hampton Luzak, Merrill Light, Paul  
10 Light, Thomas Light, George DuRant, Chris Ocampo  
11

(INDEX AT REAR OF TRANSCRIPT)

12

13

14

15

16

17

18

19

20

21

22

23

24

25

ROA 006753

Page 356

1

P R O C E E D I N G S

2

\* \* \* \* \*

3

4

5

6

VIDEOGRAPHER: Good morning. We are going on record at 9:05 a.m. on July 14th, 2021. This is Day 2, Media Unit 1 of the video-recorded deposition of Kevin Luzak.

7

EXAMINATION

8

BY MR. TWOMBLEY:

9

Q. Good morning, Mr. Luzak.

10

A. Good morning.

11

12

Q. And just wanted to remind you that you're still under oath.

13

A. Yes, sir.

14

Q. You realize that, correct?

15

A. Yes, sir.

16

17

18

19

20

21

22

Q. All right. A couple of housekeeping things: It's very important that you allow me to finish my question before you give your answer. So I'm going to try to help remind you, but you, please, make a conscious effort to allow me to finish my question before you give your answer, okay?

23

A. Understood.

24

25

Q. All right. And I'll try to let you finish your answer before I ask my next question,

**ROA 006754**

Page 357

1     okay?

2             A.     Great.

3             Q.     Did you talk to anybody about your  
4     testimony since we took a break yesterday?

5             A.     No.

6             Q.     Okay.  Is your -- is your wife in  
7     town?

8             A.     Yes, she is.

9             Q.     Okay.  Is she coming to the  
10    deposition?

11            A.     No, she's not.

12            Q.     Why not?

13            A.     She's on Zoom, watching on Zoom.

14            Q.     Oh, okay.  So she is watching on Zoom?

15            A.     I believe so, yeah.

16            Q.     Okay.  Have you watched any of the  
17    depositions on Zoom in this case?

18            A.     Gosh, I don't -- I don't -- I don't  
19    think I have.

20            Q.     Oh, okay.

21            A.     But I don't recall.

22            Q.     You don't remember whether or not you  
23    did that?

24            A.     I know, I don't -- I don't think I  
25    have.

**ROA 006755**

Page 358

1           Q.    Okay.  Yesterday when we left off I  
2   was asking you for a list of everything that you  
3   knew about that my client, Merrill Barringer, had  
4   done wrong.

5           A.    Right.

6           Q.    Do you remember that?

7           A.    I do.

8                   MR. MACLOSKIE:  And I'm going to object  
9   to that.  That calls for a narrative.

10                  MR. TWOMBLEY:  Okay.  I've never heard  
11   that objection before.

12   BY MR. TWOMBLEY:

13           Q.    But in any event --

14                  MR. MACLOSKIE:  Well, you might hear it  
15   again.

16   BY MR. TWOMBLEY:

17           Q.    In any event, do you -- do you  
18   remember that -- that line of questioning?

19           A.    Yes, I do.

20           Q.    Okay.  And will you, please, tell us  
21   in narrative format specifically a list of all  
22   things that Merrill Barringer did wrong.  So far  
23   I've got, number one, manipulating Paul to some  
24   extent, and then, number two, pressured Merrill to  
25   vote with Paul.



ROA 006756

Page 359

1 MR. MACLOSKIE: In order not to  
2 interrupt you anymore, my objection continues.

3 MR. TWOMBLEY: And just so I know the  
4 basis of the objection is that --

5 MR. MACLOSKIE: It calls for a  
6 narrative.

7 MR. TWOMBLEY: -- it calls for a  
8 narrative.

9 MR. MACLOSKIE: Yes.

10 MR. TWOMBLEY: Okay. That objection  
11 can...

12 BY MR. TWOMBLEY:

13 Q. Go ahead.

14 A. I -- I don't -- I don't have a list.

15 Q. Okay. Can you -- can you just tell us  
16 what Merrill Barringer did wrong other than, one,  
17 manipulate Paul to some extent, and, two, pressure  
18 Merrill to vote with Paul?

19 A. Well, again, it's -- it's -- it's  
20 been -- this stuff has been thoroughly covered in  
21 documents that we have submitted to the Court. I  
22 guess --

23 Q. Okay. I --

24 A. -- what I can give you is my  
25 impression and my experience of the events that

**ROA 006757**

Page 360

1 happened beginning in late 2011 that involve  
2 Merrill -- Merrill Barringer, Merrill Light. If  
3 you want me to -- if you want me to do that  
4 that's -- I mean, I can -- I can go through that  
5 with you.

6 Q. All right. Well, first of all, I just  
7 want to point out that your answering that there  
8 are documents in the record is nonresponsive and  
9 is wasting time, and I want you to answer my  
10 specific question. I didn't ask you if there were  
11 documents in the record or if somebody else has  
12 cataloged them or anything else. I'm asking about  
13 Kevin Luzak.

14 I want to know what you believe my  
15 client, Merrill Underwood Barringer, did wrong.

16 A. I -- I think that -- I think that  
17 Mrs. Barringer had several opportunities to  
18 prevent any of this from occurring. She didn't do  
19 that. Instead of -- instead of stopping what was  
20 a very difficult situation involving her husband  
21 and his health and her family, I believe that she  
22 threw gas on the fire, as did Merrill Light, and  
23 accelerated a -- a difficult health situation,  
24 which featured most prominently a complete lack of  
25 understanding on her husband's part of the reality

ROA 006758

Page 361

1 of what was going on around him, and it -- it  
2 created a situation where the -- the family was  
3 essentially destroyed.

4 Q. Okay. Tell me -- specifically, tell  
5 me what she did. Let's start.

6 A. Well, I mean -- so backing up a little  
7 bit, obviously, her husband, Paul, had clear  
8 capacity issues beginning in 2011 but very  
9 obviously in 2012, and he was -- he was diagnosed  
10 with Alzheimer's. He was hospitalized in Savannah  
11 and restrained in the hospital.

12 He, in February and April, when --  
13 when Merrill Light and I were together, expressed  
14 very, very severe inability to communicate. And I  
15 think, more importantly, it was clear that he  
16 didn't realize that he couldn't communicate  
17 because he went on at length in both of those  
18 board meetings without being able -- not using  
19 words, really speaking with -- I'd have to  
20 describe as gibberish and -- and -- and went on  
21 and on and on. So, clearly, I don't think he  
22 realized that he was speaking gibberish. So it  
23 was -- it was clear that he had capacity issues  
24 and clear to Merrill Light and to Merrill  
25 Barringer.

ROA 006759

Page 362

1                   And it's -- it's an unfortunate  
2                   situation. It's a situation that, tragically,  
3                   came for Paul, on top of difficulties with Victor  
4                   and -- and Coastal Lumber Company, and then -- and  
5                   then the very unfortunate health situation with --  
6                   with Merrill Barringer, but, nevertheless, it  
7                   was -- it -- it's a situation that families face.  
8                   Alzheimer's is, unfortunately, pretty common.

9                   His -- he -- he began, I -- I  
10                  understand starting after the April board meeting,  
11                  to focus much of his anger in my -- I've done  
12                  plenty of research on Alzheimer's since all of  
13                  this stuff happened. I'm not an expert, but I  
14                  understand that anger is a feature of Alzheimer's  
15                  or can be. I understand that it's exacerbated by  
16                  the use of Ari- -- the medication Aricept, which  
17                  he was on. So, therefore, I think it was  
18                  predictable and shouldn't have been surprising.  
19                  But his anger was focussed on me.

20                  Q.     Okay. I'm looking for a list of what  
21                  Merrill Barringer --

22                  A.     Well, I -- I offered to -- I offered  
23                  to give you a narrative.

24                  Q.     Okay.

25                  A.     I don't have a list.

ROA 006760

Page 363

1 Q. You -- you can -- you can give --

2 A. I don't have a list.

3 Q. -- this narrative, but it's  
4 nonresponsive, and I just don't want it to be  
5 counted as my time for the questions that I'm  
6 trying to get answers to.

7 A. Okay.

8 Q. Because your -- your --

9 A. Into -- in- -- sorry.

10 Q. What did Merrill Barringer do wrong?

11 A. So --

12 Q. Give me the specific instances of what  
13 you contend she did wrong.

14 A. So into this situation, as -- as Paul  
15 began to express his fury toward me, which began  
16 with irritation and then became accusation of  
17 crime, which was absurd and which, based on facts  
18 and 20 years of relationship, both Merrills  
19 undoubtedly knew was absurd, rather than just  
20 doing what should be done, which is get the family  
21 together and figure out how as a family to deal  
22 with this unfortunate medical situation, Merrill  
23 Barringer threw gas on the fire.

24 Q. How?

25 A. By telling her daughter you must agree

**ROA 006761**

Page 364

1 with your -- with your father.

2 Q. Okay. When did Merrill Barringer tell  
3 Merrill Light that she must agree with her father?

4 A. I -- I had a conversation with Merrill  
5 Light sometime on June 20th-ish.

6 Q. Okay.

7 A. Ballpark.

8 Q. And this -- this is the one  
9 conversation between you and Merrill Light that no  
10 one else was present for, correct?

11 A. Yes. I think it was -- it was on a  
12 golf course, yes.

13 Q. Okay. And Merrill Light allegedly  
14 told you that her mother had encouraged her to  
15 vote with her father?

16 A. Told her she must.

17 Q. She -- she must vote -- vote with her  
18 father, okay?

19 A. Right. Right.

20 Q. You did not hear Merrill Barringer say  
21 that, correct?

22 A. I did not.

23 Q. And I guess you -- do you know whether  
24 or not Merrill Light agrees with you that -- that  
25 she told you that?

**ROA 006762**

Page 365

1 A. I have no -- no way of knowing.

2 Q. Okay. Other than this one  
3 conversation that's your word against Merrill  
4 Light's, is there anything else that Merrill  
5 Barringer did wrong?

6 A. As combine -- coupled with the other  
7 gasoline thrown on the fire, which was Merrill  
8 Light's presentation of a sheaf of documents which  
9 somehow Paul Barringer came to believe indicated  
10 my intention to steal the company. Again --

11 Q. What did Merrill Barringer have to do  
12 with that?

13 A. Nothing. I'm giving -- I'm -- I'm  
14 segueing into the next point.

15 Q. Okay. I just want to know what  
16 Merrill Barringer did wrong.

17 MR. MACLOSKIE: I thought you were  
18 going to let him finish his answers. I thought  
19 that was --

20 MR. TWOMBLEY: I'm not going to let him  
21 finish completely nonresponsive answers that take  
22 up my time and then at the end of the day y'all  
23 say it's been too much time. I'm not going to do  
24 that.

25 MR. MACLOSKIE: We're not --

**ROA 006763**

Page 366

1 BY MR. TWOMBLEY:

2 Q. I want a list of what you contend  
3 Merrill Underwood Barringer did wrong. How did  
4 she pour gasoline on the fire?

5 A. Next -- next -- I just described that.  
6 The next issue is she coached her husband in the  
7 share -- in the -- in the board meeting in which I  
8 was fired. He was clearly confused. At one point  
9 he -- he -- he cast a vote to retain me as CEO.  
10 She corrected him and later admitted she was there  
11 because he didn't understand what he was saying.

12 Q. Okay.

13 A. And she was there to make sure he knew  
14 what he was saying. She was -- she was directing  
15 him and clearly manipulating him on that -- on  
16 that phone call during that board meeting to fire  
17 me.

18 Q. That's the one you secretly taped,  
19 correct?

20 A. I taped that meeting, yes.

21 Q. And you taped it secretly, didn't you?

22 A. I don't recall. I know --

23 Q. You don't recall?

24 A. -- board meetings by practice are  
25 generally taped. So it shouldn't be a surprise.



**ROA 006764**

Page 367

1 Q. Do you have any other taped board  
2 meetings at --

3 A. No.

4 Q. -- the entire time you were associated  
5 with --

6 A. That was my -- no. I was in the room  
7 for the other ones. I -- they -- they may have  
8 been taped. I don't recall.

9 Q. Well, you just said that board  
10 meetings are routinely taped?

11 A. Right.

12 Q. Who's taping them?

13 A. As a general matter.

14 Q. Who's taping them as a general matter?

15 A. The person taking the minutes.

16 Q. Okay. So are these -- these tapes  
17 available?

18 A. For -- for board meetings generally?

19 Q. Yes.

20 A. I'm not sure.

21 Q. Okay. All right. So other -- number  
22 two, allegedly coaching him at the meeting. What  
23 else, gasoline on the fire?

24 A. I guess -- I mean, I guess -- I guess  
25 skipping -- and these are -- these are really acts

**ROA 006765**

Page 368

1 of omission, rather than comission, but -- but the  
2 biggest one skipping forward is her allowing her  
3 husband to enter into a federal court case when he  
4 was clearly not capable of providing testimony and  
5 in which, in fact, he perjured himself.

6 Q. Okay. And that was in 2015 you allege  
7 that occurred?

8 A. Correct.

9 Q. Okay. Anything else in 2012, anything  
10 that led --

11 A. My -- my con- -- my contact with her  
12 ended in -- in June of 2012. The only subsequent  
13 events I was aware of, a letter that she wrote to  
14 Hampton mourning -- mourning her loss of Hampton,  
15 and that's -- I mean, that was the last contact,  
16 other than, you know, Hampton's testimony that she  
17 prevented Hampton from seeing her father and from  
18 calling the house.

19 Q. Okay. And I -- I appreciate the  
20 information about the last time you had contact  
21 with her.

22 A. Right.

23 Q. But we're -- we're on a list of what  
24 she did wrong. What else -- anything else you can  
25 tell us that Merrill Barringer did wrong?

**ROA 006766**

Page 369

1           A.     Those are the principal things I'm  
2     aware of.

3           Q.     On -- well, did you say not allowing  
4     Hampton to visit?

5           A.     Correct.

6           Q.     Okay. What is your evidence for that?

7           A.     In terms -- by evidence, you mean  
8     what?

9           Q.     Documents, testimony, secret  
10    recordings, anything you might have.

11          A.     Hampton's deposition.

12          Q.     I'm sorry?

13          A.     Hampton's deposition.

14          Q.     Please -- please let me finish the --  
15    the question so it's clear on the record.

16          A.     Sorry. I thought you finished.

17          Q.     Allow me to finish the question before  
18    you speak so the court reporter can take it down,  
19    okay? I'm not fussing at you. You try to help  
20    me. I'll try to help you. But I'm telling you  
21    it's going to be very difficult for the court  
22    reporter if we're talking at the same time.

23                 Okay. So the only thing you are aware  
24    of to support this idea that Hampton tried to  
25    visit her father and her mother wouldn't let her

**ROA 006767**

Page 370

1 is that Hampton says that, correct?

2 A. That's correct.

3 Q. Okay. Now, you understand that  
4 Merrill Barringer says that's totally not true,  
5 right?

6 A. I -- I did not know that, but --

7 Q. You don't --

8 A. -- I'll take your word for it.

9 Q. Okay. All right. Anything else?

10 A. No.

11 Q. I wanted to ask you about this  
12 statement that Mr. Barringer asked you if you had  
13 met Tom Light?

14 A. Thomas.

15 Q. Thomas Light?

16 A. Correct.

17 Q. All right. And how does that support  
18 your belief that Mr. Barringer didn't know who his  
19 heirs were?

20 A. It indicated to me that he did not  
21 understand the relationship, which at that point  
22 was a 20-year relationship that I had with Thomas,  
23 which further indicated that he was cloudy about  
24 different family relationships, and in particular  
25 the relationships as they related to Thomas.

**ROA 006768**

Page 371

1 Q. All right.

2 A. I believe if he knew that Thomas was  
3 his grandson and if he knew that I was his  
4 son-in-law, he would in turn realize that I would,  
5 of course, know Thomas.

6 Q. Okay. All right. Do you have any  
7 evidence to support your assertion that  
8 Mr. Barringer asked you if you had ever met Tom  
9 Light?

10 A. No. Thomas.

11 Q. Thomas. No emails, secret recordings,  
12 other witnesses present; just your word?

13 A. Just my word.

14 Q. What's your relationship with Mark  
15 Sanford?

16 A. He's -- he's a close friend.

17 Q. Close friend?

18 A. Yes.

19 Q. Do you talk to him regularly?

20 A. I do.

21 Q. You talk to him about this case?

22 A. Not -- not in any detail, no.

23 Q. Well, what have you talked to him  
24 about?

25 A. He has phoned me on a couple of

**ROA 006769**

Page 372

1 occasions when he's had interaction with either  
2 members of your team or Mrs. Paylor's team  
3 inquiring about deposition availability or  
4 whatever.

5 Q. Okay.

6 A. I've otherwise refrained from any  
7 discussion.

8 Q. So I guess I called him and asked  
9 about his deposition, and he then called and  
10 reported that to you?

11 A. Yes.

12 Q. Okay. Where does he live now?

13 A. He lives in Mount Pleasant.

14 Q. Do you know his address?

15 A. I don't. He has a mail -- he has a  
16 mailing address on Sullivan's Island that I think  
17 he uses.

18 Q. Where does he spend his time these  
19 days?

20 A. Charleston.

21 Q. Where in Charleston? Where does he  
22 work?

23 A. He works for a law firm, and I'm not  
24 sure which one.

25 Q. He has a house in Mount Pleasant?

ROA 006770

Page 373

1 That's where he spend his -- spends his nights?

2 A. I -- I believe so.

3 Q. Have you ever been to his house?

4 A. No.

5 Q. Has he ever been to your house?

6 A. Yes.

7 Q. You give money to his political  
8 campaigns?

9 A. I have in the past, yes.

10 Q. Are you going to call him as a witness  
11 at trial?

12 A. I'm -- I'm not calling witnesses at  
13 trial. That's not my job.

14 Q. I've got a question about one of these  
15 plans that you had, which I understand was Coastal  
16 Forest Resource Company was going to sell some  
17 timberland and then take that money and give it to  
18 Coastal Holdings, correct, or --

19 A. By give, you mean what?

20 Q. Dividend, is I think what you called  
21 it.

22 A. Yes. It would have been a subsidiary  
23 so the transfer would have been a dividend, yes.

24 Q. Okay. And -- and then I know you  
25 perhaps were going to add other money to that pot,

ROA 006771

Page 374

1 but let's just take that off the table for a  
2 minute.

3 A. Okay.

4 Q. And assume that Coastal Holdings has  
5 just got the \$10 million from Coastal Forest  
6 Resource Corporation.

7 A. Sorry where -- the 10 million came  
8 from -- where did that money come from?

9 Q. It was in one of your presentations.

10 A. Okay. It was not in your  
11 introduction, so I'm not -- I'm just trying to  
12 follow your hypothetical.

13 Q. Oh, okay. I apologize. And for  
14 purposes of this question we can use any number,  
15 but let's just use 10 million. So the -- the  
16 money would go from Coastal Forest Resource  
17 Corporation to Coastal Holdings, correct?

18 A. Correct.

19 Q. Okay. And then Coastal Holdings would  
20 then invest that money, correct?

21 A. Yes.

22 Q. In private equity deals, and then the  
23 owners of Coastal Holdings --

24 A. That's not correct.

25 Q. I'm sorry?



ROA 006772

Page 375

1 A. That's not correct.

2 Q. Okay. Well, what invested in --

3 A. The -- the -- the plan was a staged  
4 sequence plan, and the first vertical was  
5 commercial real estate. The second vertical was  
6 timberland via a TIMO or a timber REIT. In the  
7 future there was the possibility of diversifying  
8 further into private equity or other asset  
9 classes, but that was not contemplated initially.

10 So for the purpose of this  
11 hypothetical, it's probably more accurate to say  
12 commercial real estate.

13 Q. Okay. Well, just invested in  
14 whatever. To me it doesn't matter exactly what it  
15 was going to be invested in --

16 A. Okay.

17 Q. -- for purposes of this discussion.  
18 But Coastal Holdings was going to invest that  
19 money, correct?

20 A. That's correct.

21 Q. And then at one point in time the --  
22 the plan called for Coastal Holdings to be paid a  
23 2 percent management fee each year for managing  
24 the investment, correct?

25 A. No, that's not correct.

**ROA 006773**

Page 376

1 Q. Okay. Why is that incorrect?

2 A. There -- there would have been a  
3 separate entity set up, and we -- we -- we  
4 essentially -- it was -- it was described as the  
5 asset management vehicle, which would have been a  
6 registered investment company. That vehicle would  
7 have been paid a management fee by Coastal  
8 Holdings.

9 And I know this is a -- a simplified  
10 hypothetical. But, importantly, there would have  
11 been other investors, third-party investors, who  
12 also would have paid fees. And the structure was  
13 designed in such a way that Coastal -- Coastal,  
14 the CFRC entity group wide, would have had enough  
15 equity ownership in the asset management vehicle  
16 that its -- its fees would have been more than  
17 offset by its interest in third-party piece coming  
18 in.

19 So in effect -- in effect, it was  
20 designed so that Coastal entities, described  
21 however you want, would net-net not be paying fees  
22 but would actually be receiving fees net.

23 Q. Are you -- so are -- your testimony is  
24 that whoever was managing this investment was not  
25 going to be paid a 2 percent management fee?

**ROA 006774**

Page 377

1 A. That's not what I said.

2 Q. So they were going to be paid a  
3 2 percent management fee?

4 A. Yes.

5 Q. Okay. And that's 2 percent of what?

6 A. 2 percent of assets under management.

7 Q. Okay. And so as far as Coastal's and  
8 what they contributed, it would be 2 percent of  
9 \$10 million in our hypothetical, right?

10 A. That's correct.

11 Q. And at one point you had considered  
12 that you were going to be one of the -- one of the  
13 people who would receive this 2 percent fee,  
14 correct?

15 A. Correct. And that assumption that in  
16 that -- that hypothetical on my part, that part of  
17 the plan was predicated by a recommendation made  
18 to me by the board in 2011 after reviewing one of  
19 the iterations of this plan which suggested that  
20 the majority of my compensation should come not on  
21 the back of what was essentially built before I  
22 got there but, rather, what I was going to build  
23 going forward.

24 So the vehicle through which I would  
25 have received that compensation would have been a

**ROA 006775**

Page 378

1 participation in this fee-generating entity.

2 Q. You -- you --

3 A. Which, again -- sorry to interrupt  
4 you.

5 Q. No. You're all right. Go ahead.

6 A. Again, as -- as planned, would be not  
7 a use of funds for Coastal but actually net-net  
8 after payment to me and others a source of funds  
9 to Coastal.

10 Q. Okay. I got you. You were going to  
11 get part of this 2 percent fee?

12 A. That's correct.

13 Q. That money was going to go in your  
14 pocket?

15 A. Into my bank account, yes.

16 Q. Okay. And in addition, you were going  
17 to get a portion of a carried interest, right?

18 A. Correct.

19 Q. Okay. And that is 20 percent of the  
20 profits going forward, right?

21 A. No. It's 20 percent of the capital  
22 gains.

23 Q. Okay. Well, 20 percent of the capital  
24 gains going forward?

25 A. Yes.

**ROA 006776**

Page 379

1 Q. All right. So 20 percent of the  
2 future, a portion of that was going to be yours?

3 A. 20 percent of the capital gains --

4 Q. Yes, 20 percent of --

5 A. -- a portion, yes.

6 Q. 20 percent of the future capital gains  
7 --

8 A. Correct.

9 Q. -- was going to be yours, correct?

10 A. Correct.

11 Q. That was going --

12 A. No, it would -- no. Sorry. A portion  
13 of 20 percent would be mine. The rest of it would  
14 belong to the other managers who participated in  
15 the asset management vehicle.

16 Q. Right. Okay. So if this \$10 million  
17 that Coastal had invested -- well, I'm sorry. If  
18 the \$10 million that Coastal Forest Resource  
19 Company had transferred to Coastal Holdings --

20 A. Correct.

21 Q. -- had been invested --

22 A. Correct.

23 Q. -- and that \$10 million turned into  
24 \$20 million --

25 A. Correct.

**ROA 006777**

Page 380

1 Q. -- that's a \$10 million gain, right?

2 A. Correct.

3 Q. And then 20 percent of that would be  
4 \$2 million, correct?

5 A. That's right. That's right.

6 Q. And then you're going to get a part of  
7 that \$2 million?

8 A. Correct.

9 Q. In addition to a part of the 2 percent  
10 management fee every year?

11 A. That's correct.

12 Q. Correct. All right. Do you agree  
13 that if you had done that without fully disclosing  
14 it to the board of directors and to Paul Barringer  
15 that it is, in fact, a crime?

16 A. Had I, A, done it and, B, not  
17 disclosed it, I -- again, I'm not a lawyer. I'm  
18 not -- I'm not sure what --

19 MR. MACLOSKIE: I object. Calls for a  
20 legal conclusion.

21 THE WITNESS: -- what crime that would  
22 be, but I neither did A, nor did B. So I'm not  
23 sure of the point of your hypothetical.

24 BY MR. TWOMBLEY:

25 Q. Okay. Are you telling me and this

**ROA 006778**

Page 381

1 jury that that wouldn't be a crime if you did that  
2 without everybody knowing about it?

3 MR. MACLOSKIE: Object. Calls for a  
4 legal conclusion.

5 THE WITNESS: I -- I -- I -- I --

6 BY MR. TWOMBLEY:

7 Q. You don't know one way or the other?

8 A. If it is a crime -- may I -- may I ask  
9 you a question?

10 Q. Sure.

11 A. What -- just for the sake of this  
12 conversation just -- and my edification, what --  
13 what crime? I'm not quarrelling that it would be  
14 a crime. What -- what crime exactly would it be?

15 Q. Fraud, conversion, theft.

16 A. Okay. I -- okay. I understand that.  
17 Yes. I mean, I assume it would be a crime, but I  
18 neither did it, nor, even in the early planning  
19 stages, did I fail to disclose it.

20 Q. I got you.

21 A. So your hypothetical has no  
22 application.

23 Q. But it would be a crime if you tried  
24 to do it, right?

25 A. It would be -- similarly and as

**ROA 006779**

Page 382

1 relevant to this conversation, it would be a crime  
2 if I walked outside and shot someone.

3 Q. Okay. And if you did do that --

4 A. Shot someone?

5 Q. And I understand that you are taking  
6 the position that you -- you didn't. But if you  
7 did do that, that would, in fact, be stealing  
8 20 percent of the future capital gains that would  
9 otherwise belong to CFRC; would it not?

10 MR. MACLOSKIE: Object to the form of  
11 the question.

12 THE WITNESS: Well, you are -- you,  
13 again -- and I -- I beg to correct. But you're,  
14 again, in this hypothetical making the assumption  
15 that I'm getting all 20 percent. That would not  
16 have been the case. I could have gotten 1 percent  
17 of the 20 percent. Hadn't even thought about  
18 that. And I neither did it nor failed to disclose  
19 it, again. So it's an irrelevant hypothetical.

20 BY MR. TWOMBLEY:

21 Q. It would be stealing though; would it  
22 not?

23 MR. MACLOSKIE: Objection. Calls for  
24 legal conclusion. Asked and answered.

25 THE WITNESS: You -- you've edified me.



**ROA 006780**

Page 383

1 If that occurred again. And similarly and as  
2 relevant, if I went outside and shot someone and  
3 killed them it would be murder.

4 COURT REPORTER: If you could just let  
5 me get -- I can't get the objection and the  
6 answer.

7 THE WITNESS: I beg your pardon. I'm  
8 sorry.

9 BY MR. TWOMBLEY:

10 Q. And just so the record is clear --

11 THE WITNESS: May -- may I continue,  
12 sir. I'm -- I'm focussing on not interrupting  
13 Mr. Twombley, and I'm afraid I've interrupted  
14 Mr. Macloskie, and I apologize.

15 MR. TWOMBLEY: That's okay. We all  
16 need to help each other. I need help, too. I'm  
17 going to be guilty of interrupting as well.

18 BY MR. TWOMBLEY:

19 Q. Just so the record is clear, though,  
20 Mr. Luzak, if you -- if you had done that -- and I  
21 understand that you take the position that you  
22 didn't. But if you -- if you had done that  
23 without full disclosure, you do agree that that  
24 would, in fact, be stealing?

25 MR. MACLOSKIE: Objection. Calls for a

**ROA 006781**

Page 384

1 legal conclusion.

2 THE WITNESS: I, again -- and I -- I  
3 apologize, I think -- I think you've asked me the  
4 same question about three or four times. I've  
5 given the same answer, which is yes. You -- you  
6 edified me by tell -- by giving me the technical  
7 description in your view of where that would stand  
8 legally, and I'm agreeing with you and deferring  
9 to your expertise as a lawyer.

10 BY MR. TWOMBLEY:

11 Q. So I'm just trying to ask this  
12 question, and I just want you to say yes; you  
13 agree that would be stealing, correct?

14 MR. MACLOSKIE: Objection. Calls for a  
15 legal conclusion.

16 THE WITNESS: Yes.

17 BY MR. TWOMBLEY:

18 Q. We talked yesterday about the  
19 conversation between you and Mr. Barringer where  
20 Wade was present where you allegedly told Wade and  
21 -- to go hug Pops because this will be the last  
22 time that you ever see him?

23 A. Yes.

24 Q. Do you remember that?

25 A. I remember the discussion.

**ROA 006782**

Page 385

1 Q. Okay. And you -- you -- I think you  
2 said that you didn't -- you didn't think you said  
3 that or you would say something like that?

4 A. I -- I don't recall saying that.

5 Q. If Ms. Barringer and Merrill Light  
6 both say that you did say it, do you -- do you --  
7 do you think they're telling the truth?

8 MR. MACLOSKIE: Objection. Pitting one  
9 witness against the other.

10 THE WITNESS: I -- I -- I don't recall  
11 saying it. I've thought back on it overnight.  
12 I -- I stand by my comment, which is had I said  
13 it, it would have been very hurtful to my child,  
14 and given Mrs. Barringer's later testimony about  
15 their relationship with Wade, it wouldn't have  
16 been hurtful at all to her or Paul.

17 So, you know, I -- I -- I do not  
18 remember it. If I said it, it would have been a  
19 terrible thing for a father to say to a child, but  
20 it wouldn't have mattered to Paul or Merrill  
21 because Merrill testified that they never loved  
22 Wade, so.

23 BY MR. TWOMBLEY:

24 Q. So you may have said it?

25 A. I will -- I will tell you as a general

**ROA 006783**

Page 386

1 matter, I was extremely upset during that period  
2 of time. Things were happening that were  
3 unimaginable to me, to me, my son, and my wife.  
4 You know, I will -- I will admit there is some  
5 possibility that my recollection is not perfect,  
6 and this is now nine years ago.

7 I don't believe I said it, and it does  
8 not feel to me like something I would say to my  
9 son given how much I love my son and how much that  
10 would hurt him given, in turn, how much he loved  
11 his grandparents.

12 Q. Okay.

13 A. That's -- that's my answer.

14 Q. But you may have said it?

15 A. It's -- it's -- it's possible, but  
16 again...

17 Q. Have you asked Wade if he remembers  
18 it?

19 A. No, I haven't.

20 Q. Why not?

21 A. I prefer to shelter Wade as much as I  
22 can from this whole process.

23 Q. Okay. Why is that?

24 A. Because he has been kicked to the curb  
25 by a family that involves people he loved very

**ROA 006784**

Page 387

1 much.

2 Q. Okay.

3 A. And it has -- it has been deeply,  
4 deeply traumatizing to him.

5 Q. You think part of that trauma stems  
6 from you possibly telling him to go hug his  
7 grandfather because it would be the last time he'd  
8 ever saw him?

9 A. It -- it could. And if I -- if I  
10 contributed to that trauma, then shame on me.

11 Q. Is there any reason why we shouldn't  
12 ask Wade if he remembers that conversation?

13 A. No reason whatsoever. Noting, of  
14 course, that he was 11, and it was 11 years ago  
15 symmetrically.

16 Q. Pretty profound discussion though,  
17 isn't it, one you might remember even at 11 years  
18 old?

19 A. Maybe. One thing, though, if you do  
20 decide to discuss things with Wade, I would ask  
21 you that you not discuss the fact that he's been  
22 eliminated from the trust and disowned. He  
23 doesn't know that. That would be deeply upsetting  
24 to him.

25 Q. That he's not going to get money?

**ROA 006785**

Page 388

1           A.    No.  That -- that's a representation  
2   of what his parents -- or his grandparents thought  
3   of him.  I'd also ask that you not repeat any of  
4   Mrs. Barringer's comments during her deposition  
5   about him.

6           Q.    Have you been following the -- and I'm  
7   changing topics.  Have you been following the  
8   newspaper with Allen Weisselberg, who is the --  
9   some type of financial officer for the Trump  
10  organization?

11          A.    Yes.  He's the CFO.

12          Q.    Okay.  So you -- you -- you know who  
13  that is?

14          A.    Yes, I do.

15          Q.    You know what he's been indicted for?

16          A.    I believe it's tax fraud,  
17  underreporting income related to compensation.

18          Q.    It would appear to me, you correct me  
19  if I'm wrong, but that at some point in time in  
20  2010, I would say, that you started spending the  
21  majority of your time or certainly a lot more of  
22  your time working on your plans and proposals for  
23  the future of Coastal Forest Resource, as opposed  
24  to the traditional business of, you know,  
25  timberland and the saw mills and things of that

ROA 006786

Page 389

1 nature. Do you -- do you -- do we have a general  
2 agreement on --

3 A. So -- so could you -- I'm sorry. I  
4 really promise you I'm trying not to do that.

5 Q. I got you. I'm just trying to remind  
6 you.

7 THE WITNESS: Are you okay with --

8 COURT REPORTER: Yes.

9 BY MR. TWOMBLEY:

10 Q. Do we have a general agreement on  
11 that, or do we need to go through all of the  
12 documents and...

13 A. Because prior to -- and I'm going  
14 to -- I'm going to use 2010 as -- I'm going to in  
15 this context assume you mean that's the kind of  
16 beginning of the process of development strategy.

17 Prior to 2010 I spent zero percent of  
18 my time on it. After 2010 I spent a positive  
19 number percent of my time on it. Yes, that's  
20 true. However, as I mentioned yesterday, we had  
21 completed the acquisition of Chapman in 2008/2009.

22 When we acquired Chapman, it was  
23 effectively a cold mill, and restarting -- two  
24 cold mills conjoined. Restarting a cold mill is a  
25 very, very time-consuming and difficult job, as is

**ROA 006787**

Page 390

1 populating it with employees from senior  
2 management down. The preponderance of my time was  
3 spent on that project.

4 Q. Okay. But once that Chapman got up  
5 and running, you started spending more and more  
6 time on the strategy, as you call it, correct?

7 A. Yes, that's correct.

8 Q. And by 2011, were -- were you  
9 spending -- you agree you were spending most of  
10 your time on the strategy?

11 A. No.

12 Q. Do you agree you were spending half of  
13 your time on the strategy?

14 A. No.

15 Q. How much time were you spending on the  
16 strategy?

17 A. Less than half.

18 Q. Okay.

19 A. I was still very, very -- I mean, the  
20 Chapman restart took several years -- a couple  
21 years, I'm sorry.

22 Q. And can -- and I understand you  
23 probably didn't, you know, keep time sheets. But  
24 can we use 40 percent as an -- as an estimate for  
25 how much time you spent on the strategy versus 60



ROA 006788

Page 391

1 on the traditional business of Coastal?

2 A. Sure. I mean, for this hypothetical,  
3 why not.

4 Q. All right. And -- and you, as we have  
5 established, I mean, at -- at various points in  
6 time part of the strategy, including -- included  
7 you receiving a portion of management fees from  
8 these alternative investments and you receiving a  
9 portion of the carried interest for some of these  
10 investments, correct?

11 A. Before I answer, I -- I just want to  
12 clarify my -- for the sake of this hypo, clarify  
13 how the 40 percent is allocated. In -- in 2011 we  
14 were doing the Alexandria acquisition, and -- and  
15 a tremendous amount of time was spent on that. We  
16 were also, I believe, refinancing the bank debt,  
17 which also required a lot of my time. So it's  
18 probably less than 40 percent. And within that  
19 40 percent, I would say for much of that period of  
20 time 30 percentage points were -- were dedicated  
21 to Alexandria.

22 And for the purposes of this  
23 discussion, and now getting to your specific  
24 question about the relationship between my time  
25 allocation and the focus on -- I'm going to -- I'm

ROA 006789

Page 392

1 going to align here a little bit, but my time  
2 allocation focussed on activities which would  
3 generate income for me, ignoring how much income  
4 they would generate for the shareholders. A -- a  
5 vast majority of that time was, in fact, spent on  
6 a diversifying project in which zero would go to  
7 me.

8 Q. Okay. I'm just -- the strategy, as  
9 you referred to it, of diversifying the company,  
10 selling timberlands, investing in other things, so  
11 you just tell me percentage-wise, I mean, how much  
12 of your time you think you were spending --

13 A. I --

14 Q. -- on working on that project?

15 A. I'm -- I'm sorry.

16 Q. You know, in 2010 and '11?

17 A. And I apologize, I can't -- I --

18 Q. That's okay.

19 A. I -- it's becoming clear to me this is  
20 a very bad habit that I have, and I -- and I  
21 really -- I promise you, I'm trying not to  
22 interrupt you.

23 Q. That's okay.

24 A. Again, we picked 40 percent because  
25 that's the hypo, and I will say that the majority

**ROA 006790**

Page 393

1 of the 40 percent, and in the context of this hypo  
2 I'll say 30 percentage points of the 40 percentage  
3 points were focussed on Alexandria. The remainder  
4 was focussed on the strategy. The vast  
5 preponderance of, in this hypo, that 10 percentage  
6 points of my time was focussed on developing  
7 strategies or capabilities or directions that  
8 would generate significant incremental return for  
9 shareholders, and a portion of that was devoted to  
10 how to pay for it.

11 The majority of paying for it entailed  
12 finding ways of funding individuals from outside  
13 who had deep expertise who could come in and make  
14 intelligent investments within these new  
15 categories.

16 Q. You being one of those people, right?

17 A. Me being one of those people at that  
18 point in time.

19 Q. Okay. So just to use 40 percent for  
20 this hypothetical.

21 A. Okay.

22 Q. During 2010, you were -- you were  
23 receiving a salary from Coastal, right?

24 A. Correct.

25 Q. And you were receiving a bonus at

**ROA 006791**

Page 394

1 Coastal?

2 A. Correct.

3 Q. Correct?

4 A. Yes.

5 Q. And in 2011 you were as well?

6 A. Yes.

7 Q. Salary and a bonus, right?

8 A. Yes.

9 Q. Paid, like, every -- every two weeks  
10 or every month?

11 A. I don't recall.

12 Q. Okay. Whether it was every two weeks  
13 or whether it was every month, you would work --  
14 let's just use month -- you would work for the  
15 month, and let's just say January 2011, and then  
16 you'd get paid for the work that you did that  
17 month, right?

18 A. That's correct.

19 Q. And then February you'd get paid for  
20 that month, right?

21 A. Yes.

22 Q. Okay. Who authorized you to engage in  
23 those transactions, the transactions being  
24 spending a percentage of your time on investments  
25 that might generate a return for you personally

**ROA 006792**

Page 395

1 while you were working for and being paid by  
2 Coastal Forest Resource Company? Who authorized  
3 that?

4 A. May I ask you to clarify something?  
5 You're -- you're describing time allocation as a  
6 transaction, which is -- is a little -- confusing  
7 me. Can you -- can you give me some background on  
8 that choice of phrase?

9 Q. Well, I just want to know who  
10 authorized you to do that? Who authorized you to  
11 go to work to spend 20, 30, 40, whatever  
12 percentage of your time it was, working on  
13 investments that might generate a personal return  
14 for you, yet you were being paid a salary and  
15 bonus by Coastal Forest Resource Corporation? Who  
16 authorized you to do that?

17 A. And -- and can I also ask another  
18 clarifying question? When you say authorized,  
19 are -- are you -- are you implying a -- a specific  
20 process or exchange? What would the process of  
21 authorization look like to you in the context of  
22 that question?

23 Q. Mr. Luzak, you know what authorize  
24 means. Who told you you could do that? Who gave  
25 you permission to do that?

**ROA 006793**

Page 396

1           A.    I -- I did it as a result of a number  
2 of discussions and a consistent stream of  
3 discussions with Paul Barringer. Paul knew  
4 exactly what I was doing. And, as evidenced by  
5 you -- you gave me the quantum number of pages  
6 I've given you. But many of those involve  
7 presentations that I made to Paul plus the board  
8 or Paul plus the management team. So there's  
9 significant documentation of Paul's participation  
10 in this development process.

11           Q.    So your --

12           A.    And I would -- I'm sorry. I would  
13 describe that as constituting authorization in the  
14 context of this question.

15           Q.    So your testimony is Paul Barringer  
16 authorized it?

17           A.    Uh-huh.

18           Q.    Okay. When did he authorize it?

19           A.    He -- in the context of this question,  
20 I would argue that every time he responded  
21 favorably to a presentation, that was an implicit  
22 authorization to continue the process. So that  
23 would be my answer to you.

24           Q.    So when did he -- when did he  
25 authorize it? When did he say I approve you going

ROA 006794

Page 397

1 to work, spending your time working on deals that  
2 might generate money for you, yet we will continue  
3 to pay you your salary and bonus out of CFRC  
4 money? When did he do that?

5 A. I don't -- I don't recall Paul ever  
6 making that statement to me.

7 Q. So he never authorized that?

8 A. No. I -- as I said before, I --  
9 you -- you wouldn't let me know -- now you've told  
10 me what you mean by authorization, and in your  
11 definition of authorization he never -- he never  
12 made that statement to me. However, as I pointed  
13 out in my answer to your question earlier, I made  
14 dozens of presentations to Paul either in the  
15 context of board meetings or management committee  
16 meetings describing the development of the  
17 strategy, and he was -- he was quite favorably  
18 disposed after all of them.

19 Some of that dis- -- disposition is  
20 actually documented in a letter that I believe is  
21 in your -- or an email that's contained in your  
22 submission prior to today related to, I believe, a  
23 second quarter 2012 board meeting.

24 Q. So your -- your testimony is that you  
25 presented it to Mr. Barringer in these

ROA 006795

Page 398

1 presentations, you showed him, described to him  
2 how much time you were spending on it, what you  
3 were doing, how much money you individually might  
4 make off of it, and because he didn't object to it  
5 that that means he authorized it?

6 A. No, that's not what I said.

7 Q. Can you -- can -- can you point to any  
8 document, can you point to any email where anybody  
9 authorized you to do this?

10 A. To?

11 Q. Spend your time working on investments  
12 that you might receive a personal return from  
13 while you were being paid by Coastal?

14 A. I -- I can't -- I don't have any email  
15 -- I -- I -- I've got to believe -- this occurred  
16 over a long period of time and was the -- was the  
17 subject of dozens and dozens of conversations  
18 between me and Paul. There -- there are probably  
19 emails out there that relate to his view, and --  
20 and I guess I would -- I mean it -- I would -- I  
21 would point to -- and, again, your -- your -- I --  
22 I appreciate the fact that you're very focussed on  
23 my compensation as a component of all of this  
24 work, and I'm sure you recognize that that was a  
25 very, very small part of the overall structure of



ROA 006796

Page 399

1 what I was trying to do and my motivation for what  
2 I was trying to do.

3 Q. No, I don't --

4 A. And I would argue --

5 Q. I don't recognize that, but go ahead.

6 A. Well, I will tell you, as a matter of  
7 fact, it was. I -- I discussed this strategy with  
8 the entire family, ex Victor and Randy, and -- on  
9 February 11th of 2012, and in that meeting they  
10 all approved it, including Paul.

11 Q. And this is during the time that you  
12 believe Mr. Barringer lacked testamentary  
13 capacity?

14 A. I -- I believe Paul was -- was  
15 compromised very much at this time.

16 Q. Well, I -- I -- I've looked through  
17 all of the documents and everything. I -- I  
18 haven't seen anything where anybody approves or  
19 authorizes you to go to work and to spend a  
20 significant amount of time working on investments  
21 that might generate a return for you individually  
22 while you're still getting paid by Coastal.

23 Are -- are you aware of any email, any  
24 document, any presentation, anything that we could  
25 look at to verify what you're telling us, that

ROA 006797

Page 400

1 Paul authorized you to do this?

2 A. In -- in the context of the very  
3 strict limitations on your phrasing, no.

4 Q. All right. I want to ask you about --  
5 you said -- I thought you said. You correct me if  
6 I'm wrong, but I thought you said you had  
7 interviewed for two CEO jobs after you left  
8 Coastal; is that right?

9 A. That's correct.

10 Q. Okay. Where did you interview for  
11 CEO?

12 A. I interviewed -- I interviewed for the  
13 CEO role of -- I'm forgetting. It was -- it was  
14 a -- like, the Spartan. It was -- it was the  
15 Spartan racer. I can't remember. It was one of  
16 these endurance race events that was ultimately, I  
17 think, acquired by ESPN, but I interviewed for  
18 that role right out of the blocks, and then I  
19 interviewed for the role of -- it was the -- it  
20 was the CEO of a portfolio company.

21 Q. What's the name of it?

22 A. Oh, God, I can't remember. Let me --  
23 let me -- let me think about it. I can't  
24 remember. And this is -- this is -- these were  
25 both in, like, July of 2012, right after the...

ROA 006798

Page 401

1 Q. All right. Did you get -- did you get  
2 offered a job?

3 A. No.

4 Q. Did they -- had they seen the stuff on  
5 the internet that you've not ever been able to  
6 find, that --

7 A. No. I -- no. The -- it -- it was --  
8 it was -- I think it was in July. I very -- I  
9 very clearly remember the discussion about the  
10 Spartan race thing, and I was interviewing with a  
11 headhunter and I remember --

12 Q. Who was the headhunter?

13 A. I can't remember.

14 Q. What company was he with?

15 A. It was one of the big ones, and I  
16 can't -- I can't remember the name of it. But in  
17 any event, it was a woman. I -- I remember she  
18 asked me to essentially describe why I was  
19 terminated or why -- why I left the -- this family  
20 business, and I was -- I just couldn't -- I  
21 couldn't really enunciate why it was, and she sort  
22 of looked at me with pity and basically said  
23 you've got to go figure this story out and come  
24 back some other day. Wasn't -- had nothing to do  
25 with my disclosure.

ROA 006799

Page 402

1 Q. Can we go talk to this woman? I mean,  
2 what's her name? We want to verify what you're  
3 telling us.

4 A. This was in 2012. So I can -- I  
5 can -- I'll -- I'll see if I can find her name.

6 Q. Okay. Great. You talked about your  
7 post-2012 investments?

8 A. Correct.

9 Q. And you gave the list, and I -- I  
10 wrote as fast as I could. And I'll just tell you,  
11 I got Health- -- HealthEngine?

12 A. HealthEngine.

13 Q. Okay. And then I missed one. I don't  
14 know if you remember?

15 A. Cargo, Cargo Chief.

16 Q. Cargo Chief?

17 A. Client 4 Life, Ondo, Tell.

18 Q. Oh, I'm sorry, Hondo?

19 A. Ondo, with an O.

20 Q. O-N-D-O?

21 A. We're actually closing that today.

22 O-N-D-O.

23 Q. Okay. And then Tell, T-E-L?

24 A. T-E-L-L.

25 Q. Okay.

**ROA 006800**

Page 403

1 A. Equivalence.

2 Q. Okay.

3 A. Ecovative, and Therapedia.

4 Q. Okay. All right. So HealthEngine I  
5 think you said you invested \$100,000 in that and  
6 you lost it all?

7 A. That's correct.

8 Q. Okay.

9 A. No, that's not correct. Sorry. We --  
10 we got -- I think we got a \$0.32 return.

11 Q. Okay.

12 A. So we got something back.

13 Q. All right. Great. How about Cargo  
14 Chief?

15 A. Still -- still pending.

16 Q. Okay. What does that mean, still  
17 pending?

18 A. It's -- it's -- the business is out  
19 there. It's growing, and we're hoping to make  
20 money on it.

21 Q. I mean, it's Cargo Chief. What's the  
22 formal name of that company?

23 A. Cargo Chief.

24 Q. Okay. Is that -- where is it  
25 incorporated?

**ROA 006801**

Page 404

1           A.     It's located in Palo Alto.  It's a  
2 Delaware or -- probably a Delaware corp.

3           Q.     What does Cargo Chief do?

4           A.     The shorthand is it's Uber for  
5 trucking.  So it's a trucking logistics --  
6 tech-enabled trucking logistics business.

7           Q.     And how much did you invest in Cargo  
8 Chief?

9           A.     Probably 3 -- 300- -- I -- I don't  
10 stand -- I don't by any of -- these are ballpark,  
11 but at this point probably 300,000.

12          Q.     Okay.  And approximately when did you  
13 make that investment?

14          A.     Again, ballpark, '17, maybe.

15          Q.     '17?

16          A.     2017.

17          Q.     Okay.  And have you received any  
18 distributions or any return on that --

19          A.     No, these -- sorry.

20          Q.     Have you received any distributions or  
21 return on that investment since 2017?

22          A.     No.  No.  Like -- like almost all  
23 venture investments, these are cash-consuming, not  
24 cash-providing investments.  So they're not in a  
25 position to provide dividends, and the returns --

**ROA 006802**

Page 405

1 the returns occur at an exit event, and the exit  
2 events are pushed off as long as possible to  
3 maximize the value.

4 Q. Okay. So you have received no return  
5 on that \$300,000 investment since 2017?

6 A. Correct.

7 Q. Nothing?

8 A. Well, there is -- there are cash  
9 returns and book returns. It's -- I -- I mark  
10 everything either at book or zero in my own mind  
11 when I make an investment. Most of them I mark  
12 down to zero just preparing to lose it all, and  
13 that --

14 Q. Talking about cash returns. Talking  
15 about cash returns.

16 A. Cash, yes, okay. If you want to  
17 specify that. Yes.

18 Q. Is it Claim 4 Life?

19 A. Client 4 Life.

20 Q. Client 4 Life. What is that?

21 A. Customer resource management business  
22 focussed on registered representatives.

23 Q. Okay.

24 A. And sponsored by some people who ran  
25 Citigroup and some large insurance companies that

**ROA 006803**

Page 406

1 we have.

2 Q. Okay. How much did you invest in that  
3 one?

4 A. I think 100,000.

5 Q. And when did you --

6 A. And, again, I -- I just want to make  
7 it clear --

8 Q. I understand that you --

9 A. I just want to make it clear, these  
10 are approximate ballpark numbers, and what should  
11 be -- what should be obvious is they're very  
12 small, which is the way this is done.

13 Q. Approximately, when did you make the  
14 approximate \$100,000 investment?

15 A. I think -- I think that one was  
16 probably 2018.

17 Q. Okay. What's the status of that one?

18 A. Growing.

19 Q. Okay. Have you received any return on  
20 it to date?

21 A. No. And by no, I'm -- I'm assuming  
22 you're maintaining the rubric of cash return, not  
23 implied return on capital appreciation. So, no, I  
24 have not received a cash return.

25 Q. All right. Ondo?



**ROA 006804**

Page 407

1 A. Ondo is closing today.

2 Q. Okay. What does that mean, it's  
3 closing today?

4 A. We're -- we're funding the transaction  
5 today.

6 Q. Okay. How much are you putting in it?

7 A. We are putting in 150,000 as a part of  
8 a \$450,000 consortium in a million 2 fundraise.

9 Q. How much are you putting in, you or --

10 A. 75,000 -- well, my -- my LWJ is  
11 putting in 150.

12 Q. Okay. And you're -- so you're half of  
13 that?

14 A. Correct.

15 Q. So you're putting in 75?

16 A. Correct.

17 Q. Let us know how that one works out,  
18 okay, Ondo.

19 A. Okay.

20 Q. Tell?

21 A. Tell, Tell collapsed about --

22 Q. How much did you invest?

23 A. -- a year. We invested --

24 Q. Not we. You. How much did you  
25 invest?

**ROA 006805**

Page 408

1           A.    I -- I think I invested about 100 in  
2   that one.

3           Q.    Okay.  And when did you make that  
4   investment?

5           A.    2016, maybe.

6           Q.    Okay.  And -- and you lost all of it?

7           A.    Yes.

8           Q.    What -- what -- what did Tell do?

9           A.    Tell was a platform that bridged  
10  internet influences with brands.

11          Q.    Okay.  Therapedia, did I write that  
12  down right?

13          A.    Yes.  That's correct.

14          Q.    What is -- how much did you invest in  
15  that one?

16          A.    Me or LWJ?

17          Q.    You.

18          A.    About 150,000.

19          Q.    All right.  When did you make that  
20  investment?

21          A.    That was probably 2018.  It's  
22  relatively recent.

23          Q.    Okay.  And what -- what's the status  
24  of Therapedia?

25          A.    Growing.

**ROA 006806**

Page 409

1 Q. Have you received any cash return on  
2 that investment since 2018?

3 A. No.

4 Q. So to be determined on that one?

5 A. That's correct. And if you wish, I'll  
6 let you know on that, too.

7 Q. Okay. Equivalence?

8 A. Equivalence was a -- was -- now  
9 bankrupt -- a wood -- a -- a wood -- wood chip  
10 fuel pellet manufacturer based in Georgia.

11 Q. Okay. When did you make that  
12 investment?

13 A. 2014.

14 Q. And how much did you invest?

15 A. We invested 300,000.

16 Q. Okay. You invested 300,000?

17 A. I'm sorry, no. We collectively. I  
18 put 150,000 into it.

19 Q. And that one went bankrupt?

20 A. Yes.

21 Q. So you got none of that back?

22 A. None of it back.

23 Q. And then -- wait, was I just talking  
24 about Equivalence or --

25 A. Equivalence.

**ROA 006807**

Page 410

1 Q. Okay. I was just talking about that.

2 All right. Now let's go to Eco- --

3 A. Ecovative.

4 Q. Ecovative. How much did you invest in  
5 that one?

6 A. Maybe 500,000.

7 Q. That's how much you personally  
8 invested?

9 A. No. That's 250 for me. 500 from LWJ.  
10 Again ball- -- ballpark.

11 Q. Got you. When did you make this,  
12 approximately?

13 A. That was our first investment. So it  
14 would have been 20 -- 2013/2014.

15 Q. And have you received any cash  
16 returns?

17 A. No. That one is growing like crazy.  
18 That's our unicorn.

19 Q. I'm sorry?

20 A. That's our unicorn.

21 Q. That's -- that's -- that's the one?

22 A. That's the one that generates the  
23 return for the portfolio.

24 Q. Okay. Well, when's it going to do it?

25 A. It just received a -- an investment

**ROA 006808**

Page 411

1 from a hedge fund called Viking, which is a huge  
2 international hedge fund. Valuation was -- it's  
3 confusing, but the -- I think the valuation was  
4 somewhere in the neighborhood of 500 -- \$500  
5 million. We entered when it was valued at 30  
6 million, so. So far it's looking pretty good.

7 Q. But as of today, I mean, 2021 --

8 A. Yes.

9 Q. -- with this \$250,000 investment that  
10 you made in 2013 has not returned a dime of cash  
11 to you, correct?

12 A. It's doing exactly what we want it to  
13 do, which is growing tax free.

14 Q. Again, it's nonresponsive. Just  
15 please answer my question.

16 This investment that you've made in  
17 2013 of \$250,000, as we sit here today, it has  
18 never returned one dime of money to you, correct?

19 A. Yes, that's correct.

20 Q. Any other investments that you've made  
21 since 2012 of this nature, you know, that we  
22 haven't talked about?

23 A. I can't -- I can't think of any.

24 Q. Okay. So the bottom line here is that  
25 for all of these investments you've made, either,

**ROA 006809**

Page 412

1 one, you've lost all your money, or, two, as of  
2 today, July 2021, they have yet to return one dime  
3 of money to you, correct?

4 A. No. We returned -- we received a  
5 partial return on HealthEngine.

6 Q. I'm sorry?

7 A. We received a partial return of  
8 capital on HealthEngine.

9 Q. Oh, I'm sorry. I apologize. You are  
10 correct. I stand corrected.

11 A. Yes.

12 Q. Other than the \$0.32 return that you  
13 received on the HealthEngine investment, none of  
14 these -- you've either lost 100 percent of your  
15 investment or the investment has not made any  
16 return to you to date?

17 A. As -- as you define return, which I  
18 would argue is not relevant for venture capital  
19 investing, that's correct. As I define return,  
20 and, again, recognizing I haven't quantified it,  
21 we expect a very significant return on those  
22 investments.

23 Q. Well, you know all your presentations  
24 and stuff say that that's how you measure your  
25 investments, right? That that's how everybody

**ROA 006810**

Page 413

1     ought to -- how much cash they can throw off --

2             A.     I never -- I've never --

3             Q.     You never said that?

4             A.     Are you finished? Sorry. I don't  
5     want to interrupt.

6             Q.     You don't -- you don't remember  
7     putting that in all of your plans?

8             A.     I have -- I have never described  
9     venture capital investing, and nor would I  
10    recommend venture capital investing for a family  
11    office like Coastal.

12            Q.     Okay. So all of this stuff is not the  
13    stuff you wanted to do while you were at Coastal?  
14    This is all completely different stuff?

15            A.     That's correct.

16            Q.     Okay. Have you ever held a CEO job at  
17    any company before you were the CEO at Coastal?

18            A.     No.

19            Q.     And you never held a CEO job after  
20    that?

21            A.     Correct.

22            Q.     But you believe you're very qualified  
23    to be a CEO?

24            A.     Are you -- are you citing?

25            Q.     Well, I think you said yesterday you

**ROA 006811**

Page 414

1 had a skill set that qualified you to be CEO of a  
2 company?

3 A. Yes, I do. I do feel that.

4 Q. Okay. Why do you have on your  
5 LinkedIn page that you were the CEO of Coastal for  
6 20 years?

7 A. That's -- that's a -- that's a  
8 mistake. And I don't really pay attention to  
9 LinkedIn, so. That's -- that's my -- my pendency  
10 as a board member.

11 Q. I mean, have you corrected it?

12 A. I don't -- I haven't gone in to  
13 correct that. That showed up in some discovery a  
14 while ago, and I -- I haven't gone back in because  
15 I -- I -- I believe I'm prohibited from making any  
16 modifications to any of that stuff. So I have  
17 left it.

18 Q. So you believe you are prohibited from  
19 changing your LinkedIn page to correct -- to be  
20 truthful? Is that what you're saying?

21 A. I believe I'm prohibited from  
22 tampering with any documents related to this case.

23 Q. Well, we have the document now. We --  
24 we -- we know what you put on it.

25 A. Well, I just -- I -- I -- I -- I don't



**ROA 006812**

Page 415

1 want to cross any lines, and that is germane.

2 It -- it reflects negatively on me in the context  
3 of, as an example, this discussion, and I did not  
4 feel comfortable for that reason changing it.

5 Q. Well, you don't think misrepresenting  
6 your term as CEO reflects negatively on you?

7 A. As I said, it does. And for that  
8 reason, I'm not comfortable changing it, given the  
9 requirements of this process.

10 MR. TWOMBLEY: I don't know about  
11 everybody else, but I'd be fine if -- if you  
12 change that. I mean, that's just not true. So,  
13 I'll just tell you, as far as I --

14 THE WITNESS: With your permission, I  
15 will change it today.

16 MR. TWOMBLEY: I mean, that -- that's  
17 just not true.

18 THE WITNESS: Great. Okay.

19 MR. TWOMBLEY: I would not want that  
20 out there on the internet.

21 THE WITNESS: I -- I -- I will change  
22 it today. Thank you for that permission.

23 MR. MACLOSKIE: Does everybody agree  
24 with that?

25 MS. PAYLOR: I see no reason why he

**ROA 006813**

Page 416

1 can't make a correction.

2 MR. GHOM: Never heard of that.

3 THE WITNESS: Great.

4 MR. TWOMBLEY: It's been preserved.  
5 We've all had copies of it since 2019.

6 (Crosstalk)

7 COURT REPORTER: I'm sorry, I can't  
8 get that.

9 MS. PAYLOR: We need to go off the  
10 record, because she can't get that.

11 MR. TWOMBLEY: I'm moving on. I don't  
12 -- I don't -- I apologize for raising it.

13 BY MR. TWOMBLEY:

14 Q. By my -- by my calculation, you were  
15 CEO for approximately two and a half years,  
16 correct?

17 A. I think that's correct.

18 Q. And your statement is that what you  
19 meant to say is that you were on the board for  
20 20 years, not that you were CEO for 20 years; is  
21 that right?

22 A. I was -- I was a director for  
23 20 years. I was president for eight years, and I  
24 was president and CEO for three and a half years.  
25 And how that got -- I have absolutely no idea -- I

**ROA 006814**

Page 417

1 don't recall what I put in there. I certainly  
2 didn't put in that I was CEO.

3 Perhaps things got sliced out. I have  
4 no idea how -- what the word count limitations are  
5 of those entries in LinkedIn, but whatever they  
6 are, that got conflated and put in.

7 Q. Are you telling us that you didn't  
8 type in chief executive officer, C-H-I-E-F,  
9 executive officer? You didn't type that in?

10 A. No, I would -- I would have certainly  
11 typed that in.

12 Q. Coastal Forest Resource Company, you  
13 typed that in? LinkedIn didn't -- they didn't  
14 know what company it was, did they?

15 A. I would assume that.

16 Q. January 1992 through 2012, 20 years;  
17 you didn't type that in?

18 A. I -- again, I -- I don't think I did.  
19 I think I typed in much more information, and I  
20 believe it was abridged, but I don't know. But  
21 thanks to your permission, that will be corrected.

22 Q. Diversified forest products company,  
23 20 years. You typed that in, right?

24 A. I think the 20 years is a calculation  
25 that they do. I'm not sure, though. I'll tell

**ROA 006815**

Page 418

1 you when I go in tonight and correct it.

2 Q. Let's talk about your prior board  
3 experience. You mentioned -- I wrote down some of  
4 these -- Mills, Trend, Dunlop, and was it MTI, the  
5 other one?

6 A. Yes, MTI. North American Marketing  
7 Group is another one.

8 Q. All right.

9 A. Greentech Advisors. What was the  
10 first one that you mentioned? I don't -- I don't  
11 recall that.

12 Q. I got Greentech Advisors, North  
13 American Materials Group.

14 A. Marketing Group.

15 Q. Marketing Group?

16 A. Yes.

17 Q. MTI?

18 A. Yes.

19 Q. Mills?

20 A. Knowles -- Knowles, K-N-O-W-L-E-S,  
21 Electronics. Dunlop Standard Aerospace. Trend  
22 Technologies.

23 Q. Okay. Anything else?

24 A. Greentech, Tell. I was on the board  
25 of Tell.

ROA 006816

Page 419

1 Q. All right. What's the current status  
2 of Greentech Advisors?

3 A. It was sold last year to Nomura  
4 Securities.

5 Q. Okay. How long were you on the board  
6 there?

7 A. I believe two years.

8 Q. When was that?

9 A. Two years prior to the sale last year.

10 Q. Okay. So you got onto the board in  
11 2018?

12 A. I think so, yes.

13 Q. And so you started on the board I --  
14 and, again, I'm not holding you to the exact  
15 dates. But say '18, '19, and then it's now been  
16 sold?

17 A. Sold, yes. Say '19 and '20 -- '19 sub  
18 '20. We sold in '20. Now I'm off the board.

19 Q. Okay. Did they pay you for your  
20 advice and expertise?

21 A. No. In that case I am the --

22 Q. I -- I'm just -- I'm just asking did  
23 they pay you?

24 A. No.

25 Q. Okay.

ROA 006817

Page 420

1           A.     I was -- I was -- as a -- as a general  
2 answer, I was not paid for any of those board  
3 roles. Those were all non-paying roles.

4           Q.     Okay. So none of these companies that  
5 we have just listed --

6           A.     Correct.

7           Q.     -- have ever paid you any money to sit  
8 on their boards?

9           A.     Correct.

10          Q.     What's -- okay. Let's -- current  
11 status of North American Marketing Group?

12          A.     Most of those other companies are --  
13 were Doughty Hanson portfolio companies. So I  
14 served on the board in my capacity as a partner of  
15 Doughty Hanson. I -- I don't know -- I don't know  
16 as a result what the status is of North American  
17 Marketing Group, for example.

18          Q.     Okay. What about MTI?

19          A.     That -- MTI was our investment. As we  
20 discussed yesterday, it was wound down, I believe,  
21 last year.

22          Q.     I think you said liquidated, right?

23          A.     I don't recall what word I used.

24          Q.     Okay.

25          A.     I -- to be -- I'm sorry, to be

**ROA 006818**

Page 421

1 specific, though, I am not -- I don't know the  
2 form of the terminating transaction.

3 Q. Okay.

4 A. I don't know if assets were sold.  
5 I -- I really don't know what happened to it. I  
6 believe, and without confirmation, that it does  
7 not exist, but I don't know that.

8 Q. Okay. Well, let's talk about your  
9 investment at MTI.

10 A. Uh-huh.

11 Q. I think you -- you -- you put together  
12 \$20 million from a group that invested in that,  
13 right?

14 A. Correct. Correct.

15 Q. And how much money -- they got zero  
16 back, right?

17 A. I don't know.

18 Q. Okay. How much did you get back?

19 A. I got zero back on my \$100,000  
20 investment.

21 Q. All right. Knowles?

22 A. Knowles was a Doughty Hanson portfolio  
23 company.

24 Q. Well, what's the status of this  
25 company now?

**ROA 006819**

Page 422

1           A.     Knowles actually while we owned it  
2 began manufacturing all of the speakers and  
3 microphones that go into Apple phones.

4           Q.     What's the status of it now?

5           A.     It's -- it is -- it was acquired in a  
6 very, very profitable transaction by a  
7 multinational conglomerate. I can't remember the  
8 name of it. And it's extremely successful.

9           Q.     Okay. Did you have any money invested  
10 in Knowles?

11          A.     Via carried interest at Doughty, yes.

12          Q.     Okay. But you -- you didn't take any  
13 money out of your pocket and invest it into this  
14 company --

15          A.     I was -- I -- I'm sorry. I beg your  
16 pardon.

17          Q.     -- like you were asking Coastal to do,  
18 right?

19          A.     I did.

20          Q.     You did?

21          A.     Yes.

22          Q.     How much money did you invest in  
23 Knowles?

24          A.     I don't recall. I invested through a  
25 partner co-invest fund that supplemented, ideally,



**ROA 006820**

Page 423

1 the returns that we as partners received through  
2 carried interest.

3 Q. I know you want to tell me about your  
4 carried interest, because I -- but I'm -- and the  
5 money you invested in Knowles, you can't tell us  
6 how -- how much you made on that investment?

7 A. Knowles was -- and, again, this is --  
8 this is a while ago. So I'm -- I'm -- I'm going  
9 to give you my -- my best estimate of the returns.  
10 I believe Knowles made four to five times a return  
11 on investment.

12 Q. How much --

13 A. So for every dollar I invested I got,  
14 I think, four or five back.

15 Q. But you don't know how much you  
16 invested?

17 A. I don't recall.

18 Q. Trend Technologies, what's the status  
19 of that one?

20 A. Trend, Trend was a write-off. It went  
21 bankrupt -- well, I mean, it -- it was dissolved.

22 Q. Okay.

23 A. That was another Doughty Hanson  
24 portfolio company.

25 Q. And how about Dunlop Fund? Is it

**ROA 006821**

Page 424

1 Dunlop Fund Aerospace?

2 A. Dunlop Standard Aerospace.

3 Q. Dunlop Standard. What's that --  
4 what's the status of that one?

5 A. It was sold by Doughty Hanson to  
6 another private equity fund, and I believe -- it  
7 was -- it was a very attractive transaction. I  
8 don't recall what the return was. It was  
9 significant.

10 Q. Did you invest in that one?

11 A. Via the employee co-invest fund, yes.

12 Q. Okay. Did you take any money out of  
13 your pocket and put it in the -- this Dunlop  
14 Standard Aerospace?

15 A. Yes, via the employee co-invest fund.

16 Q. Okay. But you don't know how much  
17 that was?

18 A. I don't recall.

19 Q. Did you disclose to Paul Barringer  
20 your prior experience with these companies that  
21 either went bankrupt or liquidated or that you  
22 lost 100 percent of your investment on?

23 A. That's -- I don't -- I don't really --  
24 I mean, certainly MTI. But the other ones, I  
25 don't -- I don't recall the extent of our

**ROA 006822**

Page 425

1 conversations when I was at Doughty Hanson.

2 Q. Okay. You said certainly MTI. Let --  
3 let's talk about MTI specifically.

4 A. Sure.

5 Q. What happened with MTI?

6 A. MTI was a -- a -- a high spec  
7 injection molding business and a printed circuit  
8 board business.

9 Q. Can I rephrase my question, because I  
10 asked a bad question? I apologize.

11 A. Uh-huh. Yes.

12 Q. Why did you end your association with  
13 MTI?

14 A. MTI was restructured during the  
15 financial crisis because it lost its largest  
16 customer, which was the U.S. Government, which  
17 voided its contract with MTI because of  
18 sequestration. When it was restructured, I was --  
19 I was eliminated from the board.

20 Q. Okay. Why were you eliminated from  
21 the board?

22 A. Because control was assumed by the  
23 mezzanine debt investors, and they populated the  
24 board themselves.

25 Q. They didn't want you to be on the

**ROA 006823**

Page 426

1 board?

2 A. No.

3 Q. So they asked you to get off the  
4 board?

5 A. Yes.

6 Q. You told Paul about that?

7 A. Yes.

8 Q. Have you got any emails,  
9 presentations, discussions with anybody else who  
10 was present who could verify that you disclosed  
11 all these things to Mr. Barringer, or, in the  
12 alternative, do we just take your word for it?

13 A. I -- Ms. -- Mrs. Barringer was  
14 involved in that conversation indirectly, and when  
15 I -- when I started discussing my CEO role with  
16 Paul, at -- at one point in the summer of '9, I  
17 guess, we were in an airplane coming back from  
18 Chapman or somewhere and we started having a  
19 compensation conversation.

20 Q. Other than Ms. Barringer?

21 A. And Paul --

22 Q. Other than Ms. Barringer?

23 A. Are you -- you're interrupting me.  
24 I'm sorry, but I -- I've been trying to defer to  
25 you. So please let me finish. So Paul -- Paul

**ROA 006824**

Page 427

1 used --

2 Q. I'm going to let you.

3 A. -- my failure at MTI, which he was  
4 very aware of, as a cudgel -- as a negotiating  
5 cudgel in my compensation discussion with him,  
6 which, frankly, hurt my feelings. And I told  
7 Hampton about it. Hampton told Merrill Barringer  
8 about it. And Merrill Barringer scolded Paul and  
9 asked him to apologize. So I guess Paul would  
10 know, and then Merrill would know as well.

11 Q. So, and I -- and I want you to have as  
12 much time as you need to give these narrative  
13 answers, but it -- it's my opinion that some of  
14 them are quite nonresponsive, and it's just taking  
15 up time that I -- I just want a direct answer to  
16 the question so I can move on to another one.

17 A. Okay.

18 Q. So I understand that you contend that  
19 Merrill Barringer would have knowledge of it and  
20 Hampton would have knowledge of it, correct?

21 A. Correct.

22 Q. Okay. Any- -- anyone else?

23 A. You initially asked whether Paul  
24 would, and my answer was --

25 Q. We can't ask -- we can't ask Paul now,

**ROA 006825**

Page 428

1 right?

2 A. I -- is that going to apply to all of  
3 these questions? Because they all relate to  
4 whether Paul knew something.

5 Q. Okay. I'm just asking is there  
6 anything we can look at to verify what you're  
7 telling us or anyone we could talk to? And you  
8 have not been able to list any documents or  
9 emails, but you said Hampton might know about it,  
10 and Ms. Barringer.

11 A. Correct. Correct.

12 Q. Is there anybody else --

13 A. No.

14 Q. -- that might know about these  
15 disclosures or a party to them?

16 A. No.

17 Q. And then, again, I don't need you to  
18 re-explain the whole thing, but I just want to  
19 make sure that I heard correctly what you  
20 testified to yesterday, which is that in 2011 and  
21 '12 you began to, to use your words, rush the  
22 process of this alternative strategy with Paul  
23 because you knew that his cognition was declining;  
24 is that right?

25 A. I'm not sure about the wording, but I

**ROA 006826**

Page 429

1 recall that exchange, yes.

2 Q. Okay. Do you believe that your  
3 strategy is more complicated than signing a will  
4 and a trust?

5 A. Given, well --

6 MR. MACLOSKIE: I object that that  
7 supposes some knowledge of legal matters. Calls  
8 for a legal conclusion. I object.

9 THE WITNESS: Am -- am I to make the  
10 assumption that you're referring to testamentary  
11 capacity in that question?

12 BY MR. TWOMBLEY:

13 Q. Sure.

14 A. Okay. So in the context of  
15 testamentary capacity, the signatory has to be  
16 aware of the contents of the will and the  
17 structure of the will.

18 Q. I was just asking --

19 A. And as a result, it's -- it's entirely  
20 possible that a will could be vastly more complex  
21 than the schematics that I was showing Paul, which  
22 in the -- in the scheme of things, in my view,  
23 were not that complex.

