THE FOLLOWING IS THE PDF OF AN OFFICIAL TRANSCRIPT. OFFICIAL TRANSCRIPTS MAY ONLY BE FILED IN CM/ECF BY THE OFFICIAL COURT REPORTER AND WILL BE RESTRICTED IN CM/ECF FOR A PERIOD OF 90 DAYS. YOU MAY CITE TO A PORTION OF THE ATTACHED TRANSCRIPT BY THE DOCKET ENTRY NUMBER, REFERENCING PAGE AND LINE NUMBER, ONLY AFTER THE COURT REPORTER HAS FILED THE OFFICIAL TRANSCRIPT; HOWEVER, YOU ARE PROHIBITED FROM ATTACHING A FULL OR PARTIAL TRANSCRIPT TO ANY DOCUMENT FILED WITH THE COURT.

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

UNITED STATES OF AMERICA,	)	
	)	
	)	
-VS-	)	DOCKET NO. 1:20-CR-00296-JPB
	)	VOLUME 3 (PM SESSION)
CARLA JACKSON AND	)	
TELDRIN FOSTER,	)	
	)	
DEFENDANTS.	)	

TRANSCRIPT OF JURY TRIAL PROCEEDINGS
BEFORE THE HONORABLE J.P. BOULEE
UNITED STATES DISTRICT JUDGE
FEBRUARY 7, 2024

APPEARANCES:

ON BEHALF OF THE GOVERNMENT:
TAL C. CHAIKEN, ESQ.
SAMIR KAUSHAL, ESQ.
BABASIJIBOMI MOORE, ESQ.
ASSISTANT UNITED STATES ATTORNEYS

ON BEHALF OF THE DEFENDANT - TELDRIN FOSTER:
LEIGH ANN WEBSTER, ESQ.
SARALIENE DURRETT, ESQ.

ON BEHALF OF THE DEFENDANT - CARLA JACKSON:
DAVID D. MARSHALL, ESQ.

STENOGRAPHICALLY RECORDED BY:

PENNY PRITTY COUDRIET, RMR, CRR
OFFICIAL COURT REPORTER
UNITED STATES DISTRICT COURT
ATLANTA, GEORGIA

I N D E X

I N D E X

WITNESS: PAGE:

1. JOSEPH STITES

DIRECT EXAMINATION.....142
VOIR DIRE EXAMINATION.....218
DIRECT EXAMINATION (CONT'D).....232

- - - - -

(PROCEEDINGS HELD IN OPEN COURT AT 1:31 PM, ATLANTA, GEORGIA)

THE COURT: Please bring out the jury.

(The jury entered the courtroom at 1:31 p.m.)

THE COURT: Y'all can be seated. Thank you.

Ladies and gentlemen of the jury, welcome back from lunch. I know that it was an hour longer than originally expected. I apologize for that. In short, something came up and I needed to give the parties some additional time to look at something. So sorry.

Please call your next witness.

MS. CHAIKEN: The United States calls Joseph Stites.

THE COURT: Good afternoon, sir.

THE WITNESS: Good afternoon.

JOSEPH STITES

a witness herein, being first duly sworn,

was examined and testified as follows:

DIRECT EXAMINATION

BY MS. CHAIKEN:

Q. Good morning. Could you please state and spell your name?

A. Joseph D. Stites, spelled J-O-S-E-P-H, middle initial is D, last name is S-T-I-T-E-S.

Q. Where do you work?

A. Federal Bureau of Investigation.
Q. How long have you been working for the FBI?
A. Just over 19 and a half years.
Q. What's your position?
A. Supervisory special agent.
Q. How long have you been a supervisory special agent?
A. Just over three years.
Q. What did you do before that?
A. I was a special agent in the Atlanta field office working on a complex financial crime squad.
Q. What types of investigations did you conduct on that squad?
A. Primarily bank fraud, corporate and securities fraud, investment fraud. A lot of fraud cases.
Q. In 2020 did you become involved in an investigation related to the Paycheck Protection Program?
A. Yes.
Q. Have you previously reviewed Government's Exhibits 1000 through 1009?
A. Yes.
Q. Are those documents that you received from Cross River Bank from the loan file for Gaines Reservation & Travel?
A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1000 through 1009 pursuant to

Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Your Honor.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1000.

BY MS. CHAIKEN:

Q. What is Government's Exhibit 1000?

A. This is a Paycheck Protection Program Borrower Application form for Gaines Reservation & Travel.

MS. CHAIKEN: Ms. Holland, could you please pull up the top section above Applicant Ownership.

Thank you.

BY MS. CHAIKEN:

Q. Who was listed as the primary contact for Gaines Reservation & Travel?

A. Andre Gaines.

Q. And what is listed as the number of employees that Gaines Reservation & Travel had?

A. 69.

Q. What is listed as the amount of average monthly payroll?

A. 322,684.

Q. What's listed as the loan amount?

A. 806,710.

Q. What's listed as the purpose of the loan?

A. Payroll and lease payments -- or lease and mortgage interest, sorry.

MS. CHAIKEN: Ms. Holland, could you please go to page 2 of this exhibit and pull out the certification section.

BY MS. CHAIKEN:

Q. What was the first certification on -- in the certification section?

A. The applicant was in operation on February 15th, 2020, and had employees for whom it paid salaries and payroll taxes or paid independent contractors or reported on Forms 1099 Miscellaneous.

Q. What was the third -- and were there initials next to that first certification?

A. Yes.

Q. What was the third certification?

A. The funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments and utility payments as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.

Q. Was that certification initialed?

A. Yes, it was.

Q. And what about the certification down at the bottom that starts with "I further certify"?

A. I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law.

Q. Is that certification initialed?

A. Yes.

Q. And were all of these certifications initialed using the initials AG?

A. Yes.

Q. Are those the initials for Andre Gaines?

A. Yes.

Q. And is that the name that signed the application as well?

A. Yes, it is.

Q. Was this loan application accompanied by supporting documents?

A. Yes.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1001.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1001?

A. This is a Form 940 (sic) for 2019, which is the employer's quarterly federal tax return for Gaines Reservation & Travel. And this is for the first quarter of 2019.

Q. And what did you say the form number was?
A. 941.
Q. Okay. And is this a form that employers use to report their payroll taxes to the IRS?
A. Yes, it is.
Q. What did this -- this is for Gaines Reservation & Travel for the first quarter of 2019?
A. Correct.
Q. How many employees are listed as being employed by Gaines Reservation & Travel in the first quarter of 2019 on this form?
A. 57.
Q. And what was the amount of wages, tips and other compensation that was reported as being paid out by Gaines Reservation & Travel?
A. 815,954.
Q. And did this IRS Form 941 have any stamps on it?
A. Yes, it did.
Q. And what did those stamps say?
A. One of them said received on 4/22/2019 in Ogden, Utah. And then the other one says received April 8th, 2019, field collection, Greenville, North Carolina.

MS. CHAIKEN: Ms. Holland, could you please publish Exhibit 1002.

BY MS. CHAIKEN:

Q. Is this the Form 941 for Gaines Reservation & Travel for the second quarter of 2019?

A. Yes, it is.

Q. And, again, is this a document that was submitted with the PPP loan application for Gaines Reservation & Travel?

A. Yes.

Q. What was reported as the number of employees for the business in the second quarter of 2019?

A. 59.

Q. And what was the reported amount of wages, tips and other compensation paid during that quarter?

A. 865,954.

MS. CHAIKEN: Ms. Holland, could you please publish 1003.

BY MS. CHAIKEN:

Q. Was this the form for the third quarter of 2019?

A. Yes, it is.

Q. And what was the reported number of employees and the reported amount of wages, tips and other compensation in the third quarter?

A. 63 employees. And the amount of compensation was 905,132.

MS. CHAIKEN: Ms. Holland, could you go to 1004, please.

BY MS. CHAIKEN:

Q. Is this the Form 941 for the fourth quarter?

A. Yes, it is.

Q. And what was the reported number of employees and the reported amount of wages paid?

A. 63 employees. And the wages were 905,132.

Q. During the course of your investigation, was a subpoena issued to Gaines Reservation & Travel?

A. Yes.

Q. Did the subpoena seek records related to employees of Gaines Reservation & Travel?

A. Yes.

Q. Did the subpoena seek records related to tax documentation that Gaines Reservation & Travel had filed?

A. Yes.

Q. Did Gaines Reservation & Travel respond to the subpoena?

A. Yes, they did.

Q. Did Gaines Reservation & Travel produce any information or documentation showing that Gaines Reservation had any employees?

A. No.

Q. Did Gaines Reservation & Travel produce any information or documentation showing it had filed Form 941s?

A. No.

MS. CHAIKEN: Ms. Holland, could you please publish 1005.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1005?

A. This is a Chase -- JPMorgan Chase bank statement for Gaines Reservation & Travel, LLC, account number ending in 36500. This is for the month of February 2020.

Q. Is this a bank statement that was submitted with the PPP loan application for Gaines Reservation & Travel?

A. Yes, it is.

Q. What's reflected as the beginning balance for that statement?

A. $674,775.42.

Q. And what's listed as the ending balance?

A. $790,576.16.

Q. Looking down in the electronic withdrawal section.

MS. CHAIKEN: If you could pull that out, please, Ms. Holland.

BY MS. CHAIKEN:

Q. Did this bank statement reflect a large payroll withdrawal on February 13th?

A. Yes.

MS. CHAIKEN: And if you could go to page 2 of this exhibit, please, Ms. Holland.

BY MS. CHAIKEN:

Q. Was there another large payroll withdrawal reflected on this bank statement on February 27th?

A. Yes. To QuickBooks net payroll for 153,308.28.

Q. According to this bank statement, did Gaines Reservation & Travel have large payroll expenditures in February of 2020?

A. Yes, according to this statement.

Q. In your investigation did you obtain documents from JPMorgan Chase for this account ending in 6500?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 1100 through 1116?

A. Yes.

Q. Are those the records you got from JPMorgan Chase for that account ending in 6500?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1100 through 1114 and Government Exhibit 1116, pursuant to Rule 902.11.

MS. WEBSTER: No objection, Your Honor.

MR. MARSHALL: No objection, Your Honor.

THE COURT: They're entered.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1105 side by side with 1005.

BY MS. CHAIKEN:

Q. Agent Stites, on the -- right there, Government Exhibit 1005, is that the bank statement we just looked at that was submitted with the Gaines Reservation & Travel PPP

loan application?
A. Yes, it is.
Q. What is the document that's on the left side, Government Exhibit 1105?
A. This is the JPMorgan Chase bank statement for Gaines Reservation & Travel for that same time period, February of 2020, for the same accounts ending in 6500. And it's showing a beginning and ending balance of $190.
Q. Is the bank statement on the left the real bank statement for this account that JPMorgan Chase provided?
A. This is the real bank statement.
Q. Were there any transactions at all in the Gaines Reservation & Travel account during that month?
A. No.
Q. Were there any payroll payments in February of 2020?
A. No.
Q. And does -- do these two bank statements match?
A. No, they do not.
Q. Let's look at some of the other records you got from JPMorgan Chase for this account.

MS. CHAIKEN: Ms. Holland, could you please publish 1100.

BY MS. CHAIKEN:
Q. Is this the signature card for that Gaines Reservation & Travel account that we just looked at?

A. Yes, it is.
Q. When was that bank account opened?
A. Looks like October 10th of 2019.
Q. And who are listed as the signers on the account?
A. Andre Lee Gaines and John Stacey Gaines.
Q. During the course of your investigation, did you determine the relationship between John Stacey Gaines and Andre Lee Gaines?
A. Yes.
Q. What was that relationship?
A. They are cousins.
Q. And during the course of your investigation, did you determine the relationship between John Stacey Gaines and Carla Jackson?
A. Yes. Ms. Jackson and John Stacey Gaines were married.
Q. Could you please review Government's Exhibit 1700, which is in the binder that's on the table in front of you.

MR. MARSHALL: Which exhibit number? Excuse me.

MS. CHAIKEN: 1700.

BY MS. CHAIKEN:
Q. And tell me if you recognize it.
A. Yep. Yes.
Q. What do you recognize it as?
A. This is an affidavit of Carla Jackson regarding her divorce proceedings.

Q. And did you obtain a copy of that affidavit as part of your investigation?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibit 1700.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 1700.

BY MS. CHAIKEN:

Q. Does this affidavit say when Carla Jackson and John Gaines were married?

A. Yes. About the middle of the page, it says, Defendant and I were married on June 9th, 2007.

Q. Does it say when they separated?

A. Yes. Just below that, it says November 26th, 2019.

Q. And does it say that they continued living in a state of separation since then?

A. Yes.

Q. Was the date of the separation between Carla Jackson and John Gaines before the time frame of the PPP program that we've been talking about?

A. Yes, it was.

MS. CHAIKEN: Ms. Holland, could you please publish

Government Exhibit 1101.

BY MS. CHAIKEN:

Q. Is this the first bank statement for the Gaines Reservation & Travel bank account that you got from JPMorgan Chase?

A. Yes. This is the statement from October 2019.

Q. Were there any payroll payments made during this time period?

A. No.

Q. Were there any transactions in the bank account indicative of any business activity at all?

A. No.

Q. And does the bank statement reflect that anyone had an ATM card tied to the account?

A. Yes. At the bottom, in the section ATM and Debit Card Summary, it shows that there was one debit card in the name of John Stacey Gaines, card number 6341.

Q. Does the statement reflect that Andre Gaines had an ATM card tied to the account?

A. No.

MS. CHAIKEN: Ms. Holland, could you please publish 1102.

BY MS. CHAIKEN:

Q. Is this the bank statement for Gaines Reservation & Travel's account for November 2019?

A. Yes, it is.

Q. Were there any transactions in that bank account at all during that month?

A. No, there weren't.

Q. Any payroll payments?

A. No.

Q. Anything indicative of business activity?

A. No.

MS. CHAIKEN: Ms. Holland, could you please publish 1103.

BY MS. CHAIKEN:

Q. Is this the bank statement for December of 2019?

A. Yes, it is.

Q. Any transactions in the Gaines Reservation & Travel account in December of 2019?

A. No, there weren't.

Q. Were there any payroll payments?

A. No.

Q. And were there any transactions indicative of business activity?

A. No.

MS. CHAIKEN: Ms. Holland, could you go to 1104, please.

BY MS. CHAIKEN:

Q. Is this the bank statement for January of 2020?

A. Yes, it is.
Q. And what transactions occurred in the account during that month?
A. There were a couple ATM withdrawals, one for 800 and then one for 600.
Q. Whose ATM card was used to make those withdrawals?
A. John Stacey Gaines.
Q. After the withdrawals, what was the account balance?
A. $190.
Q. Any payroll payments during this period?
A. No, there weren't.
Q. Any activity in the account indicative of any business activity?
A. No.

MS. CHAIKEN: Could we go to 1105, please.

BY MS. CHAIKEN:
Q. Is this the bank statement we looked at a few moments ago from February of 2020?
A. Yes.
Q. Okay. And, again, no transactions in the account that month?
A. No.
Q. Is there anything that you saw in Gaines Reservation & Travel's bank account that showed that Gaines Reservation & Travel was in business and had employees as of February 15th

of 2020?

A. No.

MS. CHAIKEN: Ms. Holland, could you go to 1106, please.

BY MS. CHAIKEN:

Q. Is this the bank statement for March 2020 for Gaines Reservation & Travel?

A. Yes, it is.

Q. Were there any transactions in the account during that month?

A. No transactions.

MS. CHAIKEN: Ms. Holland, could you go to 1107, please.

BY MS. CHAIKEN:

Q. Is this the bank statement for Gaines Reservation & Travel for April 2020?

A. Yes, it is.

Q. Any transactions in the account at all that month?

A. No, transactions.

MS. CHAIKEN: Ms. Holland, if you could go to 1108, please.

BY MS. CHAIKEN:

Q. Is 1108 the bank statement for May of 2020?

A. Yes, it is.

MS. CHAIKEN: And if you could pull out the deposit

section, Ms. Holland.
BY MS. CHAIKEN:
Q. Did Gaines Reservation & Travel receive a large deposit on May 19th of 2020?
A. Yes.
Q. What was that deposit?
A. It was a deposit from CRB, which is Cross River Bank, Bluevine. It was for Gaines Reservation & Travel for $806 -- $806,710.
Q. Is that the same amount that was listed as the loan request amount on the PPP application for Gaines Reservation & Travel?
A. Yes, it was.
MS. CHAIKEN: Ms. Holland, could you go to 1116, please.
BY MS. CHAIKEN:
Q. Are these IP records that JPMorgan Chase provided for the Gaines Reservation & Travel bank account?
A. Yes.
Q. Looking to the left of the page where it says the date, do you see that there was a gap between March 10th and May 12th of 2020 in logins to the account?
A. Yes.
Q. And is May 12th, 2020, shortly before the account received the PPP loan deposit?

A. Yes.

Q. And then May 22nd and the remaining logins are after the PPP loan amount was deposited?

A. Yes.

Q. Did you -- well, what was the -- were there multiple IP addresses after May 12th, 2020, that logged into the account or just one IP address?

A. No, it was just one IP address.

Q. And what was that IP address?

A. 76.105.87.198.

Q. Did you get records from Comcast for that IP address?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 1602, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you put 1116 side by side with 16 -- with 1602.

BY MS. CHAIKEN:

Q. Was this a response from Comcast to a subpoena asking it to identify a subscriber of the IP address 76.105.87.198 from May 12th to June 19th of 2020?

A. Yes.

Q. Are those the same dates as the logins to the Gaines

Reservation & Travel JPMorgan Chase account?

A. Yes.

Q. And who did Comcast identify as the subscriber for that IP address?

A. Subscriber name is Carla Jackson.

Q. And what was identified as the service address?

A. 4683 Darlene Way in Tucker, Georgia 30084-2928.

Q. Is that Ms. Jackson's home address?

A. Yes, it is.

Q. So all of the logins to the Gaines Reservation & Travel online account after the PPP loan funds were deposited were from Carla Jackson's home?

A. Yes.

MS. CHAIKEN: Can we go to 1009, please, Ms. Holland.

BY MS. CHAIKEN:

Q. Is this a DocuSign certificate of completion for the Gaines Reservation & Travel loan?

A. Yes, it is.

Q. And what is a DocuSign certificate of completion?

A. This is for the -- when you finally sign your loan, PPP loan, you go through an electronic signing process. DocuSign is the service that most lenders used to basically sign all the documents electronically over e-mail.

Q. What does the DocuSign certificate show as the e-mail address that was used to sign the documents associated with

the Gaines Reservation & Travel loan?

A. The e-mail address is -- it's greservetravel@gmail.com.

Q. Did you obtain records from Google for that e-mail account?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 1500 through 1502?

A. Yes.

Q. And are those the records from Google for that account?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1500 through 1502, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Your Honor.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 1500.

BY MS. CHAIKEN:

Q. Is this the Google subscriber information for that greservetravel account?

A. Yes, it is.

Q. What date was that account created?

A. It was created on May 3rd of 2020.

Q. And was that shortly before the loan application was

signed?
A. Yes.
Q. Do you see the IP address listed for the terms of service IP?
A. Yes.
Q. I won't make you read it, but it starts with 2601 and ends with 37F0.
A. Yes.
Q. Do you see that?
A. Yes.
Q. Does that mean that when the account was created, that was the IP address that accepted the terms of service?
A. That's correct.
Q. And did you get records from Comcast related to that IP address?
A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 1603, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1603, page 2.

BY MS. CHAIKEN:

Q. Okay. And do you see there the third IP address down

that starts with 2601 and ends in 37F0?

A. Yes.

Q. And was the subpoena specific to May 3rd of 2020?

A. Yes, it was.

Q. That's the date that that e-mail address was created?

A. Yes.

Q. And based on the information from Comcast, who was that IP address assigned to on May 3rd of 2020?

A. Subscriber name is Darrell Thomas.

Q. Who is Darrell Thomas?

A. Darrell Thomas is an individual who engaged in numerous PPP loan frauds where he submitted the fraudulent loans. He recruited individuals to go out to find business owners to submit these loans. And he worked with other individuals to create fake documents to support the loans as they were submitted to the lenders.

Q. Based on these IP records, did you determine that Darrell Thomas DocuSigned the PPP loan application for Gaines Reservation & Travel?

A. Yes.

Q. Where was Darrell Thomas living when he did this?

A. The address is 7200 Grandview Overlook in Johns Creek, Georgia 30097.

Q. Is that located in the Northern District of Georgia?

A. Yes, it is.

Q. Did you review -- did you in the course of your investigation get e-mails from any of Darrell Thomas's e-mail accounts?

A. Yes, we did.

Q. Did you review e-mails from one of Darrell Thomas's e-mail accounts related to the PPP loan for Gaines Reservation & Travel?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 1201, 1206, 1207 and the sub exhibits to those?

A. Yes.

Q. Are those e-mails you obtained from GoDaddy for Darrell Thomas's account?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1201, 1206, 1207, and the sub exhibits to those, pursuant to Rule 902.11. And just so it's clear for the record, when I say "sub exhibits," there may be 1201A, 1201B, et cetera.

MS. WEBSTER: No objection.

MR. MARSHALL: Just one second, Your Honor.

No objection.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1201.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1201?

A. This is an e-mail from Marty Gaines to Darrell Thomas on April 30th, 2020.

Q. Did you determine in your investigation who controlled the e-mail address gainesmarty@gmail.com?

A. Yes.

Q. Who was that?

A. John Stacey Gaines.

Q. What was Darrell Thomas's e-mail address?

A. This e-mail address is darrell.thomas@bellatorphrontgroup.com.

Q. What was the subject of this e-mail?

A. Gaines Reservation.

MS. CHAIKEN: And, Ms. Holland, if you could please publish 1201A.

BY MS. CHAIKEN:

Q. Was this the attachment to that e-mail?

A. Yes, it was.

Q. What was the attachment?

A. This is a Paycheck Protection Program Borrower Application for Gaines Reservation & Travel.

Q. Did the application list any employees or average monthly payroll?

A. No.

Q. It left those blank?
A. Yes, it did.
Q. Going down to page 2, did the application have initials next to all of the certifications?
A. Yes.
Q. Did it have initials next to the certification the applicant was in operation on February 15th, 2020, and had employees or independent contractors?
A. Yes.
Q. Based on your review of Gaines Reservation & Travel's bank records and subpoena response, was that true?
A. No.
Q. In the second-to-last certification, were there initials next to the certification that the information provided in the application was true?
A. Yes.
Q. And was that initialed even though there was no information in the application about the employees?
A. Yes.

MS. CHAIKEN: Could you publish 1207, please -- I'm sorry, if we could just go back real quick to 1201A, to page 2.

BY MS. CHAIKEN:
Q. Was this application purportedly signed by Andre Gaines?
A. Yes.

Q. But was it John Gaines who sent that application to Darrell Thomas?

A. Yes.

MS. CHAIKEN: If you could go to 1207, please, Ms. Holland.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1207?

A. This is an e-mail from Marty Gaines to Darrell Thomas on May 18th, 2020.

Q. And, again, Marty Gaines is John Gaines, based on your investigation?

A. Yes. Yes.

Q. And what did the e-mail say?

A. Big time look these over before I pay this bitch. Two eyes are always better.

Q. If you could -- do you see that there were three attachments there, Jan, Feb, and March?

A. Yes. Yes.

MS. CHAIKEN: Ms. Holland, could you please publish 1207A.

BY MS. CHAIKEN:

Q. Was 1207A a bank statement for Gaines Reservation & Travel?

A. Yes.

Q. And was it for January of 2020?

A. Yes.

Q. Have we already looked at the real JPMorgan Chase bank statement for this account for January 2020?

A. Yes, we have.

Q. Is this a real copy of that bank statement?

A. No.

Q. Did the bank statement have a watermark on it?

A. Yes.

Q. What did the watermark say?

A. It says Sample.

Q. And were Government's Exhibits 1207B and 1207C, the other attachments, were those statements for other months --

A. Yes.

Q. -- for Gaines Reservation & Travel?

Were those real bank statements?

A. No, they were not.

Q. And those were statements that John Gaines sent to Darrell Thomas?

A. Correct.

MS. CHAIKEN: Please publish 1206.

BY MS. CHAIKEN:

Q. Is this another e-mail from John Gaines to Darrell Thomas?

A. Yes.

MS. CHAIKEN: And if you could please publish 1206A,

Ms. Holland.

BY MS. CHAIKEN:

Q. Was this attachment the February 2020 bank statement that we looked at earlier --

A. Yes.

Q. -- in your testimony?

A. Yes.

Q. Is this the bank statement that was actually submitted with the PPP loan application for Gaines Reservation & Travel?

A. Yes, it was.

Q. And is it real?

A. No.

Q. Did you in your investigation get e-mails between John Gaines and an e-mail account called checkstubsinfo@gmail.com?

A. Yes, we did.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1400 and 1408 and the sub exhibits to those, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, if you could please publish Government Exhibit 1400.

BY MS. CHAIKEN:

Q. What is Government Exhibit 1400?

A. This is an e-mail from John Gaines to Marie L. on May 12th, 2020.

Q. And what did he say in that e-mail?

A. Said, Marie, Good morning. I have a major project. I need several month of statements. I put a sample statement from Fifth Third as a guide. Starting balance needs to be $746,673.25 going back to October 2019. Going forward it needs to show payroll services going out twice a month at least 205,115.20. I also need to show deposits coming in substantive the payroll going out. I also need some small traction numbers, more than about ten. There are no fees because I am military. On the Chase statements are the actual statements for this account. What app do you use? If you have any questions, please hit me back.

Q. Okay. And did he say that he needs to show deposits coming in to substantiate the payroll going out?

A. Yes.

MS. CHAIKEN: If you could publish 1400A.

BY MS. CHAIKEN:

Q. Was this one of the attachments to Mr. Gaines's e-mail?

A. Yes.

Q. Was this a bank statement for a business called Lee Operations, LLC?

A. Yes.

Q. Is that one of the businesses we'll be talking about

later?
A. Yes.
Q. And did that bank statement reflect a payment to payroll services on February 3rd down at the bottom of the page?
A. Yes, it did.
MS. CHAIKEN: If you could please publish 1400B.
BY MS. CHAIKEN:
Q. Was this the second attachment to Mr. Gaines's e-mail?
A. Yes.
Q. And was that one of the real bank statements for JPMorgan Chase?
A. Yes, it was.
Q. So was Mr. Gaines asking Marie to create bank statements that would show payroll for Gaines Reservation & Travel?
A. Yes.
MS. CHAIKEN: If you could publish 1408.
BY MS. CHAIKEN:
Q. Is this another e-mail from John Gaines to Marie L.?
A. Yes, it is.
Q. What did he say in that e-mail?
A. Marie, Hey, please just change the name and account number on this statement to the following: Gaines Reservation & Travel, LLC, 85 Rosemont HT, Hiram -- or Rosemont Court, Hiram, Georgia 30141-3166, account number ending in 6500.
MS. CHAIKEN: Please publish 1408A.

BY MS. CHAIKEN:

Q. Was this the attachment to that e-mail?

A. Yes.

Q. And what is Government Exhibit 1408A?

A. This is a JPMorgan Chase bank statement for Impact Creations, LLC, for the month of February 2020 for the account ending 2292.

Q. And is this bank statement exactly the same as the bank statement that Gaines Reservation & Travel submitted except for the name on it?

A. Yes, exactly.

Q. And was this an e-mail where John Gaines was asking Marie to change the name on this account statement to say Gaines Reservation & Travel?

A. Yes.

Q. Based on your review --

MS. CHAIKEN: We can take that one down. Thank you, Ms. Holland.

BY MS. CHAIKEN:

Q. Based on your review, did Andre Gaines provide Darrell Thomas with documents and information via e-mail about Gaines Reservation & Travel?

A. No.

Q. Did you see any e-mail communications between Andre Gaines and Darrell Thomas?

A. No.

Q. Based on your review of e-mails, was it John Gaines and Darrell Thomas who worked together to prepare the fabricated bank statement that Gaines Reservation & Travel submitted?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 1300 through 1302 and the sub exhibits?

A. Yes.

Q. Are those documents from Darrell Thomas's GoDaddy account related to the Gaines Reservation & Travel loan?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1300 through 1302 and the sub exhibits to those, pursuant to 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 1300.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1300?

A. It's an e-mail from Teldrin Foster iCloud account to Darrell Thomas on May 1st, 2020.

Q. What was the subject of the e-mail?

A. Gaines.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1300A and 1300B side by side.

BY MS. CHAIKEN:

Q. Were these the first two attachments to Teldrin Foster's e-mail?

A. Yes.

Q. And what were those documents?

A. The one on the left is -- they're Form 941s for 2019. The one on the left is for the third quarter. And the one on the right is for the first quarter.

Q. Are the numbers in the Form 941s the same numbers as the numbers that were ultimately in the forms that Gaines Reservation & Travel submitted?

A. Yes.

Q. And were these Form 941s stamped?

A. No, they were not.

MS. CHAIKEN: Ms. Holland, could you please publish 1301.

BY MS. CHAIKEN:

Q. Down at the bottom of 1301, is that an e-mail from Teldrin Foster to Darrell Thomas?

A. Yes, it is.

Q. Is that the e-mail we just looked at?

A. Yes.

Q. And does this show that Darrell Thomas then forwarded

that e-mail?
A. Yes.
Q. Who did he forward it to?
A. He forwarded it to Jesika Blakely.
Q. Who is Jesika Blakely?
A. Jesika Blakely is an individual that worked for Darrell Thomas and collecting documents for these PPP loans and tracking what documents were collected and just kind of helping him with sort of the administrative process of managing these loan submissions.
Q. And what did Jesika Blakely say in her e-mail to Darrell Thomas?
A. She just said, Attached.
Q. And then did she attach several files that have the word "stamped" in them?
A. Yes.
MS. CHAIKEN: If you could please publish 1301A and 1301B, Ms. Holland.
BY MS. CHAIKEN:
Q. Are these the same Form 941s that Teldrin Foster e-mailed to Darrell Thomas?
A. Yes. These are two of the ones that he e-mailed.
Q. And now do they have stamps on them?
A. Yes, they do.
MS. CHAIKEN: Ms. Holland, could you please publish

1302.

BY MS. CHAIKEN:

Q. What's Government Exhibit 1302?

A. This is an e-mail from Teldrin Foster iCloud account to Darrell Thomas.

Q. And what was the subject of the e-mail?

A. 2019 Payroll.

Q. And were there attachments?

A. Yes, several.

Q. And did all of the attachments include the name of a business and then 2019 year full payroll?

A. Yes.

MS. CHAIKEN: Ms. Holland, could you please publish 1302D.

BY MS. CHAIKEN:

Q. Was this one of the attachments to Teldrin Foster's e-mail?

A. Yes, it was.

Q. And was it a W-2 payroll spreadsheet for Gaines Reservation & Travel?

A. Yes.

Q. How much did the spreadsheet say was the total gross pay for 2019 for Gaines Reservation & Travel?

A. 3,482,964.

Q. And did this spreadsheet list the names of people who

were employees of Gaines Reservation & Travel?
A. Yes.
Q. What were the names of the first four people on the spreadsheet?
A. Johnny Gillespie, Sandy Waire, Terry Jones and Mike Kneeland.
Q. Based on your review of bank records and other documents in the investigation, did any of these people actually work for Gaines Reservation & Travel?
A. No.

MS. CHAIKEN: Ms. Holland, could you please put 1302A side by side with 1302D. And if you could just pull out the actual content for each of them.

BY MS. CHAIKEN:
Q. Is 1302A another payroll spreadsheet that Teldrin Foster sent to Darrell Thomas in that same e-mail?
A. Yes.
Q. And on the right is the Gaines Reservation & Travel payroll spreadsheet that we just looked at?
A. That's correct.
Q. Did they report the same or different amounts of payroll paid out in 2019?
A. Reported the same amounts.
Q. And what was the name of the first employee on the Gaines Reservation payroll spreadsheet?

A. First employee on Gaines was Johnny Gillespie.
Q. And then what was the name of the other business?
A. Direct Tech 3, Inc.
Q. And what was the name of the first employee on the Direct Tech payroll spreadsheet?
A. Sabrina Gillespie.
Q. What about the second employee on each of them?
A. Sandy Waire for Gaines. And Chastity Waire for Direct Tech 3, Inc.
Q. The third employee?
A. Third employee for Gaines is Terry Jones. And the third employee for Direct Tech is Antonio Dukes.
Q. And the fourth employee?
A. Mike Kneeland for Gaines. And the fourth employee for Direct Tech was Julian Kneeland.
Q. And did each of these spreadsheets go on for about 13 pages' worth of people?
A. Yes. Yes.

MS. CHAIKEN: Ms. Holland, could you please pull up 1302B next to 1302D.

MR. MARSHALL: Is that B and D?

MS. CHAIKEN: B and D.

MR. MARSHALL: Thank you.

MS. CHAIKEN: Yes.

BY MS. CHAIKEN:

Q. On the left here, is that a payroll spreadsheet for All Star Room?

A. Yes, it is.

Q. And on the right is a payroll spreadsheet we just looked at for Gaines Reservation?

A. Yes.

Q. And are they identical?

A. Identical other than the name of the business.

Q. So the business name was changed but the employees are all the same?

A. Yes.

Q. Okay. And did all of these --

MS. CHAIKEN: If we can go back to 1302.

BY MS. CHAIKEN:

Q. For each of these businesses whose names are in the attachment in 1302, was the payroll spreadsheet virtually identical with just some names changed?

A. Yes.

Q. And these are all payroll spreadsheets that Teldrin Foster e-mailed to Darrell Thomas on the same day at the same time?

A. Yes.

Q. Was this payroll spreadsheet actually ultimately submitted with the loan application for Gaines Reservation & Travel?

A. Not for Gaines.

Q. Was it submitted with the Form 941s and the fake bank statement we looked at earlier?

A. Yes.

Q. Did you obtain WhatsApp messages that were exchanged between Teldrin Foster and Darrell Thomas from the Cellebrite extraction that was done from Darrell Thomas's cell phone?

A. Yes, we did.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 2300 through 2339 and the sub exhibits to those.

MS. WEBSTER: Your Honor, we object to the admission of these exhibits. I believe 2300 is the WhatsApp messages that contain every message that was exchanged with -- between Mr. Foster and Mr. Thomas going back until July 2019. That was the subject of some pretrial motions and we maintain those objections.

I think there's also impermissible hearsay in these records. And also that the admission of the entirety of those records is prejudicial or unduly prejudicial under Rule 403.

And on the hearsay issue, just let me note that because of the way that the government has charged this, with the separate conspiracies, that the government has to prove for every statement that there's a conspiracy that exists and that Teldrin Foster is a part of that's relevant to those

messages at the time. And I don't think the government can do that by just blankly -- or admitting the entirety of the document at once.

MS. CHAIKEN: I don't believe there's any hearsay, Your Honor. None of it's been -- no specific hearsay statement has been -- has been identified. There's nothing we're offering for the truth of the matter asserted in the messages.

THE COURT: What are you offering them for then?

MS. CHAIKEN: To prove that things were said. They're in the nature of questions and instructions, which are not hearsay. They're not assertions of fact.

THE COURT: Which exact document are you objecting to? She gave a range of 2300 to 2339, was it, Ms. Chaiken?

MS. CHAIKEN: Yes, Your Honor.

MS. WEBSTER: The main objection is to 2300, which is the entirety of those communications. And then the remaining ones include some attachments that were sent in the individual messages, but I believe that -- where -- I'm objecting mostly to the admission of 2300.

THE COURT: All right. Ms. Chaiken, is there a way to focus on 2301 to 2339 so we can keep moving here, and then I can hear some more detail from you before the next break, outside the presence of the jury, on these other issues?

MS. CHAIKEN: Sure, Your Honor. So I'll move to

admit 2301 to 2339.

THE COURT: 2301 to 2339 are admitted without objection.

And I'll take under advisement 2300.

Can somebody pass me up a copy of 2300?

Go ahead, Ms. Chaiken.

MS. CHAIKEN: Thank you, Your Honor.

Ms. Holland, could you please publish Government Exhibit 2326, page 2.

