

1 UNITED STATES DISTRICT COURT
2 SOUTHERN DISTRICT OF FLORIDA
3 CRIMINAL DIVISION
4 CASE NO. 23-CR-60173 WILLIAMS (GRAHAM)

5 UNITED STATES OF AMERICA, Miami, Florida
6 Plaintiff, October 15, 2024
7 vs.

8 CAROLYN DENISE WADE and TRACY D.
9 WADE,

10 Defendant. Pages 1 to 12

11
12 TRANSCRIPT (EXCERPT) OF TRIAL
13 HELD BEFORE THE HONORABLE DONALD L. GRAHAM
14 UNITED STATES DISTRICT JUDGE

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16
17
18
19 LANCE W. STEINBEISSER, FCRR, RPR, FPR-C
20 Official Court Reporter
21 United States District Court
22 400 North Miami Avenue
23 Miami, Florida 33128
24 305.523.5633

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

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21 ALSO PRESENT: Kelly DiPietrantonio, special agent
22 Carolyn D. Wade
Tracy D. Wade
23 Hendrith V.A. Smith, paralegal
24
25

1 (Call to the Order of the Court.)

2 * * * * *

3 (Government witness, HAYDEE RIVERO, duly sworn.)

4 THE COURTROOM DEPUTY: Please state your name and
5 spell it for the record.

6 THE WITNESS: It's Haydee, H-A-Y-D-E-E, last name
7 Rivero, R-I-V-E-R-O.

8 * * * * *

9 CROSS-EXAMINATION

10 BY MR. WILCOX:

11 Q. Good afternoon, Ms. Rivero.

12 A. Good afternoon.

13 * * * * *

14 Q. Okay. What information did you have to get from Mr. Wade
15 in order to start the application?

16 A. In order to do the Schedule C form, I needed his name,
17 address, and Social Security.

18 Q. Address and Social Security.

19 Do you know what address he gave you?

20 A. He gave me an address. I don't know it by heart.

21 Q. Let me see if I can refresh your recollection.

22 Exhibit 159 will do -- 157 -- one of those.

23 And while I'm getting this ready, do you remember
24 asking Mr. and Mrs. Wade for void checks?

25 A. No, I don't remember.

1 Q. Do you remember them emailing you a voided check?

2 A. There is an email with a voided check, but I don't
3 remember asking them for it.

4 Q. Okay. But you know that there existed email where they
5 sent you voided checks?

6 A. There's one, yes.

7 Q. Excuse me?

8 A. There's one email with a voided check.

9 Q. Okay. And who is that email from?

10 A. I don't remember.

11 Q. Okay. I'm showing you what's been introduced as
12 Government's Exhibit 159.

13 That is a PPP loan application for Mr. Wade. It's
14 been introduced as Government's Exhibit 159. Is there an
15 address on that document?

16 A. Yes.

17 Q. What's the address?

18 A. 315 West Pembroke Road, Hallandale.

19 Q. Is that his home address or the address of the funeral
20 home?

21 A. I don't know.

22 Q. You don't know, okay.

23 One second. Your Honor, I don't know if I did -- may
24 I approach the witness?

25 Could you read the address in the record? I'm not

1 sure if I did. What's the address on that PPP loan
2 application?

3 A. 315 West Pembroke Road, Hallandale.

4 Q. One second, Your Honor.

5 Have you ever been to the Wade Funeral Home?

6 A. No.

7 Q. Do you remember when you were interviewed by Mr. Snider,
8 Mr. Love, and Agent DiPietrantonio telling them that you had
9 been to the funeral home twice?

10 A. Never.

11 Q. You never told them that?

12 A. I've never told them that I've been to his funeral home
13 twice.

14 Q. Did you --

15 A. I've never been inside his funeral home.

16 Q. I hear you saying that you've never been inside his
17 funeral home. What I'm asking you now, do you remember
18 telling these three people that you had been to his funeral
19 home?

20 A. I have never told them that. They have been to our
21 funeral home. I have never been to Tracy Wade's funeral home.