24 Q. All right. Will you turn to  
25 Ms. Paylor's Tab 44, please?

**ROA 006827**

Page 430

1 MR. HOGAN: Can you give us the page  
2 number?

3 MR. TWOMBLEY: Yes. When we get there  
4 I'll let you know. It's K. Luzak 506 through 509.

5 MR. GILREATH: What page did you say,  
6 Ashley?

7 THE WITNESS: 506 to 509.

8 BY MR. TWOMBLEY:

9 Q. All right. Are you there?

10 A. Yes, I am.

11 Q. Okay. Did you send this document to  
12 Paul, Merrill, and Hampton?

13 A. Yes, I did.

14 Q. Okay. How did you send it to them?

15 A. I believe email.

16 Q. Okay. Do you have the email where you  
17 sent it to them?

18 A. Not with me, no. I mean this --

19 Q. Well, you --

20 A. I think this is the email that I sent.

21 Q. Well, it doesn't look like an email to  
22 me.

23 A. Oh, probably an attachment.

24 Q. But do you have the email where you  
25 sent this out?



**ROA 006828**

Page 431

1 A. I did not bring that with me, no.

2 Q. I mean, you've seen it. You -- you --  
3 you know it exists. You have proof that you  
4 emailed it out?

5 A. Not with me, no. I haven't looked for  
6 it.

7 Q. Okay. But you believe that email  
8 exists?

9 A. I -- I believe I emailed this to those  
10 three people.

11 Q. Well, Page 508 under Coastal Holdings,  
12 it says: CFH is a wholly owned subsidiary of  
13 CFRC, owned and controlled by the shareholders.  
14 Do you see that?

15 A. Yes.

16 Q. Had you formed Coastal Forest Holdings  
17 at that point in time?

18 A. I think -- I think that we had, and I  
19 think that Alexandria and the Five Guys  
20 investments were within there.

21 Q. Well, what -- how -- how did you form  
22 it? Who -- who did you -- I mean, did you -- was  
23 it an LLC? A partnership? I mean, what...

24 A. No. It's -- well, it's a subsidiary  
25 of an S corp. So it's an S corp sub.

**ROA 006829**

Page 432

1 Q. Okay.

2 A. And it would have been formed by  
3 Travis, what as I recall.

4 Q. Okay.

5 A. As I recall, sorry.

6 Q. And -- and at least it -- it says  
7 it's -- it was wholly owned by the shareholders.  
8 Was that right? Was that correct, in February of  
9 2012?

10 A. Yes.

11 Q. And then there is a second entity,  
12 Coastal Forest Advisors, that will manage the  
13 investments made by Coastal Forest Holdings; is  
14 that right?

15 A. Correct. That entity -- that entity  
16 had not been formed.

17 Q. Okay. And you say: And will receive  
18 compensation from CFH for doing so. That would be  
19 the management fee, right?

20 A. That's correct.

21 Q. Okay. Coastal Forest Holdings will be  
22 owned in large part by its management, including  
23 me?

24 A. Correct.

25 Q. Okay. And --

**ROA 006830**

Page 433

1           A.     There -- thereby disclosing, as we  
2     discussed earlier, my participation in those fees.

3           Q.     Well, that was what I was going to ask  
4     you is, is -- is that the type of disclosure that  
5     you made to Mr. Barringer and Merrill Light; those  
6     two words: Including me?

7           A.     Yes, that's what's contained in this  
8     document.

9           Q.     That's it: Including me? Is that  
10    what you're relying on for the disclosure?

11          A.     That's not the only disclosure, but  
12    that's a disclosure in this document.

13          Q.     Okay. Okay. There's nothing in here  
14    about you getting the carried interest, right?

15          A.     There's no discussion of carried in  
16    here anywhere -- well, I don't think. I haven't  
17    seen it as I'm glancing through.

18          Q.     Okay. So that's -- that's not  
19    disclosed in this one, correct?

20          A.     No, but actually nor are fees -- well,  
21    wait a minute. Let me see. No compensation.  
22    Well, comp- -- compensation -- compensation  
23    doesn't -- it isn't defined as fees. It's not  
24    defined as carry. It's not defined as both. It's  
25    undefined. So there's no mention of either fees

**ROA 006831**

Page 434

1 or carry in here.

2 Q. So that could mean anything, right?

3 A. Could mean anything.

4 Q. Where does this say that you're going  
5 to get 20 percent of the future profits?

6 A. That I'm going to get it? I was -- it  
7 was never contemplated that I get 20 percent.

8 Q. Well, you or somebody -- some other  
9 people: King, Chalom, Jones?

10 A. This is -- this is a recap of the  
11 presentation that was made. It may mention it in  
12 the presentation. I don't recall, but it doesn't  
13 say it in here.

14 Q. So it's not in here, right?

15 A. Correct.

16 Q. Kevin Luzak compensation. I have  
17 reached the point in my career where I need to get  
18 back on track with building my own assets. Do you  
19 see that?

20 A. I do.

21 Q. Okay. I mean, hadn't at this point in  
22 time, 2012, I mean, your -- your wife had been  
23 given 30 some-odd percent equity interest in  
24 Coastal Forest Resource Company; had she not?

25 A. Yes, 37 and a half percent.

**ROA 006832**

Page 435

1 Q. And, I mean, she didn't pay anything  
2 for that stock, did she?

3 A. No, she didn't.

4 Q. Given to her by her father out of the  
5 goodness of his heart?

6 A. Yes.

7 Q. But you wanted more salary from the  
8 company; is that right?

9 A. My -- my desire for compensation was  
10 not related to my wife's ownership. So the "but"  
11 I would object to in that comment.

12 Q. Well, what -- what do you mean it's  
13 not related?

14 A. I wanted to be able to build my own  
15 balance sheet. My wife's balance sheet is my  
16 wife's balance sheet.

17 Q. You wanted more money for yourself?

18 A. Yes. I wanted to be compensated for  
19 what I was doing.

20 Q. Well, did you ever consider the fact  
21 that since you had or your wife had been given,  
22 you know, arguably, hundreds of millions of  
23 dollars in value for which she paid nothing for,  
24 that it might look a little aggressive or improper  
25 that you're saying you want to get paid a higher

**ROA 006833**

Page 436

1 salary?

2 A. No.

3 Q. You never thought that?

4 A. No.

5 MR. TWOMBLEY: For the record, I'm on  
6 Tab 44 of K. Luzak 506 through 509.

7 BY MR. TWOMBLEY:

8 Q. How did you conclude that from a cost  
9 standpoint you were not the right person to run  
10 CFRC if the shareholders decided to maintain its  
11 current business lines and do not agree to  
12 diversify? What -- what analysis did you do to  
13 determine that from a cost standpoint you weren't  
14 the right person?

15 A. As -- as Coastal was then  
16 structured -- and I discussed this yesterday --  
17 the three business units were -- well, actually  
18 four business units, were relatively autonomous,  
19 and there was a COO in place, Tom Evans, who would  
20 coordinate the operations of those autonomous  
21 units, and there was a CFO, Travis Bryant, who  
22 could -- who could provide funding, run -- run  
23 essentially the back office related to them.

24 It was my view that for the -- for the  
25 benefit and from the perspective of the

**ROA 006834**

Page 437

1 shareholders, that the role above those functions  
2 was not a particularly demanding role and could be  
3 filled -- would best be filled by probably a  
4 forest products insider who would have a very  
5 modest expectation in terms of compensation, and I  
6 was not that person from the standpoint of either  
7 my compensation goals or my forest products  
8 background.

9 And for that reason I stated, I think,  
10 in this memo and during the meeting if -- if the  
11 shareholders don't want to diversify, I'm not  
12 going to be the right person to stay in here; I  
13 would just be -- go back to being a board member.

14 MR. TWOMBLEY: Madam Court Reporter,  
15 mark this spot of the transcript. And I'm going  
16 to ask you -- I'm going to remind you to do that  
17 when I continue to get nonresponsive answers that  
18 take up my time.

19 BY MR. TWOMBLEY:

20 Q. What analysis did you do, Mr. Luzak,  
21 to determine that from a cost standpoint that you  
22 were not the right person to run CFRC if the  
23 shareholders decided to maintain their current  
24 business lines and not agree to diversify?

25 MR. MACLOSKIE: Objection. Answered --

**ROA 006835**

Page 438

1 asked and answered.

2 THE WITNESS: In the interest of time,  
3 and I know it's an -- it's an important issue for  
4 you, I'm just going to refer to my previous  
5 answer.

6 BY MR. TWOMBLEY:

7 Q. Did you talk to any compensation  
8 consultants to make that conclusion?

9 A. No. But, in fact -- in fact, part of  
10 the point of the meeting and of this memo, I  
11 believe -- and I haven't read through it again --  
12 was my recommendation that we do, in fact, have a  
13 conversation with compensation consultants to  
14 determine what the fair compensation for what I  
15 was proposing to do should be.

16 Q. Well, how much did you think you were  
17 entitled to?

18 A. I really didn't know.

19 Q. Well, how do you know that it's too  
20 much for the company to afford?

21 A. Because my -- my ballpark estimate was  
22 you could -- you could fill the role of the  
23 overseer of these autonomous business units with  
24 an individual whose compensation expectations  
25 could be as low as, say, \$300,000, plus or minus,



**ROA 006836**

Page 439

1 which was around Tom Evans's -- Tom Evans's  
2 compensation, or, probably more efficiently, Tom  
3 Evans could assume that role himself and incur  
4 zero additional compensation. I knew I was going  
5 to be more than zero.

6 Q. Okay. Why did you think you were  
7 going to be more than \$300,000? I mean, do you  
8 know if the company -- if everybody would have  
9 agreed to pay you \$300,000?

10 A. We -- we -- again, my hope was we  
11 would get a third party in to do an analysis of  
12 what the role was, what the value of the role was,  
13 and how that role would be compensated, and we --  
14 we'd have a conversation around whatever that  
15 number was.

16 And I will also point out, at that  
17 point in time -- and this -- this gets back to  
18 analysis -- I did an analysis of  
19 publicly-available information, which relates  
20 definitionally to public forest products companies  
21 of around the same size as Coastal, and they were  
22 companies like Potlatch and -- and a few others.  
23 There were, as I recall, six of them. And the  
24 average total compensation for the CEOs of those  
25 businesses was \$1.2 million at the time.

**ROA 006837**

Page 440

1           Q.    Is that what you thought would be fair  
2   for you, \$1.2 million?

3           A.    My issue was I wasn't sure because the  
4   role that I would be filling was, undoubtedly,  
5   quite different than the role that those CEOs  
6   filled because of the operating structure of CFRC,  
7   which was, in my view at the time, more autonomous  
8   than the operating structures of those businesses,  
9   as well as the proposed addition of these  
10   diversifying activities, which was not evidenced  
11   in any of those companies.

12                So it was a different role, which, in  
13   my view, mandated hiring a consultant to tell us  
14   what the role -- what the role was, what the  
15   comparables for that role was, and how it should  
16   be compensated.

17           Q.    Did you think a million dollars would  
18   be fair -- fair salary?

19           A.    I -- I wasn't sure it would be.

20           Q.    Okay.

21           A.    Might be -- might be way too high. I  
22   didn't know.

23           Q.    Okay. When you did the analysis of  
24   these other companies and what their CEOs were  
25   making --

**ROA 006838**

Page 441

1 A. Uh-huh.

2 Q. -- did any of those CEOs -- were --  
3 were they proposing to get management fees from  
4 subsidiary companies that the -- that the CEO  
5 company worked for and also, you know, get carried  
6 interest fees in the future? Did any of them have  
7 that type of arrangement?

8 A. Not that I know of, no.

9 Q. Okay. Did any of those CEOs' wives,  
10 were they given hundreds of millions of dollars of  
11 stock in the company for free?

12 A. I don't know the answer to that.

13 Q. Do you think it's appropriate to  
14 factor those things into what you receive --

15 A. No.

16 Q. -- in compensation? No?

17 A. Not in the context of this particular  
18 analysis. It was irrelevant.

19 Q. All right. If you will turn to 509.  
20 You say: I was asked to come back with specific  
21 proposals. This is proposals for your  
22 compensation, correct?

23 A. Correct.

24 Q. Which would include an ownership  
25 interest in CFH and/or CFH Advisors and a current

**ROA 006839**

Page 442

1 income component. Did I read that correctly?

2 A. Yes, you did.

3 Q. Is that what you wrote?

4 A. Yes.

5 Q. And then it says: I will do so within  
6 the next week.

7 A. Uh-huh.

8 Q. Right?

9 A. Yes.

10 Q. Okay. Where are the proposals?

11 A. I never got to them.

12 Q. You never did them?

13 A. I never did them.

14 MR. TWOMBLEY: We'll take a break.

15 VIDEOGRAPHER: We're going off record.

16 This is the end of Media Unit 1. The time is  
17 10:42 a.m.

18 (A recess was taken.)

19 VIDEOGRAPHER: We are back on record.

20 This is the beginning of Media Unit 2. The time  
21 is 10:55 a.m.

22 BY MR. TWOMBLEY:

23 Q. Mr. Luzak, what did you tell Mark  
24 Sanford when he called you?

25 A. When he called me when?

**ROA 006840**

Page 443

1           Q.    To tell you that he might have to  
2   testify in the case or had been asked to provide  
3   information.  What did you tell him?

4           A.    I apologized to him for any  
5   inconvenience.  I don't re- -- I don't recall  
6   telling him anything else.

7           Q.    Okay.

8           A.    That was -- that -- that conversation  
9   was a while ago, though.  So I don't -- I don't  
10   really -- I recall apologizing to him.

11          Q.    Have you talked to him since then?

12          A.    Yes.  I'm going to see him tonight,  
13   actually.

14          Q.    Oh, you are?

15          A.    Yes.

16          Q.    And where are you going to see him?

17          A.    At a birthday party for a child who is  
18   a friend of his family and my family.

19          Q.    Who's the child?

20          A.    Charlie Clayborn is his name.

21          Q.    Where is the party going to be?

22          A.    At Leon's.

23          Q.    Okay.  And you said that's tonight?

24          A.    That's tonight.

25          Q.    Are you on the governing council of

**ROA 006841**

Page 444

1 The Wilderness Society?

2 A. Yes, and I'm the treasurer.

3 Q. You're the treasurer?

4 A. Yes.

5 Q. Did you tell them, quote: Between  
6 2007 and 2013, Kevin was the CEO of one of the  
7 largest private forest companies in the United  
8 States?

9 MR. MACLOSKIE: Excuse me, is that --  
10 is that a document that we've reviewed or --

11 MR. TWOMBLEY: It's a question.

12 MR. MACLOSKIE: No. No. Is it a  
13 document -- are you asking a question based on a  
14 document that you have in your hand right now that  
15 we have not reviewed?

16 MR. TWOMBLEY: I don't have to tell you  
17 what my question is based on. I'm asking him a  
18 question.

19 MR. MACLOSKIE: If you're asking him --

20 MR. TWOMBLEY: Please don't interrupt  
21 me, and please don't take up my time.

22 BY MR. TWOMBLEY:

23 Q. Did you tell The Wilderness Society  
24 that between 2007 and 2013, Kevin was the CEO of  
25 one of the largest private forest companies in the

**ROA 006842**

Page 445

1 United States?

2 A. I assume you're reading from my bio on  
3 their website --

4 Q. I'm just asking you if you told them  
5 that.

6 A. I don't recall. I don't recall.

7 Q. You don't recall --

8 A. No.

9 Q. -- telling them that?

10 A. No.

11 Q. You were not the CEO of one of the  
12 largest private forest companies between 2007 and  
13 2013, were you?

14 MR. MACLOSKIE: Objection.  
15 Argumentative.

16 THE WITNESS: Yes.

17 BY MR. TWOMBLEY:

18 Q. Yes, you were?

19 A. Yes, 2008 to 2012 falls within that  
20 bracket.

21 Q. Are you -- are you a director of the  
22 Medical University of South Carolina?

23 A. Yes. I'm actually a former.

24 Q. Former?

25 A. Yes.

**ROA 006843**

Page 446

1 Q. And that was of the -- of the Medical  
2 University?

3 A. The Medical University Foundation.

4 Q. Oh, okay. So you're not a director of  
5 the Medical University of South Carolina, are you?

6 A. Foundation.

7 Q. This is a foundation where they raise  
8 money?

9 A. Yes.

10 Q. Oh, okay. You ever tell anybody you  
11 were the director of the Medical University of  
12 South Carolina?

13 A. I don't recall.

14 Q. Did you give money to the foundation  
15 that you're -- you used to be a director of?

16 A. No.

17 Q. You never gave them any money?

18 A. No.

19 Q. What senior management role did you  
20 hold in a timberland fund?

21 A. I assume that -- I assume that refers  
22 to Stevenson, because I was a managing partner of  
23 Stevenson.

24 Q. Okay. Let's -- let me ask you  
25 about -- and now I'm not sure if Evocotive (sic)



**ROA 006844**

Page 447

1 or Ecovative, the one that you said was the  
2 unicorn?

3 A. Yes, Ecovative.

4 Q. And what do you think your \$250,000 is  
5 worth now?

6 A. I -- I don't know.

7 Q. Well, you -- you threw out some  
8 numbers before we broke and said that it had -- I  
9 mean, we can get the court reporter to read it  
10 back. You don't remember you said that it --

11 A. I recall -- I recall describing what  
12 the -- what the valuation was based upon the --  
13 the most recent investment by Viking, but  
14 there's -- there were dilution events and  
15 accretion events between the core investment and  
16 the current valuation, the current round.

17 There is also, as I think I indicated,  
18 some structural complexity about the way that  
19 investment is going in that obfuscates the overall  
20 valuation. So because of those two things I have  
21 no idea what our investment is worth. I would  
22 venture to say it's worth more than our base is or  
23 more than our initial investment, and I would -- I  
24 would go as far as to say it's probably  
25 significantly more, but I don't know.

**ROA 006845**

Page 448

1 Q. Why did you tell us that was your  
2 unicorn? That was -- that was the big one?

3 A. Ain't over yet. Fourth inning.

4 Q. You might lose that one, too, right?

5 A. Could be.

6 Q. In this memo we were -- we left on at  
7 the break, when you said that if the shareholders  
8 decided to maintain its current business lines and  
9 do not agree to diversify, then you would not be  
10 the right person for the CEO job?

11 A. Correct.

12 Q. Right?

13 A. Correct.

14 Q. And isn't that exactly what happened?

15 A. It is ultimate -- it is ultimately  
16 what happened, yes.

17 Q. Okay. Have you invested money in a  
18 company with your son Wade regarding a clothing  
19 line or something along -- something -- anything  
20 with that nature?

21 A. Yes, I've -- I've funded one of his  
22 ventures.

23 Q. Okay. How -- how much did you fund it  
24 with?

25 A. A couple thousand dollars.

**ROA 006846**

Page 449

1 Q. Okay.

2 A. It's T-shirts.

3 Q. Oh, okay, T-shirts. Was that a  
4 company? Was that a company, or what -- what do  
5 you mean it's a venture? That sounds -- sounds --

6 A. I don't know what you're referring to.

7 Q. Oh, you don't know what I'm referring  
8 to?

9 A. You described it as a venture.

10 Q. You describe it as a venture, sir.  
11 I'm just using your words.

12 A. Oh, sorry. Sorry. I beg your pardon.

13 Q. What -- what type of venture was this  
14 that you funded for Wade?

15 A. It was a -- or I guess his, a business  
16 that he started that makes silk- -- silkscreen  
17 T-shirts.

18 Q. Okay. And where was his business  
19 started?

20 A. Wyoming.

21 Q. Is it still in business?

22 A. Yes. I have three huge boxes of  
23 silkscreen T-shirts sitting in my house in  
24 Wyoming.

25 Q. Okay. But, I mean, is it -- is it --

**ROA 006847**

Page 450

1 is it making T-shirts now and generating a profit  
2 or is it...

3 A. No. It was -- it was sidelined by  
4 COVID, and now the project is to sell the three  
5 boxes of T-shirts.

6 Q. Okay. All right. Do you agree that  
7 Coastal Forest Resource Corporation has performed  
8 very well since you left the company?

9 A. What -- what metrics do you want to  
10 focus on?

11 Q. Any -- any one you want to use. Any  
12 one you want to use. Do you believe it's  
13 performed very well?

14 A. I think it's -- I think it's been cash  
15 generative consistent with the improvements that  
16 we made prior to 2012. I think that the return on  
17 capital as related to capital expenditures is  
18 extremely low, at a -- at a constant price level.  
19 I think that it's currently knocking the cover off  
20 the ball, but almost exclusively because of the  
21 well-publicized inflation in lumber prices. So  
22 by -- by many measures it is. By some measures  
23 may not be.

24 Q. Give me just a minute.

25 A. Sure.

**ROA 006848**

Page 451

1           Q.    I'm going through and checking off  
2 things you've already been asked about.

3                   What do you think that the -- what do  
4 you think Hampton's ownership interest in CFRC is  
5 worth?

6           A.    I have a -- I have a good idea of what  
7 the operations are worth. I'm a little hazy in  
8 terms of the valuation of the timberland. So I  
9 really don't know.

10           Q.    Can you give us a range? I mean, it's  
11 lots of emails and stuff where you've floated  
12 around what you think the company is worth. Do  
13 you want to go through all of them?

14           A.    I think the -- well, we could, or I  
15 could just answer the question.

16           Q.    Okay. Well, that would be great.

17           A.    I'm fairly certain that the operations  
18 are worth something in the neighborhood of  
19 \$500 million. That's enterprise value.

20           Q.    Okay.

21           A.    The value of the timberland has  
22 decreased, and in certain areas decreased pretty  
23 significantly from the basis that I was familiar  
24 with when I was there. I think the -- I think the  
25 timberland could be worth something -- it's

**ROA 006849**

Page 452

1 probably something south of \$1,000 an acre  
2 overall, but I don't know -- I don't know exactly  
3 what because I just don't have enough information  
4 about it.

5 Q. Well, if it owns -- if -- if it owns  
6 200,000 acres and it's worth \$1,000 an acre, how  
7 much --

8 A. Something less than a 1,000.

9 Q. All right. Well, if it's \$1,000 an  
10 acre, to use a round number.

11 A. So it would be -- the enterprise value  
12 would be 700.

13 Q. Okay. That -- that would be another 2  
14 million, right?

15 A. On top of the 500, 700.

16 Q. So 700 million. And Hampton never  
17 paid one dime for any of that stock, correct?

18 A. That's correct.

19 Q. Mr. Luzak, you cannot predict what  
20 would have happened at Coastal and -- with respect  
21 to your strategies and plans in the future if you  
22 had not been fired, right?

23 A. I can -- I can back test based on what  
24 we wanted to do but not with any great accuracy.

25 Q. Okay. When you say you can back test

ROA 006850

Page 453

1 what we were going to do --

2 A. Yes.

3 Q. -- I thought we had established in  
4 great detail yesterday that all of your strategies  
5 and discussions were simply plans?

6 A. Correct.

7 Q. And that none of them had ever been  
8 executed. So how can you back test what I -- what  
9 we were going to do?

10 A. Well, the -- the -- the strategy was  
11 conceptually approved by the family in the  
12 February family meeting. We would have gone from  
13 there to executing it. So -- so documenting,  
14 structuring much more specifically, that had not  
15 been done. We began that process, but, obviously,  
16 was interrupted by my termination.

17 But for the sake of this conversation,  
18 it's reasonable to assume that based on the  
19 trajectory of that effort prior to the disruption  
20 in June, we -- and sort of axiomatic to your  
21 question, that we would have put this entity  
22 together as we contemplated.

23 Q. How do you know you would have done  
24 that? I mean, you -- you say in February you  
25 don't even know if you're going to be the CEO or

ROA 006851

Page 454

1 if the shareholders are going to agree to the  
2 diversification plan?

3 A. Well, I guess there -- I guess there  
4 are two hypotheticals. The first one is we go  
5 ahead consistent with the -- the general approval  
6 that we got in the family meeting from the  
7 controlling shareholders and execute the plan or  
8 we don't. So if you tell me which path you want  
9 to go down and direct a question at that path, I  
10 could do that for you.

11 Q. Well, that's my point, though, is that  
12 y'all had never settled on a path; no one had made  
13 any final decisions or agreed to do anything,  
14 right?

15 A. At -- at that -- at that point in time  
16 it's correct.

17 Q. Well, even through --

18 A. Correct.

19 Q. Even through -- even through June,  
20 when you got terminated --

21 A. That's correct.

22 Q. -- no one had ever agreed to do  
23 anything, right?

24 A. That's correct.

25 Q. And, in fact, you told Paul that if --



**ROA 006852**

Page 455

1 if everybody doesn't want to do this it's fine?

2 A. That's exactly right.

3 Q. Okay. And Paul said he didn't want to  
4 do it, right?

5 A. Correct.

6 Q. And Merrill ultimately said she didn't  
7 want to do it, and -- and so it never got done,  
8 right?

9 A. That's correct.

10 Q. There's an email between you and  
11 Mr. Alford. I can get it for you and show it to  
12 you if you'd like to see it.

13 A. Uh-huh.

14 Q. You'll probably remember it. But you  
15 say to Mr. Alford that you have made a simplifying  
16 assumption that Coastal Forest Resource Company  
17 would have sold \$100 million of timberland and  
18 invested that in a commercial real estate. Do you  
19 remember that?

20 A. I vaguely do, yes.

21 Q. Okay. All right. Isn't it true,  
22 Mr. Luzak, that none of your plans, proposals,  
23 ideas, thought pieces ever included Coastal Forest  
24 Resource selling \$100 million of timberland?

25 A. We -- we focussed on the number 60 as

**ROA 006853**

Page 456

1 an initial number, but the -- but the 60 was --  
2 well, I -- I -- I promise you I'm going to answer  
3 your question.

4 Q. Okay. Go ahead.

5 A. We did an analysis. The 60 was a  
6 component of -- and I -- and I discussed this  
7 yesterday. There is -- there is a significant  
8 component of overall Coastal timberland that can't  
9 generate an acceptable return as timberland. My  
10 recollection was that total amount was about 100  
11 or 125 million, and I can't remember. And we were  
12 assuming that we were going to over time convert  
13 all of that into diversifying investments.

14 MR. TWOMBLEY: Okay. Mark this spot of  
15 the transcript.

16 BY MR. TWOMBLEY:

17 Q. None of your proposals, thought  
18 pieces, plans, discussions, PowerPoint  
19 presentations, memos, notes, emails ever suggested  
20 or contemplated Coastal Forest Resource selling  
21 \$100 million of timberland; isn't that correct?

22 A. I -- I can't answer that without  
23 reviewing all of my -- the litany of documents  
24 that you cite.

25 Q. So you cannot point to a single

**ROA 006854**

Page 457

1 document, discussion, plan, thought piece,  
2 proposal where you suggested/recommended Coastal  
3 Forest Resource Company selling \$100 million of  
4 timberland, correct?

5 MR. MACLOSKIE: Show him what you're  
6 talking about.

7 MR. TWOMBLEY: It doesn't exist, is my  
8 point.

9 BY MR. TWOMBLEY:

10 Q. I'm just asking you, do you know of  
11 anything --

12 A. I can't point -- I can't point to one  
13 right now, no.

14 Q. Yes. Okay. Can you point to any  
15 document, plan, note, thought piece, PowerPoint  
16 presentation, email, slide, anything where you  
17 suggested that they take the \$100 million and then  
18 invest it into apartments?

19 A. No.

20 Q. Those two things were never even  
21 discussed to that extent, were they, Mr. Luzak,  
22 \$100 million?

23 A. I don't recall.

24 Q. But yet your wife has identified an  
25 expert with you making an assumption that the

**ROA 006855**

Page 458

1 company would have done that, and you are trying  
2 to get money from everybody in this case based on  
3 those assertions; isn't that right?

4 A. I'm not a party to the lawsuit.

5 Q. How much money do you need, Mr. Luzak?

6 A. For what?

7 MR. MACLOSKIE: I object to that  
8 question. That's argumentative. Need for what?  
9 Clothing? Food? Beer?

10 BY MR. TWOMBLEY:

11 Q. How much does it take to make you  
12 build your personal wealth, as you've talked about  
13 in the memo?

14 A. I don't have a number.

15 Q. You said the company had been  
16 successful based on the platform that you built.  
17 I mean, Paul Barringer built that company, right?

18 A. He -- he built it, and I helped expand  
19 it significantly.

20 Q. Yes. You were the CEO for two and a  
21 half years?

22 A. And -- and president for five and  
23 change years before that.

24 Q. You were part-time?

25 A. And responsible for doubling the

**ROA 006856**

Page 459

1 manufacturing capacity through projects that I  
2 initiated and acquisitions that I made, and  
3 increasing the footprint of the timberland by  
4 58,000 acres net.

5 Q. So it went from, like, 270,000 acres  
6 to 325, roughly?

7 A. No. Roughly 190 to 240, something  
8 like that, 250.

9 Q. Jumping around here. Don't want to  
10 put words in your mouth, when we look back at the  
11 transcript, but you -- you testified yesterday  
12 that you did not discover the undue influence or  
13 conspiracy until 2015, when y'all -- when you and  
14 your wife found out about the Travis Bryant  
15 compensation and the stock transfer to Merrill  
16 Light, correct?

17 A. I -- I don't -- I don't -- I'm not  
18 sure what you're referring to.

19 Q. Well, you -- you -- you said you  
20 didn't discover what was going on, the undue  
21 influence and the conspiracy that you believe was  
22 going on, until 2000- -- March of 2015, when you  
23 found out?

24 A. There were -- there were -- there were  
25 significant elements that we didn't learn until

ROA 006857

Page 460

1 after 2015.

2 Q. Okay. I understand there were  
3 significant elements.

4 A. Uh-huh.

5 Q. But the -- the element that -- with  
6 selling Travis the stock and Mr. Barringer giving  
7 the -- giving the stock away to his daughter and  
8 Ms. Barringer coaching at the meeting and  
9 Ms. Barringer manipulating, allegedly, people,  
10 you -- you definitely knew about all of those  
11 things in March of 2015, right?

12 A. We knew about the coaching  
13 contemporaneously, and the other matter -- the  
14 other -- the things that occurred --

15 Q. But you said Merrill --

16 A. -- in the context of my -- in my  
17 presence prior to 2000- -- during 2012, certainly  
18 knew of all of those. We didn't know about the  
19 stock transfer. We didn't know about the  
20 cotrusteeship. We didn't know about the  
21 modification to the will.

22 Q. Okay. And I'm --

23 MR. TWOMBLEY: Please mark this spot  
24 in the deposition.

25 BY MR. TWOMBLEY:

**ROA 006858**

Page 461

1           Q.     Because I'm not asking you what you  
2     didn't know about. I'm asking you what you did  
3     know about. You did know that Merrill Light had,  
4     in your opinion, improperly coached Mr. Barringer  
5     during that meeting, correct?

6           A.     That's correct.

7           Q.     You knew because Merrill Light had  
8     allegedly told you --

9           A.     Could I -- I'm sorry. I beg your  
10    pardon. At what time -- what timeframe are you --  
11    are you focussing on in these comments?

12          Q.     March of 2015.

13          A.     Yes, we -- yes, at that point in  
14    time --

15          Q.     Well, you knew about those things in  
16    '12, right?

17          A.     Exactly, which is why I'm asking for  
18    clarification.

19          Q.     Okay. And you also knew about, in  
20    March of 2015, you knew that Mr. Barringer had  
21    transferred the controlling interest to his  
22    daughter, right?

23          A.     When -- when you're saying March of  
24    2015 --

25          Q.     It's all in the pleadings everywhere,

ROA 006859

Page 462

1 y'all --

2 A. No. I'm just -- I just -- I'm  
3 trying -- you're -- you're -- you're focussed on a  
4 specific point in time, and I want to understand  
5 the derivation of that point in time.

6 Is that -- is that as a result of  
7 information that we learned in the document  
8 request process that we commenced in -- in January  
9 of 2015? Is that what you're -- is that what  
10 you're referring to?

11 Q. I don't know when you commenced it.

12 A. January 2015.

13 Q. But what I know is that your -- all of  
14 the documents that I have seen state that you and  
15 your wife found out about the Travis stock  
16 transfer and the transfer of the shares to Merrill  
17 Light, you definitely knew about that by March of  
18 2015.

19 A. Correct.

20 Q. And you described yesterday -- you  
21 said: We did not discover the -- the depth of  
22 the undue influence and conspiracy until March of  
23 2015?

24 A. Correct.

25 Q. Okay. No question you knew about



**ROA 006860**

Page 463

1 those things in March of 2015, right?

2 A. Correct.

3 Q. You said Merrill Light -- well, I'm --  
4 I think we've talked about that. Well, let me ask  
5 you. You said Merrill Light gave your  
6 father-in-law some papers?

7 A. Yes.

8 Q. Was there anything improper with  
9 Merrill giving Mr. Barringer these papers?

10 A. It -- it was -- I -- I'm -- I'm not  
11 exactly sure. It's -- there's a lot of mystery  
12 around why that was done.

13 Q. I mean --

14 A. Technically, one individual giving  
15 another individual papers is perfectly fine. In  
16 the context of an individual who is irrationally  
17 angry and becoming angrier over time over matters  
18 that were demonstratively not factual, like, as an  
19 example, my having thrown a book at Merrill; my  
20 kicking them out of a meeting, giving him papers  
21 that he subsequently, again, in -- in a state of  
22 compromised cognition, determined were evidence of  
23 my interest in, depending on the conversation,  
24 stealing the company, selling the company,  
25 whatever, I -- I can't help but to make a

**ROA 006861**

Page 464

1 connection between his receipt of paper -- those  
2 papers, that conclusion and the conversations that  
3 led to my termination and subsequently our being  
4 banished from the family.

5 Q. Do you think there was anything wrong  
6 with Merrill Light giving Paul Barringer those  
7 papers?

8 MR. MACLOSKIE: Asked and answered.

9 THE WITNESS: Possibly.

10 BY MR. TWOMBLEY:

11 Q. Do you remember testifying yesterday  
12 that you had made -- averaged out 5 to \$6 million  
13 a year while you were at Doughty Hanson?

14 A. Yes, I do. I'm actually getting  
15 another distribution today.

16 Q. Good. How much is that one going to  
17 be?

18 A. I don't know. I have no idea. I  
19 don't think it's very big.

20 Q. You didn't have a regular-paying job  
21 in 2009 when you went to work full-time for CFRC,  
22 correct?

23 A. No, I didn't.

24 Q. Okay. Who -- who -- who did you  
25 have work for?

**ROA 006862**

Page 465

1 A. No, I said I did not.

2 Q. Okay. You -- you did not?

3 A. I did not.

4 Q. Okay. I'm sorry, I misheard you. So  
5 you had no job, and your testimony is  
6 Mr. Barringer asked you to come work for the  
7 company full-time?

8 A. He had been asking me to work for the  
9 company for quite a long time prior to that.

10 Q. Okay.

11 A. In fact, as I recall, that -- that  
12 conversation began in 1998.

13 Q. So Mr. Barringer, he -- he wanted you  
14 to be CEO from 1998?

15 A. No. He wanted me to begin working  
16 with the company full-time.

17 Q. Are there any other companies that  
18 want you to work for them like Mr. Barringer did?  
19 It sounds like he was -- he really thought you  
20 were an asset and was -- really wanted you to be  
21 there. I'm just -- are there any other companies  
22 that thought like Mr. Barringer did?

23 A. At what -- at what point in time?

24 Q. Any point in time.

25 A. Salomon Brothers, Doughty Hanson,

**ROA 006863**

Page 466

1 Gleacher.

2 Q. All right. Well, those are all, like,  
3 Wall Street investment-type deals, right?

4 A. Correct.

5 Q. I'm talk about running -- running a  
6 manufacturing company?

7 A. No, I haven't run any other  
8 manufacturing companies.

9 Q. And Gleacher, when did you work for  
10 Gleacher? After you got fired?

11 A. It was -- it was -- it -- I think it  
12 was right after I had a heart attack. So it was  
13 probably 20- -- 20- -- I'm sorry. Yes 20- --  
14 20- -- 2014, 2015, something like that.

15 Q. Well, why don't you still work there?

16 A. Oh, it was sold, dissolved,  
17 distributed to shareholders.

18 Q. Whoever it was sold to, they didn't  
19 want you to keep working there?

20 A. No. The business was discontinued.

21 Q. It went under?

22 A. No. No. It was actually, it was very  
23 successful, but there was a disagreement among the  
24 controlling shareholders about direction forward.  
25 They got in a fight. So they decided to liquidate

**ROA 006864**

Page 467

1 it. And an investment bank is essentially a  
2 portfolio security. So it's pretty easy to  
3 liquidate it.

4 Q. Sounds like about what happened to  
5 CFRC, huh? Shareholders had a --

6 A. It wasn't liquidated.

7 Q. -- disagreement, not the liquidation  
8 part? You said that -- that Mr. Barringer would  
9 have never, if he had been in his right mind,  
10 allowed Travis Bryant to buy stock in the company.  
11 Do you -- do you remember that?

12 A. Yes.

13 Q. Okay. Why would Mr. Barringer never  
14 want that to happen?

15 A. He -- his focus -- and I think it's  
16 evidenced somewhere in your documentation by a  
17 letter that he wrote to Steve Conger or Robert  
18 Conger. His focus was essentially consolidating  
19 ownership among the Barringers. So he -- he  
20 wanted to buy in Steve's stock and the stock that  
21 Steve Conger owned, on the one hand. On the other  
22 hand, the idea that he would dilute Barringer --  
23 Barringer ownership by selling stock and at any  
24 price was contrary to a long-held and pretty  
25 vehement position that he had.

**ROA 006865**

Page 468

1                   Further, I think I mentioned yesterday  
2 Tom -- Tom Rockwood had a phantom stock asset of  
3 \$420,000.

4           Q.     Yes, you proposed one of those, too  
5 didn't you?

6           A.     Yes. Yes. Which -- which he was okay  
7 with. But at -- at the time it -- it bothered him  
8 that Tom had that much phantom ownership.

9           Q.     So Mr. Barringer was okay with your  
10 phantom stock idea?

11          A.     He was.

12          Q.     But he hated the one Tom Rockwood had?

13          A.     He did.

14          Q.     Okay.

15          A.     And he had other -- he had other  
16 issues with Tom as well, which I think really  
17 exacerbated that.

18          Q.     So if Mr. Barringer didn't want to  
19 dilute the Barringer family ownership interest,  
20 that -- that's essentially why he didn't -- he  
21 would not have wanted Travis to have the stock,  
22 right?

23          A.     Correct.

24          Q.     Wouldn't selling \$100 million in  
25 timberland and putting it in some investment

ROA 006866

Page 469

1 vehicle, wouldn't that dilute the Barringer  
2 ownership?

3 A. No, not at all. They would retain  
4 100 percent ownership in that.

5 Q. And 100 percent control?

6 A. We -- we discussed that yesterday.  
7 And I don't remember the -- the idea -- the  
8 thought behind the GP participation, but probably.  
9 They -- they would certainly have controlled the  
10 GP. So, yes.

11 Q. Isn't it true, Mr. Luzak, that these  
12 investments that you were proposing for Coastal,  
13 the -- Coastal could have lost that money if the  
14 investments went under, right?

15 A. Yes.

16 Q. You said that you saw Paul Barringer  
17 weekly at some point in time. At what point in  
18 time did you see Paul Barringer weekly?

19 A. While -- certainly while I was CEO I  
20 saw him.

21 Q. No. Weekly. You said yesterday you  
22 weekly (sic). I'm looking for just the time  
23 period that you saw him weekly, not -- that's my  
24 specific question: At what time period did you  
25 see him --

**ROA 006867**

Page 470

1 A. I was trying to answer you.

2 Q. Okay. Go ahead.

3 A. While I was CEO I saw him at least  
4 weekly.

5 Q. Okay.

6 A. While I was president, maybe not  
7 weekly, but frequently. Like, two to three times  
8 a month at least.

9 Q. Okay. So --

10 A. Yes, and I'm talking about physical --  
11 physical engagement, not telephone or anything  
12 else.

13 Q. Yes, you saw him face to face?

14 A. Correct.

15 Q. Interacted with him?

16 A. Yes.

17 Q. Weekly between 2009 and 2012?

18 A. Correct.

19 Q. That's when you were CEO?

20 A. Yes. Exactly.

21 Q. Where did you live between 2009 and  
22 2012?

23 A. New York.

24 Q. And where did Mr. Barringer live?

25 A. Weldon and/or Hilton Head.



**ROA 006868**

Page 471

1 Q. I think he lived in Hilton Head. Are  
2 you saying Mr. Barringer lived in Weldon in '09?

3 A. Yes, they had a house in Weldon, and I  
4 saw him in Weldon quite frequently.

5 Q. How would you get down to Weldon or  
6 Hilton Head to see him?

7 A. I would fly commercial to Richmond or  
8 commercial to Savannah most of the time. Once in  
9 a while I would take the company plane.

10 Q. And how would Mr. Barringer get up  
11 there to see you?

12 A. He -- he would have already been  
13 there. In Wel- -- in Weldon or Hilton Head?

14 Q. Yes.

15 A. I would have -- I would have gone to  
16 where he was.

17 Q. Okay. You said you traveled to CFRC  
18 facilities weekly, a couple times a month during  
19 this time?

20 A. Yes.

21 Q. Okay. Would you either take the  
22 company plane or fly commercial and seek  
23 reimbursement from the company for that trip?

24 A. If I -- if I -- if I flew commercial,  
25 I would get reimbursement. If I took the plane,

ROA 006869

Page 472

1 obviously, I wouldn't.

2 Q. Did you and Hampton ever take the  
3 company plane on personal vacations and things of  
4 that nature?

5 A. Yes.

6 Q. Okay. And did you -- did you always  
7 pay for that when you did it?

8 A. We -- we paid for it -- I had an  
9 outstanding balance owed of, I think, \$77,000 or  
10 \$73,000, which is still outstanding. Other than  
11 that, we paid for it.

12 Q. Are you telling me you took \$77,000  
13 worth of flights in that airplane and you haven't  
14 paid for them?

15 A. Exactly right, and I won't.

16 Q. Why not?

17 A. It -- it's -- I'll view it as my  
18 compensation upon termination, and I will further  
19 view it as the absolute least that they can do for  
20 me.

21 Q. Are you aware that -- are you aware  
22 that your wife alleges in this lawsuit that  
23 Mr. and Ms. Barringer had entered into a contract  
24 with one another wherein they agreed beginning in  
25 at least 1998 to always treat the kids equally in

**ROA 006870**

Page 473

1 the future no matter what type of behavior they  
2 engaged in?

3 A. I'm -- I'm not aware of that  
4 understanding being memorialized in a contract.

5 Q. Okay. So you don't know of any --  
6 well, let me just -- let me just ask you. I don't  
7 either. You are aware your wife alleges that,  
8 though, right, that there's a contract?

9 A. That there's a contract? No, I'm not.

10 Q. You're not?

11 A. I'm -- I'm -- as I said, the contract  
12 concept is new to me.

13 Q. Okay. All right. Do you know why --  
14 so -- so you're -- let me -- let me rephrase that.

15 So you're not aware of any such  
16 contract, and you're not aware that your wife is  
17 alleging that there was a contract?

18 A. Again, in -- in my interpretation of  
19 your question, I am -- I am interpreting the word  
20 contract to refer to a document, an executed  
21 document reflecting an understanding. I am not  
22 familiar with that as a component of any  
23 allegation that my wife is making, which is not to  
24 say it's not true. I'm saying I'm not aware of  
25 it.

**ROA 006871**

Page 474

1           Q.     Okay.  So you're not aware of any  
2     written contract anywhere where Mr. and  
3     Ms. Barringer agreed to treat the kids equally in  
4     the future no matter what type of behavior they  
5     engaged in?

6           A.     I'm -- I'm -- I'm not aware of it, but  
7     I'm not sure I would be.

8           Q.     Okay.  All right.  We've dealt with no  
9     writing.  Let's talk about a verbal contract.  Are  
10    you aware of any verbal agreement between Mr. and  
11    Ms. Barringer beginning in at least 1998 where  
12    they agreed with each other that they would treat  
13    their children equally in the future no matter  
14    what type of behavior the children engaged in?

15          A.     And I'm not trying to be evasive or  
16    I'm not trying to avoid answering the question.  
17    An agreement could be tacit or explicit.  I have  
18    been involved in many discussions with the family  
19    at the dinner table and elsewhere where the  
20    concept of equality was discussed.

21                 I -- I can't -- I can't make reference  
22    to your dependent clause about behavior, but  
23    certainly I witnessed many discussions where  
24    treating the three siblings equally was discussed,  
25    and to me that could be --

**ROA 006872**

Page 475

1 Q. Okay.

2 A. -- it's two people discussing  
3 something in each other's presence. I would argue  
4 that's agreement.

5 MR. TWOMBLEY: Please mark this section  
6 of the transcript.

7 BY MR. TWOMBLEY:

8 Q. I want to ask the question again.

9 A. Okay.

10 Q. I did not ask you have you been party  
11 to conversations where the concept of equality  
12 came up. I am talking about a verbal contract, a  
13 legally binding agreement between Paul and Merrill  
14 Barringer where they agreed that they were going  
15 to treat their children equally in the future no  
16 matter what type of behavior they engaged in.

17 A. That's a different question than the  
18 one you asked me earlier.

19 Q. Answer that one.

20 A. You're referring to a verbal contract  
21 that's legally binding. What are the parameters  
22 of the verbal contract that's legally binding?

23 Q. Take out the legally binding. A  
24 verbal contract, are you aware of any agreement  
25 where Mr. and Ms. Barringer agreed at any point in

**ROA 006873**

Page 476

1 time that they were going to treat their children  
2 equally in the future no matter what type of  
3 behavior they engaged in?

4 A. Are you talking about verbal agreement  
5 or contract?

6 Q. Both. Either.

7 A. Written contract, no. Verbal  
8 agreement, yes. However, without reference in my  
9 recollection to the dependent clause related to  
10 behavior.

11 Q. All right. Well, that's the material  
12 feature of the contract that I'm talking about, or  
13 agreement. I'm not talking about a discussion  
14 where they said they planned to treat their  
15 children equally or that they discussed the  
16 concept of equality. I'm talking about an  
17 agreement that they're going to treat their  
18 children equally no matter what type of behavior  
19 the children engage in in the future.

20 A. No, I'm -- I'm not -- again, I'm not  
21 aware of that -- that contract, that agreement  
22 with that dependent feature.

23 Q. Did -- did Ms. Barringer ever do  
24 anything or say anything that led you to believe  
25 that they had agreed with each other that they

**ROA 006874**

Page 477

1 were going to treat their children equally in the  
2 future no matter what type of behavior the  
3 children agreed -- engaged in?

4 A. So now as distinct from a contract or  
5 agreement between the two of them with the  
6 dependent clause, you're asking me if I had an  
7 agreement -- if I had a discussion with  
8 Mrs. Barringer to the same effect?

9 Q. Or -- or Mr. Barringer. Did they ever  
10 do or say anything that led you to believe that  
11 they were going to treat their children equally in  
12 the future no matter what type of behavior that  
13 they engaged in?

14 A. Outside of the pattern, going back to  
15 at least '86, of treating the children equally  
16 regardless of behavior, which was consistent  
17 throughout that entire period of time with regard  
18 to all assets, no, I did not -- I did not have  
19 that conversation with either one of them.

20 Q. Okay. And neither one of them ever  
21 did or said anything that led you to believe there  
22 was such an agreement that they would -- would not  
23 treat the kids -- kids differently in the future,  
24 correct?

25 A. I'm sorry, would you repeat that?

**ROA 006875**

Page 478

1           Q.    Neither Mr. Barringer or Ms. --  
2   Mr. Barringer or Ms. Barringer ever did or said  
3   anything that led you to believe that there was  
4   some type of agreement in place that they would  
5   treat the kids equally in the future no matter  
6   what type of behavior they engaged in, correct?

7           A.    I think that's the same as the first  
8   question.  So -- or the second question.  So I  
9   would, again, agree with it.

10          Q.    Okay.  Do you have any idea in the  
11   world why somebody would go to court in Beaufort,  
12   South Carolina and tell a judge that they thought  
13   Mr. and Ms. Barringer had entered into a contract  
14   with one another where they were going to treat  
15   their children equally in the future no matter  
16   what type of behavior the children agreed --  
17   engaged in?

18               MR. MACLOSKIE:  Objection.  Calls for a  
19   legal conclusion.  Argumentative.

20               THE WITNESS:  Yes, I'm -- I'm not a  
21   lawyer.  I didn't draft those documents.  I can't  
22   comment on it.  And -- and part of the predicate  
23   of that response is based on my confusion about  
24   the definition of contract.

25   BY MR. TWOMBLEY:



**ROA 006876**

Page 479

1 Q. Agreement. You don't know what a  
2 contract is, Mr. Luzak?

3 A. I -- I don't know in this context the  
4 extent of the concept of contract.

5 Q. Well, using any definition you want to  
6 use.

7 A. Okay.

8 Q. Any understanding you might have.

9 A. As a hypo?

10 Q. Yes.

11 A. You and I could agree to wear orange  
12 ties tomorrow. I don't think that's a contract.  
13 You and I could obligate each other to sign  
14 documents to wear orange ties tomorrow. That  
15 would be a contract. I don't know where the line  
16 is here.

17 Q. Okay. Well, and I think we've  
18 established -- I'm happy to go back through it  
19 again, but either one of those hypos, whether  
20 there was an agreement, verbal, whether there was  
21 an understanding, whether -- there is nothing that  
22 you know of, written, verbal or otherwise, that  
23 Mr. and Ms. Barringer agreed that they were going  
24 to treat their kids in the future no matter what  
25 type of behavior the children engaged in?

**ROA 006877**

Page 480

1 MR. MACLOSKIE: Objection. Asked and  
2 answered.

3 THE WITNESS: I -- I -- I could -- I  
4 could -- I could infer the existence of an  
5 agreement akin to you and I saying let's wear  
6 wearing orange ties tomorrow based upon a very,  
7 very long and extensive history of how they  
8 treated the children in the context of whatever  
9 their behavior was.

10 BY MR. TWOMBLEY:

11 Q. Okay. But I'm not talking about the  
12 historical treatment of the children. For  
13 purposes of this question, let's just assume I  
14 agree with you --

15 A. Okay.

16 Q. -- that Mr. and Ms. Barringer treated  
17 their children equally throughout the vast  
18 majority of their lives. Okay. What I'm talking  
19 about is an agreement to maintain that equality in  
20 the future no matter what type of behavior the  
21 children engaged in.

22 MR. MACLOSKIE: Objection. Asked and  
23 answered.

24 THE WITNESS: Yes, I --

25 BY MR. TWOMBLEY:

**ROA 006878**

Page 481

1 Q. You don't know anything, correct?

2 A. This -- this particular exchange was  
3 focussed on, I'm assuming, a filing that was made  
4 in court that makes reference to a contract. So  
5 my question relates -- or my query relates to the  
6 nature of the contract. We're acknowledging that  
7 there is a widespread of -- within the definition  
8 of a contract. I'm not able to answer that  
9 question because I don't know the nature of the  
10 contract.

11 Q. You don't have any evidence that they  
12 entered into any type of contract like that,  
13 correct?

14 A. I don't.

15 Q. Or that they entered into any type of  
16 agreement or anything of that nature?

17 A. The fuzzier we get, the more hesitant  
18 I am to answer the question. So for the purposes  
19 of this so we can move on, which I know you want  
20 to do, I'll say no.

21 Q. Okay. Well, I don't want to move on.  
22 I want to find out what evidence you have, if you  
23 have any. I do not want to move on.

24 MR. MACLOSKIE: Asked and answered.

25 BY MR. TWOMBLEY:

**ROA 006879**

Page 482

1           Q.    If you have -- if you have any  
2   evidence that Paul and Merrill Barringer entered  
3   into a contract, agreement, pinky swear, anything  
4   you want to call it, that they were going to treat  
5   their children equally in the future no matter  
6   what type of behavior the children engaged in, I  
7   want you to tell me that.

8                   MR. MACLOSKIE:  Asked and answered.

9   BY MR. TWOMBLEY:

10           Q.    Do you have any such evidence?

11           A.    I -- I do not.

12           Q.    Okay.  Will you turn to 19A of the  
13   notebook?

14           A.    Sure.

15           Q.    Luzak 142.

16           A.    Yes.

17           Q.    I think you said this is a  
18   presentation you made at one of the YPO things?

19           A.    Oh, 19A.  Sorry.  Hang on.

20           Q.    19 --

21           A.    I think -- I believe so, yes.

22           Q.    Who authorized you to disclose all of  
23   this financial information of CFRC to all these  
24   people at the YPO?

25                   MR. GILREATH:  You got a page number?

**ROA 006880**

Page 483

1 THE WITNESS: 1 -- KL 142. No one  
2 authorized it, and no one prohibited it.

3 BY MR. TWOMBLEY:

4 Q. You said earlier Mr. Barringer didn't  
5 like you putting -- putting these numbers out  
6 there, even to people that worked at the company.  
7 Do you think he wanted you to be airing them out  
8 at the YPO meeting?

9 A. He -- he didn't -- he was -- he was  
10 very sensitive about people at the company  
11 learning this information, but he -- he freely  
12 discussed financial matters with his CEO group.  
13 And again, YPO is the JV version of the  
14 organization that he was involved with, and Victor  
15 is or was involved with, which the CEO is  
16 structured in the same way. They have forum  
17 groups. And so he's very familiar with this level  
18 of disclosure with those forum groups. So he  
19 wouldn't object -- have objected to this at all.

20 Q. You write in here that: All of these  
21 assets need to be reallocated. Isn't it true  
22 that's your -- that's just what you thought?  
23 That's not what everybody else thought, right?

24 A. Sorry, where are you?

25 Q. Issue 2: Day-to-day is somewhat

**ROA 006881**

Page 484

1 boring. However, large pile of assets that need  
2 to be reallocated, which is interesting.

3 A. And what was your question?

4 Q. Well, you just thought they needed to  
5 be reallocated; that's not what the other  
6 shareholders thought, right?

7 A. Merrill agreed. She wanted to sell.

8 Q. We can ask Merrill what she agreed to  
9 and what she didn't.

10 A. Well, you said the shareholders did  
11 not agree with me, and I said, no, they did.  
12 Merrill wanted to sell the company. So she agreed  
13 with that.

14 Q. What is on this second page there  
15 is -- are these attachments that would have been  
16 included, details on numbers, details on stock  
17 split, solution to Issue Number 1? What is that?

18 A. I don't know, and I think -- if this  
19 is a draft those may have been placeholders of  
20 things that I would also want to go through and  
21 just perhaps decided not to. I don't know. I  
22 don't -- there...

23 Q. Okay. Well, that leads to, I guess, a  
24 broader question I have, a more important question  
25 is, of all these things -- you know, sometimes

ROA 006882

Page 485

1 you -- all of those documents that we've looked  
2 at --

3 A. Right.

4 Q. -- that, you know, you generated or  
5 Archer generated --

6 A. Uh-huh.

7 Q. -- or Peggy Boisselle, the one you  
8 give the gift to as part of her compensation, how  
9 do we know which ones are drafts or thought pieces  
10 as opposed to the ones that were actually sent to  
11 or shown to people?

12 A. Well, we've established two things:  
13 One, I'm a bad chronologist, and, two, I'm a bit  
14 of a pack rat from a documentary standpoint.  
15 My -- my retention of these documents was never  
16 intended -- it was never intended that these  
17 documents would ever be distributed further than  
18 my files. Those that were distributed were  
19 distributed. They were already out there.

20 So I -- I can't -- I can't tell you --  
21 I can't -- unless they say draft, some of them do,  
22 I can't tell -- I can't distinguish between the  
23 two, because I never intended that these would be  
24 disclosed or discussed.

25 Q. Okay. So with respect to the

**ROA 006883**

Page 486

1 documents you've produced or that Archer produced  
2 or you -- Peggy produced, if it doesn't say on  
3 there that it's a draft, then we cannot tell  
4 whether or not --

5 A. That's correct.

6 Q. -- it was a draft or a final version  
7 and it was actually distributed, correct?

8 A. That's correct for the most part, I  
9 think.

10 Q. Okay. You said you had a longstanding  
11 relationship with McNair Law Firm?

12 A. Yes, through Don Furtado.

13 Q. Okay. When did that begin?

14 A. I knew Don for probably ten years.

15 Q. Ten years from --

16 A. And I began retaining him for Coastal  
17 matters when I -- when I began as CEO.

18 Q. Okay. So by '8 or '9 he was working?

19 A. He -- yes. We -- we brought him in on  
20 the -- we brought him in on the Alexandria deal.  
21 We also brought him in on a litigation matter  
22 related to a wind farm sublease on some of the  
23 land in West Virginia that was actually very  
24 protracted and ended up being very expensive.

25 Q. You said yesterday Paul knew them very



**ROA 006884**

Page 487

1 well, talking to McNair Firm?

2 A. Paul -- Paul knew Don very well. They  
3 were neighbors, which is how I got to know him,  
4 through Paul.

5 Q. You ever talked to Mr. Furtado since  
6 you've been fired or since you were -- since you  
7 left CFRC?

8 A. Since I was fired. I -- I -- I ran --  
9 I think I ran into him -- they had a house -- they  
10 had a house in Hilton Head. They had a house in  
11 Charleston. I think I ran into him on the street  
12 that -- sometime late that summer and he --  
13 he told me -- yes. I think he told me how sorry  
14 he was and that it was terrible decisionmaking,  
15 and I just said, yes, thanks. That's the last  
16 time I saw him.

17 Q. All right. Did he represent you in  
18 any other capacities?

19 A. Not that I recall.

20 Q. Okay. He didn't represent any of your  
21 other companies or do any other legal work for  
22 you?

23 A. Not that I recall.

24 Q. Well, is that possible? I mean, that  
25 he was -- he was doing other legal work for you in

ROA 006885

Page 488

1 other capacities?

2 A. I -- I don't think so, no.

3 Q. You mentioned a TIMO yesterday and  
4 said that Paul was very much in favor of -- of  
5 doing a TIMO?

6 A. Correct.

7 Q. And I -- you know, I don't have the  
8 transcript yet. I wrote down several instances  
9 where you said it -- it had been repeatedly  
10 discussed, Paul was in favor of it?

11 A. Yes.

12 Q. You talked about it for a long time, I  
13 think even before you came -- even before you  
14 became CEO of the company you had talked to Paul  
15 about doing a TIMO, right?

16 A. That's correct.

17 Q. Okay. Why didn't you do one?

18 A. May I give you a narrative?

19 Q. If it answers my question.

20 A. Yes, it will. When we did the  
21 Stevenson transaction, it was at that point that  
22 Paul was very keen on -- on doing TIMO. And he  
23 wanted -- he wanted the Stevenson platform to be  
24 the basis for that TIMO.

25 To raise capital from third parties,

ROA 006886

Page 489

1 which is definitionally what a TIMO is, we needed  
2 to find a -- an area of expertise, which for us  
3 was hardwood, and we also had to find some kind of  
4 competitive advantage. And our competitive  
5 advantage was CFRC and predecessor -- well, at  
6 that time it was CLC. So we still consolidated.  
7 We still had mills in West Virginia, but we were  
8 an operator.

9 We went out. We -- we -- we engaged a  
10 consultant whose name was Amos Connell, and Amos  
11 was the person who started the -- the timber  
12 lending business at John Hancock and was kind of  
13 an iconic person in the timber business. I'm  
14 sorry --

15 Q. I'm -- I'm giving you some leeway, but  
16 I'm looking for why you didn't do it.

17 A. I promise you I'm answering it. Amos,  
18 John Higgins, who was the head of the southeastern  
19 timber region for Coastal, and I spent a  
20 tremendous amount of time out in the market trying  
21 to -- looking at -- looking at transactions and  
22 looking at opportunities, and in every single  
23 transaction that we looked at we were outbid by  
24 other TIMOs, and it became clear to us that as  
25 operators we valued timberland as operators, and

ROA 006887

Page 490

1 other -- other TIMOs valued timberland as a bond  
2 replacement, which was a much higher valuation,  
3 and we just couldn't compete. Therefore, we  
4 never -- never got it off the ground.

5 Q. So you couldn't figure it out and --  
6 and do what Mr. Barringer wanted in the way that  
7 other people were doing it?

8 A. He -- he was involved in all of the  
9 valuation exercises that we did, and the  
10 valuations were consistent with his view on the  
11 valuation, as well as ours. So all of us couldn't  
12 figure it out.

13 Q. You mentioned this guy or -- I didn't  
14 catch where he was from. I think it was Brian  
15 Trout or Barry Trout, who runs a group of family  
16 offices?

17 A. Byron -- Byron Trott.

18 Q. Byron Trott?

19 A. Yes. Yes.

20 Q. And do you know where he --

21 A. His business is called BDT, and it's  
22 located in Chicago.

23 Q. And I mean, I wrote down that there's  
24 a lot of families that do this type of investing  
25 together, and that he is one of the top guys to --

ROA 006888

Page 491

1 that does it; is that right?

2 A. Are you still referring to TIMOs or?

3 Q. No. I'm just talking about -- well,  
4 any type of family office-type investing, whatever  
5 the investments are.

6 A. He -- BDT is primarily focussed on --  
7 on private equity, but yes.

8 Q. And how long has BDT and Brian --  
9 Byron Trott, how long have they been around?

10 A. Byron -- Byron was the -- one of the  
11 lead partners for Goldman in Chicago and gained  
12 prominence as Warren Buffett's go-to investment  
13 banking advisor. He spun his business -- or he --  
14 he left Goldman in around 2012, maybe 2013.  
15 Actually, maybe -- probably 2012, and put BDT  
16 together. And I became familiar with it because  
17 he hired a friend of mine from Goldman to join  
18 him.

19 Q. Do you know of any other individuals  
20 or -- like Byron Trott or BDT that did the family  
21 office private equity-type thing prior to the time  
22 you left CFRC?

23 A. Are -- are you asking me about  
24 families who have done diversifying investments?

25 Q. Right. Yes.

ROA 006889

Page 492

1           A.     Somewhere -- well, I mean, the -- the  
2     earliest and probably most prominent would be the  
3     Rothschilds, who started doing this in probably  
4     the late 19th century.

5           Q.     Okay.

6           A.     Currently Michael Bell's family  
7     office, dozens and dozens of family offices of  
8     venture capital partners in California, private  
9     equity partners in New York, Leon Black. I  
10    mean --

11          Q.     I think I asked a bad question.

12          A.     Okay.

13          Q.     I wasn't -- I didn't mean to ask what  
14    other families have family offices.

15          A.     Oh, I'm sorry.

16          Q.     I understood that Mr. Trout --

17          A.     Trott.

18          Q.     -- had a -- a company.

19          A.     Trott.

20          Q.     I'm sorry?

21          A.     Yes, BDT, Byron Trott.

22          Q.     Trott?

23          A.     T-R-O-T-T.

24          Q.     I'm sorry, Trott. T-R-O- -- okay.

25    That Mr. Trott had a company that focussed on or

**ROA 006890**

Page 493

1 offered the service -- his services to help  
2 families with private equity-type investments. Is  
3 that...

4 A. Yes. Roughly, yes.

5 Q. All right. Okay. Are there any other  
6 companies?

7 A. Oh, like -- like BDT?

8 Q. Right, like BDT.

9 A. I'm sorry. I'm sorry. I don't -- I  
10 think he might be the only one who is specifically  
11 focussed on that -- on that area.

12 Q. Okay. All right.

13 A. I'm sorry, I misunderstood you. I  
14 apologize.

15 Q. That's okay. It's probably a bad  
16 question.

17 A. Actually, you know what -- and -- and  
18 this is an aside. But as I think of it, I'll add  
19 BDT to the list of those I spoke to about  
20 employment and was rejected. And the individual I  
21 spoke to there was a fellow named Gerry Cardinale,  
22 like the bird, with an E. Gerry with a G.

23 Q. Oh, was there anyone in the Barringer  
24 family, in your opinion, you know, qualified to be  
25 CEO of CFRC in -- in -- in 2012?

**ROA 006891**

Page 494

1           A.    No, not really. Paul and Thomas Light  
2 would certainly have been qualified at some point  
3 down the road, but probably not in 2012.

4           Q.    Okay. But in 2012, I mean, it --  
5 there was no other Barringer family member or  
6 husband or, you know, wife?

7           A.    No. And -- and with reference to a  
8 lengthy discussion yesterday that I won't recap, I  
9 didn't think Paul was capable at that point in  
10 time.

11          Q.    I got you. Do you think Travis is  
12 capable and qualified?

13          A.    I'll refer to my earlier discussion  
14 about the -- the qualifications required of a CEO,  
15 given a -- given a -- the scenario where there's  
16 no diversification. I think those qualities are  
17 minimal or those -- the demands on that role are  
18 minimal. So, therefore, Travis is more than  
19 qualified.

20          Q.    You think he's been doing a good job  
21 as CEO?

22          A.    I -- I don't know. I -- I think --  
23 and -- and there's been plenty of discussion about  
24 this. I think that there are very, very, very  
25 serious questions on several levels about the form



ROA 006892

Page 495

1 and structure. Never mind the pure existence of  
2 the stock allocation to him. But this -- the way  
3 that tran- -- the way that transaction was  
4 structured gives very -- raises very, very serious  
5 questions across the board.

6 He is a certified public account- --  
7 accountant. He was an auditor. He is deeply  
8 familiar with all of these elements of concern.  
9 And the fact that he allowed it to go forward  
10 particularly as himself as beneficiary gives me  
11 great pause.

12 And then further, from an operational  
13 standpoint, again, I -- my -- one of my caveats  
14 when you asked me about performance of the company  
15 was capital expenditures, capital expenditures  
16 which stop the running tally a little while ago,  
17 but they were well over \$100 million, absent any  
18 significant acquisition or any significant  
19 expansion of capacity -- and significant would  
20 have to be a double-digit increase -- I personally  
21 can't account for where those expenditures went,  
22 and I don't believe that they're reflected in  
23 either capacity pro forma or operating expense.

24 So I have -- I have -- I have  
25 questions about CapEx, very serious reservations

ROA 006893

Page 496

1 about that stock transaction. Notwithstanding  
2 those, I -- I think the company has done well.

3 Q. If you would have been around in -- at  
4 the time of the stock sale to Travis, you think  
5 you could have protected the Barringer family from  
6 that?

7 A. It would never have happened.

8 Q. Who do you -- who's going to protect  
9 the Barringer family from you?

10 A. Today?

11 Q. Well, who would have done it back  
12 then?

13 A. I wouldn't -- I wouldn't have tried to  
14 do a transaction with the complexion of that stock  
15 deal under any circumstances. So no one, and no  
16 one would have needed to.

17 Q. Turn to Tab 35, which is K. Luzak 302.

18 A. Got you.

19 Q. I mean, if -- if Paul -- and I'm  
20 just -- time period, I'm looking at February 21st,  
21 2012 -- of 2011.

22 A. Correct.

23 Q. You are talking about, I would -- I  
24 would suggest it was your fear -- fear that  
25 Mr. Barringer might take some of his money or

ROA 006894

Page 497

1 assets and use them to provide further financial  
2 assistance to Victor, correct? That -- that was a  
3 concern of yours; was it not?

4 A. I did -- we -- we talked about -- we  
5 talked about my -- and I don't know if it's here  
6 or elsewhere, but we talked about my feeling that  
7 he would -- sorry, I'm getting -- I'm just trying  
8 to get the chronology straight and trying to  
9 recall when CLC went out of business.

10 CLC went out of business, I believe,  
11 at the end of 2011. So in the context of this  
12 letter, yes, I was -- yes, I was -- I was  
13 concerned -- I was that -- that -- he -- Paul  
14 would want to do that. I recognized that Hampton  
15 and Merrill did not want to do that, and I  
16 personally thought that the resolution would have  
17 been that Paul would have done something for him  
18 in the context of his estate.

19 Q. And, I mean, you -- you -- you agree,  
20 don't you, that Mr. Barringer could do whatever in  
21 the world he wanted to with his money, couldn't  
22 he?

23 A. If you're referring to money that was  
24 held by him personally, of course.

25 Q. Any -- anything that he held.

**ROA 006895**

Page 498

1 Anything.

2 A. If you're referring to Coast- --  
3 Coastal assets, technically he could not.

4 Q. But anything that he owned or that he  
5 had control over, if he wanted to give it to  
6 Victor to help his son out, he could have done  
7 that, couldn't he?

8 A. Personally?

9 Q. Sure.

10 A. His personal assets?

11 Q. Absolutely.

12 A. Of course, he could have. Sure. I'll  
13 note that he didn't.

14 Q. It sounds like you're trying to stand  
15 in the way of a man taking his money and helping  
16 his son out.

17 MR. MACLOSKIE: I object.  
18 Argumentative.

19 THE WITNESS: I was -- I was concerned  
20 only with Coastal Forest Resource's assets.

21 BY MR. TWOMBLEY:

22 Q. Which was -- which is what your wife  
23 had the interest in?

24 A. And Merrill. And neither Hampton nor  
25 Merrill -- again, we talked about this yesterday.

**ROA 006896**

Page 499

1 They made a -- Coastal Forest Resource made a  
2 \$4 million loan to Victor and assumed some  
3 liabilities in connection with an offshore  
4 insurance vehicle, and they made it very clear to  
5 me that that was it, no more.

6 Q. You agree that neither you nor your  
7 wife get to decide or should have the right to  
8 decide what Paul Barringer does with his assets,  
9 assuming he had appropriate capacity to make a  
10 decision about them, correct?

11 A. That's correct.

12 Q. Did you -- when you -- when you moved  
13 your offices from Madison Avenue to Lexington  
14 Avenue --

15 A. Yes.

16 Q. -- in -- in New York City --

17 A. Yes.

18 Q. -- I saw some slides. We can go  
19 through them, but it -- it says you were going to  
20 develop a budget for the furniture in the office?

21 A. Right.

22 Q. Did you ever develop the budget?

23 A. I don't recall.

24 Q. I have never seen it, and I -- there  
25 is a slide as late as December of '11 that says

ROA 006897

Page 500

1 you were developing a budget. You -- you don't  
2 recall whether or not you --

3 A. No, I don't recall. I know -- I know  
4 there was a budget -- an overall budget for the  
5 office approved. I -- I don't remember the  
6 discussion about office furniture specifically,  
7 no.

8 Q. Okay. When was the overall budget for  
9 the office approved?

10 A. I don't remember. It was in a  
11 management committee presentation deck that I  
12 think -- I think it was in your doc- -- in your --  
13 not in -- in your-all's documents. I saw it  
14 somewhere.

15 Q. Okay. And are you referring to the  
16 increased rent? Because I would -- I would agree  
17 with you, I've seen that, where you say --

18 A. No, there was -- I saw -- I saw a  
19 line-item-by-line-item budget for the total office  
20 expenditures in a EMC presentation, and I don't  
21 remember which -- which presentation it was.

22 Q. Would that have included furniture?

23 A. It -- it would have, yes. Yes.

24 Q. Okay. Do you know how much it was?

25 A. I don't recall.

**ROA 006898**

Page 501

1           Q.    Did you budget for these 6 and \$8,000  
2 chairs that Hampton bought?

3           A.    I -- I bought -- I bought the -- the  
4 furniture for the reception area. Although it was  
5 just kind of one big room, because it was  
6 expensive. So that was -- that was -- I bought  
7 it.

8           Q.    What do you mean you bought it?

9           A.    I bought it. I own it. I did not run  
10 that through the company because it was  
11 inappropriate. They were too expensive.

12          Q.    Okay. So you don't think Coastal paid  
13 for that?

14          A.    They did not.

15          Q.    Well, Ms. Boisselle testified -- or  
16 Boisselle testified that they did, and then  
17 whatever -- after you left Coastal, that you then  
18 bought it from the company at that point in time.

19          A.    That -- maybe that's true. I don't  
20 recall. But I bought it. I own it.

21          Q.    Okay. Well, initially Coastal Forest  
22 Resource Company paid for that furniture, right?

23          A.    I -- I don't recall. My recollection  
24 is we bought it, but I could be wrong. It was a  
25 long time ago.

**ROA 006899**

Page 502

1 Q. Okay. All right. Did Paul Barringer  
2 authorized you to buy that furniture, have CFRC  
3 pay for it in December 2011?

4 A. Which furniture?

5 Q. The 6 and \$8,000 chairs.

6 A. It's my recollection that we bought  
7 that.

8 Q. So Mr. Barringer did not approve it,  
9 because you bought it?

10 A. I -- I think that's the case, but,  
11 again, I don't recall.

12 Q. Okay. But if the company did  
13 bought -- if the company did pay for it, you  
14 believe he would have approved it?

15 A. I think if the expenditure were made,  
16 he would have approved it.

17 Q. You just -- never mind. I'm sorry.

18 A. I said if. I'm going with your  
19 hypothetical.

20 Q. Even though it was too expensive and  
21 inappropriate, to use your words?

22 A. Yes, I -- which is -- I -- I believe  
23 we bought it for that reason.

24 MR. TWOMBLEY: All right. Somebody is  
25 texting me that says lunch is here. So we'll take



**ROA 006900**

Page 503

1 about a 30-minute lunch break.

2 VIDEOGRAPHER: We're going off record.  
3 This is the end of Media Unit 2. The time is  
4 12:18 p.m.

5 (A recess was taken.)

6 VIDEOGRAPHER: We are back on record.  
7 This is the beginning of Media Unit 3. The time  
8 is 1:14 p.m.

9 BY MR. TWOMBLEY:

10 Q. Mr. Luzak, I want to pick back up with  
11 the secret tape recording that you made of the  
12 June 28, 2012, board meeting. Do you remember  
13 that recording?