BY MS. CHAIKEN:

Q. Are these WhatsApp messages between Darrell Thomas and Teldrin Foster?

A. Yes, they are.

Q. Who is in green?

A. The green is Darrell Thomas.

Q. And who is in blue?

A. Is Teldrin Foster.

Q. On May 18th, 2020, did Darrell Thomas send Teldrin Foster an image?

A. Yes.

MS. CHAIKEN: If you could zoom in on where it says Title, Ms. Holland, underneath the image or highlight.

BY MS. CHAIKEN:

Q. Or if you can see it, Agent Stites, what did he say?

A. The title says Gaines.

MS. CHAIKEN: And, Ms. Holland, could you please publish 2326B side by side with 2326, page 2.

BY MS. CHAIKEN:

Q. Was this the image that Darrell Thomas sent to Teldrin Foster via WhatsApp?

A. Yes.

Q. What was that image?

A. It's just a message from Bluevine that says, Congratulations. Your loan was approved. The loan amount was 806,710. And then it gives the terms of the loan with it.

Q. And is that loan amount the exact loan amount as Gaines Reservation & Travel's loan amount?

A. Yes.

Q. Does the image say at the bottom that the deposit will be made into the Chase account ending in 6500?

A. Yes.

Q. Is that the last four numbers of the Gaines Reservation & Travel bank account?

A. Yes, it is.

Q. And did Darrell Thomas's message when he sent this image say Gaines?

A. Yes, it did.

Q. What was Teldrin Foster's response when Darrell Thomas sent that approval?

A. The response was, LOL, bet.

MS. CHAIKEN: And, Ms. Holland, do you have a way of scrolling down to page 2 of that -- there we go.

BY MS. CHAIKEN:

Q. What did Darrell Thomas say?

A. Darrell Thomas said, Black Jesus.

Q. Let's talk now about what happened after the loan actually funded.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1108.

BY MS. CHAIKEN:

Q. Is this the May 2020 bank statement for Gaines Reservation & Travel?

A. Yes, it is.

Q. This is the real statement you got from JPMorgan Chase?

A. Yes, it is.

Q. And what happened on May 19th?

A. May 19th, there was a deposit from CRB Bluevine, which is Cross River Bank, for $806,710.

Q. So this was the deposit of the PPP loan?

A. Yes.

Q. Were there any payroll payments that you saw in the account after the deposit of that loan?

A. We just have the one check.

Q. And was that a -- what was the check that you saw?

A. It was a check for 93,785.

Q. What did --

MS. CHAIKEN: Let's pull up 1111, please, Ms. Holland.

BY MS. CHAIKEN:

Q. Is this a copy of that check?

A. Yes, it is.

Q. Who was the check made out to?

A. It was made out to Bellator Phront Group from Gaines Reservation & Travel. The date was 5/24/2020 for 93,785.

Q. Is the date there May 29th?

A. Yes.

Q. And Bellator Phront Group, is that the same as the domain of Darrell Thomas's e-mail address?

A. Yes, it is.

Q. His e-mail address was darrell.thomas@bellatorphrontgroup.com?

A. Yes, it is.

Q. And what did the check say that it was for?

A. Roswell Road Warehouse Rent.

Q. Did Gaines Reservation & Travel produce any information to you showing that it had any warehouse that it was renting from Bellator Phront Group?

A. No.

Q. Did it produce any information showing any legitimate relationship between Gaines Reservation and Bellator Phront

Group?
A. No.
Q. Were there any other payments in the account before or after the PPP loan was deposited for warehouse rent?
A. No.
Q. Did you get records for the bank account for Bellator Phront Group?
A. Yes, we did.
MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1130 to 1134, pursuant to Rule 902.11.
MS. WEBSTER: Can you say those exhibits one more time?
MS. CHAIKEN: 1130 to 1134.
MS. WEBSTER: No objection.
MR. MARSHALL: No objection.
THE COURT: They're admitted.
MS. CHAIKEN: Could you please publish 1130.
BY MS. CHAIKEN:
Q. Is this the signature card for the Bellator Phront Group account?
A. Yes, it is.
Q. Who does it show were the signers on that account?
A. Meghan Thomas and Darrell Thomas.
Q. And is Darrell Thomas the same person we've been talking about who worked on the creation and submission of the Gaines

Reservation & Travel loan?

A. Yes.

MS. CHAIKEN: Could you publish 1131, please.

BY MS. CHAIKEN:

Q. Is this the May 2020 bank statement for Bellator Phront Group?

A. Yes, it is.

Q. Going down to page 3, do you see the last deposit there on May 29th of 2020?

A. Yes.

Q. What was the amount of that deposit?

A. 93,785.

Q. Does that match the amount of the check from Gaines Reservation & Travel?

A. Yes, it does.

Q. Does the date match?

A. Yes, it does.

MS. CHAIKEN: If you could go down to page 9, Ms. Holland.

BY MS. CHAIKEN:

Q. Did Bellator Phront Group write any checks during this time period?

A. Yes. Wrote a check to Meghan Thomas for 13 -- 1,380.41. And a check to Teldrin Foster for 34,500.

Q. Who is Meghan Thomas?

A. Meghan Thomas is Darrell Thomas's wife.

Q. And on the Teldrin Foster check, was there anything written in the memo line?

A. Yes. Roswell Road Office.

MS. CHAIKEN: If you could go to 1132, please.

BY MS. CHAIKEN:

Q. Is this the June 2020 bank statement for Bellator Phront Group?

A. Yes, it is.

MS. CHAIKEN: If you could go to page 4, Ms. Holland.

BY MS. CHAIKEN:

Q. Do you see a withdrawal on June 5th of 2020?

MS. CHAIKEN: Can we pull that one out, please, Ms. Holland.

THE WITNESS: I see it.

BY MS. CHAIKEN:

Q. What was that withdrawal on June 5th of 2020?

A. It was a 71,144.35 transfer to a checking account ending in 6018.

Q. Did you get records from Bank of America for the account ending in 6018?

A. Yes, we did.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1150 to 1151, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: Just one second, Your Honor.

THE COURT: Take your time.

MR. MARSHALL: Did you say 1150?

MS. CHAIKEN: 1150 and 1151.

MR. MARSHALL: Judge, we'd still raise our previous objection.

THE COURT: Let me pull up the documents, unless somebody has a hard copy they can give me very quickly.

MR. MARSHALL: For the record, Your Honor, this is subject to a prior filed motion in limine.

THE COURT: Well, do you have any grounds other than what you previously argued?

MR. MARSHALL: Same grounds as previously raised with the Court, Your Honor.

THE COURT: Okay. Well, my -- unless there's anything to add, which it sounds like there's not, my original ruling still stands and the objection is overruled and the documents are admitted.

MS. CHAIKEN: Ms. Holland, could you --

THE COURT: Go ahead.

MS. CHAIKEN: Thank you, Your Honor.

Ms. Holland, could you please publish Government's Exhibits 1150, page 2.

BY MS. CHAIKEN:

Q. Are these the records you got for the account that ends

in 6018?
A. Yes, it is.
Q. What's the account name for this account?
A. Roadrunner Automotive Group, LLC.
Q. When was the account opened?
A. 12/30 of 2019.
Q. And who was the signer on that account?
A. Carla J. Jackson.
MS. CHAIKEN: Could you go up to page 1, Ms. Holland.
BY MS. CHAIKEN:
Q. Was there an updated signature card that was completed for this account at some point later?
A. Yeah. On 6/17 of 2020 the additional signer was added, John Stacey Gaines.
Q. And was this account opened after Carla Jackson and John Gaines were already separated?
A. Yes.
MS. CHAIKEN: Could you publish 1151, please, Ms. Holland.
BY MS. CHAIKEN:
Q. Is this the June 2020 statement for this Roadrunner account ending in 6018?
A. Yes, it was.
Q. What was the balance in the account on June 1st of 2020?
A. $25.20.

Q. And does the account reflect deposits and other credits during the statement period?

A. Yes.

Q. What was the total amount of those deposits?

A. 71,745.

MS. CHAIKEN: If you could please go to page 3, Ms. Holland.

BY MS. CHAIKEN:

Q. Does that section at the top reflect the deposits?

A. Yes, it does.

Q. And on June 5th do you see that top deposit there?

A. Yes.

Q. How much was that deposit for?

A. 71,144.35.

Q. Is that the exact amount that was transferred by Bellator Phront Group?

A. That's correct.

Q. And other than a couple of -- a $600 transaction and a couple of transactions less than a dollar, was that the only money that came into the account during that month?

A. Yes, that's correct.

Q. And at this time on June 5th of 2020, when this money came into the account from Bellator, who was an authorized signer on the account?

A. Carla Jackson.

Q. Had John Gaines been added yet?
A. Not yet.
Q. On June 8th was there a cash withdrawal from the account of $7,000?
A. Yes.
Q. And based on the opening balance of $25 at the beginning of the month, was all of this $7,000, other than maybe $25, was it all the money that came in from Bellator?
A. Yes.
Q. And at this time on June 8th, 2020, when this cash withdrawal was made, who was authorized to make withdrawals from the account?
A. Carla Gaines -- or Carla Jackson.
Q. Were there other transactions in the account in the early part of June before John Gaines was added as a signer on the account?
A. Yes.
Q. How was that money generally used based on your review of this bank statement?
A. It looks as if it's credit card payments and loan payments in the name -- for John Gaines, primarily most of those transactions. There's another cash withdrawal on the 16th for 9,500.
Q. Was there also a cash withdrawal on the 17th for $7,000?
A. There is also one on the 17th for $7,000.

Q. And a payment to Geico with the name Carla Jackson?

A. That's correct.

MS. CHAIKEN: Let's go to 1109, please.

BY MS. CHAIKEN:

Q. Are we back now to Gaines Reservation & Travel's bank account?

A. Yes.

Q. Is this the June 2020 statement for that account?

A. Yes.

Q. So this is after the PPP loan money has come into the account?

A. That's correct.

Q. And did Gaines Reservation & Travel have transactions during this statement period?

A. They had some checks.

Q. What were the amounts of those checks?

A. $200,000, 155,252.50, and 169,998.72.

Q. Did you get copies from JPMorgan Chase of these checks?

A. Yes, we did.

Q. And other than these three checks that were written, were there any transactions in the account indicative of ongoing business activity?

A. No.

MS. CHAIKEN: Ms. Holland, could you please publish 1114.

BY MS. CHAIKEN:

Q. Was this one of the checks that was written?

A. Yes.

Q. And who is it from and to?

A. It's from Gaines Reservation & Travel to Elite Executive Services on 6/15/2020 for 169,998.72.

Q. And what does the memo line say?

A. It says Payroll Business Management Services.

Q. Based on your review of Gaines Reservation's records, did Gaines Reservation have any payroll or business management that needed to be done?

A. No.

Q. Did you get records from Bank of America for the bank account of Elite Executive Services?

A. Yes, we did.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1145 to 1148, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Please publish 1145.

BY MS. CHAIKEN:

Q. Is this the signature card for Elite Executive Services?

A. Yes, it is.

Q. And who are the signers on that account?

A. Meghan Thomas and Darrell Thomas.
Q. Okay. Darrell Thomas is the same person who helped submit the loan application?
A. Yes.
Q. Okay. So this payment for payroll was a payment to one of Darrell Thomas's accounts?
A. Yes.
Q. And is payroll an authorized expense under the PPP?
A. It is.
Q. Okay. And so would this check that says it's for payroll look like Gaines Reservation was making a payroll payment?
A. It would.
Q. And is rent also an authorized expense under the PPP?
A. Yes.
Q. So somebody looking at this check that we looked at before to Bellator for Roswell Road warehouse rent would think Gaines Reservation was paying rent?
A. Yes.

MS. CHAIKEN: Ms. Holland, could you go to 1113, please.

BY MS. CHAIKEN:
Q. Was this another check that was written by Gaines Reservation & Travel?
A. Yes, it is.
Q. Who was that check to?

A. It's to Management Resource Services on 6/8 of 2020 for 155,252.50.

Q. And what does the memo line say?

A. For consulting fees and daily business management.

Q. And based on your review of Gaines Reservation & Travel's records, did Gaines Reservation have any business that needed to be managed daily?

A. No.

Q. Did it have any business to consult on?

A. No.

Q. Had it ever made a payment before in the bank records you've reviewed for consulting or business management to anyone?

A. No.

Q. Is this financial transaction identified in Count 46 in the indictment?

A. Yes, it is.

Q. Does the indictment describe this transaction as a wire transfer instead of a check?

A. Yes, it does.

Q. Was that a mistake in the indictment?

A. Yes, it was.

Q. Is everything else about the transaction in the indictment correct, like the amount, the date, the banks it went to and from?

A. Yes.

MS. CHAIKEN: If we could go to 1112, please.

BY MS. CHAIKEN:

Q. Is this another check that Gaines Reservation & Travel wrote?

A. Yes.

Q. Who was it made out to?

A. It was made out to Gaines Reservation & Travel, LLC, for $200,000 on 6/6 of 2020.

Q. And what did it say that it was for?

A. It says Transfer to Business Account.

Q. Okay. So this was a transfer to a different Gaines Reservation & Travel account?

A. Yes.

Q. Did you identify where that check was deposited?

A. Yes.

Q. And did you get records for that account?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1120 through 1125, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, if we could go to 1120.

BY MS. CHAIKEN:

Q. Is this a signature card from PNC Bank for an account in the name Gaines Reservation & Travel?

A. Yes, it is.

Q. And when does it reflect that that account was opened?

A. 5/5 of 2020.

Q. And who was the signer?

A. Andre Lee Gaines.

MS. CHAIKEN: If you could go to 1121, please.

BY MS. CHAIKEN:

Q. Was there an updated signature card done later?

A. Yes.

Q. When was that?

A. That looks like 6/6 of 2020.

Q. And is that the same date as the check that was written to the business account?

A. Yes. Yes. John Gaines was added to the signature card.

MS. CHAIKEN: If we could go to 1122, page 2, please.

BY MS. CHAIKEN:

Q. Is this the bank statement for that other Gaines Reservation PNC account for May 2020?

A. Yes, it is.

Q. Other than a $200 deposit when the account was opened, were there any transactions in the account?

A. Looks like just the $200 deposit.

Q. Was there anything indicative of business activity?
A. No.
Q. Anything indicative that this is a business account for Gaines Reservation & Travel?
A. No.
Q. And was this time period where nothing happened in the account entirely before John Gaines was added as a signer on the account?
A. Yes.

MS. CHAIKEN: Ms. Holland, if you could please go to 1123, page 2.

BY MS. CHAIKEN:

Q. Is this the bank statement for that same account in June of 2020?
A. Yes, it is.
Q. Okay. And did the account receive a deposit on June 8th?
A. Yes. For $200,000.

MS. CHAIKEN: And if you could pull up 1124 next to this, please.

BY MS. CHAIKEN:

Q. Is that the check that was deposited on June 8th?
A. Yes, it is.
Q. So it's money going from one Gaines Reservation account to another Gaines Reservation account?
A. That's correct.

Q. What transactions were there after that in the account?
A. Just ATM withdrawals.
Q. And on June 22nd was there a large wire transfer?
A. Yes.
Q. What was the amount of that wire transfer?
A. 179,985.72.
MS. CHAIKEN: Could you put 1125 up next to 1123, page 2, please.
BY MS. CHAIKEN:
Q. Is this the wire transfer confirmation for that wire?
A. Yes, it is.
Q. Who does it say the client was?
A. Andre Lee Gaines, Gaines Reservation & Travel.
Q. And down at the bottom, who does it say the beneficiary was?
A. Management Resource Services.
Q. And do you see that address listed there?
A. Yes.
Q. Do you recognize that address?
A. Yes. That's Carla Jackson's address.
MS. CHAIKEN: And if you could go to page 2, please. If you could pull out or highlight the section that says Additional Information.
BY MS. CHAIKEN:
Q. What was listed as the purpose of the transfer?

A. Payroll services.
Q. Did Gaines Reservation & Travel have any payroll at this time?
A. No.
Q. Did you get records from Management Resource Services' bank account?
A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1160 through 1170, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: One second, Judge.

No objection.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 1160.

BY MS. CHAIKEN:
Q. What's 1160, Agent Stites?
A. This is a business account application for an account in the name of Management Resource Services, signer Carla Jackson.

MS. CHAIKEN: And if you could please go down to page 4.

BY MS. CHAIKEN:
Q. Who is an authorized signer on this account?

A. Carla J. Jackson.

Q. Was another authorized signer added to the account ever?

A. No.

Q. Carla Jackson was the only one authorized to make transactions in that account?

A. Yes.

MS. CHAIKEN: Ms. Holland, if you could go to 1161, please.

BY MS. CHAIKEN:

Q. Is this the January 2020 bank statement for Management Resource Services?

A. Yes, it is.

Q. What was the beginning balance on January 1st?

A. $264.39.

Q. And were there any withdrawals or debits in the account?

A. Yeah. $14.

MS. CHAIKEN: And if you could go down to page 2, please, Ms. Holland.

BY MS. CHAIKEN:

Q. What was that $14 debit?

A. That was the monthly service fee for the account.

Q. Was there any activity in the account other than the monthly service fee?

A. No.

MS. CHAIKEN: Ms. Holland, if you could go to 1162,

please.
BY MS. CHAIKEN:
Q. Is this the bank statement for that account for February of 2020?
A. Yes, it is.
Q. Were there any transactions in the account during that month?
A. Just looks like the same $14 service fee for that month.
MS. CHAIKEN: Ms. Holland, could you go to 1163, please.
BY MS. CHAIKEN:
Q. Is this the March 2020 statement for Management Resource Services?
A. Yes.
Q. Were there any transactions in the account that month?
A. Just the same monthly service fee of $14.
MS. CHAIKEN: Ms. Holland, could you go to 1164, please.
BY MS. CHAIKEN:
Q. Were there any transactions that Management Resource Services had in April of 2020?
A. The same monthly service fee of $14.
MS. CHAIKEN: Could you go to 1165, please.
BY MS. CHAIKEN:
Q. Any transactions by Management Resource Services in May

of 2020?

A. The same monthly service fee of $14.

Q. Other than the monthly service fee, how many transactions did Management Resource Services have in the first five months of 2020?

A. None.

MS. CHAIKEN: Ms. Holland, could you please go to 1166.

BY MS. CHAIKEN:

Q. Is this the bank account statement for Management Resource Services for June of 2020?

A. Yes, it is.

MS. CHAIKEN: And if we could pull out the summary.

BY MS. CHAIKEN:

Q. How much money came into Management Resource Services' account during this statement period?

A. $335,283.22.

MS. CHAIKEN: If you could go to page 2, please, Ms. Holland.

BY MS. CHAIKEN:

Q. And how many deposits did that money come in?

A. Two deposits.

Q. Were both of those deposits from Gaines Reservation & Travel?

A. Yes.

MS. CHAIKEN: Could we look at 1167, please.
BY MS. CHAIKEN:
Q. Was this the deposit of the $155,252.50 check?
A. Yeah. This is the deposit slip, so it would be associated with the check.
MS. CHAIKEN: Okay. And if we can go down to page 2.
BY MS. CHAIKEN:
Q. Is this a copy of the check itself?
A. Yes, it is.
Q. And this is the check that says it's for consulting fees and daily business management?
A. Yes.
MS. CHAIKEN: Going back to 1166, page 2, please.
BY MS. CHAIKEN:
Q. Is the second deposit the wire transfer for $179,985.72?
A. Yes. This is the one from PNC.
Q. And that's the one we looked at that said it was for payroll?
A. Yes.
Q. And these two deposits came from two different Gaines Reservation & Travel accounts?
A. Yes, they did.
Q. Were there any withdrawals in the account during this time?
A. Yes.

Q. What was the first withdrawal?

A. The first one was a $9,700 cash withdrawal.

Q. What was the next withdrawal after that?

A. A $30,000 withdrawal that was made up of three official checks.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1169.

BY MS. CHAIKEN:

Q. Is this the records that are related to the $30,000 withdrawal from the account on June 18th?

A. Yes.

Q. And whose signature is on it?

A. Carla Jackson's.

Q. And, again, at this time was anyone else authorized to purchase cashier's checks or make transactions in the account?

A. No.

Q. Could anyone else have been allowed to make this withdrawal other than Carla Jackson?

A. No.

Q. And you said it was for the purchase of cashier's checks?

A. Yes, official checks.

MS. CHAIKEN: Ms. Holland, if you could please go to page 7.

BY MS. CHAIKEN:

Q. How much was this cashier's check for?

A. $10,000.

Q. And who's listed as the remitter up in the top left corner?

A. Carla Jackson.

Q. Who is the check made out to?

A. USAA.

Q. And are there any notes about what the check is for?

A. Yes. It's for an auto loan for John Gaines. And the auto loan number ends in 4019.

Q. Did you get records from USAA related to this loan?

A. Yes.

MS. CHAIKEN: I move to admit Government Exhibit 1191, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: If you could publish 1191, please.

BY MS. CHAIKEN:

Q. What is Government Exhibit 1191?

A. This is a USAA statement for John Gaines.

Q. Is it for a loan -- a consumer loan account?

A. Yes.

Q. Who took that loan out?

A. John Gaines.

Q. Do you see an address listed there for Mr. Gaines?

A. Yes.
Q. Is that a different address for -- than Ms. Jackson's address?
A. Yes, it is.
Q. Were they separated around this time?
A. Yes.
Q. Going down to page 17, is this the loan statement for the period from June 21st of 2020 to July 21st of 2020?
A. Yes, it is.
Q. And does the account reflect that payments were applied to Mr. Gaines's auto loan on June 23rd?
A. Yes.
Q. And what was the total amount of those payments?
A. The total was the $10,000. It was just broken up on the statement between principal and then finance charges.
Q. Did these payments correspond to the $10,000 cashier's check that Carla Jackson purchased?
A. Yes.
Q. Was this a payment for payroll?
A. No.
Q. Was this a payment for daily business management or consulting?
A. No.

MS. CHAIKEN: Ms. Holland, could you please go to 1169, page 6.

BY MS. CHAIKEN:

Q. Was this another cashier's check that was purchased from the Management Resource Services account?

A. Yes.

Q. And who is listed as the remitter?

A. Carla Jackson.

Q. And who is the check made out to?

A. Capital One.

Q. And were there notes about what the loan was -- I'm sorry.

Were there notes about what the check was for?

A. Yes. For an auto loan, loan number ending in 5813, for John Gaines.

Q. Did you get records from Capital One related to an auto loan for John Gaines?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 1181, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1181.

BY MS. CHAIKEN:

Q. Is this a transaction history report for John Gaines's

auto loan account?
A. Yes, it is.
Q. And does the transaction history report reflect any payments in June of 2020?
A. Yes.
MS. CHAIKEN: Can we highlight those, maybe.
THE WITNESS: There we go.
BY MS. CHAIKEN:
Q. What was the total amount of those payments?
A. If you total those up, it's $10,000.
Q. Does that correspond to the amount of the check that Carla Jackson wrote?
A. Yes, it is.
Q. Was this a payment for payroll?
A. No.
Q. Was this a payment for consulting or business management?
A. No.
Q. Was this payment for a project, real estate project in Montgomery, Alabama?
A. No.
MS. CHAIKEN: Ms. Holland, could you please go to Government's Exhibit 1169, page 5.
BY MS. CHAIKEN:
Q. Was this the third cashier's check that was purchased?
A. Yes, it is.

Q. Who's listed as the remitter?

A. Carla Jackson.

Q. And who is the check made payable to?

A. 365 Enterprise, LLC.

Q. And did you get records from JPMorgan related to an account in the name 365 Enterprise, LLC?

A. Yes, we did.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 1195, pursuant to Rule 902.11.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

MS. CHAIKEN: Could you please publish Government Exhibit 1195. And if you could just pull out the content.

BY MS. CHAIKEN:

Q. Is this a signature card for a business called 365 Enterprises, LLC?

A. Yes, it is.

Q. And who are the signers on that account?

A. John Stacey Gaines and Gayle Carey.

Q. So 365 Enterprises is a business associated with John Gaines?

A. Yes, it is.

MS. CHAIKEN: Can we go back to 1166, page 2, please.

BY MS. CHAIKEN:

Q. Do you see on June 29th where there's an entry that says

Legal Order Debit?
A. Yes.
Q. What is that?
A. That was the seizure by the FBI of the remaining balance in this account.
Q. So when that money was seized, did it leave the account?
A. Left it at zero and then it went negative. It looks like there was a check order right after that.
Q. Okay. And so there was no further spending in the account --
A. No.
Q. -- because the FBI seized it?
A. Yes.
Q. On July 7th of 2020 did you interview Carla Jackson?
A. Yes, I did.
Q. Was your interview of Carla Jackson audio recorded?
A. Yes, it was.
Q. Was it audio recorded in full?
A. Yes.
Q. Did you previously review Government Exhibit 1021?
A. Yes.
Q. Is that a true and correct copy of the audio recording of the interview?
A. Yes.
MS. CHAIKEN: I move to admit Government

Exhibit 1021.

MR. MARSHALL: Judge, we'd object to an improper foundation for admission of a recording.

THE COURT: What part of the foundation do you think is lacking?

MR. MARSHALL: Well, Judge, if I lay it out for them, then they're just going to set forth the elements for it and I just --

THE COURT: Sorry. I'm not going to be able to sustain your objection until you tell me what you think's wrong.

MR. MARSHALL: Sure, Judge. To admit a tape recording into evidence, the proponent must establish the following:

The person operating the recording equipment was competent.

Number 2, the equipment functioned accurately.

The recording had not been materially altered.

And also identification of the speakers' identities.

THE COURT: Ms. Chaiken.

MS. CHAIKEN: I'm happy to lay further foundation, Your Honor.

BY MS. CHAIKEN:

Q. Agent Stites, do you in your work as an FBI agent sometimes audio-record interviews?

A. Yes.
Q. How do you record them?
A. With -- well, it's a couple different ways, but primarily with just a hand recorder.
Q. And is that a device that you've used in the regular course of your business?
A. Yes.
Q. Do you know how to turn it on and off?
A. I do.
Q. Do you know how to extract the recording from it or take it -- get the recording off of it after the recording is finished?
A. Yes, I do.
Q. Okay. When you interviewed Carla Jackson, where was that?
A. Where was --
Q. Where did you interview her?
A. Interviewed her at her residence in Tucker, Georgia.
Q. Is that the address that we've previously looked at?
A. Yes.
Q. Did you go to that address?
A. Yes.
Q. And was she there?
A. She was.
Q. And after you recorded the interview, did you do anything

to change what was on the recording?
A. No.
Q. Did you alter the recording in any way?
A. No.
Q. Did you delete or add any parts?
A. No.
Q. You just took it off as is?
A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 1021.

MR. MARSHALL: I still object, Judge. There's an element there that I mentioned earlier that's not been addressed by the government. I guess I need to state it again. The equipment was functioning accurately. I don't know if I heard that from the witness.

BY MS. CHAIKEN:
Q. Agent Stites, were there any issues with the recording device while you were recording?
A. No.

MS. CHAIKEN: I move to admit Government Exhibit 1021.

MR. MARSHALL: Judge, I'd still object on foundation grounds to the extent that the witness has not reviewed the specific either USB device or the CD that's entered into evidence at this time rather than the recording that he

listened to months ago or years ago.

So if it's a different recording on a different media now that's being introduced into evidence, I think the witness has to give some indication that he's actually reviewed this particular exhibit and the recording on this particular exhibit. That means the actual CD.

THE COURT: Ms. Chaiken, do you have any response to that objection?

MS. CHAIKEN: I can ask another question.

THE COURT: Very well.

BY MS. CHAIKEN:

Q. Agent Stites, in preparing for your testimony, did you have a copy of all of the exhibits?

A. I had a copy of all the -- yes.

Q. And did you have a copy of the exhibit that is labeled as Government Exhibit 1021?

A. Yes.

Q. And did you press on that exhibit and see what came up?

A. Yes.

Q. And what came up when you pressed on that?

A. A recording.

Q. And did you determine that that was the same recording that you had taken?

A. Yes.

MS. CHAIKEN: I move to admit Government

Exhibit 1021.

MR. MARSHALL: Judge, can I be allowed to just voir dire the witness just with one question?

THE COURT: Of course.

VOIR DIRE EXAMINATION

BY MR. MARSHALL:

Q. Mr. Stites, when you reviewed that recording this time for the trial today, did you listen to the entire duration of the recording?

A. I did not listen to the entire. I sampled through it to make sure that it was a complete recording.

MR. MARSHALL: I'd object on that ground, Judge. I think he has to know that it's not been materially altered. And I think you have to go through the entire recording to do that. So I would object on foundation grounds.

THE COURT: Ms. Chaiken, anything else?

MS. CHAIKEN: No, Your Honor.

THE COURT: Mr. Marshall, do you have any case law that would back that up?

MR. MARSHALL: It just goes to the -- I guess the competency of the -- that the equipment functions properly and that the recording had not been materially altered. If he's not reviewed the entire recording, he can't tell if the recording has been altered in any way.

THE COURT: And what I'm asking you for is do you

have a case that says you have to do that?

MR. MARSHALL: Well, I can give you the elements of the case with the elements in it, Judge. I mean --

THE COURT: I'm sorry?

MR. MARSHALL: I don't have a case that says he has to listen to the entire thing --

THE COURT: That's what I'm asking you.

MR. MARSHALL: -- but the element, as far as the recording having not been materially altered, I think that requires somebody to listen to the entire recording to make sure there aren't any gaps or omissions.

And the case I'm citing there, Judge, is *United States v. Fields*. It's an Eleventh Circuit Court of Appeals case. It's 490 F.App'x 307. It's a 2012 case. And those are the elements for foundation in the Eleventh Circuit.

MS. CHAIKEN: Your Honor, Mr. Marshall has a copy of our exhibits that we've provided long ago. So if he has any reason to believe that it's been altered, I think he should raise it.

THE COURT: Yeah, I guess -- yeah. Is there a part of it you think's been altered or --

MR. MARSHALL: Judge, it's not my burden. I think the government --

THE COURT: I know it's not your burden, but I'm just saying, if -- they've had the witness say that he's checked

through it. And I -- my thinking is that's adequate unless you think there's something wrong with it. I mean, you've got the recording they're about to play. I assume that you've listened through it. Is there something that you think is altered in it?

MR. MARSHALL: The recording that I have, I don't. But it's -- but my position is, Judge, is the witness has to establish proper foundation and indicate that the recording has not been materially altered in any way. And I think the only way you can do that is if he's reviewed the entire -- I think it's a 13-minute recording. So the burden is not on the defendant, Judge --

THE COURT: All right. Thank you, Mr. Marshall.

MR. MARSHALL: Thank you, Judge.

THE COURT: The objection is overruled. And it's admitted.

Go ahead, Ms. Chaiken.

MS. CHAIKEN: Okay.

THE COURT: Actually, if you're about to play it, this might be a good time for a break.

MS. CHAIKEN: Sure. Yes.

THE COURT: Okay. All right.

MS. CHAIKEN: Your Honor, I am -- other than the recording, I probably only have about ten more minutes after that before I'm going to kind of switch topics, so just --

THE COURT: I think we've been going an hour and a half for the court reporter --

MS. CHAIKEN: Yeah, that's fine.

THE COURT: -- so I want to go ahead and take a break.

MS. CHAIKEN: No problem.

THE COURT: But I may want to ask counsel about one thing before we leave. I'm going to go ahead and let the jury leave.

Ladies and gentlemen of the jury, we're going to take a -- I'm going to need some time with the counsel, so it'll probably be at least a 15-minute break for you. So if you can be ready to go at 3:15, I would appreciate it very much. You're reminded of your instructions for breaks. Thank you.

(The jury exited the courtroom at 3:01 p.m.)

THE COURT: Counsel, you can be seated.

I want to circle back to the objections to 2300. You know, that's something that we discussed at our pretrial conference in the motion in limine -- I believe it was a motion in limine.

And the objection then was improper character evidence. And I denied that motion without prejudice to renew it, and you've renewed it. I don't see any reason to revisit my earlier ruling that it's intrinsic in sum, but you added a new objection here, which I don't think we heard before, so I

wanted to explore that one. And that is hearsay.

The government's response to hearsay -- and I guess only half of the communications would arguably be hearsay. I assume you're not saying your client's own statements are hearsay. But for that half, I guess, the government's response was not offered for the truth of the matter asserted, which makes sense to me, given the arguments that were made at the pretrial conference, that it's showing the extent of the relationship and the nature of the relationship being a business relationship, not a personal friendship only. So that made sense to me.

I will say, the government added a new argument saying that they're not assertions. I've flipped through not all 450 or so pages, but I flipped through a decent bit of it. And I think that's probably right, that a lot of what's in there is not an assertion, but I think there arguably are some things in there that might be assertions.

So I don't go down that road to deny the -- to overrule the objection, but I think as far as the truth of the matter asserted argument -- and I assume the government's still arguing what they argued before, in addition to the fact that it's a -- the new argument, its assertion, I assume the government is still arguing it's offered for the extent of that relationship. Is that correct?

MS. CHAIKEN: Yes, Your Honor. As far as the

materials that predate the PPP fraud, you know -- for example, on page 3, Darrell Thomas says, That should say G63. We don't -- we're not intending to argue that anything should or shouldn't say G63, just that it was said.

So, you know, that's the nature of the communications. The next one after that is, Run the VIN on carfax.com, which is an instruction, that's not an assertion of fact.

So I think there's various, you know, arguments that would apply to each message, but I haven't seen Mr. Foster identify any message that is hearsay in here.

THE COURT: Okay. I mean, even if there were, I guess if the -- and what I've narrowed it down to now is the new objection is hearsay. And I guess what I'm saying is globally it would seem that if you're offering them to show the extent of the relationship, that's not offered for the truth of anything about these auto loans. And that makes -- that would make sense to me, assuming you're tying it back to the argument earlier. Is that correct?

MS. CHAIKEN: Yes, Your Honor.

THE COURT: All right. So the other piece, then, is I think, Ms. Webster, you made a 403, unfair prejudice, argument as well earlier. And are there particular -- and I don't know if I'd call a WhatsApp a text or whatever, I guess I'll just refer to it as -- are there WhatsApp exchanges in

here that you think are particularly -- you know, that are unfairly prejudicial? Because I think that the government's established the relevance and the admissibility. I'm just wondering about the -- if there's anything in particular in here that you think is prejudicial. I mean, because I -- I'm not convinced that just the relationship generally and the extent of the relationship is unfairly prejudicial. But is there something else in here where they're using a bad word or saying something nasty about someone that you think is prejudicial?

Again, I haven't looked through all 449 pages of text strings, but if there's something that you think's unfairly prejudicial in particular, I would be happy to look at each and every one of those that you think is and address it and have them redacted.

MS. WEBSTER: Well, I just want to be clear, Your Honor, to go back to the hearsay argument and what it's offered for, the issue at pretrial motion -- and I think what the government just confirmed -- was that it's -- the messages predating the PPP loan applications are to show the extent of the relationship, but they did not say that that's what the messages postdating the PPP loan applications are for.

So that is -- that argument I don't think extends to this. And I've just scrolled through and just like -- you know, just as one example -- what I'm concerned about is the

government is going to -- actually is offering it for the truth of the matter. But, for example, on page 386, Darrell Thomas says, The bank is asking for this now, right? And has sent something.

And so I can't imagine that -- I know that this is not like a particular message that they have excerpted, but, for example, they would say absolutely that that's offered for the -- that that's the truth of it, that they would offer that to show that Darrell Thomas has talked to the bank and the bank is asking for this and now he's requesting that from Teldrin Foster. So those go back to the initial arguments that it's --

THE COURT: But if I can interrupt. I mean, I think I'm hearing from the government that they're not -- that's not what they're using this for. I mean -- and I agree with you, if one of their questions to Agent Stites is: So, Agent Stites, is it true that the bank requested this document?

Yes, Ms. Chaiken, it is true. Look at page 4, whatever, where it says this.

I mean, that would be the truth of the matter asserted, right?

MS. WEBSTER: I just think if we're going to offer --

THE COURT: And Ms. Chaiken's telling me she's not doing that. I take her at her word.

