

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 23-CR-60173 WILLIAMS (GRAHAM)

UNITED STATES OF AMERICA,

Miami, Florida

Plaintiff,

May 17, 2024

vs.

TESTIMONY OF TRACY WADE

CAROLYN D. WADE,

Defendant.

Pages 1 to 131

TRANSCRIPT (EXCERPT) OF TRIAL

HELD BEFORE THE HONORABLE DONALD L. GRAHAM

UNITED STATES DISTRICT JUDGE

LANCE W. STEINBEISSER, FCRR, RPR, FPR-C
Official Court Reporter
United States District Court
400 North Miami Avenue
Miami, Florida 33128
305.523.5633

Proceedings recorded by mechanical stenography; transcript
produced by computer-aided transcription.

1 Q. Okay. And was that the total for both loans or was --
2 what did that represent, that --

3 A. That was only the first one. I'm not -- I'm not familiar
4 or remember what the total amount was.

5 Q. Okay. And this was back in 2021?

6 A. Yes.

7 Q. Okay. Now, your wife, did she have other employment?

8 A. Yes.

9 Q. Can you please tell the jury about that employment?

10 A. My wife owns 1 Step A-Head Hair Salon.

11 Q. Okay. And how long has she run that business?

12 A. That business has been incorporated, if I'm correct -- I
13 think she did it in 2015, if I'm correct.

14 Q. All right. Does your wife hold any other licenses?

15 A. She's a licensed cosmetologist.

16 Q. Do you know for how long?

17 A. Before I met her.

18 Q. Okay. And you met her -- I know you married, you said,
19 around 2015?

20 A. Altogether, we've been together, I think -- you're trying
21 to get me in trouble -- about 15 years.

22 Q. Okay. So did there come a time when you actually
23 approached Mrs. Wade about a PPP loan?

24 A. Yes.

25 Q. Prior to your having approached her, had she approached

1 you about her -- any interest in her applying for a loan?

2 A. She never heard of it before.

3 Q. And tell us what you told her.

4 A. I said, "Do you want to see if you qualify to get" -- and
5 I explained it to her. I said, "It was a PPP." She said,
6 "What is that?" And I explained it to her. And because of
7 who I said was handling it and she know I trust him to handle
8 things for me as far as the funeral business goes, she was
9 like, "Okay." She said, "But I don't think nothing is going
10 to come of it because I don't really make that kind of money
11 for them to give me anything."

12 Q. Okay. And did there come a time when you represented to
13 Mrs. Wade what, if any, documents she was going to need?

14 A. The same documents I gave.

15 Q. Now, did you just tell her that or did someone -- did
16 someone mention it to you that she was going to need these
17 documents also?

18 A. Yes. Eduardo relayed to me, just the same as he did when
19 I did it, "Hey, I need this document -- you already know the
20 documents we need. Get this, this, this, and that."

21 Q. Tell us specifically what documents were asked for and
22 what documents were given.

23 A. Her driver's license, her Social Security card, bank
24 statements, and a voided check.

25 Q. Do you know if any requests were made for login

1 information?

2 A. Yes. That was through me.

3 Q. Okay. And tell the members of the jury what login
4 information you told your wife was going to be needed.

5 A. Access to the Womply -- if I'm saying it correct -- the
6 Womply entry -- wherever they do the applications at -- the
7 same requests.

8 She didn't ask initially because I told her I would
9 handle everything for my wife because I thought I was familiar
10 with it because they did the same thing for me. But
11 initially -- well, down the road she ended up getting her --
12 access to her Gmail account and --

13 Q. Let me be clear on that. She ended up giving access to
14 her Gmail --

15 A. I gave it to her. I asked my wife because they kept
16 calling me --

17 Q. Yes. They who?

18 A. Haydee Rivero and Eduardo Rivero. And -- because they
19 were, like, "You can trust me. You can trust me. You know,
20 we're boys. I'm not going to do nothing to you guys." So we
21 gave it to them.