14 A. Yes, I do.

15 Q. And you acknowledge no one on that  
16 call knew you were recording it?

17 A. Yes, I do.

18 Q. Where were you located when you were  
19 recording that conversation?

20 A. Initially in my office in my house  
21 here, and then later on I think down in the  
22 backyard.

23 Q. Okay. When you recorded the  
24 June 12th, conversation with Mr. Barringer, where  
25 were you physically located when you recorded that

**ROA 006901**

Page 504

1 conversation?

2 A. In his office in Weldon.

3 Q. No, this is the one when you were on  
4 the phone. You were on the phone, and he's in --  
5 and he's on the phone.

6 A. I don't -- I don't recall which one  
7 you're talking about. Can you direct me to the  
8 transcript?

9 Q. Well, did you record any telephone  
10 conversations with --

11 A. I don't -- I don't recall. We --  
12 we -- we had two separate transcripts yesterday,  
13 but they both related to the same meeting, which  
14 was in his office.

15 Q. Okay.

16 A. And I -- I believe Mrs. Paylor  
17 identified the second one as a phone call, but  
18 then it wasn't. It was just the same discussion  
19 in his office.

20 Q. Yes, well, those audio file names have  
21 -- have different dates in June on them. One --  
22 one is dated June the 12th, 2012, and the other is  
23 dated June the 14th, 2012. And it appears to  
24 me -- and you may disagree. I'm not trying to  
25 convince you one way or the other -- but the

ROA 006902

Page 505

1 substance of the transcripts appear to -- the  
2 first one is one conversation that's taken place  
3 on June 12th over the telephone, and that the --  
4 the next conversation takes place on June the  
5 14th, and you are physically present with  
6 Mr. Barringer for that one. Does any of that  
7 refresh your memory?

8 A. I didn't -- no, I don't recall that.  
9 No. I thought they were all one.

10 Q. Okay. Do you remember the August --  
11 was it the shareholders meeting or board meeting,  
12 August --

13 A. Shareholders.

14 Q. August 2012?

15 A. Shareholders.

16 Q. And you secretly recorded that one as  
17 well?

18 A. I don't recall that.

19 Q. Okay. Well, it's -- it's recorded. I  
20 mean --

21 A. Is it?

22 Q. -- and you guys produced it. Do  
23 you --

24 A. I don't recall that, and I haven't  
25 seen the document.

**ROA 006903**

Page 506

1 Q. Okay. Do you know where you were when  
2 you phoned into that meeting?

3 A. I was in Nantucket.

4 Q. Okay. And did you tell anybody you  
5 were recording that conversation?

6 A. I -- I don't remember recording it,  
7 but probably not if I did.

8 Q. Do you know whether or not it's  
9 against the law in various states to secretly  
10 record someone's conversation?

11 MR. MACLOSKIE: Objection. Calls for a  
12 legal conclusion.

13 BY MR. TWOMBLEY:

14 Q. I'm just asking you if you know that?

15 A. Some states one party needs to know.  
16 Other states, both -- I believe both parties need  
17 to know, but I'm not sure.

18 Q. Do you know what Massachusetts is?

19 A. I don't know.

20 Q. So secretly recording that  
21 conversation may have been illegal?

22 A. I -- I -- I don't remember recording  
23 it. I don't know whether or not it was illegal.

24 Q. Why didn't you tell everybody you were  
25 recording these conversations? Why keep it a

**ROA 006904**

Page 507

1 secret?

2 A. As I -- as I mentioned earlier, board  
3 meetings are regularly recorded. And I'm speaking  
4 generally, not specifically, with reference to  
5 CFRC board meetings.

6 With regard to the shareholder  
7 meeting, again, shareholder meetings are generally  
8 recorded. As an example, you can go on virtually  
9 any website of any public company and listen to a  
10 recording of a shareholder meeting. So I wouldn't  
11 view it as being unusual.

12 But, again, I don't -- I don't recall  
13 making that recording. I acknowledge that you  
14 said that I did, but I don't recall.

15 Q. I mean, you had never recorded any  
16 other shareholder meeting, directors meeting, any  
17 other meeting of any kind prior to June 28th and  
18 then the one in August, correct?

19 A. And I -- and I apologize. I -- I -- I  
20 now recall seeing the transcript of the August  
21 meeting. I apologize to you.

22 No, because nothing arose to that  
23 level of criticality where I was concerned in any  
24 other shareholder or board meeting. Those were  
25 extraordinary meetings.

**ROA 006905**

Page 508

1 MR. GILREATH: Ashley, you are going to  
2 have to get a better microphone. I can hardly  
3 hear you.

4 MR. TWOMBLEY: Okay. I'll try to speak  
5 up. Is that any better?

6 MR. GILREATH: Yes. You need to talk a  
7 little louder. It's going down to a whisper  
8 almost.

9 MR. TWOMBLEY: Okay. I was trying to  
10 calm down a little bit.

11 BY MR. TWOMBLEY:

12 Q. Let me ask you, you -- you testified  
13 that you -- you did owe a debt to the company in  
14 2012 of approximately \$77,000 for your --

15 A. 77 or 72, sorry.

16 Q. Thousand?

17 A. Correct.

18 Q. All right. And you have not paid that  
19 debt back to the company, right?

20 A. That's correct.

21 Q. Isn't that another form of stealing?

22 MR. MACLOSKIE: Object. Calls for a  
23 legal conclusion.

24 THE WITNESS: I'm not -- I'm not sure  
25 that it is. It's an extended payable. I've

ROA 006906

Page 509

1 defaulted on a payable. I don't know if that's  
2 stealing or not. I doubt it.

3 BY MR. TWOMBLEY:

4 Q. I apologize. I wasn't totally paying  
5 attention when you testified about this, but one  
6 of my colleagues mentioned it to me at the break.  
7 But you -- I do remember you said something about  
8 being critical of either Travis or the company and  
9 about the way they had spent \$14 million and that  
10 you hadn't -- it hadn't been sufficiently  
11 explained to you or something along those lines.  
12 Is that -- is that right?

13 A. I don't recall. I don't recall the --  
14 I don't recall the \$14 million number that we  
15 referred to.

16 MR. TWOMBLEY: How much?

17 MS. PAYLOR: 100 million.

18 MR. TWOMBLEY: 100 million. 100  
19 million.

20 (Discussion off the record.)

21 BY MR. TWOMBLEY:

22 Q. Well, is there not some amount of  
23 money that you think is missing or was --

24 A. Well, I mean -- I'm sorry.

25 Q. I mean, I -- because I -- I think it

**ROA 006907**

Page 510

1 came up when -- when I was asking you about Travis  
2 and whether or not you thought he had been a good  
3 CEO --

4 A. Uh-huh.

5 Q. -- and you -- you said -- I thought  
6 you said something to the effect there's this  
7 money that's missing, and it had not been  
8 sufficiently explained to you what it was spent on  
9 or how it was spent or something like that?

10 A. No, I didn't say that.

11 Q. Okay. Do you believe there is money  
12 missing?

13 A. I'm -- I'm curious about how the 100-  
14 -- and it could have been \$114 million of CapEx,  
15 and not -- again, I kept a running tally that hit  
16 100 in 2019, so it's higher now. But it seemed to  
17 be an extremely large amount of money, and I  
18 don't -- I have -- I have the number. I don't  
19 have how it was spent, but I'm curious about that.

20 Q. Okay. Well, what does that mean,  
21 curious? I mean, are you suggesting that somebody  
22 has done something wrong or illegal or improper or  
23 siphoned away money in a way that they're not  
24 supposed to or --

25 MR. MACLOSKIE: Asked and answered.



**ROA 006908**

Page 511

1 THE WITNESS: No. I'm -- I'm -- I'm  
2 curious to know how it was spent.

3 BY MR. TWOMBLEY:

4 Q. Okay.

5 A. We established while I was there  
6 pretty rigorous guidelines for capital expenditure  
7 projects and the approval of projects, the  
8 expected return on those projects that -- you  
9 know, the -- the payback on discretionary capital  
10 expenditures should be no more than a year. I  
11 will -- I would estimate that perhaps 50 million  
12 would be reasonable as maintenance capital  
13 expenditures, which are just capital expenditures  
14 required to keep the gears moving.

15 Q. Right.

16 A. Which leaves another 50 to 70 as  
17 discretionary, which voluntarily for expansion or  
18 whatever, 50 or 70 should theoretically result in  
19 an incremental 50 or \$70 million of EBITDA per  
20 year, which is a lot. I don't think they did.

21 I can account -- we had 11 million  
22 earmarked for a dryer project at Chapman. Let's  
23 assume that went to 20. We had -- you know,  
24 there -- there was a lath replacement, I -- I  
25 think -- I'm guessing there was a lath replacement

ROA 006909

Page 512

1 at Havana or -- at Havana, which was kind of on  
2 the docks for a while. That may be another  
3 10-whatever. I just -- I just don't know where  
4 the rest went.

5 Q. Okay. So -- and, again, I don't want  
6 to put words in your mouth. But it sounds like  
7 what you're saying is that the company has spent  
8 some money and you're questioning whether or not  
9 it was the best way to spend it and whether or not  
10 it could have been spent in different ways that  
11 might have made a better return for the company or  
12 increased EBITDA; is that fair?

13 A. In a -- in a -- in a broad sense,  
14 that's probably fair, yes.

15 Q. Okay. But you're not suggesting that  
16 somebody, you know, engaged in some type of  
17 corporate hanky-panky or misappropriating money in  
18 some way, right?

19 A. I'm not -- I'm not making that  
20 suggestion right now, no.

21 Q. What -- you just gave that one little  
22 qualification at the end: I'm not making that  
23 suggestion right now. I mean, are you making  
24 that --

25 A. You can -- you can clip that off, and

ROA 006910

Page 513

1 -- and --

2 Q. Okay.

3 A. -- my response to your question --

4 Q. Okay. I got you.

5 A. -- is no.

6 Q. Okay. I got you. I'm sorry. So I  
7 want to go back to June 28, 2012. You thought  
8 Paul lacked testamentary capacity at that point in  
9 time, right? That's what you -- that's what  
10 you've said in deposition today?

11 A. Yes. I -- I -- yes.

12 Q. Okay. You also thought he was being  
13 manipulated and unduly influenced by Merrill  
14 Barringer and Merrill Light, right?

15 A. Yes. Uh-huh. Yes.

16 Q. You -- you thought as -- you know,  
17 I -- I'm not sure of the exact adjectives, but  
18 that it was, you know, highly ir- -- irresponsible  
19 to allow him to resume the role of chairman or CEO  
20 of the company, right?

21 A. I thought the -- I thought the role of  
22 chairman was fine, but I thought that the CEO  
23 role -- putting him in the CEO role given his  
24 condition would violate the fiduciary obligations  
25 of the directors.

ROA 006911

Page 514

1 Q. Okay. And when you -- when -- when  
2 you thought that Merrill Barringer and Merrill  
3 Light were coaching him and improperly influencing  
4 him, were you -- were you worried about him?

5 A. I don't -- I don't -- I don't know --  
6 I don't know what that means. I don't know if I  
7 was worried or not. I was very -- I was very  
8 upset by the whole thing.

9 Q. Well, I mean, they're -- they're  
10 taking this man, according to you, you know, who  
11 is confused and can't form words and taking him to  
12 a meeting and coaching him how to vote and having  
13 him fire you and taking advantage of him and  
14 manipulating him, and were you not -- were you not  
15 worried about Mr. Barringer?

16 A. Are you -- are you asking me about how  
17 I felt in -- in the moment when I realized it was  
18 happening?

19 Q. I'm asking if you were worried about  
20 him? Were you concerned for him?

21 A. At -- at that point in time?

22 Q. Yes.

23 A. I probably was, but I was also  
24 being -- I was the subject of epithets and some --  
25 some horrible commentary that was very upsetting

ROA 006912

Page 515

1 to me, and I was overwhelmed by my reaction to  
2 that as well and -- and also very upset that  
3 nobody on that side was standing up for me,  
4 knowing that a lot of this stuff was completely  
5 false, like the fact that I asked for a  
6 million-dollar check, which came up I think for  
7 the first time during that call. It was very  
8 upsetting.

9 Q. Was -- was Hampton worried about her  
10 father?

11 A. She wasn't on -- she wasn't on the  
12 call, so.

13 Q. I mean, in general. You're -- you're  
14 getting fired, allegedly.

15 A. I think -- I think she was, yes.

16 Q. I mean, allegedly you're getting  
17 fired. Allegedly her father is being coached,  
18 doing things that he, you know, shouldn't be  
19 doing. Was she -- was she worried about him?

20 A. Again, I thought we were addressing  
21 the -- I thought we were addressing this in the  
22 context of that call. She wasn't on the call. So  
23 I guess the answer would be no, at that moment in  
24 time. I think subsequently, yes.

25 Q. Okay. Well, I'm just -- I'm not

**ROA 006913**

Page 516

1 talking about any particular call.

2 A. Okay.

3 Q. I'm just talking about June,  
4 July 2012. I mean, you've been fired?

5 A. Yes.

6 Q. You -- you believe that Mr. Barringer  
7 is being coached, that he's being put up to do  
8 things that he doesn't understand, and people are  
9 taking advantage of him, right?

10 A. Yes. Although, again, at that point  
11 in time I know I was personally extremely confused  
12 by what was going on. And with regard to the  
13 coaching and the -- you know, I wasn't -- there  
14 wasn't a word that came to my mind when we were on  
15 that call, but something very, very strange was  
16 going on between Merrill, Merrill, and Paul, and I  
17 really didn't understand it.

18 And I think Hampton -- Hampton was in  
19 the same general position, but I think, again,  
20 I'm -- I'm -- I'm trying to put this in a  
21 timeframe, because things change over time. But  
22 at that moment in time in realtime, she was -- she  
23 was very confused. I think she had a more  
24 skeptical view, generally, than I did, but we were  
25 both very, very confused.

**ROA 006914**

Page 517

1           Q.     But you both -- you both were worried  
2     about Paul, though, right?

3           A.     As a general matter, yes, and we had  
4     been for a while.

5           Q.     Okay. What did you do in 2012 after  
6     you were fired? What did you and Hampton do to  
7     protect Paul since you were worried about him?

8           A.     It wasn't -- it wasn't clear to me at  
9     that point in time that he needed protection. So  
10    in the context of that part of the question,  
11    nothing.

12                     But as I think -- I think we talked  
13    about yesterday, during every single interaction  
14    that I had with Paul, he got more and more and  
15    more infuriated, and it went from -- it went from  
16    just simmering anger at the beginning of the  
17    meeting in his house to just out -- outright fury  
18    later on.

19                     He -- he expressed that -- I -- I -- I  
20    followed up. I can't remember the timing  
21    specifically, but I sent him -- I sent him an  
22    email either just before -- I think it was just  
23    before this shareholder meeting, telling him, you  
24    know, that the company was important to me; I  
25    really wanted to do the right thing. His response

ROA 006915

Page 518

1 to me was effectively have a nice life; I've  
2 enjoyed knowing you; have a nice life.

3 It was clear to me that at that point  
4 in time he wanted nothing to do with me. And,  
5 frankly, I was concerned that I was -- I was a  
6 health problem for him, and I didn't want to be in  
7 front of him. I just -- I just felt like I needed  
8 to go away and let this thing calm down, and at  
9 that point in my -- in the model that I had in my  
10 head this thing would calm down, and it would calm  
11 down relatively quickly, and at that point we  
12 could somehow try and get back together and figure  
13 something out.

14 Q. Did you call any of his friends and  
15 talk to them, ask them to step in and try to help  
16 Paul?

17 A. I spoke -- I spoke with -- I spoke --  
18 I spoke with one of -- one of the advisors, one of  
19 the -- one of the former advisors. His name is  
20 Ted Cohen, and I can't -- I can't remember the  
21 gist of the -- of the con- -- I remember the gist  
22 of the conversation was Ted and a few of the other  
23 advisors, a fellow named Albert Ernest, who was  
24 the -- also a very close friend of Paul's and a  
25 few others who had been -- been involved with the



ROA 006916

Page 519

1 company for decades, tried to reach out to him  
2 and -- and just check in and see what was doing --  
3 what he -- what was going on.

4 And Ted -- Ted's comments to me were  
5 basically, you know, Paul is completely set; he's  
6 not changing; he's very angry, and there's nothing  
7 else anybody can do. But beyond that, I -- I  
8 didn't really know a lot of his friends. So those  
9 are the only -- those -- that was the only person  
10 I talked to.

11 Q. Well, did you talk to Mr. Ernest?

12 A. No.

13 Q. Okay. So you just talked with  
14 Mr. Cohen?

15 A. Yes.

16 Q. And he talked with Mr. Barringer?

17 A. Yes.

18 Q. And then he called you back?

19 A. No. I -- I talk -- I talked to him --  
20 he lived in New York, and I talk- -- I talked to  
21 him frequently. So it was -- it was in the  
22 context of one of these regular conversations that  
23 I had with him.

24 Q. Okay.

25 A. It wasn't a call him/call back

ROA 006917

Page 520

1 anything. It was just he was just bringing it up  
2 in this conversation.

3 Q. Did he think Paul needed to be rescued  
4 from all -- you know, from Ms. Barringer and  
5 Merrill Light?

6 A. We didn't talk about that.

7 Q. He didn't -- you didn't ask him how  
8 Paul was doing? You didn't tell him Paul was  
9 confused and couldn't form words and...

10 A. No. He -- yes, we did talk about  
11 that.

12 Q. Well, how did he -- he say Paul was  
13 doing?

14 A. Again, he said Paul was very angry,  
15 completely -- his mind was completely made up in  
16 terms of the company, and there was no -- no  
17 intervention, no -- no further discussion of any  
18 kind.

19 Q. Okay. So other than calling  
20 Mr. Cohen --

21 A. Yes.

22 Q. -- and talked to him about the  
23 company, you didn't do anything else?

24 A. Not that I can recall, no.

25 Q. Okay. But as far as trying to protect

**ROA 006918**

Page 521

1 or help Mr. Barringer, you didn't -- you didn't do  
2 anything? You just had Mr. Cohen call him about  
3 the company, you getting back in?

4 A. No, I didn't have Mr. Cohen call him.  
5 Mr. Cohen had already spoken with him when I spoke  
6 with Mr. Cohen. I was unaware of that  
7 conversation before it took place.

8 Q. Okay. Let's turn to Tab -- I can  
9 see -- let me see, 74. Let's -- let's turn to  
10 Tab 74. This is -- this is the transcript of the  
11 meeting, right? Hold on a second. I'm sorry.

12 MR. GILREATH: How about a page number?

13 MR. TWOMBLEY: It's 696.

14 THE WITNESS: My Tab 74?

15 MR. TWOMBLEY: 70- -- 74.

16 MS. PAYLOR: 696, is that what this is?

17 MR. TWOMBLEY: Hold on a minute. I'm  
18 sorry, y'all.

19 MR. HOGAN: Is this the board meeting?

20 MR. TWOMBLEY: Yes.

21 MR. HOGAN: 705.

22 MS. PAYLOR: The board meeting is 74.

23 THE WITNESS: Tab 74, Page 705.

24 BY MR. TWOMBLEY:

25 Q. Yes. Tab 74, Page 705.

**ROA 006919**

Page 522

1 A. Yes.

2 Q. And on Page 706, the second page,  
3 Mr. Barringer says down -- here comes Luzak, next  
4 to the "so forth and so on with CRAM" -- which is  
5 CFRAM if you listen to the tape.

6 A. Okay.

7 Q. Would act as an advisor, and that  
8 includes Kevin. Now, it was true that you had  
9 proposed CFRAM at the July meeting, and you had  
10 included yourself as one of the advisors or owners  
11 of CFRAM, correct?

12 A. Uh-huh. Uh-huh.

13 Q. Correct?

14 A. Yes.

15 Q. Okay. Related to investments and  
16 would be paid a fee from the income stream. That  
17 was true, too, right? You were going to be paid a  
18 fee from the income stream, right?

19 A. Correct.

20 Q. Then he says: He needs to address --  
21 the board needs to address his compensation as  
22 chief executive officer, right? That's correct,  
23 right?

24 A. That's -- that's what this reads.  
25 That implies that there is -- that these things

**ROA 006920**

Page 523

1 were additive, and they're not.

2 Q. You -- you did ask the board to  
3 address your compensation as chief executive  
4 officer in the April meeting, correct?

5 A. I -- I mentioned earlier I wanted a  
6 study done to evaluate what was fair for me given  
7 my job as compensation, and that would include any  
8 fee revenue and the opportunities afforded  
9 otherwise by this fee-generating entity and any  
10 cash compensation, which would be salary and --  
11 and bonus.

12 Q. But it is true you had said you --  
13 that the board needed to address your  
14 compensation, right?

15 A. I -- I needed the board to -- the  
16 board needed to address my total compensation,  
17 including all of these elements to determine what  
18 was fair.

19 MR. TWOMBLEY: Mark -- mark the  
20 transcript, Madam Court Reporter.

21 BY MR. TWOMBLEY:

22 Q. It is true that you asked the board to  
23 address your compensation --

24 A. Correct.

25 Q. -- correct? And -- and so those

**ROA 006921**

Page 524

1 components of what Mr. Barringer thought were  
2 correct that you had included yourself in the  
3 CFRAM entity that would receive a fee from the  
4 income stream, and then you said that the board  
5 needed to address your compensation as chief  
6 executive officer, correct?

7 A. As I said before, you're -- you're  
8 correctly and accurately reading what is in this  
9 transcript. However, the structure of these  
10 comments suggest that those two things are  
11 additive, and I am saying they are not. I am  
12 saying that the fees would be subsumed in the  
13 compensation that the board would address. It  
14 would not be additive. And Paul clearly thinks  
15 that they would be additive, which is a  
16 misapprehension --

17 Q. I think they -- I think they'd be  
18 additive, too. I -- I -- I 100 percent agree  
19 with --

20 A. You also would be wrong.

21 Q. Didn't you admit in the memo you sent  
22 to Merrill Light and Hampton on June the 19th of  
23 2012, that you receiving or having an ownership  
24 interest in one of these entities would be a  
25 conflict of interest?

**ROA 006922**

Page 525

1 A. Yes.

2 Q. As I was developing the  
3 diversification strategy --

4 A. I'm sorry, where -- where are you?

5 Q. Okay. I'm sorry. I'm at Tab 65.  
6 Page 692. You write: As I was developing the  
7 diversification strategy, I included myself among  
8 the owners of the entity that would receive  
9 management fees and profit sharing from  
10 investments?

11 A. Yes.

12 Q. This approach would give me an  
13 ownership interest in something, and it would arg-  
14 -- it would come at, arguably, no cost to CFRC,  
15 right?

16 A. That's correct.

17 Q. Okay: I will tell you that I  
18 reconsidered this position following the family  
19 discussion that we had in February because I think  
20 it creates a con- -- a conflict of interest,  
21 right?

22 A. That's correct.

23 Q. Okay. When did you reconsider that  
24 position?

25 A. After the February meeting.

**ROA 006923**

Page 526

1           Q.     Okay.  When did you communicate it to  
2     Paul Barringer, Merrill Light, and your wife and  
3     everybody else that you had reconsidered your  
4     initial position and now you weren't going to do  
5     that because it would create a conflict?

6           A.     Well, I -- I communicated it to  
7     Merrill and Hampton in this document, which was  
8     June 19th.

9           Q.     Okay.  Did you do that before this  
10    document?

11          A.     I don't know.

12          Q.     Okay.

13          A.     I don't recall.

14          Q.     You don't have any memory or knowledge  
15    of telling them that you reconsidered that?

16          A.     I don't recall, no.  I don't.  And I  
17    don't -- I don't know when I discussed it with  
18    Paul.

19          Q.     Okay.  So if I've got this straight in  
20    my mind, in February of 2020 you write the memo or  
21    letter that says you need your compensation to be  
22    addressed and you're going to do it in the -- in  
23    part by getting an ownership interest in some of  
24    these entities, and the family told you to come  
25    back with some specific proposals, correct?



**ROA 006924**

Page 527

1 A. It was 2012.

2 Q. Yes.

3 A. Yes.

4 Q. Okay.

5 A. You said 2020.

6 Q. Okay. I'm sorry, 2012.

7 A. Yes.

8 Q. And you never did that, right? You  
9 never -- you said you never came back with  
10 specific proposals?

11 A. Right.

12 Q. And now, June the 19th of 2012, you're  
13 telling Merrill that at some point in time in  
14 between you talked about it last when you were  
15 going to give specific proposals and this day,  
16 June the 19th, you have reconsidered that  
17 position?

18 A. That's correct.

19 Q. Okay. And you do not remember or have  
20 any recollection of telling Merrill that you had  
21 reconsidered that position until you sent the  
22 July 19th memo?

23 A. That's correct.

24 Q. June 19th, did I say it wrong?

25 MR. HOGAN: You said July.

ROA 006925

Page 528

1 THE WITNESS: Oh, got you. I didn't  
2 catch that. Sorry. Yes.

3 MR. TWOMBLEY: Thank you for coaching  
4 me there, Bill.

5 BY MR. TWOMBLEY:

6 Q. All right. In Tab -- on Tab 75 there  
7 is a recording that takes place after the board  
8 meeting, right? This appears to start off to be a  
9 conver- -- conversation between you, Mike Hagler,  
10 and your wife Hampton?

11 A. That's correct. It says -- it says  
12 Hampton -- it says Hampton was on the call. I  
13 don't -- I don't think that's correct.

14 Q. Well, she was on this -- she was  
15 during this part. Clearly, it's you and her and  
16 Mike Hagler talking. Okay.

17 A. No. It's -- so -- so Line 10 on  
18 Page 730 is the end of the call.

19 Q. Okay.

20 A. Prior to that I don't -- I don't think  
21 she appears, and then -- and then she and I have a  
22 conversation starting at that point.

23 Q. Okay. I -- I -- I think you're right.

24 A. Okay. And the unknown is Mike Hagler,  
25 obviously.

**ROA 006926**

Page 529

1           Q.    Okay. All right. And didn't Mike  
2 Hagler tell you that it was common for lawyers  
3 like him to represent numerous people in one  
4 family? Do you remember asking him about that?

5           A.    I don't.

6           Q.    You don't?

7           A.    Is that in here?

8           Q.    I think it is, but -- but if you don't  
9 remember it -- well, here it is on Page 4 of the  
10 transcript, Page 728. He says: And he or he's --  
11 talking about John Jolley -- is probably talking  
12 to both of them, which is not unusual. I advise  
13 families all the time. I talk to the husband, the  
14 wife, and the daughter, correct?

15          A.    Oh, I see that. Yes.

16          Q.    Do you remember Mike Hagler telling  
17 you that?

18          A.    I don't, but it's -- I'll take it from  
19 the transcript.

20          Q.    So there's nothing unusual about it?

21          A.    Well, not -- that's what Mike said in  
22 this conversation.

23          Q.    Okay. Now on Page -- give me one  
24 minute. Let me find out where I am. On  
25 Page 721...

**ROA 006927**

Page 530

1 A. In the previous?

2 Q. Just hold on one second, please.

3 MR. TWOMBLEY: Is it 721, Alice?

4 MS. PAYLOR: No. That's the bottom of  
5 the page. Sorry. It is --

6 THE WITNESS: That's 730.

7 MS. PAYLOR: It is 730.

8 MR. TWOMBLEY: I guess it's 731.

9 MS. PAYLOR: It's 730. 721 is at the  
10 bottom of the page.

11 BY MR. TWOMBLEY:

12 Q. Yes. On Page 6 you say -- talking  
13 about Merrill, I think -- that: Maybe she  
14 believes her father, right?

15 A. Yes.

16 Q. Okay. Did you think it was possible  
17 that she agreed with her father and believed what  
18 he was saying?

19 A. As I mention, at this point in time I  
20 was extremely confused. I -- I couldn't -- I  
21 couldn't fathom why Merrill was behaving as she  
22 did.

23 Q. All right. On Page -- the -- the next  
24 page, 731, you say: What did Mark think to do.  
25 Who is Hampton talking about, Mark?

**ROA 006928**

Page 531

1 A. My friend Mark Dowley.

2 Q. Okay. Did you talk to him about it?

3 A. I -- I -- I did not. Hampton did.

4 Q. Okay.

5 A. I don't recall having any  
6 conversations with him.

7 Q. She mentions Paul Light at the bottom,  
8 Hampton does, at Page 7. Do you know what she's  
9 saying about Paul Light?

10 A. No, I don't. I don't recall. I'm  
11 sorry, I want to go back to my -- my -- the answer  
12 to my last question.

13 I didn't recall conversations with  
14 Mark. I know Hampton had some. But from the  
15 context of -- I'm answering a question that she  
16 poses about a conversation that I did have with  
17 Mark. So I retract that. I was wrong.

18 Q. Okay. On the next page, Page 732,  
19 Hampton says: I don't want to see her for a very  
20 long time. I haven't talked to her. I mean,  
21 we've just got to keep remembering, you know,  
22 that's \$300,000 before or after taxes. What --  
23 what is?

24 A. Yes. I don't -- I have no idea what  
25 that is.

**ROA 006929**

Page 532

1 Q. Okay. On Page 9, I guess Page 733 of  
2 the deposition --

3 A. Yes.

4 Q. -- number, Hampton says that she could  
5 sue Merrill Light down the road, and you said:  
6 Don't go there, no one wins --

7 A. That's correct.

8 Q. -- when that happens?

9 A. That's correct.

10 Q. Well, when did -- when did you change  
11 your mind?

12 A. We -- we were -- we were sued, which  
13 started this whole thing. So we would never have  
14 initiated a lawsuit under any circumstances.

15 Q. You weren't going to get Michael  
16 Smith, King & Spalding, to file a lawsuit?

17 A. Absolutely not.

18 Q. All right. On Line 18 you say -- hold  
19 on a moment. Let me get to the right page.  
20 I'm -- I'm moving to Page 10, which is Page 734.

21 A. Got it.

22 Q. Let's just start at Line 11. You say:  
23 The board can't do anything anyway, so. And  
24 Hampton says: Look what they just did. And you  
25 say: Well, I mean, you know, in terms of the way

**ROA 006930**

Page 533

1 the company is run, because they don't have any  
2 impact on the way the company is run, and this is  
3 a short-term thing. What do you mean, Hampton  
4 says. And you say: Your dad's in a box in six  
5 months; he's tied to a bed somewhere. Do you see  
6 that?

7 A. Yes.

8 Q. Okay. Did you think Mr. Barringer  
9 would be in a box in six months or tied to a bed  
10 somewhere?

11 A. The -- the -- the timing -- the timing  
12 relates to comments that Merrill had been making.  
13 She thought this was a six-month situation for  
14 some reason, and I know she had at that point a  
15 friend who was dealing with Alzheimer's, and  
16 perhaps that influenced her thinking. I think  
17 that's what was -- that's what drove the timing of  
18 the comment. I, obviously, regret the comment,  
19 though.

20 MR. TWOMBLEY: Mark -- mark -- mark  
21 that section of the transcript, Madam Court  
22 Reporter.

23 BY MR. TWOMBLEY:

24 Q. Did you think that Paul Barringer  
25 would be in a box in six months?

**ROA 006931**

Page 534

1           A.    I -- I -- that's what I said. I  
2 regret saying it.

3           Q.    Did you think --

4           A.    I had no idea what the -- what the  
5 progress of his disease would be. Although, I  
6 knew it was advanced.

7           Q.    You knew it was advanced in June of  
8 '12? Is that what you're saying?

9           A.    Yes.

10          Q.    Did you ever apologize to your wife  
11 for saying that?

12          A.    I -- I may -- I may have said I  
13 regretted saying it. I can't remember.

14          Q.    I mean, seeing a statement like this  
15 in my mind makes it a little more believable that  
16 you might have said to Wade, go hug your Pops  
17 because this is the last time you're going to see  
18 him.

19               Does having seen what you said after  
20 this meeting and stating that Mr. Barringer would  
21 be in a box in six months, does that impact your  
22 memory in any way on whether you would have said  
23 something like that to Wade and Mr. Barringer,  
24 to -- for Wade to go hug Pops because you're never  
25 going to see him again?



**ROA 006932**

Page 535

1 A. No.

2 MR. MACLOSKIE: Objection. Asked and  
3 answered.

4 THE WITNESS: I -- I don't see the  
5 connection. No.

6 BY MR. TWOMBLEY:

7 Q. Okay. This -- this man you're talking  
8 about being in a box or tied to a bed, this is --  
9 this is the guy whose -- whose health you're  
10 worried about?

11 A. Yes, that's Paul.

12 Q. You go on to say that Hampton Luzak  
13 should let her family wallow for a while. What  
14 did you think was going to happen?

15 A. Where are you, by the way?

16 Q. Page 12 of 736 at the top: Let them  
17 wallow. I mean, Hampton asked the same question:  
18 What do you mean, wallow? You say: They're lost.  
19 They don't know what they're doing. They're  
20 completely -- they have no idea what they're  
21 doing. Let them wallow for a while.

22 Did you believe that Merrill --  
23 Merrill Barringer, Merrill Light, Randy and other  
24 people involved with the company, that they didn't  
25 know what they were doing, that they were

**ROA 006933**

Page 536

1 completely -- have no idea what they're doing?

2 A. At this point I believe that, yes.

3 Q. Okay. And none of that happened,  
4 though, did it, as far as the company is  
5 concerned?

6 A. None of what happened?

7 Q. Well, this idea that the -- you were  
8 going to let the family wallow and that nobody had  
9 any idea what they were doing with respect to the  
10 company. The company's done well, right?

11 A. I'm -- I'm not sure that's what I was  
12 referring to.

13 Q. Okay. Well, what were you referring  
14 to?

15 A. But the company has done well, yes.

16 Q. What were you referring to?

17 A. I -- I -- I was -- I was concerned  
18 that they were following Paul and Paul's advice  
19 and ideas, and I was concerned that Paul was  
20 not -- did not have the cognitive ability to deal  
21 with the issues that were facing the company.

22 Q. But you were wrong -- I'm sorry.

23 A. More importantly -- I'm sorry. More  
24 importantly, as I mentioned before -- and I won't  
25 go into the detail because it's in the record -- I

**ROA 006934**

Page 537

1 had concerns about what they were doing from a  
2 fiduciary standpoint.

3 Q. All right. But that's exactly what  
4 they did, was follow Paul's advice, right? They  
5 fired you, made Travis the CEO?

6 A. Right.

7 Q. And been going great?

8 A. Right. Again, because as constituted  
9 then it was pretty easy to run.

10 Q. You say -- then say: And then if  
11 anything bad happens we'll hit the nuclear button.  
12 Now, this sounds serious. What -- what was the  
13 nuclear button? Well, announcing that  
14 Mr. Barringer had Alzheimer's disease?

15 A. Yes, I don't -- I don't remember that.

16 Q. Okay. Why was that the nuclear  
17 button?

18 A. I don't know. Again, a lot of this  
19 stuff was said in anger, so.

20 Q. Right. Well, isn't it true that on  
21 July 6th of 2012, less than ten days later,  
22 Hampton did, in fact, hit the nuclear button?

23 A. Yes. Are you referring to her letter  
24 to the board?

25 Q. Yes.

**ROA 006935**

Page 538

1           A.    I'm not sure that's what I was  
2 referring to.

3           Q.    You don't think so? Is it -- why  
4 don't you take a look at it. It's at 77A.

5                   MS. PAYLOR: K. Luzak 747 is the page.

6                   THE WITNESS: Oh, sorry, I was in 78.  
7 This -- 77A is this handwriting in my book.

8 BY MR. TWOMBLEY:

9           Q.    Hold on a minute. It's 76A. I  
10 apologize.

11          A.    Got you.

12          Q.    K. Luzak 747.

13          A.    Got it.

14          Q.    Is this not --

15                   MR. GILREATH: Got a page number?

16                   MR. TWOMBLEY: 747 through 751.

17 BY MR. TWOMBLEY:

18          Q.    Do you deny that this is -- this is  
19 the nuclear button?

20          A.    I wouldn't -- I wouldn't characterize  
21 this as a broad announcement. These are all  
22 people who were on the board and were very --  
23 already fully aware of Paul's condition, and  
24 I think -- I think Hampton is simply stating her  
25 position in the context of that.

**ROA 006936**

Page 539

1 Q. Well, she certainly announced to  
2 Mr. Hagler that he had been diagnosed with  
3 Alzheimer's disease, right?

4 A. I would argue that based upon the  
5 extensive comments that Mr. Hagler had already  
6 made, as documented, he was fully aware of Paul's  
7 cognitive issues and had expressed grave concerns  
8 about them.

9 Q. Is Brad Herring your company lawyer?

10 A. Brad was on those calls. I think Brad  
11 was also copied on -- in Mike's correspondence.

12 Q. Isn't this the first time that Hampton  
13 Luzak had ever told anybody or taken the position  
14 that her Pop -- father did not have the capacity  
15 to run this company?

16 A. I'm not -- I'm not sure whether she  
17 had conversations with her mother or Merrill about  
18 that. So I can't -- I can't say yes or no. I  
19 don't know.

20 Q. You don't know of any instance where  
21 she had taken that position in writing prior to  
22 sending this letter out?

23 A. In writing?

24 Q. That's right.

25 A. I -- I haven't seen documentation that

**ROA 006937**

Page 540

1 relates to that.

2 Q. It says here on Page 748: A man who  
3 is suffering from Alzheimer's disease is not  
4 capable of serving as a fiduciary or other officer  
5 making decisions that impact the lives of hundreds  
6 of employees of a financial position of --  
7 financial position of and the shareholders (sic).  
8 Do you see that?

9 A. No. Which -- you're on 748. Which  
10 paragraph are you on?

11 Q. Second full photograph, last sentence.

12 A. Got it. Yes, I do.

13 Q. There had never been any type of  
14 announcement like that, had there?

15 A. Not -- not from her, but from me  
16 certainly.

17 Q. Well, what were you talking about when  
18 you said hit the nuclear button and -- and  
19 announce the fact that your father has Alzheimer's  
20 disease is not competent to run the company? Were  
21 you suggesting that she put it on Facebook or the  
22 internet?

23 A. I -- I don't know. Again, I was angry  
24 and speaking out of anger. I don't know what I  
25 meant. It doesn't really make sense to me, but...

**ROA 006938**

Page 541

1 Q. Back to the transcript, K. Luzak 736  
2 and 737. You say that you told Hampton that she  
3 had to wait for Merrill to decide that it's time  
4 for Paul Barringer to stop running the company,  
5 right?

6 A. Can you just give me the line where  
7 you are? Oh, I got you. Sorry, 19. Yes, that's  
8 in here. That's what I said.

9 Q. Okay. Page 14, Line 50- -- 23, you  
10 say -- sorry 23 and 24.

11 A. Yes.

12 Q. I'm not mad at Merrill at all, trust  
13 me.

14 A. Oh, I'm on the wrong -- sorry.  
15 Page -- Page 13?

16 Q. 14.

17 A. Sorry.

18 Q. I'm not -- I'm not mad at Merrill at  
19 all, trust me. I know you know I understand she  
20 doesn't want to think about my position in this  
21 whole thing. She just wants the problem right now  
22 today to end, and she's doing whatever she has to  
23 to make it end, and she has made it clear I cannot  
24 vote against my father.

25 Merrill had, in fact, made it clear to

**ROA 006939**

Page 542

1 you prior to the June 28, 2012, vote -- meeting  
2 that she was not going to vote against her father,  
3 right?

4 A. Yes. I mentioned to you earlier we  
5 had that conversation on a golf course.

6 Q. So you knew by calling that meeting  
7 that Merrill would vote with her father to remove  
8 you as the CEO?

9 A. I -- I -- I knew -- I knew at the time  
10 of our conversation that was her position. Things  
11 were very fluid. I wasn't sure where she would be  
12 when the meeting was called on that point.

13 Q. If you would have made the same choice  
14 to not buck Mr. Barringer and not vote against  
15 him, you could -- you could still be the  
16 president; could you not?

17 A. I don't believe so, no. I believe  
18 that offer expired as quickly as it came up  
19 because he was getting so angry at me.

20 Q. Well, I know --

21 A. I think we -- I think we went through  
22 that --

23 Q. Yes.

24 A. -- yesterday. I think we went into --

25 Q. Yes.



ROA 006940

Page 543

1           A.    -- some detail. I won't bore -- go --  
2   bore you with it again.

3           Q.    I think what happened is that in  
4   the -- on the recorded conversation where he  
5   offers you to be the president, immediately  
6   following that is when you told Wade to go hug  
7   Pops because you're never going to see him again.  
8   And you're right, I think he did retract that  
9   offer after you said that.

10          A.    No, I think you're -- I -- I don't  
11   think -- I think that's -- you're -- you're --

12          Q.    It's not right?

13          A.    -- contracting the timeline pretty  
14   significantly.

15          Q.    Okay.

16          A.    And -- and -- and by the way, I will  
17   say I believe that there is correspondence between  
18   me and Paul in which I say I'll do essentially --  
19   and this is two separate emails. One, I tell him  
20   I'll do whatever he wants to do, which I believe  
21   occurred after that discussion in his office. And  
22   the second was the final email that I sent to him  
23   which told him how important the company was to  
24   me, and I got very, very scathing responses to  
25   both of those things. So I don't -- I don't

**ROA 006941**

Page 544

1 believe that was an actionable offer.

2 Q. That would explain why he withdrew the  
3 offer, though, right?

4 A. I beg your pardon?

5 Q. It's okay.

6 A. No, I -- I -- I'm sorry. I didn't  
7 understand what you said.

8 Q. Well, I was saying that that would  
9 explain why he would withdraw that offer, though,  
10 if you did tell him that; that would make him mad  
11 and upset?

12 A. Tell -- tell Paul?

13 Q. Tell Wade go hug Pops, this is the  
14 last time you're ever going to see him.

15 A. Again, I'm -- I'm not sure I said  
16 that. So I won't accept that I did, necessarily.  
17 I'm not sure if I did say it that he heard it. So  
18 I can't -- for those two reasons I can't conflate  
19 those two actions.

20 Q. Turn to Page 50 -- sorry, Tab 50, K.  
21 -- I'm sorry, Tab 76, which is K. Luzak 744 --

22 A. Yes.

23 Q. -- 745 and 746.

24 A. Got you.

25 Q. Who -- who -- who wrote this letter?

**ROA 006942**

Page 545

1 Who -- who prepared it?

2 A. I did.

3 Q. And copied Mr. Michael Smith. When  
4 did you -- just the date is all I'm looking for.  
5 When -- when did you hire him?

6 A. I -- I don't recall.

7 Q. And in this letter you essentially  
8 accused Mr. Herring of giving -- giving bad advice  
9 and not clearing up the record as to what  
10 transpired at the April 22nd board meeting, right?

11 A. I haven't read it.

12 Q. Take a minute and look at it.

13 A. Yes. Paul -- yes. Okay. Got you.  
14 Yes, Paul -- Paul made -- I -- and I'm -- I'm not  
15 going to go through the transcript of the meeting  
16 to find where this is, but this -- this letter  
17 suggests that Paul brought up the fact that I  
18 threw a book at Merrill in that meeting, and I'm  
19 -- I -- and I felt Brad should correct -- correct  
20 that for the record.

21 Q. And you state here on Page 745 that  
22 you think you are still the president and CEO of  
23 the company, right?

24 A. I'm -- I'm challenging whether or not  
25 Paul -- Paul was categorized as a disinterested --

**ROA 006943**

Page 546

1 disinterested party. So he didn't have to recuse  
2 himself from that vote, and that he was required  
3 as an affirmative vote to fire me for that to  
4 happen. I'm questioning whether that was  
5 appropriate.

6 Q. It says: I therefore remain president  
7 and CEO of CFRC?

8 A. Correct.

9 Q. Then you accuse Mr. Herring of losing  
10 sight of his obligation to act on behalf of CFRC,  
11 right?

12 A. I'll take your word for it. I don't  
13 know where that is.

14 Q. Did you have any discussions with  
15 Mr. Herring about that letter, other -- or any  
16 other communication with him other than when he  
17 responded and said he was going to resign because  
18 of the allegations you had made?

19 A. I don't recall. I believe not.

20 Q. Do you still believe Mr. Herring acted  
21 improperly and lost sight of his obligations?

22 A. Yes.

23 Q. Let's turn to 76A. This appears to  
24 be -- no. This is -- this is the same letter,  
25 July 6, 2012?

**ROA 006944**

Page 547

1 A. Yes.

2 Q. The one I thought was the nuclear  
3 button. All right. On the first page she says:  
4 Kevin and I have made every effort to convince my  
5 family to confront my father's disease in a way  
6 that is best for his health while preserving his  
7 dignity and preventing damage to Coastal.

8 This is the same guy you said was  
9 going to be in a -- in a box in six months?

10 A. Yes.

11 Q. Did you disclose to Hampton all of  
12 these activities you were engaged in that you  
13 might personally benefit from in the way of fees  
14 and carried interest?

15 A. Activities that I was engaged in?

16 Q. That you were going to engage in, you  
17 were proposing to engage in, you were planning to  
18 engage in?

19 A. Yes.

20 Q. She knew all about that?

21 A. Yes.

22 Q. Did you ever talk to Randy Light or  
23 Merrill Light after July 6th of 2012?

24 A. No.

25 Q. Do you remember that a couple months

**ROA 006945**

Page 548

1 after this that Merrill Light sent a gift to Wade  
2 in October?

3 A. Yes. Yes.

4 Q. And Merrill -- I'm sorry, Hampton  
5 packaged it up and sent it back with a note that  
6 said: Wade knows everything you did, and we don't  
7 want you in our life anymore?

8 A. Yes.

9 Q. Did you know Hampton was going to do  
10 that?

11 A. No. I think I learned about it after  
12 the fact.

13 Q. What did you think about that?

14 A. Hampton was -- Hampton was very, very  
15 hurt. That was after, for example, she received a  
16 letter from her mother where her mother was  
17 mourning her, which was pretty devastating.

18 Q. What do you mean by that?

19 A. Her mother told her in a letter -- it  
20 was probably an early -- early July letter, and  
21 I'm not sure -- that she was mourning her.

22 Q. Yes. I think I've seen the letter.  
23 It says, like: I'm sorry you're having to deal  
24 with this. It's so unfortunate -- unfortunate.  
25 We don't -- we never thought it would happen in

ROA 006946

Page 549

1 our family, but it has happened. That letter?

2 A. I don't recall -- I don't recall  
3 the -- any phrasing of it other than the fact that  
4 she was mourning her as though she had died, which  
5 I was pretty horrified by.

6 Q. Do you remember that -- I've got it.  
7 I'll get it at the next break if you -- if you  
8 don't remember it or need to see it.

9 A. Okay.

10 Q. But at some point in time, I think it  
11 was about 2014, or maybe it was early '15, but  
12 you -- you sent an email to Travis Bryant about  
13 another timber company that had sold. Do you  
14 remember that?

15 A. I vague- -- I vaguely -- I vaguely  
16 remember that. I don't remember the letter, but I  
17 vaguely remember it.

18 Q. And I think Travis responded something  
19 to the effect of, wow, you know, if that company  
20 sold for that amount, I can't imagine what CFRC  
21 might be worth?

22 A. So the -- so if I recall, the company  
23 -- the company -- it was an IPO, initial public  
24 offering of public equities, by the entities that  
25 acquired the -- the mills from BB- -- the -- the

**ROA 006947**

Page 550

1 CLC mills from BB&T and the deed in lieu of.

2 They combined it with -- it's not  
3 Eastern Hardwoods, but they combined it with an  
4 existing portfolio comp- -- that -- company that  
5 they had that was based in the western half of the  
6 United States, brought that company public at a  
7 massive valuation. And I got the -- I got the  
8 prospectus, I think, from the IPO, which I shared  
9 with Travis.

10 Q. Okay. Why did you send that email to  
11 Travis?

12 A. I was -- I was in communication,  
13 infrequent, but in communication with Travis  
14 during that period of time.

15 Q. What was the purpose of you sending it  
16 to him?

17 A. To -- he -- to share information about  
18 what ultimately happened with the CLC mills.

19 Q. But there was no other motivation?

20 A. No. No. Just market -- market  
21 information for him. And, again, I -- I'll just  
22 caveat that that's what I believe you're referring  
23 to. I'm a little bit hazy because it was a while  
24 ago. Northwest Hardwoods, that's the company's  
25 name, sorry.



**ROA 006948**

Page 551

1           Q.    I'm going to jump around on some  
2 things. If you need to see the document, I'm  
3 happy to show it to you. But you -- you remember  
4 that in May of 2012 Mr. Barringer was hospitalized  
5 at Savannah Memorial Hospital?

6           A.    Correct.

7           Q.    Okay. And do you remember that you  
8 found out about that because Randy Light emailed  
9 you and told you that Paul had gotten really bad  
10 and that he was concerned about him and he drove  
11 him down to Savannah Memorial to have him checked  
12 out?

13          A.    I -- I -- I vaguely remember that,  
14 yes.

15          Q.    Okay. And I think in that same email  
16 Randy said, you know, I'll report back later. And  
17 I think you were playing a squash tournament or  
18 something, and he said good luck and win a car for  
19 Wade or hit a hole in one for Wade or something  
20 like that? Do -- do -- do you remember that?

21          A.    I -- I don't. I don't remember that  
22 part of it, but I'll take your word for it.

23          Q.    Okay. Obviously, Randy was keeping  
24 you informed about Mr. Barringer's condition --

25          A.    Yes.

ROA 006949

Page 552

1 Q. -- and what was going on with it,  
2 right?

3 A. Right. Yes.

4 Q. Okay. And you knew that -- that Randy  
5 took Mr. Barringer to the hospital, and he was  
6 admitted to the hospital in May of 2012, right?

7 A. That's correct.

8 Q. Okay. And you knew that -- you knew  
9 that doctors had evaluated him in the hospital  
10 during that visit, right?

11 A. I -- I had no -- I had no interaction  
12 with -- or I had no access to any of the  
13 information. I would -- I would have probably  
14 assumed that, yes.

15 Q. Okay. All right. I mean, he was in  
16 the hospital for, like, two days, right?

17 A. Yes.

18 Q. I mean, you didn't think --

19 A. Was it? I don't remember how long it  
20 was, but that's right.

21 Q. I mean, you didn't think he was  
22 admitted to the hospital for two days and never  
23 saw a doctor, did you?

24 A. No, I'm sure he -- I'm sure. I'm  
25 sure.

**ROA 006950**

Page 553

1 Q. Okay.

2 A. Obviously, I'm sure.

3 Q. And you knew that and you were sure of  
4 it in May of 2012?

5 A. Yes.

6 Q. Did you ever talk to Dr. Bachman?

7 A. No. HIPAA. You can't talk to them.

8 Q. Why is that?

9 A. HIPAA.

10 Q. After the April 2012 board meeting --

11 A. Yes.

12 Q. -- the one that Mr. Jones came down  
13 for --

14 A. Yes.

15 Q. -- isn't it true that Mr. Jones made a  
16 presentation during that meeting?

17 A. No.

18 Q. He did not make any presentation?

19 A. No.

20 Q. Did he talk to Mr. Barringer?

21 A. I -- I -- I don't believe -- I don't  
22 believe so. He -- I mean, he must have exchanged  
23 pleasantries with him and greeted him. I don't --  
24 I don't know that they had any significant  
25 exchange, no.

**ROA 006951**

Page 554

1           Q.    Do you know if they talked about which  
2 timber tracts would be sold for purposes of  
3 raising this money so you and Mr. Jones could  
4 invest it?

5           A.    I -- I -- I never -- I mean, I can't  
6 prove a negative. I did not see them have that  
7 conversation. I'm not aware of it, and I would  
8 find it very surprising if they did.

9           Q.    Why would you find that very  
10 surprising? I mean, that is precisely what you  
11 and Mr. Jones were going to do, right, is sell  
12 some of these assets to raise money to put in  
13 these other investments?

14          A.    If I -- unless I'm mistaken, you asked  
15 me if Mr. Jones had that conversation with Paul  
16 during that April board meeting; is that correct?

17          Q.    Yes, I -- I asked you that.

18          A.    Okay.

19          Q.    And I think you said --

20          A.    So my answer -- my answer is I can't  
21 prove a negative. I don't -- I -- I do not recall  
22 that conversation taking place. I also would be  
23 very surprised if it did.

24          Q.    Why would you --

25          A.    You want me to elaborate?

**ROA 006952**

Page 555

1 Q. I apologize.

2 A. So -- no, that's okay. First of all,  
3 the -- the board agenda was packed. The board was  
4 structured in such a way that rather than breaking  
5 for lunch in the middle when that conversation  
6 like that might take place, my recollection is we  
7 broke for lunch at the end.

8 And I further recall, I think  
9 correctly, that Paul ate his lunch quietly, got up  
10 and left. So he didn't have a conversation with  
11 anybody that I recall, specifically not --  
12 specifically not Steve Jones. There would not  
13 have been any time, given the agenda, for him to  
14 have the conversation outside of the lunch break  
15 because we didn't really have any breaks.

16 Moreover, Paul was very, very quiet  
17 for most of the meeting. And then, similar to the  
18 February meeting, at -- at one point, probably  
19 toward the end, he attempted to share a  
20 commentary, make a speech, whatever, that was  
21 completely unintelligible. And as I think I  
22 mentioned earlier today, it was unintelligible,  
23 and I don't think he realized it was  
24 unintelligible because he went on for two or three  
25 minutes, maybe more. I -- don't -- I -- I can't

**ROA 006953**

Page 556

1 give you a timeframe, but it was -- it was the  
2 equivalent of several paragraphs.

3 So all of those factors lead me to  
4 believe that Steve probably didn't have a  
5 conversation with him.

6 Q. What was the purpose of Mr. Jones  
7 being at this meeting?

8 A. I think I men- -- I think I mentioned  
9 this yesterday, but -- but we had -- the company  
10 had -- had had for decades a very active, engaged  
11 advisory board, which compensated for the fact  
12 that -- that for most of its existence the board  
13 of directors with the fiduciary obligation to  
14 shareholders was not comprised of people with a  
15 huge depth of experience.

16 Paul got frustrated over time with the  
17 advisors. He didn't agree with their advice. So  
18 he fired the board or just disbanded the board,  
19 and I wanted to reconstitute it, which he agreed  
20 to. And I wanted Tom Rockwood, Mark Sanford, and  
21 Steve Jones to be a part of that. And I brought  
22 Steve down to introduce him to Paul and Merrill  
23 and others to see if they all got along and what  
24 they thought of him.

25 Q. Is Tom -- Tom Rockwood the one who's

**ROA 006954**

Page 557

1 passed away?

2 A. Yes. Yes, he is.

3 Q. I -- I appreciate all of that. My  
4 question is isn't it true that the plan at that  
5 point in time, April of 2012, that Mr. Jones was  
6 helping you with or advising you on was to sell  
7 CFRC timberland to raise money for these  
8 alternative investments?

9 A. I'm sorry, I understood your question  
10 to relate to whether Steve had a conversation  
11 about that with Paul.

12 Q. Well, I --

13 A. Which I don't think he did. However,  
14 the answer to your question right now is yes.

15 Q. Okay. All right. So, I mean, it --  
16 it's -- it's possible that they would have talked  
17 about that because that's what you and Mr. Jones  
18 were doing, identifying tracts of timber to sell  
19 so you could raise money for these alternative  
20 investments, which there would be management fees  
21 and carried interest fees paid to you and  
22 potentially him?

23 A. It's possible, but for reasons that I  
24 just said I believe it highly improbable.

25 Q. Do you remember yesterday I asked you

**ROA 006955**

Page 558

1 about the -- the Alexandria deal and, you know,  
2 exactly how it worked as far as how the money  
3 would flow and management and control, and I think  
4 you said you -- you didn't know, that you would  
5 have to study it? Do -- do you remember that?

6 A. I don't. I don't remember that. I  
7 remember we -- I remember we discussed it, but I  
8 don't remember that part of the conversation.

9 Q. Well, can -- can you explain to us how  
10 that worked without studying those documents?

11 A. Which part of it would you like to go  
12 through?

13 Q. Well, the whole thing.

14 A. So -- so Alexandria -- the Alexandria  
15 transaction is comprised of two properties. One  
16 is a very old property located outside of the  
17 gates of Episcopal High School where Paul went,  
18 and then the other one is on Duke Street or  
19 something like that, somewhere else -- somewhere  
20 else in Alexandria.

21 It was owned by a company called  
22 Kettler, which is a big Washington-based developer  
23 of real estate, and they were selling 75 percent.  
24 So Coastal bought 75 percent of the -- of both of  
25 those buildings for, I think, it was 4.75 million,



ROA 006956

Page 559

1 but I'm not positive. I think -- I think that's  
2 the number.

3 They did it through a -- I -- I  
4 believed it was an LLC or a limited partnership.  
5 I'm not sure which. David King invested either  
6 1 percent or 10 percent -- I don't recall which --  
7 alongside of Coastal.

8 Q. Trust me, it was 1.

9 A. Was it 1 percent? And David partners  
10 entity, if it was a partnership, they were the GP.  
11 If it was an LLC or if it is an LLC they were the  
12 managing member, but they -- they managed the  
13 properties with Kettler, and they managed the  
14 investment for Coastal.

15 Q. Okay. So could I just -- could I just  
16 ask you a few basic questions about it?

17 A. Sure.

18 Q. So Coastal takes \$4.5 million cash and  
19 gives it to who?

20 A. They invested it in the L- -- either  
21 the LLC or the general partner formed for the  
22 acquisition of 75 percent interest.

23 Q. So they -- they gave that money to a  
24 general partnership?

25 A. Or an LLC. I'm not sure which.

**ROA 006957**

Page 560

1 Q. Okay. And -- and then what did  
2 that -- let's just go to the general partner  
3 example.

4 A. Okay.

5 Q. What did the general partner do with  
6 the money? Who did they give the \$4.5 million to?

7 A. The -- the general partner would have  
8 purchased -- would -- would have used the 4 -- the  
9 4.75 would have flowed out. It would have been a  
10 source of funds. Use of funds would be the  
11 acquisition of 75 percent of the real assets  
12 constituting those two development properties.

13 Q. Okay. So who -- who gets the money --

14 A. Well, actually, you know what, let  
15 me -- I'm -- I'm -- I'm suggesting they bought  
16 real assets. They may have -- may have bought  
17 75 percent of the entity that owned those assets.  
18 I'm not sure which. But in any event, they  
19 acquired a 75 percent beneficial interest in those  
20 two properties.

21 Q. Okay. So I think what you're saying  
22 is that, you know, when -- when CFRC bought -- did  
23 this investment, I mean, their name didn't go on  
24 the deed of the property as a 75 percent owner,  
25 did it?

**ROA 006958**

Page 561

1           A.     No.   The LLC -- I think it was an LLC.  
2     The name of the LLC -- the -- the -- well, sorry.  
3     The deed was probably titled continuously in -- in  
4     the name of the LLC that Kettler set up to acquire  
5     it, but Kettler sold -- sold a 75 percent interest  
6     in that entity to the LLC formed by Coastal and  
7     First Point.

8           Q.     So I guess what CFRC then got is an  
9     interest in an entity for their \$4.5 million or  
10    4.75?

11          A.     They got -- they got equity interest  
12    in a balance sheet with an asset above it that was  
13    two properties.

14          Q.     Okay.   But they got an ownership  
15    interest in an entity, right?

16          A.     That owned -- that owned the two  
17    properties, yes.

18          Q.     Okay.   And so Coastal paid 4.75.   And  
19    then what about the debt?   Wasn't there some debt?

20          A.     There was -- there was debt.   There  
21    was ten-year government financing, and it was --  
22    it -- it was advantageous financing associated  
23    with moderate or low-income housing.   That was a  
24    liability of the entity into which Coastal made  
25    the investment.

ROA 006959

Page 562

1 Q. Okay. And so was -- was Coastal on  
2 the hook for that debt?

3 A. No, not in due course.

4 Q. Not -- not -- not at all?

5 A. No.

6 Q. What about David King? Was he on  
7 the -- on the hook for any of that?

8 A. No. The -- the -- the Coastal/First  
9 Point entity, it was -- it was nonrecourse to that  
10 entity. They were an equity investor.

11 Q. Okay. And so you -- you don't  
12 remember the -- the name of the entity that  
13 Coastal got shares in or --

14 A. I -- I think it's -- I mean, it's in  
15 the -- I think it's in the -- in the investment  
16 memo that's somewhere in some -- I don't know it  
17 off the top of my head.

18 Q. Now, who -- who is -- who is  
19 responsible for paying that debt back?

20 A. The -- the entity that is 75 percent  
21 Coastal, 25 percent Kettler.

22 Q. Okay. So I guess that if the debt  
23 doesn't get paid back, then the bank comes and  
24 takes the property?

25 A. The debt was -- had a ten-year final,

**ROA 006960**

Page 563

1 which is past. I haven't heard -- I mean, I don't  
2 hear about this stuff, but I assume it's been  
3 repaid or refinanced.

4 Q. No, I'm saying at the time of the  
5 investment, though. If the debt wasn't paid or  
6 things didn't go well, then the bank can come back  
7 and take the property?

8 A. It wasn't the bank. It was the  
9 government. So Fannie or Freddie or somebody. I  
10 don't -- I don't know what the acceleration terms  
11 of the note were. I don't remember.

12 Q. You mentioned, I think it was  
13 yesterday, that -- and, again, I'm not trying to  
14 quote what you said, but something about you had  
15 set up some type of entity because you wanted to  
16 be able to entice or accommodate offshore  
17 investors or investors that had offshore accounts.  
18 Do -- do you remember that?

19 A. Yes, I do.

20 Q. Okay. What -- what entity was that?

21 A. I -- I believe it was -- I believe  
22 that conversation was about the ArcherPoint  
23 constellation of entities.

24 Q. Okay.

25 A. And that -- that group was set up

**ROA 006961**

Page 564

1 using a traditional private equity template, which  
2 always include an offshore -- an entity that will  
3 accommodate offshore investment.

4 Q. Okay. And do you have any offshore  
5 investments now?

6 A. Those are -- I'm sorry. I need to be  
7 specific. Those are meant to accommodate offshore  
8 investors, not investments. And the answer to  
9 your question is no.

10 Q. Okay. Do you have any offshore  
11 accounts?

12 A. No.

13 Q. Okay.

14 A. I beg your pardon. I'm sorry. I have  
15 a Barclays checking account in London.

16 Q. Okay.

17 A. Can I modify my -- the answer I just  
18 gave you about offshore accounts?

19 Q. Sure.

20 A. The -- the entity through which -- I  
21 mentioned earlier I'm getting a distribution from  
22 Doughty Hanson. The entity through which those  
23 Doughty Hanson investments are held is an Isle of  
24 Man company. I suppose I should mention that as  
25 well.

**ROA 006962**

Page 565

1           Q.    Do you -- do you recall that in -- on  
2   May the 7th of 2012, after Mr. Barringer got out  
3   of the hospital, that he transferred or attempted  
4   to transfer his personal voting stock in CFRC into  
5   a trust?

6           A.    I -- I know -- I know that he  
7   transferred it -- yes, I know -- I know that he  
8   transferred it into a trust. I can't associate  
9   that action with that date, and I can't tell you  
10  when I learned of that.

11          Q.    Okay. Well, you were the CEO. You  
12  had to sign the stock certificates, right?

13          A.    You're right. I'm sorry. Yes.

14          Q.    So, and they were --

15          A.    You're right. You're right. You're  
16  right. Exactly.

17          Q.    One on May the 7th, 2012?

18          A.    Yes. I beg your pardon.

19          Q.    And then the next was on May the --

20          A.    Yes, to Paul Barringer as trustee of  
21  the P. Barringer -- Paul Barringer revocable  
22  trust, yes.

23          Q.    I think the first one incorrectly said  
24  irrevocable trust, right?

25          A.    Right. Uh-huh. Yes, it was a

**ROA 006963**

Page 566

1 correction. Yes, I'm sorry. Yes, you're right.

2 Q. And that was immediately corrected by  
3 you and others to properly transfer it into the  
4 Paul Barringer revocable trust?

5 A. Right, with Paul Barringer as trustee.

6 Q. Right. Okay. And you -- you signed  
7 both the May 7th stock certificate to effectuate  
8 that transfer, correct?

9 A. I did. I did.

10 Q. And you also signed the May 11th,  
11 2012, certificate --

12 A. Correct.

13 Q. -- to effectuate that transfer?

14 A. Correct.

15 Q. And at any point in time did you  
16 complain to anyone or tell anyone that you were  
17 concerned about Paul making this transfer or that  
18 he had been confused and didn't know what he was  
19 doing, you know, three weeks before at -- or two  
20 weeks before at -- at the meeting, or did you ever  
21 tell anybody, I'm -- I'm just not sure or I've got  
22 a problem with Mr. Barringer doing this because,  
23 you know, I think he lacks testamentary capacity  
24 and doesn't know what he's doing?

25 A. No, I -- at the time, I did not. And,



**ROA 006964**

Page 567

1 in fact, Robert Slane had told me -- Robert Slane  
2 engineered the transfer. And Robert Slane had  
3 told me before he came down to make that happen,  
4 told me that he was going to do it because he felt  
5 that, given how quickly Paul was deteriorating, it  
6 was important to get that done and get that out of  
7 his estate as quickly as possible. So I expected  
8 it, and I didn't complain about it.

9 Q. Okay. So your testimony is you spoke  
10 with Mr. Slane --

11 A. Yes.

12 Q. -- about this transfer?

13 A. He mentioned -- yes, he mentioned it  
14 to me. Correct.

15 Q. Okay. And, you know, tell me when  
16 this conversation was and what Mr. Slane told you.

17 A. He told me exactly what I just said,  
18 and I don't -- I don't recall when the  
19 conversation took place, but -- but prior to  
20 the -- prior to the transaction.

21 Q. Okay. Who else was present during  
22 this conversation where Mr. Slane allegedly told  
23 you that he thought it needed to be transferred  
24 quickly because of Paul's deteriorating condition?

25 A. It was a -- it was a phone call

**ROA 006965**

Page 568

1 between the two of us, and no one else was on the  
2 line.

3 Q. No one else. And -- and -- and Mr. --  
4 Mr. Slane didn't mention anything about this in  
5 his deposition. Do you -- have you -- have you  
6 reviewed his deposition?

7 A. I -- I have not. I sat in on it. I  
8 don't remember -- I don't remember this coming up.

9 Q. So if Mr. Slane disagrees with you  
10 that that was said, then I guess we're -- we're  
11 back to one of these you -- your word against his,  
12 right?

13 A. I suppose, yes.

14 Q. You -- you mentioned that that stock  
15 was transferred and to just Paul Barringer as  
16 trustee and -- of the -- of the Paul Barringer  
17 revocable trust?

18 A. My -- my recollection is that's how it  
19 was titled, yes.

20 Q. No, your -- I think that's what the  
21 certificate says.

22 A. Yes.

23 Q. And I understand that -- that you and  
24 perhaps your wife, you know, take issue with the  
25 way that was done, and you believe it should have

**ROA 006966**

Page 569

1 said Merrill Light as cotrustee and Paul Barringer  
2 as cotrustee; is that -- are you --

3 A. Yes, that's --

4 Q. Are you aware of this issue?

5 A. Yes, I am.

6 Q. Okay. And, I mean, you -- you believe  
7 that was done that way to hide it from you, right?

8 A. That -- the -- the fact of the titling  
9 of the stock combined with the -- the -- the way  
10 that Merrill was introduced as trustee in the  
11 shareholder meeting in August gave me -- gave me  
12 great pause.

13 Q. I mean, you -- you thought they did  
14 that to hide it from you?

15 A. When I -- when I -- when I heard how  
16 she was introduced and how that was obfuscated, I  
17 couldn't but conclude they were hiding it from me  
18 or from us.

19 Q. And when you say they, you mean who?

20 A. Travis introduced her in a very  
21 convoluted fashion.

22 Q. But do you know who -- who told  
23 Mr. Herring how to -- how to title the stock and  
24 how -- how it should be titled?

25 A. I don't know.

**ROA 006967**

Page 570

1           Q.     Okay. But whoever told him that, they  
2 must have been in on it if they were trying to  
3 hide it from you, right?

4           A.     Well, in -- in -- in my hypo, based on  
5 the facts that I'm aware of, I believe Travis was  
6 involved because, again, Travis made a very, very  
7 awkward introduction of Merrill as the trustee in  
8 that meeting. He clearly went to great lengths to  
9 disguise the fact that she was a cotrustee. So  
10 I'll assume Travis told them. And for the sake of  
11 this question, I'd posit perhaps he was the one,  
12 and perhaps he was hiding it.

13          Q.     Okay.

14          A.     But I don't -- but it's speculation.

15          Q.     Okay.

16          A.     Total -- I mean, I don't know.

17          Q.     Do you think Mr. Slane was involved  
18 with that?

19          A.     I don't -- I don't have any reason to  
20 believe he was. I don't believe he -- I don't  
21 believe his involvement extended the actually --  
22 to the actual titling of the stock.

23          Q.     Okay. Well, what -- what do you  
24 believe Mr. Slane's involvement was? Did you --  
25 do you contend he did anything wrong?

**ROA 006968**

Page 571

1           A.     No.   I think he -- I'm sure he did  
2     what he was directed to do, which was create a  
3     trust in which Paul and Merrill were cotrustees.

4           Q.     Okay.   But as far as -- I mean, you  
5     know he was -- he was very actively involved in  
6     the -- in the preparation of the February 28,  
7     2012, will and trust, right?

8           A.     I -- I -- I don't -- I don't think I  
9     knew that, but that would be consistent with, you  
10    know, his -- his engagement generally with Paul  
11    and Merrill.

12          Q.     You -- you don't contend or believe he  
13    was involved in the conspiracy or anything like  
14    that?

15          A.     I -- I don't -- I don't have any  
16    reason to believe that, no.

17          Q.     Okay.   All right.   Good.   I know  
18    you're not a lawyer, and I know this may draw an  
19    objection, but I'm just asking you, Kevin Luzak,  
20    do you know of any requirement that there was to  
21    title that stock in the name of both cotrustees?

22                 MR. MACLOSKIE:   Objection.   Legal  
23    conclusion called for.   You were right.

24                 THE WITNESS:   I -- I don't -- I don't,  
25    but I'm not familiar with the technical

**ROA 006969**

Page 572

1 requirements of titling a stock. So on a -- on a  
2 -- on a technical basis, I don't.

3 BY MR. TWOMBLEY:

4 Q. Okay.

5 A. I think it's -- I think it's a very  
6 important fact and it should be shared because it  
7 describes a critical element of the trust that  
8 owns what is the kernel voting stock of the  
9 company. So I'll leave that out there. But as a  
10 technical matter, I don't have familiarity with  
11 that -- with the law there.

12 Q. But -- and, again, I just want to get  
13 a simple answer to my simple question.

14 A. Okay.

15 Q. You do not -- you are not aware of any  
16 type of requirement that would obligate or require  
17 someone to title that stock in the name of both  
18 cotrustees?

19 MR. MACLOSKIE: Same objection.

20 THE WITNESS: By requirement, are  
21 you -- are you specifying a legal requirement?

22 BY MR. TWOMBLEY:

23 Q. Any requirement?

24 A. I would argue that -- that -- that in  
25 this case good practice as a general matter

**ROA 006970**

Page 573

1 would -- would constitute a requirement. Would  
2 you agree with that?

3 Q. No, I would not.

4 A. Okay. I believe -- I believe good  
5 practice and -- and reasonable disclosure to  
6 shareholders would require that, but if you don't  
7 agree that that's a requirement, then I would say  
8 no, because I don't know the law.

9 Q. Well, it sounds like you're saying  
10 it -- it might have been a good idea, but what I'm  
11 looking for is not good ideas and good practice.  
12 What I'm looking for is a requirement that  
13 obligates someone to do it a certain way.

14 And so are you, Kevin Luzak, who was  
15 chief executive officer of Coastal Forest Resource  
16 Company in May -- May the 11th of 2012, are you  
17 aware of any requirement that there was on  
18 anybody's behalf to title that stock in the name  
19 of both cotrustees?

20 MR. MACLOSKIE: Objection. Calls for  
21 legal conclusion. Asked and answered.

22 THE WITNESS: I believe that the  
23 shareholder register as modified to reflect that  
24 transaction did not adequately reflect the re- --  
25 the underlying reality of that transaction, which

**ROA 006971**

Page 574

1 is upon any -- any -- any outcome where Paul was  
2 no longer in the picture, Merrill would have  
3 unilateral control of that company, and I believe  
4 that is a material omission.

5 So from that standpoint, I believe --  
6 I believe material omission would -- would obviate  
7 a requirement. So from that standpoint, I  
8 believe, yes. From a legal standpoint, I'm sure  
9 there are legal guardrails through which this  
10 transaction needs to fit. I don't know what those  
11 are. So I can't answer your question. I don't  
12 know -- I don't know of one because I don't know  
13 how they work.

14 BY MR. TWOMBLEY:

15 Q. Okay. Let's just stay away from the  
16 legal.

17 A. Okay.

18 Q. But this other requirement, where is  
19 that written down? Where can we go look at it?  
20 Where can we read about this?