MS. WEBSTER: I think that if we're going to -- that

when you have 449 pages of messages and they have the excerpt of apparently the ones that they want to focus on, that you need to do that analysis for every page or all the messages, instead of saying, like, one or two are fine, and they have the burden of showing it's admissible. And so I think that --

THE COURT: Well, I've said it is admissible absent your 403 argument about unfair prejudice. And that's what I'm asking you questions about, is what -- which particular messages do you think are unfairly prejudicial? I'd be happy to review each one that you think shows prejudice and then make a decision on that.

MS. WEBSTER: I --

THE COURT: I think the government's met its burden to show that it's relevant and admissible otherwise, but you've raised 403. And if you think there's unfair prejudice, and I think that was your argument earlier, I want to hear from you as to which messages you think are unfairly prejudicial.

MS. WEBSTER: I'm not going to be able to point you to a specific message that's -- that is unduly prejudicial, but I think it's the overarching, sort of, nature of all of them.

I think also -- I understand the Court's ruling about -- or that the government has shown its burden to show admissibility. I think that there should be some sort of

limiting instruction as to what the purposes are that the jury can consider it for.

THE COURT: I would be happy to entertain a limiting instruction. What would you like me to say?

MS. WEBSTER: Can I have one second?

THE COURT: Sure.

MS. WEBSTER: Your Honor, if the government's not seeking to rely on these text messages for the truth of the matter asserted, then we would request a limiting instruction that says that the jury should not consider it for the truth of the matter in the messages and instead it's admissible to show the relationship between Darrell Thomas and Teldrin Foster.

MS. CHAIKEN: Your Honor, that's not the only purpose for which these messages are being admitted. For example, the message about the bank is asking for this now is being offered to show that Darrell Thomas told Teldrin Foster that the bank is asking him for documents --

THE COURT: Why don't you hash out what's an agreeable language for the limiting instruction over the break. And I'm happy to give one if you can agree on it. If you can't agree on it, give me the two proposals and I'll choose one or I'll come up with one that's somewhere in between that I think's fair to everyone, okay?

MS. WEBSTER: Thank you.

MS. CHAIKEN: Thank you.

MR. MARSHALL: Your Honor? Your Honor?

THE COURT: Yes.

MR. MARSHALL: I'm sorry, sir.

Could I follow up again on the motion regarding the recording? I had one other cite that I wanted to provide the Court. It's an Eleventh Circuit case.

THE COURT: Sure.

MR. MARSHALL: It's not directly saying that you have to review the entire recording. I mean, this is a better explanation of the factors, I think. This is *United States v. Harrell*, H-A-R-R-E-L-L, Eleventh Circuit Court of Appeals. That is 788 F.2d, 1524. It's a 1986 decision.

The applicable portion here is, The court properly admitted a sound recording into evidence only when the party introducing it carries the burden of going forward with foundation evidence demonstrating that the recording as played is an accurate reproduction of relevant sounds previously audited by a witness. As a general rule, at least in the context of a criminal trial, this requires the prosecution to go forward with respect to the competency of the operator, the fidelity of the recording equipment, the absence of material deletions, additions or alterations in the relevant portions of the recording, and the identification of the relevant speakers.

So how can the prosecution carry their burden that there have been no material alterations, additions or -- or additions without the witness being able to say that he reviewed the entire recording?

And the Court has asked me -- I think essentially has shifted that burden here on me for me to say is there a problem with the recording. That's not my burden, Judge.

THE COURT: I haven't shifted the burden, Mr. Marshall. I think the government has met its burden and, therefore, I'm asking you, what do you have to tell me that it's not unaltered or there's some issue with it? That's why I asked you that question.

MR. MARSHALL: Yes, Your Honor. I just basically -- I think the rule is, Judge, the burden is on the government to prove that. And I think that element there requires the person that did the recording to have reviewed the entire recording that they're going to be talking about here today in court. So that's my final --

THE COURT: All right. Thank you, Mr. Marshall.

Anything from the government, Ms. Chaiken?

MS. CHAIKEN: Your Honor, it's a 13-minute recording. If Mr. Marshall wants to insist on it, we can have the agent listen to it in full now.

THE COURT: Okay. Why don't we take a 13-minute break, 14 minutes, we'll give the agent a chance to go down

the hall as well.

You know, I'll say that I overrule that objection. I don't think -- I think the government's met its burden as to this recording. But in an abundance of caution, I will, as the government has offered, have the agent review all 13 minutes of it to ensure that there's not something there.

I don't think that is necessary, but out of an abundance of caution, given Mr. Marshall's vehement concerns and Ms. Chaiken's gracious offer, we'll do that.

All right. See y'all in 14 minutes.

(After a recess at 3:14 p.m., the proceedings continued at 3:46 p.m. as follows:)

THE COURT: All right. Do I understand correctly we've got competing instructions for me to read to the jury?

MS. CHAIKEN: Yes, Your Honor.

THE COURT: And that involves 2300, not the thing we were about to get to, the statement; correct?

MS. CHAIKEN: Yes, Your Honor.

THE COURT: All right. So why don't we bring the jury in and continue on the line of questioning you were about to get to on the statement of Ms. Jackson. And then at a break or something I'll glance at your competing instructions and I'll figure that out. No need to waste a lot more time on it now, I wouldn't think.

MR. MARSHALL: Judge?

THE COURT: Yes.

MR. MARSHALL: Hopefully without irritating the Court in any manner, I did want to raise one additional issue related to Exhibit 2300 for the government.

So there are -- there's at least one reference that I saw in there of a WhatsApp message between -- apparently between Teldrin Foster and Darrell Thomas that makes a reference to Roadrunner, and it references PPP, or PPP loan. So I'm just concerned that -- I thought our intention was to keep everything that's Roadrunner related excluded, essentially, except for the bank records and the signature card that we admitted over objection.

So I'm just worried about more messages coming in through this WhatsApp that talk about PPP loans and that just ropes my client in to possibly being involved in what -- you know, PPP loans with Roadrunner.

THE COURT: Is that just one text string?

MR. MARSHALL: I noticed one on page 379 of Government's Exhibit 2300.

THE COURT: All right. Would you like that redacted? Is that what you're saying?

MR. MARSHALL: Yes, Judge.

THE COURT: Any objection to that, Ms. Chaiken?

MS. CHAIKEN: No.

THE COURT: All right. Very well. They'll do that.

MS. WEBSTER: Your Honor, I just wanted to flag something before we necessarily get into it. During the lunch break we were able to briefly review the clips from the statements and we appreciate that opportunity. We did identify some objections to some of those.

THE COURT: Let's do this, let's do that later. Why don't we now bring the jury back in. They've been out there for probably going on 30 minutes now. Why don't we get this witness back in front of the jury and then we can handle all those issues when we need to, all right?

MS. WEBSTER: Thank you.

THE COURT: Let's bring out the jury, please, Officer.

(The jury entered the courtroom at 3:51 p.m.)

THE COURT: Y'all can be seated. Thank you.

All right. The objection has been overruled. And it is admitted.

MS. CHAIKEN: Thank you, Your Honor.

DIRECT EXAMINATION (CONT'D)

BY MS. CHAIKEN:

Q. Agent Stites, where did you interview Carla Jackson?

A. At her residence.

Q. What time approximately was that interview conducted?

A. I believe it was like 9:40 in the morning.

Q. Is that very early in the morning?

A. I don't believe so.
Q. Did you wake Ms. Jackson up?
A. No.
Q. Was she in her pajamas?
A. I don't believe so.
Q. Was it after the start of business?
A. Yes.
Q. After 9:00 a.m.?
A. Yes.
Q. In the beginning of the recording is there some dead time on the recording while you were walking up to the house?
A. Yes. I recorded a preamble while we were in our vehicle in front of her house. And then we made our way from the vehicle to her front door, so there's some dead time there.
Q. Okay. And did you have another agent with you? You said "we."
A. Agent Chip Cromer.
Q. He's another FBI agent?
A. Yes, he is.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 1021.

(Government Exhibit 1021 published.)

(Publication ceased.)

MS. CHAIKEN: I apologize, Your Honor. I forgot to note that we have a transcript for demonstrative purposes

only. It's not being admitted. And I believe there's an instruction for the Court to read as to the transcript.

THE COURT: Do you have that for me? I wasn't aware of the issue beforehand.

MS. CHAIKEN: Yeah, I'm sorry. I'm sorry, Your Honor.

THE COURT: Of the myriad things I might have, that's not one I have at my fingertips.

MS. CHAIKEN: May I approach, Your Honor?

THE COURT: Yes.

Thank you, Ms. Chaiken.

Members of the jury, the demonstrative has been identified as a typewritten transcript of the oral conversation heard on the tape recording. I've admitted the transcript -- or I'm allowing the transcript to be shown to you as a demonstrative for the limited and secondary purpose of helping you follow the content of the conversation as you listen to the tape recording, but you're specifically instructed that whether the transcript correctly reflects the content of the conversation or the identity of the speakers is entirely for you to decide.

Based on your own evaluation of the testimony you've heard about the preparation of the transcript and from your own examination of the transcript in relation to the hearing of the tape recording itself is the primary evidence of its

contents. If you determine that the transcript is in any respect incorrect or unreliable, you should disregard it to that extent.

MS. CHAIKEN: Thank you, Your Honor.

Ms. Holland, could you please start 1021 over.

(Government Exhibit 1021 published.)

BY MS. CHAIKEN:

Q. Agent Stites, was that the complete recording of your interview of Carla Jackson?

A. Yes, it was.

Q. Did you have any other interactions with her that were not recorded?

A. No.

Q. At the beginning of the interview did Ms. Jackson say that she needs to go talk to her boss?

A. Yes, she did.

Q. What did she do after she said that?

A. She left the doorway and went back into the house and then came back a few minutes later.

Q. When you asked her about the payments that Management Resource Services received from Gaines Reservation & Travel, did she tell you that it was payroll for a potential construction project?

A. Yes.

Q. Was she able to give you any details about that project?

A. No.
Q. Did she mention anything to you about a real estate project in Alabama?
A. No.
Q. Did you ask Ms. Jackson who she communicated with at Gaines Reservation & Travel?
A. Yes.
Q. And was there a lengthy pause before she said Andre Gaines?
A. Yes.
Q. Did she tell you that she knew of Andre Gaines but didn't know him personally?
A. Yes.
Q. Did she ever tell you that she was married to Andre Gaines's cousin for more than a decade?
A. She did not.
Q. Did she tell you that the person she was married to for more than a decade was on the account for Gaines Reservation & Travel and talked to her about Gaines Reservation & Travel?
A. She did not.
Q. Did she mention John Gaines to you in any way at all during the interview?
A. No.
Q. Did she tell you that it was John Gaines who told her the money was going to be coming to her account?

A. No.
Q. Did she make it sound like it was an arm's length business deal between her and a person she didn't know named Andre Gaines?
A. Yes.
Q. Did she tell you that part of the reason why the project wasn't finalized was because she had other construction projects underway?
A. Yes.
Q. From reviewing the bank statements for Management Resource Services, did you see any evidence that there was any business activity going on with Management Resource Services?
A. No.
Q. Did you ask Ms. Jackson why the money came into her account before there was a contract finalized?
A. Correct.
Q. And did she tell you that she had presented a proposal?
A. Yes.
Q. Now, at the end of the interview, you presented her with a grand jury subpoena?
A. I did.
Q. Did she respond to that grand jury subpoena?
A. She did.
Q. Have you previously reviewed Government's Exhibits 1035 and 1036?

A. Yes.

Q. Are those documents that were provided by Management Resource Services in response to the subpoena?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 1035 and 1036.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: All right.

And one moment, let me break in. We came back on the record after the break and I had assumed that counsel had confirmed with each other that the agent had reviewed the tape and found it to be accurate without any material deletions, but I don't think we put that on the record.

And is that accurate, Counsel?

MR. MARSHALL: That's correct, Judge.

MS. CHAIKEN: Yes, Your Honor.

THE COURT: All right. Very well.

Go ahead.

MS. CHAIKEN: Could you please publish Government Exhibit 1035.

BY MS. CHAIKEN:

Q. Was this a cover letter that was included with -- that was sent by Carla Jackson?

A. Yes, it is.

Q. And what did -- in the last line there, what did Ms. Jackson say about communications with Gaines Reservation & Travel?

A. On Letter I it says, In-person communications were held with Andre Gaines, Gaines Reservation & Travel LLC.

Q. And was that in response to a request for all communications with Gaines Reservation & Travel?

A. Yes.

Q. Did Ms. Jackson produce a copy of any proposal that she had presented to Gaines Reservation & Travel?

A. No, she did not.

Q. Did she produce any documents showing any communication related to a future project she was planning to do for Gaines Reservation & Travel?

A. No.

Q. Did she produce any communications between herself and John Gaines supposedly on behalf of Gaines Reservation & Travel?

A. No.

Q. In reviewing the records that were provided by Gaines Reservation & Travel in response to its subpoena, were there any records related to any project that Gaines Reservation & Travel was planning to undertake?

A. No.

Q. Did you prepare a visual of the distribution of the

proceeds from the Gaines Reservation & Travel PPP loan?

A. Yes.

THE COURT: Ms. Chaiken, before you move on to that, let me just break in and tie things up on Document 2300, which I know you were going to get to eventually but we paused on so I could hear more about the objection.

I'm going to overrule the objection to Document 2300 and admit the document. But I do want to talk to the jury about that before you use the document.

Ladies and gentlemen of the jury, Exhibit 2300 contains WhatsApp messages between Darrell Thomas and Teldrin Foster. Mr. Foster's WhatsApp messages are admissions that are being admitted for the truth of the matters asserted therein; therefore, you may consider Mr. Foster's messages for their truth.

Mr. Thomas's WhatsApp messages are not being admitted for the truth of the matters asserted therein. You may consider Mr. Thomas's messages only for the reasons they are being admitted, which are for the purposes of showing that Mr. Foster and Mr. Thomas had a business relationship prior to April 1st, 2020, providing context for the communications between Mr. Foster and Mr. Thomas, and showing the effect on the receiver of the message, Mr. Foster.

And, Counsel, I've reviewed your two proposed statements to the jury and combined them as I saw fit.

And, Ms. Lee, if you can print out a copy of the e-mail we received with both proposals and just mark those as Court's Exhibit 1 so they'll be in the record.

Ms. Chaiken, I apologize for the interruption. You can go ahead, and then when you get to 2300, so be it.

MS. CHAIKEN: Thank you, Your Honor.

BY MS. CHAIKEN:

Q. Agent Stites, did you prepare a visual of the distribution of the proceeds from the Gaines Reservation & Travel loan?

A. Yes, I did.

MS. CHAIKEN: Your Honor, may I publish the visual for demonstrative purposes only?

THE COURT: Hearing no objection, you may.

MS. CHAIKEN: Do we have it as 5000?

Okay. There it is.

BY MS. CHAIKEN:

Q. Is this the visual that you prepared?

A. Yes, it is.

Q. So up on the left, the green box, the JPMorgan Chase bank account, is that the account where the PPP loan funds were deposited?

A. Yes, it is.

Q. And did that account then make a payment to Elite Executive Services for payroll, business management services?

A. Yes.

Q. And a payment to Bellator Phront Group for Roswell Road rent?

A. Yes.

Q. And are both of those companies companies that are controlled by Darrell Thomas -- or accounts that are controlled by Darrell Thomas?

A. Yes.

(Clarification by the court reporter)

BY MS. CHAIKEN:

Q. I'm sorry, we spoke over each other.

Are both of those bank accounts controlled by Darrell Thomas?

A. Yes.

Q. And looking on the left side of the screen at the Roswell Road rent payment that went to the Bellator Phront Group, was that a payment for about $93,785?

A. Correct.

Q. And what happened, then, on June 5th from that Bellator Phront Group account?

A. On June 5th there was a bank transfer of 71,144.35 to the Roadrunner Automotive account. Both of those were Bank of America accounts, so it showed up as a bank transfer. The Roadrunner Automotive account authorized signer is Carla Jackson.

Q. At the time of that bank transfer of the $71,000, was Carla Jackson the only signer on that account?

A. Yes.

Q. And did that payment represent more than half, about two-thirds, of the money that had gone to Bellator for Roswell Road rent?

A. Yes.

Q. How was that money then spent out of the Roadrunner account?

A. Primarily cash withdrawals and then various loan and credit card payments.

Q. Can you then walk the jury through the payments that ended up going to Management Resource Services?

A. Okay. On June 6th of 2020, there was a $200,000 check that was written and -- from Gaines Reservation JPMorgan Chase account to Gaines Reservation & Travel. That check had a memo of Transfer to Business Account. And that went to a Gaines Reservation & Travel PNC Bank account. The authorized signers on that account are John Gaines and Andre Gaines.

From that Gaines Reservation PNC account, that upper -- the green box in the upper right-hand corner, there was a -- on 6/22 of 2020, there was a $179,985.72 wire from that Gaines Reservation PNC account to Management Resource Services' Wells Fargo account.

And then earlier, before that, there was a 6/8 of 2020

check that was written from Gaines Reservation & Travel to Management Resource Services. And that check was deposited into that same Wells Fargo bank account. That check was for 155,252.50. And the memo line on that check was Fees for Consulting Fees/Daily Business Management.

Q. What did Management Resource Services do with the funds before they were seized by the FBI?

A. Other than some cash withdrawal of $9,700, there was three cashier's checks that were issued from that account. There are -- all three of them on June 18th, 2020. They were all three for $10,000. Two of them went to -- well, one of them went to USAA for a car loan for John Gaines, or an auto loan. The second one went to Capital One for an auto loan for John Gaines. And then the third one went to 365 Enterprises, LLC, which was John Gaines's business.

So $30,000 out of that went to -- on behalf of John Gaines and -- before we seized whatever the balance was in the account.

Q. Just so that the timing is clear, can you remind the jury when you interviewed Carla Jackson?

A. The interview was July 7th of 2020.

Q. Was that after these transactions occurred?

A. Yes.

Q. How long after these transactions occurred approximately?

A. A couple weeks.

Q. So you interviewed her shortly, less than a month, after she had made these transactions?

A. Still pretty fresh.

Q. Okay. And when you interviewed Ms. Jackson, did she say anything to you about having used the money to pay for John Gaines's auto loans?

A. She did not.

Q. Did you see any spending in the Management Resource Services account related to business management or payroll?

A. No.

MS. CHAIKEN: We can take this down. Thank you, Ms. Holland.

BY MS. CHAIKEN:

Q. During the course of your investigation, did you get PPP loan files for businesses other than Gaines Reservation & Travel?

A. Yes.

MS. CHAIKEN: I'm going to admit several exhibits now, Your Honor, pursuant to Rule 902.11. I'm going to move to admit 2000 to 2013. 2020 to 2033. 2040 to 2053. 2060 to 2072. 2250 --

Could I have one moment, Your Honor?

THE COURT: Uh-huh (affirmative).

MS. CHAIKEN: Sorry, Your Honor.

So after 2060 to 2072, it's 2080 to 2089. 2100 to

2106. 2115 to 2124. 2130 to 2139. 2145 to 2154. 2200 to 2211. 2220 to 2226. 2230 to 2241. 2160 to 2169. And 2175 to 2186.

MS. WEBSTER: It's going to take me a second, Your Honor.

THE COURT: Sure. Take your time, Ms. Webster and Mr. Marshall. That was a lot.

(Pause in the proceedings.)

MS. WEBSTER: Your Honor, I have no objections to any of the ones offered by the government.

THE COURT: Thank you, Ms. Webster.

Mr. Marshall, take your time.

MR. MARSHALL: Judge, I'm almost done.

No objection, Judge.

THE COURT: They're admitted without objection.

MS. CHAIKEN: Thank you.

BY MS. CHAIKEN:

Q. Agent Stites, are all of those exhibits that we've just admitted, are those loan files for 14 loans that you obtained?

A. Yes. Yes.

Q. And Gaines Reservation & Travel is one of those 14 loans?

A. Correct.

Q. Do those 14 loan files correspond to 14 loans that are identified in the indictment in this case?

A. Yes.

Q. For each of those loans, did you get the PPP borrower application form we've looked at?

A. Yes.

Q. Did you get the supporting documentation?

A. We did.

MS. CHAIKEN: Could you please publish Government Exhibit 2220, page 2.

BY MS. CHAIKEN:

Q. What's Government Exhibit 2220?

A. This is a Paycheck Protection Program Borrower's Application form for a company Bellator Phront Group.

Q. Whose company is Bellator Phront Group?

A. Darrell Thomas.

Q. So this is a PPP loan application that he prepared for his own company?

A. Yes.

Q. And what did Bellator report as its average monthly payroll?

A. 319,982.14.

Q. What did it report as its number of employees?

A. 66.

Q. And what loan amount did it request?

A. 799,955.35.

Q. Could you please review in the binder in front of you Government Exhibit 3000 and tell me if you recognize what it

is?

A. Yes, I do.

Q. What is it?

A. It is a summary of PPP loan applications, the 14 businesses that were -- that the loans were in the indictment.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 3000.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 3000.

BY MS. CHAIKEN:

Q. Could you please walk the jury through what each of these three columns means.

A. Sure. So the first column is the business name of the business that got the PPP loan. The second column shows the date that the borrower's application was signed. The third column is the average monthly payroll amount that was put on the borrower's application. The fourth column is the number of employees they reported on the application. The fifth column is the requested PPP loan amount, so the 2.5 times the average monthly payroll, and that was the amount that was on the application. And then the last column is the lender that the PPP loan application was submitted to.

Q. So is this chart -- other than the lender column, is this chart a summary of the information that's on each loan -- on each business's PPP loan application?

A. Yes.

Q. Okay. So instead of looking at -- individually at each PPP loan application, we can use this chart?

A. Yes.

Q. Did each of these businesses say that they had between approximately 295,000 and 341,000 in average monthly payroll?

A. Yes.

Q. Did each of these businesses say they had between 59 and 69 employees?

A. Yes.

Q. Did each of these businesses request a PPP loan amount between 725,000 and $854,000?

A. Yes.

Q. Did each of these businesses actually receive a PPP loan?

A. Yes.

Q. For each of these businesses did the PPP application show that the applicant certified it was in business on February 15th of 2020 and had employees?

A. Yes.

Q. For each of these businesses did the PPP loan application show the applicants certified the accuracy of the information in the supporting documents?

A. Yes.

Q. Did each of these businesses have someone who was the owner of the business, like we saw with Andre Gaines, whose name was on the application?

A. Yes.

Q. Did each of these loan applications ultimately end up with Darrell Thomas?

A. Yes.

Q. And how did those loan applications get to Darrell Thomas?

A. The loan applications generally went through a recruiter that had recruited the business owner. The business owner would provide some basic business information and an initial draft of the application. And then that information was passed on to Mr. Thomas, who then created the supporting documents and the numbers that went on those applications.

Q. And for each of these 14 loans, did Darrell Thomas have one or more people who were working with him on the loan applications?

A. Yes.

Q. Based on your investigation, did the individual business owners for each of these loans work together on each other's applications?

A. No.

Q. So is it fair to say that each person's loan came through

a recruiter or multiple recruiters to Darrell Thomas?
A. Yes.
Q. And did Darrell Thomas submit each of these loan applications?
A. Yes.
Q. And where was Darrell Thomas living during this period of time?
A. Johns Creek, Georgia.
Q. Was each of these loan applications submitted with Form 941s?
A. Yes.
Q. Those are the payroll tax forms we've looked at?
A. The quarterly payroll tax forms.
MS. CHAIKEN: Could you please publish Government Exhibit 2222.
BY MS. CHAIKEN:
Q. What is Government Exhibit 2222?
A. This is a Form 941 for 2019 for Bellator Phront Group. And this is for the first quarter.
Q. And how many employees does this form report that Bellator Phront Group had?
A. 57.
Q. And what does it say the amount of wages and tips was?
A. 815,954.
MS. CHAIKEN: Ms. Holland, could we put 2222 side by

side with 1001.
BY MS. CHAIKEN:
Q. Is 1001 the 941 that was submitted by Gaines Reservation & Travel?
A. Yes.
Q. And is 2222 the Form 941 that was submitted for Bellator Phront Group?
A. It is.
Q. Were they both for the first quarter of 2019?
A. Yes.
Q. Did both businesses report identical number of employees and identical numbers of wages paid?
A. Yes, they did.
MS. CHAIKEN: And if we can go back to looking at them.
BY MS. CHAIKEN:
Q. Do they both have the same stamps on them?
A. They do.
Q. So both of them have stamps saying that the IRS received these documents on the exact same day?
A. Yes.
Q. Could you please take a look in your binder at Government Exhibit 3001 and tell me if you recognize that exhibit?
A. Yes, I do.
Q. What is it?

A. It's a summary of the IRS Form 941s for all of these 14 businesses. So the 941s that were submitted on their loans.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 3001.

MR. MARSHALL: No objection.

MS. WEBSTER: No objection.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 3001.

BY MS. CHAIKEN:

Q. Could you please walk the jurors through what this chart shows, Agent Stites?

A. Yes. So the first column is, again, the name of the business that got the PPP loan. And there's 14 of them there. The second column is the date on the PPP application. And then the next four columns, starting with -- it shows the information that was on the Form 941s for each quarter, the 941s that were submitted with the loan. And it will show the number of employees and the number -- and the amount of wages for those quarters.

Q. So just so the jury understands, we just looked at the Form 941 for Bellator for the first quarter of 2019.

A. Yes.

Q. Does this chart in that top left, I guess it's the third column under Bellator, are those the numbers that were

reported in that 941?
A. Yes.
Q. So you've just taken them with the form that was submitted with the loan application and put it into this chart?
A. Yes.
Q. And you've done that for each loan for each quarter?
A. Yes.
Q. Okay. Did any of these businesses submit Form 941s that included identical numbers?
A. Yes.

MS. CHAIKEN: Ms. Holland, could you pull out the rows from the top to Continuing Success.

BY MS. CHAIKEN:
Q. How many businesses submitted identical 941s for 2019?
A. There's a total of seven.
Q. So all of these except for D. Parker Holdings and All Star Room and Board Services?
A. Correct. The only other difference was Bellator Phront Group on the third quarter was different. But the other three quarters for Bellator Phront Group were the same as the others.
Q. So for the first quarter of 2019 seven businesses reported having the exact same number of employees and the exact same amount of payroll?

A. Yes.

Q. Same thing for the second quarter?

A. Yes.

Q. And in the third quarter, other than Bellator, did six businesses report exactly the same information?

A. Yes.

Q. And in the fourth quarter, did all seven businesses report exactly the same information?

A. Yes.

MS. CHAIKEN: Ms. Holland, could you please pull out the rows from D. Parker down to the end.

BY MS. CHAIKEN:

Q. For the applications that were submitted in June or later, did the numbers on the Form 941s start to change for each business?

A. Yes.

Q. And after June 9th of 2020, were there any applications that were submitted among this group that had identical 941s to each other?

MR. MARSHALL: Excuse me, Your Honor. I'm sorry to interrupt. I think there might be an issue maybe -- the jurors, one or more, may be nodding off a little bit.

THE COURT: Ladies and gentlemen of the jury, how's everybody doing? All right. I know from doing this for a little while now sometimes when someone is sitting there, they

might be kind of looking down and it can look like the eyelid is closed but it's not really closed.

Were any of you maybe looking down but still wide awake? Everybody seems like they're doing okay? All right.

Mr. Marshall, everybody seems to be doing all right to me.

MR. MARSHALL: They're fine, Judge.

THE COURT: You're satisfied they're up and about?

MR. MARSHALL: I just wanted to make sure, Judge. I know --

THE COURT: Okay. Very well. Thank you for checking, and I appreciate that.

All right. Ms. Chaiken, go ahead.

MS. CHAIKEN: Thank you, Your Honor.

BY MS. CHAIKEN:

Q. After June 9th of 2020, did the numbers on the applications -- sorry -- did the numbers on the Form 941s start to change across businesses?

A. Yes, they did.

MS. CHAIKEN: Ms. Holland, could you please publish Government's Exhibits 2135 and 2150.

BY MS. CHAIKEN:

Q. Are these two bank statements that were submitted with two different loan applications?

A. Yes.

Q. The one on the left is for a business called Impact Creations?

A. Yes.

Q. That's Exhibit 2135?

A. Correct.

Q. And 2150 is for a business called Transportation Management Services, Inc.?

A. Yes.

Q. Were these bank statements identical?

A. Other than the names, the business names, they are identical. The business names and the account number.

Q. And was this bank statement also identical to the one that was submitted by Gaines Reservation & Travel that we looked at earlier?

A. Yes.

Q. Did you get bank records for each of these businesses?

A. Yes.

Q. Did you review their bank activity in the same way we've discussed with Gaines Reservation & Travel to see the activity before the loan and after the loan?

A. Yes.

MS. CHAIKEN: Your Honor, this is going to be another large admission pursuant to Rule 902.11.

I move to admit Government's Exhibits 2700 to 2709. 2715 to 2723. 2730 to 2732. 2740 to 2746. 2755 to 2759.

20 -- I'm sorry, did I say 2755 to 2759? Okay.
2765 to 2774. 2780 to 2785. 2790 to 2793. 2800 to 2813. 2820 to 2825. 2830 to 2834. 2840 to 2849. 2855 to 2860. 2880 to 2885. 2890 to 2902. 2910 to 2921. 2925 to 2932. And 2940 to 2943.

MS. WEBSTER: No objection, Your Honor.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Thank you, Your Honor.

BY MS. CHAIKEN:

Q. Agent Stites, we'll talk more about those loan applications soon.

During the course of your investigation did you seize Darrell Thomas's phone?

A. Yes.

Q. Did you seize it on August 6th of 2020?

A. Yes.

Q. Were you immediately able to access the contents of the phone?

A. No.

Q. Why not?

A. It was password protected and our CART group or our technical group could not access it.

Q. Did you eventually get access to the phone?

A. Yes.

Q. And when was that?

A. I think May of 2022.

MS. CHAIKEN: Your Honor, I'm going to move to admit Government Exhibit 2957, which was authenticated by Candace Hunter this morning.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 2957.

BY MS. CHAIKEN:

Q. Is 2957 a log of Darrell Thomas's calls with the phone number (678) 559-8218?

A. Yes.

Q. And is this a log from phone records from a provider or is it a log that was taken from Darrell Thomas's device itself?

A. This was off of Darrell Thomas's device.

Q. What was the name that was associated with that phone number, (678) 559-8218, in Darrell Thomas's phone?

A. The name on it was Teldrin.

Q. Did you get records from T-Mobile for that phone number that ends in 8218?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 2955

and 2956?

A. Yes.

Q. Are those the records you got from T-Mobile?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibits 2955 and 2956.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Ms. Holland, could you please publish 2955.

BY MS. CHAIKEN:

Q. Are these the subscriber records from T-Mobile for 8218 account?

A. Yes, they are.

Q. What was the account name for that account?

A. Account name is Teldrin L. Foster.

Q. When was that account activated?

A. On April 22nd of 2018.

Q. During the course of your investigation, did you talk on the phone with the phone number that ends in 8218?

A. I did.

Q. When was that?

A. On December 9th of 2020.

Q. Who did you talk to on that phone number?

A. Teldrin Foster.

Q. How do you know it was Teldrin Foster?

A. He -- actually, Mr. Foster called me on the 9th.

Q. And did he identify himself?

A. And identified himself as Teldrin Foster.

Q. Did you ultimately end up meeting Teldrin Foster the next day?

A. Yes, we met him on December 10th of 2020.

Q. Could you review Government Exhibit 2959, which is in your binder, and tell me if you recognize it?

A. Yes, I do.

Q. What is that exhibit?

A. This is -- these are some text messages between myself and -- my cell phone number and the cell phone number of (678) 559-8218, belonging to Teldrin Foster.

Q. Are they true and accurate copies of text messages that you exchanged?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government Exhibit 2959.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, please publish 2959.

BY MS. CHAIKEN:

Q. Do you see on the top where there's the phone number (404) 392-6437?

A. Yes.

Q. Whose phone number is that?

A. That is my work cell phone number.

Q. And who did you send a message to?

A. (678) 559-8218.

Q. And there's a reference in your message to Ted?

A. Yes.

Q. Who's Ted?

A. That is Teldrin Foster.

Q. And had you -- you'd heard that he goes by Ted?

A. We had learned that he uses the name Ted.

Q. And were you, in these messages, making plans to meet with him at the IRS office?

A. Yes.

Q. And did somebody ultimately come to the IRS office as scheduled in this text message?

A. Yes.

Q. And who was that person?

A. Teldrin Foster.

Q. And based on that, did you determine that Teldrin Foster was using the phone number (678) 559-8218?

A. Yes.

Q. When you met with Teldrin Foster on December 10th of

2020, did you interview him?

A. I did.

Q. And did you use a similar audio recording device to what you described previously to the jury?

A. Yes.

Q. Was the audio recording device functioning?

A. Yes.

Q. Did it have any issues recording during that day?

A. No.

Q. Were you familiar with how to operate it?

A. Yes.

Q. Did you turn it on at the beginning of the interview?

A. Yes.

Q. And did you turn it off at the end of the interview?

A. Yes.

Q. And then did you extract the recording from that device?

A. I did.

Q. Have you previously reviewed Government's Exhibits 2250A through 2250V?

A. Yes.

Q. Are those clips from your interview of Teldrin Foster?

A. Yes.

Q. Was the interview lengthy?

A. It was a little over two hours.

Q. And so you've determined that those are clips that were

taken from that interview?
A. Yes.
Q. Are they true and accurate copies of what was on the original recording?
A. Yes.
Q. Were there any alterations to the material that's been clipped?
A. No.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 2250A through 2250V.

MS. WEBSTER: Your Honor, I think that -- or we had mentioned earlier that we have objections to some of these exhibits.

THE COURT: Understood. Which ones do you object to?

MS. WEBSTER: 4 -- or sorry. That's not how they're labeled. 22D.

THE COURT: Sorry, can you repeat that?

MS. WEBSTER: Sorry, sorry. 2250D. 2250H. 2250I. 2250J. And 2250M.

THE COURT: M as in mama? Or N as in nanny?

MS. WEBSTER: M as in mama, Your Honor.

THE COURT: All right.

Okay. Mr. Marshall, any objections?

MR. MARSHALL: No, Your Honor.

THE COURT: All right. The others in that series are

admitted.

As to D, H, I, J and M, I'll wait till the next break and hear from counsel as to the issues with that.

And, Ms. Chaiken, are you able to go forward with the other stuff for now and circle back to these additional ones?

MS. CHAIKEN: I think so, Your Honor. I'll let the Court know when I get to one that's objected to.

THE COURT: All right. Let's do that to hopefully keep the jury here with us for a little while before I have to digress.

MS. CHAIKEN: Great.

BY MS. CHAIKEN:

Q. When you interviewed Teldrin Foster, did you ask him what cell phone number he uses?

A. I did.

MS. CHAIKEN: Ms. Holland, could you please --

And, Your Honor, all of these clips are accompanied by transcripts for demonstrative purposes only.

THE COURT: All right. And the jury's given the same instruction I gave you earlier about the written transcript.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 2250A.

(Government Exhibit 2250A published.)

BY MS. CHAIKEN:

Q. Did Mr. Foster tell you his cell number is the one you

communicated with him on?
A. Yes.
Q. Was that the 8218 number?
A. That's the number we text messaged on.
Q. Did you also speak with him on the phone?
A. And we spoke to him on, yep.
Q. Did he say he had any other cell phone?
A. No.
Q. Did he say that he uses the e-mail address teldrin23@icloud.com?
A. Yes.
Q. Did he say he also had another account, teldrinfoster@yahoo.com?
A. Yes.
Q. Based on all of this, who did you determine was the owner of the phone number (678) 559-8218?
A. Teldrin Foster.
Q. Could you please review Government Exhibit 3002 in your binder and tell me if you recognize it?
A. Yes.
Q. What is that exhibit?
A. It's a call log of calls between Teldrin Foster and Darrell Thomas.
Q. And is it a -- is it a chart that summarizes --
A. Yes. It summarizes the date, time and, you know, who the

caller was, who the recipient was, the status of the call, the duration of the call and then the source of the call.

Q. And is it summarizing the spreadsheet we looked at earlier that was taken from Darrell Thomas's device?

A. Correct. It comes from Darrell Thomas's phone that we had seized.

MS. CHAIKEN: I move to admit 3002.

MS. WEBSTER: No objection.