22 Q. Okay. And so you gave them access -- she gave them access
23 to her Gmail account?

24 A. Yes.

25 Q. Okay. What about DocuSign? Did they give her access to

1 that?

2 A. They had access to everything.

3 Q. And they had requested that --

4 A. Yes.

5 Q. -- as they had done with you?

6 A. Yes. The very exact same thing they did with me.

7 Q. Now, were there times when follow-up information was
8 requested by -- I'm sorry -- by either Haydee or Eduardo?

9 A. Once they got the initial information that they requested,
10 no, not then.

11 Q. Now, who, if anyone, between you and your wife, was in
12 touch with the Granados about Ms. Wade's application process?

13 A. Myself.

14 Q. And why was that?

15 A. Because she was employed. So her hours were, I think,
16 8:00 to 4:00, and she couldn't have her phone. So it was
17 impossible for them to have constant communication with her.

18 Q. Okay. And phones are not allowed in the jail?

19 A. In the jail or the courtrooms.

20 Q. Okay. And let's say if an individual who worked in the
21 jail or the courtroom -- you worked for the sheriff's office;
22 right?

23 A. Yes, sir.

24 Q. How many years?

25 A. 25.

1 Q. Okay. And were those proceeds deposited into any
2 accounts?

3 A. Yes.

4 Q. Okay. Was it a joint account?

5 A. It was a joint account at USAA.

6 Q. In terms of work that was done to process this loan, were
7 you more active -- who would you say was most active on this
8 account, you or your wife?

9 A. I was.

10 Q. Tell us why.

11 A. She had -- she really didn't have a clue. She just
12 went -- gathered the information that I required to get from
13 her what they requested, which was Eduardo and Haydee.
14 Certain things that she had to do was -- like, the photo, I
15 couldn't take the photo. But once she did that, she really
16 had no interaction in getting it done. She was actually
17 surprised when -- when the funding came through.

18 Q. Okay. And did she ever reach out, to your knowledge, to
19 Eduardo --

20 A. Not at all.

21 Q. -- regarding this loan, especially?

22 A. No.

23 MR. MCCRAY: I beg the Court's indulgence.

24 Judge, at this time I have no further questions.

25 THE COURT: Cross-examination.

1 Q. Okay. On May 13th -- I'm going to go back to slide four
2 in Government Exhibit 1000.

3 After that event happened on May 4th, the next thing
4 that happens is an email is sent to ckidd1226@gmail.com.
5 That's your wife's email; correct?

6 A. Yes.

7 Q. And it's an email from Womply reminding your wife, hey,
8 the application's pending. Let's get it moving. Do you agree
9 with that? Do you remember that?

10 A. No, I don't remember it.

11 Q. But this is going to your wife's email; correct?

12 A. Where is that -- yes, I see it there.

13 Q. Okay. And then that triggers various login attempts to
14 the Paycheck Protection Program application, and we see here
15 that on May 13th -- and we're now looking at slide six -- you
16 are now accessing Wade Funeral Home; correct? Excuse me.
17 You're accessing the application from Wade Funeral Home.
18 Forgive my question.

19 A. Yes.

20 Q. All right. And, again, you're doing it from your
21 Windows 10 desktop; correct?

22 A. I can't confirm if it's Windows 10 or not.

23 Q. But you're doing it from a computer at Wade Funeral Home?
24 Yes?

25 A. Yes.

1 Q. All right. Then later that same day -- in fact, your
2 access is at 82317 -- right? -- and 92117? Yes? Do you
3 disagree?

4 A. Yes.

5 Q. Yes, you disagree or yes, you agree?

6 A. Yes, I see it on the document.

7 Q. Okay. And I want to point something else out here. Much
8 has been said about an IP address 125. I'm looking now, for
9 the record, at slide five.

10 And do you see that in the third row, IP address 125?

11 A. Yes.

12 Q. But below that, you see the IP address ending in .166.
13 And it's again from a Windows computer. If I can just scroll
14 up, I'm going to show you .166.

