

EXHIBIT 20

**FILED
PROVISIONALLY
UNDER SEAL WITH
REDACTIONS
PURSUANT TO
STIPULATED
PROTECTIVE ORDER**

*** CONFIDENTIAL - PROTECTIVE ORDER ***

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

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IN RE BANK OF AMERICA	Case No.
CALIFORNIA UNEMPLOYMENT	3:21-md-02992
BENEFITS LITIGATION	GPC-MSB

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VIDEOTAPED STENOGRAPHIC DEPOSITION OF:
FAIZ A. AHMAD
Wednesday, January 29, 2025
New York, New York
10:07 a.m. - 5:38 p.m.
HYBRID DEPOSITION

Reported stenographically by:
Richard Germosen, FAPR, CA CSR No. 14391
RDR, CRR, CCR, CRCR, CSR-CA, NYACR, NYRCR
NCRA/NJ/NY/CA Certified Realtime Reporter
NCRA Realtime Systems Administrator
Job No. 10155736

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VIDEOTAPED TELECONFERENCED STENOGRAPHIC
DEPOSITION of FAIZ A. AHMAD, taken in the above-entitled
matter before RICHARD GERMSEN, Fellow of the Academy of
Professional Reporters, Certified Court Reporter,
(License No. 30XI00184700), Certified Realtime Court
Reporter-NJ, (License No. 30XR00016800), California
Certified Shorthand Reporter, (License No. 14391),
NCRA/NY/CA Certified Realtime Reporter, NCRA Registered
Diplomate Reporter, New York Association Certified
Reporter, NCRA Realtime Systems Administrator, taken at
the offices of GOODWIN PROCTER LLP, The New York Times
Building, 620 Eighth Avenue, 26th Floor, New York, New
York 10018, on Wednesday, January 29, 2025, commencing
at 10:07 a.m.

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01.29.25 | FAIZ A. AHMAD

Bar Index	Approximate Value
1	100
2	90
3	75
4	60
5	55
6	100
7	95
8	100
9	65
10	70
11	40
12	90
13	50
14	95
15	60
16	100
17	80
18	100
19	20
20	50

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01.29.25 | FAIZ A. AHMAD

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A horizontal bar chart consisting of 20 rows. Each row contains a single black bar of varying length. The bars are arranged in a single column, with the longest bar in the 10th row and the shortest in the 11th row. The bars represent a distribution of data, with the longest bar reaching approximately 95% of the width and the shortest bar reaching approximately 5%.

01.29.25 | FAIZ A. AHMAD

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Government	Percentage
Current government	85%
Previous government	15%

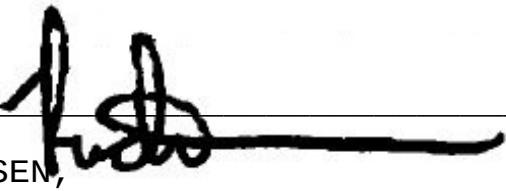
C E R T I F I C A T E

I, RICHARD GERMOSEN, Fellow of the Academy of Professional Reporters, stenographic New Jersey Certified Court Reporter, New Jersey Certified Realtime Court Reporter, California Certified Shorthand Reporter, California Certified Realtime Reporter, NCRA Registered Diplomate Reporter, and NCRA Certified Realtime Reporter, do hereby certify:

That FAIZ A. AHMAD, the witness whose deposition is hereinbefore set forth, having been duly sworn, and that such deposition is a true record of the testimony of said witness.

I further certify that I am not related to any of the parties to this action by blood or marriage, and that I am in no way interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my hand this 3rd day of February 2025.



RICHARD GERMOSEN,
FAPR, RDR, CRR, CCR-NJ, CRCR, CSR-CA, CCRR-CA,
NYACR, NYRCR
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LICENSE NO. 30XR00016800
California CSR No. 14391
California CRR No. 198