MR. MARSHALL: No objection.

THE COURT: It's admitted.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 3002.

BY MS. CHAIKEN:

Q. Agent Stites, could you please walk the jury through what each column on this chart means or shows?

A. Sure. The first column is the date of the call. Second column is the time of the call in Eastern Time. The third column is the caller, so whoever initiated the call between Darrell or -- Darrell Thomas or Teldrin Foster. And then the next column is the call recipient, so whoever received the call. Next column is the status, so the status of the call, was it answered, not answered, was it missed. The next column is the duration of the call, how long was the call. And then the last column is the source of the call, was it a regular phone call or was it a WhatsApp, a voice-over-IP call.

Q. And does -- when you pull a call log from the device itself as opposed to the phone provider's phone records, does the device pull calls from both the actual phone, if you're using the regular service provider to make a call, and from WhatsApp?

A. Yes.

Q. So does this chart have both calls from WhatsApp and calls from -- regular phone calls?

A. Yes, that's correct.

Q. When was the first phone call between Teldrin Foster and Darrell Thomas on Darrell Thomas's device?

A. July 2nd of 2019.

Q. And did they try to call each other several times in July of 2019?

A. Yes.

MS. CHAIKEN: Ms. Holland, could you go to page 2.

BY MS. CHAIKEN:

Q. Did Darrell Thomas and Teldrin Foster also have calls in August of 2019?

A. Yes.

Q. And did they have calls in September of 2019?

A. Yes.

MS. CHAIKEN: If we could go to the next page.

BY MS. CHAIKEN:

Q. Did they have calls in October of 2019?

A. Yes.
Q. Did they have calls in November of 2019?
A. They had one call.
Q. After November 4th of 2019 when was their next call?
A. February 10th of 2020.
Q. So they didn't talk for more than three months during that period?
A. Based on that phone, yes.

MS. CHAIKEN: If we could go to page 5.

BY MS. CHAIKEN:
Q. Does this show Teldrin Foster and Darrell Thomas's phone calls in March of 2020?
A. Yes.
Q. Was the PPP program announced at the end of March of 2020?
A. Yes. March 27th of 2020.
Q. That's when it was passed by Congress?
A. Yeah, when the CARES Act was passed.
Q. Okay.

MS. CHAIKEN: Now, if we could just scroll down to the end of this exhibit, please.

BY MS. CHAIKEN:
Q. Is this page 31 of the exhibit?
A. Yes, it is.
Q. And what's the date of the last call there?

A. July 24th of 2020.

Q. Between page 5 and page 31 of that -- this chart, are all of those calls that Teldrin Foster and Darrell Thomas exchanged between March 31st, 2020, and July 24th of 2020?

A. Yes.

Q. Was that about a four-month period?

A. Yes.

Q. And how many calls did they exchange during that four-month period?

A. Hundreds.

MS. CHAIKEN: Could you please go to page 6 of this chart, Ms. Holland.

BY MS. CHAIKEN:

Q. Starting on April 2nd, going down to April 7th, did Darrell Thomas and Teldrin Foster talk every day?

A. Yes.

MS. CHAIKEN: We can go to the next page.

BY MS. CHAIKEN:

Q. Did they talk every day between April 8th and 12th?

A. Yes.

MS. CHAIKEN: Can we go to the next page.

BY MS. CHAIKEN:

Q. Did they talk every day between April 12th and 16th?

A. Yes.

MS. CHAIKEN: Go down to the next page.

BY MS. CHAIKEN:

Q. Did they talk every day between April 16th and April 25th?

A. Yes.

Q. Was there then a short break until April 29th?

A. Yes.

MS. CHAIKEN: If we could go to the next page, Ms. Holland.

BY MS. CHAIKEN:

Q. Did they talk every day from May 2nd to 5th?

A. Yes.

MS. CHAIKEN: Keep going.

BY MS. CHAIKEN:

Q. From May 5th to 8th?

A. Yes.

Q. Did they continue talking daily or near daily through all of May 2020?

A. Yes.

Q. Did they continue talking daily or near daily through June of 2020?

A. Yes.

Q. Did they continue talking daily or near daily through July of 2020 until their last call on July 24th of 2020?

A. Yes.

Q. Based on your review of these records from Darrell

Thomas's device, was there ever a month before the PPP program was announced that Darrell Thomas and Teldrin Foster talked on the phone every day?

A. No.

Q. In addition to reviewing Darrell Thomas's phone calls with Teldrin Foster, did you also review their WhatsApp messages?

A. Yes.

Q. Is that what we've previously admitted as Government's Exhibits 2300 through 2339?

A. That's correct.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibit 2300, page 1.

BY MS. CHAIKEN:

Q. Is this the beginning of the WhatsApp conversation between Darrell Thomas and Teldrin Foster?

A. Yes.

Q. And whose messages are in blue?

A. Teldrin Foster.

Q. And this is a WhatsApp account that is associated with the 8218 phone number?

A. That's correct.

Q. Who is it identified as in Darrell Thomas's phone?

A. Teldrin.

Q. Is that consistent with what you determined as to the

ownership of that phone?
A. Yes.
Q. Is that consistent with Teldrin Foster telling you that was his phone?
A. Yes.
Q. Did you review the WhatsApp messages between Teldrin Foster and Darrell Thomas that predated the announcement of the PPP program --
A. I did.
Q. -- before March of 2020?
A. I did.
Q. Did they exchange messages of a social nature, like making plans to go out together, talking about their days, things like that?
A. No.
Q. Did they exchange any messages about their families?
A. No.
Q. Based on your review of their communications, did they appear to be social friends?
A. No.

MS. CHAIKEN: Ms. Holland, could you please go to page 22.

BY MS. CHAIKEN:
Q. Is this an example of the messages between Darrell Thomas and Teldrin Foster that you reviewed?

A. Yes.

Q. Who's in green?

A. Darrell Thomas.

Q. And who's in blue?

A. Teldrin Foster.

Q. And what did Darrell Thomas say to Teldrin Foster on this day, on August 30th of 2019?

A. Paperwork going to be done today for 150K.

MS. CHAIKEN: If you could go to page 61, please, Ms. Holland.

BY MS. CHAIKEN:

Q. Is this another example of messages from -- between Darrell Thomas and Teldrin Foster?

A. Yes.

Q. And did Darrell Thomas send Teldrin Foster a link or a thing that said freecreditreport.com and then had a username, password, answer, PIN?

A. Yes.

Q. And did Teldrin Foster respond?

A. Yes.

Q. What did he say?

A. He said, Okay.

And then, Is they recent.

Q. Are these messages consistent with the types of messages that you saw between Darrell Thomas and Teldrin Foster in the

time period before the PPP program?
A. Yes.
Q. How would you describe their relationship based on your review of these messages?
A. I would say more like business associates.
Q. Now, you had testified earlier that Teldrin Foster told you that he used the e-mail account teldrin23@icloud.com.
Do you remember that?
A. Yes.
Q. During the course of your investigation, did you obtain e-mails that Darrell Thomas exchanged with that e-mail account, teldrin23@icloud.com?
A. Yes.
Q. Have you previously reviewed Government's Exhibits 2400 through 2480 and the sub exhibits to those?
A. Yes.
Q. Are those e-mails that Darrell Thomas exchanged with teldrin23@icloud.com?
A. Yes.
Q. And do those e-mails and attachments all relate to the PPP program?
A. Yes.
MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 2400 through 2480 and the sub exhibits to those exhibits.

MS. WEBSTER: One second, please.

MR. MARSHALL: No objection.

MS. WEBSTER: No objection.

THE COURT: It's admitted.

BY MS. CHAIKEN:

Q. During the course of your investigation, did you also obtain e-mails that Darrell Thomas exchanged with the e-mail account --

THE COURT: I'm sorry. I said it's admitted, but they're admitted. Sorry.

MS. CHAIKEN: Okay. Thank you, Your Honor.

BY MS. CHAIKEN:

Q. During the course of your investigation, did you also obtain e-mails that Darrell Thomas exchanged with the e-mail account teldrin_foster@yahoo.com?

A. Yes.

Q. Have you previously reviewed Government's Exhibits 2500 through 2514 and 2516, including the sub exhibits?

A. Yes.

Q. Are those the e-mails that you obtained between Darrell Thomas and the teldrin_foster@yahoo.com e-mail address?

A. Yes.

Q. Do those e-mails and attachments all relate to the PPP program?

A. Yes.

MS. CHAIKEN: Your Honor, I move to admit Government's Exhibits 2500 through 2514 and 2516 and the sub exhibits to those exhibits.

MS. WEBSTER: No objection.

THE COURT: Mr. Marshall, any objection?

MR. MARSHALL: A real quick second, Judge.

No objection, Judge.

THE COURT: They're admitted.

MS. CHAIKEN: Thank you, Your Honor.

Ms. Holland, could you please publish Government Exhibit 2301.

BY MS. CHAIKEN:

Q. Agent Stites, was the CARES Act passed on March 27th of 2020?

A. Yes.

Q. And down at the bottom, did Darrell Thomas send Teldrin Foster a WhatsApp message on March 30th of 2020?

A. Yes, he did.

Q. What did he say?

A. 10K per body. We need SS card or social. No CPN. And copy of driver's license. Send everything to tardean83@gmail.com.

MS. CHAIKEN: Ms. Holland, if you could scroll down to page 2, please.

BY MS. CHAIKEN:

Q. Did Darrell Thomas call Teldrin Foster right after sending that message?

A. Yes.

Q. Did Teldrin Foster respond shortly after that?

A. Yes.

Q. What did he say?

A. Call me, got a few quick question.

Q. Did Darrell Thomas then call him?

A. Yes.

MS. CHAIKEN: Ms. Holland, if you could go to page 3, please.

BY MS. CHAIKEN:

Q. What was Teldrin Foster's next message?

A. How many you need to start.

Q. And what did Darrell Thomas say?

A. 25.

MS. CHAIKEN: If we can pull out what Teldrin Foster said after that.

THE WITNESS: Okay. I should have that by tomorrow.

BY MS. CHAIKEN:

Q. Was this conversation all three days after the CARES Act was -- the PPP program was announced?

A. Yes.

MS. CHAIKEN: And if you can just pull out that bottom message again, Ms. Holland.

BY MS. CHAIKEN:

Q. Is the data on WhatsApp that's in Darrell Thomas's device in UTC time zone?

A. Yes.

Q. Is that a time zone that's different than Eastern Time?

A. Yes.

Q. And based on your investigation, where were Teldrin Foster and Darrell Thomas located during the time of these conversations?

A. They would have been in the Atlanta area, Eastern Time Zone.

MS. CHAIKEN: Your Honor, could I read a stipulation to the jury at this time?

THE COURT: Certainly.

MS. CHAIKEN: Thank you.

The parties stipulate that from March 8th, 2020, through November 1st, 2020, Coordinated Universal Time, known as UTC, was four hours ahead of Eastern Daylight Time.

BY MS. CHAIKEN:

Q. Okay. So, Agent Stites, when we're looking at these messages -- this message, for example, is at March 30th, 2020, at 11:42 p.m. UTC Time, correct?

A. Correct.

Q. So UTC Time is four hours ahead of Eastern Time during this time period, correct?

A. Correct.

Q. So this message was actually sent at 8:42 p.m. on March 30th?

A. Yes.

Q. So if the jury's looking at these messages and wants to determine --

A. I think it would be 7:42.

Q. I'm sorry, 7:42. Okay. Sorry.

THE COURT: Ms. Chaiken, whenever you have a juror shaking her head that you said something wrong, check your math.

MS. CHAIKEN: Sorry. A long day. Okay.

BY MS. CHAIKEN:

Q. So if the jury's looking at these messages, it subtracts four hours from the time that's listed to determine the time that it was actually sent?

A. Yes.

Q. And so if it's listed as 2:00 in the morning on a particular day, it would actually be 10:00 p.m. the prior date?

A. That's correct.

Q. Okay. Great.

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibits 2302 and 2302A side by side.

BY MS. CHAIKEN:

Q. So, Agent Stites, is this a functionality in Cellebrite where you can see a little thumbnail of something being sent and then there's an attachment that you can pull out in full size?

A. Yes.

Q. And so here are we looking at 2302A (sic) is a message and then 2302A is what the attachment was?

A. That's correct.

Q. Did Darrell Thomas send Teldrin Foster a picture late at night on March 31st of 2020?

A. Yes.

Q. What was that a picture of?

A. It was a picture of a software product called Intuit QuickBooks Desktop Pro for 2019.

Q. And is QuickBooks a software for doing payroll?

A. Yeah. One of the things you can do with it is payroll, but manage your business operations.

MS. CHAIKEN: If we could go to the bottom of page 2, top of page 3 on 2302, please. Just scroll down.

BY MS. CHAIKEN:

Q. What did Darrell Thomas say to Teldrin Foster there?

MS. CHAIKEN: If we could pull out both messages there. Maybe we should not just pull them out.

BY MS. CHAIKEN:

Q. Can you read that, Agent Stites?

A. I'll try to read that.

Q. Yeah. There we go.

A. There we go.

Go online and download. I'll give you the code when I SP but -- and then the next one is setup.

Q. And then scrolling down on 2302, did Teldrin Foster call Darrell Thomas later that same day?

A. Yes.

MS. CHAIKEN: Can you go down to page 5, please.

BY MS. CHAIKEN:

Q. What did Teldrin Foster say to Darrell Thomas on the late night of April 1st?

A. It says, Hope you got right software, waiting on you.

MS. CHAIKEN: And if you can go down to page 6, please.

BY MS. CHAIKEN:

Q. What did Teldrin Foster say to Darrell Thomas later that night?

A. quickbooks.intuit.com.

And then it said, Add payroll premium.

MS. CHAIKEN: Can you go to page 8, please.

BY MS. CHAIKEN:

Q. Looking down at that bottom message, so this is about just after midnight on April 2nd, is that right?

A. Yes.

Q. And what did Darrell Thomas send to Teldrin Foster?

A. Sent him an e-mail, tardean83@gmail.com. And then what looks to be a passcode, progressed2019!

Q. Is tardean83@gmail.com the same e-mail address that Darrell Thomas had a few days earlier told Teldrin Foster to send social security cards and driver's licenses to?

A. Yes.

MS. CHAIKEN: Could you please publish Government Exhibit 2400.

BY MS. CHAIKEN:

Q. What's the date of this -- well, what is Government Exhibit 2400?

A. It's an e-mail from Teldrin Foster, iCloud, to Darrell Thomas on April 1st, 2020, at 12:08 a.m.

Q. And these e-mails that you got from Darrell Thomas's account, are they already in Eastern Time?

A. Yes.

Q. So the e-mail times do not need to be converted?

A. That's correct.

Q. And who sent this e-mail?

A. Teldrin Foster from the iCloud account.

Q. And he sent it to Darrell Thomas?

A. Yes.

MS. CHAIKEN: And if you could please publish Government Exhibit 2400A and 2400B side by side.

BY MS. CHAIKEN:

Q. Let's just look first at 2400B. Was this an attachment that said, Sent from iPhone?

A. Yes.

Q. Okay. And was it -- as part of the processing of the e-mail account, did this show up as an attachment?

A. Yes.

Q. So any time there's an e-mail that says untitled -- untitled attachment.txt, is that this Sent from iPhone designation?

A. Yes.

MS. CHAIKEN: If we can just publish 2400A.

BY MS. CHAIKEN:

Q. Was this the attachment to Teldrin Foster's e-mail?

A. It was.

Q. This is an e-mail that Teldrin Foster sent to Darrell Thomas?

A. Yes.

Q. And what was the attachment?

A. This is a blank Paycheck Protection Program application form.

MS. CHAIKEN: Could you please publish Government Exhibit 2401.

BY MS. CHAIKEN:

Q. Was this another e-mail that Teldrin Foster sent to

Darrell Thomas on April 1st of 2020?

A. Yes.

MS. CHAIKEN: And if you could please publish 2401A.

BY MS. CHAIKEN:

Q. What was that attachment?

A. It was just an overview of the small business Paycheck Protection Program, PPP program.

Q. Were these e-mails sent right after the program was announced?

A. Yes.

Q. Before it was even accepting applications?

A. Yes.

MS. CHAIKEN: If you could please publish Government Exhibit 2402.

BY MS. CHAIKEN:

Q. Is this another e-mail that Teldrin Foster sent to Darrell Thomas?

A. On April 1st, 2020, yes.

Q. From his iCloud account?

A. Yes.

MS. CHAIKEN: And if you could please publish 2402A.

BY MS. CHAIKEN:

Q. What was the attachment to this e-mail?

A. It is the Paycheck Protection Program information sheet for borrowers.

Q. And when you interviewed Teldrin Foster, did you ask him about these e-mails that he sent to Darrell Thomas on April 1st?

A. Yes.

MS. CHAIKEN: Ms. Holland, could you please publish 2250B.

(Government Exhibit 2250B published.)

MS. CHAIKEN: Ms. Holland, could you please publish Government Exhibits 2303 and 2303A. If you can pull out, yep, that message in the middle.

BY MS. CHAIKEN:

Q. Was this a WhatsApp message that Darrell Thomas sent to Teldrin Foster early in the morning on April 2nd of 2020?

A. Yes.

Q. What was that image?

A. It is the frequently asked questions about the PPP program.

MS. CHAIKEN: If you could please go to page 2 of 2303 and then pull up 2303B next to it.

BY MS. CHAIKEN:

Q. Was this another image that Darrell Thomas sent to Teldrin Foster?

A. Yes. On April 2nd, 2020.

Q. Was that later that day on April 2nd?

A. Yes.

Q. What was that image?

A. Again, it's a Paycheck Protection Program overview from the SBA. It actually came from Platinum Credit Union about the PPP loans.

Q. And were these messages sent right at the start of the PPP program?

A. Yes.

Q. And at this point in time, early April of 2020, was Teldrin Foster talking to Darrell Thomas about the PPP program both by e-mail, using his iCloud account, and on his WhatsApp account?

A. Yes.

MS. CHAIKEN: If you could please go to 2304.

THE COURT: Ms. Chaiken?

MS. CHAIKEN: Yes.

THE COURT: Maybe in the next five minutes or so, if you get to a good stopping point, let us know. Want to call it a day at 5:30 or so.

MS. CHAIKEN: Your Honor, I'm about three pages away from a good stopping point.

THE COURT: Very well.

MS. CHAIKEN: Okay. Thank you.

BY MS. CHAIKEN:

Q. Did Darrell Thomas and Teldrin Foster exchange multiple phone calls on the late night of April 3rd, 2020?

A. Yes.

Q. At around 11:00 p.m. on April 3rd, did Darrell Thomas send Teldrin Foster an image?

A. Yes, he did.

Q. And if you can -- do you see where it says Title?

A. Yes.

Q. What did Darrell Thomas say when he sent that image?

A. It says, That bank looks like a good fit.

MS. CHAIKEN: Could you please publish 2304A, Ms. Holland.

BY MS. CHAIKEN:

Q. Was this the image that he sent?

A. Yes.

Q. And what was that image?

A. It is an image from Hancock Whitney, a Paycheck Protection Program information sheet summary.

MS. CHAIKEN: If we can pull out the middle part that says, To Calculate Loan Amount.

BY MS. CHAIKEN:

Q. Did this image include information about the kinds of documents that were needed to apply for a PPP loan?

A. Yes.

Q. What kinds of things did it say?

A. Tax returns, 940s, 941s, payroll information.

MS. CHAIKEN: If you can go back to 2304, page 2.

And if you can just scroll up so we can see.
BY MS. CHAIKEN:
Q. This is the image that Darrell Thomas sent that we just looked at, at the bottom of page 1?
A. Yes.
Q. And then what did Teldrin Foster say?
A. He says, Okay. I'm fixed to look at it.
Q. And then later that day did Darrell Thomas send another image?
A. Yes, he did.
Q. What did he say when he sent that image?
A. Found a lender to do the apps, check your e-mail, sent the questions back.
MS. CHAIKEN: If you could please publish Government's Exhibit 2304B.
BY MS. CHAIKEN:
Q. Was this the attachment to that WhatsApp message?
A. Yes.
Q. And what was that attachment?
A. It's an attachment from Superior Business Lending. And it was a PPP request form, so an information collection form that would have all the necessary information to complete a PPP borrower's application.
MS. CHAIKEN: If you could just zoom in a little bit, Ms. Holland, on the section that's the form to be filled in.

BY MS. CHAIKEN:

Q. Did this form include a request for information about the business, like address and owner name and things like that?

A. Yes.

Q. Did it also include fields for the number of employees?

A. Yes.

Q. And for the monthly rent or mortgage?

A. Yes.

Q. And for the 2019 payroll cost?

A. Yes.

MS. CHAIKEN: If we can go back to 2304, page 2.

BY MS. CHAIKEN:

Q. Is this -- this image at the bottom of page 2 is the image we just looked at of that PPP request form?

A. Yes.

MS. CHAIKEN: If you could scroll down, Ms. Holland.

BY MS. CHAIKEN:

Q. And, Agent Stites, if you could tell the jury what the rest of that conversation was.

A. Teldrin Foster said, That easy?

Darrell Thomas said, Hell, yeah.

Q. And then they had some calls?

A. Yes.

Q. And this is a conversation that was happening over WhatsApp, not over e-mail; correct?

A. Over WhatsApp.

MS. CHAIKEN: If you could please publish 2305.

BY MS. CHAIKEN:

Q. Are these messages between Darrell Thomas and Teldrin Foster from the late night of April 5th, 2020?

A. Yes.

MS. CHAIKEN: And if you could just zoom in on the bottom three messages, Ms. Holland.

BY MS. CHAIKEN:

Q. What did Teldrin Foster say?

A. He says, LOL. I think I have got her to do everything.

And then, The payroll, taxes and find the loans.

And then Mr. Thomas said, Shit, that's what's up. We all about to eat good.

Q. At this time in April of 2020, was Teldrin Foster married?

A. Yes.

Q. What was his wife's name?

A. Gena Pyfrom-Foster.

Q. Where did Gena Pyfrom-Foster work?

A. She worked for the IRS.

Q. If you could go to page 2 here. What did Teldrin Foster say after Darrell Thomas said, We're about to eat good?

A. She said you need to get an EFIN and EIN, PTIN for a tax business.

Q. Are EFIN, EIN and PTIN acronyms that are used by the IRS?

A. Yes.

MS. CHAIKEN: Could you please publish Government Exhibit 2306.

BY MS. CHAIKEN:

Q. What did Darrell Thomas send to Teldrin Foster on April 7th of 2020?

A. The message is a list of, like, 2019 payroll, total payroll for full year 2019 by employee as reported to the IRS. Forms 940, 941 and 944. 2019 independent contractor cost. Listing of 1099s Miscellaneous for 2019 independent contractors by person as reported by the IRS.

Note: Do not include 1099s for services. Payroll report as of February 15th, 2020, or closest date after that date by employee.

Other information: Driver's license for each business owner, workplace benefit statements if offered. That's what my bank wants.

Q. So Darrell Thomas sent Teldrin Foster a list of things his bank wanted that all had to do with payroll?

A. Yes.

Q. And did Teldrin Foster then call Darrell Thomas multiple times?

A. He did.

MS. CHAIKEN: And if you can go down to page 2 and

kind of scroll through 2 and 3.

BY MS. CHAIKEN:

Q. Were these documents that were sent through WhatsApp?

A. Yes.

Q. And when documents are sent, do they look a little bit different than images? There's no thumbnail?

A. Correct.

Q. Did you pull those attachments as well, the documents that were sent?

A. Yes.

MS. CHAIKEN: Could you please publish --

BY MS. CHAIKEN:

Q. So are these three documents that Darrell Thomas sent to Teldrin Foster?

A. Yes.

MS. CHAIKEN: Could you please publish 2306A. If you could scroll down. There.

BY MS. CHAIKEN:

Q. Is this a 941 form that Darrell Thomas sent to Teldrin Foster?

A. Yeah, just a blank 941 form for the year 2020.

MS. CHAIKEN: If you could please publish 2306B.

BY MS. CHAIKEN:

Q. Was this a blank Form 940 that Darrell Thomas sent to Teldrin Foster?

A. Yes.

Q. Is that another kind of employer's tax return?

A. Yeah. It's an annual one.

MS. CHAIKEN: And if you could go to 2306C, please.

BY MS. CHAIKEN:

Q. Is this another document that Darrell Thomas sent to Teldrin Foster?

A. Yes.

Q. It was a blank 944 for 2019?

A. Yes.

MS. CHAIKEN: If you could go back to 2306, please. If you could scroll down after those documents were sent.

BY MS. CHAIKEN:

Q. Did Darrell Thomas and Teldrin Foster then have several more phone calls?

A. Yes, they did.

MS. CHAIKEN: Going down to page 4, down -- if you could pull out that text in the one that has content.

BY MS. CHAIKEN:

Q. Did Darrell Thomas say -- I'm sorry.

Did Teldrin Foster say, Sebd Geba your business address?

A. Yes.

Q. And how does Teldrin Foster's wife spell her name?

A. G-E-N-A.

Q. Gena, G-E-N-A?

A. Yes.
Q. And in those first two words, if you replace the Bs with Ns, does it say, Send Gena?
A. Send Gena your business address, yes.
Q. And that's the name of Teldrin Foster's wife?
A. Yes. Gena Pyfrom-Foster.
Q. And then going down to the next page, did Darrell Thomas ask, Where do I need to send it?
A. Yes.
Q. So Darrell Thomas was asking Teldrin Foster how to send something to Gena?
A. Yes.
Q. Now, going down to the bottom of page 5, did Teldrin Foster say, We got find people we've been to prison?
A. Yes.
Q. And if you can go to page 6 and read the conversation that happened there.
A. Darrell Thomas says, How recent?

MS. CHAIKEN: Let's not pull it out. Let's just scroll through so he can read the conversation.

THE WITNESS: Teldrin Foster said, It don't matter.

Darrell Thomas. All right. I'll start looking.

And then Teldrin Foster, Trying to get the amount down old and taxes.

BY MS. CHAIKEN:

Q. Did you determine in your investigation whether Darrell Thomas knew Gena Pyfrom-Foster before the PPP program?

A. We determined that he did not.

Q. Did you see any evidence of Darrell Thomas's device, his phone, that Darrell Thomas knew Gena Pyfrom-Foster in any way before March 31st of 2020?

A. No.

Q. And is that consistent with what you saw in the messages where Teldrin Foster says, I've gotten her to do everything?

A. Yes.

Q. Okay. He introduced her to Darrell Thomas?

A. I believe so.

MS. CHAIKEN: Your Honor, I'm at a good stopping point.

THE COURT: Okay. Very well. Thank you.

Sir, you can step down.

Ladies and gentlemen of the jury, we are going to break for the evening here in a moment. You're reminded as always about your instructions for breaks, whether they're short breaks, lunch breaks or overnight breaks. All of those instructions that I gave you, but primarily make sure you remember not to talk about this case amongst yourselves or with anyone else and not to do any research about this case in any way.

We will start at 9:00 again tomorrow morning. I want

to thank you all for being here promptly this morning. That was helpful.

Juror 14, if you can stay back just for one moment, I'll release everyone else.

Go ahead. Thank you.

(The jury exited the courtroom at 5:36 p.m.)

(Juror 14 remains in the courtroom.)

THE COURT: Juror 14, just following up on our conversation from this morning. I want to reiterate that we will certainly make sure that you are there for that IVF procedure, whatever day that is. And it sounds like it might be a thing where you need to be there the entire day, either for yourself and/or for your wife. And we will make sure that that happens.

So whenever it is, we will have you there for that full day if need be. So I want to make sure that you know that and make sure that you convey that to your wife, who I'm sure is worried about this process and you being a juror.

As to the days that follow that procedure, if you can work with your wife and your mother-in-law and family and friends to try to find at least partial coverage, that would be helpful. And then just report back to us and let us know how that goes. And we're just going to cross that bridge when we come to it.

But certainly know that I won't allow a situation in

which Reid isn't taken care of while your wife is bedridden, okay?

A JUROR: Okay. Thank you.

THE COURT: All right. Have a good evening, sir.

(Juror 14 exited the courtroom at 5:38 p.m.)

THE COURT: Counsel, why don't we all be here at 8:45 tomorrow morning and we can talk about the objections to 2250D, H, I, J and M for momma. And I looked at my flash drive, it's got everything on it, and for the D, H, I, J and M, it looked like it wasn't coming up properly. So if someone could send Ms. Lee an e-mail maybe with just the transcript hard copy of each of those, I'll read through them before our conversation at 8:45 and that might speed things up a bit, okay?

I will see everyone --

MS. DURRETT: Your Honor, I'm sorry. I know you want to get out of here.

THE COURT: Yes.

MS. DURRETT: I wanted to kind of give you a heads-up about the objections on those exhibits. It's really about the rule of completeness. And so I know you want to look at the transcripts, but I think it might be helpful if we supplemented that with what we thought also should be played. And we can play that during our cross, but it's a request under Rule 106 for a more complete version of the statement.

THE COURT: Okay. I'm happy to look at what the government wants in and what you'd like to have in in addition.

MS. DURRETT: Thank you.

THE COURT: And then it'll obviously make sense for me to have the full Monty as well so I can look at the context.

All right. Thanks, everyone. Have a good evening.

(After a recess at 5:39 p.m., the proceedings were continued as follows on February 8, 2024:)

- - - - -

C E R T I F I C A T E

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF GEORGIA

I do hereby certify that the foregoing pages are a true and correct transcript of the proceedings taken down by me in the case aforesaid.

This the 7th Day of February, 2024.

PENNY PRITTY COUDRIET, RMR, CRR
OFFICIAL COURT REPORTER

$

$10,000 [5] - 208:1, 209:14, 209:16, 211:10, 244:10
$14 [6] - 203:16, 203:20, 204:8, 204:16, 204:22, 205:2
$155,252.50 [1] - 206:3
$179,985.72 [2] - 206:15, 243:21
$190 [2] - 152:8, 157:9
$200 [2] - 199:23, 199:25
$200,000 [4] - 194:17, 198:9, 200:17, 243:13
$25 [2] - 193:6, 193:7
$25.20 [1] - 191:25
$264.39 [1] - 203:14
$30,000 [3] - 207:4, 207:9, 244:15
$335,283.22 [1] - 205:17
$600 [1] - 192:18
$674,775.42 [1] - 150:11
$7,000 [4] - 193:4, 193:7, 193:24, 193:25
$71,000 [1] - 242:25
$746,673.25 [1] - 171:7
$790,576.16 [1] - 150:13
$806 [1] - 159:8
$806,710 [2] - 159:9, 185:18
$854,000 [1] - 249:14
$9,700 [2] - 207:2, 244:7
$93,785 [1] - 242:16

1

1 [5] - 141:3, 191:9, 241:2, 272:12, 289:3
1,380.41 [1] - 188:23
1000 [4] - 143:18, 143:25, 144:6, 144:8
1001 [4] - 146:20, 146:22, 251:25, 252:2
1002 [1] - 147:24
1003 [1] - 148:14
1004 [1] - 148:23
1005 [4] - 149:25, 150:2, 151:21, 151:24
1009 [3] - 143:19, 143:25, 161:14
1021 [10] - 213:20, 214:1, 216:10, 216:21, 217:16, 218:1, 233:20, 233:21, 235:4, 235:5
1035 [3] - 237:23, 238:5, 238:20
1036 [2] - 237:24, 238:5
106 [1] - 298:24
1099 [1] - 145:10
1099S [2] - 292:10, 292:12
10:00 [1] - 280:18
10K [1] - 277:19
10TH [5] - 153:3, 159:21, 261:7, 262:24, 269:4
1100 [3] - 151:8, 151:15, 152:22
1101 [1] - 155:1
1102 [1] - 155:22
1103 [1] - 156:10
1104 [1] - 156:22
1105 [3] - 151:21, 152:4, 157:15
1106 [1] - 158:3
1107 [1] - 158:12
1108 [3] - 158:20, 158:23, 185:9
1109 [1] - 194:3
1111 [1] - 186:2
1112 [1] - 198:2
1113 [1] - 196:19
1114 [2] - 151:15, 194:25
1116 [4] - 151:9, 151:16, 159:14, 160:18
1120 [2] - 198:20, 198:25
1121 [1] - 199:9
1122 [1] - 199:18
1123 [2] - 200:11, 201:7
1124 [1] - 200:18
1125 [2] - 198:20, 201:7
1130 [3] - 187:10, 187:13, 187:17
1131 [1] - 188:3
1132 [1] - 189:5
1134 [2] - 187:10, 187:13
1145 [2] - 195:17, 195:21
1148 [1] - 195:17
1150 [4] - 189:24, 190:3, 190:4, 190:23
1151 [3] - 189:24, 190:4, 191:18
1160 [3] - 202:9, 202:16, 202:18
1161 [1] - 203:7
1162 [1] - 203:25
1163 [1] - 204:9
1164 [1] - 204:17
1165 [1] - 204:23
1166 [3] - 205:8, 206:13, 212:23
1167 [1] - 206:1
1169 [3] - 207:7, 209:25, 211:22
1170 [1] - 202:9
1181 [2] - 210:18, 210:23
1191 [3] - 208:13, 208:17, 208:19
1195 [2] - 212:9, 212:13
11:00 [1] - 288:1
11:42 [1] - 279:21
12/30 [1] - 191:6
1201 [4] - 165:9, 165:16, 165:25, 166:2
1201A [3] - 165:18, 166:16, 167:21
1201B [1] - 165:19
1206 [3] - 165:10, 165:16, 169:20
1206A [1] - 169:25
1207 [5] - 165:10, 165:16, 167:20, 168:4, 168:7
1207A [2] - 168:20, 168:22
1207B [1] - 169:11
1207C [1] - 169:11
12:08 [1] - 283:13
12TH [7] - 159:22, 159:24, 160:6, 160:23, 171:2, 270:18, 270:22
13 [3] - 179:17, 188:23, 230:6
13-MINUTE [3] - 220:11, 229:21, 229:24
1300 [4] - 174:6, 174:13, 174:19, 174:21
1300A [1] - 175:2
1300B [1] - 175:2
1301 [2] - 175:18, 175:20
1301A [1] - 176:17
1301B [1] - 176:18
1302 [6] - 174:7, 174:13, 177:1, 177:3, 180:13, 180:16
1302A [2] - 178:11, 178:15
1302B [1] - 179:20
1302D [3] - 177:14, 178:12, 179:20
13TH [1] - 150:19
14 [14] - 229:25, 230:10, 246:18, 246:20, 246:22, 248:3, 250:16, 252:25, 253:13, 297:2, 297:6, 297:7, 298:4
1400 [3] - 170:17, 170:23, 170:25
1400A [1] - 171:18
1400B [1] - 172:6
1408 [2] - 170:17, 172:16
1408A [2] - 172:25, 173:4
15-MINUTE [1] - 221:12
1500 [3] - 162:6, 162:12, 162:18
1502 [2] - 162:7, 162:12
150K [1] - 274:7
1524 [1] - 228:13
153,308.28 [1] - 151:1
155,252.50 [3] - 194:17, 197:2, 244:3
15TH [5] - 145:8, 157:25, 167:7, 249:20, 292:13
16 [1] - 160:19
1602 [2] - 160:14, 160:19
1603 [2] - 163:18, 163:23
169,998.72 [2] - 194:17, 195:6
16TH [3] - 193:23, 270:22, 271:1
17 [1] - 209:7
1700 [4] - 153:16, 153:19, 154:5, 154:10
179,985.72 [1] - 201:6
17TH [2] - 193:24, 193:25
18TH [4] - 168:9, 183:18, 207:10, 244:9
19 [1] - 143:3
1986 [1] - 228:13
19TH [4] - 159:4, 160:23, 185:16, 185:17
1:20-CR-00296-JPB [1] - 139:5
1:31 [2] - 142:1, 142:3
1ST [10] - 174:23, 191:24, 203:13, 240:20, 279:16, 282:11, 283:13, 284:25, 285:17, 286:2