15 Do you disagree that the IP address ending in .166,
16 according to slide three, is Internet service coming from Wade
17 Funeral Home?

18 A. Yes.

19 Q. You agree with that?

20 A. Yes.

21 Q. Okay. So going back to May 13th, we see at 8:23 AM on
22 May 13th you logging in from .166. Then at 8:34 we see one
23 login from IP address 125. Then at 9:21, back to you, .166.
24 With me so far?

25 A. Yes.

1 A. As DocuSign is, I was advised that it was a document ready
2 to sign by a phone call. I went in there and I click, click,
3 click, click, click, because it goes to the next, to the next,
4 to the next. I didn't look at anything on it. I didn't
5 review it. I didn't feel it was a need to review because all
6 the information that we gave them was accurate.

7 Q. Well, first of all, I want to point something out here.
8 What does it say there is the legal business name?

9 A. Carolyn Wade.

10 Q. Well, that's not the legal business name, is it?

11 A. No, it's not.

12 Q. But you're the one that initiated the application back on
13 May 4, 2021, at Wade Funeral Home?

14 A. But the only time I saw this was the night before she was
15 taken into custody. That was my first time laying eyes on her
16 name being a business.

17 Q. And then with regard to the claimed gross income, it's
18 your -- by the way, you didn't see that number of gross
19 income, \$113,560?

20 A. No, sir, not until the night before.

21 Q. And you know that your wife's business 1 Step A-Head did
22 not gross \$113,560?

23 A. As soon as I saw it the night before, I immediately called
24 Haydee Granados and asked her why did she input that number
25 without authorization, and she said she was advised to put it

1 Q. Do you know what this is on the last photo that I'm
2 pointing at?

3 A. That should have been a Social Security card.

4 Q. What did you do with that?

5 A. I sent it to Haydee Granados.

6 Q. Now, did you ever send Haydee Granados any checks for
7 Carolyn Wade, sole proprietorship?

8 A. No, not at all.

9 MR. MCCRAY: Judge, essentially we, being both
10 parties, we have an unwritten agreement that these two
11 documents --

12 THE COURT: A stipulation?

13 MR. MCCRAY: It's not reduced to writing, Judge.

14 THE COURT: No, but you have a stipulation?

15 MR. MCCRAY: Yes. I'm sorry. We do.

16 THE COURT: Do you want to publish it orally?

17 MR. MCCRAY: Yes.

18 THE COURT: Any objection?

19 MR. ZACCA: Judge, with regard to Defense Exhibit 2,
20 we do. We have an objection.

21 MR. SNIDER: No, no. We've agreed to this.

22 MR. ZACCA: Forgive me, Judge. I didn't know --
23 that's fine, Judge.

24 THE COURT: Since it's not in writing, just confer
25 and make sure that which you're going to publish. Is that

1 what you agreed to?

2 MR. MCCRAY: We have. They are Exhibits 1 and 2.
3 Exhibit 1, Judge, is the Broward County Sheriff's Office
4 staffing management document showing the dates that an
5 individual worked, the number of hours, and basically the
6 number of hours that an individual was supposed to work --

7 MR. ZACCA: Objection. Objection.

8 THE COURT: One moment. See, here -- I thought we
9 had an agreed upon -- all right. So here's what we're going
10 to do because we're not going to finish today, obviously. So
11 whatever it is you all agree to, reduce it to writing and you
12 can publish it on Monday morning.

13 MR. MCCRAY: That's fine, Judge.

14 BY MR. MCCRAY:

15 Q. The documents, Mr. Wade, that you sent to Ms. Granados --
16 to her or through her husband to her, did you ever send her a
17 Schedule C?

18 A. No, I did not.

19 Q. Did you ever see a Schedule C for Carolyn Wade that had on
20 it \$113,000 income?

21 A. No, I did not.

22 Q. Now, on cross you talked about the Broward Sheriff's
23 Office reporting policy. Did you report every year?

24 A. No. I worked 25 years there and I think the prosecution
25 only showed me about four.