21 A. I would -- I would argue that it would  
22 be captured in the -- under the general -- general  
23 category of fiduciary obligation and fair  
24 disclosure within a corporation. And then -- and  
25 perhaps that's an SEC reg. I don't know. I don't



ROA 006972

Page 575

1 know where you would go to find that, but I  
2 would -- I would -- perhaps that's where it's  
3 contained. I don't know.

4 Q. You can't -- I mean, I'm -- I'm not  
5 trying to be a smart-aleck.

6 A. Okay. Sure.

7 Q. But it sounds like what you're saying  
8 is there might be something out there that you  
9 could go find but that you do not know of anything  
10 you could point us to that says there is a  
11 requirement; is that -- is that fair?

12 A. It's -- it's -- it's my experience and  
13 I -- I have extensive experience drafting  
14 documents that are filed with the SEC. It's my  
15 experience generally --

16 Q. Mr. Luzak, I don't want to interrupt  
17 you, but my -- my -- my question --

18 A. You just did.

19 Q. My -- my question -- well, if you're  
20 going to give a long narrative about something I  
21 haven't asked and --

22 A. I can -- I can finish it in two  
23 sentences.

24 Q. Okay. Go.

25 A. If you do a gut check and your gut

**ROA 006973**

Page 576

1 tells you it should be disclosed, 99 percent of  
2 the time there is a reg that mandates that it's  
3 disclosed. This one my gut says it absolutely has  
4 to be disclosed.

5 Q. Is this the same -- this gut-check  
6 test that you're using, is that the same one you  
7 did when you were disclosing all of these things  
8 to Paul Barringer?

9 A. Which things are you talking about?

10 Q. All of the things we've been talking  
11 about for the past two days: You're going to get  
12 fees, carried interest, and your buddies are going  
13 to get them, all that stuff.

14 A. You mean the need to disclose that to  
15 Paul?

16 Q. Yes.

17 A. Absolutely.

18 MR. TWOMBLEY: All right. I want to  
19 take about a ten-minute break and look through my  
20 notes and see what else I've got.

21 THE WITNESS: Okay.

22 VIDEOGRAPHER: We're going off record.  
23 This is the end of Media Unit 3. The time is  
24 2:54 p.m.

25 (A recess was taken.)

**ROA 006974**

Page 577

1 VIDEOGRAPHER: We are back on record.  
2 This is the beginning of Media Unit 4. The time  
3 is 3:31 p.m.

4 BY MR. TWOMBLEY:

5 Q. Okay. Mr. Luzak, you previously  
6 testified that -- that you deleted your Facebook  
7 account and then you got a new one because you had  
8 to join --

9 A. Yes.

10 Q. -- some group?

11 A. Yes.

12 Q. Okay. Do you remember when you  
13 deleted your Facebook account?

14 A. I don't.

15 Q. Does February 2018 sound about right?

16 A. I think it was before that. I  
17 don't -- but I don't recall.

18 Q. Okay. And so you could not go on  
19 LinkedIn to update the misrepresentation about  
20 your tenure as CEO?

21 A. Right.

22 Q. But you did -- you -- you thought you  
23 could delete your entire Facebook account?

24 A. I -- I don't -- I don't recall when I  
25 deleted my Facebook account. If I -- if I did it,

**ROA 006975**

Page 578

1 then it would -- then I should not have. If I did  
2 it during the -- during the pendency of these  
3 various actions, then I should not have, but I  
4 don't recall. I just don't recall when I did it.

5 Q. Well, you -- you definitely did it  
6 after the litigation started. Do you -- you --  
7 you agree with that, don't you?

8 A. I don't -- I don't -- I don't recall.

9 Q. Okay.

10 MR. GILREATH: Ashley, can you speak  
11 up? I still can't hear you.

12 MR. TWOMBLEY: Okay. Yes, I will try  
13 to speak up.

14 THE WITNESS: If I -- if I did it  
15 during the -- during the pendency of these various  
16 actions, that was something I should not have  
17 done.

18 BY MR. TWOMBLEY:

19 Q. Isn't it true that in -- that either  
20 before or after the April 2012 board meeting, that  
21 you had a side meeting with Steve Jones?

22 A. We were -- we were sharing -- he -- he  
23 was -- he was working out of an office -- one of  
24 our offices, part-time. So I think we probably  
25 had several discussions.

**ROA 006976**

Page 579

1 Q. Okay. I mean -- I mean, at -- well,  
2 let me ask you this: Where was the April 2012  
3 board meeting held?

4 A. At McNair's office here in town.

5 Q. Okay. And Mr. Jones attended? He was  
6 physically present for that meeting, right?

7 A. Yes, he was.

8 Q. Okay. And you -- isn't it true that  
9 you and Mr. Jones met at the McNair Law Firm  
10 separately from the actual board meeting?

11 A. I -- I misunderstood your next  
12 question. I don't recall that. No. I don't -- I  
13 don't recall that.

14 Q. Okay. All right. If others saw you  
15 meeting with him, then do -- do you deny that's  
16 something that y'all would have done?

17 A. If others saw it, then, no, I wouldn't  
18 deny that.

19 Q. Okay. Did -- has Mr. King ever  
20 attended any board meeting or advisors' meeting  
21 for -- for CFRC?

22 A. Not -- not during my involvement with  
23 the company. After my involvement, I don't know.

24 Q. Okay. All right. If you look at  
25 Tab 64 in Alice's book, and that is --

ROA 006977

Page 580

1 A. Yes.

2 Q. No, that's not it. I'm sorry.

3 Tab 46.

4 A. Yes.

5 Q. K. Luzak 511?

6 A. Yes.

7 Q. It says: Itinerary, and then there's  
8 1, 2, 3 bullet points, and in the third bullet  
9 point it says: Long-form presentation by King,  
10 who had joined the meeting for this segment, on  
11 his business plan management issues. Do you see  
12 that?

13 A. I do, yes.

14 Q. Okay. Did he attend one of the  
15 meetings and give --

16 A. I -- I don't recall him being there,  
17 no. Was this -- was this the April meeting  
18 captioned in the next set of minutes?

19 Q. I think it is. I mean, you tell me.

20 A. Is he in the minutes?

21 Q. I don't think the minutes reflect he  
22 was there.

23 A. Yes. And this could be one of the  
24 infamous drafts as well because, again, I don't  
25 remember -- I don't think there was a family

ROA 006978

Page 581

1 meeting. I think -- again, I think Paul just got  
2 up after lunch and left.

3 Q. Okay.

4 A. And whether we intended to have a  
5 meet -- family meeting and didn't want to do it, I  
6 don't -- I don't recall, but I don't recall this.

7 Q. Well, was there another meeting that  
8 Mr. -- Mr. King gave or --

9 A. Again, I don't -- I don't recall --  
10 I'm sorry, I interrupted you. I'm sorry.

11 Q. Let me rephrase it. It was a bad  
12 question.

13 Was there another meeting, a different  
14 meeting that Mr. King attended where he gave a  
15 long-form pres- -- presentation?

16 A. This references a board of directors  
17 meeting. I don't recall any meeting during which  
18 he made a presentation. I'm -- I'm -- I'm quite  
19 sure he -- he led the call with Paul and Randy  
20 and, I believe, Travis during which we presented  
21 the transaction to the company for their approval.  
22 Other than that, I don't -- I'm not aware of  
23 any -- any presentation that he made.

24 Q. Okay. Did Steve Jones attend the  
25 February 2012 meeting?

ROA 006979

Page 582

1           A.    I don't think so. I think he was only  
2   at the April meeting. I -- I assume it would be  
3   shown in the minutes, though, which are probably  
4   in here somewhere.

5           Q.    It says: Brad Herring, Tom Evans, Tom  
6   Rockwood, Travis Bryant, Mark Sanford, and Steve  
7   Jones were also present?

8           A.    At the February meeting?

9           Q.    February 22nd, 2000- --

10          A.    Yes, then he -- then he was there, I  
11   guess. I don't recall.

12          Q.    All right. Let me -- Tab 30, is  
13   that -- if you'll -- if you'll turn to Tab 30 --  
14   and I guess if you turn back to Page -- gosh, Page  
15   -- Page K. Luzak 221.

16          A.    Can you give me the thing on the  
17   bottom, because my top is all cut off?

18          Q.    Well, at the bottom it says: Steve  
19   Jones 41.

20          A.    41, thank you. Appendix?

21          Q.    Right. Yes. Yes.

22          A.    Okay.

23          Q.    And I guess it's Steve Jones 41  
24   through Steve Jones 54.

25          A.    Yes.



ROA 006980

Page 583

1           Q.    I mean, are -- is this the -- the  
2    appendix that you didn't distribute for political  
3    reasons?

4           A.    Yes.  That's -- I believe -- we -- we  
5    talked about this yesterday, and I don't -- I  
6    don't recall this specific email or the cover  
7    letter, but I believe that the political reasons  
8    relate to the -- the sharing of valuation here and  
9    Paul's aversion to seeing this distributed widely.

10          Q.    Okay.  But, I mean, as best you -- is  
11   this appendix, this is the only thing I've seen  
12   that's got appendix on it.

13          A.    I think that's -- I think that's  
14   correct.  I think that's -- again, I don't  
15   remember specifically.  But in context, Paul hated  
16   to see this stuff distributed around, so I  
17   probably held on to it.

18          Q.    Okay.  Oh, have you ever talked --  
19   have you ever talked -- have -- have you had any  
20   communications with anyone from the Conger family  
21   since June 28, 2012?

22          A.    I -- I've spoke -- I've spoken with  
23   Bob on a couple of occasions.  The last time I  
24   spoke with him was in March of 2015.  I -- I spoke  
25   with him one or two times between 2012 and 2015.

ROA 006981

Page 584

1 I don't really remember what they were about. And  
2 I -- and I can't recall who called whom, but just  
3 some minor details. One of -- one of which he --  
4 one of which involved -- I think it was sort of a  
5 courtesy call from him to me to thank me for what  
6 I had done and tell me he felt bad about how  
7 things worked out.

8 I think there was a second call, and I  
9 don't really remember what it was about. But then  
10 I -- but then I spoke with him in -- in -- in 2015  
11 in -- in the con- -- it was during the -- the  
12 document request process with Michael Smith, and I  
13 think -- I think he had -- I think he was trying  
14 to act as an intermediary to see if there was some  
15 way to get me back in to help figure out how to  
16 solve things or -- or whatever, but we had one  
17 con- -- I think one -- one or possibly two  
18 conversations during that period of time, and  
19 since then I have not spoken with him.

20 Q. When you say get you back in to try to  
21 solve things, what -- what are you talking about?

22 A. We had -- we had a just -- again, we  
23 had -- we had a conversation. He -- his -- his  
24 first comment was I'm -- I don't like the stock  
25 transaction, but what I really don't like is the

ROA 006982

Page 585

1 fact that Merrill has control. And then we -- and  
2 then we talked about finding some kind of a  
3 solution to the impasse that was developing at  
4 that point in time. And I think I made the, you  
5 know, there's got to be -- there's got to be some  
6 way to figure this out and I'll work on it.

7 I think he -- well, he -- he reported  
8 that back to some element of the board, including  
9 Alan Wingfield -- well, I don't know if Alan -- I  
10 don't know if they were company counsel then or  
11 not. I don't -- I don't recall. But Alan  
12 Wingfield then came back to Michael Smith and  
13 said, you know, we look forward to hearing what  
14 Kevin's solutions are.

15 Q. Did you ever offer any solutions?

16 A. No, because I -- I think -- I think  
17 right at that point -- again, I don't really  
18 remember the timeframe, but I think that was the  
19 point at which we were sued, so I just stopped.

20 Q. When -- when you say we -- we were  
21 sued, are -- are you referring to the quiet title  
22 action to quiet title regarding the complaints  
23 Hampton was making about transfers in the stock?

24 A. I'm referring to the suit that was  
25 filed in EDCA against Hampton. I shouldn't use

**ROA 006983**

Page 586

1 the word we. I should use -- specify Hampton.

2 Yes.

3 Q. But you -- you understand, do you not,  
4 that all that suit asked the Court to do was to  
5 issue an order that said that the complaints that  
6 you, your wife, and Michael Smith had been making  
7 in these 10- and 20-page letters were not valid?  
8 You understand that, right?

9 A. Oh, I understand that that was a  
10 lawsuit that attempted to accomplish that, yes.

11 Q. Okay. And that no one asked any --  
12 for any money from Hampton Luzak, right?

13 A. I -- I don't recall the specifics of  
14 the lawsuit, but --

15 Q. No one accused her of doing anything  
16 wrong, right?

17 A. Again, I don't recall the specifics of  
18 the lawsuit.

19 Q. All that lawsuit had to do with was  
20 making the determination as to whether or not the  
21 complaints that she had been making with her  
22 securities lawyer at King & Spalding were valid,  
23 right?

24 A. I don't re- -- I don't recall the  
25 specifics of the lawsuit.

**ROA 006984**

Page 587

1 Q. Did you ever share your  
2 diversification plans with Mr. Conger?

3 A. With Robert Conger?

4 Q. Yes.

5 A. Robert was -- no. Robert was not on  
6 the board while I was there. I'm trying to --  
7 he -- he was a shareholder. He -- he joined us  
8 when there were coincident shareholder and board  
9 meetings. I don't think he ever stayed for a  
10 board meeting. I think he was excused. So I  
11 don't think he was ever involved in any of those  
12 conversations. And outside of board  
13 presentations, I don't recall having any  
14 discussions with him about it.

15 Q. So you -- you've never talked to him  
16 about it?

17 A. I -- not that I recall.

18 Q. Do you think he would go for it? Do  
19 you think he would go for selling all this  
20 timberland and letting you do the private equity  
21 thing with -- equity thing with it, make all of  
22 these investments?

23 MR. MACLOSKIE: Objection. Calls for  
24 speculation.

25 THE WITNESS: So if I were to

**ROA 006985**

Page 588

1 speculate, I -- I think he -- I think he probably  
2 would. He -- he -- he and I generally had a good  
3 relationship. I think he trusted me. I think he  
4 trusted my judgment. I think he -- and he was  
5 not -- he wasn't an adversarial board member or  
6 adversarial shareholder generally. So I think he  
7 probably would have been fine with it.

8 BY MR. TWOMBLEY:

9 Q. Did you want the Barringer family to  
10 wallow, like you said on that?

11 A. I -- I wanted to -- I wanted to  
12 disengage for a while. And when I was making  
13 those comments, as I think I've mentioned, I was  
14 quite angry and quite hurt by the conversation  
15 that had just taken place. I have never prior to  
16 nor since then have been spoken to like that. So  
17 I was quite upset. So my choice of words was  
18 probably not the best, but the notion of just  
19 going and separating and letting things marinate  
20 or settle down or whatever, I think that was  
21 probably a good idea.

22 Q. Did you want them to suffer?

23 A. I don't -- I don't -- I don't recall.  
24 But, again, I was -- I was pretty angry.

25 Q. You don't deny, do you, that the board

**ROA 006986**

Page 589

1 of directors had the right to terminate you,  
2 correct?

3 A. That the -- the board has the right to  
4 terminate the CEO, yes.

5 Q. And the CFRC board had the right to  
6 terminate you on June 28th, 2012?

7 A. Yes, under -- under certain  
8 circumstances, yes.

9 Q. Well, under the circumstances that  
10 they were faced -- faced with on June 28th, 2012?

11 A. I don't -- I don't think -- I continue  
12 not to think that the vote was valid. So while  
13 the board had the right to, I don't think the  
14 process through which the board executed that  
15 right was done appropriately.

16 Q. You didn't have any type of employment  
17 contract, right?

18 A. No. No.

19 Q. You didn't have -- you weren't  
20 entitled to be CEO or entitled to re- -- receive  
21 anything from CFRC, correct?

22 A. That's correct.

23 Q. Can you give me the name of everyone  
24 that you know of that was -- that you believed was  
25 involved in the conspiracy that you allege my

**ROA 006987**

Page 590

1 client was involved in, Merrill Barringer?

2 MR. MACLOSKIE: Object to the form of  
3 the question. He hasn't alleged anything.

4 BY MR. TWOMBLEY:

5 Q. Do you believe Ms. Barringer engaged  
6 in a conspiracy?

7 A. I'm -- I'm not sure what the technical  
8 definition of conspiracy is.

9 Q. Okay. So you -- so you don't know  
10 what that means?

11 A. No, not in the context of your  
12 question.

13 Q. Your wife's filed a lawsuit against  
14 her mother alleging that she conspired with others  
15 to harm Hampton and to interfere with her  
16 inheritance.

17 A. I think the defendants in that  
18 lawsuit, for the purposes of this conversation,  
19 are Merrill Light and Merrill Barringer. I don't  
20 think there's anyone else. So I guess that would  
21 be the quest- -- answer to your question.

22 Q. Okay.

23 A. With reference to that lawsuit.

24 Q. Well, I don't -- I don't know if  
25 there's anyone else. I'm just trying to find out



**ROA 006988**

Page 591

1 if you believe there's anyone else?

2 A. I don't -- I don't know of anyone  
3 else.

4 Q. Okay. Back to the recordings, those  
5 secret recordings that you made. I think we're  
6 clear. I just want to make sure. But there is at  
7 least one recording that is missing, and I think  
8 you said it mysteriously disappeared, correct?

9 A. There was -- there was a reference in  
10 an aide-memoire that we went through to a voice  
11 memo recording that I -- I don't know what  
12 happened to that.

13 Q. Okay. So there's at least one that  
14 we're missing?

15 A. Correct.

16 Q. And you have no idea why it's missing,  
17 what happened to it, et cetera?

18 A. No, no idea.

19 Q. Did you ever -- I'm referencing these  
20 statements you made about how it -- you had  
21 reached a point in your life where you wanted to  
22 build some of your own wealth.

23 A. Yes.

24 Q. And were -- were you -- were you  
25 worried that -- that you might not be with Hampton

**ROA 006989**

Page 592

1 and -- and that that's why there may be a point in  
2 time when you needed your own money in the future  
3 separate and apart --

4 A. No, not at all.

5 Q. No. You are aware that Randy Light  
6 passed away; are you not?

7 A. I am, yes.

8 Q. Have you or Hampton done anything to  
9 express your sympathy or condolences to Merrill  
10 Light or anyone in the Light family?

11 A. No, we haven't. We didn't think it  
12 was appropriate.

13 Q. How long had you known Randy?

14 A. Twenty years.

15 Q. Did y'all have a good relationship?

16 A. Yes. It was cordial.

17 Q. Went on family vacations, trips  
18 together?

19 A. We did.

20 MR. TWOMBLEY: I think I'm about done.  
21 I know Alice has got some questions. I'm going to  
22 check my notes and pass you to her.

23 EXAMINATION

24 BY MS. PAYLOR:

25 Q. Mr. Luzak, I'm just going to follow up

**ROA 006990**

Page 593

1 with a few questions --

2 VIDEOGRAPHER: Just a second. Can you  
3 pass her that mic?

4 MR. TWOMBLEY: Sorry. You better talk  
5 up before Jim gets mad at you.

6 BY MS. PAYLOR:

7 Q. -- about Dr. Alford's damage claims.

8 A. Okay.

9 Q. Did you meet with him to help him  
10 prepare his damage claims analysis?

11 A. I -- I know we spoke. I can't -- I --  
12 we may have met. I can't remember whether it was  
13 exclusively telephonically or we met as well, but  
14 we certainly communicated.

15 Q. Okay. Did you attend his virtual  
16 deposition?

17 A. No, I didn't.

18 Q. Have you reviewed his deposition video  
19 or transcript?

20 A. No, I have not.

21 Q. And did you provide the various damage  
22 claims to him?

23 A. I pro- -- I believe I provided him  
24 with a model that I put together, and I know he  
25 put together his own model. And I reviewed his

**ROA 006991**

Page 594

1 own model, which was structurally very different  
2 from my model. I also gave him data on things  
3 like timber pricing and -- and timberland pricing,  
4 returns in my equity portfolios, things like that.

5 Q. Are you aware that he testified that  
6 all he did was simple arithmetic, Dr. Alford --

7 A. No, I didn't see his deposition.

8 Q. Now, you've testified many times the  
9 last two days that you are not a party to this  
10 action, correct?

11 A. Correct. Correct.

12 Q. What is your basis for asserting that  
13 Hampton has standing to assert damages for your  
14 alleged lawsuits like your lost compensation?

15 A. My compensation would have flown into  
16 our whole household. So the absence of that  
17 compensation damaged her as well as me.

18 Q. Okay. That's -- that's what -- so you  
19 gave --

20 A. Yes.

21 Q. -- this to Dr. Alford as a reason for  
22 him to claim that as a damage?

23 A. I'm not -- I'm not sure I gave that to  
24 him or one of our lawyers gave it to him.

25 MR. MACLOSKIE: I object to -- it's

**ROA 006992**

Page 595

1 attorney-client privilege.

2 MS. PAYLOR: I'm just asking. I'm not  
3 asking for anything that he talked to his lawyers  
4 about. Dr. Alford is not a lawyer.

5 MR. TWOMBLEY: Wait a minute. Are  
6 y'all saying that the communications with  
7 Mr. Alford are privileged?

8 MR. MACLOSKIE: No. No. No. I'm  
9 saying that anything that he got from his lawyers  
10 are privileged.

11 MR. TWOMBLEY: Okay. I'm sorry, I  
12 misheard. I apologize.

13 BY MS. PAYLOR:

14 Q. Do you consider yourself an expert in  
15 economic analysis with regard to the computation  
16 of damages?

17 A. No, I'm not.

18 Q. Dr. Alford testified that you gave him  
19 a number of assertions that were provided without  
20 any factual backup; is that true?

21 A. I don't know whether that's true or  
22 not.

23 Q. Did you ask him what he normally  
24 relied on as an expert witness?

25 A. No, I didn't.

ROA 006993

Page 596

1 Q. And do you know what expert witnesses  
2 may rely on when giving opinions?

3 A. I do not.

4 Q. Look at Tab 81, which is Luzak 777.

5 A. Okay.

6 Q. Have you seen this before? This is  
7 Dr. Alford's report dated --

8 A. I may have. I don't recall.

9 Q. -- December 19, 2019.

10 A. Yes, I -- I've probably gone through  
11 it. I don't recall. Yes, I've seen this. Yes.  
12 It's the final.

13 Q. Now, Damage Element 1 that he's  
14 claiming on behalf of your wife Hampton is damages  
15 from gain of control related to transfer of voting  
16 stock?

17 A. Yes.

18 Q. Did you tell Dr. Alford that this was  
19 a damage claim?

20 A. This was included in my model, yes.

21 Q. Okay. Did --

22 A. Not -- not this specific computation,  
23 but the concept that there is value transferred  
24 and ergo damage accrued when control moves to an  
25 individual.

**ROA 006994**

Page 597

1 Q. Well, Hampton never had control,  
2 correct?

3 A. No, no one did.

4 Q. The only way either Hampton or Merrill  
5 could have had control was to combine with Paul or  
6 with each other?

7 A. Or with each other.

8 Q. Correct?

9 A. That's correct. And under no  
10 circumstances could Steve Conger have control --  
11 I'm sorry, Bob Conger. I beg your pardon.

12 Q. Okay. And isn't it true that  
13 Hampton's ownership of shares stayed the same  
14 after Paul transferred his voting stock to  
15 Merrill?

16 A. Yes.

17 Q. And her percentage ownership stayed  
18 the same, too, correct?

19 A. Yes.

20 Q. So her ownership was impacted in no  
21 way by the transfer of the stock from Paul  
22 Barringer to Merrill Light, correct?

23 A. Her -- her percentage ownership did  
24 not change.

25 Q. She was in exactly the same position

**ROA 006995**

Page 598

1 as she was in prior to the transfer, correct?

2 A. No, not at all.

3 Q. And what was different about it?

4 A. There was -- there was pro forma and  
5 individual who had the unilateral right to  
6 determine the course of the company. Whereas,  
7 prior to the transaction that circumstance did not  
8 exist.

9 Q. Isn't true that it existed if Paul  
10 Barringer and Merrill Light voted together?

11 A. If they did, yes.

12 Q. And that's what they were doing prior  
13 to the transfer, correct?

14 A. Yes.

15 Q. So nothing changed when the transfer  
16 was made? It stayed the same, correct?

17 A. No. And by no, I mean I disagree.

18 Q. When you were CEO and president did --  
19 did Hampton Light and Merrill Luzak -- I'm sorry,  
20 Hampton Luzak and Merrill Light jointly exercise  
21 control over CFRC?

22 A. With Paul, the -- there was never a  
23 circumstance under which their votes were not the  
24 same. So, yes.

25 Q. Were not the same as Paul Barringer's?



ROA 006996

Page 599

1 A. Or each other.

2 Q. Right? Okay. Did you ever go to them  
3 and ask for permission to invest in commercial  
4 real estate, just the two of them?

5 A. If -- if I used the Alexandria tran-  
6 -- transaction as an example, yes, I certainly --  
7 I discussed it with both of them and confirmed  
8 that they were comfortable with it.

9 Q. Isn't it true -- I think you've  
10 already testified to this -- that Paul Barringer  
11 was the one who authorized you to go forward with  
12 that investment?

13 A. The -- the investment committee  
14 process involved Paul, Randy, Travis, and myself.

15 Q. And they all approved that; is that  
16 correct?

17 A. That committee approved transaction.

18 Q. But neither Merrill Light nor Hampton  
19 Luzak was on that committee, correct?

20 A. They were not on the committee. So I  
21 discussed it with them separately.

22 Q. While you were involved in CFRC, did  
23 Hampton Luzak and Merrill Light together ever make  
24 any critical decisions regarding the company  
25 without input from anyone else?

**ROA 006997**

Page 600

1 A. Not that I recall, no.

2 Q. Who made all of the critical  
3 decisions?

4 A. Technically, the board made the  
5 critical decisions.

6 Q. Isn't it true that Paul Barringer made  
7 the critical decisions?

8 A. Can you -- I don't want to be  
9 argumentative, but can you describe the process  
10 underlying the notion of making the decision in  
11 this context?

12 Q. Didn't you go to Paul when you wanted  
13 to do something significant?

14 A. Paul -- Paul and I made many, many  
15 significant decisions together. I don't recall  
16 any significant decisions away from the events in  
17 the context of -- of June of 2012 that Paul made  
18 by himself.

19 Q. Did you ever question Paul Barringer's  
20 authority to make the decisions that he made?

21 A. No.

22 Q. Now, Merrill Light became majority  
23 owner in 2012?

24 A. Yes.

25 Q. And you say she wanted to sell the

**ROA 006998**

Page 601

1 company, correct?

2 A. Alan Wingfield con- -- contacted us in  
3 April of 2015 to tell us that the company intended  
4 to proceed towards sale.

5 Q. Okay. It is now 2021, correct?

6 A. Yes.

7 Q. The company has not been sold, has it?

8 A. That's correct, because there's a  
9 question over the ownership. So it technically or  
10 practically really can't be sold.

11 Q. You think there's a question over the  
12 ownership?

13 A. Yes.

14 Q. What is the question over the  
15 ownership?

16 A. The validity of the transfer of the  
17 voting stock, and I think -- I think as a  
18 practical matter, the existence of the course of  
19 action like this one would -- would make it fairly  
20 difficult to sell the company. And -- and from  
21 this I -- I -- I don't think you're -- I don't  
22 think this is relevant in the context of your  
23 question, but I'm not -- I'm excluding any  
24 reference to any settlement conversations that  
25 have been -- that have gone on.

ROA 006999

Page 602

1 Q. When you were CEO and president did  
2 Merrill Light assert herself into the operations  
3 of CFRC?

4 A. As a -- as a director, she  
5 participated in board decisions. Otherwise, no.

6 Q. She received information and relied on  
7 executive management to guide her?

8 A. Yes.

9 Q. Correct?

10 A. Correct.

11 Q. And that's what she's done since she's  
12 taken over the majority ownership as well,  
13 correct?

14 A. I don't know.

15 Q. Isn't it true that one of the main  
16 reasons she wanted to sell the company, as you've  
17 already testified, is because the company wasn't  
18 paying dividends other than enough to cover the  
19 tax payments that the shareholders had to pay on  
20 the earnings of the company?

21 A. The -- the -- the difference between  
22 the dividends and the required tax payments were  
23 not enough. They weren't zero, but they weren't  
24 enough for her.

25 Q. And that changed in 2012, correct?

**ROA 007000**

Page 603

1           A.     She -- are you referring to the  
2 special distribution that she made or authorized?

3           Q.     I'm referring to a number of special  
4 distributions that could be made by the board.

5           A.     Between 2012 and now?

6           Q.     Yes.

7           A.     Yes.

8           Q.     And Hampton Luzak has received those  
9 special distributions, hasn't she?

10          A.     Correct, yes.

11          Q.     Has she offered to pay them back?

12          A.     No. I'm not sure mechanically how one  
13 could do that.

14          Q.     I think if she offered to pay them  
15 back they'd probably take them, don't you?

16          A.     No, I don't. Actually, I don't  
17 because she'd have to receive some other asset in  
18 exchange for that, and I'm not sure -- it would  
19 presumably be more stock. I'm not sure how that  
20 would work.

21          Q.     And isn't it true that Hampton would  
22 have never owned greater than 50 percent of the  
23 voting stock unless her father had given all of  
24 his voting shares to her?

25          A.     That's correct.

**ROA 007001**

Page 604

1 Q. And Mr. Barringer did not do that, did  
2 he?

3 A. No, he did not.

4 Q. So she would be a minor- -- minority  
5 shareholder even if she had gotten a third of  
6 Mr. Barringer's stock, correct?

7 A. That's correct.

8 Q. And discounts only apply if Hampton  
9 sells her stock instead of the entire company  
10 being sold, correct?

11 A. I'm sorry, what -- what are you  
12 referring to?

13 Q. That was not a very good question.  
14 Isn't it true that if the company were sold,  
15 Hampton Luzak would get the same per-share value  
16 as Merrill Light would get?

17 A. That's correct.

18 Q. Has Hampton Luzak sought a purchaser  
19 for her stock?

20 A. No, she has not.

21 Q. So she is in the same position that  
22 she was in prior to 2012 right now, correct?

23 A. With regard to?

24 Q. Ownership of stock.

25 A. Yes.

**ROA 007002**

Page 605

1 Q. Look at Damages Element 2. This is  
2 entitled Ownership Dilution?

3 A. Yes.

4 Q. And did you provide this information  
5 to Charlie Alford?

6 A. I don't recall whether I did or the  
7 lawyers did.

8 Q. And what is the basis for asserting  
9 that Merrill Light is somehow liable for an action  
10 of the CFRC board of directors?

11 MR. MACLOSKIE: Objection. Calls for a  
12 legal conclusion.

13 BY MS. PAYLOR:

14 Q. If you know.

15 A. I -- I can't -- yes, I can't answer  
16 that in the context of the technicalities of the  
17 suit. It's obvious -- I think it's obviously  
18 addressed in the suit, but I don't -- I don't know  
19 off the top of my head how that works.

20 Q. Do you know what a derivative claim  
21 is?

22 A. I do.

23 Q. If a shareholder or director did  
24 something that hurt the corporation, isn't that a  
25 claim of the corporation?

ROA 007003

Page 606

1           A.     If a shareholder -- qua shareholder  
2     did something, but this is a shareholder qua  
3     individual. It's a transfer that took place  
4     outside of the -- the context of the corporation.  
5     So the dividends that flow or the -- the damages  
6     that flow from that action have nothing to go with  
7     the corporation.

8           Q.     I'm sorry?

9           A.     If we -- if we view -- if we're -- if  
10    we view -- the -- the transfer of the stock, the  
11    voting stock, had nothing to do with the  
12    corporation, had nothing to do with the board. It  
13    was not done by Merrill as a board member, as a  
14    board member. It was done by Merrill as a sibling  
15    of Hampton's. As a result, all of the ensuing  
16    damages have nothing to do with the board or the  
17    corporation. They're a matter between those two  
18    individuals in that outside transaction.

19          Q.     All right. So what did Merrill do to  
20    cause the transfer to herself?

21          A.     She -- she created a situation where  
22    Paul's -- Paul developed tremendous animosity  
23    toward me and by extension my family. She was  
24    able to alienate us as a result, and because of  
25    that alienation, Paul allegedly made this



ROA 007004

Page 607

1 transfer.

2 Q. Tell me every action that she took to  
3 create this situation where you were alienated.

4 A. Didn't we go through that yesterday?

5 Q. I don't believe so.

6 A. So in -- just beginning in June,  
7 Merrill -- I'm sorry. Let me gather my thoughts  
8 and be efficient with this.

9 Merrill assumed -- Merrill -- Merrill  
10 took her -- her position as cotrustee of the  
11 Barringer -- of the Paul Barringer trust that  
12 owned the stock in February. That was never  
13 disclosed.

14 Moving forward, in June in the context  
15 of this developing conflagration that was clearly  
16 a function of Paul's lack of capacity, Paul's  
17 Alzheimer's and -- and possibly the impact of  
18 Aricept, the medication, on that and on fomenting  
19 anger and rage out of that set of conditions,  
20 Merrill had the opportunity to, with her mother  
21 and with Hampton, dial it down and manage Paul's  
22 sickness, and instead, Paul's sickness was used as  
23 a lever through, I would argue, among other  
24 things, the distribution of these materials that  
25 were -- that he came to believe indicated that I

**ROA 007005**

Page 608

1 was trying to steal the company or sell the  
2 company from outside of him to have him go from  
3 being upset and confused to irate with me.

4 That ultimately developed into my  
5 being cast out of the company and out of the  
6 family, and, in turn, Hampton, when she tried to  
7 defend me and address this problem, she was cast  
8 out. And I believe those were inextricably linked  
9 with Merrill's production of these documents given  
10 her position as the cotrustee.

11 Q. Okay. So are you saying -- okay. But  
12 she got made cotrustee in the February 28, 2012,  
13 testamentary documents, correct?

14 A. Correct. Correct.

15 Q. And she was cotrustee, along with her  
16 father, Paul Barringer, correct?

17 A. Right.

18 Q. Are you aware of any action that she  
19 took as cotrustee ever?

20 A. No.

21 Q. Thank you. Now, you -- you then say  
22 she gave him documents?

23 A. Right.

24 Q. You understand that he requested those  
25 documents from her, correct?

ROA 007006

Page 609

1 A. I -- I've heard that in the past, yes.

2 Q. Do you have any reason not to believe  
3 that is true?

4 A. I -- I don't -- I -- I don't know any  
5 details behind that. So it's a very unusual  
6 combination of documents. So I'm not -- I don't  
7 know what he asked for, what she produced.

8 Q. Well, she's testified that he called  
9 her up and asked her to bring in certain documents  
10 about your diversification plan, and she did that,  
11 and she left. So let me ask you a question.

12 A. Uh-huh.

13 Q. If Mr. Barringer had called you on the  
14 phone and said send me all of the documents that  
15 you have about this diversification plan, you  
16 would have sent them to him, wouldn't you?

17 A. If he -- if he called me up?

18 Q. And asked you, correct.

19 A. I -- I probably would have. But  
20 without having a say -- well, from where I was in  
21 New York, I didn't really have a sense of what was  
22 going on before the explosion that occurred after  
23 he -- after he received the documents.

24 Q. Oh, and how was Merrill Light aware of  
25 the explosion that was going to occur after --

**ROA 007007**

Page 610

1 A. She -- she was aware --

2 Q. -- he looked at the documents?

3 A. In -- in -- in hindsight as I  
4 understand now, he was extremely irritated before  
5 that, and she was aware of that.

6 Q. So what should she have done, said I'm  
7 not going to give you those documents?

8 MR. MACLOSKIE: Objection. Calls for  
9 speculation.

10 THE WITNESS: I -- I think perhaps --  
11 perhaps the documents -- perhaps she didn't fully  
12 anticipate the result of the documents. You asked  
13 me what she should have done. What she should  
14 have done was identified with her mother and  
15 Hampton and Victor what was going on with Paul,  
16 identify the fact that his fury related not to me  
17 but to his illness and possibly the side effects  
18 of the medication being used to treat that  
19 illness, and worked with the family to deal with  
20 Paul's illness, as opposed to facilitating his  
21 attacks on me and my family, which -- which  
22 conveniently sidelined us relative to everything  
23 else that happened with the company from that  
24 point forward, including the allocation of the --  
25 the stub voting stock which gave her control.

**ROA 007008**

Page 611

1 BY MS. PAYLOR:

2 Q. Do you understand that you and your  
3 wife are the only people who believe that Paul  
4 Barringer lacked capacity in June of 2012? Do you  
5 understand that?

6 A. No, I don't understand that.

7 Q. Who else do you have who's going to  
8 testify at trial that Paul Barringer lacked  
9 capacity in June of 2012?

10 A. I'm -- I'm not -- I'm not in charge of  
11 setting up witnesses for the trial, but there are  
12 a number of -- a number of doctors who treated him  
13 who will probably testify.

14 Q. Okay. Do you understand that every  
15 doctor whose deposition has been taken has  
16 testified that he had capacity until perhaps the  
17 end of 2015? Do you understand that?

18 A. No.

19 Q. But you --

20 A. I haven't seen this.

21 Q. But you rely on those people, correct?

22 A. Well, I'll give you the capacity  
23 argument. Undue influence doesn't rely on  
24 capacity.

25 Q. And I'm trying to find out what kind

ROA 007009

Page 612

1 of undue influence you have evidence of that  
2 Merrill Light or Randy Light pushed onto  
3 Mr. Barringer.

4 A. I described the arc to you.

5 Q. So far --

6 A. It's, obviously, circumstantial  
7 evidence. Doesn't require a witness. And I've --  
8 I've described my understanding of the part of it.  
9 However, I will acknowledge that there is a much  
10 more detailed explanation elsewhere that I'm not  
11 responsible for.

12 Q. Okay.

13 A. In other words, I'm not the author of  
14 it. So I can't quote it.

15 Q. So I just want to summarize what  
16 you've got. You've got Paul Barringer with the  
17 help of Robert Slane and John Jolley named Merrill  
18 Light as a cotrustee on his February 28, 2012,  
19 will, correct?

20 A. Yes, and -- would you -- would you  
21 like me to just give you the --

22 Q. No.

23 A. Okay. Fine. That's correct.

24 Q. I want to make sure I understand it.

25 A. Got you. Got you. Yes.

**ROA 007010**

Page 613

1 Q. So that's the first thing. But she  
2 didn't have anything to do with that, did she?

3 A. I don't know.

4 Q. So has anyone, to your knowledge,  
5 testified that she asked anybody to make her the  
6 cotrustee of his trust?

7 A. I said I don't know, and not no. So I  
8 don't know.

9 Q. Oh, we're -- you know, we're at the  
10 end of discovery?

11 A. Okay.

12 Q. Thank you.

13 A. I don't know.

14 Q. Okay. So that's your first thing.  
15 And the second thing is that when her father asked  
16 her to bring over documents, she took them to him.  
17 And that's the other part of your undue influence,  
18 correct?

19 A. That's -- that's -- I'll -- I'll take  
20 your word for it.

21 Q. No. I want your word for it.

22 A. I don't know that that happened,  
23 because I wasn't there.

24 Q. Okay. That's what she's testified to.

25 A. Okay.

**ROA 007011**

Page 614

1           Q.    And unless you know different, it  
2   seems like she called you up and told you she took  
3   the documents to him?

4           A.    She did.

5           Q.    Didn't she?

6           A.    Well -- well, actually when she called  
7   me up she said -- it was -- she was very nervous  
8   about it, and she said something to the effect of  
9   I accidentally gave daddy -- or dad, she refers to  
10   him, some documents that have made him really mad.  
11   I don't really remember how it happened.

12          Q.    Okay. That's your recollection?

13          A.    That's my recollection.

14          Q.    Okay. The documents that she gave him  
15   showed that you were going to get fees, correct?

16          A.    Correct.

17          Q.    And that's true, right? You were  
18   going to get fees?

19          A.    Yes. Yes.

20          Q.    So did she mislead him in any way by  
21   giving him these documents that you prepared?

22          A.    By accidentally giving them to him?  
23   No.

24          Q.    Thank you. And you saw the documents  
25   that he had, right? He sent them to you, didn't



ROA 007012

Page 615

1 he?

2 A. He sent them to me, yes.

3 Q. And those were your documents that you  
4 prepared, correct?

5 A. They were the combination of the board  
6 presentation, which I believe was February, and a  
7 management committee presentation before that.

8 Q. Okay.

9 A. Yes.

10 Q. Merrill Light didn't prepare those  
11 documents, did she?

12 A. No. However, I'm -- I'm still  
13 confused about how those two doc- -- those two  
14 original documents got meshed together in the way  
15 that they did, and I -- well, let me just leave it  
16 at that.

17 Q. Well, when Mr. Barringer sent them to  
18 you he had his handwriting on them, correct?

19 A. He did.

20 Q. It wasn't Merrill Light's handwriting,  
21 was it?

22 A. It was Paul's handwriting, but when he  
23 sent them to me and when we discussed them, he did  
24 not acknowledge that they were -- that the source  
25 documents were a board presentation and a

**ROA 007013**

Page 616

1 management committee presentation. In fact, he  
2 refused to believe that when I told him, which  
3 leads me to believe that he didn't get a board  
4 presentation and a management committee  
5 presentation. He got some aggregation of  
6 individual slides.

7 Q. And what difference would that have  
8 made?

9 A. I'm just -- I'm just curious. Merrill  
10 told me it was an accident, and the accident seems  
11 to involve the aggregation of slides from two  
12 different presentations. She apparently didn't  
13 tell him where they were sourced from.

14 So it leads me to conclude that that's  
15 an unusual -- it's an unusual set of circumstances  
16 that resulted in a massive explosion, and instead  
17 of tamping down that massive explosion when it  
18 occurred, which was the right thing to do to  
19 protect Paul, she and her mother continued to fuel  
20 it.

21 Her mother -- her mother would not  
22 acknowledge. Her mother wouldn't participate in  
23 any discussions. She would -- she would repeat  
24 his claims against me and would not let me discuss  
25 them with her and -- and show her that they were

ROA 007014

Page 617

1 wrong, including the notion that I was going to  
2 sell 60 percent of the timberland. And then they  
3 went ahead and voted -- you know, voted -- worked  
4 with him to get rid -- get me -- get me removed  
5 from the company.

6 And, again, there was a very simple  
7 alternative which would have avoided the  
8 destruction of that family, which was to simply  
9 deal with the medical problem and the fact that  
10 Paul was not rational at that point in time.

11 And then moving forward, again, what  
12 did we see? Merrill got -- Merrill got the voting  
13 stock somehow in some -- some kind of transfer.  
14 Hampton was removed from -- Hampton and Wade were  
15 removed from Wade's trust. I mean, everything --  
16 everything went away from Hampton and into  
17 Merrill -- and into Merrill -- toward Merrill's  
18 direction.

19 And, again, those circumstances have  
20 led me to understand the allegations that are  
21 being made and to see them as being reasonable.

22 Q. Isn't it true that the only thing that  
23 has gone to Merrill is the voting stock that Paul  
24 Barringer wanted her to have?

25 A. She got the voting stock. I'm not

**ROA 007015**

Page 618

1     sure -- I don't know if we have the -- the recast  
2     trust and estate trust documents post Hampton and  
3     Wade being removed. Presumably, their share was  
4     reallocated to Merrill and Victor. I don't know.  
5     So that would be something in addition. She got  
6     her husband a job.

7                     And we spent a lot of time talking  
8     about my unemployability. Randy had lots of  
9     professional issues. Merrill also had -- Merrill  
10    and Randy also had some pretty significant  
11    financial obligations that accrued as a result of  
12    Randy's activities in Texas and his personal  
13    guaranty and her participation in a part of that  
14    guaranty of the debt on those projects, which was  
15    very, very significant.

16            Q.     \$2 million, correct?

17            A.     Merrill's -- Merrill's position was  
18    \$2 million.

19            Q.     \$2 million?

20            A.     Right.

21            Q.     How much -- you just said your wife's  
22    stock was worth \$700 million?

23                     MR. MACLOSKIE: No.

24            BY MS. PAYLOR:

25            Q.     Merrill Light's is worth the same

ROA 007016

Page 619

1 thing, isn't it?

2 A. No, I did not say that.

3 Q. Well, it's a lot more than 2 million,  
4 right?

5 A. The aggregate -- just to be -- just to  
6 be clear, the aggregate enterprise value of the  
7 company in the context of that valuation was 700.

8 Q. Okay. All right. So the only things  
9 you've got -- only actions you have are her  
10 becoming the cotrustee and taking the documents to  
11 her father, correct?

12 A. I -- I don't want to repeat my  
13 narrative about what happened --

14 Q. I know. I don't want you to repeat  
15 it.

16 A. I know. I know, but I will say --

17 Q. Do you have personal knowledge of  
18 anything else?

19 A. I -- I was removed right at that point  
20 in time. So I -- my -- my knowledge as opposed to  
21 what's contained in various documentations is  
22 quite limited.

23 Q. I'm only asking your knowledge.

24 A. What matters is what's in the  
25 documentation, not what I know.

**ROA 007017**

Page 620

1 Q. I'm asking your knowledge.

2 A. I reference back to your -- I  
3 reference back to your comment yesterday, which is  
4 you -- you can't -- I'm going to paraphrase: You  
5 can't put a document on the stand.

6 Q. I didn't say that.

7 A. But, yes -- I mean, it was -- that was  
8 the point, but I trust that our counsel will get  
9 those issues out there.

10 Q. Okay. Okay. But those are the only  
11 two actions that you have personal knowledge of,  
12 correct?

13 A. At the moment, yes.

14 Q. Thank you. All right. Let's go back.  
15 We got off on this when I was asking you about  
16 Damage Element 2.

17 A. Okay.

18 Q. And this has to do with Travis Bryant.

19 A. Yes.

20 Q. Buying stock.

21 A. Right.

22 Q. Not the stock going to Merrill Light.  
23 And that's when I asked what is your basis for  
24 asserting that Merrill Light is somehow liable for  
25 the action of the CFRC board of directors in

**ROA 007018**

Page 621

1 approving this transaction with Travis Bryant?

2 A. Merrill at that point was the  
3 controlling shareholder. So she bears  
4 responsibility. She -- she's responsible for the  
5 composition of the board and, therefore, she bears  
6 responsibility for the board's actions.

7 Q. Yes. Okay. That is your opinion?

8 A. Yes.

9 Q. Is that what you're saying?

10 A. That's correct.

11 Q. And do you understand that Paul  
12 Barringer negotiated this deal with Travis Bryant?

13 A. I -- I know that that's the allegation  
14 that was made. I -- I think, again, his ability  
15 to comprehend the documents that I put in front of  
16 him in 2012 is vigorously challenged by both you  
17 and Mr. Twombly. I would argue that the  
18 complexity of this compensation arrangement, given  
19 his state of mind, which would, presumably, have  
20 deteriorated between 2012 and the execution in  
21 2000- -- late 2013 would have also been fairly  
22 challenging.

23 Q. Isn't it true that the complexity of  
24 your plan was based on your using different titles  
25 and different names and switching things around

**ROA 007019**

Page 622

1 every time you came up with a new iteration of it?

2 A. No, I would -- that was not what  
3 the -- well, I mean, you -- you -- you've  
4 described the complexity --

5 Q. I asked --

6 A. -- so it's your -- it's yours to  
7 define. So if that's how you're defining it, then  
8 fine.

9 Q. Isn't it true that Paul Barringer,  
10 even though you think he was demented, cut through  
11 it, saw where you were getting fees out of CFRAM  
12 with -- he -- not disclosing it -- or maybe you  
13 disclosed to him, but in addition you were asking  
14 for more compensation as a CEO? Isn't it true  
15 that he saw that in what you gave him, and that  
16 was in there?

17 MR. MACLOSKIE: Objection. Based on  
18 facts contrary to the evidence.

19 MS. PAYLOR: No. It's based on facts  
20 in evidence. He already testified.

21 THE WITNESS: What was the evidence --  
22 the evidence of his inability to grasp the  
23 complexity lies in the fact that that's what he  
24 thought to be the case, but, in fact, that was not  
25 the case.



**ROA 007020**

Page 623

1 BY MS. PAYLOR:

2 Q. It was definitely the case.

3 A. It was absolutely --

4 Q. You've already testified to it.

5 A. I have not. I have not.

6 MR. MACLOSKIE: Objection.

7 Argumentative.

8 THE WITNESS: I specified that the  
9 compensation analysis that I wanted to have done  
10 was to include all forms of compensation provided  
11 to me, not compensation in addition to whatever I  
12 was going to get from any diversifying activities  
13 that we chose to do.

14 BY MS. PAYLOR:

15 Q. I understand.

16 A. And just to underscore it again, I  
17 never received a penny from anything.

18 Q. That's because nothing was ever --

19 A. Correct.

20 Q. -- approved?

21 A. Correct.

22 Q. Correct?

23 A. Correct. And would not have been done  
24 without approval.

25 Q. Right. Now, you said Paul Barringer

ROA 007021

Page 624

1 offered to give you some stock, correct?

2 A. Paul Barringer, yes, in -- in two  
3 separate -- well, offered to give me some stock,  
4 I'm not sure what that -- yes, I guess -- I guess  
5 one time in -- in part of a transaction that was  
6 on the table.

7 Q. You understand Travis Bryant is paying  
8 for his stock, correct, under this deal?

9 A. Travis Bryant is -- is paying -- he --  
10 yes. I mean, I suppose he's paying -- paid  
11 10 percent, took a loan for the remainder on the  
12 basis of a valuation of a dollar less than book  
13 value, which as in the context even of this recent  
14 conversation is a far cry from the actual value of  
15 the stock.

16 Q. Okay.

17 A. And the -- and by the way, the loan  
18 that he took out from the company at 3 percent or  
19 3 and a half percent was paid off instantaneously  
20 because of the dividends that he received on that  
21 stock.

22 Q. You're very angry, aren't you?

23 A. That -- that transaction I think is  
24 totally unfair.

25 Q. You are very angry, aren't you?

**ROA 007022**

Page 625

1 A. No.

2 MR. MACLOSKIE: Objection.

3 THE WITNESS: No.

4 BY MS. PAYLOR:

5 Q. All right. Let's go to Damage Element  
6 Number 3?

7 A. Okay.

8 Q. This is lost compensation to Kevin  
9 Luzak. Did you file a wrongful termination action  
10 against CFRC?

11 A. No. As we discussed yesterday, I did  
12 not.

13 Q. And you did not have an employment  
14 agreement with CFRC, did you?

15 A. No, I did not.

16 Q. And you knew that you could be  
17 terminated at any time for any reason, didn't you?

18 A. Absolutely.

19 Q. And you knew that Paul Barringer had  
20 the authority to fire you, just -- just like he  
21 had the authority to hire you, correct?

22 A. That's correct.

23 Q. Did you tell Dr. Alford to add up the  
24 amounts paid to Randy Light and Travis Bryant to  
25 determine what you would have -- you would have

**ROA 007023**

Page 626

1 made if you had not been fired?

2 A. I don't recall giving him instructions  
3 like that.

4 Q. Is it your position that Travis Bryant  
5 would have been fired if you stayed on?

6 A. No, not at all. I had a good  
7 relationship with him.

8 Q. How much were you making on an annual  
9 basis for CFRC?

10 A. I think -- I think in my last year --  
11 and I'm not -- I'm not sure, but I think it was  
12 something in the neighborhood of, with bonus, 6 or  
13 \$700,000. I can't remember, though. It was  
14 something -- something like that.

15 Q. And I know we've talked about this,  
16 but you've told everyone that you were not the  
17 person to run CFRC if it remained as a timber and  
18 lumber company, correct?

19 A. Correct. Yes.

20 Q. And you told your wife in that trans-  
21 -- transcript after the board meeting that you  
22 were out of there no matter what. Do you remember  
23 that?

24 A. After having been fired, yes.

25 Q. Uh-huh. So you were not going back,

**ROA 007024**

Page 627

1 were you?

2 A. The op- -- the opportunity certainly  
3 didn't present itself.

4 Q. But you wouldn't have gone back if it  
5 did, correct?

6 A. I was -- I was actually angry then,  
7 not a moment ago where when you challenged me  
8 whether I was angry here, and I said that out of  
9 anger.

10 Q. Okay. And Damage Element 4 is  
11 compensation to Randy Light. So is it your  
12 position that Randy Light did nothing to earn any  
13 compensation from CFRC from August of 2012 to his  
14 death in 2020?

15 A. I'm not -- I'm not a party to this  
16 letter. So what's the --

17 Q. You provided Mr. Alford with this  
18 claim, didn't you?

19 A. No, I did not.

20 Q. Okay. Do you have any personal  
21 knowledge of what Randy did for CFRC?

22 A. I think we discussed it yesterday. I  
23 understand that he traveled quite extensively with  
24 Paul. I'm not sure what else he did.

25 Q. Okay. Damage Element Number 5, Luzak

ROA 007025

Page 628

1 out-of-pocket health insurance and healthcare  
2 costs, and it says: Kevin Luzak provided this  
3 aggregate amount shown in Exhibit 1.

4 So the aggregate amount, that's  
5 everything -- you just gave him a number that you  
6 had spent; is that correct?

7 A. I -- I -- I may have given this to  
8 Charlie, but I didn't compile it.

9 Q. It's on Page 778, K. Luzak at the  
10 bottom there.

11 A. Can -- can you just give me the -- the  
12 bottom number? That was 6432? Yes, I don't -- I  
13 mean, I don't know that number, but I'll just take  
14 it as -- take it as correct.

15 Q. But you didn't give him the backup for  
16 the number, correct?

17 A. I think, as I recall, there was a  
18 HIPAA issue with that or something. I don't  
19 recall.

20 Q. So you just gave him a number,  
21 whatever it was? And I think it's in here. Let  
22 me see.

23 A. Yes, it's the 5-something.

24 Q. Right.

25 A. Yes, I -- I guess that's true.

**ROA 007026**

Page 629

1 Q. And you were not an employee of CFRC  
2 after June of 2012, correct?

3 A. Correct.

4 Q. And you understand that the laws will  
5 not allow an employer to provide health insurance  
6 plans to people who are not a full-time employee?

7 A. I -- I don't -- well, if that's true,  
8 then Coastal had been in violation of that  
9 guideline or law for quite a long time.

10 Q. So they had provided you health  
11 insurance when you were a part-time employee?

12 A. They provided Merrill with health  
13 insurance.

14 Q. But you were no longer on the board of  
15 directors either, correct?

16 A. Correct, but they didn't -- they  
17 didn't provide the board with health insurance,  
18 because Mike Hagler didn't have any.

19 Q. Didn't CFRC reimburse you for some of  
20 your expenses related to the heart attack?

21 A. I'm not -- I think -- I think that was  
22 before -- I think we were -- we were removed from  
23 the insurance program, I believe, when Michael  
24 Smith started a document request process. So we  
25 were still -- we were still on it when I had my

**ROA 007027**

Page 630

1 heart attack.

2 Q. Oh, so you did get -- you had coverage  
3 for the heart attack?

4 A. I believe so, yes. I believe so. I  
5 think it was terminated after that.

6 Q. So what are your numbers? Why would  
7 you be entitled to insurance after that?

8 A. Why would Merrill be entitled?

9 Q. She's on the board of directors.  
10 She's chairman of the board.

11 A. But Bob Conger doesn't have it.

12 Q. I'm asking you the question. Why  
13 would you --

14 A. So I would -- I would argue that  
15 Barringers as Barringers are entitled; therefore,  
16 Hampton is entitled to it.

17 Q. But you're not a Barringer, are you?

18 A. My wife is.

19 Q. All right. Let's go to Number 6,  
20 foregone returns on sales of timberland?

21 A. Right.

22 Q. And the statement here, it says:  
23 Kevin Luzak indicates that had he remained as CEO  
24 of CFRC, the company would have followed his  
25 recommendation to complete an orderly liquidation



**ROA 007028**

Page 631

1 of approximately \$100 million of the \$460 million  
2 of timberland which it held. So did you tell  
3 Charlie Alford that?

4 A. Yes.

5 Q. And what is your understanding of the  
6 procedure at CFRC for having the company authorize  
7 you to complete an orderly liquidation of  
8 approximately \$100 million of timberland?

9 A. It -- it would have been coincident  
10 with the strategy that we've been discussing for  
11 most of the last two days, the execution of that  
12 strategy.

13 Q. It never happened, correct?

14 A. It did not.

15 Q. No one authorized you to do that,  
16 correct?

17 A. I got approval in -- of the strategy  
18 in the February board meeting, but then events  
19 that we've gone through at great length  
20 transpired.

21 Q. At the February board meeting?

22 A. I'm sorry, February family meeting.

23 Q. Okay. But the board never took any  
24 action, correct?

25 A. That's correct.

ROA 007029

Page 632

1 Q. And you knew that Paul Barringer was  
2 going to have to provide authorization in order  
3 for you to go forward, correct?

4 A. Right, consistent with his approval  
5 during the family meeting.

6 Q. But he told you very clearly in June  
7 that he would not authorize that, correct?

8 A. In -- in his state of mind in June he  
9 was more than clear about that.

10 Q. Was it your plan to remove  
11 Mr. Barringer from his positions with CFRC because  
12 you considered him to be incapacitated?

13 A. He had one position while I was there,  
14 which was chairman. I had -- as I discussed  
15 yesterday and today, I thought that was perfectly  
16 fine. I would never have thought about removing  
17 him.

18 Q. You did not have a plan for  
19 liquidating targeted timberland in June of 2012,  
20 did you?

21 A. We identified the tracts. And, as I  
22 mentioned, I believe, that was a total of 100  
23 million of tracts that could not earn an adequate  
24 return utilized as timberland. We had not yet  
25 started to identify -- or, you know, ex- -- or

ROA 007030

Page 633

1 begin to frame out the process of showing that  
2 timberland or ideally doing 1031 exchanges into  
3 other real assets.

4 Q. Do you know whether there were any  
5 sales of timber after you left?

6 A. Yes, there were some -- there were  
7 some small sales, I believe, in West Virginia, and  
8 then there was a pretty large sale of  
9 58,000 acres, which was the Stevenson tract.

10 Q. Did you factor that into Mr. Alford's  
11 calculations?

12 A. No. I don't know if the Stevenson  
13 sale happened before or after. It was fairly  
14 recent.

15 Q. And he said he got all of his  
16 assumptions regarding the timberland from you,  
17 correct?

18 A. I -- I gave him -- I shared him --  
19 with him my assumptions.

20 Q. Okay. And he didn't do anything to  
21 check to see if they were valid or not; do you  
22 understand that?

23 A. I -- I don't know whether or not  
24 that's true. Did he say he didn't?

25 Q. That's correct. And you never had any

ROA 007031

Page 634

1 plan that you took to the board to invest proceeds  
2 into public securities, correct?

3 A. Correct.

4 Q. So just -- just so I understand, your  
5 main fault with Merrill is that she didn't buck  
6 her father, correct?

7 A. No, that's not correct.

8 Q. That's what you -- that's what I  
9 understood your testimony to be, that she should  
10 have taken a different action than the ones she --  
11 that she took?

12 A. Yes, she and -- she and her mother  
13 should have worked with the family to protect  
14 Paul, who was -- who was in very compromised  
15 cognitive condition, and, obviously, having  
16 recently been in the hospital, had significant  
17 health issues and health threats from his  
18 condition. And instead of doing that, as I  
19 mentioned earlier, I feel that there was fuel  
20 thrown on the fire.

21 Q. But Hampton didn't go down there in  
22 the summer of 2012 to even try to meet with her  
23 father or her mother, did she?

24 A. Hampton -- Hampton was -- Hampton was  
25 dealing with a health issue, as I recall, when the

**ROA 007032**

Page 635

1 worst of this transpired, and by the time she got  
2 home it had -- you know, I -- I had already been  
3 cast out.

4 MS. PAYLOR: Let me take a break, and I  
5 should be almost finished.

6 THE WITNESS: Okay.

7 VIDEOGRAPHER: We're going off  
8 record --

9 MS. PAYLOR: Oh, I'm sorry. You want  
10 to --

11 MR. TWOMBLEY: I had a couple  
12 follow-up.

13 MS. PAYLOR. Oh, I'm sorry. Go ahead  
14 and do that.

15 MR. TWOMBLEY: Are we still on the  
16 record?

17 VIDEOGRAPHER: Yes.

18 MR. TWOMBLEY: Okay good.

19 EXAMINATION

20 BY MR. TWOMBLEY:

21 Q. Mr. Luzak, will you turn to -- give me  
22 just a minute, I'll look.

23 MR. TWOMBLEY: Bijan, I'm looking for  
24 the February 2012 board meeting minutes in Alice's  
25 binder. I'm looking for the February --

**ROA 007033**

Page 636

1 MS. PAYLOR: They're not in a binder.

2 (Discussion off the record.)

3 MR. TWOMBLEY: Give us a second,

4 Mr. Luzak.

5 MS. PAYLOR: We have a PowerPoint.

6 MR. TWOMBLEY: Do you have them?

7 MS. PAYLOR: No.

8 MR. TWOMBLEY: Why don't we just take a  
9 break for a second. I want to find these.

10 VIDEOGRAPHER: We are going off record.

11 The time is 4:50 p.m.

12 (A recess was taken.)

13 VIDEOGRAPHER: We are back on record.

14 This is the beginning of Media Unit 5. The time  
15 is 5:01 p.m.

16 BY MR. TWOMBLEY:

17 Q. Mr. Luzak, you just went and had a  
18 conversation with your lawyers?

19 A. Yes, about this document that we were  
20 presented.

21 Q. Did y'all talk about anything other  
22 than that document?

23 A. No.

24 MR. TWOMBLEY: Okay. I want to  
25 mark -- make sure that gets marked. That will be

**ROA 007034**

Page 637

1 Exhibit 2.

2 (Defendant Exhibit 2, Coastal Forest  
3 Resource Company Board of Directors Meeting  
4 Minutes, February 22, 2012, marked for  
5 identification.)

6 BY MR. TWOMBLEY:

7 Q. Can you identify that document for the  
8 record for us?

9 A. Coastal -- you're asking me?

10 Q. Yes.

11 A. Coastal Forest Resource Company board  
12 of directors meeting minutes, February 22, 2012.

13 Q. Okay. And as far as you know, those  
14 are the meeting minutes from the board meeting  
15 that occurred February 2012?

16 A. They -- they look to be, yes.

17 Q. Read for us in there the language  
18 where you, quote: Got approval to sell  
19 \$100 million of timberland.

20 A. I didn't -- I just read through this,  
21 and I didn't see any language to that effect.

22 Q. Well, I didn't see it either. That's  
23 why I think what you're saying is not true. You  
24 testified you got approval to sell \$100 million  
25 worth of timberland; did you not? Is that not

**ROA 007035**

Page 638

1 what you testified, that you got approval of --

2 A. No, that -- I don't recall that at  
3 all.

4 Q. You don't recall that you just said  
5 that you got approval at the February board  
6 meeting to sell \$100 million worth of timberland  
7 or that you got approval for this -- for -- yes,  
8 to sell \$100 million worth of timberland?

9 A. I -- I don't recall. I just -- if  
10 you're suggesting I said this just now, I don't  
11 recall saying that. I apologize.

12 Q. All right. Did -- did anyone ever  
13 approve you selling \$100 million worth of  
14 timberland?

15 A. I never sought approval, and I wasn't  
16 provided approval.

17 Q. Right. So you --

18 A. Nor do I -- nor do believe that I  
19 recommended that I was given approval.

20 Q. Okay. Well, why are Mr. Alford's  
21 damage calculations based on CFRC selling \$100  
22 million worth of timberland?

23 A. I -- that's -- that's what I believe I  
24 would have done over time had I pursued that  
25 strategy.



**ROA 007036**

Page 639

1 Q. Well, but based on what?

2 A. Based on -- based on my desire to  
3 differentiate or diversify away from nonperforming  
4 timberland.

5 Q. And are you saying that before we took  
6 our break that when Ms. Paylor just asked you why  
7 do you -- why -- why do you think anyone would  
8 have let you do that, why do you think that would  
9 have happened, you said I got approval to do that  
10 at the February meeting?

11 A. I beg your pardon. I said I got  
12 approval to pursue the strategy at the February  
13 family meeting.

14 Q. Okay. But not --

15 A. I may have said the February meeting.  
16 I was referring to the February family meeting.

17 Q. Okay. Well, we've got -- we've got  
18 the record from that, too. Turn to -- turn to  
19 Tab 44. This is K. Luzak 506.

20 A. Got it.

21 Q. Through 509.

22 A. Got it.

23 Q. And it's -- tell me in there where you  
24 got approval to sell any timberland, a dollar's  
25 worth.

**ROA 007037**

Page 640

1           A.     Under diversification, I'm describing  
2     commencing that process and discussing that sale  
3     of timberland as a significant component of the  
4     strategy.

5           Q.     Okay. Where does it say that you were  
6     approved to go out and sell these tracts of  
7     timberland? What -- where does it say that?

8           A.     I -- I -- I testified earlier that  
9     as -- at the end of this meeting -- at the end of  
10    the meeting, I was authorized to -- the -- the  
11    people in attendance, including Paul, agreed to  
12    pro- -- to move forward with this plan.

13          Q.     Where does it say in this document  
14    that you were approved --

15          A.     This document?

16          Q.     -- to go sell any amount of  
17    timberland?

18          A.     This -- this document is a recap of  
19    the meeting during which I received approval to  
20    proceed forward with the strategy. The strategy  
21    as outlined under diversification here includes  
22    the sale of timberland.

23          Q.     Okay. You drafted this document,  
24    right?

25          A.     Yes, I did.

**ROA 007038**

Page 641

1 Q. Okay. So this is your version of what  
2 happened at this meeting, correct?

3 A. Yes, it was.

4 Q. All right. And nowhere in here does  
5 it say that you received approval to do anything,  
6 does it?

7 A. I didn't -- I didn't include the fact  
8 that I received approval to proceed with strategy  
9 in this document. I was more focussed on --

10 Q. Okay. So it's not in the document?  
11 You agree with me on that?

12 A. No. I was more -- I was more focussed  
13 on -- on providing the content of the meeting, not  
14 the result.

15 Q. It is not in the document, correct,  
16 Mr. Luzak?

17 A. Correct. I would argue that's not  
18 dispositive.

19 Q. What this says is that you were going  
20 to identify some tracts and review them with Paul?

21 A. Correct.

22 Q. The person who you claim was speaking  
23 in gibberish and didn't know what was going on?

24 A. Correct. Although, I think that was  
25 subsequent to this.

**ROA 007039**

Page 642

1           Q.    Was it -- you -- you testified he was  
2 confused and he didn't know what he was doing at  
3 the February meeting; don't -- don't you remember  
4 that?

5           A.    Yes, which I think took place after  
6 this.

7           Q.    Turn to Page 40- -- Tab 46, K. Luzak  
8 512 and 514, and -- and wait. Before we look at  
9 the April board meetings that I just specified,  
10 you --

11          A.    Okay.

12          Q.    -- you agree that there's no approval  
13 mentioned in the board meetings of -- of the  
14 February board meeting either, is there?

15          A.    That -- that was your initial  
16 question.

17          Q.    Right.

18          A.    And I answered that's correct.

19          Q.    Yes. So it's not in the meeting -- it  
20 -- it's not in the board meeting minutes, correct?

21          A.    Correct.

22          Q.    And it's not in the recap of the  
23 family meeting from before the meeting?

24          A.    That's correct.

25          Q.    The board meeting, correct?

**ROA 007040**

Page 643

1 A. That's correct.

2 Q. Now, let's look at the April board  
3 meeting minutes, K. Luzak 512 to 514. Do you see  
4 these?

5 A. I do.

6 Q. All right. Nobody approved you to do  
7 anything at this board meeting, did they?

8 A. Approval wasn't sought at this board  
9 meeting.

10 Q. It says: Mr. Luzak discussed his  
11 intent for this entity?

12 A. Correct.

13 Q. Right?

14 A. Correct.

15 Q. To be a holding vehicle, and  
16 contemplated that CFRAM would act as an advisor?

17 A. Correct.

18 Q. So you never got approval to do  
19 anything at the April 2012 board meeting, right?

20 A. Nor did we seek it. We weren't ready  
21 yet to present something that was actionable.

22 Q. Do you know if Mark Sanford is going  
23 to be called as a witness in this case?

24 A. I -- I -- my recollection was he was  
25 on your list. So I wouldn't know. I could be

**ROA 007041**

Page 644

1 wrong, though, because I'm not --

2 Q. I'm just trying to find out if we need  
3 to -- if we need to serve him with a subpoena to  
4 take his deposition, and I don't want him to get  
5 mad at me. I want to know if you're going to call  
6 this man to come testify about what happened at  
7 these meetings at trial, because if so, I want to  
8 take his deposition. Now, what -- are you -- are  
9 going to -- are you going to take off calling him  
10 as a witness at trial, or do we need to go take  
11 his deposition?

12 MR. MACLOSKIE: I object to that. It  
13 calls for attorney-client privilege information.  
14 He's not in control of who we call as a witness.  
15 BY MR. TWOMBLEY:

16 Q. Do you think you ought to call him as  
17 a witness?

18 MR. MACLOSKIE: Objection.

19 THE WITNESS: I -- I really -- I really  
20 don't know. I mean, he would -- he -- he's a  
21 friend of mine and a friend of Hampton's. He  
22 would be helpful, but I don't know.

23 BY MR. TWOMBLEY:

24 Q. Have you got his phone number so we  
25 can get ahold of him so we don't have to serve him

**ROA 007042**

Page 645

1 with a process server?

2 A. You can give it to me and I'll give it  
3 to him tonight, or you can come join us. You know  
4 where it is. I think Bijan --

5 THE WITNESS: Bijan, have you already  
6 spoken with him?

7 MR. GHOM: No, I have not.

8 THE WITNESS: Oh, I'm sorry.  
9 (843) 367-1010.

10 BY MR. TWOMBLEY:

11 Q. Do you intend to offer any expert  
12 opinions at the trial of this case?

13 A. Not right now. I haven't discussed  
14 that with him.

15 Q. I mean, today's my day to take your --  
16 time to take your deposition. I mean, you hadn't  
17 been identified as an expert. I don't think you  
18 are, but I don't want you to come to trial and  
19 start giving expert opinions.

20 A. I -- I haven't -- no one has proposed  
21 to me that I'm going to be giving expert opinions.

22 Q. Are you aware of any business  
23 valuation text or treatise that references shared  
24 control as a -- having a level of value?

25 A. No.

**ROA 007043**

Page 646

1           Q.    Are you aware of any text or treatise  
2   that explains the generally accepted methodology  
3   for valuing a non-controlling element of shared  
4   control?

5           A.    I refer to narrative within the  
6   various EquiVal evaluations that have been done of  
7   Coastal for a start to getting a handle on that  
8   information. I'm sure there are -- there's been  
9   extensive research done on the value of control.  
10   So I can't give you a cite right now other than  
11   those EquiVal valuations, one of which Randy  
12   contracted, like, 2017/2018, something like that.

13          Q.    Okay. Well, they don't mention  
14   anything about shared control. That's what I'm  
15   trying to find out.

16          A.    There's the value of control versus --

17          Q.    Not having control?

18          A.    -- not at all, correct.

19          Q.    You either got it or you don't?

20          A.    Well, if you got it, you shared it.  
21   That's definitional.

22          Q.    You either have control or you don't  
23   when it comes to valuing shares, right?

24          A.    Right, and so that step function and  
25   the change in valuation associated with that step



ROA 007044

Page 647

1 function is thoroughly described in the EquiVal --  
2 not thoroughly. It's more than summarized, but  
3 not thoroughly described EquiVal. I'm sure there  
4 are cites in there that can point you to more  
5 definitive texts.

6 Q. Well, are you telling me that the  
7 EquiVal report considers shared control and places  
8 a value on shared control? Is that your  
9 testimony?

10 A. No. I'm saying that the -- that -- I  
11 don't think that was your question. I think your  
12 question was the contrast between the value of  
13 shared control and control.

14 And shared control is control by a  
15 group of shareholders where N is greater than 1,  
16 and N could be 2; N could be 2 million. And  
17 control is control by a shareholder where N is  
18 equal to 1.

19 Q. Mr. Alford had never heard of that.  
20 He had never -- knew about -- knew of no treatise,  
21 no report. He had never heard about value and  
22 shared control. Do you believe he doesn't know  
23 what he's talking about?

24 A. I'm not -- I'm not -- I'm not sure he  
25 and I are addressing the same question.

**ROA 007045**

Page 648

1           Q.     Okay. Well, can you point us to any  
2     type of treatise or text or any type of  
3     authoritative material that explains the generally  
4     accepted methodology for valuing a non-controlling  
5     element of shared control?

6           A.     I promise you I'm not trying to be  
7     argumentative. When you say shared control, it  
8     seems to me as though there is a -- there is a  
9     demarcation line in there that distinguishes what  
10    your concept is versus a situation where control  
11    is by a broad diversified group of shareholders as  
12    opposed to one single shareholder.

13          Q.     I'm just asking if you know anyone  
14    that's ever tried to do the methodology y'all are  
15    trying to do in this case that you're trying to  
16    sell to the jury to basically say that Hampton had  
17    shared control; she had shared control, and now  
18    she doesn't have shared control, and that that's  
19    caused her damages. Have you ever heard of any  
20    accountant, treatise, text, anyone that's ever  
21    done that type of evaluation and made that type of  
22    conclusion?