2

2 [30] - 145:4, 150:21, 163:23, 167:3, 167:22, 183:9, 184:2, 185:2, 190:23, 199:18, 200:11, 201:8, 201:21, 203:17, 205:18, 206:6, 206:13, 212:23, 214:17, 247:6, 268:15, 277:23, 281:17, 286:17, 288:24, 290:10, 290:12, 291:21, 292:24, 292:25
2.5 [1] - 248:21
20 [1] - 257:25
2000 [1] - 245:19
2007 [1] - 154:15
2012 [1] - 219:14
2013 [1] - 245:19
2018 [1] - 260:18

2019 [42] - 146:23, 146:25, 147:7, 147:10, 147:21, 148:2, 148:8, 148:16, 153:3, 154:17, 155:6, 155:25, 156:12, 156:15, 171:7, 175:8, 177:7, 177:11, 177:23, 178:22, 181:15, 191:6, 251:17, 252:8, 253:21, 254:14, 254:22, 268:11, 268:13, 268:18, 268:20, 268:24, 269:1, 269:3, 274:6, 281:13, 290:8, 292:7, 292:8, 292:9, 292:10, 294:8
2020 [104] - 143:15, 145:8, 150:5, 151:3, 152:7, 152:15, 156:25, 157:18, 158:1, 158:6, 158:16, 158:23, 159:4, 159:22, 159:24, 160:6, 160:23, 162:24, 164:3, 164:8, 166:4, 167:7, 168:9, 168:25, 169:3, 170:3, 171:2, 173:6, 174:23, 183:18, 185:11, 188:5, 188:9, 189:7, 189:12, 189:17, 191:13, 191:21, 191:24, 192:22, 193:10, 194:8, 197:1, 198:9, 199:6, 199:14, 199:21, 200:14, 203:10, 204:4, 204:12, 204:21, 205:1, 205:5, 205:11, 209:8, 211:4, 213:14, 240:20, 243:13, 243:21, 243:24, 244:9, 244:20, 245:19, 249:20, 255:16, 256:15, 258:15, 260:23, 261:7, 262:25, 269:4, 269:11, 269:14, 269:15, 269:25, 270:3, 271:16, 271:19, 271:22, 273:9, 277:13, 277:16, 279:15, 279:16, 279:20, 281:9, 283:13, 284:25, 285:17, 286:12, 286:22, 287:7, 287:24, 291:4, 291:14, 292:6, 292:13, 293:20, 296:5
2022 [1] - 259:1
2024 [3] - 139:11, 299:9, 300:9
2033 [1] - 245:19
2040 [1] - 245:19
205,115.20 [1] - 171:9
2053 [1] - 245:19
2060 [2] - 245:19, 245:24
2072 [2] - 245:20, 245:24
2080 [1] - 245:24
2089 [1] - 245:24
2100 [1] - 245:24
2106 [1] - 245:25
2115 [1] - 245:25
2124 [1] - 245:25
2130 [1] - 245:25
2135 [2] - 256:20, 257:3
2139 [1] - 245:25
2145 [1] - 245:25
2150 [2] - 256:20, 257:5
2154 [1] - 245:25
2160 [1] - 246:1
2169 [1] - 246:1
2175 [1] - 246:1
2186 [1] - 246:2
21ST [2] - 209:8
22 [1] - 273:21
2200 [1] - 245:25
2211 [1] - 246:1
2220 [3] - 246:1, 247:6, 247:8
2222 [4] - 251:14, 251:16, 251:24, 252:5
2226 [1] - 246:1
2230 [1] - 246:1
2241 [1] - 246:1
2250 [1] - 245:20
2250A [4] - 263:17, 264:9, 265:21, 265:22
2250B [2] - 286:5, 286:6
2250D [2] - 264:17, 298:7
2250H [1] - 264:17
2250I [1] - 264:17
2250J [1] - 264:18
2250M [1] - 264:18
2250V [2] - 263:18, 264:9
2292 [1] - 173:7
22D [1] - 264:15
22ND [3] - 160:2, 201:3, 260:18
2300 [17] - 181:10, 181:13, 182:14, 182:16, 182:20, 183:4, 183:5, 221:17, 230:16, 231:4, 231:19, 240:3, 240:6, 240:9, 241:4, 272:9, 272:12
2301 [4] - 182:22, 183:1, 183:2, 277:10
2302 [3] - 280:23, 281:18, 282:5
2302A [3] - 280:23, 281:5, 281:6
2303 [2] - 286:8, 286:18
2303A [1] - 286:8
2303B [1] - 286:18
2304 [3] - 287:12, 288:24, 290:10
2304A [1] - 288:8
2304B [1] - 289:14
2305 [1] - 291:1
2306 [2] - 292:3, 294:10
2306A [1] - 293:15
2306B [1] - 293:21
2306C [1] - 294:3
2326 [2] - 183:9, 184:2
2326B [1] - 184:2
2339 [6] - 181:10, 182:14, 182:22, 183:1, 183:2, 272:9
23RD [1] - 209:11
2400 [4] - 275:13, 275:23, 283:8, 283:11
2400A [2] - 283:24, 284:11
2400B [2] - 283:24, 284:1
2401 [1] - 284:22
2401A [1] - 285:2
2402 [1] - 285:13
2402A [1] - 285:20
2480 [2] - 275:14, 275:23
24TH [3] - 269:25, 270:3, 271:22
25 [1] - 278:15
2500 [2] - 276:16, 277:1
2514 [2] - 276:17, 277:1
2516 [2] - 276:17, 277:1
25TH [1] - 271:2
2601 [2] - 163:6, 164:1
26TH [1] - 154:17
2700 [1] - 257:23
2709 [1] - 257:23
2715 [1] - 257:24
2723 [1] - 257:24
2730 [1] - 257:24
2732 [1] - 257:24
2740 [1] - 257:24
2746 [1] - 257:24
2755 [2] - 257:24, 257:25
2759 [2] - 257:24, 257:25
2765 [1] - 258:1
2774 [1] - 258:1
2780 [1] - 258:1
2785 [1] - 258:1
2790 [1] - 258:1
2793 [1] - 258:1
27TH [3] - 150:25, 269:15, 277:12
2800 [1] - 258:1
2813 [1] - 258:2
2820 [1] - 258:2
2825 [1] - 258:2
2830 [1] - 258:2
2834 [1] - 258:2
2840 [1] - 258:2
2849 [1] - 258:2
2855 [1] - 258:2
2860 [1] - 258:3
2880 [1] - 258:3
2885 [1] - 258:3
2890 [1] - 258:3
2902 [1] - 258:3
2910 [1] - 258:3
2921 [1] - 258:3
2925 [1] - 258:3
2932 [1] - 258:4
2940 [1] - 258:4
2943 [1] - 258:4
295,000 [1] - 249:8
2955 [3] - 259:24, 260:5, 260:10
2956 [2] - 259:25, 260:5
2957 [3] - 259:3, 259:9, 259:11
2959 [3] - 261:8, 261:19, 261:23
29TH [4] - 186:10, 188:9, 212:25, 271:4
2:00 [1] - 280:17
2ND [7] - 268:11, 270:13, 271:9, 282:23, 286:12, 286:22, 286:23

3

3 [9] - 139:6, 179:3, 179:9, 188:8, 192:6, 223:2, 278:9, 281:18, 292:25
3,482,964 [1] - 177:24
30 [1] - 232:8
3000 [3] - 247:24, 248:6, 248:11
3001 [3] - 252:22, 253:3, 253:8
3002 [3] - 266:17, 267:6, 267:11
30084-2928 [1] - 161:7
30097 [1] - 164:23
30141-3166 [1] - 172:24
307 [1] - 219:14
30TH [5] - 166:4, 274:6, 277:16, 279:20, 280:2

31 [2] - 269:22, 270:1
319,982.14 [1] - 247:18
31ST [3] - 270:3, 281:9, 296:5
322,684 [1] - 144:22
34,500 [1] - 188:24
341,000 [1] - 249:8
365 [5] - 212:4, 212:6, 212:15, 212:20, 244:13
36500 [1] - 150:5
379 [1] - 231:18
37F0 [2] - 163:7, 164:1
386 [1] - 225:2
392-6437 [1] - 262:1
3:01 [1] - 221:15
3:14 [1] - 230:11
3:15 [1] - 221:13
3:46 [1] - 230:12
3:51 [1] - 232:14
3RD [6] - 162:24, 164:3, 164:8, 172:4, 287:24, 288:1

4

4 [5] - 189:10, 202:23, 225:18, 264:14, 294:16
4/22/2019 [1] - 147:20
4019 [1] - 208:9
403 [4] - 181:20, 223:22, 226:7, 226:15
404 [1] - 262:1
449 [2] - 224:11, 226:1
450 [1] - 222:14
46 [1] - 197:15
4683 [1] - 161:7
490 [1] - 219:14
4TH [1] - 269:3

5

5 [5] - 211:22, 269:8, 270:1, 282:8, 295:12
5/24/2020 [1] - 186:9
5/5 [1] - 199:6
5000 [1] - 241:14
559-8218 [6] - 259:12, 259:19, 261:14, 262:6, 262:22, 266:15
57 [2] - 147:12, 251:21
5813 [1] - 210:12
59 [2] - 148:9, 249:10
5:30 [1] - 287:17
5:36 [1] - 297:5
5:38 [1] - 298:4
5:39 [1] - 299:8
5TH [9] - 189:12, 189:17, 192:11, 192:22, 242:18, 242:20, 271:9, 271:13, 291:4

6

6 [4] - 209:25, 270:10, 282:13, 295:15
6/15/2020 [1] - 195:6
6/17 [1] - 191:13
6/22 [1] - 243:21
6/6 [2] - 198:9, 199:14
6/8 [2] - 197:1, 243:24
600 [1] - 157:5
6018 [4] - 189:19, 189:21, 191:1, 191:22
61 [1] - 274:8
63 [2] - 148:21, 149:5
6341 [1] - 155:17
6500 [5] - 151:6, 151:12, 152:7, 172:24, 184:15
66 [1] - 247:20
678 [6] - 259:12, 259:19, 261:14, 262:6, 262:22, 266:15
69 [2] - 144:20, 249:11
6TH [2] - 243:13, 258:15

7

7 [2] - 139:11, 207:23
71,144.35 [3] - 189:18, 192:14, 242:20
71,745 [1] - 192:5
7200 [1] - 164:22
725,000 [1] - 249:14
76.105.87.198 [2] - 160:10, 160:22
788 [1] - 228:13
799,955.35 [1] - 247:22
7:42 [2] - 280:6, 280:7
7TH [5] - 213:14, 244:20, 270:13, 292:6, 300:9

8

8 [2] - 282:20, 299:9
800 [1] - 157:4
806,710 [2] - 144:24, 184:10
815,954 [2] - 147:16, 251:23
8218 [5] - 259:22, 260:12, 260:20, 266:2, 272:20
85 [1] - 172:23
865,954 [1] - 148:12
8:42 [1] - 280:1
8:45 [2] - 298:5, 298:12
8TH [8] - 147:21, 193:3, 193:10, 200:16, 200:21, 270:18, 271:13, 279:15

9

9 [1] - 188:18
9,500 [1] - 193:23
90 [1] - 1:5
902.11 [18] - 144:1, 151:16, 160:14, 162:13, 163:18, 165:17, 170:18, 174:14, 187:10, 189:24, 195:17, 198:21, 202:10, 208:13, 210:18, 212:9, 245:18, 257:22
905,132 [2] - 148:22, 149:5
93,785 [3] - 185:25, 186:9, 188:12
940 [3] - 146:23, 292:9, 293:23
940S [1] - 288:23
941 [12] - 147:2, 147:17, 148:1, 149:1, 251:17, 252:2, 252:5, 253:21, 253:25, 292:9, 293:18, 293:20
941S [17] - 149:22, 175:8, 175:11, 175:15, 176:20, 181:2, 251:9, 252:25, 253:1, 253:16, 253:17, 254:8, 254:14, 255:13, 255:17, 256:16, 288:23
944 [2] - 292:9, 294:8
9:00 [2] - 233:7, 296:24
9:40 [1] - 232:23
9TH [5] - 154:15, 255:16, 256:15, 260:23, 261:2

A

A.M [2] - 233:7, 283:13
ABLE [7] - 214:9, 226:19, 229:3, 232:3, 235:24, 258:17, 265:3
ABSENCE [1] - 228:22
ABSENT [1] - 226:6
ABSOLUTELY [1] - 225:7
ABUNDANCE [2] - 230:4, 230:8
ACCEPTED [1] - 163:12
ACCEPTING [1] - 285:10
ACCESS [3] - 258:17, 258:22, 258:23
ACCOMPANIED [2] - 146:16, 265:16
ACCORDING [2] - 151:2, 151:4
ACCOUNT [158] - 150:4, 151:6, 151:12, 152:10, 152:13, 152:20, 152:25, 153:2, 153:4, 155:4, 155:10, 155:14, 155:19, 155:25, 156:2, 156:15, 157:2, 157:8, 157:12, 157:20, 157:24, 158:9, 158:18, 159:18, 159:22, 159:24, 160:6, 161:1, 161:11, 162:4, 162:9, 162:21, 162:23, 163:11, 165:13, 169:3, 170:14, 171:13, 172:21, 172:24, 173:6, 173:13, 174:9, 174:22, 177:4, 184:15, 184:18, 185:22, 187:3, 187:6, 187:20, 187:22, 189:18, 189:20, 190:25, 191:3, 191:5, 191:7, 191:12, 191:15, 191:22, 191:24, 192:1, 192:20, 192:23, 192:24, 193:3, 193:12, 193:14, 193:16, 194:6, 194:8, 194:11, 194:21, 195:14, 195:25, 198:13, 198:17, 199:2, 199:5, 199:16, 199:21, 199:23, 199:24, 200:3, 200:7, 200:8, 200:13, 200:16, 200:23, 200:24, 201:1, 202:6, 202:19, 202:25, 203:2, 203:5, 203:15, 203:21, 203:22, 204:3, 204:6, 204:15, 205:10, 205:16, 206:23, 207:10, 207:15, 208:21, 209:10, 210:3, 211:1, 212:6, 212:18, 213:5, 213:6, 213:10, 236:17, 236:24, 237:14, 241:20, 241:23, 242:19, 242:21, 242:23, 243:1, 243:8, 243:15, 243:17, 243:18, 243:19, 243:22, 243:23, 244:2, 244:8, 244:17, 245:8, 257:10, 260:13, 260:15, 260:16, 260:17, 266:11, 272:19, 275:6, 275:11, 276:7, 276:14, 283:15, 283:20, 284:5, 285:18, 287:9, 287:10
ACCOUNT [2] - 198:11, 243:16
ACCOUNTS [8] - 152:7, 165:3, 165:6,

196:6, 206:21, 242:5, 242:11, 242:22
ACCURACY [1] - 249:23
ACCURATE [6] - 146:3, 228:18, 238:12, 238:14, 261:15, 264:2
ACCURATELY [2] - 214:17, 216:14
ACRONYMS [1] - 291:25
ACT [3] - 269:17, 277:12, 278:20
ACTIVATED [1] - 260:17
ACTIVITY [11] - 155:11, 156:7, 156:20, 157:12, 157:13, 194:22, 200:1, 203:22, 237:11, 257:17, 257:18
ACTUAL [4] - 171:12, 178:13, 217:6, 268:2
ADD [1] - 282:19
ADD [2] - 190:16, 216:5
ADDED [8] - 191:13, 193:1, 193:15, 199:17, 200:7, 203:2, 221:24, 222:12
ADDITION [3] - 222:21, 272:4, 299:2
ADDITIONAL [4] - 142:8, 191:13, 231:3, 265:4
ADDITIONAL [1] - 201:23
ADDITIONS [3] - 228:23, 229:2, 229:3
ADDRESS [37] - 160:7, 160:8, 160:9, 160:11, 160:22, 161:4, 161:6, 161:8, 161:25, 162:2, 163:3, 163:12, 163:15, 163:25, 164:5, 164:8, 164:22, 166:6, 166:10, 166:11, 186:13, 186:15, 201:17, 201:19, 201:20, 208:25, 209:2, 209:3, 215:19, 215:21, 224:14, 266:8, 276:20, 283:3, 290:2, 294:20, 295:3
ADDRESSED [1] - 216:13
ADDRESSES [1] - 160:6
ADEQUATE [1] - 220:1
ADMINISTRATIVE [1] - 176:9
ADMISSIBILITY [2] - 224:3, 226:25
ADMISSIBLE [4] - 226:5, 226:6, 226:14, 227:12
ADMISSION [5] - 181:12, 181:19, 182:20, 214:3, 257:22
ADMISSIONS [1] - 240:11
ADMIT [38] - 143:24, 151:14, 154:4, 160:13, 162:11, 163:17, 165:15, 170:16, 174:12, 181:9, 183:1, 187:9, 189:23, 195:16, 198:19, 202:8, 208:12, 210:17, 212:8, 213:25, 214:12, 216:9, 216:20, 217:25, 238:4, 240:7, 245:17, 245:19, 248:5, 253:2, 257:23, 259:2, 260:4, 261:18, 264:8, 267:6, 275:22, 276:25
ADMITTED [41] - 144:4, 154:8, 160:17, 162:16, 163:21, 165:23, 170:21, 174:17, 183:2, 187:16, 190:18, 195:20, 198:24, 202:14, 208:16, 210:21, 220:16, 227:15, 228:15, 231:12, 232:17, 233:25, 234:13, 240:12, 240:15, 240:18, 246:14, 246:18, 248:9, 253:6, 258:7, 259:7, 260:8, 261:22, 264:25, 267:9, 272:8, 276:3, 276:8, 276:9, 277:7
ADMITTING [1] - 182:2
ADVISEMENT [1] - 183:4
AFFIDAVIT [3] - 153:24, 154:1, 154:12
AFFIRMATIVE) [1] - 245:22
AFORESAID [1] - 300:8
AFTER [1] - 1:7
AFTERNOON [2] - 142:12, 142:13
AG [1] - 146:10
AGENT [9] - 183:24, 202:18, 225:16, 253:11, 279:19, 280:25, 281:24, 290:17
AGENT [22] - 143:5, 143:6, 143:9, 151:23, 214:24, 216:17, 217:12, 229:22, 229:25, 230:5, 232:20, 233:14, 233:16, 233:17, 235:7, 238:11, 241:7, 246:17, 258:10, 267:13, 277:12
AGO [4] - 157:17, 217:1, 219:17
AGREE [3] - 225:15, 227:21, 227:22
AGREEABLE [1] - 227:20
AHEAD [11] - 183:6, 190:20, 220:17, 221:4, 221:8, 238:18, 241:4, 256:12, 279:17, 279:23, 297:4
ALABAMA [2] - 211:19, 236:2
ALLOW [1] - 297:24
ALLOWED [2] - 207:17, 218:2
ALLOWING [1] - 234:14
ALMOST [1] - 246:12
ALTER [1] - 216:3
ALTERATIONS [3] - 228:23, 229:2, 264:5
ALTERED [9] - 214:18, 218:13, 218:22, 218:24, 219:9, 219:18, 219:21, 220:5, 220:9
AMERICA [1] - 139:4
AMERICA [3] - 189:20, 195:13, 242:22
AMOUNT [1] - 288:17
AMOUNT [32] - 144:21, 144:23, 147:13, 148:10, 148:19, 148:21, 149:4, 159:10, 159:11, 160:3, 184:9, 184:11, 184:12, 188:11, 188:13, 192:4, 192:15, 197:24, 201:5, 209:13, 211:9, 211:11, 247:21, 248:18, 248:21, 248:22, 249:13, 251:22, 253:18, 254:24, 295:22
AMOUNTS [3] - 178:21, 178:23, 194:16
AN [1] - 1:2
ANALYSIS [1] - 226:3
AND [3] - 1:4, 1:7, 139:6
ANDRE [17] - 144:17, 146:12, 153:5, 153:8, 155:18, 167:24, 173:20, 173:24, 199:8, 201:13, 236:7, 236:10, 236:13, 237:3, 239:4, 243:18, 250:2
ANN [1] - 139:18
ANNOUNCED [4] - 269:13, 272:1, 278:21, 285:8
ANNOUNCEMENT [1] - 273:6
ANNUAL [1] - 294:2
ANSWER [1] - 274:16
ANSWERED [2] - 267:21
ANTONIO [1] - 179:12
ANY [1] - 1:9
APOLOGIZE [3] - 142:7, 233:23, 241:3
APP [1] - 171:13
APPEALS [2] - 219:13, 228:12
APPEAR [1] - 273:18
APPEARANCES [1] - 139:13
APPLICABLE [1] - 228:14
APPLICANT [1] - 144:12
APPLICANT [3] - 145:8, 167:7, 249:19
APPLICANTS [1] - 249:23
APPLICATION [36] - 146:2, 146:14, 146:16, 148:5, 150:7, 152:1, 159:11, 162:25, 164:18, 166:23, 167:3, 167:15, 167:18, 167:24, 168:1, 170:9, 180:24, 196:3, 202:19, 247:1, 247:13, 248:17, 248:19, 248:20, 248:23, 248:24, 249:2, 249:5, 249:18, 249:22, 250:3, 250:13, 253:14, 254:3, 284:19, 289:22
APPLICATION [3] - 144:10, 166:22, 247:10
APPLICATIONS [17] - 224:20, 224:22, 248:3, 250:5, 250:8, 250:10, 250:15, 250:18, 250:22, 251:3, 251:8, 255:12, 255:16, 256:16, 256:23, 258:11, 285:10
APPLIED [1] - 209:10
APPLY [2] - 223:10, 288:20
APPRECIATE [3] - 221:13, 232:4, 256:11
APPROACH [1] - 234:8
APPROVAL [1] - 184:24
APPROVED [1] - 184:9
APPS [1] - 289:11
APRIL [28] - 147:21, 158:16, 166:4, 204:21, 240:20, 260:18, 270:13, 270:18, 270:22, 271:1, 271:2, 271:4, 282:11, 282:23, 283:13, 284:25, 285:17, 286:2, 286:12, 286:22, 286:23, 287:7, 287:24, 288:1, 291:4, 291:14, 292:6
ARE [1] - 1:8
AREA [1] - 279:9
ARGUABLY [2] - 222:3, 222:16
ARGUE [1] - 223:3
ARGUED [2] - 190:12, 222:21
ARGUING [2] - 222:21, 222:23
ARGUMENT [9] - 222:12, 222:20, 222:22, 223:19, 223:23, 224:17, 224:23, 226:7, 226:16
ARGUMENTS [3] - 222:7, 223:9, 225:11
ARM'S [1] - 237:1
ASSERTED [7] - 182:7, 222:6, 222:20, 225:21, 227:9, 240:12, 240:16
ASSERTION [3] - 222:16, 222:22, 223:7
ASSERTIONS [3] - 182:12, 222:13, 222:17
ASSIGNED [1] - 164:8
ASSISTANT [1] - 139:16

ASSOCIATED [5] - 161:25, 206:5, 212:20, 259:18, 272:19
ASSOCIATES [1] - 275:4
ASSUME [4] - 220:3, 222:4, 222:20, 222:22
ASSUMED [1] - 238:10
ASSUMING [1] - 223:18
AT [1] - 142:1
ATLANTA [2] - 143:9, 279:9
ATLANTA [3] - 139:2, 139:25, 142:1
ATM [6] - 155:14, 155:15, 155:18, 157:4, 157:6, 201:2
ATTACH [1] - 176:14
ATTACHED [1] - 1:6
ATTACHED [1] - 176:13
ATTACHING [1] - 1:9
ATTACHMENT [17] - 166:18, 166:20, 170:3, 172:8, 173:2, 180:16, 281:2, 281:6, 284:1, 284:5, 284:13, 284:18, 285:4, 285:22, 289:16, 289:18, 289:19
ATTACHMENT.TXT [1] - 284:8
ATTACHMENTS [11] - 168:17, 169:12, 171:20, 175:4, 177:8, 177:10, 177:16, 182:18, 275:19, 276:22, 293:7
ATTORNEYS [1] - 139:16
AUDIO [6] - 213:16, 213:18, 213:22, 214:25, 263:2, 263:5
AUDIO-RECORD [1] - 214:25
AUDITED [1] - 228:19
AUGUST [3] - 258:15, 268:18, 274:6
AUTHENTICATED [1] - 259:3
AUTHORIZED [10] - 192:23, 193:11, 196:8, 196:13, 202:25, 203:2, 203:4, 207:14, 242:23, 243:17
AUTO [10] - 208:8, 208:9, 209:11, 210:12, 210:14, 211:1, 223:17, 244:11, 244:12, 245:5
AUTOMOTIVE [3] - 191:4, 242:21, 242:23
AVERAGE [6] - 144:21, 166:23, 247:16, 248:18, 248:22, 249:8
AWAKE [1] - 256:3
AWARE [1] - 234:2

B

BABASIJIBOMI [1] - 139:15
BAD [1] - 224:8
BALANCE [10] - 150:9, 150:12, 152:8, 157:8, 171:6, 191:24, 193:6, 203:13, 213:4, 244:16
BANK [82] - 143:13, 150:3, 150:6, 150:18, 150:25, 151:2, 151:24, 152:5, 152:9, 152:11, 152:17, 153:2, 155:3, 155:4, 155:10, 155:13, 155:24, 156:2, 156:12, 156:25, 157:17, 157:24, 158:6, 158:15, 158:23, 159:18, 167:11, 168:22, 169:2, 169:5, 169:7, 169:15, 170:3, 170:8, 171:22, 172:3, 172:10, 172:13, 173:5, 173:8, 174:4, 178:7, 181:2, 184:18, 185:11, 187:6, 188:5, 189:7, 193:19, 194:5, 195:13, 197:11, 199:20, 200:13, 202:6, 203:10, 204:3, 205:10, 225:3, 225:9, 225:10, 225:17, 227:16, 227:17, 231:11, 237:9, 241:19, 242:11, 242:20, 242:22, 242:25, 244:2, 256:22, 257:8, 257:11, 257:15, 257:17, 288:7, 292:17, 292:19
BANK [8] - 143:22, 159:7, 185:18, 189:20, 195:13, 199:2, 242:21, 243:17
BANKS [1] - 197:24
BASED [21] - 164:7, 164:17, 167:10, 168:10, 173:16, 173:20, 174:2, 178:7, 193:6, 193:18, 195:9, 197:5, 234:21, 250:20, 262:21, 266:14, 269:7, 271:24, 273:17, 275:2, 279:6
BASIC [1] - 250:12
BE [2] - 1:3, 1:4
BECOME [1] - 143:15
BEDRIDDEN [1] - 297:25
BEFORE [1] - 139:10
BEFOREHAND [1] - 234:3
BEGINNING [8] - 150:9, 152:8, 193:6, 203:13, 233:9, 235:13, 263:11, 272:14
BEHALF [2] - 239:16, 244:15
BEHALF [3] - 139:14, 139:17, 139:20
BELLATOR [28] - 186:8, 186:12, 186:22, 186:25, 187:6, 187:19, 188:5, 188:21, 189:7, 192:15, 192:23, 193:8, 196:16, 242:1, 242:15, 242:18, 243:4, 247:10, 247:11, 247:16, 251:17, 251:20, 252:5, 253:21, 253:24, 254:18, 254:20, 255:3
BELONGING [1] - 261:14
BELOW [1] - 154:17
BENEFICIARY [1] - 201:14
BENEFIT [1] - 292:16
BET [1] - 184:25
BETTER [2] - 168:15, 228:10
BETWEEN [38] - 153:7, 153:13, 154:21, 159:21, 170:13, 173:24, 181:6, 181:14, 183:11, 186:25, 209:15, 227:12, 227:24, 231:6, 231:7, 237:2, 239:15, 240:10, 240:21, 249:7, 249:10, 249:14, 261:12, 266:21, 267:17, 268:9, 270:1, 270:3, 270:18, 270:22, 271:1, 272:15, 273:5, 273:23, 274:11, 274:24, 276:19, 291:3
BIG [1] - 168:14
BINDER [5] - 153:17, 247:23, 252:21, 261:9, 266:18
BIT [5] - 222:14, 255:21, 289:23, 293:4, 298:12
BITCH [1] - 168:14
BLACK [1] - 185:5
BLAKELY [4] - 176:4, 176:5, 176:6, 176:11
BLANK [5] - 167:1, 284:19, 293:20, 293:23, 294:8
BLANKLY [1] - 182:2
BLUE [3] - 183:16, 272:17, 274:3
BLUEVINE [3] - 159:8, 184:8, 185:17
BOARD [1] - 254:17
BODY [1] - 277:19
BORROWER [1] - 246:25
BORROWER [2] - 144:9, 166:21
BORROWER'S [1] - 247:9
BORROWER'S [3] - 248:17, 248:19, 289:22
BORROWERS [1] - 285:24
BOSS [1] - 235:14
BOTTOM [14] - 145:24, 155:15, 172:4, 175:20, 184:14, 201:14, 277:15, 278:24, 281:17, 282:22, 289:3, 290:12, 291:7, 295:12
BOULEE [1] - 139:10
BOX [2] - 241:19, 243:20
BREAK [14] - 182:23, 220:20, 221:5, 221:12, 227:21, 229:25, 230:22, 232:3, 238:9, 238:10, 240:3, 265:1, 271:4, 296:17
BREAKS [5] - 221:14, 296:18, 296:19
BRIDGE [1] - 297:22
BRIEFLY [1] - 232:3
BRING [4] - 142:2, 230:19, 232:7, 232:12
BROKEN [1] - 209:14
BS [1] - 295:1
BURDEN [14] - 219:22, 219:24, 220:11, 226:5, 226:13, 226:24, 228:16, 229:1, 229:6, 229:7, 229:8, 229:9, 229:14, 230:3
BUREAU [1] - 143:1
BUSINESS [58] - 148:8, 155:11, 156:7, 156:19, 157:12, 157:25, 164:13, 171:22, 177:11, 179:2, 180:8, 180:9, 194:22, 195:10, 197:4, 197:6, 197:9, 197:12, 199:16, 200:1, 200:3, 202:19, 206:11, 209:21, 211:16, 212:15, 212:20, 215:6, 222:10, 233:5, 237:2, 237:11, 240:19, 241:24, 244:14, 245:8, 248:15, 248:16, 249:19, 250:2, 250:11, 250:12, 250:20, 253:13, 255:14, 256:25, 257:5, 257:9, 257:10, 275:4, 281:16, 285:5, 290:2, 291:24, 292:15, 294:20, 295:3
BUSINESS [5] - 195:8, 198:11, 243:16, 244:4, 289:19
BUSINESS'S [1] - 249:2
BUSINESSES [20] - 171:25, 180:15, 245:14, 248:4, 249:7, 249:10, 249:13, 249:16, 249:18, 249:22, 250:1, 252:10, 253:1, 254:8, 254:14, 254:22, 255:4, 255:6, 256:17, 257:15
BY [190] - 1:4, 1:6, 139:23, 142:20, 144:7, 144:14, 145:5, 146:21, 147:25, 148:15, 148:25, 150:1, 150:17, 150:23, 151:22, 152:23, 153:20, 154:11, 155:2, 155:23, 156:11,

156:24, 157:16, 158:5, 158:14, 158:22, 159:2, 159:16, 160:20, 161:15, 162:19, 163:24, 166:1, 166:17, 167:23, 168:6, 168:21, 169:21, 170:2, 170:24, 171:19, 172:7, 172:17, 173:1, 173:19, 174:20, 175:3, 175:19, 176:19, 177:2, 177:15, 178:14, 179:25, 180:14, 183:10, 183:23, 184:3, 185:3, 185:10, 186:4, 187:18, 188:4, 188:20, 189:6, 189:11, 189:16, 190:24, 191:10, 191:20, 192:8, 194:4, 195:1, 195:22, 196:21, 198:3, 199:1, 199:10, 199:19, 200:12, 200:20, 201:9, 201:24, 202:17, 202:24, 203:9, 203:19, 204:2, 204:11, 204:19, 204:24, 205:9, 205:14, 205:20, 206:2, 206:7, 206:14, 207:8, 207:24, 208:18, 210:1, 210:24, 211:8, 211:23, 212:14, 212:24, 214:23, 216:16, 217:11, 218:6, 232:19, 235:6, 238:21, 241:6, 241:16, 242:9, 245:12, 246:16, 247:7, 248:12, 251:15, 252:1, 252:15, 253:9, 254:13, 255:11, 256:14, 256:21, 258:9, 259:10, 260:11, 261:24, 265:11, 265:23, 267:12, 268:16, 268:23, 269:9, 269:21, 270:12, 270:17, 270:21, 270:25, 271:8, 271:12, 272:13, 273:22, 274:10, 276:4, 276:11, 277:11, 277:24, 278:11, 278:19, 278:25, 279:18, 280:12, 280:24, 281:19, 281:23, 282:9, 282:15, 282:21, 283:9, 283:25, 284:12, 284:23, 285:3, 285:14, 285:21, 286:10, 286:19, 287:22, 288:10, 288:18, 289:1, 289:15, 289:25, 290:11, 290:16, 291:2, 291:8, 292:4, 293:1, 293:11, 293:17, 293:22, 294:4, 294:12, 294:18, 295:24