22 Q. Now, you received -- one moment, Your Honor.

23 MR. WILCOX: Your Honor, may I approach the witness.

24 THE COURT: Yes, sir.

25 BY MR. WILCOX:

1 Q. Showing the witness composite exhibit defendants' exhibit
2 for identification 8.

3 Before I continue with that, do you remember what
4 your email was back on March 22, 2021?

5 A. It's hgranados29@gmail.com.

6 Q. At Gmail.com?

7 A. Yes.

8 Q. Was it hgranados29@gmail.com?

9 A. Yes.

10 MR. WILCOX: May I approach the witness, Your Honor?

11 THE COURT: Yes, sir.

12 BY MR. WILCOX:

13 Q. If you can look at the other documents as well.

14 A. Okay.

15 Q. Do you recall receiving that email from Mr. Wade?

16 A. Yes.

17 Q. Do you recall receiving that voided check?

18 A. Yes.

19 Q. Did you ask Mr. Wade to send you a voided check?

20 A. That was probably my husband who told me to send me the
21 information.

22 Q. Wait a minute. The information came to you; right?

23 A. Yes, it came to me.

24 Q. Okay. And you're saying your husband told him to send the
25 information to you?

1 A. Yes. I never requested that information from him.

2 Q. That's okay.

3 Did you need this voided check?

4 A. I didn't need that for the application that I did.

5 Q. But it was sent to you?

6 A. Yes.

7 Q. And on this voided check, it says, clearly, "Wade Funeral
8 Home"; is that right?

9 A. Correct. Correct.

10 Q. But you're saying you didn't ask for that. Your husband
11 asked for that?

12 A. Yes. I didn't need that information for the
13 application --

14 Q. I didn't ask whether you needed it. I asked whether you
15 asked for it.

16 A. I didn't ask for that either.

17 Q. You needed the driver's license, though, didn't you?

18 A. But that was not for the application that I did.

19 Q. Excuse me?

20 A. I didn't need -- none of the information you have there
21 was for me to do the application that I did for him.

22 Q. But it was sent to you --

23 A. Yes, it was.

24 Q. -- because your husband asked Mr. Wade to send it to you?

25 A. Correct.

1 MR. WILCOX: May I introduce Defense Exhibit 8? I am
2 seeking to introduce Defense Exhibit 8.

3 THE COURT: Which item again is 8?

4 MR. WILCOX: Eight.

5 THE COURT: Which item is it?

6 MR. WILCOX: It is -- oh, I'm sorry. It's email and
7 email attachments sent from Tracy Wade to Haydee Granados on
8 March 22, 2021.

9 THE COURT: All right. Any objection?

10 MR. SNIDER: No objection.

11 THE COURT: Received.

12 (Defense Exhibit 8 was received in evidence.)

13 BY MR. WILCOX:

14 Q. And you see here that the email is to you from Wade
15 Funeral Home; is that correct?

16 A. Yes.

17 Q. And this was March 22, 2021?

18 A. Yes.

19 Q. So around the time that we started the PPP loan
20 application process?

21 A. I don't remember starting the PP loan application process
22 in March.

23 Q. This is his identification; is that correct?

24 A. Correct.

25 Q. Social Security number; right?

1 A. Yes.

2 Q. You needed the Social Security number to start the
3 application; right?

4 A. Correct.

5 Q. Okay. And this void check, do you see that?

6 A. Yes.

7 Q. It's just a check that he sent along with this email, and
8 it's a check from Wade Funeral Home; is that right?

9 A. Correct.

10 Q. Okay. So he didn't send you a void check from Tracy
11 Wade's personal account; right?

12 A. No, he didn't. And again, that email with all that
13 information was not for the PP loan application I did.

14 Q. What was it for?

15 A. It was for a business loan he was applying.

16 Q. You didn't apply for a business loan, though, did you?

17 A. I did not. Someone else did.

18 Q. Now, on that voided check, the EIN number was on there as
19 well; right?

20 A. I didn't see it right now.

21 Q. Okay. One second.

22 A. Yes, I see it now.

23 Q. I want to show you what's been marked as Exhibit 207.

24 It's already been introduced into evidence. Do you see this
25 document, ma'am? Can you see it on your screen?

1 A. Yes.

2 * * * * *

3 CERTIFICATE OF REPORTER

4
5 I certify that the foregoing is a correct
6 transcription of the record of proceedings in the
above-entitled matter prepared from my stenotype notes.

7
8 DATE: 17th of October, 2024

/s/Lance W. Steinbeisser

Lance W. Steinbeisser,

FCRR, RPR, FPR-C

Official Court Reporter

United States District Court

Southern District of Florida

Miami, Florida

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