23          A.     There is extensive documentation that  
24    looks at the value of control versus the value of  
25    non-control. Non-control is shared control where

**ROA 007046**

Page 649

1     you're sharing it with N other shareholders where  
2     N can be 1 or 2 or 2 million. So the answer to  
3     your question is, yes. I can't give you the cite.  
4     There is extensive learning done on that issue.

5             Q.     You either -- but what you said is  
6     you've either got control or you don't have  
7     control?

8             A.     Correct.

9             Q.     Right?

10            A.     Correct.

11            Q.     And Hampton never had control, right?

12            A.     And neither did Merrill. And then --

13            Q.     And Hampton --

14            A.     -- one day Merrill did. So there is a  
15     valuation difference associated with that  
16     transition. And to answer your question, there is  
17     extensive documentation and analysis and study  
18     done on how to determine the difference in that  
19     value, and I can't give you a cite right now.

20            Q.     Well, neither -- neither could your  
21     wife's accounting professor, but we -- we'll be  
22     waiting for that.

23            A.     Okay.

24            Q.     If you assume that the stock transfer  
25     occurred on September the 11th of 2012, what was

**ROA 007047**

Page 650

1 the value of Hampton's stock on September the 10th  
2 versus the value of Hampton's stock on September  
3 the 13th?

4 A. I don't know.

5 Q. Well, wouldn't it be the same, the  
6 value of Hampton Luzak's stock?

7 A. Yes. The question is what was the  
8 value of Merrill's stock.

9 Q. Did you evaluate Bennett Thrasher's  
10 valuation opinion?

11 A. I don't know if I've seen it.

12 Q. If you haven't -- you don't even know  
13 if you've seen it, I assume you didn't -- you  
14 didn't evaluate it?

15 A. That would follow.

16 MR. TWOMBLEY: I apologize, I'm  
17 actually saving time by do -- looking through  
18 this.

19 BY MR. TWOMBLEY:

20 Q. Do you have any personal knowledge of  
21 how Travis Bryant's duties and responsibilities  
22 and time devoted to CFRC differed than yours prior  
23 to June 28, 2012?

24 A. He was the CEO -- or CFO, and I was  
25 the CEO, so.

**ROA 007048**

Page 651

1 Q. I apologize. That -- that was a bad  
2 question.

3 A. Okay.

4 Q. What I meant to say is do you know  
5 what Travis is doing now as compared to what you  
6 were doing when you were CEO?

7 A. No, I don't.

8 Q. Do you have any personal knowledge of  
9 what Randy Light was doing while he was working  
10 for the company or receiving compensation for the  
11 company?

12 A. I think -- I think we addressed that  
13 earlier. And as far as I know, the only activity  
14 that I'm aware of is that he was traveling  
15 extensively with Paul.

16 Q. Okay. Do you acknowledge that it's  
17 even possible that someone could look at these  
18 materials that you gave to Paul Barringer and  
19 consider your own testimony that during the time  
20 you gave it to him and you made these disclosures  
21 to him that he lacked testamentary capacity? Do  
22 you not acknowledge that it's even possible that  
23 someone could look at that situation and -- and  
24 say that that's -- that that seems a little  
25 underhanded?

**ROA 007049**

Page 652

1 MR. MACLOSKIE: Objection. Calls for  
2 speculation.

3 THE WITNESS: No. No, I can't see  
4 how it would be.

5 BY MR. TWOMBLEY:

6 Q. You don't think anybody could reach  
7 that conclusion?

8 A. No.

9 Q. Okay. So you believe you fully  
10 disclosed everything to Mr. Barringer, correct?

11 A. That's a -- that's a pretty broad  
12 question.

13 Q. Well -- well, all of the aspects of  
14 your plans and the fees that you were going to get  
15 and who was involved and everything else?

16 A. Yes. Yes.

17 Q. But you believe that Travis's stock  
18 deal was not fully disclosed to Mr. Barringer?

19 A. Yes.

20 Q. Okay. You believe that Mr. Barringer  
21 understood all of your disclosures, but he did not  
22 understand disclosures that may or may not have  
23 been made to him from Travis?

24 A. My -- my conclusion is based upon my  
25 knowledge of Paul's view about both dilution of

**ROA 007050**

Page 653

1 Barringer ownership and valuation --

2 Q. Well, that --

3 A. -- and that transaction is totally  
4 inconsistent with a transaction that Paul  
5 Barringer would have approved.

6 Q. But that's what you --

7 A. Why that's the case is speculation.  
8 We can assume it was because he didn't understand.

9 Q. Well, your wife has taken the position  
10 that Travis didn't disclose how much money he had  
11 and that Travis didn't disclose what the real  
12 value of the company was and that Travis was kind  
13 of underhanded in the way that he handled that.

14 Do -- do you believe that to be the  
15 case?

16 A. I'm not -- I'm not sure about Travis's  
17 own balance sheet. I'm quite certain that the gap  
18 between the value of the stock -- the value -- the  
19 value put on his stock and the fair value of that  
20 stock is extremely wide.

21 Q. Okay. So Travis didn't -- didn't  
22 disclose things properly?

23 A. That's correct.

24 Q. But you did, correct?

25 A. That's correct.

**ROA 007051**

Page 654

1           Q.    What you were doing was fair for the  
2 company, right?

3           A.    Yes.

4           Q.    But what Travis did was not fair?

5           A.    Absolutely right.

6           Q.    It's okay for you to get paid -- I'm  
7 sorry, I can't even read my own handwriting. I  
8 apologize.

9                   MR. MACLOSKIE: You want me to read it  
10 for you?

11                   MR. TWOMBLEY: No. I don't think you  
12 can do it. I actually can read it, but you don't  
13 want me to read what's down here.

14 BY MR. TWOMBLEY:

15           Q.    And you believe that it was okay for  
16 you to work for the company and get paid but not  
17 for Randy Light to work for the company and get  
18 paid?

19           A.    I -- again, I'm -- I'm just not sure  
20 what Randy Light did for the company.

21           Q.    Well, I mean, you -- you're seeking  
22 all these damages and telling the Court, and, you  
23 know, everybody needs to give this money to you  
24 and your wife because --

25           A.    I'm not -- I'm not seeking any



**ROA 007052**

Page 655

1 damages. I'm not a party to the lawsuit.

2 Q. Well, your -- your wife is?

3 A. Yes.

4 Q. I mean, is -- is she not -- are you  
5 not asserting that he wasn't working for the money  
6 that he received?

7 A. I don't think I'm making any assertion  
8 there.

9 MS. LUZAK: Mr. Twombly, can you speak  
10 up. I can't hear you. This is Hampton Luzak.

11 BY MR. TWOMBLY:

12 Q. Do you think that -- do you think  
13 Hampton has the acumen to understand all of the  
14 strategies and plans that you were proposing to  
15 her father during this time when you believed he  
16 lacked testamentary capacity?

17 A. I'll be simple and say yes. I wanted  
18 to ask you to specify that timeframe based upon  
19 the testamentary capacity comment, but...

20 Q. Well, you testified that he -- he  
21 lacked capacity. I think you did in your  
22 affidavit. It says, well, in 2011 and '12. Is  
23 that not right?

24 A. Yes, I don't recall. I don't recall  
25 what the timeframe is.

**ROA 007053**

Page 656

1 Q. Well, just tell us now. When did  
2 Mr. Barringer lose testamentary capacity?

3 A. That's fine. That's fine.  
4 Whatever -- whatever I set forth in my affidavit  
5 is perfectly fine.

6 Q. No, I just --

7 A. That's fine. 2011, 2012.

8 Q. And I don't remember exactly what your  
9 affidavit says. That's why I'm asking you now.  
10 When did you believe Mr. Barringer lost  
11 testamentary capacity?

12 MR. MACLOSKIE: Asked and answered.

13 THE WITNESS: I -- I -- I think it  
14 was -- I think it was probably -- probably late  
15 2011, but certainly in 2012. And I'll just point  
16 out then that that was a subset of the period  
17 during which I was discussing these proposals and  
18 strategies with Paul.

19 MR. TWOMBLEY: I think I'm done, but  
20 I've got to go check with Alice.

21 MS. PAYLOR: No, I have a few  
22 follow-ups.

23 EXAMINATION

24 BY MS. PAYLOR:

25 Q. All right. Mr. Luzak, I just -- I

**ROA 007054**

Page 657

1 just have a few left.

2 A. Okay.

3 Q. Isn't it true that in June through  
4 August of 2012 Paul Barringer wanted to remove you  
5 from your employment at CFRC?

6 A. He removed me in June.

7 Q. Isn't it true that during that time  
8 period he wanted to remove you from your  
9 employment at CFRC?

10 A. Well, he removed me in June, so.

11 Q. And he wanted to do that, correct?

12 A. Yes.

13 Q. And isn't it true that you did not  
14 want Paul Barringer to remove you from CFRC?

15 A. That's correct.

16 Q. Okay. And you tried to convince  
17 him --

18 A. But let me -- let me -- let me -- I'm  
19 sorry. I'm thinking. That's a complicated answer  
20 or complicated question. I was very concerned  
21 about Paul being CEO. I did not want that to  
22 happen. I certainly did not want any change in  
23 management and any change in my status to be the  
24 result of a -- a blowup of -- of the nature that  
25 was occurring in June, which was totally

ROA 007055

Page 658

1     avoidable.   However, as I had stated prior to  
2     that, if in an orderly, amicable transition it  
3     resulted -- you know, it came to pass that I was  
4     not the CEO of the company, that was perfectly  
5     fine.

6             Q.     Okay.   And Paul Barringer did what he  
7     wanted to do and voted to remove you from  
8     employment with the company, correct?

9             A.     Yes.   Yes, he did.

10            Q.     And Paul Barringer refused to let you  
11    influence his decision to terminate you, correct?

12            A.     Yes, he did.

13            Q.     Why would it not be appropriate for  
14    you to express sympathy for Merrill Light or the  
15    Light family after Randy's untimely death?

16            A.     I -- I don't think the Light family,  
17    among other things, would have any interest in  
18    hearing from me.

19            Q.     That's all?

20            A.     That's my view.

21            Q.     So you've never made any effort --

22            A.     No.

23            Q.     -- to reach out to the Lights or the  
24    Barringers since all of this happened, correct?

25            A.     I'm sorry.   Re- -- talk to the

**ROA 007056**

Page 659

1 Barringers -- I'm -- I didn't listen to your --

2 Q. You have never -- you have never  
3 reached out to either/or -- we'll start with the  
4 Barringers. You never reached out to the  
5 Barringers after this happened, correct?

6 A. To Merrill Barringer after Randy Light  
7 died?

8 Q. No. To Merrill Barringer after June  
9 of 2012 to the present?

10 A. That's correct.

11 Q. Okay. And you never reached out to  
12 Paul Barringer after June of 2012 until he died in  
13 May of '16, correct?

14 A. Correct. It was quite clear that  
15 my -- any -- any attempts to contact by me were  
16 far less than welcome.

17 Q. And isn't it true that you wanted  
18 Merrill Barringer to stop Paul Barringer from  
19 doing what he wanted to do when he terminated you?

20 A. I -- I wanted Merrill Barringer,  
21 Merrill Light, Hampton Luzak --

22 Q. Okay. Hang on --

23 A. -- and Victor Barringer --

24 Q. Just answer my question.

25 A. -- to get together and manage a health

**ROA 007057**

Page 660

1 issue and to distinguish it and separate it from a  
2 company issue.

3 Q. Okay. This is -- that was not my  
4 question.

5 A. So my answer in the context of that  
6 statement would be, yes.

7 Q. Isn't it true that you tried to get  
8 Merrill Barringer to stop Paul Barringer from  
9 removing you from employment with CFRC?

10 A. Merrill Barringer?

11 Q. Uh-huh. Didn't you talk to her and  
12 try to convince her that Paul should not remove  
13 you from CFRC?

14 A. I had -- I had a conversation with her  
15 in which I addressed allegations that Paul had  
16 made, including the concept that I was trying to  
17 sell 60 percent of the timberland. I don't  
18 remember --

19 Q. This is a yes or no.

20 A. Well, so I don't --

21 Q. If you can answer.

22 A. -- I remember that conversation. I  
23 don't remember trying to convince her one way or  
24 the other. I remember trying to get her to  
25 engage, which she would not do.

**ROA 007058**

Page 661

1           Q.    Okay.  What action -- do you believe  
2   that Randy Light did anything to harm Hampton  
3   Luzak?

4           A.    I -- I -- I don't know.

5           Q.    You don't know.  Do you have any  
6   knowledge of anything that Tom Evans did to harm  
7   Hampton Luzak?

8           A.    No, I don't.

9           Q.    Do you have any evidence of anything  
10   that Travis Bryant did to harm Hampton Luzak?

11          A.    I think -- I think his stock  
12   transaction caused her economic harm, along with  
13   the other shareholders, and a significant  
14   misallocation of tax liability.

15          Q.    Do you have any evidence that Robert  
16   Scully, Mr. Barringer's lawyer, did anything that  
17   harmed Hampton Luzak?

18          A.    I, sitting here, personally, no, but  
19   that's not dispositive.

20          Q.    What -- do you have any evidence that  
21   John Jolley did anything to harm Hampton Luzak?

22          A.    As with Mr. Scully, I understand  
23   there's sig- -- there's significant issues  
24   involving John Jolley.  I can't sit here and  
25   recite what they are.

**ROA 007059**

Page 662

1 Q. Do you have any knowledge of anything  
2 that he did that hurt your wife?

3 A. By knowledge, you mean did I --

4 Q. Do you have any evidence, direct  
5 knowledge?

6 A. Outside of information captured in  
7 various filings, no.

8 Q. What information do you have?

9 A. I -- I can't -- I can't sit here and  
10 recite it. I don't have it on the tip of my  
11 tongue. Nor do I have it with Mr. Scully.

12 Q. What about Bill Dolan? Do you have  
13 any evidence that Dr. Dolan has done anything that  
14 has harmed your wife?

15 A. I'll say no. I -- I -- I -- given --  
16 given the limitations of his position in a  
17 derivative suit involving a company controlled by  
18 the person against whom allegations have been  
19 made, I don't have any qualms with Bill Dolan.

20 Q. Do you have any evidence that Anne  
21 Surrett did anything to harm Hampton Luzak?

22 A. No.

23 Q. Do you have any evidence that anyone  
24 at Wells Fargo did anything to harm Hampton Luzak?

25 A. No, I don't.



**ROA 007060**

Page 663

1           Q.    Do you have any evidence that any of  
2   Mr. Barringer's doctors took actions that harmed  
3   Hampton Luzak?

4           A.    I -- not -- not that I know of.

5                   MS. PAYLOR:   Okay.   Give us one minute  
6   to confer.

7                   VIDEOGRAPHER:   We are going off record.  
8   The time is 5:39 p.m.

9                   (A recess was taken.)

10                  VIDEOGRAPHER:   We are back on record.  
11   The time is 5:42 p.m.

12                  MR. TWOMBLEY:   I don't have anything  
13   else.

14                  MS. PAYLOR:   No further questions.

15                  MR. MACLOSKIE:   We have no questions.  
16   But I want the record to reflect that Mr. Luzak's  
17   personal financial information and his testimony  
18   about it we assert is protected by two orders of  
19   confidentiality, the original one in 2016, and the  
20   other one is in 2020.   And we'd ask y'all respect  
21   that.

22                  MR. TRAXLER:   Not only the personal  
23   financial information but his businesses and  
24   career testimony.

25                  MR. MACLOSKIE:   Exactly.

**ROA 007061**

Page 664

1 MR. TWOMBLEY: His business and career  
2 testimony?

3 MR. MACLOSKIE: Yes.

4 MR. TWOMBLEY: I don't agree to that.  
5 And I -- I -- I -- I -- if y'all want to go to the  
6 judge and get an order, but, I mean, I will honor  
7 and give you a chance to do that, but I don't  
8 agree to his business and career.

9 MR. MACLOSKIE: All right.

10 MR. TWOMBLEY: I mean, I -- well,  
11 that's -- I mean, I can -- if you want to tell me  
12 a little more what you're thinking and I'll be  
13 happy to consider it.

14 MR. TRAXLER: We can talk it out. We  
15 just wanted --

16 COURT REPORTER: I'm sorry, I can't  
17 hear you. I'm sorry, I can't hear you. Sorry.

18 MR. TRAXLER: I'm Tom Traxler for the  
19 plaintiff. We are under the confidentiality  
20 orders, at least right now, designating those  
21 portions of the deposition as confidential, and we  
22 can clarify that more if you want us to or  
23 discussions with you --

24 MR. TWOMBLEY: Okay. I don't know. I  
25 guess what I was trying to say is I think under

**ROA 007062**

Page 665

1 that order that I need to give you notice if I  
2 disagree with that, and I'm just letting you know  
3 that I do.

4 MR. TRAXLER: I understand.

5 MR. TWOMBLEY: I think that then shifts  
6 the burden back to y'all to file something.

7 MR. MACLOSKIE: I think the way it  
8 works, correct me if I'm wrong, in the  
9 confidentiality order, once we get the transcript  
10 back we have a certain number of days to then  
11 designate which page and line we consider  
12 confidential --

13 MR. TWOMBLEY: I'll agree to that. I  
14 got no -- I got no problem with that.

15 MR. TRAXLER: Just in the meantime --

16 MR. TWOMBLEY: Sure. Absolutely.  
17 Absolutely.

18 VIDEOGRAPHER: Off the record. The  
19 time is 5:45 p.m. This concludes the  
20 video-recorded testimony of Kevin Luzak and will  
21 be retained by Veritext.

22 (The deposition was concluded at 5:45  
23 p.m.) (The witness, after having been advised of  
24 the right to read and sign this transcript, does  
25 not waive that right.)

**ROA 007063**

Page 666

CERTIFICATE OF REPORTER

I, Roxanne M. Easterwood, Registered Professional Reporter and Notary Public for the State of South Carolina at Large, do hereby certify that the foregoing transcript is a true, accurate, and complete record.

I further certify that I am neither related to nor counsel for any party to the cause pending or interested in the events thereof.

Witness my hand, I have hereunto affixed my official seal this 14th day of July 2021 at Charleston, Charleston County, South Carolina.



-----  
Roxanne M. Easterwood, RPR  
My Commission expires  
February 1, 2025

**ROA 007064**

Page 667

I N D E X

|                         | Page | Line |
|-------------------------|------|------|
| EXAMINATION             | 356  | 7    |
| BY MR. TWOMBLEY         |      |      |
| EXAMINATION             | 592  | 23   |
| BY MS. PAYLOR           |      |      |
| EXAMINATION             | 635  | 19   |
| BY MR. TWOMBLEY         |      |      |
| EXAMINATION             | 656  | 23   |
| BY MS. PAYLOR           |      |      |
| CERTIFICATE OF REPORTER | 666  | 1    |

REQUESTED INFORMATION INDEX  
(No Information Requested)

E X H I B I T S

|                                                                                                                     | Page | Line |
|---------------------------------------------------------------------------------------------------------------------|------|------|
| Defendant Exhibit 2, Coastal<br>Forest Resource Company Board<br>of Directors Meeting Minutes,<br>February 22, 2012 | 637  | 2    |

Marked Transcript Areas

|          |         |
|----------|---------|
| Page 437 | Line 14 |
| Page 456 | Line 14 |

**ROA 007065**

Page 668

1      Page 460      Line 23  
2      Page 475      Line 4  
3      Page 523      Line 18  
4      Page 533      Line 19  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

**ROA 007066**

Page 669

1 To: Kevin Luzak

2 Re: Signature of Kevin Luzak

3 Date Errata due back at our offices: 30 days

4

5 Greetings:

6 The deponent has reserved the right to read and sign.

7 Please have the deponent review the deposition

8 transcript, noting any changes or corrections on the

9 attached Errata.

10 Once the Errata is signed by the deponent and notarized,

11 please mail it to the address below. When the signed

12 Errata is returned to us, we will seal and forward to the

13 hiring attorney for filing with the court.

14 We will also send copies of the Errata to all ordering

15 parties.

16 If the signed Errata is not returned by the date

17 above, the original transcript may be filed with the

18 court without the signature of the deponent.

19

20 Please send completed Errata to:

21 Veritext Production Facility

22 20 Mansell Court

23 Suite 300

24 Roswell, GA 30076

25 770-343-9696

**ROA 007067**

Page 670

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

ERRATA

I, the undersigned, do hereby certify that I have read the transcript of my testimony, and that

\_\_\_There are no changes  
\_\_\_The following changes are noted:

Pursuant to the governing rules of Civil Procedure, any changes in form or substance which you desire to make to your testimony shall be entered upon the deposition with a statement of the reasons given for making them. To assist you in making any such corrections, please use the form below. If additional pages are necessary, please furnish same and attach.

|                         |       |      |       |        |       |
|-------------------------|-------|------|-------|--------|-------|
| Page                    | _____ | Line | _____ | Change | _____ |
| _____                   |       |      |       |        |       |
| Reason for Change _____ |       |      |       |        |       |
| Page                    | _____ | Line | _____ | Change | _____ |
| _____                   |       |      |       |        |       |
| Reason for Change _____ |       |      |       |        |       |
| Page                    | _____ | Line | _____ | Change | _____ |
| _____                   |       |      |       |        |       |
| Reason for Change _____ |       |      |       |        |       |
| Page                    | _____ | Line | _____ | Change | _____ |
| _____                   |       |      |       |        |       |



**ROA 007068**

Page 671

1 Reason for Change \_\_\_\_\_

2 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

3 \_\_\_\_\_

4 Reason for Change \_\_\_\_\_

5 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

6 \_\_\_\_\_

7 Reason for Change \_\_\_\_\_

8 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

9 \_\_\_\_\_

10 Reason for Change \_\_\_\_\_

11 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

12 \_\_\_\_\_

13 Reason for Change \_\_\_\_\_

14 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

15 \_\_\_\_\_

16 Reason for Change \_\_\_\_\_

17 Page \_\_\_\_\_ Line \_\_\_\_\_ Change \_\_\_\_\_

18 \_\_\_\_\_

19 Reason for Change \_\_\_\_\_

20 \_\_\_\_\_

21 \_\_\_\_\_

**DEPONENT'S SIGNATURE**

22 Sworn to and subscribed before me this \_\_\_\_ day of

23 \_\_\_\_\_, \_\_\_\_\_.

24 \_\_\_\_\_

24 NOTARY PUBLIC

25 My commission expires:\_\_\_\_\_

|                                                                                                                                                                                                            |                                                             |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>&amp;</b>                                                                                                                                                                                               | <b>10:55</b> 442:21                                         | <b>1992</b> 417:16                                                                                                                                                                                                                      | <b>2008</b> 445:19                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>&amp;</b> 353:13 354:15<br>532:16 586:22                                                                                                                                                                | <b>10th</b> 650:1                                           | <b>1998</b> 352:11                                                                                                                                                                                                                      | <b>2008/2009</b> 389:21                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>0</b>                                                                                                                                                                                                   | <b>11</b> 387:14,14,17<br>392:16 499:25<br>511:21 532:22    | 465:12,14 472:25<br>474:11                                                                                                                                                                                                              | <b>2009</b> 464:21<br>470:17,21                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>0.32</b> 403:10 412:12<br><b>07-1919</b> 352:7<br><b>09</b> 471:2                                                                                                                                       | <b>110</b> 353:9                                            | <b>19a</b> 482:12,19                                                                                                                                                                                                                    | <b>2010</b> 388:20<br>389:14,17,18<br>392:16 393:22                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>1</b>                                                                                                                                                                                                   | <b>114</b> 510:14                                           | <b>19th</b> 492:4 524:22<br>526:8 527:12,16<br>527:22,24                                                                                                                                                                                | <b>2011</b> 360:1 361:8<br>377:18 390:8<br>391:13 394:5,15<br>428:20 496:21<br>497:11 502:3<br>655:22 656:7,15                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>1</b> 356:5 382:16<br>442:16 483:1<br>484:17 559:6,8,9<br>580:8 596:13<br>628:3 647:15,18<br>649:2 666:25<br>667:11                                                                                     | <b>115</b> 352:21                                           | <b>1:14</b> 503:8                                                                                                                                                                                                                       | <b>2012</b> 361:9 368:9<br>368:12 397:23<br>399:9 400:25<br>402:4,7 411:21<br>417:16 432:9<br>434:22 445:19<br>450:16 460:17<br>470:17,22 491:14<br>491:15 493:25<br>494:3,4 496:21<br>503:12 504:22,23<br>505:14 508:14<br>513:7 516:4 517:5<br>524:23 527:1,6,12<br>537:21 542:1<br>546:25 547:23<br>551:4 552:6 553:4<br>553:10 557:5<br>565:2,17 566:11<br>571:7 573:16<br>578:20 579:2<br>581:25 583:21,25<br>589:6,10 600:17<br>600:23 602:25<br>603:5 604:22<br>608:12 611:4,9<br>612:18 621:16,20<br>627:13 629:2 |
| <b>1,000</b> 452:1,6,8,9<br><b>1.2</b> 439:25 440:2<br><b>10</b> 374:5,7,15<br>377:9 379:16,18<br>379:23 380:1<br>393:5 512:3<br>528:17 532:20<br>559:6 586:7<br>624:11                                    | <b>11th</b> 399:9 566:10<br>573:16 649:25                   | <b>2</b>                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>1,000</b> 452:1,6,8,9<br><b>1.2</b> 439:25 440:2<br><b>10</b> 374:5,7,15<br>377:9 379:16,18<br>379:23 380:1<br>393:5 512:3<br>528:17 532:20<br>559:6 586:7<br>624:11                                    | <b>12</b> 428:21 461:16<br>534:8 535:16<br>655:22           | <b>2</b> 356:5 375:23<br>376:25 377:3,5,6,8<br>377:13 378:11<br>380:4,7,9 407:8<br>442:20 452:13<br>483:25 503:3<br>580:8 605:1<br>618:16,18,19<br>619:3 620:16<br>637:1,2 647:16,16<br>649:2,2 667:18,18                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>100</b> 353:14 408:1<br>412:14 424:22<br>455:17,24 456:10<br>456:21 457:3,17<br>457:22 468:24<br>469:4,5 495:17<br>509:17,18,18<br>510:13,16 524:18<br>631:1,8 632:22<br>637:19,24 638:6,8<br>638:13,21 | <b>125</b> 456:11                                           | <b>20</b> 363:18 370:22<br>378:19,21,23<br>379:1,3,4,6,13,24<br>380:3 382:8,15,17<br>395:11 410:14<br>414:6 416:20,20<br>416:23 417:16,23<br>417:24 419:17,18<br>419:18 421:12<br>434:5,7 466:13,13<br>466:13,14 511:23<br>586:7 669:22 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>100,000</b> 403:5<br>406:4,14 421:19                                                                                                                                                                    | <b>12:18</b> 503:4                                          | <b>200,000</b> 452:6                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>1031</b> 633:2                                                                                                                                                                                          | <b>12th</b> 503:24<br>504:22 505:3                          | <b>2000</b> 459:22<br>460:17 582:9<br>621:21                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>10:42</b> 442:17                                                                                                                                                                                        | <b>13</b> 541:15                                            | <b>20007</b> 354:10                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>13th</b> 650:3                                           | <b>2007</b> 444:6,24<br>445:12                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>14</b> 352:19 509:9,14<br>541:9,16 667:24<br>667:25      |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>142</b> 482:15 483:1                                     |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>14th</b> 356:4 504:23<br>505:5 666:12                    |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>15</b> 549:11                                            |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>150</b> 407:11                                           |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>150,000</b> 407:7<br>408:18 409:18                       |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>1506</b> 353:4                                           |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>151</b> 354:4                                            |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>16</b> 659:13                                            |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>17</b> 404:14,15                                         |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>1713</b> 353:18                                          |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>18</b> 419:15 532:18<br>668:3                            |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>19</b> 419:15,17,17<br>482:20 541:7<br>596:9 667:7 668:4 |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                            | <b>190</b> 459:7                                            |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

[2012 - 692]

ROA 007070

Page 2

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 632:19 634:22<br>635:24 637:4,12<br>637:15 643:19<br>649:25 650:23<br>656:7,15 657:4<br>659:9,12 667:21<br><b>2013</b> 411:10,17<br>444:6,24 445:13<br>491:14 621:21<br><b>2013/2014</b> 410:14<br><b>2014</b> 409:13<br>466:14 549:11<br><b>2015</b> 368:6 459:13<br>459:22 460:1,11<br>461:12,20,24<br>462:9,12,18,23<br>463:1 466:14<br>583:24,25 584:10<br>601:3 611:17<br><b>2016</b> 352:7 408:5<br>663:19<br><b>2017</b> 404:16,21<br>405:5<br><b>2017/2018</b> 646:12<br><b>2018</b> 406:16<br>408:21 409:2<br>419:11 577:15<br><b>2019</b> 416:5 510:16<br>596:9<br><b>202</b> 354:11<br><b>2020</b> 526:20 527:5<br>627:14 663:20<br><b>2021</b> 352:19 356:4<br>411:7 412:2 601:5<br>666:13<br><b>2025</b> 666:25<br><b>20th</b> 364:5<br><b>2141</b> 354:10<br><b>21897</b> 666:22<br><b>21st</b> 496:20 | <b>22</b> 637:4,12 667:21<br><b>221</b> 582:15<br><b>22nd</b> 545:10 582:9<br><b>23</b> 541:9,10 667:5<br>667:9 668:1<br><b>23219</b> 355:4<br><b>24</b> 541:10<br><b>240</b> 459:7<br><b>242-3566</b> 353:15<br><b>242-4727</b> 353:10<br><b>25</b> 562:21<br><b>250</b> 410:9 459:8<br><b>250,000</b> 411:9,17<br>447:4<br><b>270,000</b> 459:5<br><b>28</b> 503:12 513:7<br>542:1 571:6<br>583:21 608:12<br>612:18 650:23<br><b>28th</b> 507:17 589:6<br>589:10<br><b>29205</b> 353:19<br><b>29401</b> 354:5<br><b>29601</b> 353:10,15<br><b>29902</b> 353:5<br>354:18<br><b>2:54</b> 576:24 | <b>30076</b> 669:24<br><b>302</b> 496:17<br><b>311</b> 354:17<br><b>325</b> 459:6<br><b>35</b> 496:17<br><b>356</b> 667:3<br><b>367-1010</b> 645:9<br><b>37</b> 434:25<br><b>3:31</b> 577:3                                                                                                                                                                                                                                                                                                                                                 | <b>50</b> 511:11,16,18,19<br>541:9 544:20,20<br>603:22<br><b>500</b> 410:9 411:4,4<br>451:19 452:15<br><b>500,000</b> 410:6<br><b>506</b> 430:4,7 436:6<br>639:19<br><b>508</b> 431:11<br><b>509</b> 430:4,7 436:6<br>441:19 639:21<br><b>511</b> 580:5<br><b>512</b> 642:8 643:3<br><b>514</b> 642:8 643:3<br><b>523</b> 668:3<br><b>524-0909</b> 353:5<br><b>533</b> 668:4<br><b>54</b> 582:24<br><b>577-6726</b> 354:5<br><b>58,000</b> 459:4 633:9<br><b>592</b> 667:5<br><b>5:01</b> 636:15<br><b>5:39</b> 663:8<br><b>5:42</b> 663:11 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>4</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>6</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>3</b> 404:9 503:7<br>576:23 580:8<br>624:18,19 625:6<br><b>30</b> 391:20 393:2<br>395:11 411:5<br>434:23 503:1<br>582:12,13 669:3<br><b>300</b> 404:9 669:23<br><b>300,000</b> 404:11<br>405:5 409:15,16<br>438:25 439:7,9<br>531:22                                                                                                                                                                                                                                                                                                                                                         | <b>4</b> 352:11 402:17<br>405:18,19,20<br>499:2 529:9 560:8<br>577:2 627:10<br>668:2<br><b>4.5</b> 559:18 560:6<br>561:9<br><b>4.75</b> 558:25 560:9<br>561:10<br><b>4.75.</b> 561:18<br><b>40</b> 390:24 391:13<br>391:18,19 392:24<br>393:1,2,19 395:11<br>642:7<br><b>400</b> 354:4<br><b>41</b> 582:19,20,23<br><b>420,000</b> 468:3<br><b>437</b> 667:24<br><b>44</b> 429:25 436:6<br>639:19<br><b>450,000</b> 407:8<br><b>456</b> 667:25<br><b>46</b> 580:3 642:7<br><b>460</b> 631:1 668:1<br><b>475</b> 668:2<br><b>4:50</b> 636:11 | <b>6</b> 464:12 501:1<br>502:5 530:12<br>546:25 626:12<br>630:19<br><b>60</b> 390:25 455:25<br>456:1,5 617:2<br>660:17<br><b>635</b> 667:7<br><b>637</b> 667:18<br><b>64</b> 579:25<br><b>6432</b> 628:12<br><b>65</b> 525:5<br><b>656</b> 667:9<br><b>666</b> 667:11<br><b>692</b> 525:6                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>5</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>5</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>5</b> 464:12 627:25<br>628:23 636:14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

[696 - actively]

ROA 007071

Page 3

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>696</b> 521:13,16<br><b>6th</b> 537:21 547:23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>770-343-9696</b><br>669:25<br><b>777</b> 596:4<br><b>777-7465</b> 353:19<br><b>778</b> 628:9<br><b>77a</b> 538:4,7<br><b>78</b> 538:6<br><b>787-1312</b> 354:11<br><b>788-8200</b> 355:4<br><b>7th</b> 565:2,17 566:7 | <b>absent</b> 495:17<br><b>absolute</b> 472:19<br><b>absolutely</b> 416:25<br>498:11 532:17<br>576:3,17 623:3<br>625:18 654:5<br>665:16,17<br><b>absurd</b> 363:17,19<br><b>accelerated</b><br>360:23<br><b>acceleration</b><br>563:10<br><b>accept</b> 544:16<br><b>acceptable</b> 456:9<br><b>accepted</b> 646:2<br>648:4<br><b>access</b> 552:12<br><b>accident</b> 616:10<br>616:10<br><b>accidentally</b><br>614:22<br><b>accidently</b> 614:9<br><b>accommodate</b><br>563:16 564:3,7<br><b>accomplish</b> 586:10<br><b>account</b> 378:15<br>495:6,21 511:21<br>564:15 577:7,13<br>577:23,25<br><b>accountant</b> 495:7<br>648:20<br><b>accounting</b> 649:21<br><b>accounts</b> 563:17<br>564:11,18<br><b>accretion</b> 447:15<br><b>accrued</b> 596:24<br>618:11<br><b>accuracy</b> 452:24<br><b>accurate</b> 375:11<br>666:7 | <b>accurately</b> 524:8<br><b>accusation</b> 363:16<br><b>accuse</b> 546:9<br><b>accused</b> 545:8<br>586:15<br><b>acknowledge</b><br>503:15 507:13<br>612:9 615:24<br>616:22 651:16,22<br><b>acknowledging</b><br>481:6<br><b>acquire</b> 561:4<br><b>acquired</b> 389:22<br>400:17 422:5<br>549:25 560:19<br><b>acquisition</b> 389:21<br>391:14 495:18<br>559:22 560:11<br><b>acquisitions</b> 459:2<br><b>acre</b> 452:1,6,10<br><b>acres</b> 452:6 459:4<br>459:5 633:9<br><b>act</b> 522:7 546:10<br>584:14 643:16<br><b>acted</b> 546:20<br><b>action</b> 565:9<br>585:22 594:10<br>601:19 605:9<br>606:6 607:2<br>608:18 620:25<br>625:9 631:24<br>634:10 661:1<br><b>actionable</b> 544:1<br>643:21<br><b>actions</b> 544:19<br>578:3,16 619:9<br>620:11 621:6<br>663:2<br><b>active</b> 556:10<br><b>actively</b> 571:5 |
| <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>8</b>                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>7</b> 531:8 667:3<br><b>70</b> 511:16,18,19<br>521:15<br><b>700</b> 452:12,15,16<br>618:22 619:7<br><b>700,000</b> 626:13<br><b>705</b> 521:21,23,25<br><b>706</b> 522:2<br><b>72</b> 508:15<br><b>721</b> 529:25 530:3,9<br><b>728</b> 529:10<br><b>73,000</b> 472:10<br><b>730</b> 528:18 530:6,7<br>530:9<br><b>731</b> 530:8,24<br><b>732</b> 531:18<br><b>733</b> 532:1<br><b>734</b> 532:20<br><b>736</b> 535:16 541:1<br><b>737</b> 541:2<br><b>74</b> 521:9,10,14,15<br>521:22,23,25<br><b>744</b> 544:21<br><b>745</b> 544:23 545:21<br><b>746</b> 544:23<br><b>747</b> 538:5,12,16<br><b>748</b> 540:2,9<br><b>75</b> 407:15 528:6<br>558:23,24 559:22<br>560:11,17,19,24<br>561:5 562:20<br><b>75,000</b> 407:10<br><b>751</b> 538:16<br><b>76</b> 544:21<br><b>76a</b> 538:9 546:23<br><b>77</b> 508:15<br><b>77,000</b> 472:9,12<br>508:14 | <b>8</b> 486:18<br><b>8,000</b> 501:1 502:5<br><b>803</b> 353:19<br><b>804</b> 355:4<br><b>81</b> 596:4<br><b>843</b> 353:5 354:5,18<br>645:9<br><b>86</b> 477:15<br><b>864</b> 353:10,15                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>9</b>                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>9</b> 426:16 486:18<br>532:1<br><b>900</b> 353:14<br><b>951</b> 355:3<br><b>982-0100</b> 354:18<br><b>99</b> 576:1<br><b>9:05</b> 352:20 356:4                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>a</b>                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>a.m.</b> 352:20 356:4<br>442:17,21<br><b>ability</b> 536:20<br>621:14<br><b>able</b> 361:18 401:5<br>428:8 435:14<br>481:8 563:16<br>606:24<br><b>abridged</b> 417:20<br><b>absence</b> 594:16                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>activities</b> 392:2<br>440:10 547:12,15<br>618:12 623:12<br><b>activity</b> 651:13<br><b>acts</b> 367:25<br><b>actual</b> 570:22<br>579:10 624:14<br><b>acumen</b> 655:13<br><b>add</b> 373:25 493:18<br>625:23<br><b>addition</b> 378:16<br>380:9 440:9 618:5<br>622:13 623:11<br><b>additional</b> 439:4<br>670:10<br><b>additive</b> 523:1<br>524:11,14,15,18<br><b>address</b> 372:14,16<br>522:20,21 523:3<br>523:13,16,23<br>524:5,13 608:7<br>669:11<br><b>addressed</b> 526:22<br>605:18 651:12<br>660:15<br><b>addressing</b> 515:20<br>515:21 647:25<br><b>adequate</b> 632:23<br><b>adequately</b> 573:24<br><b>adjectives</b> 513:17<br><b>admit</b> 386:4<br>524:21<br><b>admitted</b> 366:10<br>552:6,22<br><b>advanced</b> 534:6,7<br><b>advantage</b> 489:4,5<br>514:13 516:9<br><b>advantageous</b><br>561:22<br><b>adversarial</b> 588:5<br>588:6 | <b>advice</b> 419:20<br>536:18 537:4<br>545:8 556:17<br><b>advise</b> 529:12<br><b>advised</b> 665:23<br><b>advising</b> 557:6<br><b>advisor</b> 491:13<br>522:7 643:16<br><b>advisors</b> 418:9,12<br>419:2 432:12<br>441:25 518:18,19<br>518:23 522:10<br>556:17 579:20<br><b>advisory</b> 556:11<br><b>ae</b> 630:6<br><b>aerospace</b> 418:21<br>424:1,2,14<br><b>affidavit</b> 655:22<br>656:4,9<br><b>affirmative</b> 546:3<br><b>affixed</b> 666:12<br><b>afford</b> 438:20<br><b>afforded</b> 523:8<br><b>afraid</b> 383:13<br><b>agenda</b> 555:3,13<br><b>aggregate</b> 619:5,6<br>628:3,4<br><b>aggregation</b> 616:5<br>616:11<br><b>aggressive</b> 435:24<br><b>ago</b> 386:6 387:14<br>414:14 423:8<br>443:9 495:16<br>501:25 550:24<br>627:7<br><b>agree</b> 363:25<br>364:3 380:12<br>383:23 384:13<br>390:9,12 415:23<br>436:11 437:24<br>448:9 450:6 454:1 | 478:9 479:11<br>480:14 484:11<br>497:19 499:6<br>500:16 524:18<br>556:17 573:2,7<br>578:7 641:11<br>642:12 664:4,8<br>665:13<br><b>agreed</b> 439:9<br>454:13,22 472:24<br>474:3,12 475:14<br>475:25 476:25<br>477:3 478:16<br>479:23 484:7,8,12<br>530:17 556:19<br>640:11<br><b>agreeing</b> 384:8<br><b>agreement</b> 389:2<br>389:10 474:10,17<br>475:4,13,24 476:4<br>476:8,13,17,21<br>477:5,7,22 478:4<br>479:1,20 480:5,19<br>481:16 482:3<br>625:14<br><b>agrees</b> 364:24<br><b>ahead</b> 359:13<br>378:5 399:5 454:5<br>456:4 470:2 617:3<br>635:13<br><b>ahold</b> 644:25<br><b>aide</b> 591:10<br><b>ain't</b> 448:3<br><b>airing</b> 483:7<br><b>airplane</b> 426:17<br>472:13<br><b>akin</b> 480:5<br><b>alan</b> 353:18 585:9<br>585:9,11 601:2<br><b>albert</b> 518:23 | <b>aleck</b> 575:5<br><b>alexandria</b> 391:14<br>391:21 393:3<br>431:19 486:20<br>558:1,14,14,20<br>599:5<br><b>alford</b> 455:11,15<br>594:6,21 595:4,7<br>595:18 596:18<br>605:5 625:23<br>627:17 631:3<br>647:19<br><b>alford's</b> 593:7<br>596:7 633:10<br>638:20<br><b>alice</b> 354:3 530:3<br>592:21 656:20<br><b>alice's</b> 579:25<br>635:24<br><b>alienate</b> 606:24<br><b>alienated</b> 607:3<br><b>alienation</b> 606:25<br><b>align</b> 392:1<br><b>all's</b> 500:13<br><b>allegation</b> 473:23<br>621:13<br><b>allegations</b> 546:18<br>617:20 660:15<br>662:18<br><b>allege</b> 368:6<br>589:25<br><b>alleged</b> 590:3<br>594:14<br><b>allegedly</b> 364:13<br>367:22 384:20<br>460:9 461:8<br>515:14,16,17<br>567:22 606:25<br><b>alleges</b> 472:22<br>473:7 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[alleging - approved]

ROA 007073

Page 5

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>alleging</b> 473:17<br>590:14<br><b>allen</b> 388:8<br><b>allocated</b> 391:13<br><b>allocation</b> 391:25<br>392:2 395:5 495:2<br>610:24<br><b>allow</b> 356:17,20<br>369:17 513:19<br>629:5<br><b>allowed</b> 467:10<br>495:9<br><b>allowing</b> 368:2<br>369:3<br><b>alongside</b> 559:7<br><b>alternative</b> 391:8<br>426:12 428:22<br>557:8,19 617:7<br><b>alto</b> 404:1<br><b>alzheimer's</b><br>361:10 362:8,12<br>362:14 533:15<br>537:14 539:3<br>540:3,19 607:17<br><b>amedlin</b> 353:20<br><b>american</b> 418:6,13<br>420:11,16<br><b>amicable</b> 658:2<br><b>amos</b> 489:10,10,17<br><b>amount</b> 391:15<br>399:20 456:10<br>489:20 509:22<br>510:17 549:20<br>628:3,4 640:16<br><b>amounts</b> 625:24<br><b>analysis</b> 436:12<br>437:20 439:11,18<br>439:18 440:23<br>441:18 456:5<br>593:10 595:15<br>623:9 649:17 | <b>andrews</b> 355:2<br><b>anger</b> 362:11,14<br>362:19 517:16<br>537:19 540:24<br>607:19 627:9<br><b>angrier</b> 463:17<br><b>angry</b> 463:17<br>519:6 520:14<br>540:23 542:19<br>588:14,24 624:22<br>624:25 627:6,8<br><b>animosity</b> 606:22<br><b>anne</b> 354:16<br>662:20<br><b>announce</b> 540:19<br><b>announced</b> 539:1<br><b>announcement</b><br>538:21 540:14<br><b>announcing</b><br>537:13<br><b>annual</b> 626:8<br><b>answer</b> 356:18,21<br>356:25 360:9<br>383:6 384:5<br>386:13 391:11<br>396:23 397:13<br>411:15 420:2<br>427:15,24 438:5<br>441:12 451:15<br>456:2,22 470:1<br>475:19 481:8,18<br>515:23 531:11<br>554:20,20 557:14<br>564:8,17 572:13<br>574:11 590:21<br>605:15 649:2,16<br>657:19 659:24<br>660:5,21<br><b>answered</b> 382:24<br>437:25 438:1<br>464:8 480:2,23 | 481:24 482:8<br>510:25 535:3<br>573:21 642:18<br>656:12<br><b>answering</b> 360:7<br>474:16 489:17<br>531:15<br><b>answers</b> 363:6<br>365:18,21 427:13<br>437:17 488:19<br><b>anticipate</b> 610:12<br><b>anybody</b> 357:3<br>398:8 399:18<br>426:9 428:12<br>446:10 506:4<br>519:7 539:13<br>555:11 566:21<br>613:5 652:6<br><b>anybody's</b> 573:18<br><b>anymore</b> 359:2<br>548:7<br><b>anyway</b> 532:23<br><b>apart</b> 592:3<br><b>apartments</b><br>457:18<br><b>apaylor</b> 354:6<br><b>apologize</b> 374:13<br>383:14 384:3<br>392:17 412:9<br>416:12 425:10<br>427:9 493:14<br>507:19,21 509:4<br>534:10 538:10<br>555:1 595:12<br>638:11 650:16<br>651:1 654:8<br><b>apologized</b> 443:4<br><b>apologizing</b><br>443:10<br><b>apparently</b> 616:12 | <b>appear</b> 388:18<br>505:1<br><b>appearances</b><br>353:1<br><b>appearing</b> 353:8<br>354:16<br><b>appears</b> 504:23<br>528:8,21 546:23<br><b>appendix</b> 582:20<br>583:2,11,12<br><b>apple</b> 422:3<br><b>application</b> 381:22<br><b>apply</b> 428:2 604:8<br><b>appreciate</b> 368:19<br>398:22 557:3<br><b>appreciation</b><br>406:23<br><b>approach</b> 525:12<br><b>appropriate</b><br>441:13 499:9<br>546:5 592:12<br>658:13<br><b>appropriately</b><br>589:15<br><b>approval</b> 454:5<br>511:7 581:21<br>623:24 631:17<br>632:4 637:18,24<br>638:1,5,7,15,16,19<br>639:9,12,24<br>640:19 641:5,8<br>642:12 643:8,18<br><b>approve</b> 396:25<br>502:8 638:13<br><b>approved</b> 399:10<br>453:11 500:5,9<br>502:14,16 599:15<br>599:17 623:20<br>640:6,14 643:6<br>653:5 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>approves</b> 399:18<br><b>approving</b> 621:1<br><b>approximate</b><br>406:10,14<br><b>approximately</b><br>404:12 406:13<br>410:12 416:15<br>508:14 631:1,8<br><b>april</b> 361:12<br>362:10 523:4<br>545:10 553:10<br>554:16 557:5<br>578:20 579:2<br>580:17 582:2<br>601:3 642:9 643:2<br>643:19<br><b>arc</b> 612:4<br><b>archer</b> 485:5<br>486:1<br><b>archerpoint</b><br>563:22<br><b>area</b> 489:2 493:11<br>501:4<br><b>areas</b> 451:22<br>667:23<br><b>arg</b> 525:13<br><b>arguably</b> 435:22<br>525:14<br><b>argue</b> 396:20<br>399:4 412:18<br>475:3 539:4<br>572:24 574:21<br>607:23 621:17<br>630:14 641:17<br><b>argument</b> 611:23<br><b>argumentative</b><br>445:15 458:8<br>478:19 498:18<br>600:9 623:7 648:7<br><b>ari</b> 362:16 | <b>aricept</b> 362:16<br>607:18<br><b>arithmetic</b> 594:6<br><b>arose</b> 507:22<br><b>arrangement</b><br>441:7 621:18<br><b>ashley</b> 352:25<br>354:16 430:6<br>508:1 578:10<br><b>aside</b> 493:18<br><b>asked</b> 370:12<br>371:8 372:8<br>382:24 384:3<br>386:17 401:18<br>425:10 426:3<br>427:9,23 438:1<br>441:20 443:2<br>451:2 464:8 465:6<br>475:18 480:1,22<br>481:24 482:8<br>492:11 495:14<br>510:25 515:5<br>523:22 535:2,17<br>554:14,17 557:25<br>573:21 575:21<br>586:4,11 609:7,9<br>609:18 610:12<br>613:5,15 620:23<br>622:5 639:6<br>656:12<br><b>asking</b> 358:2<br>360:12 419:22<br>422:17 428:5<br>429:18 444:13,17<br>444:19 445:4<br>457:10 461:1,2,17<br>465:8 477:6<br>491:23 506:14<br>510:1 514:16,19<br>529:4 571:19<br>595:2,3 619:23 | 620:1,15 622:13<br>630:12 637:9<br>648:13 656:9<br><b>aspects</b> 652:13<br><b>assert</b> 594:13<br>602:2 663:18<br><b>asserting</b> 594:12<br>605:8 620:24<br>655:5<br><b>assertion</b> 371:7<br>655:7<br><b>assertions</b> 458:3<br>595:19<br><b>asset</b> 375:8 376:5<br>376:15 379:15<br>465:20 468:2<br>561:12 603:17<br><b>assets</b> 377:6 421:4<br>434:18 477:18<br>483:21 484:1<br>497:1 498:3,10,20<br>499:8 554:12<br>560:11,16,17<br>633:3<br><b>assist</b> 670:9<br><b>assistance</b> 497:2<br><b>associate</b> 565:8<br><b>associated</b> 367:4<br>561:22 646:25<br>649:15<br><b>association</b> 425:12<br><b>assume</b> 374:4<br>381:17 389:15<br>417:15 439:3<br>445:2 446:21,21<br>453:18 480:13<br>511:23 563:2<br>570:10 582:2<br>649:24 650:13<br>653:8 | <b>assumed</b> 425:22<br>499:2 552:14<br>607:9<br><b>assuming</b> 406:21<br>456:12 481:3<br>499:9<br><b>assumption</b><br>377:15 382:14<br>429:10 455:16<br>457:25<br><b>assumptions</b><br>633:16,19<br><b>ate</b> 555:9<br><b>attach</b> 670:10<br><b>attached</b> 669:9<br><b>attachment</b><br>430:23<br><b>attachments</b><br>484:15<br><b>attack</b> 466:12<br>629:20 630:1,3<br><b>attacks</b> 610:21<br><b>attempted</b> 555:19<br>565:3 586:10<br><b>attempts</b> 659:15<br><b>attend</b> 580:14<br>581:24 593:15<br><b>attendance</b> 640:11<br><b>attended</b> 579:5,20<br>581:14<br><b>attention</b> 414:8<br>509:5<br><b>attorney</b> 595:1<br>644:13 669:13<br><b>attorneys</b> 353:2<br>354:1,13 355:1<br><b>attractive</b> 424:7<br><b>audio</b> 504:20<br><b>auditor</b> 495:7<br><b>august</b> 505:10,12<br>505:14 507:18,20 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 569:11 627:13<br>657:4<br><b>author</b> 612:13<br><b>authoritative</b><br>648:3<br><b>authority</b> 600:20<br>625:20,21<br><b>authorization</b><br>395:21 396:13,22<br>397:10,11 632:2<br><b>authorize</b> 395:23<br>396:18,25 631:6<br>632:7<br><b>authorized</b> 394:22<br>395:2,10,10,16,18<br>396:16 397:7<br>398:5,9 400:1<br>482:22 483:2<br>502:2 599:11<br>603:2 631:15<br>640:10<br><b>authorizes</b> 399:19<br><b>autonomous</b><br>436:18,20 438:23<br>440:7<br><b>availability</b> 372:3<br><b>available</b> 367:17<br>439:19<br><b>avenue</b> 353:9<br>354:10 499:13,14<br><b>average</b> 439:24<br><b>averaged</b> 464:12<br><b>aversion</b> 583:9<br><b>avoid</b> 474:16<br><b>avoidable</b> 658:1<br><b>avoided</b> 617:7<br><b>aware</b> 368:13<br>369:2,23 399:23<br>427:4 429:16<br>472:21,21 473:3,7<br>473:15,16,24 | 474:1,6,10 475:24<br>476:21 538:23<br>539:6 554:7 569:4<br>570:5 572:15<br>573:17 581:22<br>592:5 594:5<br>608:18 609:24<br>610:1,5 645:22<br>646:1 651:14<br><b>awkward</b> 570:7<br><b>axiomatic</b> 453:20<br><br><b>b</b><br><br><b>b</b> 352:8,10,10,11<br>353:4 354:1,8,9<br>380:16,22 667:16<br><b>bachman</b> 553:6<br><b>back</b> 377:21<br>385:11 401:24<br>403:12 409:21,22<br>414:14 421:16,18<br>421:19 423:14<br>426:17 434:18<br>436:23 437:13<br>439:17 441:20<br>442:19 447:10<br>452:23,25 453:8<br>459:10 477:14<br>479:18 496:11<br>503:6,10 508:19<br>513:7 518:12<br>519:18,25 521:3<br>526:25 527:9<br>531:11 541:1<br>548:5 551:16<br>562:19,23 563:6<br>568:11 577:1<br>582:14 584:15,20<br>585:8,12 591:4<br>603:11,15 620:2,3<br>620:14 626:25<br>627:4 636:13 | 663:10 665:6,10<br>669:3<br><b>background</b> 395:7<br>437:8<br><b>backing</b> 361:6<br><b>backup</b> 595:20<br>628:15<br><b>backyard</b> 503:22<br><b>bad</b> 392:20 425:10<br>485:13 492:11<br>493:15 537:11<br>545:8 551:9<br>581:11 584:6<br>651:1<br><b>balance</b> 435:15,15<br>435:16 472:9<br>561:12 653:17<br><b>ball</b> 410:10 450:20<br><b>ballpark</b> 364:7<br>404:10,14 406:10<br>410:10 438:21<br><b>banished</b> 464:4<br><b>bank</b> 378:15<br>391:16 467:1<br>562:23 563:6,8<br><b>banking</b> 491:13<br><b>bankrupt</b> 409:9<br>409:19 423:21<br>424:21<br><b>barclays</b> 564:15<br><b>barringer</b> 352:4,5<br>352:8,9,10,11<br>353:2 354:13,14<br>358:3,22 359:16<br>360:2,15,17<br>361:25 362:6,21<br>363:10,23 364:2<br>364:20 365:5,9,11<br>365:16 366:3<br>368:25 370:4,12<br>370:18 371:8 | 380:14 384:19<br>385:5 396:3,15<br>397:25 399:12<br>424:19 426:11,13<br>426:20,22 427:7,8<br>427:19 428:10<br>433:5 458:17<br>460:6,8,9 461:4,20<br>463:9 464:6 465:6<br>465:13,18,22<br>467:8,13,22,23<br>468:9,18,19 469:1<br>469:16,18 470:24<br>471:2,10 472:23<br>474:3,11 475:14<br>475:25 476:23<br>477:8,9 478:1,2,2<br>478:13 479:23<br>480:16 482:2<br>483:4 490:6<br>493:23 494:5<br>496:5,9,25 497:20<br>499:8 502:1,8<br>503:24 505:6<br>513:14 514:2,15<br>516:6 519:16<br>520:4 521:1 522:3<br>524:1 526:2 533:8<br>533:24 534:20,23<br>535:23 537:14<br>541:4 542:14<br>551:4 552:5<br>553:20 565:2,20<br>565:21,21 566:4,5<br>566:22 568:15,16<br>569:1 576:8 588:9<br>590:1,5,19 597:22<br>598:10 599:10<br>600:6 604:1<br>607:11,11 608:16<br>609:13 611:4,8 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 612:3,16 615:17<br>617:24 621:12<br>622:9 623:25<br>624:2 625:19<br>630:17 632:1,11<br>651:18 652:10,18<br>652:20 653:1,5<br>656:2,10 657:4,14<br>658:6,10 659:6,8<br>659:12,18,18,20<br>659:23 660:8,8,10<br><b>barringer's</b><br>385:14 388:4<br>551:24 598:25<br>600:19 604:6<br>661:16 663:2<br><b>barringers</b> 467:19<br>630:15,15 658:24<br>659:1,4,5<br><b>barry</b> 490:15<br><b>base</b> 447:22<br><b>based</b> 363:17<br>409:10 444:13,17<br>447:12 452:23<br>453:18 458:2,16<br>478:23 480:6<br>539:4 550:5<br>558:22 570:4<br>621:24 622:17,19<br>638:21 639:1,2,2<br>652:24 655:18<br><b>basic</b> 559:16<br><b>basically</b> 401:22<br>519:5 648:16<br><b>basis</b> 359:4 451:23<br>488:24 572:2<br>594:12 605:8<br>620:23 624:12<br>626:9<br><b>bb</b> 549:25 | <b>bb&amp;t</b> 550:1<br><b>bdt</b> 490:21 491:6,8<br>491:15,20 492:21<br>493:7,8,19<br><b>bears</b> 621:3,5<br><b>beaufort</b> 352:2<br>353:5 354:18<br>478:11<br><b>becoming</b> 392:19<br>463:17 619:10<br><b>bed</b> 533:5,9 535:8<br><b>beer</b> 458:9<br><b>beg</b> 382:13 383:7<br>422:15 449:12<br>461:9 544:4<br>564:14 565:18<br>597:11 639:11<br><b>began</b> 362:9<br>363:15,15 422:2<br>428:21 453:15<br>465:12 486:16,17<br><b>beginning</b> 360:1<br>361:8 389:16<br>442:20 472:24<br>474:11 503:7<br>517:16 577:2<br>607:6 636:14<br><b>behalf</b> 546:10<br>573:18 596:14<br><b>behaving</b> 530:21<br><b>behavior</b> 473:1<br>474:4,14,22<br>475:16 476:3,10<br>476:18 477:2,12<br>477:16 478:6,16<br>479:25 480:9,20<br>482:6<br><b>belief</b> 370:18<br><b>believable</b> 534:15<br><b>believe</b> 357:15<br>360:14,21 365:9 | 371:2 373:2 386:7<br>388:16 391:16<br>397:20,22 398:15<br>399:12,14 413:22<br>414:15,18,21<br>417:20 419:7<br>420:20 421:6<br>423:10 424:6<br>429:2 430:15<br>431:7,9 438:11<br>450:12 459:21<br>476:24 477:10,21<br>478:3 482:21<br>495:22 497:10<br>502:14,22 504:16<br>506:16 510:11<br>516:6 535:22<br>536:2 542:17,17<br>543:17,20 544:1<br>546:19,20 550:22<br>553:21,22 556:4<br>557:24 563:21,21<br>568:25 569:6<br>570:5,20,20,21,24<br>571:12,16 573:4,4<br>573:22 574:3,5,6,8<br>581:20 583:4,7<br>590:5 591:1<br>593:23 607:5,25<br>608:8 609:2 611:3<br>615:6 616:2,3<br>629:23 630:4,4<br>632:22 633:7<br>638:18,23 647:22<br>652:9,17,20<br>653:14 654:15<br>656:10 661:1<br><b>believed</b> 530:17<br>559:4 589:24<br>655:15 | <b>believes</b> 530:14<br><b>bell's</b> 492:6<br><b>belong</b> 379:14<br>382:9<br><b>beneficial</b> 560:19<br><b>beneficiary</b><br>495:10<br><b>benefit</b> 436:25<br>547:13<br><b>bennett</b> 650:9<br><b>best</b> 423:9 437:3<br>512:9 547:6<br>583:10 588:18<br><b>better</b> 508:2,5<br>512:11 593:4<br><b>beyond</b> 519:7<br><b>bghom</b> 354:6<br><b>bhogan</b> 353:11<br><b>big</b> 401:15 448:2<br>464:19 501:5<br>558:22<br><b>biggest</b> 368:2<br><b>bijan</b> 354:4 635:23<br>645:4,5<br><b>bill</b> 528:4 662:12<br>662:19<br><b>binder</b> 635:25<br>636:1<br><b>binding</b> 475:13,21<br>475:22,23<br><b>bio</b> 445:2<br><b>bird</b> 493:22<br><b>birthday</b> 443:17<br><b>bit</b> 361:7 392:1<br>485:13 508:10<br>550:23<br><b>black</b> 492:9<br><b>blocks</b> 400:18<br><b>blowup</b> 657:24<br><b>board</b> 361:18<br>362:10 366:7,16 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[board - called]

ROA 007077

Page 9

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 366:24 367:1,9,18<br>377:18 380:14<br>396:7 397:15,23<br>414:10 416:19<br>418:2,24 419:5,10<br>419:13,18 420:2<br>420:14 425:8,19<br>425:21,24 426:1,4<br>437:13 495:5<br>503:12 505:11<br>507:2,5,24 521:19<br>521:22 522:21<br>523:2,13,15,16,22<br>524:4,13 528:7<br>532:23 537:24<br>538:22 545:10<br>553:10 554:16<br>555:3,3 556:11,12<br>556:18,18 578:20<br>579:3,10,20<br>581:16 585:8<br>587:6,8,10,12<br>588:5,25 589:3,5<br>589:13,14 600:4<br>602:5 603:4<br>605:10 606:12,13<br>606:14,16 615:5<br>615:25 616:3<br>620:25 621:5<br>626:21 629:14,17<br>630:9,10 631:18<br>631:21,23 634:1<br>635:24 637:3,11<br>637:14 638:5<br>642:9,13,14,20,25<br>643:2,7,8,19<br>667:19<br><b>board's</b> 621:6<br><b>boards</b> 420:8<br><b>bob</b> 583:23 597:11<br>630:11 | <b>boisselle</b> 485:7<br>501:15,16<br><b>bond</b> 490:1<br><b>bonus</b> 393:25<br>394:7 395:15<br>397:3 523:11<br>626:12<br><b>book</b> 405:9,10<br>463:19 538:7<br>545:18 579:25<br>624:12<br><b>bore</b> 543:1,2<br><b>boring</b> 484:1<br><b>bothered</b> 468:7<br><b>bottom</b> 411:24<br>530:4,10 531:7<br>582:17,18 628:10<br>628:12<br><b>bought</b> 501:2,3,3,6<br>501:8,9,18,20,24<br>502:6,9,13,23<br>558:24 560:15,16<br>560:22<br><b>bowler</b> 352:25<br><b>box</b> 533:4,9,25<br>534:21 535:8<br>547:9<br><b>boxes</b> 449:22<br>450:5<br><b>bracket</b> 445:20<br><b>brad</b> 539:9,10,10<br>545:19 582:5<br><b>brandon</b> 352:4,9<br>354:14<br><b>brands</b> 408:10<br><b>break</b> 357:4<br>442:14 448:7<br>503:1 509:6 549:7<br>555:14 576:19<br>635:4 636:9 639:6 | <b>breaking</b> 555:4<br><b>breaks</b> 555:15<br><b>brian</b> 490:14<br>491:8<br><b>bridged</b> 408:9<br><b>bring</b> 431:1 609:9<br>613:16<br><b>bringing</b> 520:1<br><b>broad</b> 512:13<br>538:21 648:11<br>652:11<br><b>broader</b> 484:24<br><b>broke</b> 447:8 555:7<br><b>brothers</b> 465:25<br><b>brought</b> 486:19,20<br>486:21 545:17<br>550:6 556:21<br><b>bryant</b> 436:21<br>459:14 467:10<br>549:12 582:6<br>620:18 621:1,12<br>624:7,9 625:24<br>626:4 661:10<br><b>bryant's</b> 650:21<br><b>buck</b> 542:14 634:5<br><b>buddies</b> 576:12<br><b>budget</b> 499:20,22<br>500:1,4,4,8,19<br>501:1<br><b>buffett's</b> 491:12<br><b>build</b> 377:22<br>435:14 458:12<br>591:22<br><b>building</b> 434:18<br><b>buildings</b> 558:25<br><b>built</b> 377:21<br>458:16,17,18<br><b>bullet</b> 580:8,8<br><b>burden</b> 665:6<br><b>business</b> 388:24<br>391:1 401:20 | 403:18 404:6<br>405:21 425:7,8<br>436:11,17,18<br>437:24 438:23<br>448:8 449:15,18<br>449:21 466:20<br>489:12,13 490:21<br>491:13 497:9,10<br>580:11 645:22<br>664:1,8<br><b>businesses</b> 439:25<br>440:8 663:23<br><b>button</b> 537:11,13<br>537:17,22 538:19<br>540:18 547:3<br><b>buy</b> 467:10,20<br>502:2<br><b>buying</b> 620:20<br><b>byrd</b> 355:3<br><b>byron</b> 490:17,17<br>490:18 491:9,10<br>491:10,20 492:21 |
| <b>c</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>c</b> 356:1 417:8<br><b>c.a.</b> 352:7<br><b>calculation</b> 416:14<br>417:24<br><b>calculations</b><br>633:11 638:21<br><b>california</b> 492:8<br><b>call</b> 366:16 373:10<br>390:6 482:4<br>503:16 504:17<br>515:7,12,22,22<br>516:1,15 518:14<br>519:25,25 521:2,4<br>528:12,18 567:25<br>581:19 584:5,8<br>644:5,14,16<br><b>called</b> 372:8,9<br>373:20 375:22                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                  |

[called - cfrc]

ROA 007078

Page 10

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 411:1 442:24,25<br>490:21 519:18<br>542:12 558:21<br>571:23 584:2<br>609:8,13,17 614:2<br>614:6 643:23<br><b>calling</b> 368:18<br>373:12 520:19<br>542:6 644:9<br><b>calls</b> 358:9 359:5,7<br>380:19 381:3<br>382:23 383:25<br>384:14 429:7<br>478:18 506:11<br>508:22 539:10<br>573:20 587:23<br>605:11 610:8<br>644:13 652:1<br><b>calm</b> 508:10 518:8<br>518:10,10<br><b>campaigns</b> 373:8<br><b>capabilities</b> 393:7<br><b>capable</b> 368:4<br>494:9,12 540:4<br><b>capacities</b> 487:18<br>488:1<br><b>capacity</b> 361:8,23<br>399:13 420:14<br>429:11,15 459:1<br>495:19,23 499:9<br>513:8 539:14<br>566:23 607:16<br>611:4,9,16,22,24<br>651:21 655:16,19<br>655:21 656:2,11<br><b>capex</b> 495:25<br>510:14<br><b>capital</b> 378:21,23<br>379:3,6 382:8<br>406:23 412:8,18<br>413:9,10 450:17 | 450:17 488:25<br>492:8 495:15,15<br>511:6,9,12,13<br><b>captioned</b> 580:18<br><b>captured</b> 574:22<br>662:6<br><b>car</b> 551:18<br><b>cardinale</b> 493:21<br><b>career</b> 434:17<br>663:24 664:1,8<br><b>cargo</b> 402:15,15<br>402:16 403:13,21<br>403:23 404:3,7<br><b>carolina</b> 352:1<br>353:17 445:22<br>446:5,12 478:12<br>666:5,14<br><b>carried</b> 378:17<br>391:9 422:11<br>423:2,4 433:14,15<br>441:5 547:14<br>557:21 576:12<br><b>carry</b> 433:24<br>434:1<br><b>carter</b> 353:13<br><b>carteret</b> 354:17<br><b>carterlawpa.com</b><br>353:16<br><b>case</b> 357:17 368:3<br>371:21 382:16<br>414:22 419:21<br>443:2 458:2<br>502:10 572:25<br>622:24,25 623:2<br>643:23 645:12<br>648:15 653:7,15<br><b>cash</b> 404:23,24<br>405:8,14,15,16<br>406:22,24 409:1<br>410:15 411:10<br>413:1 450:14 | 523:10 559:18<br><b>cast</b> 366:9 608:5,7<br>635:3<br><b>cataloged</b> 360:12<br><b>catch</b> 490:14<br>528:2<br><b>categories</b> 393:15<br><b>categorized</b><br>545:25<br><b>category</b> 574:23<br><b>cause</b> 606:20<br>666:9<br><b>caused</b> 648:19<br>661:12<br><b>caveat</b> 550:22<br><b>caveats</b> 495:13<br><b>century</b> 492:4<br><b>ceo</b> 366:9 400:7,11<br>400:13,20 413:16<br>413:17,19,23<br>414:1,5 415:6<br>416:15,20,24<br>417:2 426:15<br>441:4 444:6,24<br>445:11 448:10<br>453:25 458:20<br>465:14 469:19<br>470:3,19 483:12<br>483:15 486:17<br>488:14 493:25<br>494:14,21 510:3<br>513:19,22,23<br>537:5 542:8<br>545:22 546:7<br>565:11 577:20<br>589:4,20 598:18<br>602:1 622:14<br>630:23 650:24,25<br>651:6 657:21<br>658:4 | <b>ceos</b> 439:24 440:5<br>440:24 441:2,9<br><b>certain</b> 451:17,22<br>573:13 589:7<br>609:9 653:17<br>665:10<br><b>certainly</b> 388:21<br>417:1,10 424:24<br>425:2 460:17<br>469:9,19 474:23<br>494:2 539:1<br>540:16 593:14<br>599:6 627:2<br>656:15 657:22<br><b>certificate</b> 566:7<br>566:11 568:21<br>666:1 667:11<br><b>certificates</b> 565:12<br><b>certified</b> 495:6<br><b>certify</b> 666:6,8<br>670:2<br><b>cetera</b> 591:17<br><b>cfh</b> 431:12 432:18<br>441:25,25<br><b>cfo</b> 388:11 436:21<br>650:24<br><b>cfram</b> 522:5,9,11<br>524:3 622:11<br>643:16<br><b>cfrc</b> 376:14 382:9<br>397:3 431:13<br>436:10 437:22<br>440:6 451:4<br>464:21 467:5<br>471:17 482:23<br>487:7 489:5<br>491:22 493:25<br>502:2 507:5<br>525:14 546:7,10<br>549:20 557:7<br>560:22 561:8 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[cfrc - coastal]