C

CALCULATE [1] - 288:17
CALLER [2] - 266:25, 267:17
CANDACE [1] - 259:3
CAPITAL [3] - 210:8, 210:14, 244:12
CAR [1] - 244:11
CARD [1] - 155:15
CARD [17] - 152:24, 155:14, 155:16, 155:17, 155:19, 157:6, 187:19, 191:11, 193:20, 195:23, 199:2, 199:11, 199:17, 212:15, 231:12, 243:10, 277:19
CARDS [1] - 283:5
CARE [1] - 297:25
CARES [3] - 269:17, 277:12, 278:20
CAREY [1] - 212:19
CARFAX.COM [1] - 223:7
CARLA [2] - 139:6, 139:20
CARLA [32] - 153:14, 153:24, 154:12, 154:21, 161:5, 161:12, 191:8, 191:15, 192:25, 193:13, 194:1, 201:20, 202:20, 203:1, 203:4, 207:13, 207:18, 208:4, 209:17, 210:6, 211:12, 212:2, 213:14, 213:16, 215:14, 232:20, 235:8, 238:23, 242:23, 243:1, 244:19
CAROLINA [1] - 147:22
CARRIES [1] - 228:16
CARRY [1] - 229:1
CART [1] - 258:21
CASE [12] - 218:18, 219:1, 219:3, 219:5, 219:12, 219:14, 228:7, 246:23, 296:21, 296:22, 300:8
CASES [1] - 143:14
CASH [7] - 193:3, 193:10, 193:22, 193:24, 207:2, 243:9, 244:7
CASHIER'S [7] - 207:15, 207:20, 207:25, 209:16, 210:2, 211:24, 244:8
CAUTION [2] - 230:4, 230:8
CD [2] - 216:24, 217:6
CEASED [1] - 233:22
CELL [7] - 181:7, 261:13, 262:4, 265:13, 265:24, 266:6
CELLEBRITE [2] - 181:6, 280:25
CERTAINLY [3] - 279:13, 297:9, 297:24
CERTIFICATE [3] - 161:16, 161:19, 161:24
CERTIFICATION [11] - 145:4, 145:6, 145:7, 145:13, 145:15, 145:22, 145:24, 146:7, 167:6, 167:13, 167:14
CERTIFICATIONS [2] - 146:9, 167:4
CERTIFIED [2] - 249:19, 249:23
CERTIFY [3] - 145:25, 146:1, 300:6
CETERA [1] - 165:19
CHAIKEN [17] - 182:14, 182:21, 183:6, 214:20, 217:7, 218:16, 220:17, 225:18, 229:20, 231:23, 234:10, 240:2, 241:3, 256:12, 265:3, 280:8, 287:13
CHAIKEN [443] - 139:14, 142:11, 142:20, 143:24, 144:5, 144:7, 144:11, 144:14, 145:3, 145:5, 146:19, 146:21, 147:23, 147:25, 148:13, 148:15, 148:23, 148:25, 149:24, 150:1, 150:15, 150:17, 150:21, 150:23, 151:14, 151:20, 151:22, 152:21, 152:23, 153:19, 153:20, 154:4, 154:9, 154:11, 154:25, 155:2, 155:21, 155:23, 156:9, 156:11, 156:22, 156:24, 157:15, 157:16, 158:3, 158:5, 158:12, 158:14, 158:20, 158:22, 158:25, 159:2, 159:14, 159:16, 160:13, 160:18, 160:20, 161:14, 161:15, 162:11, 162:17, 162:19, 163:17, 163:22, 163:24, 165:15, 165:24, 166:1, 166:15, 166:17, 167:20, 167:23, 168:4, 168:6, 168:19, 168:21, 169:20, 169:21, 169:25, 170:2, 170:16, 170:22, 170:24, 171:18, 171:19, 172:6, 172:7, 172:16, 172:17, 172:25, 173:1, 173:17, 173:19, 174:12, 174:18, 174:20, 175:1, 175:3, 175:17, 175:19, 176:17, 176:19, 176:25, 177:2, 177:13, 177:15, 178:11, 178:14, 179:19, 179:22, 179:24, 179:25, 180:13, 180:14, 181:9, 182:4, 182:10, 182:15, 182:25, 183:7, 183:10, 183:21, 183:23, 184:1, 184:3, 185:1, 185:3, 185:8, 185:10, 186:2, 186:4, 187:9, 187:13, 187:17, 187:18, 188:3, 188:4, 188:18, 188:20, 189:5, 189:6, 189:10, 189:11, 189:13, 189:16, 189:23, 190:4, 190:19, 190:21, 190:24, 191:9, 191:10, 191:18, 191:20, 192:6, 192:8, 194:3, 194:4, 194:24, 195:1, 195:16, 195:21, 195:22, 196:19, 196:21, 198:2, 198:3, 198:19, 198:25, 199:1, 199:9, 199:10, 199:18, 199:19, 200:10, 200:12, 200:18, 200:20, 201:7, 201:9, 201:21, 201:24, 202:8, 202:15, 202:17, 202:22, 202:24, 203:7, 203:9, 203:17, 203:19, 203:25, 204:2, 204:9, 204:11, 204:17, 204:19, 204:23, 204:24, 205:7, 205:9, 205:13, 205:14, 205:18, 205:20, 206:1, 206:2, 206:6, 206:7, 206:13, 206:14, 207:6, 207:8, 207:22, 207:24, 208:12, 208:17, 208:18, 209:24, 210:1, 210:17, 210:22, 210:24, 211:6, 211:8, 211:21, 211:23, 212:8, 212:12, 212:14, 212:23, 212:24, 213:25, 214:21, 214:23, 216:9, 216:16, 216:20, 217:9, 217:11, 217:25, 218:17, 219:16, 220:18, 220:21, 220:23, 221:3, 221:6, 222:25, 223:20, 227:14, 228:1, 229:21, 230:15, 230:18, 231:24, 232:18, 232:19, 233:19, 233:23, 234:4, 234:8, 235:3, 235:6, 238:4, 238:16, 238:19, 238:21, 241:5, 241:6, 241:11, 241:14, 241:16, 242:9, 245:10, 245:12, 245:17, 245:23, 246:15, 246:16, 247:5, 247:7, 248:5, 248:10, 248:12, 251:13, 251:15, 251:24, 252:1, 252:13, 252:15, 253:2, 253:7, 253:9, 254:11, 254:13, 255:9, 255:11, 256:13, 256:14, 256:19, 256:21, 257:21, 258:8, 258:9, 259:2, 259:8, 259:10, 260:4, 260:9, 260:11, 261:18, 261:23, 261:24, 264:8, 265:5, 265:10, 265:11, 265:15, 265:20, 265:23, 267:6, 267:10, 267:12, 268:15, 268:16, 268:22, 268:23, 269:8, 269:9, 269:19, 269:21, 270:10, 270:12, 270:16, 270:17, 270:20, 270:21, 270:24, 270:25, 271:6, 271:8, 271:11, 271:12, 272:11, 272:13, 273:20, 273:22, 274:8, 274:10, 275:22, 276:4, 276:10, 276:11, 276:25, 277:8, 277:11, 277:22, 277:24, 278:9, 278:11, 278:16, 278:19, 278:23, 278:25,

279:11, 279:14, 279:18, 280:11, 280:12, 280:22, 280:24, 281:17, 281:19, 281:21, 281:23, 282:8, 282:9, 282:13, 282:15, 282:20, 282:21, 283:7, 283:9, 283:23, 283:25, 284:11, 284:12, 284:21, 284:23, 285:2, 285:3, 285:12, 285:14, 285:20, 285:21, 286:4, 286:7, 286:10, 286:17, 286:19, 287:12, 287:14, 287:18, 287:21, 287:22, 288:8, 288:10, 288:16, 288:18, 288:24, 289:1, 289:13, 289:15, 289:23, 289:25, 290:10, 290:11, 290:15, 290:16, 291:1, 291:2, 291:6, 291:8, 292:2, 292:4, 292:24, 293:1, 293:10, 293:11, 293:15, 293:17, 293:21, 293:22, 294:3, 294:4, 294:10, 294:12, 294:16, 294:18, 295:18, 295:24, 296:12

CHAIKEN'S [2] - 225:23, 230:9

CHANCE [1] - 229:25

CHANGE [5] - 172:21, 173:13, 216:1, 255:13, 256:17

CHANGED [2] - 180:9, 180:17

CHARACTER [1] - 221:21

CHARGED [1] - 181:22

CHARGES [2] - 145:21, 209:15

CHART [11] - 248:25, 249:1, 249:5, 253:10, 253:23, 254:4, 266:23, 267:14, 268:6, 270:1, 270:11

CHASE [19] - 150:3, 151:6, 151:11, 152:5, 152:10, 152:20, 155:5, 159:17, 161:1, 169:2, 171:12, 172:11, 173:5, 184:15, 185:14, 194:18, 241:19, 243:14

CHASTITY [1] - 179:8

CHECK [42] - 185:23, 185:24, 185:25, 186:5, 186:7, 186:18, 188:13, 188:23, 188:24, 189:2, 196:10, 196:15, 196:22, 196:25, 197:19, 198:4, 198:15, 199:15, 200:21, 206:3, 206:5, 206:8, 206:10, 207:25, 208:5, 208:7, 209:17, 210:2, 210:7, 210:11, 211:11, 211:24, 212:3, 213:8, 243:13, 243:15, 243:25, 244:1, 244:2, 244:3, 280:9, 289:11

CHECKED [1] - 219:25

CHECKING [2] - 189:18, 256:11

CHECKS [11] - 188:21, 194:15, 194:16, 194:18, 194:20, 195:2, 207:5, 207:15, 207:20, 207:21, 244:8

CHECKSTUBSINFO@GMAIL.COM [1] - 170:14

CHIP [1] - 233:16

CHOOSE [1] - 227:23

CIRCLE [2] - 221:17, 265:4

CIRCUIT [4] - 219:13, 219:15, 228:7, 228:12

CITE [1] - 1:5

CITE [1] - 228:6

CITING [1] - 219:12

CLARIFICATION [1] - 242:8

CLEAR [3] - 165:17, 224:16, 244:18

CLIENT [2] - 201:12, 231:15

CLIENT'S [1] - 222:4

CLIPPED [1] - 264:6

CLIPS [4] - 232:3, 263:20, 263:24, 265:16

CLOSED [2] - 256:1

CLOSEST [1] - 292:13

CM/ECF [2] - 1:3, 1:5

CODE [1] - 282:3

COLLECTED [1] - 176:8

COLLECTING [1] - 176:7

COLLECTION [2] - 147:22, 289:20

COLUMN [18] - 248:15, 248:16, 248:18, 248:19, 248:21, 248:23, 248:25, 253:12, 253:14, 253:24, 267:14, 267:15, 267:16, 267:17, 267:19, 267:20, 267:21, 267:23

COLUMNS [2] - 248:14, 253:15

COMBINED [1] - 240:24

COMCAST [5] - 160:11, 160:21, 161:3, 163:14, 164:7

COMING [5] - 171:9, 171:16, 231:13, 236:24, 298:9

COMMUNICATED [2] - 236:4, 265:25

COMMUNICATION [1] - 239:11

COMMUNICATIONS [10] - 173:24, 182:17, 222:3, 223:6, 239:1, 239:3, 239:6, 239:15, 240:20, 273:17

COMPANIES [2] - 242:4

COMPANY [3] - 247:10, 247:11, 247:14

COMPENSATION [4] - 147:14, 148:11, 148:19, 148:21

COMPETENCY [2] - 218:21, 228:21

COMPETENT [1] - 214:16

COMPETING [2] - 230:14, 230:22

COMPLETE [4] - 218:11, 235:7, 289:21, 298:24

COMPLETED [1] - 191:11

COMPLETENESS [1] - 298:20

COMPLETION [2] - 161:16, 161:19

COMPLEX [1] - 143:10

CONCERNED [2] - 224:25, 231:9

CONCERNS [1] - 230:8

CONDUCT [1] - 143:11

CONDUCTED [1] - 232:22

CONFERENCE [2] - 221:19, 222:8

CONFIRMATION [1] - 201:10

CONFIRMED [2] - 224:19, 238:11

CONGRATULATIONS [1] - 184:9

CONGRESS [1] - 269:16

CONSIDER [4] - 227:2, 227:10, 240:13, 240:17

CONSISTENT [4] - 272:24, 273:2, 274:23, 296:7

CONSPIRACIES [1] - 181:23

CONSPIRACY [1] - 181:24

CONSTRUCTION [2] - 235:22, 237:6

CONSULT [1] - 197:9

CONSULTING [1] - 244:4

CONSULTING [5] - 197:4, 197:12, 206:10, 209:22, 211:16

CONSUMER [1] - 208:21

CONT'D)..... [1] - 141:5

CONTACT [1] - 144:15

CONTAIN [1] - 181:14

CONTAINS [1] - 240:10

CONTENT [5] - 178:13, 212:13, 234:16, 234:19, 294:17

CONTENTS [2] - 234:25, 258:17

CONTEXT [3] - 228:20, 240:20, 299:6

CONTINUE [4] - 230:20, 271:15, 271:18, 271:21

CONTINUED [3] - 154:18, 230:12, 299:9

CONTINUING [1] - 254:12

CONTRACT [1] - 237:14

CONTRACTOR [1] - 292:9

CONTRACTORS [3] - 145:10, 167:8, 292:11

CONTROLLED [4] - 166:5, 242:5, 242:6, 242:11

CONVERSATION [11] - 234:13, 234:16, 234:19, 272:14, 278:20, 290:18, 290:23, 295:15, 295:19, 297:8, 298:12

CONVERSATIONS [1] - 279:8

CONVERTED [1] - 283:17

CONVEY [1] - 297:16

CONVINCED [1] - 224:6

COORDINATED [1] - 279:16

COPIES [3] - 194:18, 261:15, 264:2

COPY [15] - 154:1, 169:5, 183:5, 186:5, 190:8, 206:8, 213:22, 217:13, 217:14, 217:15, 219:16, 239:8, 240:25, 277:20, 298:11

CORNER [2] - 208:3, 243:20

CORPORATE [1] - 143:13

CORRECT [34] - 147:8, 163:13, 169:19, 178:20, 192:17, 192:21, 194:2, 194:12, 197:24, 200:25, 213:22, 222:24, 223:19, 230:17, 237:15, 238:15, 242:17, 246:21, 254:18, 257:4, 267:4, 268:8, 272:10, 272:21, 279:21, 279:22, 279:24, 279:25, 280:20, 281:7, 283:18, 290:24, 293:6, 300:7

CORRECTLY [2] - 230:13, 234:18

CORRESPOND [3] - 209:16, 211:11, 246:22

COST [2] - 290:8, 292:9

COUDRIET [2] - 139:24, 300:15

COUNSEL [6] - 221:7, 221:11, 221:16, 238:10, 265:2, 298:5

COUNSEL [2] - 238:14, 240:23

COUNT [1] - 197:15

COUPLE [5] - 157:4, 192:18, 192:19, 215:3, 244:24

COURSE [12] - 149:6, 153:6, 153:12, 165:1, 215:6, 218:4, 245:13, 258:12,

260:19, 275:9, 276:5, 276:12
COURT [9] - 172:23, 190:14, 219:13, 228:7, 228:12, 229:5, 231:2, 234:1, 265:6
COURT [126] - 1:4, 1:7, 1:10, 139:1, 139:24, 139:25, 142:1, 142:2, 142:4, 142:12, 144:4, 151:19, 154:8, 160:17, 162:16, 163:21, 165:23, 170:21, 174:17, 182:9, 182:13, 182:21, 183:2, 187:16, 190:2, 190:7, 190:11, 190:15, 190:20, 195:20, 198:24, 202:14, 208:16, 210:21, 214:4, 214:9, 214:20, 217:7, 217:10, 218:4, 218:16, 218:18, 218:25, 219:4, 219:7, 219:20, 219:24, 220:13, 220:15, 220:19, 220:22, 221:1, 221:4, 221:7, 221:16, 223:12, 223:21, 225:13, 225:23, 226:6, 226:13, 227:3, 227:6, 227:19, 228:3, 228:8, 229:8, 229:19, 229:24, 230:13, 230:16, 230:19, 231:1, 231:17, 231:20, 231:23, 231:25, 232:6, 232:12, 232:15, 234:2, 234:6, 234:9, 238:8, 238:17, 240:2, 241:13, 245:22, 246:5, 246:10, 246:14, 248:9, 253:6, 255:22, 256:7, 256:10, 258:7, 259:7, 260:8, 261:22, 264:13, 264:16, 264:19, 264:21, 264:24, 265:7, 265:18, 267:9, 276:3, 276:8, 277:4, 277:7, 279:13, 280:8, 287:13, 287:15, 287:20, 296:14, 297:7, 298:3, 298:5, 298:17, 298:25, 299:4, 300:3, 300:15
COURT [4] - 221:2, 228:14, 229:18, 242:8
COURT'S [2] - 226:23, 241:2
COURTROOM [6] - 142:3, 221:15, 232:14, 297:5, 297:6, 298:4
COUSIN [1] - 236:14
COUSINS [1] - 153:11
COVER [1] - 238:22
COVERAGE [1] - 297:20
CPN [1] - 277:19
CRB [2] - 159:7, 185:17
CREATE [2] - 164:15, 172:13
CREATED [5] - 162:23, 162:24, 163:11, 164:5, 250:14
CREATION [1] - 187:25
CREATIONS [2] - 173:6, 257:1
CREDIT [1] - 287:2
CREDIT [2] - 193:20, 243:10
CREDITS [1] - 192:1
CREEK [2] - 164:22, 251:7
CRIME [1] - 143:10
CRIMINAL [1] - 228:20
CROMER [1] - 233:16
CROSS [3] - 143:21, 159:7, 185:18
CROSS [2] - 297:22, 298:23
CRR [2] - 139:24, 300:15

D

DAILY [10] - 197:4, 197:7, 206:11, 209:21, 271:15, 271:18, 271:21
DARLENE [1] - 161:7
DARRELL [142] - 164:9, 164:10, 164:11, 164:17, 164:21, 165:2, 165:5, 165:12, 166:3, 166:10, 168:2, 168:8, 169:18, 169:22, 173:20, 173:25, 174:3, 174:9, 174:23, 175:21, 175:25, 176:6, 176:11, 176:21, 177:5, 178:16, 180:20, 181:6, 181:7, 183:11, 183:15, 183:18, 184:4, 184:20, 184:23, 185:4, 185:5, 186:13, 187:23, 187:24, 189:1, 196:1, 196:2, 196:6, 223:2, 225:2, 225:9, 227:12, 227:17, 231:7, 240:10, 242:5, 242:6, 242:11, 247:12, 250:6, 250:8, 250:16, 250:25, 251:2, 251:5, 258:13, 259:11, 259:15, 259:17, 259:19, 266:22, 267:3, 267:4, 267:18, 268:10, 268:17, 269:10, 270:2, 270:14, 271:24, 272:1, 272:4, 272:15, 272:22, 273:6, 273:23, 274:2, 274:5, 274:12, 274:14, 274:24, 275:10, 275:16, 276:6, 276:13, 276:19, 277:15, 277:25, 278:7, 278:14, 279:1, 279:7, 281:8, 281:20, 282:6, 282:10, 282:16, 282:25, 283:4, 283:12, 283:14, 283:21, 284:15, 284:25, 285:16, 286:1, 286:11, 286:20, 287:8, 287:23, 288:1, 288:6, 289:2, 289:7, 290:20, 291:3, 291:22, 292:5, 292:18, 292:21, 293:12, 293:18, 293:23, 294:5, 294:13, 294:19, 295:6, 295:9, 295:17, 295:21, 295:25, 296:3, 296:4, 296:10
DARRELL.THOMAS@BELLATORPHRONTGROUP.COM [2] - 166:12, 186:16
DATA [1] - 279:1
DATE [18] - 154:21, 159:20, 162:23, 164:5, 186:9, 186:10, 188:16, 197:24, 199:15, 248:17, 253:14, 266:24, 267:15, 269:24, 280:19, 283:10, 292:13
DATES [1] - 160:25
DAVID [1] - 139:20
DAYLIGHT [1] - 279:17
DAYS [4] - 273:12, 278:20, 283:4, 297:18
DAYS [1] - 1:5
DEAD [2] - 233:9, 233:13
DEAL [1] - 237:2
DEBIT [2] - 155:15, 213:1
DEBIT [2] - 155:16, 203:20
DEBITS [1] - 203:15
DECADE [2] - 236:14, 236:17
DECEMBER [5] - 156:12, 156:15, 260:23, 261:7, 262:24
DECENT [1] - 222:14
DECIDE [1] - 234:20
DECISION [2] - 226:11, 228:13
DEFENDANT [2] - 139:17, 139:20
DEFENDANT [1] - 220:12
DEFENDANT [1] - 154:14
DEFENDANTS [1] - 139:8
DELETE [1] - 216:5
DELETIONS [2] - 228:23, 238:12
DEMONSTRATING [1] - 228:17
DEMONSTRATIVE [5] - 233:24, 234:11, 234:15, 241:12, 265:17
DENIED [1] - 221:22
DENY [1] - 222:18
DEPOSIT [19] - 158:25, 159:3, 159:6, 159:7, 159:25, 184:14, 185:17, 185:19, 185:22, 188:8, 188:11, 192:11, 192:13, 199:23, 199:25, 200:16, 206:3, 206:4, 206:15
DEPOSITED [7] - 160:3, 161:11, 187:4, 198:15, 200:21, 241:21, 244:1
DEPOSITS [9] - 171:9, 171:15, 192:1, 192:4, 192:9, 205:21, 205:22, 205:23, 206:20
DESCRIBE [2] - 197:18, 275:2
DESCRIBED [1] - 263:3
DESIGNATION [1] - 284:9
DESKTOP [1] - 281:13
DETAIL [1] - 182:23
DETAILS [1] - 235:24
DETERMINE [11] - 153:7, 153:13, 164:17, 166:5, 217:22, 234:25, 262:21, 266:14, 280:5, 280:14, 295:25
DETERMINED [3] - 263:24, 272:24, 296:2
DEVICE [15] - 215:5, 216:18, 216:24, 259:15, 259:17, 263:2, 263:5, 263:15, 267:3, 267:25, 268:2, 268:10, 271:25, 279:1, 296:3
DIFFERENCE [1] - 254:18
DIFFERENT [11] - 178:21, 198:12, 206:20, 209:2, 215:3, 217:2, 254:19, 256:23, 279:4, 293:5
DIGRESS [1] - 265:9
DIRE [2] - 141:4, 218:5
DIRE [1] - 218:3
DIRECT [5] - 179:3, 179:4, 179:8, 179:12, 179:15
DIRECT [3] - 141:4, 141:5, 142:19
DIRECTLY [1] - 228:9
DISCUSSED [2] - 221:18, 257:18
DISREGARD [1] - 235:1
DISTRIBUTION [2] - 239:24, 241:8
DISTRICT [6] - 139:1, 139:1, 139:10, 139:25, 300:3, 300:4
DISTRICT [1] - 164:24
DIVISION [1] - 139:2
DIVORCE [1] - 153:25
DOCKET [2] - 1:6, 139:5
DOCUMENT [8] - 148:4, 152:3, 182:3,

182:13, 225:17, 240:7, 240:8, 294:5
DOCUMENT [2] - 240:3, 240:6
DOCUMENT [1] - 1:10
DOCUMENTATION [4] - 149:13, 149:18, 149:22, 247:3
DOCUMENTS [27] - 143:21, 146:3, 146:17, 151:5, 161:23, 161:25, 164:15, 173:21, 174:9, 175:7, 176:7, 176:8, 178:7, 190:7, 190:18, 227:18, 238:1, 239:11, 249:24, 250:15, 252:19, 288:20, 293:2, 293:4, 293:7, 293:12, 294:11
DOCUSIGN [4] - 161:16, 161:19, 161:21, 161:24
DOCUSIGNED [1] - 164:18
DOLLAR [1] - 192:19
DOMAIN [1] - 186:12
DONE [6] - 181:7, 195:11, 199:11, 246:12, 254:6, 274:7
DOOR [1] - 233:13
DOORWAY [1] - 235:17
DOWN [43] - 145:24, 150:14, 163:25, 167:3, 172:4, 173:17, 175:20, 185:2, 188:8, 188:18, 201:14, 202:22, 203:17, 206:6, 209:7, 222:18, 223:13, 229:25, 245:10, 255:10, 255:25, 256:2, 269:19, 270:13, 270:24, 277:15, 277:22, 281:18, 282:5, 282:8, 282:13, 282:22, 290:15, 292:24, 293:16, 294:11, 294:16, 295:6, 295:12, 295:23, 296:15, 300:7
DOWNLOAD [1] - 282:3
DRAFT [1] - 250:13
DRIVE [1] - 298:8
DRIVER'S [3] - 277:20, 283:5, 292:15
DUKES [1] - 179:12
DULY [1] - 142:16
DURATION [3] - 218:8, 267:1, 267:22
DURING [32] - 148:11, 149:6, 152:13, 153:6, 153:12, 155:7, 156:3, 157:2, 157:10, 158:9, 188:21, 192:2, 192:20, 194:14, 204:6, 205:16, 206:23, 232:2, 236:21, 245:13, 251:5, 258:12, 260:19, 263:7, 269:5, 270:7, 275:9, 276:5, 276:12, 279:7, 279:23, 298:23
DURRETT [4] - 139:18, 298:15, 298:18, 299:3

E

E-MAIL [63] - 161:23, 161:24, 162:2, 162:3, 164:5, 165:2, 165:6, 166:3, 166:6, 166:10, 166:11, 166:13, 166:18, 168:8, 168:13, 169:22, 170:14, 171:1, 171:3, 171:20, 172:8, 172:18, 172:20, 173:2, 173:12, 173:21, 173:24, 174:22, 174:24, 175:5, 175:20, 175:23, 176:1, 176:11, 177:4, 177:6, 177:17, 178:16, 186:13, 186:15, 241:1, 266:8, 275:6, 275:10, 276:6, 276:13, 276:20, 283:1, 283:3, 283:12, 283:17, 283:19, 284:5, 284:7, 284:13, 284:15, 284:24, 285:15, 285:22, 287:9, 289:11, 290:24, 298:10
E-MAILED [3] - 176:20, 176:22, 180:20
E-MAILS [15] - 165:2, 165:5, 165:12, 170:13, 174:2, 275:10, 275:16, 275:19, 276:6, 276:13, 276:19, 276:22, 283:14, 285:7, 286:1
EARLY [4] - 193:14, 232:24, 286:12, 287:7
EASTERN [6] - 267:16, 279:4, 279:9, 279:17, 279:23, 283:15
EASY [1] - 290:19
EAT [2] - 291:13, 291:22
EFFECT [1] - 240:21
EFIN [2] - 291:23, 291:25
EIN [2] - 291:23, 291:25
EITHER [2] - 216:24, 297:11
ELECTRONIC [2] - 150:14, 161:21
ELECTRONICALLY [1] - 161:23
ELEMENT [3] - 216:12, 219:8, 229:15
ELEMENTS [4] - 214:7, 219:2, 219:3, 219:15
ELEVENTH [4] - 219:13, 219:15, 228:7, 228:12
ELITE [4] - 195:5, 195:14, 195:23, 241:23
EMPLOYED [1] - 147:9
EMPLOYEE [11] - 178:24, 179:1, 179:4, 179:7, 179:10, 179:11, 179:12, 179:13, 179:14, 292:8, 292:14
EMPLOYEES [25] - 144:18, 145:9, 147:9, 148:7, 148:18, 148:21, 149:3, 149:5, 149:9, 149:19, 157:25, 166:23, 167:8, 167:18, 178:1, 180:9, 247:19, 248:20, 249:11, 249:20, 251:19, 252:10, 253:18, 254:23, 290:4
EMPLOYER'S [2] - 146:24, 294:1
EMPLOYERS [1] - 147:3
END [7] - 237:18, 250:5, 255:10, 261:5, 263:13, 269:13, 269:20
ENDED [1] - 243:12
ENDING [13] - 150:4, 150:12, 151:6, 151:12, 152:7, 152:8, 172:24, 173:7, 184:15, 189:18, 189:21, 191:22, 210:12
ENDS [6] - 163:7, 164:1, 190:25, 208:9, 259:22, 260:20
ENGAGED [1] - 164:11
ENSURE [1] - 230:6
ENTERED [4] - 142:3, 151:19, 216:24, 232:14
ENTERPRISE [2] - 212:4, 212:6
ENTERPRISES [3] - 212:16, 212:20, 244:13
ENTERTAIN [1] - 227:3
ENTIRE [11] - 218:8, 218:10, 218:14, 218:23, 219:6, 219:10, 220:10, 228:10, 229:4, 229:16, 297:11
ENTIRELY [2] - 200:7, 234:20
ENTIRETY [3] - 181:19, 182:2, 182:17
ENTRY [1] - 1:6
ENTRY [1] - 212:25
EQUIPMENT [5] - 214:15, 214:17, 216:14, 218:21, 228:22
ESQ [6] - 139:14, 139:15, 139:15, 139:18, 139:18, 139:20
ESSENTIALLY [2] - 229:5, 231:11
ESTABLISH [2] - 214:13, 220:8
ESTABLISHED [1] - 224:3
ESTATE [2] - 211:18, 236:1
ET [1] - 165:19
EVALUATION [1] - 234:21
EVENING [3] - 296:17, 298:3, 299:7
EVENTUALLY [2] - 240:4, 258:23
EVIDENCE [9] - 214:13, 216:25, 217:3, 221:22, 228:15, 228:17, 234:24, 237:10, 296:3
EXACT [6] - 182:13, 184:11, 192:15, 252:19, 254:23, 254:24
EXACTLY [4] - 173:8, 173:11, 255:4, 255:7
EXAMINATION [1] - 234:23
EXAMINATION [3] - 141:5, 142:19, 218:5
EXAMINATION..... [1] - 141:4
EXAMINATION..... [1] - 141:4
EXAMINED [1] - 142:17
EXAMPLE [8] - 223:1, 224:25, 225:2, 225:7, 227:15, 273:23, 274:11, 279:20
EXCEPT [3] - 173:9, 231:11, 254:16
EXCERPT [1] - 226:1
EXCERPTED [1] - 225:6
EXCHANGE [4] - 270:7, 273:11, 273:15, 287:23
EXCHANGED [8] - 181:5, 181:14, 261:16, 270:3, 275:10, 275:16, 276:6, 276:13
EXCHANGES [1] - 223:25
EXCLUDED [1] - 231:10
EXCUSE [2] - 153:18, 255:19
EXECUTIVE [4] - 195:5, 195:14, 195:23, 241:24
EXHIBIT [12] - 145:4, 150:22, 153:18, 217:5, 217:6, 217:15, 217:18, 252:22, 261:11, 266:20, 269:20, 269:22
EXHIBIT [76] - 144:6, 144:8, 146:20, 146:22, 147:24, 150:2, 151:16, 151:21, 151:24, 152:4, 153:16, 154:5, 155:1, 160:14, 163:18, 163:23, 165:25, 166:2, 168:7, 170:23, 170:25, 173:4, 174:21, 175:2, 177:3, 183:9, 185:9, 207:7, 208:13, 208:19, 210:18, 210:23, 211:22, 212:9, 212:13, 213:20, 214:1, 216:10, 216:21, 217:16, 218:1, 231:4, 231:19, 233:20, 233:21, 235:5, 238:20, 240:9, 241:2, 247:6, 247:8, 247:24, 248:6, 248:11,

251:14, 251:16, 252:22, 253:3, 257:3, 259:3, 261:8, 261:19, 265:21, 265:22, 266:17, 267:11, 272:12, 277:10, 283:8, 283:11, 283:24, 284:22, 285:13, 286:6, 289:14, 292:3
EXHIBITS [21] - 165:10, 165:16, 165:18, 170:17, 174:7, 174:13, 181:10, 181:13, 187:11, 217:13, 219:17, 245:17, 246:17, 264:12, 275:14, 275:23, 275:24, 276:17, 277:2, 298:19
EXHIBITS [34] - 143:18, 143:25, 151:8, 151:15, 162:6, 162:12, 165:9, 165:16, 169:11, 170:17, 174:6, 174:13, 181:10, 187:10, 189:24, 190:23, 195:17, 198:20, 202:9, 237:23, 238:5, 256:20, 257:23, 259:24, 260:5, 263:17, 264:9, 272:9, 275:13, 275:23, 276:16, 277:1, 280:23, 286:8
EXISTS [1] - 181:24
EXITED [3] - 221:15, 297:5, 298:4
EXPECTED [1] - 142:7
EXPENDITURES [1] - 151:3
EXPENSE [2] - 196:8, 196:13
EXPLANATION [1] - 228:11
EXPLORE [1] - 222:1
EXTENDS [1] - 224:23
EXTENT [7] - 216:23, 222:8, 222:23, 223:16, 224:7, 224:20, 235:2
EXTRACT [2] - 215:10, 263:15
EXTRACTION [1] - 181:7
EYELID [1] - 255:25
EYES [1] - 168:15

F

F.2D [1] - 228:13
F.APP'X [1] - 219:14
FABRICATED [1] - 174:3
FACT [3] - 182:12, 222:21, 223:8
FACTORS [1] - 228:11
FAIR [2] - 227:24, 250:24
FAKE [2] - 164:15, 181:2
FALSE [1] - 146:4
FAMILIAR [1] - 263:9
FAMILIES [1] - 273:15
FAMILY [1] - 297:19
FAR [3] - 219:8, 222:19, 222:25
FARGO [2] - 243:23, 244:2
FBI [6] - 143:2, 213:4, 213:12, 214:24, 233:17, 244:6
FEB [1] - 168:17
FEBRUARY [1] - 139:11
FEBRUARY [19] - 145:8, 150:5, 150:19, 150:25, 151:3, 152:6, 152:15, 157:18, 157:25, 167:7, 170:3, 172:4, 173:6, 204:3, 249:20, 269:4, 292:13, 299:9, 300:9
FEDERAL [1] - 143:1
FEDERAL [2] - 145:20, 146:24
FEE [7] - 203:21, 203:23, 204:8, 204:16, 204:22, 205:2, 205:3
FEES [3] - 171:11, 197:4, 206:10
FEES [1] - 244:3
FEES/DAILY [1] - 244:4
FEW [4] - 157:17, 235:18, 278:6, 283:4
FIDELITY [1] - 228:22
FIELD [2] - 143:9, 147:21
FIELDS [2] - 219:13, 290:4
FIFTH [1] - 171:6
FIFTH [1] - 248:20
FIGURE [1] - 230:23
FILE [1] - 143:22
FILED [3] - 149:13, 149:22, 190:10
FILED [3] - 1:3, 1:8, 1:10
FILES [4] - 176:14, 245:14, 246:18, 246:22
FILLED [1] - 289:24
FINAL [1] - 229:18
FINALIZED [2] - 237:6, 237:14
FINALLY [1] - 161:20
FINANCE [1] - 209:15
FINANCIAL [2] - 143:10, 197:15
FINE [3] - 221:3, 226:4, 256:6
FINGERTIPS [1] - 234:7
FINISHED [1] - 215:12
FIRST [26] - 142:16, 145:6, 145:13, 146:25, 147:7, 147:10, 155:3, 175:4, 175:10, 178:3, 178:24, 179:1, 179:4, 205:4, 207:1, 207:2, 248:15, 251:18, 252:8, 253:12, 253:21, 254:22, 267:15, 268:9, 284:1, 295:1
FIT [2] - 240:24, 288:7
FIVE [2] - 205:4, 287:15
FIXED [1] - 289:6
FLAG [1] - 232:1
FLASH [1] - 298:7
FLIPPED [2] - 222:13, 222:14
FOCUS [2] - 182:22, 226:2
FOLLOW [3] - 228:5, 234:16, 297:18
FOLLOWING [1] - 1:2
FOLLOWING [3] - 172:22, 214:14, 297:7
FOLLOWS [3] - 142:17, 230:12, 299:9
FOR [2] - 1:5, 139:1
FOREGOING [1] - 300:6
FORGOT [1] - 233:23
FORM [17] - 144:10, 147:1, 147:3, 147:11, 148:16, 247:1, 247:10, 251:19, 254:2, 284:20, 289:20, 289:24, 290:1, 290:13, 293:18, 293:20
FORM [20] - 146:23, 147:17, 148:1, 149:1, 149:22, 175:8, 175:11, 175:15, 176:20, 181:2, 251:9, 251:17, 252:5, 252:25, 253:16, 253:21, 254:8, 255:13, 256:16, 293:23
FORMS [2] - 145:10, 292:9
FORMS [4] - 146:3, 175:12, 251:11, 251:12
FORTH [1] - 214:7
FORWARD [5] - 171:7, 176:3, 228:16, 228:21, 265:3
FORWARDED [2] - 175:25, 176:4
FOSTER [2] - 139:7, 139:17
FOSTER [108] - 174:22, 175:21, 176:20, 177:4, 178:15, 180:20, 181:6, 181:15, 181:25, 183:12, 183:17, 183:18, 184:5, 188:24, 189:2, 223:10, 225:11, 227:13, 227:17, 231:7, 240:11, 240:19, 240:21, 240:22, 260:16, 260:25, 261:1, 261:2, 261:4, 261:5, 261:14, 262:10, 262:20, 262:21, 262:24, 263:20, 265:12, 265:24, 266:16, 266:21, 267:18, 268:9, 268:17, 269:10, 270:2, 270:14, 272:1, 272:5, 272:15, 272:18, 273:2, 273:6, 273:24, 274:4, 274:5, 274:12, 274:14, 274:18, 274:24, 275:5, 277:16, 277:25, 278:3, 278:16, 279:7, 281:8, 281:20, 282:5, 282:10, 282:16, 282:25, 283:4, 283:12, 283:20, 284:15, 284:24, 285:15, 285:25, 286:12, 286:21, 287:8, 287:23, 288:2, 289:5, 290:19, 291:4, 291:9, 291:14, 291:18, 291:19, 291:21, 292:5, 292:18, 292:21, 293:13, 293:19, 293:24, 294:6, 294:13, 294:20, 295:5, 295:9, 295:13, 295:20, 295:22, 296:1, 296:4, 296:8
FOSTER'S [9] - 175:4, 177:16, 184:23, 240:11, 240:13, 278:12, 284:13, 294:22, 295:4
FOUNDATION [8] - 214:3, 214:4, 214:21, 216:22, 218:15, 219:15, 220:8, 228:17
FOUR [8] - 178:3, 184:17, 253:15, 270:5, 270:8, 279:17, 279:23, 280:14
FOUR-MONTH [2] - 270:5, 270:8
FOURTH [5] - 149:1, 179:13, 179:14, 248:19, 255:6
FRAME [1] - 154:22
FRAUD [6] - 143:13, 143:14, 145:21, 223:1
FRAUDS [1] - 164:12
FRAUDULENT [1] - 164:12
FREECREDITREPORT.COM [1] - 274:15
FREQUENTLY [1] - 286:15
FRESH [1] - 245:2
FRIENDS [2] - 273:18, 297:20
FRIENDSHIP [1] - 222:10
FROM [1] - 1:9
FRONT [5] - 153:17, 232:9, 233:12, 233:13, 247:23
FULL [1] - 1:9
FULL [7] - 177:11, 213:18, 229:23, 281:2, 292:8, 297:15, 299:5
FUNCTIONALITY [1] - 280:25
FUNCTIONED [1] - 214:17
FUNCTIONING [2] - 216:14, 263:5

FUNCTIONS [1] - 218:21
FUNDED [1] - 185:7
FUNDS [5] - 145:16, 145:19, 161:11, 241:20, 244:5
FUTURE [1] - 239:12

G

G-E-N-A [1] - 294:23
G63 [2] - 223:2, 223:4
GAINES [187] - 143:22, 144:10, 144:15, 144:17, 144:18, 146:12, 146:24, 147:6, 147:9, 147:14, 148:1, 148:5, 149:7, 149:10, 149:13, 149:15, 149:17, 149:18, 149:21, 150:4, 150:7, 151:2, 151:25, 152:5, 152:12, 152:24, 153:5, 153:7, 153:8, 153:13, 153:15, 154:13, 154:22, 155:3, 155:17, 155:18, 155:24, 156:14, 157:7, 157:23, 157:24, 158:6, 158:15, 159:3, 159:8, 159:11, 159:18, 160:25, 161:10, 161:17, 162:1, 164:18, 165:6, 166:3, 166:9, 166:14, 166:22, 167:10, 167:24, 168:1, 168:8, 168:10, 168:22, 169:14, 169:17, 169:22, 170:9, 170:14, 171:1, 172:13, 172:14, 172:18, 172:22, 173:9, 173:12, 173:13, 173:20, 173:21, 173:25, 174:2, 174:4, 174:10, 174:25, 175:12, 177:19, 177:23, 178:1, 178:9, 178:18, 178:24, 179:1, 179:8, 179:11, 179:14, 180:5, 180:24, 181:1, 183:25, 184:11, 184:17, 184:21, 185:11, 186:8, 186:20, 186:25, 187:25, 188:13, 191:14, 191:16, 193:1, 193:13, 193:15, 193:21, 194:5, 194:13, 195:5, 195:9, 195:10, 196:11, 196:17, 196:22, 197:5, 197:6, 198:4, 198:8, 198:12, 199:3, 199:8, 199:17, 199:20, 200:4, 200:7, 200:23, 200:24, 201:13, 202:2, 205:23, 206:20, 208:8, 208:20, 208:24, 208:25, 210:13, 210:15, 212:19, 212:21, 235:20, 236:5, 236:8, 236:10, 236:17, 236:18, 236:20, 236:23, 237:3, 239:1, 239:4, 239:6, 239:9, 239:12, 239:16, 239:19, 239:21, 239:25, 241:8, 243:14, 243:15, 243:16, 243:18, 243:19, 243:21, 243:25, 244:11, 244:13, 244:16, 245:14, 246:20, 250:2, 252:2, 257:12, 257:18
GAINES'S [7] - 171:20, 172:8, 209:11, 210:25, 236:14, 244:14, 245:5
GAINESMARTY@GMAIL.COM [1] - 166:6
GAP [1] - 159:21
GAPS [1] - 219:11
GAYLE [1] - 212:19
GEBA [1] - 294:20
GEICO [1] - 194:1
GENA [9] - 291:18, 291:19, 294:24, 295:2, 295:3, 295:5, 295:10, 296:1, 296:4
GENA [1] - 294:24
GENERAL [1] - 228:19
GENERALLY [3] - 193:18, 224:6, 250:10
GENTLEMEN [5] - 142:5, 221:10, 240:9, 255:22, 296:16
GEORGIA [6] - 161:7, 164:23, 164:24, 172:24, 215:18, 251:7
GEORGIA [4] - 139:1, 139:25, 142:1, 300:4
GILLESPIE [3] - 178:5, 179:1, 179:6
GIVEN [3] - 222:7, 230:8, 265:18
GLANCE [1] - 230:22
GLOBALLY [1] - 223:15
GODADDY [2] - 165:12, 174:9
GOOGLE [3] - 162:3, 162:9, 162:20
GOVERNMENT [19] - 145:20, 181:22, 181:23, 182:1, 216:13, 219:23, 222:12, 222:23, 224:19, 225:1, 225:14, 226:24, 229:9, 229:14, 229:20, 230:5, 231:4, 246:9, 299:1
GOVERNMENT [1] - 139:14
GOVERNMENT [68] - 144:6, 146:20, 146:22, 150:2, 151:15, 151:21, 151:23, 152:3, 155:1, 160:13, 163:17, 163:23, 165:25, 166:2, 168:7, 170:23, 170:25, 173:4, 174:21, 175:2, 177:3, 183:8, 185:9, 207:7, 208:12, 208:19, 210:17, 210:23, 212:8, 212:12, 213:20, 213:25, 216:9, 216:20, 217:16, 217:25, 233:20, 233:21, 235:5, 238:19, 247:5, 247:8, 247:24, 248:5, 248:11, 251:13, 251:16, 252:21, 253:2, 259:3, 260:4, 261:8, 261:18, 265:21, 265:22, 266:17, 267:11, 272:12, 277:9, 280:23, 283:7, 283:10, 283:24, 284:21, 285:12, 286:6, 286:8, 292:2
GOVERNMENT'S [7] - 222:2, 222:5, 222:20, 224:2, 226:13, 227:7, 230:3
GOVERNMENT'S [37] - 143:18, 143:25, 144:8, 151:8, 151:15, 153:16, 154:5, 162:6, 162:12, 165:9, 165:16, 169:11, 170:17, 174:6, 174:13, 181:10, 187:10, 189:24, 190:22, 195:17, 198:20, 202:9, 211:22, 231:19, 237:23, 238:5, 256:20, 257:23, 259:24, 263:17, 264:9, 272:8, 275:13, 275:23, 276:16, 277:1, 289:14
GRACIOUS [1] - 230:9
GRAND [2] - 237:19, 237:21
GRANDVIEW [1] - 164:22
GREAT [2] - 265:10, 280:21
GREEN [5] - 183:14, 183:15, 241:19, 243:20, 274:1
GREENVILLE [1] - 147:22
GRESERVETRAVEL [1] - 162:21
GRESERVETRAVEL@GMAIL.COM [1] - 162:2
GROSS [1] - 177:22
GROUND [1] - 218:12
GROUNDS [4] - 190:11, 190:13, 216:23, 218:15
GROUP [21] - 186:8, 186:12, 186:22, 187:1, 187:7, 187:19, 188:6, 188:21, 189:8, 191:4, 192:16, 242:1, 242:15, 242:19, 247:10, 247:11, 251:17, 251:20, 252:6, 254:19, 254:20
GROUP [3] - 255:17, 258:21, 258:22
GUARANTEED [1] - 146:5
GUESS [9] - 216:13, 218:20, 219:20, 222:2, 222:5, 223:13, 223:14, 223:24, 253:23
GUIDE [1] - 171:6

H

HALF [5] - 143:3, 221:2, 222:3, 222:5, 243:3
HALL [1] - 230:1
HANCOCK [1] - 288:14
HAND [2] - 215:4, 243:20
HANDLE [1] - 232:9
HAPPY [6] - 214:21, 224:13, 226:9, 227:3, 227:21, 298:25
HARD [2] - 190:8, 298:11
HARRELL [1] - 228:12
HARRELL [1] - 228:12
HAS [1] - 1:8
HASH [1] - 227:19
HEAD [1] - 280:9
HEADS [1] - 298:18
HEADS-UP [1] - 298:18
HEAR [4] - 182:23, 226:16, 240:5, 265:2
HEARD [5] - 216:15, 221:25, 234:13, 234:22, 262:11
HEARING [3] - 225:14, 234:23, 241:13
HEARSAY [12] - 181:18, 181:21, 182:4, 182:5, 182:12, 222:1, 222:2, 222:3, 222:5, 223:11, 223:14, 224:17
HELD [1] - 239:3
HELD [1] - 142:1
HELL [1] - 290:20
HELPED [1] - 196:2
HELPFUL [3] - 297:1, 297:21, 298:21
HELPING [2] - 176:9, 234:16
HEREBY [1] - 300:6
HEREIN [1] - 142:16
HERSELF [1] - 239:15
HIGHLIGHT [3] - 183:22, 201:22, 211:6
HIMSELF [2] - 261:3, 261:4
HIRAM [2] - 172:23, 172:24
HISTORY [2] - 210:25, 211:3
HIT [1] - 171:14
HOLD [1] - 145:21
HOLDINGS [1] - 254:16
HOLLAND [1] - 144:5
HOLLAND [103] - 144:11, 145:3, 146:19,

147:23, 148:13, 148:23, 149:24, 150:16, 150:22, 151:20, 152:21, 154:9, 154:25, 155:21, 156:9, 156:22, 158:3, 158:12, 158:20, 159:1, 159:14, 160:18, 161:14, 162:17, 163:22, 165:24, 166:15, 168:5, 168:19, 170:1, 170:22, 173:18, 174:18, 175:1, 175:17, 176:18, 176:25, 177:13, 178:11, 179:19, 183:8, 183:22, 184:1, 185:1, 185:8, 186:3, 188:19, 189:10, 189:14, 190:19, 190:22, 191:9, 191:19, 192:7, 194:24, 196:19, 198:25, 200:10, 202:15, 203:7, 203:18, 203:25, 204:9, 204:17, 205:7, 205:19, 207:6, 207:22, 209:24, 210:22, 211:21, 233:19, 235:4, 245:11, 248:10, 251:24, 253:7, 254:11, 255:9, 256:19, 259:8, 260:9, 261:23, 265:15, 265:20, 267:10, 268:15, 270:11, 271:7, 272:11, 273:20, 274:9, 277:9, 277:22, 278:9, 278:24, 280:22, 286:4, 286:7, 288:9, 289:24, 290:15, 291:7

HOME [2] - 161:8, 161:12

HONOR [86] - 143:24, 144:3, 151:14, 151:17, 151:18, 154:4, 160:13, 162:11, 162:15, 163:17, 165:15, 165:21, 170:16, 174:12, 181:9, 181:12, 182:5, 182:15, 182:25, 183:7, 187:9, 189:23, 190:1, 190:9, 190:14, 190:21, 195:16, 198:19, 202:8, 210:17, 212:8, 214:22, 216:9, 218:17, 219:16, 220:23, 222:25, 223:20, 224:17, 227:7, 227:14, 228:2, 229:13, 229:21, 230:15, 230:18, 232:1, 232:18, 233:23, 234:5, 234:8, 235:3, 238:4, 238:16, 241:5, 241:11, 245:18, 245:21, 245:23, 246:4, 246:8, 248:5, 253:2, 255:19, 256:13, 257:21, 258:5, 258:8, 259:2, 260:4, 261:18, 264:8, 264:10, 264:20, 264:23, 265:5, 265:16, 275:22, 276:10, 276:25, 277:8, 279:11, 287:18, 296:12, 298:15

HONORABLE [1] - 139:10

HOPE [1] - 282:12

HOPEFULLY [2] - 231:2, 265:7

HOUR [2] - 142:6, 221:1

HOURS [4] - 263:23, 279:17, 279:23, 280:14

HOUSE [3] - 233:10, 233:12, 235:17

HOWEVER [1] - 1:8

HT [1] - 172:23

HUNDREDS [1] - 270:9

HUNTER [1] - 259:4

I

ICLOUD [6] - 174:22, 177:4, 283:12, 283:20, 285:18, 287:9

IDENTICAL [11] - 180:7, 180:8, 180:17, 252:10, 252:11, 254:9, 254:14, 255:17, 257:8, 257:10, 257:11

IDENTIFICATION [2] - 214:19, 228:24

IDENTIFIED [7] - 161:6, 182:6, 197:15, 234:12, 246:23, 261:4, 272:22

IDENTIFY [6] - 160:22, 161:3, 198:15, 223:11, 232:5, 261:3

IDENTITIES [1] - 214:19

IDENTITY [1] - 234:19

IMAGE [20] - 183:19, 183:22, 184:4, 184:7, 184:14, 184:20, 286:14, 286:20, 286:25, 288:2, 288:6, 288:11, 288:13, 288:14, 288:19, 289:2, 289:8, 289:10, 290:12, 290:13

IMAGES [1] - 293:5

IMAGINE [1] - 225:5

IMMEDIATELY [1] - 258:17

IMPACT [2] - 173:5, 256:25

IMPERMISSIBLE [1] - 181:18

IMPROPER [2] - 214:2, 221:21

IN [3] - 1:3, 1:4, 142:1

IN-PERSON [1] - 239:3

INC [3] - 179:3, 179:9, 257:6

INCLUDE [6] - 177:10, 182:18, 288:19, 290:1, 290:4, 292:12

INCLUDED [2] - 238:22, 254:9

INCLUDING [1] - 276:17

INCORRECT [1] - 235:1

INDEPENDENT [4] - 145:10, 167:8, 292:9, 292:10

INDICATE [1] - 220:8

INDICATION [1] - 217:4

INDICATIVE [7] - 155:11, 156:7, 156:19, 157:12, 194:21, 200:1, 200:3

INDICTMENT [6] - 197:16, 197:18, 197:21, 197:24, 246:23, 248:4

INDIVIDUAL [4] - 164:11, 176:6, 182:18, 250:20

INDIVIDUALLY [1] - 249:4

INDIVIDUALS [2] - 164:13, 164:14

INFORMATION [1] - 201:23

INFORMATION [26] - 146:1, 146:2, 149:17, 149:21, 162:20, 164:7, 167:14, 167:18, 173:21, 186:20, 186:24, 249:1, 249:23, 250:12, 250:13, 253:16, 255:4, 255:7, 285:23, 288:15, 288:19, 288:23, 289:20, 289:21, 290:1, 292:15

INITIAL [3] - 142:23, 225:11, 250:12

INITIALED [4] - 145:22, 146:7, 146:9, 167:17

INITIALS [6] - 145:12, 146:10, 146:12, 167:3, 167:6, 167:13

INITIATED [1] - 267:17

INSIST [1] - 229:22

INSTEAD [4] - 197:19, 226:4, 227:11, 249:4

INSTRUCTED [1] - 234:18

INSTRUCTION [7] - 223:7, 227:1, 227:4, 227:10, 227:20, 234:1, 265:19

INSTRUCTIONS [6] - 182:11, 221:14, 230:14, 230:22, 296:18, 296:20

INTENDING [1] - 223:3

INTENTION [1] - 231:9

INTERACTIONS [1] - 235:10

INTEREST [2] - 145:2, 145:17

INTERRUPT [2] - 225:13, 255:20

INTERRUPTION [1] - 241:3

INTERVIEW [18] - 213:14, 213:16, 213:23, 215:17, 215:25, 232:20, 232:22, 235:8, 235:13, 236:21, 237:18, 244:20, 262:25, 263:11, 263:13, 263:20, 263:22, 263:25

INTERVIEWED [7] - 215:14, 215:18, 244:19, 244:25, 245:3, 265:12, 285:25

INTERVIEWS [1] - 214:25

INTRINSIC [1] - 221:24

INTRODUCED [2] - 217:3, 296:10

INTRODUCING [1] - 228:16

INTUIT [1] - 281:12

INVESTIGATION [20] - 143:15, 149:6, 151:5, 153:6, 153:12, 154:2, 165:2, 166:5, 168:11, 170:13, 178:8, 245:13, 250:20, 258:12, 260:19, 275:9, 276:5, 276:12, 279:6, 295:25

INVESTIGATION [1] - 143:1

INVESTIGATIONS [1] - 143:11

INVESTMENT [1] - 143:14

INVOLVED [2] - 143:15, 231:15

INVOLVES [1] - 230:16

IP [16] - 159:17, 160:5, 160:7, 160:8, 160:9, 160:11, 160:22, 161:4, 163:3, 163:4, 163:12, 163:14, 163:25, 164:8, 164:17, 267:24

IPHONE [2] - 284:2, 284:8

IRRITATING [1] - 231:2

IRS [10] - 147:4, 147:17, 252:18, 252:25, 262:14, 262:16, 291:20, 291:25, 292:8, 292:11

IS [1] - 1:2

ISSUE [6] - 181:21, 224:18, 229:11, 231:3, 234:3, 255:20

ISSUED [2] - 149:7, 244:8

ISSUES [5] - 182:24, 216:17, 232:10, 263:7, 265:2

IT'LL [2] - 221:11, 299:4

ITSELF [4] - 206:8, 234:24, 259:16, 268:1

IVF [1] - 297:9

J

J.P [1] - 139:10

JACKSON [37] - 153:14, 153:15, 153:24, 154:12, 154:21, 161:5, 191:8, 191:15, 192:25, 193:13, 194:1, 202:21, 203:1, 203:4, 207:18, 208:4, 209:17, 210:6, 211:12, 212:2, 213:14, 213:16, 215:14, 230:21, 232:20, 233:1, 235:8, 235:13, 236:4, 237:13, 238:23, 239:1, 239:8, 242:24, 243:1,

244:19, 245:3
JACKSON [2] - 139:6, 139:20
JACKSON'S [5] - 161:8, 161:12, 201:20, 207:13, 209:2
JAN [1] - 168:17
JANUARY [5] - 156:25, 168:25, 169:3, 203:10, 203:13
JESIKA [4] - 176:4, 176:5, 176:6, 176:11
JESUS [1] - 185:5
JOHN [42] - 153:5, 153:7, 153:13, 153:15, 154:12, 154:22, 155:17, 157:7, 166:9, 168:1, 168:10, 169:17, 169:22, 170:13, 171:1, 172:18, 173:12, 174:2, 191:14, 191:15, 193:1, 193:15, 193:21, 199:17, 200:7, 208:8, 208:20, 208:24, 210:13, 210:15, 210:25, 212:19, 212:20, 236:20, 236:23, 239:16, 243:18, 244:11, 244:13, 244:14, 244:15, 245:4
JOHNNY [2] - 178:5, 179:1
JOHNS [2] - 164:22, 251:7
JONES [2] - 178:5, 179:11
JOSEPH [2] - 142:11, 142:23
JOSEPH [3] - 141:3, 142:15, 142:23
JPMORGAN [17] - 150:3, 151:6, 151:11, 152:5, 152:10, 152:20, 155:4, 159:17, 161:1, 169:2, 172:10, 173:5, 185:14, 194:18, 212:5, 241:19, 243:14
JUDGE [7] - 190:5, 214:2, 216:22, 218:2, 219:22, 230:25, 246:12
JUDGE [34] - 154:7, 160:16, 163:20, 170:20, 174:16, 195:19, 198:23, 202:12, 208:15, 210:20, 212:11, 214:6, 214:12, 216:11, 218:12, 219:3, 219:12, 220:7, 220:12, 220:14, 229:7, 229:14, 231:22, 238:7, 238:15, 246:13, 248:8, 256:6, 256:8, 258:6, 259:6, 260:7, 277:5, 277:6
JUDGE [1] - 139:10
JULIAN [1] - 179:15
JULY [10] - 181:15, 209:8, 213:14, 244:20, 268:11, 268:12, 269:25, 270:3, 271:22
JUNE [31] - 154:15, 160:23, 189:7, 189:12, 189:17, 191:21, 191:24, 192:11, 192:22, 193:3, 193:10, 193:15, 194:8, 200:13, 200:16, 200:21, 201:3, 205:11, 207:10, 209:8, 209:11, 211:4, 212:25, 242:18, 242:20, 243:13, 244:9, 255:12, 255:16, 256:15, 271:19
JUROR [3] - 297:2, 297:6, 297:7
JUROR [3] - 280:8, 297:17, 298:4
JUROR [1] - 298:2
JURORS [2] - 253:10, 255:21
JURY [1] - 139:9
JURY [33] - 142:2, 142:3, 142:5, 182:24, 221:8, 221:10, 221:15, 227:1, 227:10, 230:14, 230:20, 232:7, 232:9, 232:12, 232:14, 234:11, 237:19, 237:21, 240:7, 240:9, 240:24, 243:11, 244:18, 248:13, 253:20, 255:22, 263:3, 265:8, 267:13, 279:12, 290:17, 296:16, 297:5
JURY'S [3] - 265:18, 280:4, 280:13

K

KAUSHAL [1] - 139:15
KEEP [4] - 182:22, 231:10, 265:8, 271:11
KIND [6] - 176:8, 220:25, 255:25, 292:25, 294:1, 298:18
KINDS [2] - 288:19, 288:22
KNEELAND [3] - 178:6, 179:14, 179:15
KNOWINGLY [2] - 145:19, 146:4
KNOWN [1] - 279:16

L

LABELED [2] - 217:15, 264:15
LACKING [1] - 214:5
LADIES [5] - 142:5, 221:10, 240:9, 255:22, 296:16
LANGUAGE [1] - 227:20
LARGE [6] - 150:18, 150:24, 151:3, 159:3, 201:3, 257:22
LAST [9] - 142:24, 167:13, 184:17, 188:8, 238:25, 248:23, 267:23, 269:24, 271:22
LATE [4] - 281:8, 282:10, 287:24, 291:4
LAW [3] - 146:6, 218:18, 297:19
LAY [2] - 214:6, 214:21
LEARNED [1] - 262:12
LEASE [3] - 145:1, 145:17
LEAST [5] - 171:9, 221:12, 228:19, 231:5, 297:20
LEAVE [3] - 213:6, 221:8, 221:9
LEE [7] - 153:5, 153:8, 171:22, 199:8, 201:13, 240:25, 298:10
LEFT [14] - 152:3, 152:9, 159:20, 167:1, 175:8, 175:9, 180:1, 208:2, 213:7, 235:17, 241:19, 242:14, 253:23, 256:25
LEGAL [1] - 213:1
LEGALLY [1] - 145:21
LEGITIMATE [1] - 186:24
LEIGH [1] - 139:18
LENDER [3] - 248:23, 248:25, 289:11
LENDERS [2] - 161:22, 164:16
LENDING [1] - 289:19
LENGTH [1] - 237:1
LENGTHY [2] - 236:7, 263:22
LESS [2] - 192:19, 244:25
LETTER [1] - 238:22
LETTER [1] - 239:3
LIABLE [1] - 145:21
LICENSE [2] - 277:20, 292:15
LICENSES [1] - 283:5
LIMINE [3] - 190:10, 221:19, 221:20
LIMITED [1] - 234:15
LIMITING [4] - 227:1, 227:3, 227:9, 227:20
LINE [1] - 1:7
LINE [6] - 189:3, 195:7, 197:3, 230:20, 238:25, 244:3
LINK [1] - 274:14
LIST [4] - 166:23, 177:25, 292:7, 292:18
LISTED [18] - 144:15, 144:18, 144:21, 144:23, 144:25, 147:9, 150:12, 153:4, 159:10, 163:3, 201:17, 201:25, 208:2, 208:25, 210:5, 212:1, 280:14, 280:17
LISTEN [6] - 218:8, 218:10, 219:6, 219:10, 229:23, 234:17
LISTENED [2] - 217:1, 220:4
LISTING [1] - 292:10
LIVING [3] - 154:18, 164:21, 251:5
LLC [11] - 150:4, 171:23, 172:23, 173:6, 191:4, 198:8, 212:4, 212:6, 212:16, 239:4, 244:14
LOAN [1] - 288:17
LOAN [92] - 143:22, 144:23, 144:25, 146:5, 146:16, 148:5, 150:7, 152:1, 159:10, 159:25, 160:3, 161:11, 161:17, 161:20, 161:21, 162:1, 162:25, 164:12, 164:18, 165:6, 170:9, 174:10, 176:10, 180:24, 184:9, 184:10, 184:11, 184:12, 185:6, 185:19, 185:22, 187:4, 188:1, 193:20, 194:10, 196:3, 208:8, 208:9, 208:10, 208:21, 208:23, 209:7, 209:11, 210:9, 210:12, 210:15, 211:1, 224:20, 224:22, 231:8, 239:25, 241:9, 241:20, 243:9, 244:11, 244:12, 245:14, 246:18, 246:22, 247:13, 247:21, 248:3, 248:16, 248:21, 248:24, 249:1, 249:2, 249:5, 249:13, 249:16, 249:22, 250:5, 250:8, 250:10, 250:17, 250:24, 251:2, 251:8, 253:13, 253:17, 254:3, 254:6, 256:23, 257:19, 258:10, 288:20
LOANS [18] - 164:12, 164:14, 164:15, 176:7, 223:17, 231:14, 231:16, 245:5, 246:18, 246:20, 246:22, 246:25, 248:4, 250:16, 250:21, 253:1, 287:3, 291:11
LOCATED [2] - 164:24, 279:7
LOG [5] - 259:11, 259:14, 259:15, 266:21, 267:25
LOGGED [1] - 160:6
LOGINS [4] - 159:22, 160:2, 160:25, 161:10
LOL [2] - 184:25, 291:10
LOOK [15] - 142:8, 152:19, 168:14, 196:11, 206:1, 224:13, 225:18, 252:21, 255:25, 284:1, 289:6, 293:4, 298:20, 298:25, 299:5
LOOKED [22] - 151:24, 152:25, 157:17, 169:2, 170:4, 175:23, 178:19, 180:4, 181:3, 196:15, 206:17, 215:19, 224:11, 247:1, 251:11, 253:20,

257:13, 267:2, 289:3, 290:13, 298:7, 298:9
LOOKING [14] - 150:14, 159:20, 196:15, 242:14, 249:4, 252:13, 255:25, 256:2, 279:19, 280:4, 280:13, 281:5, 282:22, 295:21
LOOKS [8] - 153:3, 193:20, 199:14, 199:25, 204:8, 213:7, 283:2, 288:7
LUNCH [3] - 142:6, 232:2, 296:19

M

MAIL [63] - 161:23, 161:24, 162:2, 162:3, 164:5, 165:2, 165:6, 166:3, 166:6, 166:10, 166:11, 166:13, 166:18, 168:8, 168:13, 169:22, 170:14, 171:1, 171:3, 171:20, 172:8, 172:18, 172:20, 173:2, 173:12, 173:21, 173:24, 174:22, 174:24, 175:5, 175:20, 175:23, 176:1, 176:11, 177:4, 177:6, 177:17, 178:16, 186:13, 186:15, 241:1, 266:8, 275:6, 275:10, 276:6, 276:13, 276:20, 283:1, 283:3, 283:12, 283:17, 283:19, 284:5, 284:7, 284:13, 284:15, 284:24, 285:15, 285:22, 287:9, 289:11, 290:24, 298:10
MAILED [3] - 176:20, 176:22, 180:20
MAILS [15] - 165:2, 165:5, 165:12, 170:13, 174:2, 275:10, 275:16, 275:19, 276:6, 276:13, 276:19, 276:22, 283:14, 285:7, 286:1
MAIN [1] - 182:16
MAINTAIN [2] - 145:16, 181:16
MAJOR [1] - 171:4
MAMA [2] - 264:19, 264:20
MANAGE [1] - 281:16
MANAGED [1] - 197:7
MANAGEMENT [24] - 195:8, 197:1, 201:16, 202:5, 202:20, 203:10, 204:12, 204:20, 204:25, 205:4, 205:10, 205:15, 210:3, 235:19, 237:9, 237:11, 238:1, 243:12, 243:22, 244:1, 244:4, 244:5, 245:7, 257:6
MANAGEMENT [8] - 195:10, 197:4, 197:12, 206:11, 209:21, 211:16, 241:24, 245:8
MANAGING [1] - 176:10
MANNER [1] - 231:3
MARCH [16] - 158:6, 159:21, 168:17, 204:12, 269:11, 269:13, 269:15, 270:3, 273:9, 277:12, 277:16, 279:15, 279:20, 280:2, 281:9, 296:5
MARIE [6] - 171:1, 171:4, 172:13, 172:18, 172:21, 173:12
MARK [1] - 241:1
MARRIED [6] - 153:15, 154:13, 154:15, 236:13, 236:16, 291:15
MARSHALL [64] - 139:20, 144:3, 151:18, 153:18, 154:7, 160:16, 162:15, 163:20, 165:21, 170:20, 174:16, 179:21, 179:23, 187:15, 190:1, 190:3, 190:5, 190:9, 190:13, 195:19, 198:23, 202:12, 208:15, 210:20, 212:11, 214:2, 214:6, 214:12, 216:11, 216:22, 218:2, 218:6, 218:12, 218:20, 219:2, 219:5, 219:8, 219:22, 220:6, 220:14, 228:2, 228:4, 228:9, 229:13, 230:25, 231:2, 231:18, 231:22, 238:7, 238:15, 246:12, 248:8, 253:4, 255:19, 256:6, 256:8, 258:6, 259:6, 260:7, 261:21, 264:23, 267:8, 276:1, 277:5
MARSHALL [11] - 218:18, 219:16, 220:13, 229:9, 229:19, 229:22, 246:6, 246:11, 256:4, 264:22, 277:4
MARSHALL'S [1] - 230:8
MARTY [3] - 166:3, 168:8, 168:10
MATCH [3] - 152:17, 188:13, 188:16
MATERIAL [5] - 146:3, 228:22, 229:2, 238:12, 264:5
MATERIALLY [5] - 214:18, 218:13, 218:22, 219:9, 220:9
MATERIALS [1] - 223:1
MATH [1] - 280:10
MATTER [8] - 182:7, 222:6, 222:20, 225:2, 225:20, 227:9, 227:11, 295:20
MATTERS [2] - 240:12, 240:16
MAY [2] - 1:3, 1:5
MEAN [9] - 163:11, 219:3, 220:2, 223:12, 224:5, 225:13, 225:15, 225:20, 228:10
MEANS [3] - 217:6, 248:14, 267:14
MEDIA [1] - 217:2
MEET [1] - 262:13
MEETING [1] - 261:5
MEGHAN [5] - 187:23, 188:23, 188:25, 189:1, 196:1
MEMBERS [1] - 234:11
MEMO [5] - 189:3, 195:7, 197:3, 243:15, 244:3
MENTION [2] - 236:1, 236:20
MENTIONED [2] - 216:12, 264:11
MESSAGE [25] - 181:14, 184:8, 184:20, 223:10, 223:11, 225:6, 226:20, 227:16, 231:6, 240:22, 262:5, 262:7, 262:17, 277:16, 278:1, 278:12, 278:24, 279:20, 280:1, 281:5, 282:22, 286:9, 286:11, 289:16, 292:7
MESSAGED [1] - 266:3
MESSAGES [42] - 181:5, 181:13, 182:1, 182:8, 182:19, 183:11, 224:19, 224:22, 226:1, 226:3, 226:9, 226:17, 227:8, 227:11, 227:15, 231:13, 240:10, 240:11, 240:13, 240:15, 240:17, 261:12, 261:15, 262:13, 272:6, 272:17, 273:5, 273:11, 273:15, 273:23, 274:11, 274:23, 275:3, 279:20, 280:4, 280:13, 281:21, 287:4, 291:3, 291:7, 296:7
MET [5] - 226:13, 229:9, 230:3, 261:7, 262:24
MIDDLE [4] - 142:23, 154:14, 286:9, 288:16
MIDNIGHT [1] - 282:23
MIGHT [8] - 220:20, 222:17, 234:6, 255:20, 255:25, 297:10, 298:12, 298:21
MIKE [2] - 178:5, 179:14
MILITARY [1] - 171:12
MINUTES [7] - 220:24, 229:25, 230:6, 230:10, 232:8, 235:18, 287:15
MISCELLANEOUS [2] - 145:11, 292:10
MISSED [1] - 267:21
MISTAKE [1] - 197:21
MOBILE [3] - 259:21, 260:2, 260:12
MOMENT [4] - 238:9, 245:21, 296:17, 297:2
MOMENTS [1] - 157:17
MOMMA [1] - 298:7
MONEY [14] - 192:20, 192:22, 193:8, 193:18, 194:10, 200:23, 205:15, 205:21, 213:6, 236:24, 237:13, 243:4, 243:7, 245:4
MONTGOMERY [1] - 211:19
MONTH [19] - 150:5, 152:13, 156:3, 157:3, 157:21, 158:10, 158:18, 171:5, 171:8, 173:6, 192:20, 193:7, 204:7, 204:8, 204:15, 244:25, 270:5, 270:8, 271:25
MONTHLY [13] - 144:21, 166:23, 203:21, 203:23, 204:16, 204:22, 205:2, 205:3, 247:16, 248:18, 248:22, 249:8, 290:6
MONTHS [4] - 169:12, 205:4, 217:1, 269:5
MONTY [1] - 299:5
MOORE [1] - 139:15
MORNING [11] - 142:21, 171:4, 232:23, 232:24, 259:4, 280:17, 286:12, 296:24, 296:25, 297:8, 298:6
MORTGAGE [3] - 145:1, 145:17, 290:6
MOST [2] - 161:22, 193:21
MOSTLY [1] - 182:19
MOTHER [1] - 297:19
MOTHER-IN-LAW [1] - 297:19
MOTION [6] - 190:10, 221:19, 221:20, 221:22, 224:18, 228:5
MOTIONS [1] - 181:16
MOVE [36] - 143:24, 151:14, 154:4, 160:13, 162:11, 163:17, 165:15, 170:16, 174:12, 181:9, 182:25, 187:9, 189:23, 195:16, 198:19, 202:8, 208:12, 210:17, 212:8, 213:25, 216:9, 216:20, 217:25, 238:4, 240:2, 245:18, 248:5, 253:2, 257:23, 259:2, 260:4, 261:18, 264:8, 267:6, 275:22, 276:25
MOVING [1] - 182:22
MR [63] - 144:3, 151:18, 153:18, 154:7, 160:16, 162:15, 163:20, 165:21, 170:20, 174:16, 179:21, 179:23,

187:15, 190:1, 190:3, 190:5, 190:9, 190:13, 195:19, 198:23, 202:12, 208:15, 210:20, 212:11, 214:2, 214:6, 214:12, 216:11, 216:22, 218:2, 218:6, 218:12, 218:20, 219:2, 219:5, 219:8, 219:22, 220:6, 220:14, 228:2, 228:4, 228:9, 229:13, 230:25, 231:2, 231:18, 231:22, 238:7, 238:15, 246:12, 248:8, 253:4, 255:19, 256:6, 256:8, 258:6, 259:6, 260:7, 261:21, 264:23, 267:8, 276:1, 277:5