ROA 007079

Page 11

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 565:4 579:21<br>589:5,21 598:21<br>599:22 602:3<br>605:10 620:25<br>625:10,14 626:9<br>626:17 627:13,21<br>629:1,19 630:24<br>631:6 632:11<br>638:21 650:22<br>657:5,9,14 660:9<br>660:13<br><b>chairman</b> 513:19<br>513:22 630:10<br>632:14<br><b>chairs</b> 501:2 502:5<br><b>challenged</b> 621:16<br>627:7<br><b>challenging</b><br>545:24 621:22<br><b>chalom</b> 434:9<br><b>chance</b> 664:7<br><b>change</b> 415:12,15<br>415:21 458:23<br>516:21 532:10<br>597:24 646:25<br>657:22,23 670:12<br>670:14,15,17,18<br>670:20,21,23,24<br>671:1,2,4,5,7,8,10<br>671:11,13,14,16<br>671:17,19<br><b>changed</b> 598:15<br>602:25<br><b>changes</b> 669:8<br>670:5,6,8<br><b>changing</b> 388:7<br>414:19 415:4,8<br>519:6<br><b>chapman</b> 389:21<br>389:22 390:4,20<br>426:18 511:22 | <b>characterize</b><br>538:20<br><b>charge</b> 611:10<br><b>charles</b> 353:4<br>354:8,9<br><b>charleston</b> 352:21<br>354:5 372:20,21<br>487:11 666:13,13<br><b>charlie</b> 443:20<br>605:5 628:8 631:3<br><b>check</b> 515:6 519:2<br>575:25 576:5<br>592:22 633:21<br>656:20<br><b>checked</b> 551:11<br><b>checking</b> 451:1<br>564:15<br><b>chicago</b> 490:22<br>491:11<br><b>chief</b> 402:15,16<br>403:14,21,23<br>404:3,8 417:8<br>522:22 523:3<br>524:5 573:15<br><b>child</b> 385:13,19<br>443:17,19<br><b>children</b> 474:13<br>474:14 475:15<br>476:1,15,18,19<br>477:1,3,11,15<br>478:15,16 479:25<br>480:8,12,17,21<br>482:5,6<br><b>chip</b> 409:9<br><b>choice</b> 395:8<br>542:13 588:17<br><b>chose</b> 623:13<br><b>chris</b> 355:9<br><b>chronologist</b><br>485:13 | <b>chronology</b> 497:8<br><b>circuit</b> 425:7<br><b>circumstance</b><br>598:7,23<br><b>circumstances</b><br>496:15 532:14<br>589:8,9 597:10<br>616:15 617:19<br><b>circumstantial</b><br>612:6<br><b>cite</b> 456:24 646:10<br>649:3,19<br><b>cites</b> 647:4<br><b>citigroup</b> 405:25<br><b>citing</b> 413:24<br><b>city</b> 499:16<br><b>civil</b> 670:7<br><b>claim</b> 405:18<br>594:22 596:19<br>605:20,25 627:18<br>641:22<br><b>claiming</b> 596:14<br><b>claims</b> 593:7,10,22<br>616:24<br><b>clarification</b><br>461:18<br><b>clarify</b> 391:12,12<br>395:4 664:22<br><b>clarifying</b> 395:18<br><b>classes</b> 375:9<br><b>clause</b> 474:22<br>476:9 477:6<br><b>clayborn</b> 443:20<br><b>clc</b> 489:6 497:9,10<br>550:1,18<br><b>clear</b> 361:7,15,23<br>361:24 369:15<br>383:10,19 392:19<br>406:7,9 489:24<br>499:4 517:8 518:3<br>541:23,25 591:6 | 619:6 632:9<br>659:14<br><b>clearing</b> 545:9<br><b>clearly</b> 361:21<br>366:8,15 368:4<br>401:9 524:14<br>528:15 570:8<br>607:15 632:6<br><b>client</b> 358:3<br>360:15 402:17<br>405:19,20 590:1<br>595:1 644:13<br><b>clip</b> 512:25<br><b>close</b> 371:16,17<br>518:24<br><b>closing</b> 402:21<br>407:1,3<br><b>clothing</b> 448:18<br>458:9<br><b>cloudy</b> 370:23<br><b>cmolster</b> 354:11<br><b>coached</b> 366:6<br>461:4 515:17<br>516:7<br><b>coaching</b> 367:22<br>460:8,12 514:3,12<br>516:13 528:3<br><b>coast</b> 498:2<br><b>coastal</b> 355:1<br>362:4 373:15,18<br>374:4,5,16,17,19<br>374:23 375:18,22<br>376:7,13,13,20<br>378:7,9 379:17,18<br>379:19 388:23<br>391:1 393:23<br>394:1 395:2,15<br>398:13 399:22<br>400:8 413:11,13<br>413:17 414:5<br>417:12 422:17 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 431:11,16 432:12<br>432:13,21 434:24<br>436:15 439:21<br>450:7 452:20<br>455:16,23 456:8<br>456:20 457:2<br>469:12,13 486:16<br>489:19 498:3,20<br>499:1 501:12,17<br>501:21 547:7<br>558:24 559:7,14<br>559:18 561:6,18<br>561:24 562:1,8,13<br>562:21 573:15<br>629:8 637:2,9,11<br>646:7 667:18<br><b>coastal's</b> 377:7<br><b>cognition</b> 428:23<br>463:22<br><b>cognitive</b> 536:20<br>539:7 634:15<br><b>cohen</b> 518:20<br>519:14 520:20<br>521:2,4,5,6<br><b>coincident</b> 587:8<br>631:9<br><b>cold</b> 389:23,24,24<br><b>collapsed</b> 407:21<br><b>colleagues</b> 509:6<br><b>collectively</b> 409:17<br><b>columbia</b> 353:19<br><b>combination</b><br>609:6 615:5<br><b>combine</b> 365:6<br>597:5<br><b>combined</b> 550:2,3<br>569:9<br><b>come</b> 374:8 377:20<br>393:13 401:23<br>441:20 465:6<br>525:14 526:24 | 563:6 644:6 645:3<br>645:18<br><b>comes</b> 522:3<br>562:23 646:23<br><b>comfortable</b> 415:4<br>415:8 599:8<br><b>coming</b> 357:9<br>376:17 426:17<br>568:8<br><b>comission</b> 368:1<br><b>commenced</b> 462:8<br>462:11<br><b>commencing</b><br>640:2<br><b>comment</b> 385:12<br>435:11 478:22<br>533:18,18 584:24<br>620:3 655:19<br><b>commentary</b><br>514:25 555:20<br><b>comments</b> 388:4<br>461:11 519:4<br>524:10 533:12<br>539:5 588:13<br><b>commercial</b> 375:5<br>375:12 455:18<br>471:7,8,22,24<br>599:3<br><b>commission</b><br>666:25 671:25<br><b>committee</b> 397:15<br>500:11 599:13,17<br>599:19,20 615:7<br>616:1,4<br><b>common</b> 352:1<br>362:8 529:2<br><b>communicate</b><br>361:14,16 526:1<br><b>communicated</b><br>526:6 593:14 | <b>communication</b><br>546:16 550:12,13<br><b>communications</b><br>583:20 595:6<br><b>comp</b> 433:22<br>550:4<br><b>companies</b> 405:25<br>420:4,12,13<br>424:20 439:20,22<br>440:11,24 441:4<br>444:7,25 445:12<br>465:17,21 466:8<br>487:21 493:6<br><b>company</b> 362:4<br>365:10 373:16<br>376:6 379:19<br>392:9 395:2<br>400:20 401:14<br>403:22 413:17<br>414:2 417:12,14<br>417:22 421:23,25<br>422:14 423:24<br>434:24 435:8<br>438:20 439:8<br>441:5,11 448:18<br>449:4,4 450:8<br>451:12 455:16<br>457:3 458:1,15,17<br>463:24,24 465:7,9<br>465:16 466:6<br>467:10 471:9,22<br>471:23 472:3<br>483:6,10 484:12<br>488:14 492:18,25<br>495:14 496:2<br>501:10,18,22<br>502:12,13 507:9<br>508:13,19 509:8<br>512:7,11 513:20<br>517:24 519:1<br>520:16,23 521:3 | 533:1,2 535:24<br>536:4,10,15,21<br>539:9,15 540:20<br>541:4 543:23<br>545:23 549:13,19<br>549:22,23 550:4,6<br>556:9 558:21<br>564:24 572:9<br>573:16 574:3<br>579:23 581:21<br>585:10 598:6<br>599:24 601:1,3,7<br>601:20 602:16,17<br>602:20 604:9,14<br>608:1,2,5 610:23<br>617:5 619:7<br>624:18 626:18<br>630:24 631:6<br>637:3,11 651:10<br>651:11 653:12<br>654:2,16,17,20<br>658:4,8 660:2<br>662:17 667:19<br><b>company's</b> 536:10<br>550:24<br><b>comparables</b><br>440:15<br><b>compared</b> 651:5<br><b>compensated</b><br>435:18 439:13<br>440:16 556:11<br><b>compensation</b><br>377:20,25 388:17<br>398:23 426:19<br>427:5 432:18<br>433:21,22,22<br>434:16 435:9<br>437:5,7 438:7,13<br>438:14,24 439:2,4<br>439:24 441:16,22<br>459:15 472:18 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>485:8 522:21<br/>523:3,7,10,14,16<br/>523:23 524:5,13<br/>526:21 594:14,15<br/>594:17 621:18<br/>622:14 623:9,10<br/>623:11 625:8<br/>627:11,13 651:10<br/><b>compete</b> 490:3<br/><b>competent</b> 540:20<br/><b>competitive</b> 489:4<br/>489:4<br/><b>compile</b> 628:8<br/><b>complain</b> 566:16<br/>567:8<br/><b>complaints</b> 585:22<br/>586:5,21<br/><b>complete</b> 360:24<br/>630:25 631:7<br/>666:7<br/><b>completed</b> 389:21<br/>669:20<br/><b>completely</b> 365:21<br/>413:14 515:4<br/>519:5 520:15,15<br/>535:20 536:1<br/>555:21<br/><b>complex</b> 429:20<br/>429:23<br/><b>complexion</b><br/>496:14<br/><b>complexity</b> 447:18<br/>621:18,23 622:4<br/>622:23<br/><b>complicated</b> 429:3<br/>657:19,20<br/><b>component</b> 398:23<br/>442:1 456:6,8<br/>473:22 640:3<br/><b>components</b> 524:1</p> | <p><b>composition</b> 621:5<br/><b>comprehend</b><br/>621:15<br/><b>comprised</b> 556:14<br/>558:15<br/><b>compromised</b><br/>399:15 463:22<br/>634:14<br/><b>computation</b><br/>595:15 596:22<br/><b>con</b> 368:11 518:21<br/>525:20 584:11,17<br/>601:2<br/><b>concept</b> 473:12<br/>474:20 475:11<br/>476:16 479:4<br/>596:23 648:10<br/>660:16<br/><b>conceptually</b><br/>453:11<br/><b>concern</b> 495:8<br/>497:3<br/><b>concerned</b> 497:13<br/>498:19 507:23<br/>514:20 518:5<br/>536:5,17,19<br/>551:10 566:17<br/>657:20<br/><b>concerns</b> 537:1<br/>539:7<br/><b>conclude</b> 436:8<br/>569:17 616:14<br/><b>concluded</b> 665:22<br/><b>concludes</b> 665:19<br/><b>conclusion</b> 380:20<br/>381:4 382:24<br/>384:1,15 429:8<br/>438:8 464:2<br/>478:19 506:12<br/>508:23 571:23<br/>573:21 605:12</p> | <p>648:22 652:7,24<br/><b>condition</b> 513:24<br/>538:23 551:24<br/>567:24 634:15,18<br/><b>conditions</b> 607:19<br/><b>condolences</b> 592:9<br/><b>confer</b> 663:6<br/><b>confidential</b><br/>664:21 665:12<br/><b>confidentiality</b><br/>663:19 664:19<br/>665:9<br/><b>confirmation</b><br/>421:6<br/><b>confirmed</b> 599:7<br/><b>conflagration</b><br/>607:15<br/><b>conflate</b> 544:18<br/><b>conflated</b> 417:6<br/><b>conflict</b> 524:25<br/>525:20 526:5<br/><b>confront</b> 547:5<br/><b>confused</b> 366:8<br/>514:11 516:11,23<br/>516:25 520:9<br/>530:20 566:18<br/>608:3 615:13<br/>642:2<br/><b>confusing</b> 395:6<br/>411:3<br/><b>confusion</b> 478:23<br/><b>conger</b> 467:17,18<br/>467:21 583:20<br/>587:2,3 597:10,11<br/>630:11<br/><b>conglomerate</b><br/>422:7<br/><b>conjoined</b> 389:24<br/><b>connection</b> 464:1<br/>499:3 535:5</p> | <p><b>connell</b> 489:10<br/><b>conscious</b> 356:20<br/><b>consider</b> 435:20<br/>595:14 651:19<br/>664:13 665:11<br/><b>considered</b> 377:11<br/>632:12<br/><b>considers</b> 647:7<br/><b>consistent</b> 396:2<br/>450:15 454:5<br/>477:16 490:10<br/>571:9 632:4<br/><b>consolidated</b><br/>489:6<br/><b>consolidating</b><br/>467:18<br/><b>consortium</b> 407:8<br/><b>conspiracy</b> 459:13<br/>459:21 462:22<br/>571:13 589:25<br/>590:6,8<br/><b>conspired</b> 590:14<br/><b>constant</b> 450:18<br/><b>constellation</b><br/>563:23<br/><b>constitute</b> 573:1<br/><b>constituted</b> 537:8<br/><b>constituting</b><br/>396:13 560:12<br/><b>consultant</b> 440:13<br/>489:10<br/><b>consultants</b> 438:8<br/>438:13<br/><b>consuming</b> 389:25<br/>404:23<br/><b>contact</b> 368:11,15<br/>368:20 659:15<br/><b>contacted</b> 601:2<br/><b>contained</b> 397:21<br/>433:7 575:3<br/>619:21</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>contemplated</b><br>375:9 434:7<br>453:22 456:20<br>643:16<br><b>contemporaneou...</b><br>460:13<br><b>contend</b> 363:13<br>366:2 427:18<br>570:25 571:12<br><b>content</b> 641:13<br><b>contents</b> 429:16<br><b>context</b> 389:15<br>393:1 395:21<br>396:14,19 397:15<br>400:2 415:2<br>429:14 441:17<br>460:16 463:16<br>479:3 480:8<br>497:11,18 515:22<br>517:10 519:22<br>531:15 538:25<br>583:15 590:11<br>600:11,17 601:22<br>605:16 606:4<br>607:14 619:7<br>624:13 660:5<br><b>continue</b> 383:11<br>396:22 397:2<br>437:17 589:11<br><b>continued</b> 616:19<br><b>continues</b> 359:2<br><b>continuously</b><br>561:3<br><b>contract</b> 425:17<br>472:23 473:4,8,9<br>473:11,16,17,20<br>474:2,9 475:12,20<br>475:22,24 476:5,7<br>476:12,21 477:4<br>478:13,24 479:2,4<br>479:12,15 481:4,6 | 481:8,10,12 482:3<br>589:17<br><b>contracted</b> 646:12<br><b>contracting</b><br>543:13<br><b>contrary</b> 467:24<br>622:18<br><b>contrast</b> 647:12<br><b>contributed</b> 377:8<br>387:10<br><b>control</b> 425:22<br>469:5 498:5 558:3<br>574:3 585:1<br>596:15,24 597:1,5<br>597:10 598:21<br>610:25 644:14<br>645:24 646:4,9,14<br>646:16,17,22<br>647:7,8,13,13,14<br>647:14,17,17,22<br>648:5,7,10,17,17<br>648:18,24,25,25<br>648:25 649:6,7,11<br><b>controlled</b> 431:13<br>469:9 662:17<br><b>controlling</b> 454:7<br>461:21 466:24<br>621:3 646:3 648:4<br><b>conveniently</b><br>610:22<br><b>conver</b> 528:9<br><b>conversation</b><br>364:4,9 365:3<br>381:12 382:1<br>384:19 387:12<br>426:14,19 438:13<br>439:14 443:8<br>453:17 463:23<br>465:12 477:19<br>503:19,24 504:1<br>505:2,4 506:5,10 | 506:21 518:22<br>520:2 521:7 528:9<br>528:22 529:22<br>531:16 542:5,10<br>543:4 554:7,15,22<br>555:5,10,14 556:5<br>557:10 558:8<br>563:22 567:16,19<br>567:22 584:23<br>588:14 590:18<br>624:14 636:18<br>660:14,22<br><b>conversations</b><br>398:17 425:1<br>464:2 475:11<br>504:10 506:25<br>519:22 531:6,13<br>539:17 584:18<br>587:12 601:24<br><b>conversion</b> 381:15<br><b>convert</b> 456:12<br><b>convince</b> 504:25<br>547:4 657:16<br>660:12,23<br><b>convoluted</b> 569:21<br><b>coo</b> 436:19<br><b>coordinate</b> 436:20<br><b>copied</b> 539:11<br>545:3<br><b>copies</b> 416:5<br>669:14<br><b>cordial</b> 592:16<br><b>core</b> 447:15<br><b>corp</b> 404:2 431:25<br>431:25<br><b>corporate</b> 512:17<br><b>corporation</b> 374:6<br>374:17 395:15<br>450:7 574:24<br>605:24,25 606:4,7<br>606:12,17 | <b>correct</b> 356:14<br>364:10,21 366:19<br>368:8 369:5 370:1<br>370:2,16 373:18<br>374:17,18,20,24<br>375:1,19,20,24,25<br>377:10,14,15<br>378:12,18 379:8,9<br>379:10,20,22,25<br>380:2,4,8,11,12<br>382:13 384:13<br>388:18 390:6,7<br>391:10 393:24<br>394:2,3,18 400:5,9<br>402:8 403:7,9<br>405:6 407:14,16<br>408:13 409:5<br>411:11,18,19<br>412:3,10,19<br>413:15,21 414:13<br>414:19 416:16,17<br>418:1 420:6,9<br>421:14,14 427:20<br>427:21 428:11,11<br>432:8,15,20,24<br>433:19 434:15<br>441:22,23 448:11<br>448:13 452:17,18<br>453:6 454:16,18<br>454:21,24 455:5,9<br>456:21 457:4<br>459:16 461:5,6<br>462:19,24 463:2<br>464:22 466:4<br>468:23 470:14,18<br>477:24 478:6<br>481:1,13 486:5,7,8<br>488:6,16 496:22<br>497:2 499:10,11<br>507:18 508:17,20<br>522:11,13,19,22 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[correct - dates]

ROA 007083

Page 15

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 523:4,24,25 524:2<br>524:6 525:16,22<br>526:25 527:18,23<br>528:11,13 529:14<br>532:7,9 545:19,19<br>546:8 551:6 552:7<br>554:16 566:8,12<br>566:14 567:14<br>583:14 589:2,21<br>589:22 591:8,15<br>594:10,11,11<br>597:2,8,9,18,22<br>598:1,13,16<br>599:16,19 601:1,5<br>601:8 602:9,10,13<br>602:25 603:10,25<br>604:6,7,10,17,22<br>608:13,14,14,16<br>608:25 609:18<br>611:21 612:19,23<br>613:18 614:15,16<br>615:4,18 618:16<br>619:11 620:12<br>621:10 623:19,21<br>623:22,23 624:1,8<br>625:21,22 626:18<br>626:19 627:5<br>628:6,14,16 629:2<br>629:3,15,16<br>631:13,16,24,25<br>632:3,7 633:17,25<br>634:2,3,6,7 641:2<br>641:15,17,21,24<br>642:18,20,21,24<br>642:25 643:1,12<br>643:14,17 646:18<br>649:8,10 652:10<br>653:23,24,25<br>657:11,15 658:8<br>658:11,24 659:5<br>659:10,13,14 | 665:8<br><b>corrected</b> 366:10<br>412:10 414:11<br>417:21 566:2<br><b>correction</b> 416:1<br>566:1<br><b>corrections</b> 669:8<br>670:10<br><b>correctly</b> 428:19<br>442:1 524:8 555:9<br><b>correspondence</b><br>539:11 543:17<br><b>cost</b> 436:8,13<br>437:21 525:14<br><b>costs</b> 628:2<br><b>cotrustee</b> 569:1,2<br>570:9 607:10<br>608:10,12,15,19<br>612:18 613:6<br>619:10<br><b>cotrustees</b> 571:3<br>571:21 572:18<br>573:19<br><b>cotrusteeship</b><br>460:20<br><b>council</b> 443:25<br><b>counsel</b> 352:23<br>353:1 585:10<br>620:8 666:9<br><b>count</b> 417:4<br><b>counted</b> 363:5<br><b>county</b> 352:2<br>666:13<br><b>couple</b> 356:16<br>371:25 390:20<br>448:25 471:18<br>547:25 583:23<br>635:11<br><b>coupled</b> 365:6<br><b>course</b> 364:12<br>371:5 387:14 | 497:24 498:12<br>542:5 562:3 598:6<br>601:18<br><b>court</b> 352:1<br>359:21 368:3<br>369:18,21 383:4<br>389:8 416:7<br>437:14 447:9<br>478:11 481:4<br>523:20 533:21<br>586:4 654:22<br>664:16 669:13,18<br>669:22<br><b>courtesy</b> 584:5<br><b>cover</b> 450:19<br>583:6 602:18<br><b>coverage</b> 630:2<br><b>covered</b> 359:20<br><b>covid</b> 450:4<br><b>cp</b> 352:7<br><b>cram</b> 522:4<br><b>crazy</b> 410:17<br><b>create</b> 526:5 571:2<br>607:3<br><b>created</b> 361:2<br>606:21<br><b>creates</b> 525:20<br><b>crime</b> 363:17<br>380:15,21 381:1,8<br>381:13,14,14,17<br>381:23 382:1<br><b>crisis</b> 425:15<br><b>critical</b> 509:8<br>572:7 599:24<br>600:2,5,7<br><b>criticality</b> 507:23<br><b>cross</b> 415:1<br><b>crosstalk</b> 416:6<br><b>cry</b> 624:14<br><b>cudgel</b> 427:4,5 | <b>curb</b> 386:24<br><b>curious</b> 510:13,19<br>510:21 511:2<br>616:9<br><b>current</b> 419:1<br>420:10 436:11<br>437:23 441:25<br>447:16,16 448:8<br><b>currently</b> 450:19<br>492:6<br><b>customer</b> 405:21<br>425:16<br><b>cut</b> 582:17 622:10<br><b>d</b><br><b>d</b> 356:1 402:20,22<br>667:1<br><b>dad</b> 614:9<br><b>dad's</b> 533:4<br><b>daddy</b> 614:9<br><b>damage</b> 547:7<br>593:7,10,21<br>594:22 596:13,19<br>596:24 620:16<br>625:5 627:10,25<br>638:21<br><b>damaged</b> 594:17<br><b>damages</b> 594:13<br>595:16 596:14<br>605:1 606:5,16<br>648:19 654:22<br>655:1<br><b>data</b> 594:2<br><b>date</b> 352:19<br>406:20 412:16<br>545:4 565:9 669:3<br>669:16<br><b>dated</b> 352:11<br>504:22,23 596:7<br><b>dates</b> 419:15<br>504:21 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



[daughter - determined]

ROA 007084

Page 16

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>daughter</b> 363:25<br>460:7 461:22<br>529:14<br><b>david</b> 559:5,9<br>562:6<br><b>day</b> 356:5 365:22<br>401:24 483:25,25<br>527:15 645:15<br>649:14 666:12<br>671:22<br><b>days</b> 372:19<br>537:21 552:16,22<br>576:11 594:9<br>631:11 665:10<br>669:3<br><b>dc</b> 354:10<br><b>deal</b> 363:21<br>486:20 496:15<br>536:20 548:23<br>558:1 610:19<br>617:9 621:12<br>624:8 652:18<br><b>dealing</b> 533:15<br>634:25<br><b>deals</b> 374:22 397:1<br>466:3<br><b>dealt</b> 474:8<br><b>death</b> 627:14<br>658:15<br><b>debt</b> 391:16<br>425:23 508:13,19<br>561:19,19,20<br>562:2,19,22,25<br>563:5 618:14<br><b>decades</b> 519:1<br>556:10<br><b>december</b> 352:11<br>499:25 502:3<br>596:9<br><b>decide</b> 387:20<br>499:7,8 541:3 | <b>decided</b> 436:10<br>437:23 448:8<br>466:25 484:21<br><b>decision</b> 499:10<br>600:10 658:11<br><b>decisionmaking</b><br>487:14<br><b>decisions</b> 454:13<br>540:5 599:24<br>600:3,5,7,15,16,20<br>602:5<br><b>deck</b> 500:11<br><b>declining</b> 428:23<br><b>decreased</b> 451:22<br>451:22<br><b>dedicated</b> 391:20<br><b>deed</b> 550:1 560:24<br>561:3<br><b>deep</b> 393:13<br><b>deeply</b> 387:3,4,23<br>495:7<br><b>defaulted</b> 509:1<br><b>defend</b> 608:7<br><b>defendant</b> 354:13<br>637:2 667:18<br><b>defendants</b> 352:13<br>352:23 354:1<br>590:17<br><b>defer</b> 426:24<br><b>deferring</b> 384:8<br><b>define</b> 412:17,19<br>622:7<br><b>defined</b> 433:23,24<br>433:24<br><b>defining</b> 622:7<br><b>definitely</b> 460:10<br>462:17 578:5<br>623:2<br><b>definition</b> 397:11<br>478:24 479:5<br>481:7 590:8 | <b>definitional</b><br>646:21<br><b>definitionally</b><br>439:20 489:1<br><b>definitive</b> 647:5<br><b>delaware</b> 404:2,2<br><b>delete</b> 577:23<br><b>deleted</b> 577:6,13<br>577:25<br><b>demanding</b> 437:2<br><b>demands</b> 494:17<br><b>demarcation</b><br>648:9<br><b>demented</b> 622:10<br><b>demonstratively</b><br>463:18<br><b>deny</b> 538:18<br>579:15,18 588:25<br><b>dependent</b> 474:22<br>476:9,22 477:6<br><b>depending</b> 463:23<br><b>deponent</b> 669:6,7<br>669:10,18<br><b>deponent's</b> 671:21<br><b>deposition</b> 352:18<br>356:6 357:10<br>369:11,13 372:3,9<br>388:4 460:24<br>513:10 532:2<br>568:5,6 593:16,18<br>594:7 611:15<br>644:4,8,11 645:16<br>664:21 665:22<br>669:7 670:9<br><b>depositions</b> 357:17<br><b>depth</b> 462:21<br>556:15<br><b>derivation</b> 462:5<br><b>derivative</b> 605:20<br>662:17 | <b>describe</b> 361:20<br>396:13 401:18<br>449:10 600:9<br><b>described</b> 366:5<br>376:4,20 398:1<br>413:8 449:9<br>462:20 612:4,8<br>622:4 647:1,3<br><b>describes</b> 572:7<br><b>describing</b> 395:5<br>397:16 447:11<br>640:1<br><b>description</b> 384:7<br><b>designate</b> 665:11<br><b>designating</b><br>664:20<br><b>designed</b> 376:13<br>376:20<br><b>desire</b> 435:9 639:2<br>670:8<br><b>destroyed</b> 361:3<br><b>destruction</b> 617:8<br><b>detail</b> 371:22<br>453:4 536:25<br>543:1<br><b>detailed</b> 612:10<br><b>details</b> 484:16,16<br>584:3 609:5<br><b>deteriorated</b><br>621:20<br><b>deteriorating</b><br>567:5,24<br><b>determination</b><br>586:20<br><b>determine</b> 436:13<br>437:21 438:14<br>523:17 598:6<br>625:25 649:18<br><b>determined</b> 409:4<br>463:22 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>devastating</b> 548:17</p> <p><b>develop</b> 499:20,22</p> <p><b>developed</b> 606:22 608:4</p> <p><b>developer</b> 558:22</p> <p><b>developing</b> 393:6 500:1 525:2,6 585:3 607:15</p> <p><b>development</b> 389:16 396:10 397:16 560:12</p> <p><b>devoted</b> 393:9 650:22</p> <p><b>diagnosed</b> 361:9 539:2</p> <p><b>dial</b> 607:21</p> <p><b>died</b> 549:4 659:7 659:12</p> <p><b>differed</b> 650:22</p> <p><b>difference</b> 602:21 616:7 649:15,18</p> <p><b>different</b> 370:24 413:14 440:5,12 475:17 504:21 512:10 581:13 594:1 598:3 614:1 616:12 621:24,25 634:10</p> <p><b>differentiate</b> 639:3</p> <p><b>differently</b> 477:23</p> <p><b>difficult</b> 360:20,23 369:21 389:25 601:20</p> <p><b>difficulties</b> 362:3</p> <p><b>digit</b> 495:20</p> <p><b>dignity</b> 547:7</p> <p><b>dilute</b> 467:22 468:19 469:1</p> <p><b>dilution</b> 447:14 605:2 652:25</p> | <p><b>dime</b> 411:10,18 412:2 452:17</p> <p><b>dinner</b> 474:19</p> <p><b>direct</b> 427:15 454:9 504:7 662:4</p> <p><b>directed</b> 571:2</p> <p><b>directing</b> 366:14</p> <p><b>direction</b> 466:24 617:18</p> <p><b>directions</b> 393:7</p> <p><b>director</b> 416:22 445:21 446:4,11 446:15 602:4 605:23</p> <p><b>directors</b> 380:14 507:16 513:25 556:13 581:16 589:1 605:10 620:25 629:15 630:9 637:3,12 667:20</p> <p><b>dis</b> 397:19</p> <p><b>disagree</b> 504:24 598:17 665:2</p> <p><b>disagreement</b> 466:23 467:7</p> <p><b>disagrees</b> 568:9</p> <p><b>disappeared</b> 591:8</p> <p><b>disbanded</b> 556:18</p> <p><b>disclose</b> 381:19 382:18 424:19 482:22 547:11 576:14 653:10,11 653:22</p> <p><b>disclosed</b> 380:17 426:10 433:19 485:24 576:1,3,4 607:13 622:13 652:10,18</p> <p><b>disclosing</b> 380:13 433:1 576:7</p> | <p>622:12</p> <p><b>disclosure</b> 383:23 401:25 433:4,10 433:11,12 483:18 573:5 574:24</p> <p><b>disclosures</b> 428:15 651:20 652:21,22</p> <p><b>discontinued</b> 466:20</p> <p><b>discounts</b> 604:8</p> <p><b>discover</b> 459:12 459:20 462:21</p> <p><b>discovery</b> 414:13 613:10</p> <p><b>discretionary</b> 511:9,17</p> <p><b>discuss</b> 387:20,21 616:24</p> <p><b>discussed</b> 399:7 420:20 433:2 436:16 456:6 457:21 469:6 474:20,24 476:15 483:12 485:24 488:10 526:17 558:7 599:7,21 615:23 625:11 627:22 632:14 643:10 645:13</p> <p><b>discussing</b> 426:15 475:2 631:10 640:2 656:17</p> <p><b>discussion</b> 372:7 375:17 384:25 387:16 391:23 401:9 415:3 427:5 433:15 457:1 476:13 477:7 494:8,13,23 500:6 504:18 509:20 520:17 525:19</p> | <p>543:21 636:2</p> <p><b>discussions</b> 396:2 396:3 426:9 453:5 456:18 474:18,23 546:14 578:25 587:14 616:23 664:23</p> <p><b>disease</b> 534:5 537:14 539:3 540:3,20 547:5</p> <p><b>disengage</b> 588:12</p> <p><b>disguise</b> 570:9</p> <p><b>disinterested</b> 545:25 546:1</p> <p><b>disowned</b> 387:22</p> <p><b>disposed</b> 397:18</p> <p><b>disposition</b> 397:19</p> <p><b>dispositive</b> 641:18 661:19</p> <p><b>disruption</b> 453:19</p> <p><b>dissolved</b> 423:21 466:16</p> <p><b>distinct</b> 477:4</p> <p><b>distinguish</b> 485:22 660:1</p> <p><b>distinguishes</b> 648:9</p> <p><b>distribute</b> 583:2</p> <p><b>distributed</b> 466:17 485:17,18,19 486:7 583:9,16</p> <p><b>distribution</b> 464:15 564:21 603:2 607:24</p> <p><b>distributions</b> 404:18,20 603:4,9</p> <p><b>diversification</b> 454:2 494:16 525:3,7 587:2 609:10,15 640:1 640:21</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>diversified</b> 417:22<br/>648:11</p> <p><b>diversify</b> 436:12<br/>437:11,24 448:9<br/>639:3</p> <p><b>diversifying</b> 375:7<br/>392:6,9 440:10<br/>456:13 491:24<br/>623:12</p> <p><b>dividend</b> 373:20<br/>373:23</p> <p><b>dividends</b> 404:25<br/>602:18,22 606:5<br/>624:20</p> <p><b>doc</b> 500:12 615:13</p> <p><b>docks</b> 512:2</p> <p><b>doctor</b> 552:23<br/>611:15</p> <p><b>doctors</b> 552:9<br/>611:12 663:2</p> <p><b>document</b> 398:8<br/>399:24 414:23<br/>430:11 433:8,12<br/>444:10,13,14<br/>457:1,15 462:7<br/>473:20,21 505:25<br/>526:7,10 551:2<br/>584:12 620:5<br/>629:24 636:19,22<br/>637:7 640:13,15<br/>640:18,23 641:9<br/>641:10,15</p> <p><b>documentary</b><br/>485:14</p> <p><b>documentation</b><br/>396:9 467:16<br/>539:25 619:25<br/>648:23 649:17</p> <p><b>documentations</b><br/>619:21</p> | <p><b>documented</b><br/>397:20 539:6</p> <p><b>documenting</b><br/>453:13</p> <p><b>documents</b> 359:21<br/>360:8,11 365:8<br/>369:9 389:12<br/>399:17 414:22<br/>428:8 456:23<br/>462:14 478:21<br/>479:14 485:1,15<br/>485:17 486:1<br/>500:13 558:10<br/>575:14 608:9,13<br/>608:22,25 609:6,9<br/>609:14,23 610:2,7<br/>610:11,12 613:16<br/>614:3,10,14,21,24<br/>615:3,11,14,25<br/>618:2 619:10<br/>621:15</p> <p><b>doing</b> 363:20<br/>391:14 396:4<br/>398:3 411:12<br/>432:18 435:19<br/>487:25 488:5,15<br/>488:22 490:7<br/>492:3 494:20<br/>515:18,19 519:2<br/>520:8,13 535:19<br/>535:21,25 536:1,9<br/>537:1 541:22<br/>557:18 566:19,22<br/>566:24 586:15<br/>598:12 633:2<br/>634:18 642:2<br/>651:5,6,9 654:1<br/>659:19</p> <p><b>dolan</b> 662:12,13<br/>662:19</p> | <p><b>dollar</b> 423:13<br/>515:6 624:12</p> <p><b>dollar's</b> 639:24</p> <p><b>dollars</b> 435:23<br/>440:17 441:10<br/>448:25</p> <p><b>don</b> 486:12,14<br/>487:2</p> <p><b>double</b> 495:20</p> <p><b>doubling</b> 458:25</p> <p><b>doubt</b> 509:2</p> <p><b>doughty</b> 420:13,15<br/>421:22 422:11<br/>423:23 424:5<br/>425:1 464:13<br/>465:25 564:22,23</p> <p><b>dowley</b> 531:1</p> <p><b>dozens</b> 397:14<br/>398:17,17 492:7,7</p> <p><b>dr</b> 553:6 593:7<br/>594:6,21 595:4,18<br/>596:7,18 625:23<br/>662:13</p> <p><b>draft</b> 478:21<br/>484:19 485:21<br/>486:3,6</p> <p><b>drafted</b> 640:23</p> <p><b>drafting</b> 575:13</p> <p><b>drafts</b> 485:9<br/>580:24</p> <p><b>draw</b> 571:18</p> <p><b>drove</b> 533:17<br/>551:10</p> <p><b>dryer</b> 511:22</p> <p><b>due</b> 562:3 669:3</p> <p><b>duke</b> 558:18</p> <p><b>dunlop</b> 418:4,21<br/>423:25 424:1,2,3<br/>424:13</p> <p><b>durant</b> 355:9</p> | <p><b>duties</b> 650:21</p> <p><b>e</b></p> <p><b>e</b> 356:1,1 402:23<br/>402:24 417:8<br/>418:20 493:22<br/>667:1,16</p> <p><b>earlier</b> 397:13<br/>433:2 475:18<br/>483:4 494:13<br/>507:2 523:5 542:4<br/>555:22 564:21<br/>634:19 640:8<br/>651:13</p> <p><b>earliest</b> 492:2</p> <p><b>early</b> 381:18<br/>548:20,20 549:11</p> <p><b>earmarked</b> 511:22</p> <p><b>earn</b> 627:12<br/>632:23</p> <p><b>earnings</b> 602:20</p> <p><b>east</b> 353:14 355:3<br/>355:3</p> <p><b>eastern</b> 550:3</p> <p><b>easterwood</b><br/>352:24 666:3,24</p> <p><b>easy</b> 467:2 537:9</p> <p><b>ebitda</b> 511:19<br/>512:12</p> <p><b>eco</b> 410:2</p> <p><b>economic</b> 595:15<br/>661:12</p> <p><b>ecovative</b> 403:3<br/>410:3,4 447:1,3</p> <p><b>edba</b> 585:25</p> <p><b>edification</b> 381:12</p> <p><b>edified</b> 382:25<br/>384:6</p> <p><b>edward</b> 355:2</p> <p><b>effect</b> 376:19,19<br/>477:8 510:6<br/>549:19 614:8</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[effect - estimate]

ROA 007087

Page 19

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 637:21<br><b>effectively</b> 389:23<br>518:1<br><b>effects</b> 610:17<br><b>effectuate</b> 566:7<br>566:13<br><b>efficient</b> 607:8<br><b>efficiently</b> 439:2<br><b>effort</b> 356:20<br>453:19 547:4<br>658:21<br><b>efuhr</b> 355:5<br><b>eight</b> 416:23<br><b>either</b> 372:1<br>397:14 405:10<br>411:25 412:14<br>424:21 433:25<br>437:6 471:21<br>473:7 476:6<br>477:19 479:19<br>495:23 509:8<br>517:22 559:5,20<br>578:19 597:4<br>629:15 637:22<br>642:14 646:19,22<br>649:5,6 659:3<br><b>elaborate</b> 554:25<br><b>electronics</b> 418:21<br><b>element</b> 460:5<br>572:7 585:8<br>596:13 605:1<br>620:16 625:5<br>627:10,25 646:3<br>648:5<br><b>elements</b> 459:25<br>460:3 495:8<br>523:17<br><b>eliminated</b> 387:22<br>425:19,20<br><b>email</b> 397:21<br>398:8,14 399:23 | 430:15,16,20,21<br>430:24 431:7<br>455:10 457:16<br>517:22 543:22<br>549:12 550:10<br>551:15 583:6<br><b>emailed</b> 431:4,9<br>551:8<br><b>emails</b> 371:11<br>398:19 426:8<br>428:9 451:11<br>456:19 543:19<br><b>emc</b> 500:20<br><b>employee</b> 424:11<br>424:15 629:1,6,11<br><b>employees</b> 390:1<br>540:6<br><b>employer</b> 629:5<br><b>employment</b><br>493:20 589:16<br>625:13 657:5,9<br>658:8 660:9<br><b>enabled</b> 404:6<br><b>encouraged</b><br>364:14<br><b>ended</b> 368:12<br>486:24<br><b>endurance</b> 400:16<br><b>engage</b> 394:22<br>476:19 547:16,17<br>547:18 660:25<br><b>engaged</b> 473:2<br>474:5,14 475:16<br>476:3 477:3,13<br>478:6,17 479:25<br>480:21 482:6<br>489:9 512:16<br>547:12,15 556:10<br>590:5<br><b>engagement</b><br>470:11 571:10 | <b>engineered</b> 567:2<br><b>enjoyed</b> 518:2<br><b>ensuing</b> 606:15<br><b>entailed</b> 393:11<br><b>enter</b> 368:3<br><b>entered</b> 411:5<br>472:23 478:13<br>481:12,15 482:2<br>670:8<br><b>enterprise</b> 451:19<br>452:11 619:6<br><b>entice</b> 563:16<br><b>entire</b> 367:4 399:8<br>477:17 577:23<br>604:9<br><b>entirely</b> 429:19<br><b>entities</b> 376:20<br>524:24 526:24<br>549:24 563:23<br><b>entitled</b> 438:17<br>589:20,20 605:2<br>630:7,8,15,16<br><b>entity</b> 376:3,14<br>378:1 432:11,15<br>432:15 453:21<br>523:9 524:3 525:8<br>559:10 560:17<br>561:6,9,15,24<br>562:9,10,12,20<br>563:15,20 564:2<br>564:20,22 643:11<br><b>entries</b> 417:5<br><b>enunciate</b> 401:21<br><b>episcopal</b> 558:17<br><b>epithets</b> 514:24<br><b>equal</b> 647:18<br><b>equality</b> 474:20<br>475:11 476:16<br>480:19<br><b>equally</b> 472:25<br>474:3,13,24 | 475:15 476:2,15<br>476:18 477:1,11<br>477:15 478:5,15<br>480:17 482:5<br><b>equities</b> 549:24<br><b>equity</b> 374:22<br>375:8 376:15<br>424:6 434:23<br>491:7,21 492:9<br>493:2 561:11<br>562:10 564:1<br>587:20,21 594:4<br><b>equival</b> 646:6,11<br>647:1,3,7<br><b>equivalence</b> 403:1<br>409:7,8,24,25<br><b>equivalent</b> 556:2<br><b>ergo</b> 596:24<br><b>ernest</b> 518:23<br>519:11<br><b>errata</b> 669:3,9,10<br>669:12,14,16,20<br>670:1<br><b>espn</b> 400:17<br><b>essentially</b> 361:3<br>376:4 377:21<br>401:18 436:23<br>467:1,18 468:20<br>543:18 545:7<br><b>established</b> 391:5<br>453:3 479:18<br>485:12 511:5<br><b>estate</b> 352:3,9<br>354:14 375:5,12<br>455:18 497:18<br>558:23 567:7<br>599:4 618:2<br><b>estimate</b> 390:24<br>423:9 438:21<br>511:11 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Veritext Legal Solutions  
calendar-carolinas@veritext.com  
www.veritext.com

[faced - filled]

ROA 007089

Page 21

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>faced</b> 589:10,10<br><b>facilitating</b> 610:20<br><b>facilities</b> 471:18<br><b>facility</b> 669:21<br><b>facing</b> 536:21<br><b>fact</b> 368:5 380:15<br>382:7 383:24<br>387:21 392:5<br>398:22 399:7<br>435:20 438:9,9,12<br>454:25 465:11<br>495:9 515:5<br>537:22 540:19<br>541:25 545:17<br>548:12 549:3<br>556:11 567:1<br>569:8 570:9 572:6<br>585:1 610:16<br>616:1 617:9<br>622:23,24 641:7<br><b>factor</b> 441:14<br>633:10<br><b>factors</b> 556:3<br><b>facts</b> 363:17 570:5<br>622:18,19<br><b>factual</b> 463:18<br>595:20<br><b>fail</b> 381:19<br><b>failed</b> 382:18<br><b>failure</b> 427:3<br><b>fair</b> 438:14 440:1<br>440:18,18 512:12<br>512:14 523:6,18<br>574:23 575:11<br>653:19 654:1,4<br><b>fairly</b> 451:17<br>601:19 621:21<br>633:13<br><b>falls</b> 445:19<br><b>false</b> 515:5 | <b>familiar</b> 451:23<br>473:22 483:17<br>491:16 495:8<br>571:25<br><b>familiarity</b> 572:10<br><b>families</b> 362:7<br>490:24 491:24<br>492:14 493:2<br>529:13<br><b>family</b> 360:21<br>361:2 363:20,21<br>370:24 386:25<br>399:8 401:19<br>413:10 443:18,18<br>453:11,12 454:6<br>464:4 468:19<br>474:18 490:15<br>491:4,20 492:6,7<br>492:14 493:24<br>494:5 496:5,9<br>525:18 526:24<br>529:4 535:13<br>536:8 547:5 549:1<br>580:25 581:5<br>583:20 588:9<br>592:10,17 606:23<br>608:6 610:19,21<br>617:8 631:22<br>632:5 634:13<br>639:13,16 642:23<br>658:15,16<br><b>fannie</b> 563:9<br><b>far</b> 358:22 377:7<br>411:6 415:13<br>447:24 520:25<br>536:4 558:2 571:4<br>612:5 624:14<br>637:13 651:13<br>659:16<br><b>fargo</b> 662:24 | <b>farm</b> 486:22<br><b>fashion</b> 569:21<br><b>fast</b> 402:10<br><b>father</b> 364:1,3,15<br>364:18 368:17<br>369:25 385:19<br>435:4 463:6<br>515:10,17 530:14<br>530:17 539:14<br>540:19 541:24<br>542:2,7 603:23<br>608:16 613:15<br>619:11 634:6,23<br>655:15<br><b>father's</b> 547:5<br><b>fathom</b> 530:21<br><b>fault</b> 634:5<br><b>favor</b> 488:4,10<br><b>favorably</b> 396:21<br>397:17<br><b>fear</b> 496:24,24<br><b>feature</b> 362:14<br>476:12,22<br><b>featured</b> 360:24<br><b>february</b> 361:12<br>394:19 399:9<br>432:8 453:12,24<br>496:20 525:19,25<br>526:20 555:18<br>571:6 577:15<br>581:25 582:8,9<br>607:12 608:12<br>612:18 615:6<br>631:18,21,22<br>635:24,25 637:4<br>637:12,15 638:5<br>639:10,12,15,16<br>642:3,14 666:25<br>667:21<br><b>federal</b> 368:3 | <b>fee</b> 375:23 376:7<br>376:25 377:3,13<br>378:1,11 380:10<br>432:19 522:16,18<br>523:8,9 524:3<br><b>feel</b> 386:8 414:3<br>415:4 634:19<br><b>feeling</b> 497:6<br><b>feelings</b> 427:6<br><b>fees</b> 376:12,16,21<br>376:22 391:7<br>433:2,20,23,25<br>441:3,6 524:12<br>525:9 547:13<br>557:20,21 576:12<br>614:15,18 622:11<br>652:14<br><b>fellow</b> 493:21<br>518:23<br><b>felt</b> 514:17 518:7<br>545:19 567:4<br>584:6<br><b>fiduciary</b> 513:24<br>537:2 540:4<br>556:13 574:23<br><b>fight</b> 466:25<br><b>figure</b> 363:21<br>401:23 490:5,12<br>518:12 584:15<br>585:6<br><b>file</b> 504:20 532:16<br>625:9 665:6<br><b>filed</b> 575:14<br>585:25 590:13<br>669:17<br><b>files</b> 485:18<br><b>filing</b> 481:3 669:13<br><b>filings</b> 662:7<br><b>fill</b> 438:22<br><b>filled</b> 437:3,3<br>440:6 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[filling - function]

ROA 007090

Page 22

|                           |                           |                          |                           |
|---------------------------|---------------------------|--------------------------|---------------------------|
| <b>filling</b> 440:4      | <b>firm</b> 353:3,7       | 543:6 670:6              | 466:24 495:9              |
| <b>final</b> 454:13 486:6 | 372:23 486:11             | <b>fomenting</b> 607:18  | 585:13 599:11             |
| 543:22 562:25             | 487:1 579:9               | <b>food</b> 458:9        | 607:14 610:24             |
| 596:12                    | <b>first</b> 360:6 375:4  | <b>footprint</b> 459:3   | 617:11 632:3              |
| <b>financial</b> 388:9    | 410:13 418:10             | <b>foregoing</b> 666:6   | 640:12,20 669:12          |
| 425:15 482:23             | 454:4 478:7 505:2         | <b>foregone</b> 630:20   | <b>found</b> 459:14,23    |
| 483:12 497:1              | 515:7 539:12              | <b>forest</b> 355:1      | 462:15 551:8              |
| 540:6,7 618:11            | 547:3 555:2 561:7         | 373:16 374:5,16          | <b>foundation</b> 446:3   |
| 663:17,23                 | 562:8 565:23              | 379:18 388:23            | 446:6,7,14                |
| <b>financing</b> 561:21   | 584:24 613:1,14           | 395:2,15 417:12          | <b>four</b> 384:4 423:10  |
| 561:22                    | <b>fit</b> 574:10         | 417:22 431:16            | 423:14 436:18             |
| <b>find</b> 401:6 402:5   | <b>five</b> 423:10,14     | 432:12,13,21             | <b>fourth</b> 448:3       |
| 481:22 489:2,3            | 431:19 458:22             | 434:24 437:4,7           | <b>frame</b> 633:1        |
| 529:24 545:16             | <b>flew</b> 471:24        | 439:20 444:7,25          | <b>frankly</b> 427:6      |
| 554:8,9 575:1,9           | <b>flights</b> 472:13     | 445:12 450:7             | 518:5                     |
| 590:25 611:25             | <b>floated</b> 451:11     | 455:16,23 456:20         | <b>fraud</b> 381:15       |
| 636:9 644:2               | <b>flow</b> 558:3 606:5,6 | 457:3 498:20             | 388:16                    |
| 646:15                    | <b>flowed</b> 560:9       | 499:1 501:21             | <b>freddie</b> 563:9      |
| <b>finding</b> 393:12     | <b>flown</b> 594:15       | 573:15 637:2,11          | <b>free</b> 411:13 441:11 |
| 585:2                     | <b>fluid</b> 542:11       | 667:19                   | <b>freely</b> 483:11      |
| <b>fine</b> 415:11 455:1  | <b>fly</b> 471:7,22       | <b>forgetting</b> 400:13 | <b>frequently</b> 470:7   |
| 463:15 513:22             | <b>focus</b> 362:11       | <b>form</b> 382:10 421:2 | 471:4 519:21              |
| 588:7 612:23              | 391:25 450:10             | 431:21 494:25            | <b>friend</b> 371:16,17   |
| 622:8 632:16              | 467:15,18                 | 508:21 514:11            | 443:18 491:17             |
| 656:3,3,5,7 658:5         | <b>focussed</b> 362:19    | 520:9 580:9              | 518:24 531:1              |
| <b>finish</b> 356:18,21   | 392:2 393:3,4,6           | 581:15 590:2             | 533:15 644:21,21          |
| 356:25 365:18,21          | 398:22 405:22             | 670:8,10                 | <b>friends</b> 518:14     |
| 369:14,17 426:25          | 455:25 462:3              | <b>forma</b> 495:23      | 519:8                     |
| 575:22                    | 481:3 491:6               | 598:4                    | <b>front</b> 518:7 621:15 |
| <b>finished</b> 369:16    | 492:25 493:11             | <b>formal</b> 403:22     | <b>frustrated</b> 556:16  |
| 413:4 635:5               | 641:9,12                  | <b>format</b> 358:21     | <b>fuel</b> 409:10 616:19 |
| <b>fire</b> 360:22 363:23 | <b>focussing</b> 383:12   | <b>formed</b> 431:16     | 634:19                    |
| 365:7 366:4,16            | 461:11                    | 432:2,16 559:21          | <b>fuhr</b> 355:2         |
| 367:23 514:13             | <b>follow</b> 374:12      | 561:6                    | <b>full</b> 383:23 464:21 |
| 546:3 625:20              | 537:4 592:25              | <b>former</b> 445:23,24  | 465:7,16 540:11           |
| 634:20                    | 635:12 650:15             | 518:19                   | 629:6                     |
| <b>fired</b> 366:8 452:22 | 656:22                    | <b>forms</b> 623:10      | <b>fully</b> 380:13       |
| 466:10 487:6,8            | <b>followed</b> 517:20    | <b>forth</b> 522:4 656:4 | 538:23 539:6              |
| 515:14,17 516:4           | 630:24                    | <b>forum</b> 483:16,18   | 610:11 652:9,18           |
| 517:6 537:5               | <b>following</b> 388:6,7  | <b>forward</b> 368:2     | <b>function</b> 607:16    |
| 556:18 626:1,5,24         | 525:18 536:18             | 377:23 378:20,24         | 646:24 647:1              |

[functions - go]

ROA 007091

Page 23

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>functions</b> 437:1<br/> <b>fund</b> 411:1,2<br/> 422:25 423:25<br/> 424:1,6,11,15<br/> 446:20 448:23<br/> <b>funded</b> 448:21<br/> 449:14<br/> <b>funding</b> 393:12<br/> 407:4 436:22<br/> <b>fundraise</b> 407:8<br/> <b>funds</b> 378:7,8<br/> 560:10,10<br/> <b>furnish</b> 670:10<br/> <b>furniture</b> 499:20<br/> 500:6,22 501:4,22<br/> 502:2,4<br/> <b>furtado</b> 486:12<br/> 487:5<br/> <b>further</b> 370:23<br/> 375:8 468:1<br/> 472:18 485:17<br/> 495:12 497:1<br/> 520:17 555:8<br/> 663:14 666:8<br/> <b>fury</b> 363:15<br/> 517:17 610:16<br/> <b>fussing</b> 369:19<br/> <b>future</b> 375:7 379:2<br/> 379:6 382:8<br/> 388:23 434:5<br/> 441:6 452:21<br/> 473:1 474:4,13<br/> 475:15 476:2,19<br/> 477:2,12,23 478:5<br/> 478:15 479:24<br/> 480:20 482:5<br/> 592:2<br/> <b>fuzzier</b> 481:17</p> | <p><b>g</b><br/> <b>g</b> 356:1 493:22<br/> <b>ga</b> 669:24<br/> <b>gain</b> 380:1 596:15<br/> <b>gained</b> 491:11<br/> <b>gains</b> 378:22,24<br/> 379:3,6 382:8<br/> <b>gap</b> 653:17<br/> <b>gas</b> 360:22 363:23<br/> <b>gasoline</b> 365:7<br/> 366:4 367:23<br/> <b>gates</b> 558:17<br/> <b>gather</b> 607:7<br/> <b>gears</b> 511:14<br/> <b>general</b> 367:13,14<br/> 385:25 389:1,10<br/> 420:1 454:5<br/> 515:13 516:19<br/> 517:3 559:21,24<br/> 560:2,5,7 572:25<br/> 574:22,22<br/> <b>generally</b> 366:25<br/> 367:18 507:4,7<br/> 516:24 571:10<br/> 575:15 588:2,6<br/> 646:2 648:3<br/> <b>generate</b> 392:3,4<br/> 393:8 394:25<br/> 395:13 397:2<br/> 399:21 456:9<br/> <b>generated</b> 485:4,5<br/> <b>generates</b> 410:22<br/> <b>generating</b> 378:1<br/> 450:1 523:9<br/> <b>generative</b> 450:15<br/> <b>george</b> 355:9<br/> <b>georgia</b> 409:10<br/> <b>germane</b> 415:1<br/> <b>gerry</b> 493:21,22<br/> <b>getting</b> 382:15<br/> 391:23 399:22</p> | <p>433:14 464:14<br/> 497:7 515:14,16<br/> 521:3 526:23<br/> 542:19 564:21<br/> 622:11 646:7<br/> <b>ghom</b> 354:4 416:2<br/> 645:7<br/> <b>gibberish</b> 361:20<br/> 361:22 641:23<br/> <b>gift</b> 485:8 548:1<br/> <b>gilreath</b> 353:7,8<br/> 430:5 482:25<br/> 508:1,6 521:12<br/> 538:15 578:10<br/> <b>gilreathlaw.com</b><br/> 353:11,11<br/> <b>gist</b> 518:21,21<br/> <b>give</b> 356:18,21<br/> 359:24 362:23<br/> 363:1,12 373:7,17<br/> 373:19 395:7<br/> 423:9 427:12<br/> 430:1 446:14<br/> 450:24 451:10<br/> 485:8 488:18<br/> 498:5 525:12<br/> 527:15 529:23<br/> 541:6 556:1 560:6<br/> 575:20 580:15<br/> 582:16 589:23<br/> 610:7 611:22<br/> 612:21 624:1,3<br/> 628:11,15 635:21<br/> 636:3 645:2,2<br/> 646:10 649:3,19<br/> 654:23 663:5<br/> 664:7 665:1<br/> <b>given</b> 384:5<br/> 385:14 386:9,10<br/> 396:6 415:8 429:5<br/> 434:23 435:4,21</p> | <p>441:10 494:15,15<br/> 513:23 523:6<br/> 555:13 567:5<br/> 603:23 608:9<br/> 621:18 628:7<br/> 638:19 662:15,16<br/> 670:9<br/> <b>gives</b> 495:4,10<br/> 559:19<br/> <b>giving</b> 365:13<br/> 384:6 460:6,7<br/> 463:9,14,20 464:6<br/> 489:15 545:8,8<br/> 596:2 614:21,22<br/> 626:2 645:19,21<br/> <b>glancing</b> 433:17<br/> <b>gleacher</b> 466:1,9<br/> 466:10<br/> <b>go</b> 359:13 360:4<br/> 374:16 378:5,13<br/> 384:21 387:6<br/> 389:11 392:6<br/> 395:11 399:5,19<br/> 401:23 402:1<br/> 410:2 416:9 418:1<br/> 422:3 437:13<br/> 447:24 451:13<br/> 454:4,9 456:4<br/> 470:2 478:11<br/> 479:18 484:20<br/> 491:12 495:9<br/> 499:18 507:8<br/> 513:7 518:8<br/> 531:11 532:6<br/> 534:16,24 535:12<br/> 536:25 543:1,6<br/> 544:13 545:15<br/> 558:11 560:2,23<br/> 563:6 574:19<br/> 575:1,9,24 577:18<br/> 587:18,19 599:2</p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



[go - hampton]

ROA 007092

Page 24

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 599:11 600:12<br>606:6 607:4 608:2<br>620:14 625:5<br>630:19 632:3<br>634:21 635:13<br>640:6,16 644:10<br>656:20 664:5<br><b>goals</b> 437:7<br><b>god</b> 400:22<br><b>going</b> 356:4,19<br>358:8 361:1<br>365:18,20,23<br>369:21 373:10,16<br>373:25 375:15,18<br>376:25 377:2,12<br>377:22,23 378:10<br>378:13,16,20,24<br>379:2,9,11 380:6<br>383:17 387:25<br>389:13,14,14<br>391:25 392:1<br>396:25 410:24<br>423:8 427:2 428:2<br>433:3 434:4,6<br>437:12,15,16<br>438:4 439:4,7<br>442:15 443:12,16<br>443:21 447:19<br>451:1 453:1,9,25<br>454:1 456:2,12<br>459:20,22 464:16<br>475:14 476:1,17<br>477:1,11,14<br>478:14 479:23<br>482:4 496:8<br>499:19 502:18<br>503:2 508:1,7<br>516:12,16 519:3<br>522:17 526:4,22<br>527:15 532:15<br>534:17,25 535:14 | 536:8 537:7 542:2<br>543:7 544:14<br>545:15 546:17<br>547:9,16 548:9<br>551:1 552:1<br>554:11 567:4<br>575:20 576:11,12<br>576:22 588:19<br>592:21,25 609:22<br>609:25 610:7,15<br>611:7 614:15,18<br>617:1 620:4,22<br>623:12 626:25<br>632:2 635:7<br>636:10 641:19,23<br>643:22 644:5,9,9<br>645:21 652:14<br>663:7<br><b>goldman</b> 491:11<br>491:14,17<br><b>golf</b> 364:12 542:5<br><b>good</b> 356:3,9,10<br>411:6 451:6<br>464:16 494:20<br>510:2 551:18<br>571:17 572:25<br>573:4,10,11,11<br>588:2,21 592:15<br>604:13 626:6<br>635:18<br><b>goodness</b> 435:5<br><b>gosh</b> 357:18<br>582:14<br><b>gotten</b> 382:16<br>551:9 604:5<br><b>governing</b> 443:25<br>670:7<br><b>government</b><br>425:16 561:21<br>563:9 | <b>gp</b> 469:8,10<br>559:10<br><b>grandfather</b> 387:7<br><b>grandparents</b><br>386:11 388:2<br><b>grandson</b> 371:3<br><b>grasp</b> 622:22<br><b>grave</b> 539:7<br><b>great</b> 357:2 402:6<br>403:13 415:18<br>416:3 451:16<br>452:24 453:4<br>495:11 537:7<br>569:12 570:8<br>631:19<br><b>greater</b> 603:22<br>647:15<br><b>greentech</b> 418:9<br>418:12,24 419:2<br><b>greenville</b> 353:10<br>353:15<br><b>greeted</b> 553:23<br><b>greetings</b> 669:5<br><b>ground</b> 490:4<br><b>group</b> 376:14<br>418:7,13,14,15<br>420:11,17 421:12<br>483:12 490:15<br>563:25 577:10<br>647:15 648:11<br><b>groups</b> 483:17,18<br><b>growing</b> 403:19<br>406:18 408:25<br>410:17 411:13<br><b>guaranty</b> 618:13<br>618:14<br><b>guardrails</b> 574:9<br><b>guess</b> 359:22<br>364:23 367:24,24<br>367:24 372:8<br>398:20 426:17 | 427:9 449:15<br>454:3,3 484:23<br>515:23 530:8<br>532:1 561:8<br>562:22 568:10<br>582:11,14,23<br>590:20 624:4,4<br>628:25 664:25<br><b>guessing</b> 511:25<br><b>guide</b> 602:7<br><b>guideline</b> 629:9<br><b>guidelines</b> 511:6<br><b>guilty</b> 383:17<br><b>gut</b> 575:25,25<br>576:3,5<br><b>guy</b> 490:13 535:9<br>547:8<br><b>guys</b> 431:19<br>490:25 505:22 |
| <b>h</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                              |
| <b>h</b> 417:8 667:16<br><b>habit</b> 392:20<br><b>hagler</b> 528:9,16,24<br>529:2,16 539:2,5<br>629:18<br><b>hagood</b> 354:3<br><b>half</b> 390:12,17<br>407:12 416:15,24<br>434:25 458:21<br>550:5 624:19<br><b>hampton</b> 352:5<br>353:2 355:9<br>368:14,14,17<br>369:4,24 370:1<br>427:7,7,20 428:9<br>430:12 452:16<br>472:2 497:14<br>498:24 501:2<br>515:9 516:18,18<br>517:6 524:22<br>526:7 528:10,12                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                              |

[hampton - holding]

ROA 007093

Page 25

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 528:12 530:25<br>531:3,8,14,19<br>532:4,24 533:3<br>535:12,17 537:22<br>538:24 539:12<br>541:2 547:11<br>548:4,9,14,14<br>585:23,25 586:1<br>586:12 590:15<br>591:25 592:8<br>594:13 596:14<br>597:1,4 598:19,20<br>599:18,23 603:8<br>603:21 604:8,15<br>604:18 607:21<br>608:6 610:15<br>617:14,14,16<br>618:2 630:16<br>634:21,24,24,24<br>648:16 649:11,13<br>650:6 655:10,13<br>659:21 661:2,7,10<br>661:17,21 662:21<br>662:24 663:3<br><b>hampton's</b> 368:16<br>369:11,13 451:4<br>597:13 606:15<br>644:21 650:1,2<br><b>hancock</b> 489:12<br><b>hand</b> 444:14<br>467:21,22 666:11<br><b>handle</b> 646:7<br><b>handled</b> 653:13<br><b>handwriting</b><br>538:7 615:18,20<br>615:22 654:7<br><b>hang</b> 482:19<br>659:22<br><b>hanky</b> 512:17<br><b>hanson</b> 420:13,15<br>421:22 423:23 | 424:5 425:1<br>464:13 465:25<br>564:22,23<br><b>happen</b> 467:14<br>535:14 546:4<br>548:25 567:3<br>657:22<br><b>happened</b> 360:1<br>362:13 421:5<br>425:5 448:14,16<br>452:20 467:4<br>496:7 536:3,6<br>543:3 549:1<br>550:18 591:12,17<br>610:23 613:22<br>614:11 619:13<br>631:13 633:13<br>639:9 641:2 644:6<br>658:24 659:5<br><b>happening</b> 386:2<br>514:18<br><b>happens</b> 532:8<br>537:11<br><b>happy</b> 479:18<br>551:3 664:13<br><b>hardwood</b> 489:3<br><b>hardwoods</b> 550:3<br>550:24<br><b>hargray.com</b><br>353:6<br><b>harm</b> 590:15<br>661:2,6,10,12,21<br>662:21,24<br><b>harmed</b> 661:17<br>662:14 663:2<br><b>hated</b> 468:12<br>583:15<br><b>havana</b> 512:1,1<br><b>hazy</b> 451:7 550:23<br><b>head</b> 470:25 471:1<br>471:6,13 487:10 | 489:18 518:10<br>562:17 605:19<br><b>headhunter</b><br>401:11,12<br><b>health</b> 360:21,23<br>362:5 402:11<br>518:6 535:9 547:6<br>628:1 629:5,10,12<br>629:17 634:17,17<br>634:25 659:25<br><b>healthcare</b> 628:1<br><b>healthengine</b><br>402:11,12 403:4<br>412:5,8,13<br><b>hear</b> 358:14<br>364:20 508:3<br>563:2 578:11<br>655:10 664:17,17<br><b>heard</b> 358:10<br>416:2 428:19<br>544:17 563:1<br>569:15 609:1<br>647:19,21 648:19<br><b>hearing</b> 585:13<br>658:18<br><b>heart</b> 435:5<br>466:12 629:20<br>630:1,3<br><b>hedge</b> 411:1,2<br><b>heirs</b> 370:19<br><b>held</b> 413:16,19<br>467:24 497:24,25<br>564:23 579:3<br>583:17 631:2<br><b>help</b> 356:19<br>369:19,20 383:16<br>383:16 463:25<br>493:1 498:6<br>518:15 521:1<br>584:15 593:9<br>612:17 | <b>helped</b> 458:18<br><b>helpful</b> 644:22<br><b>helping</b> 498:15<br>557:6<br><b>hereunto</b> 666:11<br><b>herring</b> 539:9<br>545:8 546:9,15,20<br>569:23 582:5<br><b>hesitant</b> 481:17<br><b>hide</b> 569:7,14<br>570:3<br><b>hiding</b> 569:17<br>570:12<br><b>higgins</b> 489:18<br><b>high</b> 425:6 440:21<br>558:17<br><b>higher</b> 435:25<br>490:2 510:16<br><b>highly</b> 513:18<br>557:24<br><b>hilton</b> 470:25<br>471:1,6,13 487:10<br><b>hindsight</b> 610:3<br><b>hipaa</b> 553:7,9<br>628:18<br><b>hire</b> 545:5 625:21<br><b>hired</b> 491:17<br><b>hiring</b> 440:13<br>669:13<br><b>historical</b> 480:12<br><b>history</b> 480:7<br><b>hit</b> 510:15 537:11<br>537:22 540:18<br>551:19<br><b>hogan</b> 353:9 430:1<br>521:19,21 527:25<br><b>hold</b> 446:20<br>521:11,17 530:2<br>532:18 538:9<br><b>holding</b> 419:14<br>643:15 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>holdings</b> 373:18<br>374:4,17,19,23<br>375:18,22 376:8<br>379:19 431:11,16<br>432:13,21<br><b>hole</b> 551:19<br><b>home</b> 635:2<br><b>hondo</b> 402:18<br><b>honor</b> 664:6<br><b>hook</b> 562:2,7<br><b>hope</b> 439:10<br><b>hoping</b> 403:19<br><b>horrible</b> 514:25<br><b>horrified</b> 549:5<br><b>hospital</b> 361:11<br>551:5 552:5,6,9,16<br>552:22 565:3<br>634:16<br><b>hospitalized</b><br>361:10 551:4<br><b>house</b> 368:18<br>372:25 373:3,5<br>449:23 471:3<br>487:9,10,10<br>503:20 517:17<br><b>household</b> 594:16<br><b>housekeeping</b><br>356:16<br><b>housing</b> 561:23<br><b>hug</b> 384:21 387:6<br>534:16,24 543:6<br>544:13<br><b>huge</b> 411:1 449:22<br>556:15<br><b>huh</b> 396:17 421:10<br>425:11 441:1<br>442:7 455:13<br>460:4 467:5 485:6<br>510:4 513:15<br>522:12,12 565:25<br>609:12 626:25 | 660:11<br><b>hundreds</b> 435:22<br>441:10 540:5<br><b>hunton</b> 355:2<br><b>huntonak.com</b><br>355:5<br><b>hurt</b> 386:10 427:6<br>548:15 588:14<br>605:24 662:2<br><b>hurtful</b> 385:13,16<br><b>husband</b> 360:20<br>361:7 366:6 368:3<br>494:6 529:13<br>618:6<br><b>husband's</b> 360:25<br><b>hypo</b> 391:12<br>392:25 393:1,5<br>479:9 570:4<br><b>hypos</b> 479:19<br><b>hypothetical</b><br>374:12 375:11<br>376:10 377:9,16<br>380:23 381:21<br>382:14,19 391:2<br>393:20 502:19<br><b>hypotheticals</b><br>454:4 | <b>ideas</b> 455:23<br>536:19 573:11<br><b>identification</b><br>637:5<br><b>identified</b> 457:24<br>504:17 610:14<br>632:21 645:17<br><b>identify</b> 610:16<br>632:25 637:7<br>641:20<br><b>identifying</b> 557:18<br><b>ignoring</b> 392:3<br><b>ii</b> 352:4,9,10,17<br>354:14<br><b>iii</b> 354:9,9<br><b>illegal</b> 506:21,23<br>510:22<br><b>illness</b> 610:17,19<br>610:20<br><b>imagine</b> 549:20<br><b>immediately</b> 543:5<br>566:2<br><b>impact</b> 533:2<br>534:21 540:5<br>607:17<br><b>impacted</b> 597:20<br><b>impasse</b> 585:3<br><b>implicit</b> 396:21<br><b>implied</b> 406:23<br><b>implies</b> 522:25<br><b>implying</b> 395:19<br><b>important</b> 356:17<br>438:3 484:24<br>517:24 543:23<br>567:6 572:6<br><b>importantly</b><br>361:15 376:10<br>536:23,24<br><b>impression</b> 359:25<br><b>improbable</b><br>557:24 | <b>improper</b> 435:24<br>463:8 510:22<br><b>improperly</b> 461:4<br>514:3 546:21<br><b>improvements</b><br>450:15<br><b>inability</b> 361:14<br>622:22<br><b>inappropriate</b><br>501:11 502:21<br><b>incapacitated</b><br>632:12<br><b>include</b> 441:24<br>523:7 564:2<br>623:10 641:7<br><b>included</b> 391:6<br>455:23 484:16<br>500:22 522:10<br>524:2 525:7<br>596:20<br><b>includes</b> 522:8<br>640:21<br><b>including</b> 391:6<br>399:10 432:22<br>433:6,9 523:17<br>585:8 610:24<br>617:1 640:11<br>660:16<br><b>income</b> 388:17<br>392:3,3 442:1<br>522:16,18 524:4<br>561:23<br><b>inconsistent</b> 653:4<br><b>inconvenience</b><br>443:5<br><b>incorporated</b><br>403:25<br><b>incorrect</b> 376:1<br><b>incorrectly</b> 565:23<br><b>increase</b> 495:20 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>i</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>iconic</b> 489:13<br><b>idea</b> 369:24<br>416:25 417:4<br>447:21 451:6<br>464:18 467:22<br>468:10 469:7<br>478:10 531:24<br>534:4 535:20<br>536:1,7,9 573:10<br>588:21 591:16,18<br><b>ideally</b> 422:25<br>633:2                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>increased</b> 500:16<br>512:12<br><b>increasing</b> 459:3<br><b>incremental</b> 393:8<br>511:19<br><b>incur</b> 439:3<br><b>index</b> 355:11<br>667:13<br><b>indicated</b> 365:9<br>370:20,23 447:17<br>607:25<br><b>indicates</b> 630:23<br><b>indicted</b> 388:15<br><b>indirectly</b> 426:14<br><b>individual</b> 438:24<br>463:14,15,16<br>493:20 596:25<br>598:5 606:3 616:6<br><b>individually</b> 398:3<br>399:21<br><b>individuals</b> 393:12<br>491:19 606:18<br><b>inextricably</b> 608:8<br><b>infamous</b> 580:24<br><b>infer</b> 480:4<br><b>inflation</b> 450:21<br><b>influence</b> 459:12<br>459:21 462:22<br>611:23 612:1<br>613:17 658:11<br><b>influenced</b> 513:13<br>533:16<br><b>influences</b> 408:10<br><b>influencing</b> 514:3<br><b>information</b><br>368:20 417:19<br>439:19 443:3<br>452:3 462:7<br>482:23 483:11<br>550:17,21 552:13<br>602:6 605:4 | 644:13 646:8<br>662:6,8 663:17,23<br>667:13,14<br><b>informed</b> 551:24<br><b>infrequent</b> 550:13<br><b>infuriated</b> 517:15<br><b>inheritance</b><br>590:16<br><b>initial</b> 447:23<br>456:1 526:4<br>549:23 642:15<br><b>initially</b> 375:9<br>427:23 501:21<br>503:20<br><b>initiated</b> 459:2<br>532:14<br><b>injection</b> 425:7<br><b>inning</b> 448:3<br><b>input</b> 599:25<br><b>inquiring</b> 372:3<br><b>insider</b> 437:4<br><b>instance</b> 539:20<br><b>instances</b> 363:12<br>488:8<br><b>instantaneously</b><br>624:19<br><b>instructions</b> 626:2<br><b>insurance</b> 405:25<br>499:4 628:1 629:5<br>629:11,13,17,23<br>630:7<br><b>intelligent</b> 393:14<br><b>intend</b> 645:11<br><b>intended</b> 485:16<br>485:16,23 581:4<br>601:3<br><b>intent</b> 643:11<br><b>intention</b> 365:10<br><b>interacted</b> 470:15<br><b>interaction</b> 372:1<br>517:13 552:11 | <b>interest</b> 376:17<br>378:17 391:9<br>422:11 423:2,4<br>433:14 434:23<br>438:2 441:6,25<br>451:4 461:21<br>463:23 468:19<br>498:23 524:24,25<br>525:13,20 526:23<br>547:14 557:21<br>559:22 560:19<br>561:5,9,11,15<br>576:12 658:17<br><b>interested</b> 666:10<br><b>interesting</b> 484:2<br><b>interfere</b> 590:15<br><b>intermediary</b><br>584:14<br><b>international</b><br>411:2<br><b>internet</b> 401:5<br>408:10 415:20<br>540:22<br><b>interpretation</b><br>473:18<br><b>interpreting</b><br>473:19<br><b>interrupt</b> 359:2<br>378:3 392:22<br>413:5 444:20<br>575:16<br><b>interrupted</b><br>383:13 453:16<br>581:10<br><b>interrupting</b><br>383:12,17 426:23<br><b>intervention</b><br>520:17<br><b>interview</b> 400:10<br><b>interviewed</b> 400:7<br>400:12,12,17,19 | <b>interviewing</b><br>401:10<br><b>introduce</b> 556:22<br><b>introduced</b> 569:10<br>569:16,20<br><b>introduction</b><br>374:11 570:7<br><b>invest</b> 374:20<br>375:18 404:7<br>406:2 407:22,25<br>408:14 409:14<br>410:4 422:13,22<br>422:25 424:10,11<br>424:15 457:18<br>554:4 599:3 634:1<br><b>invested</b> 375:2,13<br>375:15 379:17,21<br>403:5 407:23<br>408:1 409:15,16<br>410:8 421:12<br>422:9,24 423:5,13<br>423:16 448:17<br>455:18 559:5,20<br><b>investing</b> 392:10<br>412:19 413:9,10<br>490:24 491:4<br><b>investment</b> 375:24<br>376:6,24 404:13<br>404:21 405:5,11<br>406:14 408:4,20<br>409:2,12 410:13<br>410:25 411:9,16<br>412:13,15,15<br>420:19 421:9,20<br>423:6,11 424:22<br>447:13,15,19,21<br>447:23 466:3<br>467:1 468:25<br>491:12 559:14<br>560:23 561:25<br>562:15 563:5 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 564:3 599:12,13<br><b>investments</b> 391:8<br>391:10 393:14<br>394:24 395:13<br>398:11 399:20<br>402:7 404:23,24<br>411:20,25 412:22<br>412:25 431:20<br>432:13 456:13<br>469:12,14 491:5<br>491:24 493:2<br>522:15 525:10<br>554:13 557:8,20<br>564:5,8,23 587:22<br><b>investor</b> 562:10<br><b>investors</b> 376:11<br>376:11 425:23<br>563:17,17 564:8<br><b>involve</b> 360:1<br>396:6 616:11<br><b>involved</b> 426:14<br>474:18 483:14,15<br>490:8 518:25<br>535:24 570:6,17<br>571:5,13 584:4<br>587:11 589:25<br>590:1 599:14,22<br>652:15<br><b>involvement</b><br>570:21,24 579:22<br>579:23<br><b>involves</b> 386:25<br><b>involving</b> 360:20<br>661:24 662:17<br><b>ipo</b> 549:23 550:8<br><b>ir</b> 513:18<br><b>irate</b> 608:3<br><b>irrationally</b><br>463:16<br><b>irrelevant</b> 382:19<br>441:18 | <b>irresponsible</b><br>513:18<br><b>irrevocable</b><br>565:24<br><b>irritated</b> 610:4<br><b>irritation</b> 363:16<br><b>ish</b> 364:5<br><b>island</b> 372:16<br><b>isle</b> 564:23<br><b>issue</b> 366:6 438:3<br>440:3 483:25<br>484:17 568:24<br>569:4 586:5<br>628:18 634:25<br>649:4 660:1,2<br><b>issues</b> 361:8,23<br>468:16 536:21<br>539:7 580:11<br>618:9 620:9<br>634:17 661:23<br><b>item</b> 500:19,19<br><b>iteration</b> 622:1<br><b>iterations</b> 377:19<br><b>itinerary</b> 580:7<br><b>j</b><br><b>j</b> 352:9 354:1,16<br>355:2<br><b>james</b> 353:8<br><b>january</b> 394:15<br>417:16 462:8,12<br><b>jim</b> 353:11 593:5<br><b>job</b> 373:13 389:25<br>401:2 413:16,19<br>448:10 464:20<br>465:5 494:20<br>523:7 618:6<br><b>jobs</b> 400:7<br><b>john</b> 489:12,18<br>529:11 612:17<br>661:21,24 | <b>join</b> 491:17 577:8<br>645:3<br><b>joined</b> 580:10<br>587:7<br><b>jointly</b> 598:20<br><b>jolley</b> 529:11<br>612:17 661:21,24<br><b>jones</b> 434:9 553:12<br>553:15 554:3,11<br>554:15 555:12<br>556:6,21 557:5,17<br>578:21 579:5,9<br>581:24 582:7,19<br>582:23,24<br><b>jr</b> 352:10 354:2<br><b>judge</b> 478:12<br>664:6<br><b>judgment</b> 588:4<br><b>july</b> 352:19 356:4<br>400:25 401:8<br>412:2 516:4 522:9<br>527:22,25 537:21<br>546:25 547:23<br>548:20 666:12<br><b>jump</b> 551:1<br><b>jumping</b> 459:9<br><b>june</b> 364:5 368:12<br>453:20 454:19<br>503:12,24 504:21<br>504:22,23 505:3,4<br>507:17 513:7<br>516:3 524:22<br>526:8 527:12,16<br>527:24 534:7<br>542:1 583:21<br>589:6,10 600:17<br>607:6,14 611:4,9<br>629:2 632:6,8,19<br>650:23 657:3,6,10<br>657:25 659:8,12 | <b>jury</b> 381:1 648:16<br><b>jv</b> 483:13<br><b>k</b><br><b>k</b> 418:20 430:4<br>436:6 496:17<br>538:5,12 541:1<br>544:20,21 580:5<br>582:15 628:9<br>639:19 642:7<br>643:3<br><b>keen</b> 488:22<br><b>keep</b> 390:23<br>466:19 506:25<br>511:14 531:21<br><b>keeping</b> 551:23<br><b>kept</b> 510:15<br><b>kernel</b> 572:8<br><b>kettler</b> 558:22<br>559:13 561:4,5<br>562:21<br><b>kevin</b> 352:18<br>356:6 360:13<br>434:16 444:6,24<br>522:8 547:4<br>571:19 573:14<br>625:8 628:2<br>630:23 665:20<br>669:1,2<br><b>kevin's</b> 585:14<br><b>kicked</b> 386:24<br><b>kicking</b> 463:20<br><b>kids</b> 472:25 474:3<br>477:23,23 478:5<br>479:24<br><b>killed</b> 383:3<br><b>kind</b> 389:15 489:3<br>489:12 501:5<br>507:17 512:1<br>520:18 585:2<br>611:25 617:13<br>653:12 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>king</b> 434:9 532:16<br>559:5 562:6<br>579:19 580:9<br>581:8,14 586:22<br><b>kl</b> 483:1<br><b>knew</b> 358:3<br>363:19 366:13<br>371:2,3 396:3<br>428:4,23 439:4<br>460:10,12,18<br>461:7,15,19,20<br>462:17,25 486:14<br>486:25 487:2<br>503:16 534:6,7<br>542:6,9,9 547:20<br>552:4,8,8 553:3<br>571:9 625:16,19<br>632:1 647:20,20<br><b>knocking</b> 450:19<br><b>know</b> 357:24<br>359:3 360:14<br>364:23 365:15<br>366:22 368:16<br>370:6,18 371:5<br>372:14 373:24<br>376:9 381:7<br>385:17 386:4<br>387:23 388:12,15<br>388:24 390:23<br>392:16 395:9,23<br>397:9 402:14<br>407:17 409:6<br>411:21 412:23<br>414:24 415:10<br>417:14,20 420:15<br>420:15 421:1,4,5,7<br>421:17 423:3,15<br>424:16 427:10,10<br>428:9,14 430:4<br>431:3 435:22<br>438:3,18,19 439:8 | 440:22 441:5,8,12<br>447:6,25 449:6,7<br>451:9 452:2,2<br>453:23,25 457:10<br>460:18,19,20<br>461:2,3,3 462:11<br>462:13 464:18<br>473:5,13 479:1,3<br>479:15,22 481:1,9<br>481:19 484:18,21<br>484:25 485:4,9<br>487:3 488:7<br>490:20 491:19<br>493:17,24 494:6<br>494:22 497:5<br>500:3,3,24 506:1,8<br>506:14,15,17,18<br>506:19,23 509:1<br>511:2,9,23 512:3<br>512:16 513:16,18<br>514:5,6,6,10<br>515:18 516:11,13<br>517:24 519:5,8<br>520:4 526:11,17<br>531:8,14,21<br>532:25 533:14<br>535:19,25 537:18<br>539:19,20 540:23<br>540:24 541:19,19<br>542:20 546:13<br>548:9 549:19<br>551:16 553:24<br>554:1 558:1,4<br>560:14,22 562:16<br>563:10 565:6,6,7,7<br>566:18,19,23,24<br>567:15 568:24<br>569:22,25 570:16<br>571:5,10,17,18,20<br>573:8 574:10,12<br>574:12,12,25 | 575:1,3,9 579:23<br>585:5,9,10,13<br>589:24 590:9,24<br>591:2,11 592:21<br>593:11,24 595:21<br>596:1 602:14<br>605:14,18,20<br>609:4,7 613:3,7,8<br>613:9,13,22 614:1<br>617:3 618:1,4<br>619:14,16,16,25<br>621:13 626:15<br>628:13 632:25<br>633:4,12,23 635:2<br>637:13 641:23<br>642:2 643:22,25<br>644:5,20,22 645:3<br>647:22 648:13<br>650:4,11,12 651:4<br>651:13 654:23<br>658:3 661:4,5<br>663:4 664:24<br>665:2<br><b>knowing</b> 365:1<br>381:2 515:4 518:2<br><b>knowledge</b> 427:19<br>427:20 429:7<br>526:14 613:4<br>619:17,20,23<br>620:1,11 627:21<br>650:20 651:8<br>652:25 661:6<br>662:1,3,5<br><b>knowles</b> 418:20,20<br>421:21,22 422:1<br>422:10,23 423:5,7<br>423:10<br><b>known</b> 592:13<br><b>knows</b> 548:6<br><b>kurth</b> 355:2 | <b>l</b><br><b>l</b> 402:23,24,24<br>418:20 559:20<br><b>lack</b> 360:24<br>607:16<br><b>lacked</b> 399:12<br>513:8 611:4,8<br>651:21 655:16,21<br><b>lacks</b> 566:23<br><b>land</b> 486:23<br><b>language</b> 637:17<br>637:21<br><b>large</b> 405:25<br>432:22 484:1<br>510:17 633:8<br>666:5<br><b>largest</b> 425:15<br>444:7,25 445:12<br><b>late</b> 360:1 487:12<br>492:4 499:25<br>621:21 656:14<br><b>lath</b> 511:24,25<br><b>lavinia</b> 353:9<br><b>law</b> 353:3,7 354:8<br>371:4 372:23<br>463:6 486:11<br>506:9 572:11<br>573:8 579:9 629:9<br><b>laws</b> 629:4<br><b>lawsuit</b> 458:4<br>472:22 532:14,16<br>586:10,14,18,19<br>586:25 590:13,18<br>590:23 655:1<br><b>lawsuits</b> 594:14<br><b>lawyer</b> 380:17<br>384:9 478:21<br>539:9 571:18<br>586:22 595:4<br>661:16 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>lawyers</b> 529:2<br/>594:24 595:3,9<br/>605:7 636:18<br/><b>lead</b> 491:11 556:3<br/><b>leads</b> 484:23 616:3<br/>616:14<br/><b>learn</b> 459:25<br/><b>learned</b> 462:7<br/>548:11 565:10<br/><b>learning</b> 483:11<br/>649:4<br/><b>leave</b> 572:9 615:15<br/><b>leaves</b> 511:16<br/><b>led</b> 368:10 464:3<br/>476:24 477:10,21<br/>478:3 581:19<br/>617:20<br/><b>lee</b> 354:16<br/><b>leeway</b> 489:15<br/><b>left</b> 358:1 400:7<br/>401:19 414:17<br/>448:6 450:8 487:7<br/>491:14,22 501:17<br/>555:10 581:2<br/>609:11 633:5<br/>657:1<br/><b>legal</b> 380:20 381:4<br/>382:24 384:1,15<br/>429:7,8 478:19<br/>487:21,25 506:12<br/>508:23 571:22<br/>572:21 573:21<br/>574:8,9,16 605:12<br/><b>legally</b> 384:8<br/>475:13,21,22,23<br/><b>lending</b> 489:12<br/><b>length</b> 361:17<br/>631:19<br/><b>lengths</b> 570:8<br/><b>lengthy</b> 494:8</p> | <p><b>leon</b> 492:9<br/><b>leon's</b> 443:22<br/><b>letter</b> 368:13<br/>397:20 467:17<br/>497:12 526:21<br/>537:23 539:22<br/>544:25 545:7,16<br/>546:15,24 548:16<br/>548:19,20,22<br/>549:1,16 583:7<br/>627:16<br/><b>letters</b> 586:7<br/><b>letting</b> 587:20<br/>588:19 665:2<br/><b>level</b> 450:18<br/>483:17 507:23<br/>645:24<br/><b>levels</b> 494:25<br/><b>lever</b> 607:23<br/><b>lexington</b> 499:13<br/><b>liabilities</b> 499:3<br/><b>liability</b> 561:24<br/>661:14<br/><b>liable</b> 605:9<br/>620:24<br/><b>lies</b> 622:23<br/><b>lieu</b> 550:1<br/><b>life</b> 402:17 405:18<br/>405:19,20 518:1,2<br/>548:7 591:21<br/><b>light</b> 352:8,9,10,11<br/>352:11 354:1,2<br/>355:9,9,9 360:2,22<br/>361:13,24 364:3,5<br/>364:9,13,24<br/>370:13,15 371:9<br/>385:5 433:5<br/>459:16 461:3,7<br/>462:17 463:3,5<br/>464:6 494:1<br/>513:14 514:3</p> | <p>520:5 524:22<br/>526:2 531:7,9<br/>532:5 535:23<br/>547:22,23 548:1<br/>551:8 569:1<br/>590:19 592:5,10<br/>592:10 597:22<br/>598:10,19,20<br/>599:18,23 600:22<br/>602:2 604:16<br/>605:9 609:24<br/>612:2,2,18 615:10<br/>620:22,24 625:24<br/>627:11,12 651:9<br/>654:17,20 658:14<br/>658:15,16 659:6<br/>659:21 661:2<br/><b>light's</b> 365:4,8<br/>615:20 618:25<br/><b>lights</b> 658:23<br/><b>limitations</b> 400:3<br/>417:4 662:16<br/><b>limited</b> 559:4<br/>619:22<br/><b>line</b> 358:18 411:24<br/>448:19 479:15<br/>500:19,19 528:17<br/>532:18,22 541:6,9<br/>568:2 648:9<br/>665:11 667:2,17<br/>667:24,25 668:1,2<br/>668:3,4 670:12,15<br/>670:18,21,24<br/>671:2,5,8,11,14,17<br/><b>lines</b> 415:1 436:11<br/>437:24 448:8<br/>509:11<br/><b>linked</b> 608:8<br/><b>linkedin</b> 414:5,9<br/>414:19 417:5,13<br/>577:19</p> | <p><b>liquidate</b> 466:25<br/>467:3<br/><b>liquidated</b> 420:22<br/>424:21 467:6<br/><b>liquidating</b> 632:19<br/><b>liquidation</b> 467:7<br/>630:25 631:7<br/><b>list</b> 358:2,21<br/>359:14 362:20,25<br/>363:2 366:2<br/>368:23 402:9<br/>428:8 493:19<br/>643:25<br/><b>listed</b> 420:5<br/><b>listen</b> 507:9 522:5<br/>659:1<br/><b>litany</b> 456:23<br/><b>litigation</b> 486:21<br/>578:6<br/><b>little</b> 361:6 392:1<br/>395:6 435:24<br/>451:7 495:16<br/>508:7,10 512:21<br/>534:15 550:23<br/>651:24 664:12<br/><b>live</b> 372:12 470:21<br/>470:24<br/><b>lived</b> 471:1,2<br/>519:20<br/><b>lives</b> 372:13<br/>480:18 540:5<br/><b>llc</b> 354:3,15 431:23<br/>559:4,11,11,21,25<br/>561:1,1,2,4,6<br/><b>llp</b> 355:2<br/><b>loan</b> 499:2 624:11<br/>624:17<br/><b>located</b> 404:1<br/>490:22 503:18,25<br/>558:16</p> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>location</b> 352:21<br><b>logistics</b> 404:5,6<br><b>london</b> 564:15<br><b>long</b> 398:16 405:2<br>419:5 465:9<br>467:24 480:7<br>488:12 491:8,9<br>501:25 531:20<br>552:19 575:20<br>580:9 581:15<br>592:13 629:9<br><b>longer</b> 574:2<br>629:14<br><b>longstanding</b><br>486:10<br><b>look</b> 395:21<br>399:25 428:6<br>430:21 435:24<br>459:10 532:24<br>538:4 545:12<br>574:19 576:19<br>579:24 585:13<br>596:4 605:1<br>635:22 637:16<br>642:8 643:2<br>651:17,23<br><b>looked</b> 399:16<br>401:22 431:5<br>485:1 489:23<br>610:2<br><b>looking</b> 362:20<br>411:6 469:22<br>489:16,21,21,22<br>496:20 545:4<br>573:11,12 635:23<br>635:25 650:17<br><b>looks</b> 648:24<br><b>lose</b> 405:12 448:4<br>656:2<br><b>losing</b> 546:9 | <b>loss</b> 368:14<br><b>lost</b> 403:6 408:6<br>412:1,14 424:22<br>425:15 469:13<br>535:18 546:21<br>594:14 625:8<br>656:10<br><b>lot</b> 388:21 391:17<br>463:11 490:24<br>511:20 515:4<br>519:8 537:18<br>618:7 619:3<br><b>lots</b> 451:11 618:8<br><b>louder</b> 508:7<br><b>love</b> 386:9<br><b>loved</b> 385:21<br>386:10,25<br><b>low</b> 438:25 450:18<br>561:23<br><b>luck</b> 551:18<br><b>lumber</b> 362:4<br>450:21 626:18<br><b>lunch</b> 502:25<br>503:1 555:5,7,9,14<br>581:2<br><b>luzak</b> 352:5,18<br>353:2 355:9 356:6<br>356:9 360:13<br>383:20 395:23<br>430:4 434:16<br>436:6 437:20<br>442:23 452:19<br>455:22 457:21<br>458:5 469:11<br>479:2 482:15<br>496:17 503:10<br>522:3 535:12<br>538:5,12 539:13<br>541:1 544:21<br>571:19 573:14<br>575:16 577:5 | 580:5 582:15<br>586:12 592:25<br>596:4 598:19,20<br>599:19,23 603:8<br>604:15,18 625:9<br>627:25 628:2,9<br>630:23 635:21<br>636:4,17 639:19<br>641:16 642:7<br>643:3,10 655:9,10<br>656:25 659:21<br>661:3,7,10,17,21<br>662:21,24 663:3<br>665:20 669:1,2<br><b>luzak's</b> 650:6<br>663:16<br><b>lwalters</b> 354:19<br><b>lwj</b> 407:10 408:16<br>410:9                       | 618:23 622:17<br>623:6 625:2<br>644:12,18 652:1<br>654:9 656:12<br>663:15,25 664:3,9<br>665:7<br><b>macloskielawfirm</b><br>353:6<br><b>mad</b> 541:12,18<br>544:10 593:5<br>614:10 644:5<br><b>madam</b> 437:14<br>523:20 533:21<br><b>madison</b> 499:13<br><b>mail</b> 372:15<br>669:11<br><b>mailing</b> 372:16<br><b>main</b> 602:15 634:5<br><b>maintain</b> 436:10<br>437:23 448:8<br>480:19<br><b>maintaining</b><br>406:22<br><b>maintenance</b><br>511:12<br><b>majority</b> 377:20<br>388:21 392:5,25<br>393:11 480:18<br>600:22 602:12<br><b>making</b> 382:14<br>397:6 414:15<br>440:25 450:1<br>457:25 473:23<br>507:13 512:19,22<br>512:23 533:12<br>540:5 566:17<br>585:23 586:6,20<br>586:21 588:12<br>600:10 626:8<br>655:7 670:9,9 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>m</b>                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>m</b> 353:9 354:10<br>666:3,24<br><b>macloskie</b> 353:3,4<br>358:8,14 359:1,5,9<br>365:17,25 380:19<br>381:3 382:10,23<br>383:14,25 384:14<br>385:8 415:23<br>429:6 437:25<br>444:9,12,19<br>445:14 457:5<br>458:7 464:8<br>478:18 480:1,22<br>481:24 482:8<br>498:17 506:11<br>508:22 510:25<br>535:2 571:22<br>572:19 573:20<br>587:23 590:2<br>594:25 595:8<br>605:11 610:8 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |



[man - meeting]

ROA 007100

Page 32

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>man</b> 498:15<br>514:10 535:7<br>540:2 564:24<br>644:6<br><b>manage</b> 432:12<br>607:21 659:25<br><b>managed</b> 559:12<br>559:13<br><b>management</b><br>375:23 376:5,7,15<br>376:25 377:3,6<br>379:15 380:10<br>390:2 391:7 396:8<br>397:15 405:21<br>432:19,22 441:3<br>446:19 500:11<br>525:9 557:20<br>558:3 580:11<br>602:7 615:7 616:1<br>616:4 657:23<br><b>managers</b> 379:14<br><b>managing</b> 375:23<br>376:24 446:22<br>559:12<br><b>mandated</b> 440:13<br><b>mandates</b> 576:2<br><b>manipulate</b><br>359:17<br><b>manipulated</b><br>513:13<br><b>manipulating</b><br>358:23 366:15<br>460:9 514:14<br><b>mansell</b> 669:22<br><b>manufacturer</b><br>409:10<br><b>manufacturing</b><br>422:2 459:1 466:6<br>466:8<br><b>march</b> 459:22<br>460:11 461:12,20 | 461:23 462:17,22<br>463:1 583:24<br><b>marinate</b> 588:19<br><b>mark</b> 371:14<br>405:9,11 437:15<br>442:23 456:14<br>460:23 475:5<br>523:19,19 530:24<br>530:25 531:1,14<br>531:17 533:20,20<br>533:20 556:20<br>582:6 636:25<br>643:22<br><b>marked</b> 636:25<br>637:4 667:23<br><b>market</b> 489:20<br>550:20,20<br><b>marketing</b> 418:6<br>418:14,15 420:11<br>420:17<br><b>massachusetts</b><br>506:18<br><b>massive</b> 550:7<br>616:16,17<br><b>material</b> 476:11<br>574:4,6 648:3<br><b>materials</b> 418:13<br>607:24 651:18<br><b>matter</b> 352:3<br>367:13,14 375:14<br>386:1 399:6<br>460:13 473:1<br>474:4,13 475:16<br>476:2,18 477:2,12<br>478:5,15 479:24<br>480:20 482:5<br>486:21 517:3<br>572:10,25 601:18<br>606:17 626:22<br><b>mattered</b> 385:20 | <b>matters</b> 429:7<br>463:17 483:12<br>486:17 619:24<br><b>maximize</b> 405:3<br><b>mcnair</b> 486:11<br>487:1 579:9<br><b>mcnair's</b> 579:4<br><b>mean</b> 360:4 361:6<br>367:24 368:15<br>369:7 373:19<br>381:17 389:15<br>390:19 391:2,5<br>392:11 397:10<br>398:20 402:1<br>403:16,21 407:2<br>411:7 414:11<br>415:12,16 423:21<br>424:24 430:18<br>431:2,22,23 434:2<br>434:3,21,22 435:1<br>435:12 439:7<br>447:9 449:5,25<br>451:10 453:24<br>458:17 463:13<br>487:24 490:23<br>492:1,10,13 494:4<br>496:19 497:19<br>501:8 505:20<br>507:15 509:24,25<br>510:20,21 512:23<br>514:9 515:13,16<br>516:4 531:20<br>532:25 533:3<br>534:14 535:17,18<br>548:18 552:15,18<br>552:21 553:22<br>554:5,10 557:15<br>560:23 562:14<br>563:1 569:6,13,19<br>570:16 571:4<br>575:4 576:14 | 579:1,1 580:19<br>583:1,10 598:17<br>617:15 620:7<br>622:3 624:10<br>628:13 644:20<br>645:15,16 654:21<br>655:4 662:3 664:6<br>664:10,11<br><b>means</b> 395:24<br>398:5 514:6<br>590:10<br><b>meant</b> 416:19<br>540:25 564:7<br>651:4<br><b>measure</b> 412:24<br><b>measures</b> 450:22<br>450:22<br><b>mechanically</b><br>603:12<br><b>media</b> 356:5<br>442:16,20 503:3,7<br>576:23 577:2<br>636:14<br><b>medical</b> 363:22<br>445:22 446:1,3,5<br>446:11 617:9<br><b>medication</b> 362:16<br>607:18 610:18<br><b>medlin</b> 353:18<br><b>meet</b> 581:5 593:9<br>634:22<br><b>meeting</b> 352:21<br>354:4 362:10<br>366:7,16,20<br>367:22 397:23<br>399:9 437:10<br>438:10 453:12<br>454:6 460:8 461:5<br>463:20 483:8<br>503:12 504:13<br>505:11,11 506:2 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 507:7,10,16,16,17<br>507:21,24 514:12<br>517:17,23 521:11<br>521:19,22 522:9<br>523:4 525:25<br>528:8 534:20<br>542:1,6,12 545:10<br>545:15,18 553:10<br>553:16 554:16<br>555:17,18 556:7<br>566:20 569:11<br>570:8 578:20,21<br>579:3,6,10,15,20<br>579:20 580:10,17<br>581:1,5,7,13,14,17<br>581:17,25 582:2,8<br>587:10 626:21<br>631:18,21,22<br>632:5 635:24<br>637:3,12,14,14<br>638:6 639:10,13<br>639:15,16 640:9<br>640:10,19 641:2<br>641:13 642:3,14<br>642:19,20,23,23<br>642:25 643:3,7,9<br>643:19 667:20<br><b>meetings</b> 361:18<br>366:24 367:2,10<br>367:18 397:15,16<br>507:3,5,7,25<br>580:15 587:9<br>642:9,13 644:7<br><b>member</b> 414:10<br>437:13 494:5<br>559:12 588:5<br>606:13,14<br><b>members</b> 372:2<br><b>memo</b> 437:10<br>438:10 448:6<br>458:13 524:21 | 526:20 527:22<br>562:16 591:11<br><b>memoire</b> 591:10<br><b>memorial</b> 551:5<br>551:11<br><b>memorialized</b><br>473:4<br><b>memory</b> 505:7<br>526:14 534:22<br><b>memos</b> 456:19<br><b>men</b> 556:8<br><b>mention</b> 433:25<br>434:11 530:19<br>564:24 568:4<br>646:13<br><b>mentioned</b> 389:20<br>418:3,10 468:1<br>488:3 490:13<br>507:2 509:6 523:5<br>536:24 542:4<br>555:22 556:8<br>563:12 564:21<br>567:13,13 568:14<br>588:13 632:22<br>634:19 642:13<br><b>mentions</b> 531:7<br><b>merriam</b> 353:13<br><b>merrill</b> 352:8,8,10<br>352:11,11 354:1<br>354:13 355:9<br>358:3,22,24<br>359:16,18 360:2,2<br>360:2,15,22<br>361:13,24,24<br>362:6,21 363:10<br>363:22 364:2,3,4,9<br>364:13,20,24<br>365:3,4,7,11,16<br>366:3 368:25<br>370:4 385:5,20,21<br>427:7,8,10,19 | 430:12 433:5<br>455:6 459:15<br>460:15 461:3,7<br>462:16 463:3,5,9<br>463:19 464:6<br>475:13 482:2<br>484:7,8,12 497:15<br>498:24,25 513:13<br>513:14 514:2,2<br>516:16,16 520:5<br>524:22 526:2,7<br>527:13,20 530:13<br>530:21 532:5<br>533:12 535:22,23<br>535:23 539:17<br>541:3,12,18,25<br>542:7 545:18<br>547:23 548:1,4<br>556:22 569:1,10<br>570:7 571:3,11<br>574:2 585:1 590:1<br>590:19,19 592:9<br>597:4,15,22<br>598:10,19,20<br>599:18,23 600:22<br>602:2 604:16<br>605:9 606:13,14<br>606:19 607:7,9,9,9<br>607:20 609:24<br>612:2,17 615:10<br>615:20 616:9<br>617:12,12,17,17<br>617:23 618:4,9,9<br>618:25 620:22,24<br>621:2 629:12<br>630:8 634:5<br>649:12,14 658:14<br>659:6,8,18,20,21<br>660:8,10<br><b>merrill's</b> 608:9<br>617:17 618:17,17 | 650:8<br><b>merrills</b> 363:18<br><b>meshed</b> 615:14<br><b>met</b> 370:13 371:8<br>579:9 593:12,13<br><b>methodology</b><br>646:2 648:4,14<br><b>metrics</b> 450:9<br><b>mezzanine</b> 425:23<br><b>mic</b> 593:3<br><b>michael</b> 492:6<br>532:15 545:3<br>584:12 585:12<br>586:6 629:23<br><b>microphone</b> 508:2<br><b>microphones</b><br>422:3<br><b>middle</b> 555:5<br><b>mike</b> 528:9,16,24<br>529:1,16,21<br>629:18<br><b>mike's</b> 539:11<br><b>mill</b> 389:23,24<br><b>million</b> 374:5,7,15<br>377:9 379:16,18<br>379:23,24 380:1,4<br>380:7 407:8 411:5<br>411:6 421:12<br>439:25 440:2,17<br>451:19 452:14,16<br>455:17,24 456:11<br>456:21 457:3,17<br>457:22 464:12<br>468:24 495:17<br>499:2 509:9,14,17<br>509:18,19 510:14<br>511:11,19,21<br>515:6 558:25<br>559:18 560:6<br>561:9 618:16,18<br>618:19,22 619:3 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 631:1,1,8 632:23<br>637:19,24 638:6,8<br>638:13,22 647:16<br>649:2<br><b>millions</b> 435:22<br>441:10<br><b>mills</b> 388:25<br>389:24 418:4,19<br>489:7 549:25<br>550:1,18<br><b>mind</b> 405:10 467:9<br>495:1 502:17<br>516:14 520:15<br>526:20 532:11<br>534:15 621:19<br>632:8<br><b>mine</b> 379:13<br>491:17 644:21<br><b>minimal</b> 494:17<br>494:18<br><b>minor</b> 584:3 604:4<br><b>minority</b> 604:4<br><b>minus</b> 438:25<br><b>minute</b> 374:2<br>433:21 450:24<br>503:1 521:17<br>529:24 538:9<br>545:12 576:19<br>595:5 635:22<br>663:5<br><b>minutes</b> 367:15<br>555:25 580:18,20<br>580:21 582:3<br>635:24 637:4,12<br>637:14 642:20<br>643:3 667:20<br><b>misallocation</b><br>661:14<br><b>misapprehension</b><br>524:16 | <b>misappropriating</b><br>512:17<br><b>misheard</b> 465:4<br>595:12<br><b>mislead</b> 614:20<br><b>misrepresentation</b><br>577:19<br><b>misrepresenting</b><br>415:5<br><b>missed</b> 402:13<br><b>missing</b> 509:23<br>510:7,12 591:7,14<br>591:16<br><b>mistake</b> 414:8<br><b>mistaken</b> 554:14<br><b>misunderstood</b><br>493:13 579:11<br><b>model</b> 518:9<br>593:24,25 594:1,2<br>596:20<br><b>moderate</b> 561:23<br><b>modest</b> 437:5<br><b>modification</b><br>460:21<br><b>modifications</b><br>414:16<br><b>modified</b> 573:23<br><b>modify</b> 564:17<br><b>molding</b> 425:7<br><b>molster</b> 354:8,9<br><b>molsterlaw.com</b><br>354:11<br><b>moment</b> 514:17<br>515:23 516:22<br>532:19 620:13<br>627:7<br><b>money</b> 373:7,17<br>373:25 374:8,16<br>374:20 375:19<br>378:13 387:25<br>397:2,4 398:3 | 403:20 411:18<br>412:1,3 420:7<br>421:15 422:9,13<br>422:22 423:5<br>424:12 435:17<br>446:8,14,17<br>448:17 458:2,5<br>469:13 496:25<br>497:21,23 498:15<br>509:23 510:7,11<br>510:17,23 512:8<br>512:17 554:3,12<br>557:7,19 558:2<br>559:23 560:6,13<br>586:12 592:2<br>653:10 654:23<br>655:5<br><b>month</b> 394:10,13<br>394:14,15,17,20<br>470:8 471:18<br>533:13<br><b>months</b> 533:5,9,25<br>534:21 547:9,25<br><b>morning</b> 356:3,9<br>356:10<br><b>mother</b> 364:14<br>369:25 539:17<br>548:16,16,19<br>590:14 607:20<br>610:14 616:19,21<br>616:21,22 634:12<br>634:23<br><b>motivation</b> 399:1<br>550:19<br><b>mount</b> 372:13,25<br><b>mourning</b> 368:14<br>368:14 548:17,21<br>549:4<br><b>mouth</b> 459:10<br>512:6 | <b>move</b> 427:16<br>481:19,21,23<br>640:12<br><b>moved</b> 499:12<br><b>moves</b> 596:24<br><b>moving</b> 416:11<br>511:14 532:20<br>607:14 617:11<br><b>mti</b> 418:4,6,17<br>420:18,19 421:9<br>424:24 425:2,3,5,6<br>425:13,14,17<br>427:3<br><b>multinational</b><br>422:7<br><b>murder</b> 383:3<br><b>mysteriously</b><br>591:8<br><b>mystery</b> 463:11 |
| <b>n</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                  |
| <b>n</b> 356:1 402:20,22<br>418:20 647:15,16<br>647:16,17 649:1,2<br>667:1<br><b>name</b> 400:21<br>401:16 402:2,5<br>403:22 422:8<br>443:20 489:10<br>518:19 550:25<br>560:23 561:2,4<br>562:12 571:21<br>572:17 573:18<br>589:23<br><b>named</b> 493:21<br>518:23 612:17<br><b>names</b> 504:20<br>621:25<br><b>nantucket</b> 506:3<br><b>narrative</b> 358:9,21<br>359:6,8 362:23<br>363:3 427:12                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 488:18 575:20<br>619:13 646:5<br><b>nature</b> 389:1<br>411:21 448:20<br>472:4 481:6,9,16<br>657:24<br><b>necessarily</b> 544:16<br><b>necessary</b> 670:10<br><b>need</b> 383:16,16<br>389:11 416:9<br>427:12 428:17<br>434:17 458:5,8<br>483:21 484:1<br>506:16 508:6<br>526:21 549:8<br>551:2 564:6<br>576:14 644:2,3,10<br>665:1<br><b>needed</b> 484:4<br>489:1 496:16<br>517:9 518:7 520:3<br>523:13,15,16<br>524:5 567:23<br>592:2<br><b>needs</b> 506:15<br>522:20,21 574:10<br>654:23<br><b>negative</b> 554:6,21<br><b>negatively</b> 415:2,6<br><b>negotiated</b> 621:12<br><b>negotiating</b> 427:4<br><b>neighborhood</b><br>411:4 451:18<br>626:12<br><b>neighbors</b> 487:3<br><b>neither</b> 380:22<br>381:18 382:18<br>477:20 478:1<br>498:24 499:6<br>599:18 649:12,20<br>649:20 666:8 | <b>nervous</b> 614:7<br><b>net</b> 376:21,21,22<br>378:7,7 459:4<br><b>never</b> 358:10<br>385:21 397:7,11<br>397:11 411:18<br>413:2,2,3,8,19<br>416:2 434:7 436:3<br>442:11,12,13<br>446:17 452:16<br>454:12 455:7<br>457:20 467:9,13<br>485:15,16,23<br>490:4,4 495:1<br>496:7 499:24<br>502:17 507:15<br>527:8,9,9 532:13<br>534:24 540:13<br>543:7 548:25<br>552:22 554:5<br>587:15 588:15<br>597:1 598:22<br>603:22 607:12<br>623:17 631:13,23<br>632:16 633:25<br>638:15 643:18<br>647:19,20,21<br>649:11 658:21<br>659:2,2,4,11<br><b>nevertheless</b> 362:6<br><b>new</b> 393:14 470:23<br>473:12 492:9<br>499:16 519:20<br>577:7 609:21<br>622:1<br><b>newspaper</b> 388:8<br><b>nice</b> 518:1,2<br><b>nights</b> 373:1<br><b>nine</b> 386:6<br><b>nomura</b> 419:3 | <b>non</b> 420:3 646:3<br>648:4,25,25<br><b>nonperforming</b><br>639:3<br><b>nonrecourse</b> 562:9<br><b>nonresponsive</b><br>360:8 363:4<br>365:21 411:14<br>427:14 437:17<br><b>normally</b> 595:23<br><b>north</b> 353:14<br>418:6,12 420:11<br>420:16<br><b>northwest</b> 550:24<br><b>notarized</b> 669:10<br><b>notary</b> 666:4<br>671:24<br><b>note</b> 457:15<br>498:13 548:5<br>563:11<br><b>notebook</b> 482:13<br><b>noted</b> 670:6<br><b>notes</b> 456:19<br>576:20 592:22<br><b>notice</b> 665:1<br><b>noting</b> 387:13<br>669:8<br><b>notion</b> 588:18<br>600:10 617:1<br><b>notwithstanding</b><br>496:1<br><b>nuclear</b> 537:11,13<br>537:16,22 538:19<br>540:18 547:2<br><b>number</b> 358:23,24<br>367:21 374:14<br>389:19 396:1,5<br>430:2 439:15<br>452:10 455:25<br>456:1 458:14<br>482:25 484:17 | 509:14 510:18<br>521:12 532:4<br>538:15 559:2<br>595:19 603:3<br>611:12,12 625:6<br>627:25 628:5,12<br>628:13,16,20<br>630:19 644:24<br>665:10<br><b>numbers</b> 406:10<br>447:8 483:5<br>484:16 630:6<br><b>numerous</b> 529:3<br><b>nw</b> 354:10<br><br><b>o</b><br><br><b>o</b> 356:1 402:19,20<br>402:20,22,22<br>418:20 492:23,24<br><b>oath</b> 356:12<br><b>obfuscated</b> 569:16<br><b>obfuscates</b> 447:19<br><b>object</b> 358:8<br>380:19 381:3<br>382:10 398:4<br>429:6,8 435:11<br>458:7 483:19<br>498:17 508:22<br>590:2 594:25<br>644:12<br><b>objected</b> 483:19<br><b>objection</b> 358:11<br>359:2,4,10 382:23<br>383:5,25 384:14<br>385:8 437:25<br>445:14 478:18<br>480:1,22 506:11<br>535:2 571:19,22<br>572:19 573:20<br>587:23 605:11<br>610:8 622:17<br>623:6 625:2 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[objection - okay]

ROA 007104

Page 36

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 644:18 652:1<br><b>obligate</b> 479:13<br>572:16<br><b>obligates</b> 573:13<br><b>obligation</b> 546:10<br>556:13 574:23<br><b>obligations</b> 513:24<br>546:21 618:11<br><b>obviate</b> 574:6<br><b>obvious</b> 406:11<br>605:17<br><b>obviously</b> 361:7,9<br>453:15 472:1<br>528:25 533:18<br>551:23 553:2<br>605:17 612:6<br>634:15<br><b>ocampo</b> 355:9<br><b>occasions</b> 372:1<br>583:23<br><b>occur</b> 405:1<br>609:25<br><b>occurred</b> 368:7<br>383:1 398:15<br>460:14 543:21<br>609:22 616:18<br>637:15 649:25<br><b>occurring</b> 360:18<br>657:25<br><b>october</b> 548:2<br><b>odd</b> 434:23<br><b>offer</b> 542:18 543:9<br>544:1,3,9 585:15<br>645:11<br><b>offered</b> 362:22,22<br>401:2 493:1<br>603:11,14 624:1,3<br><b>offering</b> 549:24<br><b>offers</b> 543:5<br><b>office</b> 413:11<br>436:23 491:4,21 | 492:7 499:20<br>500:5,6,9,19<br>503:20 504:2,14<br>504:19 543:21<br>578:23 579:4<br><b>officer</b> 388:9<br>417:8,9 522:22<br>523:4 524:6 540:4<br>573:15<br><b>offices</b> 354:8<br>490:16 492:7,14<br>499:13 578:24<br>669:3<br><b>official</b> 666:12<br><b>offset</b> 376:17<br><b>offshore</b> 499:3<br>563:16,17 564:2,3<br>564:4,7,10,18<br><b>oh</b> 357:14,20<br>374:13 400:22<br>402:18 412:9<br>430:23 443:14<br>446:4,10 449:3,7<br>449:12 466:16<br>482:19 492:15<br>493:7,23 528:1<br>529:15 538:6<br>541:7,14 583:18<br>586:9 609:24<br>613:9 630:2 635:9<br>635:13 645:8<br><b>okay</b> 356:22 357:1<br>357:6,9,14,16,20<br>358:1,10,20<br>359:10,15,23<br>361:4 362:20,24<br>363:7 364:2,6,13<br>364:18 365:2,15<br>366:12 367:16,21<br>368:6,9,19 369:6<br>369:19,23 370:3,9 | 371:6 372:5,12<br>373:24 374:3,10<br>374:13,19 375:2<br>375:13,16 376:1<br>377:5,7 378:10,16<br>378:19,23 379:16<br>380:25 381:16,16<br>382:3 383:15<br>385:1 386:12,23<br>387:2 388:12<br>389:7 390:4,18<br>392:8,18,23<br>393:19,21 394:12<br>394:22 396:18<br>400:10 402:6,13<br>402:23,25 403:2,4<br>403:8,11,16,24<br>404:12,17 405:4<br>405:16,23 406:2<br>406:17,19 407:2,6<br>407:12,18,19<br>408:3,6,11,23<br>409:7,11,16 410:1<br>410:24 411:24<br>413:12,16 414:4<br>415:18 418:23<br>419:5,10,19,25<br>420:4,10,18,24<br>421:3,8,18 422:9<br>422:12 423:22<br>424:12,16 425:2<br>425:20 427:17,22<br>428:5 429:2,14<br>430:11,14,16<br>431:7 432:1,4,17<br>432:21,25 433:13<br>433:13,18 434:21<br>439:6 440:20,23<br>441:9 442:10<br>443:7,23 446:4,10<br>446:24 448:17,23 | 449:1,3,18,25<br>450:6 451:16,20<br>452:13,25 455:3<br>455:21 456:4,14<br>457:14 460:2,22<br>461:19 462:25<br>464:24 465:2,4,10<br>467:13 468:6,9,14<br>470:2,5,9 471:17<br>471:21 472:6<br>473:5,13 474:1,8<br>475:1,9 477:20<br>478:10 479:7,17<br>480:11,15,18<br>481:21 482:12<br>484:23 485:25<br>486:10,13,18<br>487:20 488:17<br>492:5,12,24 493:5<br>493:12,15 494:4<br>500:8,15,24<br>501:12,21 502:1<br>502:12 503:23<br>504:15 505:10,19<br>506:1,4 508:4,9<br>510:11,20 511:4<br>512:5,15 513:2,4,6<br>513:12 514:1<br>515:25 516:2<br>517:5 519:13,24<br>520:19,25 521:8<br>522:6,15 525:5,17<br>525:23 526:1,9,12<br>526:19 527:4,6,19<br>528:16,19,23,24<br>529:1,23 530:16<br>531:2,4,18 532:1<br>533:8 535:7 536:3<br>536:13 537:16<br>541:9 543:15<br>544:5 545:13 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[okay - page]

ROA 007105

Page 37

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 549:9 550:10<br>551:7,15,23 552:4<br>552:8,15 553:1<br>554:18 555:2<br>557:15 559:15<br>560:1,4,13,21<br>561:14,18 562:1<br>562:11,22 563:20<br>563:24 564:4,10<br>564:13,16 565:11<br>566:6 567:9,15,21<br>569:6 570:1,13,15<br>570:23 571:4,17<br>572:4,14 573:4<br>574:15,17 575:6<br>575:24 576:21<br>577:5,12,18 578:9<br>578:12 579:1,5,8<br>579:14,19,24<br>580:14 581:3,24<br>582:22 583:10,18<br>586:11 590:9,22<br>591:4,13 593:8,15<br>594:18 595:11<br>596:5,21 597:12<br>599:2 601:5<br>608:11,11 611:14<br>612:12,23 613:11<br>613:14,24,25<br>614:12,14 615:8<br>619:8 620:10,10<br>620:17 621:7<br>624:16 625:7<br>627:10,20,25<br>631:23 633:20<br>635:6,18 636:24<br>637:13 638:20<br>639:14,17 640:5<br>640:23 641:1,10<br>642:11 646:13<br>648:1 649:23 | 651:3,16 652:9,20<br>653:21 654:6,15<br>657:2,16 658:6<br>659:11,22 660:3<br>661:1 663:5<br>664:24<br><b>old</b> 387:18 558:16<br><b>omission</b> 368:1<br>574:4,6<br><b>once</b> 390:4 471:8<br>665:9 669:10<br><b>ondo</b> 402:17,19<br>406:25 407:1,18<br><b>ones</b> 367:7 401:15<br>424:24 485:9,10<br>634:10<br><b>op</b> 627:2<br><b>operating</b> 440:6,8<br>495:23<br><b>operational</b><br>495:12<br><b>operations</b> 436:20<br>451:7,17 602:2<br><b>operator</b> 489:8<br><b>operators</b> 489:25<br>489:25<br><b>opinion</b> 427:13<br>461:4 493:24<br>621:7 650:10<br><b>opinions</b> 596:2<br>645:12,19,21<br><b>opportunities</b><br>360:17 489:22<br>523:8<br><b>opportunity</b><br>607:20 627:2<br><b>opposed</b> 388:23<br>485:10 610:20<br>619:20 648:12<br><b>orange</b> 479:11,14<br>480:6 | <b>order</b> 359:1 586:5<br>632:2 664:6 665:1<br>665:9<br><b>ordering</b> 669:14<br><b>orderly</b> 630:25<br>631:7 658:2<br><b>orders</b> 663:18<br>664:20<br><b>organization</b><br>388:10 483:14<br><b>original</b> 615:14<br>663:19 669:17<br><b>ought</b> 413:1<br>644:16<br><b>outbid</b> 489:23<br><b>outcome</b> 574:1<br><b>outlined</b> 640:21<br><b>outright</b> 517:17<br><b>outside</b> 382:2<br>383:2 393:12<br>477:14 555:14<br>558:16 587:12<br>606:4,18 608:2<br>662:6<br><b>outstanding</b> 472:9<br>472:10<br><b>overall</b> 398:25<br>447:19 452:2<br>456:8 500:4,8<br><b>overnight</b> 385:11<br><b>overseer</b> 438:23<br><b>overwhelmed</b><br>515:1<br><b>owe</b> 508:13<br><b>owed</b> 472:9<br><b>owned</b> 422:1<br>431:12,13 432:7<br>432:22 467:21<br>498:4 558:21<br>560:17 561:16,16<br>603:22 607:12 | <b>owner</b> 560:24<br>600:23<br><b>owners</b> 374:23<br>522:10 525:8<br><b>ownership</b> 376:15<br>435:10 441:24<br>451:4 467:19,23<br>468:8,19 469:2,4<br>524:23 525:13<br>526:23 561:14<br>597:13,17,20,23<br>601:9,12,15<br>602:12 604:24<br>605:2 653:1<br><b>owns</b> 452:5,5<br>572:8 |
| <b>p</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                              |
| <b>p</b> 356:1 565:21<br><b>p.m.</b> 503:4,8<br>576:24 577:3<br>636:11,15 663:8<br>663:11 665:19,23<br><b>pa</b> 353:7,13<br><b>pack</b> 485:14<br><b>packaged</b> 548:5<br><b>packed</b> 555:3<br><b>page</b> 414:5,19<br>430:1,5 431:11<br>482:25 484:14<br>521:12,23,25<br>522:2,2 525:6<br>528:18 529:9,10<br>529:23,25 530:5<br>530:10,12,23,24<br>531:8,18,18 532:1<br>532:1,19,20,20<br>535:16 538:5,15<br>540:2 541:9,15,15<br>544:20 545:21<br>547:3 582:14,14<br>582:15 586:7                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 628:9 642:7<br>665:11 667:2,17<br>667:24,25 668:1,2<br>668:3,4 670:12,15<br>670:18,21,24<br>671:2,5,8,11,14,17<br><b>pages</b> 396:5<br>670:10<br><b>paid</b> 375:22 376:7<br>376:12,25 377:2<br>394:9,16,19 395:1<br>395:14 398:13<br>399:22 420:2,7<br>435:23,25 452:17<br>472:8,11,14<br>501:12,22 508:18<br>522:16,17 557:21<br>561:18 562:23<br>563:5 624:10,19<br>625:24 654:6,16<br>654:18<br><b>palo</b> 404:1<br><b>panky</b> 512:17<br><b>paper</b> 464:1<br><b>papers</b> 463:6,9,15<br>463:20 464:2,7<br><b>paragraph</b> 540:10<br><b>paragraphs</b> 556:2<br><b>parameters</b><br>475:21<br><b>paraphrase</b> 620:4<br><b>pardon</b> 383:7<br>422:16 449:12<br>461:10 544:4<br>564:14 565:18<br>597:11 639:11<br><b>parents</b> 388:2<br><b>part</b> 360:25<br>377:16,16 378:11<br>380:6,9 387:5<br>391:6 398:25 | 407:7 432:22<br>438:9 458:24<br>467:8 478:22<br>485:8 486:8<br>517:10 526:23<br>528:15 551:22<br>556:21 558:8,11<br>578:24 612:8<br>613:17 618:13<br>624:5 629:11<br><b>partial</b> 412:5,7<br><b>participate</b> 616:22<br><b>participated</b><br>379:14 602:5<br><b>participation</b><br>378:1 396:9 433:2<br>469:8 618:13<br><b>particular</b> 370:24<br>441:17 481:2<br>516:1<br><b>particularly</b> 437:2<br>495:10<br><b>parties</b> 488:25<br>506:16 669:15<br><b>partner</b> 420:14<br>422:25 446:22<br>559:21 560:2,5,7<br><b>partners</b> 423:1<br>491:11 492:8,9<br>559:9<br><b>partnership</b><br>431:23 559:4,10<br>559:24<br><b>party</b> 376:11,17<br>428:15 439:11<br>443:17,21 458:4<br>475:10 506:15<br>546:1 594:9<br>627:15 655:1<br>666:9 | <b>pass</b> 592:22 593:3<br>658:3<br><b>passed</b> 557:1<br>592:6<br><b>path</b> 454:8,9,12<br><b>pattern</b> 477:14<br><b>paul</b> 352:4,9,10<br>354:14 355:9<br>358:23,25 359:17<br>359:18 361:7<br>362:3 363:14<br>365:9 380:14<br>385:16,20 396:3,3<br>396:7,8,15 397:5<br>397:14 398:18<br>399:10,14 400:1<br>424:19 426:6,16<br>426:21,25,25<br>427:8,9,23,25<br>428:4,22 429:21<br>430:12 454:25<br>455:3 458:17<br>464:6 469:16,18<br>475:13 482:2<br>486:25 487:2,2,4<br>488:4,10,14,22<br>494:1,9 496:19<br>497:13,17 499:8<br>502:1 513:8<br>516:16 517:2,7,14<br>518:16 519:5<br>520:3,8,8,12,14<br>524:14 526:2,18<br>531:7,9 533:24<br>535:11 536:18,19<br>541:4 543:18<br>544:12 545:13,14<br>545:14,17,25,25<br>551:9 554:15<br>555:9,16 556:16<br>556:22 557:11 | 558:17 565:20,21<br>566:4,5,17 567:5<br>568:15,16 569:1<br>571:3,10 574:1<br>576:8,15 581:1,19<br>583:15 597:5,14<br>597:21 598:9,22<br>598:25 599:10,14<br>600:6,12,14,14,17<br>600:19 606:22,25<br>607:11 608:16<br>610:15 611:3,8<br>612:16 616:19<br>617:10,23 621:11<br>622:9 623:25<br>624:2 625:19<br>627:24 632:1<br>634:14 640:11<br>641:20 651:15,18<br>653:4 656:18<br>657:4,14,21 658:6<br>658:10 659:12,18<br>660:8,12,15<br><b>paul's</b> 396:9<br>518:24 536:18<br>537:4 538:23<br>539:6 567:24<br>583:9 606:22<br>607:16,16,21,22<br>610:20 615:22<br>652:25<br><b>pause</b> 495:11<br>569:12<br><b>pay</b> 393:10 397:3<br>414:8 419:19,23<br>435:1 439:9 472:7<br>502:3,13 602:19<br>603:11,14<br><b>payable</b> 508:25<br>509:1 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>payback</b> 511:9</p> <p><b>paying</b> 376:21<br/>393:11 420:3<br/>464:20 509:4<br/>562:19 602:18<br/>624:7,9,10</p> <p><b>paylor</b> 354:3<br/>415:25 416:9<br/>504:16 509:17<br/>521:16,22 530:4,7<br/>530:9 538:5<br/>592:24 593:6<br/>595:2,13 605:13<br/>611:1 618:24<br/>622:19 623:1,14<br/>625:4 635:4,9,13<br/>636:1,5,7 639:6<br/>656:21,24 663:5<br/>663:14 667:6,10</p> <p><b>paylor's</b> 372:2<br/>429:25</p> <p><b>payment</b> 378:8</p> <p><b>payments</b> 602:19<br/>602:22</p> <p><b>peggy</b> 485:7 486:2</p> <p><b>pellet</b> 409:10</p> <p><b>pendency</b> 414:9<br/>578:2,15</p> <p><b>pending</b> 403:15,17<br/>666:10</p> <p><b>penny</b> 623:17</p> <p><b>people</b> 377:13<br/>386:25 393:16,17<br/>405:24 431:10<br/>434:9 460:9 475:2<br/>482:24 483:6,10<br/>485:11 490:7<br/>516:8 529:3<br/>535:24 538:22<br/>556:14 611:3,21<br/>629:6 640:11</p> | <p><b>percent</b> 375:23<br/>376:25 377:3,5,6,8<br/>377:13 378:11,19<br/>378:21,23 379:1,3<br/>379:4,6,13 380:3,9<br/>382:8,15,16,17<br/>389:17,19 390:24<br/>391:13,18,19<br/>392:24 393:1,19<br/>412:14 424:22<br/>434:5,7,23,25<br/>469:4,5 524:18<br/>558:23,24 559:6,6<br/>559:9,22 560:11<br/>560:17,19,24<br/>561:5 562:20,21<br/>576:1 603:22<br/>617:2 624:11,18<br/>624:19 660:17</p> <p><b>percentage</b> 391:20<br/>392:11 393:2,2,5<br/>394:24 395:12<br/>597:17,23</p> <p><b>perfect</b> 386:5</p> <p><b>perfectly</b> 463:15<br/>632:15 656:5<br/>658:4</p> <p><b>performance</b><br/>495:14</p> <p><b>performed</b> 450:7<br/>450:13</p> <p><b>period</b> 386:1<br/>391:19 398:16<br/>469:23,24 477:17<br/>496:20 550:14<br/>584:18 656:16<br/>657:8</p> <p><b>perjured</b> 368:5</p> <p><b>permission</b> 395:25<br/>415:14,22 417:21<br/>599:3</p> | <p><b>person</b> 367:15<br/>436:9,14 437:6,12<br/>437:22 448:10<br/>489:11,13 519:9<br/>626:17 641:22<br/>662:18</p> <p><b>personal</b> 352:9<br/>354:13 395:13<br/>398:12 458:12<br/>472:3 498:10<br/>565:4 618:12<br/>619:17 620:11<br/>627:20 650:20<br/>651:8 663:17,22</p> <p><b>personally</b> 394:25<br/>410:7 495:20<br/>497:16,24 498:8<br/>516:11 547:13<br/>661:18</p> <p><b>perspective</b><br/>436:25</p> <p><b>phantom</b> 468:2,8<br/>468:10</p> <p><b>phelps</b> 353:18</p> <p><b>phone</b> 366:16<br/>504:4,4,5,17<br/>567:25 609:14<br/>644:24</p> <p><b>phoned</b> 371:25<br/>506:2</p> <p><b>phones</b> 422:3</p> <p><b>photograph</b><br/>540:11</p> <p><b>phrase</b> 395:8</p> <p><b>phrasing</b> 400:3<br/>549:3</p> <p><b>physical</b> 470:10,11</p> <p><b>physically</b> 503:25<br/>505:5 579:6</p> <p><b>pick</b> 503:10</p> | <p><b>picked</b> 392:24</p> <p><b>picture</b> 574:2</p> <p><b>piece</b> 376:17 457:1<br/>457:15</p> <p><b>pieces</b> 455:23<br/>456:18 485:9</p> <p><b>pile</b> 484:1</p> <p><b>pinky</b> 482:3</p> <p><b>pitting</b> 385:8</p> <p><b>pity</b> 401:22</p> <p><b>place</b> 436:19 478:4<br/>505:2,4 521:7<br/>528:7 554:22<br/>555:6 567:19<br/>588:15 606:3<br/>642:5</p> <p><b>placeholders</b><br/>484:19</p> <p><b>places</b> 647:7</p> <p><b>plaintiff</b> 352:6<br/>353:2 664:19</p> <p><b>plan</b> 375:3,4,22<br/>377:17,19 454:2,7<br/>457:1,15 557:4<br/>580:11 609:10,15<br/>621:24 632:10,18<br/>634:1 640:12</p> <p><b>plane</b> 471:9,22,25<br/>472:3</p> <p><b>planned</b> 378:6<br/>476:14</p> <p><b>planning</b> 381:18<br/>547:17</p> <p><b>plans</b> 373:15<br/>388:22 413:7<br/>452:21 453:5<br/>455:22 456:18<br/>587:2 629:6<br/>652:14 655:14</p> <p><b>platform</b> 408:9<br/>458:16 488:23</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



[playing - pressure]

ROA 007108

Page 40

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>playing</b> 551:17<br><b>plaza</b> 355:3<br><b>pleadings</b> 461:25<br><b>pleas</b> 352:1<br><b>pleasant</b> 372:13<br>372:25<br><b>pleasantries</b><br>553:23<br><b>please</b> 356:20<br>358:20 369:14,14<br>411:15 426:25<br>429:25 444:20,21<br>460:23 475:5<br>530:2 669:7,11,20<br>670:10,10<br><b>plenty</b> 362:12<br>494:23<br><b>pllc</b> 354:9<br><b>plus</b> 396:7,8<br>438:25<br><b>pocket</b> 378:14<br>422:13 424:13<br>628:1<br><b>point</b> 360:7 365:14<br>366:8 370:21<br>375:21 377:11<br>380:23 388:19<br>393:18 398:7,8,21<br>404:11 426:16<br>431:17 434:17,21<br>438:10 439:16,17<br>454:11,15 456:25<br>457:8,12,12,14<br>461:13 462:4,5<br>465:23,24 469:17<br>469:17 475:25<br>488:21 494:2,9<br>501:18 513:8<br>514:21 516:10<br>517:9 518:3,9,11<br>527:13 528:22 | 530:19 533:14<br>536:2 542:12<br>549:10 555:18<br>557:5 561:7 562:9<br>566:15 575:10<br>580:9 585:4,17,19<br>591:21 592:1<br>610:24 617:10<br>619:19 620:8<br>621:2 647:4 648:1<br>656:15<br><b>pointed</b> 397:12<br><b>points</b> 391:5,20<br>393:2,3,6 580:8<br><b>political</b> 373:7<br>583:2,7<br><b>pop</b> 539:14<br><b>pops</b> 384:21<br>534:16,24 543:7<br>544:13<br><b>populated</b> 425:23<br><b>populating</b> 390:1<br><b>portfolio</b> 400:20<br>410:23 420:13<br>421:22 423:24<br>467:2 550:4<br><b>portfolios</b> 594:4<br><b>portion</b> 378:17<br>379:2,5,12 391:7,9<br>393:9<br><b>portions</b> 664:21<br><b>poses</b> 531:16<br><b>posit</b> 570:11<br><b>position</b> 382:6<br>383:21 404:25<br>467:25 516:19<br>525:18,24 526:4<br>527:17,21 538:25<br>539:13,21 540:6,7<br>541:20 542:10<br>597:25 604:21 | 607:10 608:10<br>618:17 626:4<br>627:12 632:13<br>653:9 662:16<br><b>positions</b> 632:11<br><b>positive</b> 389:18<br>559:1<br><b>possibility</b> 375:7<br>386:5<br><b>possible</b> 386:15<br>405:2 429:20<br>487:24 530:16<br>557:16,23 567:7<br>651:17,22<br><b>possibly</b> 387:6<br>464:9 584:17<br>607:17 610:17<br><b>post</b> 402:7 618:2<br><b>pot</b> 373:25<br><b>potentially</b> 557:22<br><b>potlatch</b> 439:22<br><b>pour</b> 366:4<br><b>powerpoint</b><br>456:18 457:15<br>636:5<br><b>practical</b> 601:18<br><b>practically</b> 601:10<br><b>practice</b> 366:24<br>572:25 573:5,11<br><b>precisely</b> 554:10<br><b>predecessor</b> 489:5<br><b>predicate</b> 478:22<br><b>predicated</b> 377:17<br><b>predict</b> 452:19<br><b>predictable</b><br>362:18<br><b>prefer</b> 386:21<br><b>preparation</b> 571:6<br><b>prepare</b> 593:10<br>615:10 | <b>prepared</b> 545:1<br>614:21 615:4<br><b>preparing</b> 405:12<br><b>preponderance</b><br>390:2 393:5<br><b>pres</b> 581:15<br><b>presence</b> 460:17<br>475:3<br><b>present</b> 355:8<br>364:10 371:12<br>384:20 426:10<br>505:5 567:21<br>579:6 582:7 627:3<br>643:21 659:9<br><b>presentation</b><br>365:8 396:21<br>399:24 434:11,12<br>457:16 482:18<br>500:11,20,21<br>553:16,18 580:9<br>581:15,18,23<br>615:6,7,25 616:1,4<br>616:5<br><b>presentations</b><br>374:9 396:7<br>397:14 398:1<br>412:23 426:9<br>456:19 587:13<br>616:12<br><b>presented</b> 397:25<br>581:20 636:20<br><b>preserved</b> 416:4<br><b>preserving</b> 547:6<br><b>president</b> 416:23<br>416:24 458:22<br>470:6 542:16<br>543:5 545:22<br>546:6 598:18<br>602:1<br><b>pressure</b> 359:17 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[pressured - public]

ROA 007109

Page 41

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>pressured</b> 358:24</p> <p><b>presumably</b><br/>603:19 618:3<br/>621:19</p> <p><b>pretty</b> 362:8<br/>387:16 411:6<br/>451:22 467:2,24<br/>511:6 537:9<br/>543:13 548:17<br/>549:5 588:24<br/>618:10 633:8<br/>652:11</p> <p><b>prevent</b> 360:18</p> <p><b>prevented</b> 368:17</p> <p><b>preventing</b> 547:7</p> <p><b>previous</b> 438:4<br/>530:1</p> <p><b>previously</b> 577:5</p> <p><b>price</b> 450:18<br/>467:24</p> <p><b>prices</b> 450:21</p> <p><b>pricing</b> 594:3,3</p> <p><b>primarily</b> 491:6</p> <p><b>prince</b> 353:4</p> <p><b>principal</b> 369:1</p> <p><b>printed</b> 425:7</p> <p><b>prior</b> 389:13,17<br/>397:22 418:2<br/>419:9 424:20<br/>450:16 453:19<br/>460:17 465:9<br/>491:21 507:17<br/>528:20 539:21<br/>542:1 567:19,20<br/>588:15 598:1,7,12<br/>604:22 650:22<br/>658:1</p> <p><b>private</b> 374:22<br/>375:8 424:6 444:7<br/>444:25 445:12<br/>491:7,21 492:8</p> | <p>493:2 564:1<br/>587:20</p> <p><b>privilege</b> 595:1<br/>644:13</p> <p><b>privileged</b> 595:7<br/>595:10</p> <p><b>pro</b> 495:23 593:23<br/>598:4 640:12</p> <p><b>probably</b> 375:11<br/>390:23 391:18<br/>398:18 404:2,9,11<br/>406:16 408:21<br/>430:23 437:3<br/>439:2 447:24<br/>452:1 455:14<br/>466:13 469:8<br/>486:14 491:15<br/>492:2,3 493:15<br/>494:3 506:7<br/>512:14 514:23<br/>529:11 548:20<br/>552:13 555:18<br/>556:4 561:3<br/>578:24 582:3<br/>583:17 588:1,7,18<br/>588:21 596:10<br/>603:15 609:19<br/>611:13 656:14,14</p> <p><b>problem</b> 518:6<br/>541:21 566:22<br/>608:7 617:9<br/>665:14</p> <p><b>procedure</b> 631:6<br/>670:7</p> <p><b>proceed</b> 601:4<br/>640:20 641:8</p> <p><b>proceeds</b> 634:1</p> <p><b>process</b> 386:22<br/>389:16 395:20,20<br/>396:10,22 415:9<br/>428:22 453:15</p> | <p>462:8 584:12<br/>589:14 599:14<br/>600:9 629:24<br/>633:1 640:2 645:1</p> <p><b>produced</b> 486:1,1<br/>486:2 505:22<br/>609:7</p> <p><b>production</b> 608:9<br/>669:21</p> <p><b>products</b> 417:22<br/>437:4,7 439:20</p> <p><b>professional</b> 618:9<br/>666:4</p> <p><b>professor</b> 649:21</p> <p><b>profit</b> 450:1 525:9</p> <p><b>profitable</b> 422:6</p> <p><b>profits</b> 378:20<br/>434:5</p> <p><b>profound</b> 387:16</p> <p><b>program</b> 629:23</p> <p><b>progress</b> 534:5</p> <p><b>prohibited</b> 414:15<br/>414:18,21 483:2</p> <p><b>project</b> 390:3<br/>392:6,14 450:4<br/>511:22</p> <p><b>projects</b> 459:1<br/>511:7,7,8 618:14</p> <p><b>prominence</b><br/>491:12</p> <p><b>prominent</b> 492:2</p> <p><b>prominently</b><br/>360:24</p> <p><b>promise</b> 389:4<br/>392:21 456:2<br/>489:17 648:6</p> <p><b>proof</b> 431:3</p> <p><b>properly</b> 566:3<br/>653:22</p> <p><b>properties</b> 558:15<br/>559:13 560:12,20</p> | <p>561:13,17</p> <p><b>property</b> 558:16<br/>560:24 562:24<br/>563:7</p> <p><b>proposal</b> 457:2</p> <p><b>proposals</b> 388:22<br/>441:21,21 442:10<br/>455:22 456:17<br/>526:25 527:10,15<br/>656:17</p> <p><b>proposed</b> 440:9<br/>468:4 522:9<br/>645:20</p> <p><b>proposing</b> 438:15<br/>441:3 469:12<br/>547:17 655:14</p> <p><b>prospectus</b> 550:8</p> <p><b>protect</b> 496:8<br/>517:7 520:25<br/>616:19 634:13</p> <p><b>protected</b> 496:5<br/>663:18</p> <p><b>protection</b> 517:9</p> <p><b>protracted</b> 486:24</p> <p><b>prove</b> 554:6,21</p> <p><b>provide</b> 404:25<br/>436:22 443:2<br/>497:1 593:21<br/>605:4 629:5,17<br/>632:2</p> <p><b>provided</b> 593:23<br/>595:19 623:10<br/>627:17 628:2<br/>629:10,12 638:16</p> <p><b>providing</b> 368:4<br/>404:24 641:13</p> <p><b>public</b> 439:20<br/>495:6 507:9<br/>549:23,24 550:6<br/>634:2 666:4<br/>671:24</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>publicized</b> 450:21<br/> <b>publicly</b> 439:19<br/> <b>purchased</b> 560:8<br/> <b>purchaser</b> 604:18<br/> <b>pure</b> 495:1<br/> <b>purpose</b> 375:10<br/> 550:15 556:6<br/> <b>purposes</b> 374:14<br/> 375:17 391:22<br/> 480:13 481:18<br/> 554:2 590:18<br/> <b>pursuant</b> 670:7<br/> <b>pursue</b> 639:12<br/> <b>pursued</b> 638:24<br/> <b>pushed</b> 405:2<br/> 612:2<br/> <b>put</b> 409:18 414:24<br/> 417:1,2,6 421:11<br/> 424:13 453:21<br/> 459:10 491:15<br/> 512:6 516:7,20<br/> 540:21 554:12<br/> 593:24,25 620:5<br/> 621:15 653:19<br/> <b>putative</b> 352:10<br/> <b>putting</b> 407:6,7,9<br/> 407:11,15 413:7<br/> 468:25 483:5,5<br/> 513:23</p> | <p><b>quantified</b> 412:20<br/> <b>quantum</b> 396:5<br/> <b>quarrelling</b><br/> 381:13<br/> <b>quarter</b> 397:23<br/> <b>query</b> 481:5<br/> <b>quest</b> 590:21<br/> <b>question</b> 356:18<br/> 356:21,25 360:10<br/> 369:15,17 373:14<br/> 374:14 381:9<br/> 382:11 384:4,12<br/> 391:24 395:18,22<br/> 396:14,19 397:13<br/> 411:15 425:9,10<br/> 427:16 429:11<br/> 444:11,13,17,18<br/> 451:15 453:21<br/> 454:9 456:3 458:8<br/> 462:25 469:24<br/> 473:19 474:16<br/> 475:8,17 478:8,8<br/> 480:13 481:5,9,18<br/> 484:3,24,24<br/> 488:19 492:11<br/> 493:16 513:3<br/> 517:10 531:12,15<br/> 535:17 557:4,9,14<br/> 564:9 570:11<br/> 572:13 574:11<br/> 575:17,19 579:12<br/> 581:12 590:3,12<br/> 590:21 600:19<br/> 601:9,11,14,23<br/> 604:13 609:11<br/> 630:12 642:16<br/> 647:11,12,25<br/> 649:3,16 650:7<br/> 651:2 652:12<br/> 657:20 659:24<br/> 660:4</p> | <p><b>questioning</b><br/> 358:18 512:8<br/> 546:4<br/> <b>questions</b> 363:5<br/> 428:3 494:25<br/> 495:5,25 559:16<br/> 592:21 593:1<br/> 663:14,15<br/> <b>quickly</b> 518:11<br/> 542:18 567:5,7,24<br/> <b>quiet</b> 555:16<br/> 585:21,22<br/> <b>quietly</b> 555:9<br/> <b>quite</b> 397:17<br/> 427:14 440:5<br/> 465:9 471:4<br/> 581:18 588:14,14<br/> 588:17 619:22<br/> 627:23 629:9<br/> 653:17 659:14<br/> <b>quote</b> 444:5<br/> 563:14 612:14<br/> 637:18</p> | <p>551:8,16,23 552:4<br/> 581:19 592:5,13<br/> 599:14 612:2<br/> 618:8,10 625:24<br/> 627:11,12,21<br/> 646:11 651:9<br/> 654:17,20 659:6<br/> 661:2<br/> <b>randy's</b> 618:12<br/> 658:15<br/> <b>range</b> 451:10<br/> <b>rat</b> 485:14<br/> <b>rational</b> 617:10<br/> <b>reach</b> 519:1 652:6<br/> 658:23<br/> <b>reached</b> 434:17<br/> 591:21 659:3,4,11<br/> <b>reaction</b> 515:1<br/> <b>read</b> 438:11 442:1<br/> 447:9 545:11<br/> 574:20 637:17,20<br/> 654:7,9,12,13<br/> 665:24 669:6<br/> 670:2<br/> <b>reading</b> 445:2<br/> 524:8<br/> <b>reads</b> 522:24<br/> <b>ready</b> 643:20<br/> <b>real</b> 375:5,12<br/> 455:18 558:23<br/> 560:11,16 599:4<br/> 633:3 653:11<br/> <b>reality</b> 360:25<br/> 573:25<br/> <b>realize</b> 356:14<br/> 361:16 371:4<br/> <b>realized</b> 361:22<br/> 514:17 555:23<br/> <b>reallocated</b> 483:21<br/> 484:2,5 618:4</p> |
| <p><b>q</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>r</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <p><b>qua</b> 606:1,2<br/> <b>qualification</b><br/> 512:22<br/> <b>qualifications</b><br/> 494:14<br/> <b>qualified</b> 413:22<br/> 414:1 493:24<br/> 494:2,12,19<br/> <b>qualities</b> 494:16<br/> <b>qualms</b> 662:19</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>r</b> 353:8 356:1<br/> 492:23,24<br/> <b>race</b> 400:16<br/> 401:10<br/> <b>racers</b> 400:15<br/> <b>rage</b> 607:19<br/> <b>raise</b> 446:7 488:25<br/> 554:12 557:7,19<br/> <b>raises</b> 495:4<br/> <b>raising</b> 416:12<br/> 554:3<br/> <b>ran</b> 405:24 487:8,9<br/> 487:11<br/> <b>randolph</b> 352:9<br/> 354:1<br/> <b>randy</b> 399:8<br/> 535:23 547:22</p>                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

[really - referring]

ROA 007111

Page 43

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>really</b> 361:19<br>367:25 389:4<br>392:21 401:21<br>414:8 421:5<br>424:23 438:18<br>443:10 451:9<br>465:19,20 468:16<br>494:1 516:17<br>517:25 519:8<br>540:25 551:9<br>555:15 584:1,9,25<br>585:17 601:10<br>609:21 614:10,11<br>644:19,19<br><b>realtime</b> 516:22<br><b>rear</b> 355:11<br><b>reason</b> 387:11,13<br>415:4,8,25 437:9<br>502:23 533:14<br>570:19 571:16<br>594:21 609:2<br>625:17 670:14,17<br>670:20,23 671:1,4<br>671:7,10,13,16,19<br><b>reasonable</b> 453:18<br>511:12 573:5<br>617:21<br><b>reasons</b> 544:18<br>557:23 583:3,7<br>602:16 670:9<br><b>recall</b> 357:21<br>366:22,23 367:8<br>385:4,10 394:11<br>397:5 417:1<br>418:11 420:23<br>422:24 423:17<br>424:8,18,25 429:1<br>432:3,5 434:12<br>439:23 443:5,10<br>445:6,6,7 446:13<br>447:11,11 457:23 | 465:11 487:19,23<br>497:9 499:23<br>500:2,3,25 501:20<br>501:23 502:11<br>504:6,11 505:8,18<br>505:24 507:12,14<br>507:20 509:13,13<br>509:14 520:24<br>526:13,16 531:5<br>531:10,13 545:6<br>546:19 549:2,2,22<br>554:21 555:8,11<br>559:6 565:1<br>567:18 577:17,24<br>578:4,4,8 579:12<br>579:13 580:16<br>581:6,6,9,17<br>582:11 583:6<br>584:2 585:11<br>586:13,17,24<br>587:13,17 588:23<br>596:8,11 600:1,15<br>605:6 626:2<br>628:17,19 634:25<br>638:2,4,9,11<br>655:24,24<br><b>recap</b> 434:10<br>494:8 640:18<br>642:22<br><b>recast</b> 618:1<br><b>receipt</b> 464:1<br><b>receive</b> 377:13<br>398:12 432:17<br>441:14 524:3<br>525:8 589:20<br>603:17<br><b>received</b> 377:25<br>404:17,20 405:4<br>406:19,24 409:1<br>410:15,25 412:4,7<br>412:13 423:1 | 548:15 602:6<br>603:8 609:23<br>623:17 624:20<br>640:19 641:5,8<br>655:6<br><b>receiving</b> 376:22<br>391:7,8 393:23,25<br>524:23 651:10<br><b>reception</b> 501:4<br><b>recess</b> 442:18<br>503:5 576:25<br>636:12 663:9<br><b>recite</b> 661:25<br>662:10<br><b>recognize</b> 398:24<br>399:5<br><b>recognized</b> 497:14<br><b>recognizing</b><br>412:20<br><b>recollection</b> 386:5<br>456:10 476:9<br>501:23 502:6<br>527:20 555:6<br>568:18 614:12,13<br>643:24<br><b>recommend</b><br>413:10<br><b>recommendation</b><br>377:17 438:12<br>630:25<br><b>recommended</b><br>457:2 638:19<br><b>reconsider</b> 525:23<br><b>reconsidered</b><br>525:18 526:3,15<br>527:16,21<br><b>reconstitute</b><br>556:19<br><b>record</b> 356:4<br>360:8,11 369:15<br>383:10,19 416:10 | 436:5 442:15,19<br>503:2,6 504:9<br>506:10 509:20<br>536:25 545:9,20<br>576:22 577:1<br>635:8,16 636:2,10<br>636:13 637:8<br>639:18 663:7,10<br>663:16 665:18<br>666:7<br><b>recorded</b> 356:5<br>503:23,25 505:16<br>505:19 507:3,8,15<br>543:4 665:20<br><b>recording</b> 503:11<br>503:13,16,19<br>506:5,6,20,22,25<br>507:10,13 528:7<br>591:7,11<br><b>recordings</b> 369:10<br>371:11 591:4,5<br><b>recuse</b> 546:1<br><b>refer</b> 438:4 473:20<br>494:13 646:5<br><b>reference</b> 474:21<br>476:8 481:4 494:7<br>507:4 590:23<br>591:9 601:24<br>620:2,3<br><b>references</b> 581:16<br>645:23<br><b>referencing</b><br>591:19<br><b>referred</b> 392:9<br>509:15<br><b>referring</b> 429:10<br>449:6,7 459:18<br>462:10 475:20<br>491:2 497:23<br>498:2 500:15<br>536:12,13,16 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>537:23 538:2<br/>550:22 585:21,24<br/>603:1,3 604:12<br/>639:16<br/><b>refers</b> 446:21<br/>614:9<br/><b>refinanced</b> 563:3<br/><b>refinancing</b><br/>391:16<br/><b>reflect</b> 573:23,24<br/>580:21 663:16<br/><b>reflected</b> 495:22<br/><b>reflecting</b> 473:21<br/><b>reflects</b> 415:2,6<br/><b>refrained</b> 372:6<br/><b>refresh</b> 505:7<br/><b>refused</b> 616:2<br/>658:10<br/><b>reg</b> 574:25 576:2<br/><b>regard</b> 477:17<br/>507:6 516:12<br/>595:15 604:23<br/><b>regarding</b> 448:18<br/>585:22 599:24<br/>633:16<br/><b>regardless</b> 477:16<br/><b>region</b> 489:19<br/><b>register</b> 573:23<br/><b>registered</b> 376:6<br/>405:22 666:3<br/><b>regret</b> 533:18<br/>534:2<br/><b>regretted</b> 534:13<br/><b>regular</b> 464:20<br/>519:22<br/><b>regularly</b> 371:19<br/>507:3<br/><b>reimburse</b> 629:19<br/><b>reimbursement</b><br/>471:23,25</p> | <p><b>reit</b> 375:6<br/><b>rejected</b> 493:20<br/><b>relate</b> 398:19<br/>428:3 557:10<br/>583:8<br/><b>related</b> 370:25<br/>388:17 397:22<br/>414:22 435:10,13<br/>436:23 450:17<br/>476:9 486:22<br/>504:13 522:15<br/>596:15 610:16<br/>629:20 666:9<br/><b>relates</b> 439:19<br/>481:5,5 533:12<br/>540:1<br/><b>relationship</b><br/>363:18 370:21,22<br/>371:14 385:15<br/>391:24 486:11<br/>588:3 592:15<br/>626:7<br/><b>relationships</b><br/>370:24,25<br/><b>relative</b> 610:22<br/><b>relatively</b> 408:22<br/>436:18 518:11<br/><b>relevant</b> 382:1<br/>383:2 412:18<br/>601:22<br/><b>relied</b> 595:24<br/>602:6<br/><b>rely</b> 596:2 611:21<br/>611:23<br/><b>relying</b> 433:10<br/><b>remain</b> 546:6<br/><b>remainder</b> 393:3<br/>624:11<br/><b>remained</b> 626:17<br/>630:23</p> | <p><b>remember</b> 357:22<br/>358:6,18 384:24<br/>384:25 385:18<br/>387:17 400:15,22<br/>400:24 401:9,11<br/>401:13,16,17<br/>402:14 413:6<br/>422:7 447:10<br/>455:14,19 456:11<br/>464:11 467:11<br/>469:7 500:5,10,21<br/>503:12 505:10<br/>506:6,22 509:7<br/>517:20 518:20,21<br/>527:19 529:4,9,16<br/>534:13 537:15<br/>547:25 549:6,8,14<br/>549:16,16,17<br/>551:3,7,13,20,21<br/>552:19 557:25<br/>558:5,6,7,7,8<br/>562:12 563:11,18<br/>568:8,8 577:12<br/>580:25 583:15<br/>584:1,9 585:18<br/>593:12 614:11<br/>626:13,22 642:3<br/>656:8 660:18,22<br/>660:23,24<br/><b>remembering</b><br/>531:21<br/><b>remembers</b><br/>386:17 387:12<br/><b>remind</b> 356:11,19<br/>389:5 437:16<br/><b>remove</b> 542:7<br/>632:10 657:4,8,14<br/>658:7 660:12<br/><b>removed</b> 617:4,14<br/>617:15 618:3<br/>619:19 629:22</p> | <p>657:6,10<br/><b>removing</b> 632:16<br/>660:9<br/><b>rent</b> 500:16<br/><b>repaid</b> 563:3<br/><b>repeat</b> 388:3<br/>477:25 616:23<br/>619:12,14<br/><b>repeatedly</b> 488:9<br/><b>rephrase</b> 425:9<br/>473:14 581:11<br/><b>replacement</b> 490:2<br/>511:24,25<br/><b>report</b> 551:16<br/>596:7 647:7,21<br/><b>reported</b> 352:24<br/>372:10 585:7<br/><b>reporter</b> 369:18<br/>369:22 383:4<br/>389:8 416:7<br/>437:14 447:9<br/>523:20 533:22<br/>664:16 666:1,4<br/>667:11<br/><b>represent</b> 487:17<br/>487:20 529:3<br/><b>representation</b><br/>388:1<br/><b>representative</b><br/>352:9 354:14<br/><b>representatives</b><br/>405:22<br/><b>request</b> 462:8<br/>584:12 629:24<br/><b>requested</b> 608:24<br/>667:13,14<br/><b>require</b> 572:16<br/>573:6 612:7<br/><b>required</b> 391:17<br/>494:14 511:14<br/>546:2 602:22</p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>requirement</b><br>571:20 572:16,20<br>572:21,23 573:1,7<br>573:12,17 574:7<br>574:18 575:11<br><b>requirements</b><br>415:9 572:1<br><b>rescued</b> 520:3<br><b>research</b> 362:12<br>646:9<br><b>reservations</b><br>495:25<br><b>reserved</b> 669:6<br><b>resign</b> 546:17<br><b>resolution</b> 497:16<br><b>resource</b> 373:16<br>374:6,16 379:18<br>388:23 395:2,15<br>405:21 417:12<br>434:24 450:7<br>455:16,24 456:20<br>457:3 499:1<br>501:22 573:15<br>637:3,11 667:19<br><b>resource's</b> 498:20<br><b>respect</b> 452:20<br>485:25 536:9<br>663:20<br><b>responded</b> 396:20<br>546:17 549:18<br><b>response</b> 478:23<br>513:3 517:25<br><b>responses</b> 543:24<br><b>responsibilities</b><br>650:21<br><b>responsibility</b><br>621:4,6<br><b>responsible</b><br>458:25 562:19<br>612:11 621:4 | <b>rest</b> 379:13 512:4<br><b>restart</b> 390:20<br><b>restarting</b> 389:23<br>389:24<br><b>restrained</b> 361:11<br><b>restructured</b><br>425:14,18<br><b>result</b> 396:1<br>420:16 429:19<br>462:6 511:18<br>606:15,24 610:12<br>618:11 641:14<br>657:24<br><b>resulted</b> 616:16<br>658:3<br><b>resume</b> 513:19<br><b>retain</b> 366:9 469:3<br><b>retained</b> 665:21<br><b>retaining</b> 486:16<br><b>retention</b> 485:15<br><b>retract</b> 531:17<br>543:8<br><b>return</b> 393:8<br>394:25 395:13<br>398:12 399:21<br>403:10 404:18,21<br>405:4 406:19,22<br>406:23,24 409:1<br>410:23 412:2,5,7<br>412:12,16,17,19<br>412:21 423:10<br>424:8 450:16<br>456:9 511:8<br>512:11 632:24<br><b>returned</b> 411:10<br>411:18 412:4<br>669:12,16<br><b>returns</b> 404:25<br>405:1,9,9,14,15<br>410:16 423:1,9<br>594:4 630:20 | <b>revenue</b> 523:8<br><b>review</b> 641:20<br>669:7<br><b>reviewed</b> 444:10<br>444:15 568:6<br>593:18,25<br><b>reviewing</b> 377:18<br>456:23<br><b>revocable</b> 352:10<br>352:12 565:21<br>566:4 568:17<br><b>richmond</b> 355:4<br>471:7<br><b>rid</b> 617:4<br><b>right</b> 356:16,24<br>358:5 360:6<br>364:19,19 367:11<br>367:21 368:22<br>370:5,9,17 371:1,6<br>377:9 378:5,17,20<br>379:1,16 380:1,5,5<br>380:12 381:24<br>391:4 393:16,23<br>394:7,17,20 400:4<br>400:8,18,25 401:1<br>403:4,13 406:25<br>408:12,19 410:2<br>412:25 416:21<br>417:23 418:8<br>419:1 420:22<br>421:13,16,21<br>422:18 428:1,24<br>429:24 430:9<br>432:8,14,19<br>433:14 434:2,14<br>435:8 436:9,14<br>437:12,22 441:19<br>442:8 444:14<br>448:4,10,12 450:6<br>452:9,14,22<br>454:14,23 455:2,4 | 455:8,21 457:13<br>458:3,17 460:11<br>461:16,22 463:1<br>466:2,3,12 467:9<br>468:22 469:14<br>472:15 473:8,13<br>474:8 476:11<br>483:23 484:6<br>485:3 487:17<br>488:15 491:1,25<br>493:5,8,12 499:7<br>499:21 501:22<br>502:1,24 508:18<br>508:19 509:12<br>511:15 512:18,20<br>512:23 513:9,14<br>513:20 516:9<br>517:2,25 521:11<br>522:17,18,22,23<br>523:14 525:15,21<br>527:8,11 528:6,8<br>528:23 529:1<br>530:14,23 532:18<br>532:19 536:10<br>537:3,4,6,8,20<br>539:3,24 541:5,21<br>542:3 543:8,12<br>544:3 545:10,23<br>546:11 547:3<br>552:2,3,6,10,15,16<br>552:20 554:11<br>557:14,15 561:15<br>565:12,13,15,15<br>565:16,24,25<br>566:1,5,6 568:12<br>569:7 570:3 571:7<br>571:17,23 576:18<br>577:15,21 579:6<br>579:14,24 582:12<br>582:21 585:17<br>586:8,12,16,23 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[right - see]

ROA 007114

Page 46

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 589:1,3,5,13,15,17<br>598:5 599:2<br>604:22 606:19<br>608:17,23 614:17<br>614:25 616:18<br>618:20 619:4,8,19<br>620:14,21 623:25<br>625:5 628:24<br>630:19,21 632:4<br>638:12,17 640:24<br>641:4 642:17<br>643:6,13,19<br>645:13 646:10,23<br>646:24 649:9,11<br>649:19 654:2,5<br>655:23 656:25<br>664:9,20 665:24<br>665:25 669:6<br><b>rigorous</b> 511:6<br><b>riverfront</b> 355:3<br><b>road</b> 494:3 532:5<br><b>robert</b> 467:17<br>567:1,1,2 587:3,5<br>587:5 612:17<br>661:15<br><b>rockwood</b> 468:2<br>468:12 556:20,25<br>582:6<br><b>rogers</b> 353:13<br><b>role</b> 400:13,18,19<br>426:15 437:1,2<br>438:22 439:3,12<br>439:12,13 440:4,5<br>440:12,14,14,15<br>446:19 494:17<br>513:19,21,23,23<br><b>roles</b> 420:3,3<br><b>room</b> 367:6 501:5<br><b>rosen</b> 354:3<br><b>rosenhagood.com</b><br>354:6,6 | <b>roswell</b> 669:24<br><b>rothschilds</b> 492:3<br><b>roughly</b> 459:6,7<br>493:4<br><b>round</b> 447:16<br>452:10<br><b>routinely</b> 367:10<br><b>roxanne</b> 352:24<br>666:3,24<br><b>rpr</b> 352:24 666:24<br><b>rubric</b> 406:22<br><b>rules</b> 670:7<br><b>run</b> 436:9,22,22<br>437:22 466:7<br>501:9 533:1,2<br>537:9 539:15<br>540:20 626:17<br><b>running</b> 390:5<br>466:5,5 495:16<br>510:15 541:4<br><b>runs</b> 490:15<br><b>rush</b> 428:21 | 582:6 643:22<br><b>sat</b> 568:7<br><b>savannah</b> 361:10<br>471:8 551:5,11<br><b>saving</b> 650:17<br><b>saw</b> 387:8 388:25<br>469:16,20,23<br>470:3,13 471:4<br>487:16 499:18<br>500:13,18,18<br>552:23 579:14,17<br>614:24 622:11,15<br><b>saying</b> 366:11,14<br>385:4,11 414:20<br>435:25 461:23<br>471:2 473:24<br>480:5 512:7<br>524:11,12 530:18<br>531:9 534:2,8,11<br>534:13 544:8<br>560:21 563:4<br>573:9 575:7 595:6<br>595:9 608:11<br>621:9 637:23<br>638:11 639:5<br>647:10<br><b>says</b> 370:1,4<br>431:12 432:6<br>442:5 499:19,25<br>502:25 522:3,20<br>526:21 528:11,11<br>528:12 529:10<br>531:19 532:4,24<br>533:4 540:2 546:6<br>547:3 548:23<br>568:21 575:10<br>576:3 580:7,9<br>582:5,18 628:2<br>630:22 641:19<br>643:10 655:22<br>656:9 | <b>sc</b> 352:21 353:5,10<br>353:15,19 354:5<br>354:18<br><b>sc.rr.com</b> 353:20<br><b>scathing</b> 543:24<br><b>scenario</b> 494:15<br><b>schematics</b> 429:21<br><b>scheme</b> 429:22<br><b>school</b> 558:17<br><b>scolded</b> 427:8<br><b>scully</b> 661:16,22<br>662:11<br><b>seal</b> 666:12 669:12<br><b>sec</b> 574:25 575:14<br><b>second</b> 375:5<br>397:23 432:11<br>478:8 484:14<br>504:17 521:11<br>522:2 530:2<br>540:11 543:22<br>584:8 593:2<br>613:15 636:3,9<br><b>secret</b> 369:9<br>371:11 503:11<br>507:1 591:5<br><b>secretly</b> 366:18,21<br>505:16 506:9,20<br><b>section</b> 475:5<br>533:21<br><b>securities</b> 419:4<br>586:22 634:2<br><b>security</b> 467:2<br><b>see</b> 384:22 402:5<br>415:25 431:14<br>433:21 434:19<br>443:12,16 455:12<br>469:18,25 471:6<br>471:11 519:2<br>521:9,9 529:15<br>531:19 533:5<br>534:17,25 535:4 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>s</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>s</b> 353:18 356:1<br>418:20 431:25,25<br>667:16<br><b>sake</b> 381:11<br>391:12 453:17<br>570:10<br><b>salary</b> 393:23<br>394:7 395:14<br>397:3 435:7 436:1<br>440:18 523:10<br><b>sale</b> 419:9 496:4<br>601:4 633:8,13<br>640:2,22<br><b>sales</b> 630:20 633:5<br>633:7<br><b>salomon</b> 465:25<br><b>sanford</b> 371:15<br>442:24 556:20                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

[see - signed]

ROA 007115

Page 47

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 540:8 543:7<br>544:14 549:8<br>551:2 554:6<br>556:23 576:20<br>580:11 583:16<br>584:14 594:7<br>617:12,21 628:22<br>633:21 637:21,22<br>643:3 652:3<br><b>seeing</b> 368:17<br>507:20 534:14<br>583:9<br><b>seek</b> 471:22<br>643:20<br><b>seeking</b> 654:21,25<br><b>seen</b> 399:18 401:4<br>431:2 433:17<br>462:14 499:24<br>500:17 505:25<br>534:19 539:25<br>548:22 583:11<br>596:6,11 611:20<br>650:11,13<br><b>segment</b> 580:10<br><b>segueing</b> 365:14<br><b>sell</b> 373:16 450:4<br>484:7,12 554:11<br>557:6,18 600:25<br>601:20 602:16<br>608:1 617:2<br>637:18,24 638:6,8<br>639:24 640:6,16<br>648:16 660:17<br><b>selling</b> 392:10<br>455:24 456:20<br>457:3 460:6<br>463:24 467:23<br>468:24 558:23<br>587:19 638:13,21<br><b>sells</b> 604:9 | <b>send</b> 430:11,14<br>550:10 609:14<br>669:14,20<br><b>sending</b> 539:22<br>550:15<br><b>senior</b> 390:1<br>446:19<br><b>sense</b> 512:13<br>540:25 609:21<br><b>sensitive</b> 483:10<br><b>sent</b> 430:17,20,25<br>485:10 517:21,21<br>524:21 527:21<br>543:22 548:1,5<br>549:12 609:16<br>614:25 615:2,17<br>615:23<br><b>sentence</b> 540:11<br><b>sentences</b> 575:23<br><b>separate</b> 376:3<br>504:12 543:19<br>592:3 624:3 660:1<br><b>separately</b> 579:10<br>599:21<br><b>separating</b> 588:19<br><b>september</b> 649:25<br>650:1,2<br><b>sequence</b> 375:4<br><b>sequestration</b><br>425:18<br><b>serious</b> 494:25<br>495:4,25 537:12<br><b>serve</b> 644:3,25<br><b>served</b> 420:14<br><b>server</b> 645:1<br><b>service</b> 493:1<br><b>services</b> 493:1<br><b>serving</b> 540:4<br><b>set</b> 376:3 414:1<br>519:5 561:4<br>563:15,25 580:18 | 607:19 616:15<br>656:4<br><b>setting</b> 611:11<br><b>settle</b> 588:20<br><b>settled</b> 454:12<br><b>settlement</b> 601:24<br><b>severe</b> 361:14<br><b>shame</b> 387:10<br><b>share</b> 366:7<br>550:17 555:19<br>587:1 604:15<br>618:3<br><b>shared</b> 550:8<br>572:6 633:18<br>645:23 646:3,14<br>646:20 647:7,8,13<br>647:14,22 648:5,7<br>648:17,17,18,25<br><b>shareholder</b> 507:6<br>507:7,10,16,24<br>517:23 569:11<br>573:23 587:7,8<br>588:6 604:5<br>605:23 606:1,1,2<br>621:3 647:17<br>648:12<br><b>shareholders</b><br>392:4 393:9<br>431:13 432:7<br>436:10 437:1,11<br>437:23 448:7<br>454:1,7 466:17,24<br>467:5 484:6,10<br>505:11,13,15<br>540:7 556:14<br>573:6 602:19<br>647:15 648:11<br>649:1 661:13<br><b>shares</b> 462:16<br>562:13 597:13<br>603:24 646:23 | <b>sharing</b> 525:9<br>578:22 583:8<br>649:1<br><b>she'd</b> 603:17<br><b>sheaf</b> 365:8<br><b>sheet</b> 435:15,15,16<br>561:12 653:17<br><b>sheets</b> 390:23<br><b>shelter</b> 386:21<br><b>shifts</b> 665:5<br><b>shirts</b> 449:2,3,17<br>449:23 450:1,5<br><b>short</b> 533:3<br><b>shorthand</b> 404:4<br><b>shot</b> 382:2,4 383:2<br><b>show</b> 455:11 457:5<br>551:3 616:25<br><b>showed</b> 398:1<br>414:13 614:15<br><b>showing</b> 429:21<br>633:1<br><b>shown</b> 485:11<br>582:3 628:3<br><b>sibling</b> 606:14<br><b>siblings</b> 474:24<br><b>sic</b> 446:25 469:22<br>540:7<br><b>sickness</b> 607:22,22<br><b>side</b> 515:3 578:21<br>610:17<br><b>sidelined</b> 450:3<br>610:22<br><b>sig</b> 661:23<br><b>sight</b> 546:10,21<br><b>sign</b> 479:13 565:12<br>665:24 669:6<br><b>signatory</b> 429:15<br><b>signature</b> 666:22<br>669:2,18 671:21<br><b>signed</b> 566:6,10<br>669:10,11,16 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>significant</b> 393:8<br>396:9 399:20<br>412:21 424:9<br>456:7 459:25<br>460:3 495:18,18<br>495:19 553:24<br>600:13,15,16<br>618:10,15 634:16<br>640:3 661:13,23<br><b>significantly</b><br>447:25 451:23<br>458:19 543:14<br><b>signing</b> 429:3<br><b>silk</b> 449:16<br><b>silkscreen</b> 449:16<br>449:23<br><b>similar</b> 555:17<br><b>similarly</b> 381:25<br>383:1<br><b>simmering</b> 517:16<br><b>simple</b> 572:13,13<br>594:6 617:6<br>655:17<br><b>simplified</b> 376:9<br><b>simplifying</b> 455:15<br><b>simply</b> 453:5<br>538:24 617:8<br><b>single</b> 456:25<br>489:22 517:13<br>648:12<br><b>siphoned</b> 510:23<br><b>sir</b> 356:13,15<br>383:12 449:10<br><b>sit</b> 411:17 420:7<br>661:24 662:9<br><b>sitting</b> 449:23<br>661:18<br><b>situation</b> 360:20<br>360:23 361:2<br>362:2,2,5,7 363:14<br>363:22 533:13 | 606:21 607:3<br>648:10 651:23<br><b>six</b> 439:23 533:4,9<br>533:13,25 534:21<br>547:9<br><b>size</b> 439:21<br><b>skeptical</b> 516:24<br><b>skill</b> 414:1<br><b>skipping</b> 367:25<br>368:2<br><b>slane</b> 567:1,1,2,10<br>567:16,22 568:4,9<br>570:17 612:17<br><b>slane's</b> 570:24<br><b>sliced</b> 417:3<br><b>slide</b> 457:16<br>499:25<br><b>slides</b> 499:18<br>616:6,11<br><b>small</b> 398:25<br>406:12 633:7<br><b>smart</b> 575:5<br><b>smith</b> 353:13<br>532:16 545:3<br>584:12 585:12<br>586:6 629:24<br><b>society</b> 444:1,23<br><b>sold</b> 419:3,16,17<br>419:18 421:4<br>424:5 455:17<br>466:16,18 549:13<br>549:20 554:2<br>561:5,5 601:7,10<br>604:10,14<br><b>solution</b> 484:17<br>585:3<br><b>solutions</b> 585:14<br>585:15<br><b>solve</b> 584:16,21<br><b>somebody</b> 360:11<br>434:8 478:11 | 502:24 510:21<br>512:16 563:9<br><b>someone's</b> 506:10<br><b>somewhat</b> 483:25<br><b>son</b> 371:4 386:3,9<br>386:9 448:18<br>498:6,16<br><b>sorry</b> 363:9<br>369:12,16 374:7<br>374:25 378:3<br>379:12,17 383:8<br>389:3 390:21<br>392:15 396:12<br>402:18 403:9<br>404:19 409:17<br>410:19 412:6,9<br>413:4 416:7<br>420:25 422:15<br>426:24 432:5<br>449:12,12 461:9<br>465:4 466:13<br>477:25 482:19<br>483:24 487:13<br>489:14 492:15,20<br>492:24 493:9,9,13<br>497:7 502:17<br>508:15 509:24<br>513:6 521:11,18<br>525:4,5 527:6<br>528:2 530:5<br>531:11 536:22,23<br>538:6 541:7,10,14<br>541:17 544:6,20<br>544:21 548:4,23<br>550:25 557:9<br>561:2 564:6,14<br>565:13 566:1<br>580:2 581:10,10<br>593:4 595:11<br>597:11 598:19<br>604:11 606:8 | 607:7 631:22<br>635:9,13 645:8<br>654:7 657:19<br>658:25 664:16,17<br>664:17<br><b>sort</b> 401:21 453:20<br>584:4<br><b>sought</b> 604:18<br>638:15 643:8<br><b>sound</b> 577:15<br><b>sounds</b> 449:5,5<br>465:19 467:4<br>498:14 512:6<br>537:12 573:9<br>575:7<br><b>source</b> 378:8<br>560:10 615:24<br><b>sourced</b> 616:13<br><b>south</b> 352:1<br>353:17 445:22<br>446:5,12 452:1<br>478:12 666:5,13<br><b>southeastern</b><br>489:18<br><b>spalding</b> 532:16<br>586:22<br><b>spartan</b> 400:14,15<br>401:10<br><b>speak</b> 369:18<br>508:4 578:10,13<br>655:9<br><b>speakers</b> 422:2<br><b>speaking</b> 361:19<br>361:22 507:3<br>540:24 641:22<br><b>spec</b> 425:6<br><b>special</b> 603:2,3,9<br><b>specific</b> 360:10<br>363:12 391:23<br>395:19 421:1<br>441:20 462:4 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 469:24 526:25<br>527:10,15 564:7<br>583:6 596:22<br><b>specifically</b> 358:21<br>361:4 425:3<br>453:14 493:10<br>500:6 507:4<br>517:21 555:11,12<br>583:15<br><b>specifics</b> 586:13<br>586:17,25<br><b>specified</b> 623:8<br>642:9<br><b>specify</b> 405:17<br>586:1 655:18<br><b>specifying</b> 572:21<br><b>speculate</b> 588:1<br><b>speculation</b><br>570:14 587:24<br>610:9 652:2 653:7<br><b>speech</b> 555:20<br><b>spend</b> 372:18<br>373:1 395:11<br>398:11 399:19<br>512:9<br><b>spending</b> 388:20<br>390:5,9,9,12,15<br>392:12 394:24<br>397:1 398:2<br><b>spends</b> 373:1<br><b>spent</b> 389:17,18<br>390:3,25 391:15<br>392:5 489:19<br>509:9 510:8,9,19<br>511:2 512:7,10<br>618:7 628:6<br><b>split</b> 484:17<br><b>spoke</b> 493:19,21<br>518:17,17,17,18<br>521:5 567:9<br>583:22,24,24 | 584:10 593:11<br><b>spoken</b> 521:5<br>583:22 584:19<br>588:16 645:6<br><b>sponsored</b> 405:24<br><b>spot</b> 437:15<br>456:14 460:23<br><b>spun</b> 491:13<br><b>squash</b> 551:17<br><b>staged</b> 375:3<br><b>stages</b> 381:19<br><b>stand</b> 384:7<br>385:12 404:10<br>412:10 498:14<br>620:5<br><b>standard</b> 418:21<br>424:2,3,14<br><b>standing</b> 515:3<br>594:13<br><b>standpoint</b> 436:9<br>436:13 437:6,21<br>485:14 495:13<br>537:2 574:5,7,8<br><b>start</b> 361:5 528:8<br>532:22 645:19<br>646:7 659:3<br><b>started</b> 388:20<br>390:5 419:13<br>426:15,18 449:16<br>449:19 489:11<br>492:3 532:13<br>578:6 629:24<br>632:25<br><b>starting</b> 362:10<br>528:22<br><b>state</b> 352:1 462:14<br>463:21 545:21<br>621:19 632:8<br>666:5<br><b>stated</b> 437:9 658:1 | <b>statement</b> 370:12<br>397:6,12 416:18<br>534:14 630:22<br>660:6 670:9<br><b>statements</b> 591:20<br><b>states</b> 444:8 445:1<br>506:9,15,16 550:6<br><b>stating</b> 534:20<br>538:24<br><b>status</b> 406:17<br>408:23 419:1<br>420:11,16 421:24<br>422:4 423:18<br>424:4 657:23<br><b>stay</b> 437:12 574:15<br><b>stayed</b> 587:9<br>597:13,17 598:16<br>626:5<br><b>steal</b> 365:10 608:1<br><b>stealing</b> 382:7,21<br>383:24 384:13<br>463:24 508:21<br>509:2<br><b>stems</b> 387:5<br><b>step</b> 518:15 646:24<br>646:25<br><b>steve</b> 467:17,21<br>555:12 556:4,21<br>556:22 557:10<br>578:21 581:24<br>582:6,18,23,24<br>597:10<br><b>steve's</b> 467:20<br><b>stevenson</b> 446:22<br>446:23 488:21,23<br>633:9,12<br><b>stock</b> 435:2 441:11<br>452:17 459:15<br>460:6,7,19 462:15<br>467:10,20,20,23<br>468:2,10,21 | 484:16 495:2<br>496:1,4,14 565:4<br>565:12 566:7<br>568:14 569:9,23<br>570:22 571:21<br>572:1,8,17 573:18<br>584:24 585:23<br>596:16 597:14,21<br>601:17 603:19,23<br>604:6,9,19,24<br>606:10,11 607:12<br>610:25 617:13,23<br>617:25 618:22<br>620:20,22 624:1,3<br>624:8,15,21<br>649:24 650:1,2,6,8<br>652:17 653:18,19<br>653:20 661:11<br><b>stop</b> 495:16 541:4<br>659:18 660:8<br><b>stopped</b> 585:19<br><b>stopping</b> 360:19<br><b>story</b> 401:23<br><b>straight</b> 497:8<br>526:19<br><b>strange</b> 516:15<br><b>strategies</b> 393:7<br>452:21 453:4<br>655:14 656:18<br><b>strategy</b> 389:16<br>390:6,10,13,16,25<br>391:6 392:8 393:4<br>397:17 399:7<br>428:22 429:3<br>453:10 525:3,7<br>631:10,12,17<br>638:25 639:12<br>640:4,20,20 641:8<br><b>stream</b> 396:2<br>522:16,18 524:4 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>street</b> 352:21<br>353:4,14,18 354:4<br>354:17 355:3<br>466:3 487:11<br>558:18<br><b>strict</b> 400:3<br><b>structural</b> 447:18<br><b>structurally</b> 594:1<br><b>structure</b> 376:12<br>398:25 429:17<br>440:6 495:1 524:9<br><b>structured</b> 436:16<br>483:16 495:4<br>555:4<br><b>structures</b> 440:8<br><b>structuring</b><br>453:14<br><b>stub</b> 610:25<br><b>study</b> 523:6 558:5<br>649:17<br><b>studying</b> 558:10<br><b>stuff</b> 359:20<br>362:13 401:4<br>412:24 413:12,13<br>413:14 414:16<br>451:11 515:4<br>537:19 563:2<br>576:13 583:16<br><b>sub</b> 419:17 431:25<br><b>subject</b> 398:17<br>514:24<br><b>sublease</b> 486:22<br><b>submission</b> 397:22<br><b>submitted</b> 359:21<br><b>subpoena</b> 644:3<br><b>subscribed</b> 671:22<br><b>subsequent</b> 368:12<br>641:25<br><b>subsequently</b><br>463:21 464:3<br>515:24 | <b>subset</b> 656:16<br><b>subsidiary</b> 373:22<br>431:12,24 441:4<br><b>substance</b> 505:1<br>670:8<br><b>subsumed</b> 524:12<br><b>successful</b> 422:8<br>458:16 466:23<br><b>sue</b> 532:5<br><b>sued</b> 532:12<br>585:19,21<br><b>suffer</b> 588:22<br><b>suffering</b> 540:3<br><b>sufficiently</b> 509:10<br>510:8<br><b>suggest</b> 496:24<br>524:10<br><b>suggested</b> 377:19<br>456:19 457:2,17<br><b>suggesting</b> 510:21<br>512:15 540:21<br>560:15 638:10<br><b>suggestion</b> 512:20<br>512:23<br><b>suggests</b> 545:17<br><b>suit</b> 585:24 586:4<br>605:17,18 662:17<br><b>suite</b> 353:14 354:4<br>354:10 669:23<br><b>sullivan's</b> 372:16<br><b>summarize</b> 612:15<br><b>summarized</b> 647:2<br><b>summer</b> 426:16<br>487:12 634:22<br><b>supplemented</b><br>422:25<br><b>support</b> 369:24<br>370:17 371:7<br><b>suppose</b> 564:24<br>568:13 624:10 | <b>supposed</b> 510:24<br><b>supposes</b> 429:7<br><b>sure</b> 366:13<br>367:20 372:24<br>380:18,23 381:10<br>391:2 398:24<br>417:25 425:4<br>428:19,25 429:13<br>440:3,19 446:25<br>450:25 459:18<br>463:11 474:7<br>482:14 498:9,12<br>506:17 508:24<br>513:17 536:11<br>538:1 539:16<br>542:11 544:15,17<br>548:21 552:24,24<br>552:25 553:2,3<br>559:5,17,25<br>560:18 564:19<br>566:21 571:1<br>574:8 575:6<br>581:19 590:7<br>591:6 594:23<br>603:12,18,19<br>612:24 618:1<br>624:4 626:11<br>627:24 636:25<br>646:8 647:3,24<br>653:16 654:19<br>665:16<br><b>surprise</b> 366:25<br><b>surprised</b> 554:23<br><b>surprising</b> 362:18<br>554:8,10<br><b>surrett</b> 662:21<br><b>swear</b> 482:3<br><b>switching</b> 621:25<br><b>sworn</b> 671:22<br><b>symmetrically</b><br>387:15 | <b>sympathy</b> 592:9<br>658:14<br><div>t</div> <div>t 402:23,24 449:2<br/>449:3,17,23 450:1<br/>450:5 492:23,23<br/>492:23,24 667:16<br/><b>tab</b> 429:25 436:6<br/>496:17 521:8,10<br/>521:14,23,25<br/>525:5 528:6,6<br/>544:20,21 579:25<br/>580:3 582:12,13<br/>596:4 639:19<br/>642:7<br/><b>table</b> 374:1 474:19<br/>624:6<br/><b>tacit</b> 474:17<br/><b>take</b> 365:21<br/>369:18 370:8<br/>373:17 374:1<br/>383:21 422:12<br/>424:12 426:12<br/>437:18 442:14<br/>444:21 457:17<br/>458:11 471:9,21<br/>472:2 475:23<br/>496:25 502:25<br/>529:18 538:4<br/>545:12 546:12<br/>551:22 555:6<br/>563:7 568:24<br/>576:19 603:15<br/>613:19 628:13,14<br/>635:4 636:8 644:4<br/>644:8,9,10 645:15<br/>645:16<br/><b>taken</b> 352:23<br/>442:18 503:5<br/>505:2 539:13,21<br/>576:25 588:15</div> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 602:12 611:15<br>634:10 636:12<br>653:9 663:9<br><b>takes</b> 505:4 528:7<br>559:18 562:24<br><b>talk</b> 357:3 371:19<br>371:21 402:1<br>418:2 421:8 425:3<br>428:7 438:7 466:5<br>474:9 508:6<br>518:15 519:11,19<br>519:20 520:6,10<br>529:13 531:2<br>547:22 553:6,7,20<br>593:4 636:21<br>658:25 660:11<br>664:14<br><b>talked</b> 371:23<br>384:18 402:6<br>411:22 443:11<br>458:12 463:4<br>487:5 488:12,14<br>497:4,5,6 498:25<br>517:12 519:10,13<br>519:16,19,20<br>520:22 527:14<br>531:20 554:1<br>557:16 583:5,18<br>583:19 585:2<br>587:15 595:3<br>626:15<br><b>talking</b> 369:22<br>405:14,14 409:23<br>410:1 457:6<br>470:10 475:12<br>476:4,12,13,16<br>480:11,18 487:1<br>491:3 496:23<br>504:7 516:1,3<br>528:16 529:11,11<br>530:12,25 535:7 | 540:17 576:9,10<br>584:21 618:7<br>647:23<br><b>tally</b> 495:16<br>510:15<br><b>tampering</b> 414:22<br><b>tamping</b> 616:17<br><b>tape</b> 503:11 522:5<br><b>taped</b> 366:18,20<br>366:21,25 367:1,8<br>367:10<br><b>tapes</b> 367:16<br><b>taping</b> 367:12,14<br><b>targeted</b> 632:19<br><b>tax</b> 388:16 411:13<br>602:19,22 661:14<br><b>taxes</b> 531:22<br><b>team</b> 372:2,2<br>396:8<br><b>tech</b> 404:6<br><b>technical</b> 384:6<br>571:25 572:2,10<br>590:7<br><b>technicalities</b><br>605:16<br><b>technically</b> 463:14<br>498:3 600:4 601:9<br><b>technologies</b><br>418:22 423:18<br><b>ted</b> 518:20,22<br>519:4<br><b>ted's</b> 519:4<br><b>telephone</b> 470:11<br>504:9 505:3<br><b>telephonically</b><br>593:13<br><b>tell</b> 358:20 359:15<br>361:4,4 364:2<br>368:25 384:6<br>385:25 392:11<br>399:6 402:10,17 | 402:23 407:20,21<br>407:21 408:8,9<br>415:13 417:25<br>418:24,25 423:3,5<br>440:13 442:23<br>443:1,3 444:5,16<br>444:23 446:10<br>448:1 454:8<br>478:12 482:7<br>485:20,22 486:3<br>506:4,24 520:8<br>525:17 529:2<br>543:19 544:10,12<br>544:12,13 565:9<br>566:16,21 567:15<br>580:19 584:6<br>596:18 601:3<br>607:2 616:13<br>625:23 631:2<br>639:23 656:1<br>664:11<br><b>telling</b> 363:25<br>369:20 380:25<br>385:7 387:6<br>399:25 402:3<br>417:7 428:7 443:6<br>445:9 472:12<br>517:23 526:15<br>527:13,20 529:16<br>647:6 654:22<br><b>tells</b> 576:1<br><b>template</b> 564:1<br><b>ten</b> 486:14,15<br>537:21 561:21<br>562:25 576:19<br><b>tenure</b> 577:20<br><b>term</b> 415:6 533:3<br><b>terminate</b> 589:1,4<br>589:6 658:11<br><b>terminated</b> 401:19<br>454:20 625:17 | 630:5 659:19<br><b>terminating</b> 421:2<br><b>termination</b><br>453:16 464:3<br>472:18 625:9<br><b>terms</b> 369:7 437:5<br>451:8 520:16<br>532:25 563:10<br><b>terrible</b> 385:19<br>487:14<br><b>test</b> 452:23,25<br>453:8 576:6<br><b>testamentary</b><br>399:12 429:10,15<br>513:8 566:23<br>608:13 651:21<br>655:16,19 656:2<br>656:11<br><b>testified</b> 385:21<br>428:20 459:11<br>501:15,16 508:12<br>509:5 577:6 594:5<br>594:8 595:18<br>599:10 602:17<br>609:8 611:16<br>613:5,24 622:20<br>623:4 637:24<br>638:1 640:8 642:1<br>655:20<br><b>testify</b> 443:2 611:8<br>611:13 644:6<br><b>testifying</b> 464:11<br><b>testimony</b> 357:4<br>368:4,16 369:9<br>376:23 385:14<br>396:15 397:24<br>465:5 567:9 634:9<br>647:9 651:19<br>663:17,24 664:2<br>665:20 670:3,8 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                          |                        |                    |                          |
|--------------------------|------------------------|--------------------|--------------------------|
| <b>texas</b> 618:12      | 522:25 524:10          | 500:12,12 501:12   | 599:9 601:11,17          |
| <b>text</b> 645:23 646:1 | 542:10 543:25          | 502:10,15 503:21   | 601:17,21,22             |
| 648:2,20                 | 551:2 563:6 576:7      | 509:23,25 511:20   | 603:14 605:17            |
| <b>texting</b> 502:25    | 576:9,10 584:7,16      | 511:25 515:6,15    | 610:10 621:14            |
| <b>texts</b> 647:5       | 584:21 588:19          | 515:15,24 516:18   | 622:10 624:23            |
| <b>thank</b> 415:22      | 594:2,4 607:24         | 516:19,23 517:12   | 626:10,10,11             |
| 528:3 582:20             | 619:8 621:25           | 517:12,22 520:3    | 627:22 628:17,21         |
| 584:5 608:21             | 653:22 658:17          | 524:17,17 525:19   | 629:21,21,22             |
| 613:12 614:24            | <b>think</b> 357:19,24 | 528:13,20,23       | 630:5 637:23             |
| 620:14                   | 360:16,16 361:15       | 529:8 530:13,16    | 639:7,8 641:24           |
| <b>thanks</b> 417:21     | 361:21 362:17          | 530:24 533:8,16    | 642:5 644:16             |
| 487:15                   | 364:11 372:16          | 533:24 534:3       | 645:4,17 647:11          |
| <b>theft</b> 381:15      | 373:20 384:3,3         | 535:14 538:3,24    | 647:11 651:12,12         |
| <b>theoretically</b>     | 385:1,2,7 387:5        | 538:24 539:10      | 652:6 654:11             |
| 511:18                   | 392:12 400:17,23       | 541:20 542:21,21   | 655:7,12,12,21           |
| <b>therapedia</b> 403:3  | 401:8 403:5,10         | 542:24 543:3,8,10  | 656:13,14,19             |
| 408:11,24                | 406:4,15,15 408:1      | 543:11,11 545:22   | 658:16 661:11,11         |
| <b>thereof</b> 666:10    | 411:3,23 413:25        | 548:11,13,22       | 664:25 665:5,7           |
| <b>thing</b> 369:23      | 415:5 416:17           | 549:10,18 550:8    | <b>thinking</b> 533:16   |
| 385:19 387:19            | 417:18,19,24           | 551:15,17 552:18   | 657:19 664:12            |
| 401:10 428:18            | 419:12 420:22          | 552:21 554:19      | <b>thinks</b> 524:14     |
| 491:21 514:8             | 421:11 423:14          | 555:8,21,23 556:8  | <b>third</b> 376:11,17   |
| 517:25 518:8,10          | 430:20 431:18,18       | 556:8 557:13       | 439:11 488:25            |
| 532:13 533:3             | 431:19 433:16          | 558:3,25 559:1,1   | 580:8 604:5              |
| 541:21 558:13            | 437:9 438:16           | 560:21 561:1       | <b>thomas</b> 353:14     |
| 582:16 583:11            | 439:6 440:17           | 562:14,15 563:12   | 355:9 370:14,15          |
| 587:21,21 613:1          | 441:13 447:4,17        | 565:23 566:23      | 370:22,25 371:2,5        |
| 613:14,15 616:18         | 450:14,14,16,19        | 568:20 570:17      | 371:10,11 494:1          |
| 617:22 619:1             | 451:3,4,12,14,24       | 571:1,8 572:5,5    | <b>thoroughly</b> 359:20 |
| <b>things</b> 356:17     | 451:24 463:4           | 577:16 578:24      | 647:1,2,3                |
| 358:22 369:1             | 464:5,19 466:11        | 580:19,21,25       | <b>thought</b> 365:17,18 |
| 386:2 387:20             | 467:15 468:1,16        | 581:1,1 582:1,1    | 369:16 382:17            |
| 388:25 392:10            | 471:1 472:9 478:7      | 583:13,13,14       | 385:11 388:2             |
| 417:3 426:11             | 479:12,17 482:17       | 584:4,8,13,13,13   | 400:5,6 436:3            |
| 429:22 441:14            | 482:21 483:7           | 584:17 585:4,7,16  | 440:1 453:3              |
| 447:20 451:2             | 484:18 486:9           | 585:16,18 587:9    | 455:23 456:17            |
| 457:20 460:11,14         | 487:9,11,13 488:2      | 587:10,11,18,19    | 457:1,15 465:19          |
| 461:15 463:1             | 488:13 490:14          | 588:1,1,3,3,4,6,13 | 465:22 469:8             |
| 472:3 482:18             | 492:11 493:10,18       | 588:20 589:11,12   | 478:12 483:22,23         |
| 484:20,25 485:12         | 494:9,11,16,20,22      | 589:13 590:17,20   | 484:4,6 485:9            |
| 515:18 516:8,21          | 494:24 496:2,4         | 591:5,7 592:11,20  | 497:16 505:9             |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 510:2,5 513:7,12<br>513:16,21,21,22<br>514:2 515:20,21<br>524:1 533:13<br>547:2 548:25<br>556:24 567:23<br>569:13 577:22<br>622:24 632:15,16<br><b>thoughts</b> 607:7<br><b>thousand</b> 448:25<br>508:16<br><b>thrasher's</b> 650:9<br><b>threats</b> 634:17<br><b>three</b> 384:4 416:24<br>431:10 436:17<br>449:22 450:4<br>470:7 474:24<br>555:24 566:19<br><b>threw</b> 360:22<br>363:23 447:7<br>545:18<br><b>throw</b> 413:1<br><b>thrown</b> 365:7<br>463:19 634:20<br><b>tied</b> 533:5,9 535:8<br><b>ties</b> 479:12,14<br>480:6<br><b>timber</b> 375:6<br>489:11,13,19<br>549:13 554:2<br>557:18 594:3<br>626:17 633:5<br><b>timberland</b> 373:17<br>375:6 388:25<br>446:20 451:8,21<br>451:25 455:17,24<br>456:8,9,21 457:4<br>459:3 468:25<br>489:25 490:1<br>557:7 587:20<br>594:3 617:2 | 630:20 631:2,8<br>632:19,24 633:2<br>633:16 637:19,25<br>638:6,8,14,22<br>639:4,24 640:3,7<br>640:17,22 660:17<br><b>timberlands</b><br>392:10<br><b>time</b> 352:20 360:9<br>363:5 365:22,23<br>367:4 368:20<br>369:22 372:18<br>375:21 384:22<br>386:2 387:7<br>388:19,21,22<br>389:18,19,25<br>390:2,6,10,13,15<br>390:23,25 391:6<br>391:15,17,20,24<br>392:1,5,12 393:6<br>393:18 394:24<br>395:5,12 396:20<br>397:1 398:2,11,16<br>399:11,15,20<br>427:12,15 431:17<br>434:22 437:18<br>438:2 439:17,25<br>440:7 442:16,20<br>444:21 454:15<br>456:12 458:24<br>461:10,14 462:4,5<br>463:17 464:21<br>465:7,9,16,23,24<br>468:7 469:17,18<br>469:22,24 471:8<br>471:19 476:1<br>477:17 487:16<br>488:12 489:6,20<br>491:21 494:10<br>496:4,20 501:18<br>501:25 503:3,7 | 513:9 514:21<br>515:7,24 516:11<br>516:21,22 517:9<br>518:4 527:13<br>529:13 530:19<br>531:20 534:17<br>539:12 541:3<br>542:9 544:14<br>549:10 550:14<br>555:13 556:16<br>557:5 563:4<br>566:15,25 576:2<br>576:23 577:2<br>578:24 583:23<br>584:18 585:4<br>592:2 617:10<br>618:7 619:20<br>622:1 624:5<br>625:17 629:6,9,11<br>635:1 636:11,14<br>638:24 645:16<br>650:17,22 651:19<br>655:15 657:7<br>663:8,11 665:19<br><b>timeframe</b> 461:10<br>516:21 556:1<br>585:18 655:18,25<br><b>timeline</b> 543:13<br><b>times</b> 384:4<br>423:10 470:7<br>471:18 583:25<br>594:8<br><b>timing</b> 517:20<br>533:11,11,17<br><b>timo</b> 375:6 488:3,5<br>488:15,22,24<br>489:1<br><b>timos</b> 489:24<br>490:1 491:2<br><b>tip</b> 662:10 | <b>title</b> 569:23 571:21<br>572:17 573:18<br>585:21,22<br><b>titled</b> 561:3 568:19<br>569:24<br><b>titles</b> 621:24<br><b>titling</b> 569:8<br>570:22 572:1<br><b>today</b> 397:22<br>402:21 407:1,3,5<br>411:7,17 412:2<br>415:15,22 464:15<br>496:10 513:10<br>541:22 555:22<br>632:15<br><b>today's</b> 645:15<br><b>told</b> 364:14,16,25<br>384:20 395:24<br>397:9 426:6 427:6<br>427:7 445:4<br>454:25 461:8<br>487:13,13 526:24<br>539:13 541:2<br>543:6,23 548:19<br>551:9 567:1,3,4,16<br>567:17,22 569:22<br>570:1,10 614:2<br>616:2,10 626:16<br>626:20 632:6<br><b>tom</b> 370:13 371:8<br>436:19 439:1,1,2<br>468:2,2,8,12,16<br>556:20,25,25<br>582:5,5 661:6<br>664:18<br><b>tomorrow</b> 479:12<br>479:14 480:6<br><b>tongue</b> 662:11<br><b>tonight</b> 418:1<br>443:12,23,24<br>645:3 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>top</b> 362:3 452:15<br>490:25 535:16<br>562:17 582:17<br>605:19<br><b>topics</b> 388:7<br><b>total</b> 439:24<br>456:10 500:19<br>523:16 570:16<br>632:22<br><b>totally</b> 370:4 509:4<br>624:24 653:3<br>657:25<br><b>tournament</b><br>551:17<br><b>tower</b> 355:3<br><b>town</b> 357:7 579:4<br><b>track</b> 434:18<br><b>tract</b> 633:9<br><b>tracts</b> 554:2<br>557:18 632:21,23<br>640:6 641:20<br><b>traditional</b> 388:24<br>391:1 564:1<br><b>tragically</b> 362:2<br><b>trajectory</b> 453:19<br><b>tran</b> 495:3 599:5<br><b>trans</b> 626:20<br><b>transaction</b> 395:6<br>407:4 421:2 422:6<br>424:7 488:21<br>489:23 495:3<br>496:1,14 558:15<br>567:20 573:24,25<br>574:10 581:21<br>584:25 598:7<br>599:6,17 606:18<br>621:1 624:5,23<br>653:3,4 661:12<br><b>transactions</b><br>394:23,23 489:21 | <b>transcript</b> 355:11<br>437:15 456:15<br>459:11 475:6<br>488:8 504:8<br>507:20 521:10<br>523:20 524:9<br>529:10,19 533:21<br>541:1 545:15<br>593:19 626:21<br>665:9,24 666:6<br>667:23 669:8,17<br>670:3<br><b>transcripts</b> 504:12<br>505:1<br><b>transfer</b> 373:23<br>459:15 460:19<br>462:16,16 565:4<br>566:3,8,13,17<br>567:2,12 596:15<br>597:21 598:1,13<br>598:15 601:16<br>606:3,10,20 607:1<br>617:13 649:24<br><b>transferred</b><br>379:19 461:21<br>565:3,7,8 567:23<br>568:15 596:23<br>597:14<br><b>transfers</b> 585:23<br><b>transition</b> 649:16<br>658:2<br><b>transpired</b> 545:10<br>631:20 635:1<br><b>trauma</b> 387:5,10<br><b>traumatizing</b><br>387:4<br><b>traveled</b> 471:17<br>627:23<br><b>traveling</b> 651:14<br><b>travis</b> 432:3<br>436:21 459:14 | 460:6 462:15<br>467:10 468:21<br>494:11,18 496:4<br>509:8 510:1 537:5<br>549:12,18 550:9<br>550:11,13 569:20<br>570:5,6,10 581:20<br>582:6 599:14<br>620:18 621:1,12<br>624:7,9 625:24<br>626:4 650:21<br>651:5 652:23<br>653:10,11,12,21<br>654:4 661:10<br><b>travis's</b> 652:17<br>653:16<br><b>traxler</b> 353:13,14<br>663:22 664:14,18<br>664:18 665:4,15<br><b>treasurer</b> 444:2,3<br><b>treat</b> 472:25 474:3<br>474:12 475:15<br>476:1,14,17 477:1<br>477:11,23 478:5<br>478:14 479:24<br>482:4 610:18<br><b>treated</b> 480:8,16<br>611:12<br><b>treating</b> 474:24<br>477:15<br><b>treatise</b> 645:23<br>646:1 647:20<br>648:2,20<br><b>treatment</b> 480:12<br><b>tremendous</b><br>391:15 489:20<br>606:22<br><b>trend</b> 418:4,21<br>423:18,20,20<br><b>trial</b> 373:11,13<br>611:8,11 644:7,10 | 645:12,18<br><b>tried</b> 369:24<br>381:23 496:13<br>519:1 608:6<br>648:14 657:16<br>660:7<br><b>trip</b> 471:23<br><b>trips</b> 592:17<br><b>trott</b> 490:17,18<br>491:9,20 492:17<br>492:19,21,22,24<br>492:25<br><b>trout</b> 490:15,15<br>492:16<br><b>trucking</b> 404:5,5,6<br><b>true</b> 370:4 389:20<br>415:12,17 455:21<br>469:11 473:24<br>483:21 501:19<br>522:8,17 523:12<br>523:22 537:20<br>553:15 557:4<br>578:19 579:8<br>595:20,21 597:12<br>598:9 599:9 600:6<br>602:15 603:21<br>604:14 609:3<br>614:17 617:22<br>621:23 622:9,14<br>628:25 629:7<br>633:24 637:23<br>657:3,7,13 659:17<br>660:7 666:6<br><b>trump</b> 388:9<br><b>trust</b> 352:11,12<br>387:22 429:4<br>541:12,19 559:8<br>565:5,8,22,24<br>566:4 568:17<br>571:3,7 572:7<br>607:11 613:6 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 617:15 618:2,2<br>620:8<br><b>trusted</b> 588:3,4<br><b>trustee</b> 352:10,11<br>565:20 566:5<br>568:16 569:10<br>570:7<br><b>truth</b> 385:7<br><b>truthful</b> 414:20<br><b>try</b> 356:19,24<br>369:19,20 508:4<br>518:12,15 578:12<br>584:20 634:22<br>660:12<br><b>trying</b> 363:6<br>374:11 384:11<br>389:4,5 392:21<br>399:1,2 426:24<br>458:1 462:3 470:1<br>474:15,16 489:20<br>497:7,8 498:14<br>504:24 508:9<br>516:20 520:25<br>563:13 570:2<br>575:5 584:13<br>587:6 590:25<br>608:1 611:25<br>644:2 646:15<br>648:6,15,15<br>660:16,23,24<br>664:25<br><b>turn</b> 371:4 386:10<br>429:24 441:19<br>482:12 496:17<br>521:8,9 544:20<br>546:23 582:13,14<br>608:6 635:21<br>639:18,18 642:7<br><b>turned</b> 379:23<br><b>twenge</b> 354:15 | <b>twenty</b> 592:14<br><b>twlawfirm.com</b><br>354:19,19<br><b>two</b> 358:24 359:17<br>367:22 389:23<br>394:9,12 400:7<br>412:1 416:15<br>419:7,9 433:6<br>447:20 454:4<br>457:20 458:20<br>470:7 475:2 477:5<br>485:12,13,23<br>504:12 524:10<br>543:19 544:18,19<br>552:16,22 555:24<br>558:15 560:12,20<br>561:13,16 566:19<br>568:1 575:22<br>576:11 583:25<br>584:17 594:9<br>599:4 606:17<br>615:13,13 616:11<br>620:11 624:2<br>631:11 663:18<br><b>twombley</b> 354:15<br>354:16,19 356:8<br>358:10,12,16<br>359:3,7,10,12<br>365:20 366:1<br>380:24 381:6<br>382:20 383:9,13<br>383:15,18 384:10<br>384:17 385:23<br>389:9 415:10,16<br>415:19 416:4,11<br>416:13 429:12<br>430:3,8 436:5,7<br>437:14,19 438:6<br>442:14,22 444:11<br>444:16,20,22<br>445:17 456:14,16 | 457:7,9 458:10<br>460:23,25 464:10<br>475:5,7 478:25<br>480:10,25 481:25<br>482:9 483:3<br>498:21 502:24<br>503:9 506:13<br>508:4,9,11 509:3<br>509:16,18,21<br>511:3 521:13,15<br>521:17,20,24<br>523:19,21 528:3,5<br>530:3,8,11 533:20<br>533:23 535:6<br>538:8,16,17 572:3<br>572:22 574:14<br>576:18 577:4<br>578:12,18 588:8<br>590:4 592:20<br>593:4 595:5,11<br>621:17 635:11,15<br>635:18,20,23<br>636:3,6,8,16,24<br>637:6 644:15,23<br>645:10 650:16,19<br>652:5 654:11,14<br>655:9,11 656:19<br>663:12 664:1,4,10<br>664:24 665:5,13<br>665:16 667:4,8<br><b>type</b> 388:9 417:8,9<br>417:17 433:4<br>441:7 449:13<br>466:3 473:1 474:4<br>474:14 475:16<br>476:2,18 477:2,12<br>478:4,6,16 479:25<br>480:20 481:12,15<br>482:6 490:24<br>491:4,4,21 493:2<br>512:16 540:13 | 563:15 572:16<br>589:16 648:2,2,21<br>648:21<br><b>typed</b> 417:11,13<br>417:19,23<br><b>u</b><br><b>u</b> 352:8 354:13<br><b>u.s.</b> 425:16<br><b>uber</b> 404:4<br><b>uh</b> 396:17 421:10<br>425:11 441:1<br>442:7 455:13<br>460:4 485:6 510:4<br>513:15 522:12,12<br>565:25 609:12<br>626:25 660:11<br><b>ultimate</b> 448:15<br><b>ultimately</b> 400:16<br>448:15 455:6<br>550:18 608:4<br><b>unaware</b> 521:6<br><b>undefined</b> 433:25<br><b>underhanded</b><br>651:25 653:13<br><b>underlying</b> 573:25<br>600:10<br><b>underreporting</b><br>388:17<br><b>underscore</b> 623:16<br><b>undersigned</b> 670:2<br><b>understand</b><br>362:10,14,15<br>366:11 370:3,21<br>373:15 381:16<br>382:5 383:21<br>390:22 406:8<br>427:18 460:2<br>462:4 516:8,17<br>541:19 544:7<br>568:23 586:3,8,9<br>608:24 610:4 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 611:2,5,6,14,17<br>612:24 617:20<br>621:11 623:15<br>624:7 627:23<br>629:4 633:22<br>634:4 652:22<br>653:8 655:13<br>661:22 665:4<br><b>understanding</b><br>360:25 473:4,21<br>479:8,21 612:8<br>631:5<br><b>understood</b><br>356:23 492:16<br>557:9 634:9<br>652:21<br><b>underwood</b><br>360:15 366:3<br><b>undoubtedly</b><br>363:19 440:4<br><b>undue</b> 459:12,20<br>462:22 611:23<br>612:1 613:17<br><b>unduly</b> 513:13<br><b>unemployability</b><br>618:8<br><b>unfair</b> 624:24<br><b>unfortunate</b> 362:1<br>362:5 363:22<br>548:24,24<br><b>unfortunately</b><br>362:8<br><b>unicorn</b> 410:18,20<br>447:2 448:2<br><b>unilateral</b> 574:3<br>598:5<br><b>unimaginable</b><br>386:3<br><b>unintelligible</b><br>555:21,22,24 | <b>unit</b> 356:5 442:16<br>442:20 503:3,7<br>576:23 577:2<br>636:14<br><b>united</b> 444:7 445:1<br>550:6<br><b>units</b> 436:17,18,21<br>438:23<br><b>university</b> 353:17<br>445:22 446:2,3,5<br>446:11<br><b>unknown</b> 528:24<br><b>untimely</b> 658:15<br><b>unusual</b> 507:11<br>529:12,20 609:5<br>616:15,15<br><b>update</b> 577:19<br><b>ups</b> 656:22<br><b>upset</b> 386:1 514:8<br>515:2 544:11<br>588:17 608:3<br><b>upsetting</b> 387:23<br>514:25 515:8<br><b>use</b> 362:16 374:14<br>374:15 378:7<br>389:14 390:24<br>393:19 394:14<br>428:21 450:11,12<br>452:10 479:6<br>497:1 502:21<br>560:10 585:25<br>586:1 670:10<br><b>uses</b> 372:17<br><b>utilized</b> 632:24 | 551:13<br><b>valid</b> 586:7,22<br>589:12 633:21<br><b>validity</b> 601:16<br><b>valuation</b> 411:2,3<br>447:12,16,20<br>451:8 490:2,9,11<br>550:7 583:8 619:7<br>624:12 645:23<br>646:25 649:15<br>650:10 653:1<br><b>valuations</b> 490:10<br>646:11<br><b>value</b> 405:3<br>435:23 439:12<br>451:19,21 452:11<br>596:23 604:15<br>619:6 624:13,14<br>645:24 646:9,16<br>647:8,12,21<br>648:24,24 649:19<br>650:1,2,6,8 653:12<br>653:18,18,19,19<br><b>valued</b> 411:5<br>489:25 490:1<br><b>valuing</b> 646:3,23<br>648:4<br><b>various</b> 391:5<br>506:9 578:3,15<br>593:21 619:21<br>646:6 662:7<br><b>vast</b> 392:5 393:4<br>480:17<br><b>vastly</b> 429:20<br><b>vehement</b> 467:25<br><b>vehicle</b> 376:5,6,15<br>377:24 379:15<br>469:1 499:4<br>643:15<br><b>venture</b> 404:23<br>412:18 413:9,10 | 447:22 449:5,9,10<br>449:13 492:8<br><b>ventures</b> 448:22<br><b>verbal</b> 474:9,10<br>475:12,20,22,24<br>476:4,7 479:20,22<br><b>verify</b> 399:25<br>402:2 426:10<br>428:6<br><b>veritext</b> 665:21<br>669:21<br><b>version</b> 483:13<br>486:6 641:1<br><b>versus</b> 390:25<br>646:16 648:10,24<br>650:2<br><b>vertical</b> 375:4,5<br><b>victor</b> 362:3 399:8<br>483:14 497:2<br>498:6 499:2<br>610:15 618:4<br>659:23<br><b>video</b> 356:5<br>593:18 665:20<br><b>videographer</b><br>352:25 356:3<br>442:15,19 503:2,6<br>576:22 577:1<br>593:2 635:7,17<br>636:10,13 663:7<br>663:10 665:18<br><b>view</b> 384:7 398:19<br>429:22 436:24<br>440:7,13 472:17<br>472:19 490:10<br>507:11 516:24<br>606:9,10 652:25<br>658:20<br><b>vigorously</b> 621:16<br><b>viking</b> 411:1<br>447:13 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>v</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>va</b> 355:4<br><b>vacations</b> 472:3<br>592:17<br><b>vague</b> 549:15<br><b>vaguely</b> 455:20<br>549:15,15,17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>violate</b> 513:24<br/> <b>violation</b> 629:8<br/> <b>virginia</b> 486:23<br/> 489:7 633:7<br/> <b>virtual</b> 593:15<br/> <b>virtually</b> 507:8<br/> <b>visit</b> 369:4,25<br/> 552:10<br/> <b>voice</b> 591:10<br/> <b>voided</b> 425:17<br/> <b>volume</b> 352:17<br/> <b>voluntarily</b> 511:17<br/> <b>vote</b> 358:25<br/> 359:18 364:15,17<br/> 364:17 366:9<br/> 514:12 541:24<br/> 542:1,2,7,14 546:2<br/> 546:3 589:12<br/> <b>voted</b> 598:10<br/> 617:3,3 658:7<br/> <b>votes</b> 598:23<br/> <b>voting</b> 565:4 572:8<br/> 596:15 597:14<br/> 601:17 603:23,24<br/> 606:11 610:25<br/> 617:12,23,25<br/> <b>vs</b> 352:7<br/> <b>vtc</b> 353:8 354:17</p> | <p>595:5 642:8<br/> <b>waiting</b> 649:22<br/> <b>waive</b> 665:25<br/> <b>walked</b> 382:2<br/> <b>wall</b> 466:3<br/> <b>wallow</b> 535:13,17<br/> 535:18,21 536:8<br/> 588:10<br/> <b>walters</b> 354:16<br/> <b>want</b> 360:3,3,7,9<br/> 360:14 363:4<br/> 365:15 366:2<br/> 376:21 384:12<br/> 391:11 395:9<br/> 400:4 402:2<br/> 405:16 406:6,9<br/> 411:12 413:5<br/> 415:1,19 423:3<br/> 425:25 427:11,15<br/> 428:18 435:25<br/> 437:11 450:9,11<br/> 450:12 451:13<br/> 454:8 455:1,3,7<br/> 459:9 462:4<br/> 465:18 466:19<br/> 467:14 468:18<br/> 475:8 479:5<br/> 481:19,21,22,23<br/> 482:4,7 484:20<br/> 497:14,15 503:10<br/> 512:5 513:7 518:6<br/> 531:11,19 541:20<br/> 548:7 554:25<br/> 572:12 575:16<br/> 576:18 581:5<br/> 588:9,22 591:6<br/> 600:8 612:15,24<br/> 613:21 619:12,14<br/> 635:9 636:9,24<br/> 644:4,5,7 645:18<br/> 654:9,13 657:14</p> | <p>657:21,22 663:16<br/> 664:5,11,22<br/> <b>wanted</b> 356:11<br/> 370:11 413:13<br/> 435:7,14,17,18<br/> 452:24 465:13,15<br/> 465:20 467:20<br/> 468:21 483:7<br/> 484:7,12 488:23<br/> 488:23 490:6<br/> 497:21 498:5<br/> 517:25 518:4<br/> 523:5 556:19,20<br/> 563:15 588:11,11<br/> 591:21 600:12,25<br/> 602:16 617:24<br/> 623:9 655:17<br/> 657:4,8,11 658:7<br/> 659:17,19,20<br/> 664:15<br/> <b>wants</b> 541:21<br/> 543:20<br/> <b>warren</b> 491:12<br/> <b>washington</b><br/> 354:10 558:22<br/> <b>wasting</b> 360:9<br/> <b>watched</b> 357:16<br/> <b>watching</b> 357:13<br/> 357:14<br/> <b>way</b> 365:1 376:13<br/> 381:7 406:12<br/> 440:21 447:18<br/> 483:16 490:6<br/> 495:2,3 498:15<br/> 504:25 509:9<br/> 510:23 512:9,18<br/> 532:25 533:2<br/> 534:22 535:15<br/> 543:16 547:5,13<br/> 555:4 568:25<br/> 569:7,9 573:13</p> | <p>584:15 585:6<br/> 597:4,21 614:20<br/> 615:14 624:17<br/> 653:13 660:23<br/> 665:7<br/> <b>ways</b> 393:12<br/> 512:10<br/> <b>we've</b> 416:5<br/> 444:10 463:4<br/> 474:8 479:17<br/> 485:1,12 531:21<br/> 576:10 626:15<br/> 631:10,19 639:17<br/> 639:17<br/> <b>wealth</b> 458:12<br/> 591:22<br/> <b>wear</b> 479:11,14<br/> 480:5<br/> <b>wearing</b> 480:6<br/> <b>website</b> 445:3<br/> 507:9<br/> <b>week</b> 442:6<br/> <b>weekly</b> 469:17,18<br/> 469:21,22,23<br/> 470:4,7,17 471:18<br/> <b>weeks</b> 394:9,12<br/> 566:19,20<br/> <b>weisselberg</b> 388:8<br/> <b>wel</b> 471:13<br/> <b>welcome</b> 659:16<br/> <b>weldon</b> 470:25<br/> 471:2,3,4,5,13<br/> 504:2<br/> <b>wells</b> 662:24<br/> <b>went</b> 361:17,20<br/> 383:2 409:19<br/> 423:20 424:21<br/> 459:5 464:21<br/> 466:21 469:14<br/> 489:9 495:21<br/> 497:9,10 511:23</p> |
| <p><b>w</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><b>w</b> 418:20<br/> <b>wade</b> 384:20,20<br/> 385:15,22 386:17<br/> 386:21 387:12,20<br/> 448:18 449:14<br/> 534:16,23,24<br/> 543:6 544:13<br/> 548:1,6 551:19,19<br/> 617:14 618:3<br/> <b>wade's</b> 617:15<br/> <b>wait</b> 409:23<br/> 433:21 541:3</p>                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

Veritext Legal Solutions  
calendar-carolinas@veritext.com  
www.veritext.com

[y'all - zoom]

ROA 007127

Page 59

|                          |                          |
|--------------------------|--------------------------|
| <b>y</b>                 | 609:21                   |
| <b>y'all</b> 365:22      | <b>ypo</b> 482:18,24     |
| 454:12 459:13            | 483:8,13                 |
| 462:1 521:18             | <b>z</b>                 |
| 579:16 592:15            | <b>zero</b> 389:17 392:6 |
| 595:6 636:21             | 405:10,12 421:15         |
| 648:14 663:20            | 421:19 439:4,5           |
| 664:5 665:6              | 602:23                   |
| <b>yeah</b> 357:15       | <b>zoom</b> 357:13,13,14 |
| <b>year</b> 370:22       | 357:17                   |
| 375:23 380:10            |                          |
| 407:23 419:3,9           |                          |
| 420:21 464:13            |                          |
| 511:10,20 561:21         |                          |
| 562:25 626:10            |                          |
| <b>years</b> 363:18      |                          |
| 386:6 387:14,17          |                          |
| 390:20,21 414:6          |                          |
| 416:15,20,20,23          |                          |
| 416:23,24 417:16         |                          |
| 417:23,24 419:7,9        |                          |
| 458:21,23 486:14         |                          |
| 486:15 592:14            |                          |
| <b>yesterday</b> 357:4   |                          |
| 358:1 384:18             |                          |
| 389:20 413:25            |                          |
| 420:20 428:20            |                          |
| 436:16 453:4             |                          |
| 456:7 459:11             |                          |
| 462:20 464:11            |                          |
| 468:1 469:6,21           |                          |
| 486:25 488:3             |                          |
| 494:8 498:25             |                          |
| 504:12 517:13            |                          |
| 542:24 556:9             |                          |
| 557:25 563:13            |                          |
| 583:5 607:4 620:3        |                          |
| 625:11 627:22            |                          |
| 632:15                   |                          |
| <b>york</b> 470:23 492:9 |                          |
| 499:16 519:20            |                          |

**ROA 007128**

South Carolina Rules of Civil Procedure

Part V. Depositions and Discovery

Court Rule 30

(e) Submission to Witness; Changes; Signing.

When the testimony is fully transcribed the deposition shall be submitted to the witness for examination and shall be read to or by him unless such examination and reading are waived by the witness and by the parties. Any changes in form or substance which the witness desires to make shall be entered upon the deposition by the officer with a statement of the reasons given by the witness for making them. The deposition shall then be signed by the witness, unless the parties by stipulation waive the signing or the witness is ill or cannot be found or refuses to sign. If the deposition is not signed by the witness within 30 days of its submission to him, the officer shall sign it and state on the record the fact of the waiver or of the illness or absence of the witness or the fact of the refusal to sign together with the reason, if any, given therefor; and the deposition may then be used as fully as though signed unless on a motion to suppress under Rule 32(d)(4) the court holds

**ROA 007129**

that the reasons given for the refusal to sign  
require rejection of the deposition in whole or in  
part.

DISCLAIMER: THE FOREGOING CIVIL PROCEDURE RULES  
ARE PROVIDED FOR INFORMATIONAL PURPOSES ONLY.  
THE ABOVE RULES ARE CURRENT AS OF APRIL 1,  
2019. PLEASE REFER TO THE APPLICABLE STATE RULES  
OF CIVIL PROCEDURE FOR UP-TO-DATE INFORMATION.

VERITEXT LEGAL SOLUTIONS  
COMPANY CERTIFICATE OF CLOSURE STATEMENT  
~~ROA 007130~~

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

Veritext Legal Solutions is committed to maintaining the confidentiality of client and witness information, in accordance with the regulations promulgated under the Health Insurance Portability and Accountability Act (HIPAA), as amended with respect to protected health information and the Gramm-Leach-Bliley Act, as amended, with respect to Personally Identifiable Information (PII). Physical transcripts and exhibits are managed under strict facility and personnel access controls. Electronic files of documents are stored in encrypted form and are transmitted in an encrypted fashion to authenticated parties who are permitted to access the material. Our data is hosted in a Tier 4 SSAE 16 certified facility.

Veritext Legal Solutions complies with all federal and State regulations with respect to the provision of court reporting services, and maintains its neutrality and independence regardless of relationship or the financial outcome of any litigation. Veritext requires adherence to the foregoing professional and ethical standards from all of its subcontractors in their independent contractor agreements.

Inquiries about Veritext Legal Solutions' confidentiality and security policies and practices should be directed to Veritext's Client Services Associates indicated on the cover of this document or at [www.veritext.com](http://www.veritext.com).