MS [492] - 142:11, 142:20, 143:24, 144:2, 144:5, 144:7, 144:11, 144:14, 145:3, 145:5, 146:19, 146:21, 147:23, 147:25, 148:13, 148:15, 148:23, 148:25, 149:24, 150:1, 150:15, 150:17, 150:21, 150:23, 151:14, 151:17, 151:20, 151:22, 152:21, 152:23, 153:19, 153:20, 154:4, 154:6, 154:9, 154:11, 154:25, 155:2, 155:21, 155:23, 156:9, 156:11, 156:22, 156:24, 157:15, 157:16, 158:3, 158:5, 158:12, 158:14, 158:20, 158:22, 158:25, 159:2, 159:14, 159:16, 160:13, 160:15, 160:18, 160:20, 161:14, 161:15, 162:11, 162:14, 162:17, 162:19, 163:17, 163:19, 163:22, 163:24, 165:15, 165:20, 165:24, 166:1, 166:15, 166:17, 167:20, 167:23, 168:4, 168:6, 168:19, 168:21, 169:20, 169:21, 169:25, 170:2, 170:16, 170:19, 170:22, 170:24, 171:18, 171:19, 172:6, 172:7, 172:16, 172:17, 172:25, 173:1, 173:17, 173:19, 174:12, 174:15, 174:18, 174:20, 175:1, 175:3, 175:17, 175:19, 176:17, 176:19, 176:25, 177:2, 177:13, 177:15, 178:11, 178:14, 179:19, 179:22, 179:24, 179:25, 180:13, 180:14, 181:9, 181:12, 182:4, 182:10, 182:15, 182:16, 182:25, 183:7, 183:10, 183:21, 183:23, 184:1, 184:3, 185:1, 185:3, 185:8, 185:10, 186:2, 186:4, 187:9, 187:11, 187:13, 187:14, 187:17, 187:18, 188:3, 188:4, 188:18, 188:20, 189:5, 189:6, 189:10, 189:11, 189:13, 189:16, 189:23, 189:25, 190:4, 190:19, 190:21, 190:24, 191:9, 191:10, 191:18, 191:20, 192:6, 192:8, 194:3, 194:4, 194:24, 195:1, 195:16, 195:18, 195:21, 195:22, 196:19, 196:21, 198:2, 198:3, 198:19, 198:22, 198:25, 199:1, 199:9, 199:10, 199:18, 199:19, 200:10, 200:12, 200:18, 200:20, 201:7, 201:9, 201:21, 201:24, 202:8, 202:11, 202:15, 202:17, 202:22, 202:24, 203:7, 203:9, 203:17, 203:19, 203:25, 204:2, 204:9, 204:11, 204:17, 204:19, 204:23, 204:24, 205:7, 205:9, 205:13, 205:14, 205:18, 205:20, 206:1, 206:2, 206:6, 206:7, 206:13, 206:14, 207:6, 207:8, 207:22, 207:24, 208:12, 208:14, 208:17, 208:18, 209:24, 210:1, 210:17, 210:19, 210:22, 210:24, 211:6, 211:8, 211:21, 211:23, 212:8, 212:10, 212:12, 212:14, 212:23, 212:24, 213:25, 214:21, 214:23, 216:9, 216:16, 216:20, 217:9, 217:11, 217:25, 218:17, 219:16, 220:18, 220:21, 220:23, 221:3, 221:6, 222:25, 223:20, 224:16, 225:22, 225:25, 226:12, 226:19, 227:5, 227:7, 227:14, 227:25, 228:1, 229:21, 230:15, 230:18, 231:24, 232:1, 232:11, 232:18, 232:19, 233:19, 233:23, 234:4, 234:8, 235:3, 235:6, 238:4, 238:6, 238:16, 238:19, 238:21, 241:5, 241:6, 241:11, 241:14, 241:16, 242:9, 245:10, 245:12, 245:17, 245:23, 246:3, 246:8, 246:15, 246:16, 247:5, 247:7, 248:5, 248:7, 248:10, 248:12, 251:13, 251:15, 251:24, 252:1, 252:13, 252:15, 253:2, 253:5, 253:7, 253:9, 254:11, 254:13, 255:9, 255:11, 256:13, 256:14, 256:19, 256:21, 257:21, 258:5, 258:8, 258:9, 259:2, 259:5, 259:8, 259:10, 260:4, 260:6, 260:9, 260:11, 261:18, 261:20, 261:23, 261:24, 264:8, 264:10, 264:14, 264:17, 264:20, 265:5, 265:10, 265:11, 265:15, 265:20, 265:23, 267:6, 267:7, 267:10, 267:12, 268:15, 268:16, 268:22, 268:23, 269:8, 269:9, 269:19, 269:21, 270:10, 270:12, 270:16, 270:17, 270:20, 270:21, 270:24, 270:25, 271:6, 271:8, 271:11, 271:12, 272:11, 272:13, 273:20, 273:22, 274:8, 274:10, 275:22, 275:25, 276:2, 276:4, 276:10, 276:11, 276:25, 277:3, 277:8, 277:11, 277:22, 277:24, 278:9, 278:11, 278:16, 278:19, 278:23, 278:25, 279:11, 279:14, 279:18, 280:11, 280:12, 280:22, 280:24, 281:17, 281:19, 281:21, 281:23, 282:8, 282:9, 282:13, 282:15, 282:20, 282:21, 283:7, 283:9, 283:23, 283:25, 284:11, 284:12, 284:21, 284:23, 285:2, 285:3, 285:12, 285:14, 285:20, 285:21, 286:4, 286:7, 286:10, 286:17, 286:19, 287:12, 287:14, 287:18, 287:21, 287:22, 288:8, 288:10, 288:16, 288:18, 288:24, 289:1, 289:13, 289:15, 289:23, 289:25, 290:10, 290:11, 290:15, 290:16, 291:1, 291:2, 291:6, 291:8, 292:2, 292:4, 292:24, 293:1, 293:10, 293:11, 293:15, 293:17, 293:21, 293:22, 294:3, 294:4, 294:10, 294:12, 294:16, 294:18, 295:18, 295:24, 296:12, 298:15, 298:18, 299:3

MULTIPLE [4] - 160:5, 250:25, 287:23, 292:21

MUST [1] - 214:13

MYRIAD [1] - 234:6

N

NAME [33] - 142:22, 142:24, 146:14, 155:16, 161:5, 164:9, 172:21, 173:10, 173:13, 177:10, 178:24, 179:2, 179:4, 180:8, 180:9, 191:3, 193:21, 194:1, 199:3, 202:20, 212:6, 248:15, 250:3, 253:12, 259:18, 259:20, 260:15, 260:16, 262:12, 290:2, 291:17, 294:22, 295:4

NAMED [1] - 237:2

NAMES [7] - 177:25, 178:3, 180:15, 180:17, 257:9, 257:10

NANNY [1] - 264:19

NARROWED [1] - 223:13

NASTY [1] - 224:9

NATURE [5] - 182:11, 222:9, 223:5, 226:21, 273:11

NEAR [3] - 271:15, 271:18, 271:21

NECESSARILY [1] - 232:2

NECESSARY [2] - 230:7, 289:21

NEED [15] - 171:5, 171:9, 171:10, 216:13, 221:11, 226:3, 230:23, 232:10, 277:19, 278:13, 283:17, 291:23, 295:7, 297:11, 297:15

NEEDED [4] - 142:8, 195:11, 197:6, 288:20

NEEDS [4] - 171:6, 171:8, 171:15, 235:14

NEGATIVE [1] - 213:7

NET [1] - 151:1

NEW [4] - 221:25, 222:12, 222:22, 223:14

NEXT [28] - 142:10, 145:12, 167:4, 167:6, 167:14, 179:20, 182:23, 200:18, 201:7, 207:3, 223:6, 253:15, 261:5, 265:1, 267:19, 267:20, 267:21, 268:22, 269:3, 270:16, 270:20, 270:24, 271:6, 278:12, 282:4, 286:18, 287:15, 295:6

NIGHT [5] - 281:9, 282:11, 282:17, 287:24, 291:4

NO [1] - 139:5

NONE [2] - 182:5, 205:6

NORTH [1] - 147:22

NORTHERN [1] - 164:24

NORTHERN [2] - 139:1, 300:4

NOTE [3] - 181:21, 233:24, 292:12

NOTES [3] - 208:7, 210:9, 210:11

NOTHING [2] - 182:6, 200:6

NOTICED [1] - 231:18

NOVEMBER [5] - 154:17, 155:25, 269:1, 269:3, 279:16

NS [1] - 295:2

NUMBER [38] - 144:18, 147:1, 148:7, 148:18, 149:3, 150:4, 153:18, 155:17, 172:22, 172:24, 208:9, 210:12, 214:17, 247:19, 248:19, 252:10, 253:18, 254:23, 257:10, 259:12, 259:19, 259:21, 260:20, 260:24, 261:13, 261:25, 262:3, 262:4, 262:22, 265:13, 265:24, 266:2, 266:3, 266:15, 272:20, 290:4
NUMBER [2] - 1:6, 1:7
NUMBERS [12] - 171:11, 175:11, 175:12, 184:17, 250:15, 252:11, 253:24, 254:9, 255:13, 256:15, 256:16
NUMEROUS [1] - 164:11

O

OBJECT [7] - 181:12, 214:2, 216:11, 216:22, 218:12, 218:15, 264:13
OBJECTED [1] - 265:6
OBJECTING [2] - 182:13, 182:19
OBJECTION [74] - 144:2, 144:3, 151:17, 151:18, 154:6, 154:7, 160:15, 160:16, 162:14, 162:15, 163:19, 163:20, 165:20, 165:22, 170:19, 170:20, 174:15, 174:16, 182:16, 183:3, 187:14, 187:15, 189:25, 190:6, 190:17, 195:18, 195:19, 198:22, 198:23, 202:11, 202:13, 208:14, 208:15, 210:19, 210:20, 212:10, 212:11, 214:10, 217:8, 220:15, 221:21, 221:25, 222:19, 223:14, 230:2, 231:12, 231:23, 232:16, 238:6, 238:7, 240:5, 240:6, 241:13, 246:13, 246:14, 248:7, 248:8, 253:4, 253:5, 258:5, 258:6, 259:5, 259:6, 260:6, 260:7, 261:20, 261:21, 267:7, 267:8, 276:1, 276:2, 277:3, 277:4, 277:6
OBJECTIONS [8] - 181:17, 221:17, 232:5, 246:8, 264:11, 264:22, 298:6, 298:19
OBTAIN [8] - 146:5, 151:5, 154:1, 162:3, 181:5, 275:9, 276:6, 276:13
OBTAINED [3] - 165:12, 246:18, 276:19
OBVIOUSLY [1] - 299:4
OCCURRED [3] - 157:2, 244:21, 244:23
OCTOBER [4] - 153:3, 155:6, 171:7, 268:24
OF [10] - 1:2, 1:5, 1:6, 139:1, 139:4, 139:9, 139:14, 139:17, 139:20, 300:4
OFFER [3] - 225:8, 225:22, 230:9
OFFERED [9] - 222:6, 222:23, 223:16, 224:18, 225:7, 227:16, 230:5, 246:9, 292:16
OFFERING [4] - 182:7, 182:9, 223:15, 225:1
OFFICE [3] - 143:9, 262:14, 262:16
OFFICE [1] - 189:4
OFFICER [1] - 232:13
OFFICIAL [2] - 207:4, 207:21
OFFICIAL [6] - 1:2, 1:3, 1:4, 1:8, 139:24, 300:15
OGDEN [1] - 147:20
OLD [1] - 295:23
OMISSIONS [1] - 219:11
ON [3] - 139:14, 139:17, 139:20
ONCE [1] - 182:3
ONE [68] - 147:20, 147:21, 155:16, 157:4, 157:5, 160:7, 160:8, 165:5, 165:21, 171:20, 171:25, 172:10, 173:17, 175:8, 175:9, 177:16, 185:23, 187:11, 189:13, 190:1, 193:25, 195:2, 196:5, 200:23, 202:12, 203:4, 206:16, 206:17, 207:2, 218:3, 221:7, 222:1, 223:6, 224:14, 224:25, 225:16, 226:4, 226:10, 227:5, 227:21, 227:23, 228:6, 231:3, 231:5, 231:17, 231:18, 234:7, 238:9, 244:10, 244:12, 244:13, 245:21, 246:20, 250:17, 255:21, 256:25, 257:11, 265:6, 265:24, 269:2, 275:25, 281:15, 282:4, 294:2, 294:17, 297:2
ONE [3] - 210:8, 210:14, 244:12
ONES [6] - 176:22, 182:18, 226:2, 246:9, 264:13, 265:4
ONGOING [1] - 194:21
ONLINE [2] - 161:11, 282:3
ONLY [2] - 1:3, 1:7
OPEN [1] - 142:1
OPENED [5] - 153:2, 191:5, 191:15, 199:5, 199:23
OPENING [1] - 193:6
OPERATE [1] - 263:9
OPERATING [1] - 214:15
OPERATION [2] - 145:8, 167:7
OPERATIONS [1] - 171:23
OPERATIONS [1] - 281:16
OPERATOR [1] - 228:21
OPPORTUNITY [1] - 232:4
OPPOSED [1] - 268:1
OR [1] - 1:9
ORAL [1] - 234:12
ORDER [1] - 213:1
ORDER [1] - 213:8
ORIGINAL [2] - 190:16, 264:3
ORIGINALLY [1] - 142:6
OTHERWISE [1] - 226:14
OUTSIDE [1] - 182:24
OVERARCHING [1] - 226:21
OVERLOOK [1] - 164:22
OVERNIGHT [1] - 296:19
OVERRULE [3] - 222:19, 230:2, 240:6
OVERRULED [3] - 190:17, 220:15, 232:16
OVERVIEW [2] - 285:5, 287:1
OWN [4] - 222:4, 234:21, 234:23, 247:14
OWNER [6] - 250:2, 250:11, 266:14, 290:2, 292:16
OWNERS [2] - 164:13, 250:21
OWNERSHIP [1] - 144:12
OWNERSHIP [1] - 272:25

P

P.M [12] - 142:3, 221:15, 230:11, 230:12, 232:14, 279:21, 280:1, 280:18, 288:1, 297:5, 298:4, 299:8
PAGE [70] - 141:2, 145:4, 150:21, 154:14, 159:20, 163:23, 167:3, 167:22, 172:4, 183:9, 184:2, 185:2, 188:8, 188:18, 189:10, 190:23, 191:9, 192:6, 199:18, 200:11, 201:8, 201:21, 202:23, 203:17, 205:18, 206:6, 206:13, 207:23, 209:7, 209:25, 211:22, 212:23, 223:2, 225:2, 225:18, 226:3, 231:18, 247:6, 268:15, 268:22, 269:8, 269:22, 270:1, 270:10, 270:16, 270:20, 270:24, 271:6, 272:12, 273:21, 274:8, 277:23, 278:9, 281:17, 281:18, 282:8, 282:13, 282:20, 286:17, 288:24, 289:3, 290:10, 290:12, 291:21, 292:24, 294:16, 295:6, 295:12, 295:15
PAGE [1] - 1:7
PAGES [5] - 222:14, 224:11, 226:1, 287:18, 300:6
PAGES' [1] - 179:17
PAID [7] - 145:9, 145:10, 147:14, 148:11, 149:4, 178:22, 252:11
PAJAMAS [1] - 233:3
PAPERWORK [1] - 274:7
PARKER [2] - 254:16, 255:10
PART [8] - 154:1, 181:25, 193:15, 214:4, 219:20, 237:5, 284:4, 288:16
PARTIAL [1] - 1:9
PARTIAL [1] - 297:20
PARTICULAR [8] - 217:5, 223:23, 224:4, 224:13, 225:6, 226:8, 280:18
PARTICULARLY [1] - 224:1
PARTIES [2] - 142:8, 279:15
PARTS [1] - 216:5
PARTY [1] - 228:15
PASS [1] - 183:5
PASSCODE [1] - 283:2
PASSED [4] - 250:14, 269:16, 269:17, 277:12
PASSWORD [2] - 258:21, 274:16
PAUSE [1] - 246:7
PAUSE [1] - 236:7
PAUSED [1] - 240:4
PAY [3] - 168:14, 177:22, 245:4
PAYABLE [1] - 212:3
PAYCHECK [10] - 143:16, 144:9, 145:18, 166:21, 247:9, 284:19, 285:5, 285:23, 287:1, 288:14
PAYING [1] - 196:17
PAYMENT [16] - 172:3, 194:1, 196:5, 196:11, 197:11, 209:19, 209:21, 211:14, 211:16, 211:18, 241:23,

242:1, 242:15, 242:16, 243:3
PAYMENTS [21] - 145:1, 145:17, 145:18, 152:15, 155:7, 156:5, 156:17, 157:10, 185:21, 187:3, 193:20, 193:21, 209:10, 209:13, 209:16, 211:4, 211:9, 235:19, 243:10, 243:11
PAYROLL [62] - 144:21, 145:1, 145:9, 145:17, 147:4, 150:18, 150:24, 151:1, 151:3, 152:15, 155:7, 156:5, 156:17, 157:10, 166:24, 171:8, 171:10, 171:16, 172:14, 177:11, 177:19, 178:15, 178:19, 178:21, 178:25, 179:5, 180:1, 180:4, 180:16, 180:19, 180:23, 185:21, 195:10, 196:5, 196:8, 196:10, 196:11, 202:1, 202:2, 206:18, 209:19, 211:14, 235:21, 241:24, 245:8, 247:17, 248:18, 248:22, 249:8, 251:11, 251:12, 254:24, 281:14, 281:15, 282:19, 288:23, 290:8, 291:11, 292:7, 292:8, 292:12, 292:19
PAYROLL [3] - 172:3, 177:7, 195:8
PDF [1] - 1:2
PENNY [2] - 139:24, 300:15
PEOPLE [6] - 177:25, 178:3, 178:8, 179:17, 250:17, 295:13
PER [1] - 277:19
PERIOD [15] - 152:6, 155:8, 157:10, 188:22, 192:2, 194:14, 200:6, 205:16, 209:8, 251:5, 269:6, 270:5, 270:8, 274:25, 279:24
PERIOD [1] - 1:5
PERSON [9] - 187:24, 196:2, 214:15, 229:16, 236:16, 237:2, 239:3, 262:19, 292:11
PERSON'S [1] - 250:24
PERSONAL [1] - 222:10
PERSONALLY [1] - 236:11
PHONE [40] - 181:7, 258:13, 258:18, 258:23, 259:11, 259:14, 259:18, 259:19, 259:21, 260:20, 260:24, 261:13, 261:25, 262:3, 262:4, 262:22, 265:13, 266:4, 266:6, 266:15, 267:4, 267:24, 268:1, 268:2, 268:7, 268:9, 269:7, 269:10, 272:2, 272:4, 272:20, 272:22, 272:25, 273:3, 287:24, 294:14, 296:4
PHRONT [20] - 186:8, 186:12, 186:22, 186:25, 187:7, 187:19, 188:5, 188:21, 189:7, 192:16, 242:1, 242:15, 242:19, 247:10, 247:11, 251:17, 251:20, 252:6, 254:18, 254:20
PICTURE [3] - 281:8, 281:11, 281:12
PIECE [1] - 223:21
PIN [1] - 274:16
PLANNING [2] - 239:12, 239:22
PLANS [2] - 262:13, 273:12
PLATINUM [1] - 287:2
PLAY [3] - 220:3, 220:19, 298:23
PLAYED [2] - 228:17, 298:22
PM [2] - 139:6, 142:1
PNC [6] - 199:2, 199:21, 206:16, 243:17, 243:19, 243:22
POINT [6] - 191:12, 226:19, 287:7, 287:16, 287:19, 296:13
PORTION [1] - 228:14
PORTION [1] - 1:5
PORTIONS [1] - 228:23
POSITION [2] - 143:4, 220:7
POSSIBLY [1] - 231:15
POSTDATING [1] - 224:22
POTENTIAL [1] - 235:21
PPP [60] - 148:5, 150:6, 151:25, 154:22, 159:11, 159:25, 160:3, 161:11, 161:20, 164:12, 164:18, 165:6, 170:9, 176:7, 185:19, 187:4, 194:10, 196:8, 196:13, 223:1, 224:20, 224:22, 231:8, 231:14, 231:16, 239:25, 241:20, 245:13, 246:25, 247:13, 248:3, 248:16, 248:21, 248:24, 249:2, 249:5, 249:13, 249:16, 249:18, 249:22, 253:13, 253:14, 269:13, 271:25, 273:7, 274:25, 275:20, 276:22, 278:21, 285:6, 286:15, 287:3, 287:5, 287:8, 288:20, 289:20, 289:22, 290:13, 296:1
PREAMBLE [1] - 233:11
PREDATE [1] - 223:1
PREDATED [1] - 273:6
PREDATING [1] - 224:20
PREJUDICE [5] - 221:22, 223:22, 226:7, 226:10, 226:15
PREJUDICIAL [10] - 181:20, 224:2, 224:5, 224:7, 224:10, 224:13, 226:9, 226:18, 226:20
PREMIUM [1] - 282:19
PREPARATION [1] - 234:22
PREPARE [3] - 174:3, 239:24, 241:7
PREPARED [2] - 241:17, 247:13
PREPARING [1] - 217:12
PRESENCE [1] - 182:24
PRESENTED [3] - 237:16, 237:18, 239:9
PRESS [1] - 217:18
PRESSED [1] - 217:20
PRETRIAL [4] - 181:16, 221:18, 222:8, 224:18
PRETTY [1] - 245:2
PREVIOUS [1] - 190:5
PREVIOUSLY [17] - 143:18, 151:8, 162:6, 165:9, 174:6, 190:12, 190:13, 213:20, 215:19, 228:18, 237:23, 259:24, 263:3, 263:17, 272:8, 275:13, 276:16
PRIMARILY [5] - 143:13, 193:21, 215:3, 243:9, 296:20
PRIMARY [2] - 144:15, 234:24
PRINCIPAL [1] - 209:15
PRINT [1] - 240:25
PRISON [1] - 295:13
PRITTY [2] - 139:24, 300:15
PRO [1] - 281:13
PROBLEM [2] - 221:6, 229:7
PROCEDURE [2] - 297:10, 297:18
PROCEEDINGS [5] - 153:25, 230:11, 246:7, 299:8, 300:7
PROCEEDINGS [2] - 139:9, 142:1
PROCEEDS [2] - 239:25, 241:8
PROCESS [3] - 161:21, 176:9, 297:17
PROCESSING [1] - 284:4
PRODUCE [7] - 149:17, 149:21, 186:20, 186:24, 239:8, 239:11, 239:15
PRODUCT [1] - 281:12
PROGRAM [10] - 143:16, 144:9, 145:19, 166:21, 247:9, 284:19, 285:6, 285:23, 287:1, 288:15
PROGRAM [14] - 154:22, 269:13, 271:25, 273:7, 274:25, 275:20, 276:23, 278:21, 285:6, 285:7, 286:16, 287:5, 287:8, 296:1
PROGRESSED2019 [1] - 283:2
PROHIBITED [1] - 1:9
PROJECT [9] - 171:4, 211:18, 235:22, 235:24, 236:2, 237:5, 239:12, 239:21
PROJECTS [1] - 237:7
PROMPTLY [1] - 296:25
PROPER [1] - 220:8
PROPERLY [3] - 218:21, 228:14, 298:9
PROPONENT [1] - 214:13
PROPOSAL [2] - 237:16, 239:8
PROPOSALS [2] - 227:22, 241:1
PROPOSED [1] - 240:23
PROSECUTION [2] - 228:20, 229:1
PROTECTED [1] - 258:21
PROTECTION [10] - 143:16, 144:9, 145:18, 166:21, 247:9, 284:19, 285:6, 285:23, 287:1, 288:15
PROVE [3] - 181:23, 182:10, 229:15
PROVIDE [3] - 173:20, 228:6, 250:12
PROVIDED [8] - 146:1, 146:2, 152:10, 159:17, 167:14, 219:17, 238:1, 239:19
PROVIDER [2] - 259:14, 268:3
PROVIDER'S [1] - 268:1
PROVIDING [1] - 240:20
PTIN [2] - 291:23, 291:25
PUBLICATION [1] - 233:22
PUBLISH [76] - 144:5, 146:19, 147:23, 148:13, 149:24, 151:20, 152:21, 154:9, 154:25, 155:21, 156:9, 162:17, 163:22, 165:24, 166:16, 167:20, 168:19, 169:20, 169:25, 170:23, 171:18, 172:6, 172:16, 172:25, 174:18, 175:1, 175:17, 176:17, 176:25, 177:13, 183:8, 184:2, 185:8, 187:17, 188:3, 190:22, 191:18, 194:24, 195:21, 202:15, 207:6, 208:17, 210:22, 212:12, 233:19, 238:19, 241:11, 247:5, 248:10, 251:13, 253:7, 256:19, 259:8, 260:9, 261:23, 265:20, 267:10, 272:11, 277:9, 280:22, 283:7, 283:23, 284:11,

284:21, 285:2, 285:12, 285:20, 286:4, 286:7, 288:8, 289:13, 291:1, 292:2, 293:10, 293:15, 293:21
PUBLISHED [4] - 233:21, 235:5, 265:22, 286:6
PULL [28] - 144:11, 145:4, 150:15, 158:25, 178:12, 179:19, 186:2, 189:13, 190:7, 200:18, 201:22, 205:13, 212:13, 254:11, 255:9, 267:25, 268:2, 278:16, 278:23, 281:2, 281:21, 281:22, 286:8, 286:18, 288:16, 293:7, 294:17, 295:18
PUNISHABLE [1] - 146:5
PURCHASE [2] - 207:15, 207:20
PURCHASED [3] - 209:17, 210:2, 211:24
PURPORTEDLY [1] - 167:24
PURPOSE [4] - 144:25, 201:25, 227:14, 234:15
PURPOSES [6] - 145:20, 227:1, 233:24, 240:18, 241:12, 265:17
PURSUANT [18] - 143:25, 151:16, 160:14, 162:12, 163:18, 165:17, 170:18, 174:14, 187:10, 189:24, 195:17, 198:20, 202:9, 208:13, 210:18, 212:9, 245:18, 257:22
PUT [8] - 160:18, 171:5, 178:11, 201:7, 238:13, 248:18, 251:24, 254:3
PYFROM [5] - 291:18, 291:19, 295:5, 296:1, 296:4
PYFROM-FOSTER [5] - 291:18, 291:19, 295:5, 296:1, 296:4

Q

QUARTER [21] - 146:25, 147:7, 147:10, 148:2, 148:8, 148:11, 148:16, 148:20, 149:1, 175:9, 175:10, 251:18, 252:8, 253:16, 253:21, 254:6, 254:19, 254:22, 255:1, 255:3, 255:6
QUARTERLY [2] - 146:24, 251:12
QUARTERS [2] - 253:19, 254:20
QUESTIONING [1] - 230:20
QUESTIONS [6] - 171:14, 182:11, 225:16, 226:8, 286:15, 289:12
QUICK [3] - 167:21, 277:5, 278:6
QUICKBOOKS [3] - 151:1, 281:13, 281:14
QUICKBOOKS.INTUIT.COM [1] - 282:18
QUICKLY [1] - 190:8

R

RAISE [3] - 190:5, 219:19, 231:3
RAISED [2] - 190:13, 226:15
RANGE [1] - 182:14
RATHER [1] - 216:25
READ [9] - 163:6, 230:14, 234:1, 279:11, 281:24, 281:25, 295:15, 295:19, 298:11
READY [1] - 221:13
REAL [12] - 152:9, 152:11, 167:21, 169:2, 169:5, 169:15, 170:11, 172:10, 185:14, 211:18, 236:1, 277:5
REALLY [2] - 256:1, 298:19
REASON [3] - 219:18, 221:23, 237:5
REASONS [1] - 240:17
RECEIVE [3] - 159:3, 200:16, 249:16
RECEIVED [8] - 143:21, 147:20, 147:21, 159:25, 235:20, 241:1, 252:18, 267:19
RECEIVER [1] - 240:22
RECENT [2] - 274:22, 295:17
RECESS [2] - 230:11, 299:8
RECIPIENT [2] - 266:25, 267:19
RECOGNIZE [7] - 153:21, 153:23, 201:19, 247:24, 252:22, 261:9, 266:18
RECORD [7] - 165:18, 190:9, 214:25, 215:2, 238:10, 238:13, 241:2
RECORDED [1] - 139:23
RECORDED [5] - 213:16, 213:18, 215:25, 233:11, 235:11
RECORDER [1] - 215:4
RECORDING [54] - 213:22, 214:3, 214:13, 214:15, 214:18, 215:10, 215:11, 216:1, 216:3, 216:17, 216:18, 216:25, 217:2, 217:5, 217:21, 217:22, 218:7, 218:9, 218:11, 218:14, 218:22, 218:23, 218:24, 219:9, 219:10, 220:3, 220:6, 220:8, 220:11, 220:24, 228:6, 228:10, 228:15, 228:17, 228:22, 228:24, 229:4, 229:7, 229:16, 229:17, 229:21, 230:4, 233:9, 233:10, 234:13, 234:17, 234:24, 235:7, 263:2, 263:5, 263:7, 263:15, 264:3
RECORDS [37] - 149:9, 149:12, 151:11, 152:19, 159:17, 160:11, 162:3, 162:9, 163:14, 164:17, 167:11, 178:7, 181:19, 181:20, 187:6, 189:20, 190:25, 195:9, 195:13, 197:6, 197:11, 198:17, 202:5, 207:9, 208:10, 210:14, 212:5, 231:11, 239:19, 239:21, 257:15, 259:14, 259:21, 260:2, 260:12, 268:1, 271:24
RECRUITED [2] - 164:13, 250:11
RECRUITER [2] - 250:10, 250:25
RECRUITERS [1] - 250:25
REDACTED [2] - 224:15, 231:20
REFER [1] - 223:25
REFERENCE [3] - 231:5, 231:8, 262:7
REFERENCES [1] - 231:8
REFERENCING [1] - 1:7
REFLECT [9] - 150:18, 155:13, 155:18, 172:3, 192:1, 192:9, 199:5, 209:10, 211:3
REFLECTED [2] - 150:9, 150:24
REFLECTS [1] - 234:18
REGARDING [2] - 153:24, 228:5
REGULAR [4] - 215:5, 267:23, 268:3, 268:7
REID [1] - 297:25
REITERATE [1] - 297:8
RELATE [2] - 275:19, 276:22
RELATED [15] - 143:16, 149:9, 149:12, 163:14, 165:6, 174:10, 207:9, 208:10, 210:14, 212:5, 231:4, 231:10, 239:12, 239:21, 245:8
RELATION [1] - 234:23
RELATIONSHIP [15] - 153:7, 153:10, 153:13, 186:25, 222:9, 222:10, 222:24, 223:16, 224:6, 224:7, 224:21, 227:12, 240:19, 275:2
RELEASE [1] - 297:3
RELEVANCE [1] - 224:3
RELEVANT [5] - 181:25, 226:14, 228:18, 228:23, 228:24
RELY [1] - 227:8
REMAINING [3] - 160:2, 182:17, 213:4
REMAINS [1] - 297:6
REMEMBER [2] - 275:7, 296:21
REMIND [1] - 244:18
REMINDED [2] - 221:14, 296:17
REMITTER [3] - 208:2, 210:5, 212:1
RENEW [1] - 221:22
RENEWED [1] - 221:23
RENT [1] - 186:19
RENT [8] - 187:4, 196:13, 196:16, 196:17, 242:2, 242:15, 243:5, 290:6
RENTING [1] - 186:21
REPEAT [1] - 264:16
REPLACE [1] - 295:1
REPORT [12] - 147:3, 178:21, 210:25, 211:3, 247:16, 247:19, 251:19, 252:10, 255:4, 255:7, 292:12, 297:21
REPORTED [14] - 145:10, 147:14, 148:7, 148:10, 148:18, 148:19, 149:3, 149:4, 178:23, 248:20, 253:25, 254:23, 292:8, 292:11
REPORTER [4] - 1:4, 1:8, 139:24, 300:15
REPORTER [2] - 221:2, 242:8
REPRESENT [1] - 243:3
REPRODUCTION [1] - 228:18
REQUEST [9] - 159:11, 227:9, 239:5, 247:21, 249:13, 289:20, 290:1, 290:13, 298:23
REQUESTED [2] - 225:17, 248:21
REQUESTING [1] - 225:10
REQUIRES [3] - 219:10, 228:20, 229:15
RESEARCH [1] - 296:22
RESERVATION [117] - 143:22, 144:10, 144:16, 144:19, 146:24, 147:6, 147:10, 147:15, 148:1, 148:5, 149:7, 149:10, 149:13, 149:15, 149:17, 149:18, 149:21, 150:4, 150:7, 151:2, 151:25, 152:6, 152:13, 152:24, 155:4, 155:24, 156:14, 157:23, 157:24, 158:7, 158:15, 159:3, 159:8, 159:11, 159:18, 161:1, 161:10, 161:17, 162:1, 164:19, 165:6, 166:14, 166:22, 167:10, 168:22, 169:14, 170:9,

172:14, 172:22, 173:9, 173:14, 173:22, 174:4, 174:10, 175:13, 177:20, 177:23, 178:1, 178:9, 178:18, 178:25, 180:5, 180:24, 184:12, 184:17, 185:12, 186:9, 186:20, 186:25, 188:1, 188:14, 194:5, 194:13, 195:5, 195:10, 196:11, 196:17, 196:23, 197:5, 197:6, 198:4, 198:8, 198:13, 199:3, 199:21, 200:4, 200:23, 200:24, 201:13, 202:2, 205:23, 206:21, 235:20, 236:5, 236:17, 236:18, 239:1, 239:4, 239:6, 239:9, 239:13, 239:16, 239:20, 239:21, 239:25, 241:8, 243:14, 243:15, 243:17, 243:19, 243:22, 243:25, 245:14, 246:20, 252:2, 257:12, 257:18

RESERVATION'S [1] - 195:9

RESIDENCE [2] - 215:18, 232:21

RESOURCE [21] - 197:1, 201:16, 202:5, 202:20, 203:11, 204:12, 204:20, 204:25, 205:4, 205:11, 205:15, 210:3, 235:20, 237:10, 237:11, 238:2, 243:12, 243:22, 244:1, 244:5, 245:7

RESPECT [2] - 228:21, 235:1

RESPECTS [1] - 146:4

RESPOND [4] - 149:15, 237:21, 274:18, 278:3

RESPONSE [10] - 160:21, 167:11, 184:23, 184:25, 217:7, 222:2, 222:6, 238:2, 239:5, 239:20

REST [1] - 290:18

RESTRICTED [1] - 1:4

RETAIN [1] - 145:16

RETURN [2] - 146:24, 294:1

RETURNS [1] - 288:23

REVIEW [25] - 153:16, 165:1, 165:5, 167:10, 173:16, 173:20, 174:2, 178:7, 193:18, 195:9, 197:5, 213:20, 226:10, 228:10, 230:5, 232:3, 247:23, 257:17, 261:8, 266:17, 271:24, 272:5, 273:5, 273:17, 275:3

REVIEWED [21] - 143:18, 151:8, 162:6, 165:9, 174:6, 197:12, 216:23, 217:4, 218:7, 218:23, 220:10, 229:4, 229:16, 237:23, 238:11, 240:23, 259:24, 263:17, 273:24, 275:13, 276:16

REVIEWING [3] - 237:9, 239:19, 272:4

REVISIT [1] - 221:23

RIGHT-HAND [1] - 243:20

RIVER [3] - 143:21, 159:7, 185:18

RMR [2] - 139:24, 300:15

ROAD [6] - 186:19, 189:4, 196:16, 242:1, 242:15, 243:5

ROAD [1] - 222:18

ROADRUNNER [8] - 191:4, 191:21, 231:8, 231:10, 231:16, 242:21, 242:23, 243:7

ROOM [2] - 180:2, 254:17

ROPES [1] - 231:15

ROSEMONT [2] - 172:23

ROSWELL [6] - 186:19, 189:4, 196:16, 242:1, 242:14, 243:4

ROWS [2] - 254:12, 255:10

RULE [20] - 144:1, 145:19, 151:16, 160:14, 162:12, 163:18, 165:17, 170:18, 181:20, 187:10, 189:24, 195:17, 198:21, 202:10, 208:13, 210:18, 212:9, 245:18, 257:22, 298:24

RULE [3] - 228:19, 229:14, 298:20

RULING [3] - 190:17, 221:24, 226:23

RUN [1] - 223:6

S

S-T-I-T-E-S [1] - 142:24

SABRINA [1] - 179:6

SALARIES [1] - 145:9

SAMIR [1] - 139:15

SAMPLE [1] - 169:10

SAMPLE [1] - 171:5

SAMPLED [1] - 218:10

SANDY [2] - 178:5, 179:8

SARALIENE [1] - 139:18

SATISFIED [1] - 256:7

SAW [8] - 157:23, 185:21, 185:24, 231:6, 240:24, 250:2, 274:24, 296:7

SBA [2] - 146:5, 287:2

SCHEDULED [1] - 262:17

SCREEN [1] - 242:14

SCROLL [9] - 269:19, 277:22, 281:18, 288:25, 290:15, 292:25, 293:16, 294:11, 295:19

SCROLLED [1] - 224:24

SCROLLING [2] - 185:2, 282:5

SEATED [3] - 142:4, 221:16, 232:15

SEBD [1] - 294:20

SECOND [18] - 148:2, 148:8, 165:21, 167:13, 172:8, 179:7, 190:1, 202:12, 206:15, 227:5, 244:12, 246:3, 248:16, 253:14, 255:1, 267:15, 275:25, 277:5

SECOND-TO-LAST [1] - 167:13

SECONDARY [1] - 234:15

SECTION [9] - 144:12, 145:4, 145:7, 150:14, 155:15, 159:1, 192:9, 201:22, 289:24

SECURITIES [1] - 143:13

SECURITY [1] - 283:5

SEE [26] - 159:21, 163:3, 163:9, 163:25, 168:16, 173:24, 183:24, 188:8, 189:12, 189:15, 192:11, 201:17, 208:25, 212:25, 217:18, 221:23, 230:10, 237:10, 245:7, 257:18, 261:25, 281:1, 288:4, 288:25, 296:3, 298:14

SEEK [2] - 149:9, 149:12

SEEKING [1] - 227:8

SEEM [1] - 223:15

SEIZE [2] - 258:12, 258:15

SEIZED [5] - 213:6, 213:12, 244:6, 244:16, 267:5

SEIZURE [1] - 213:4

SEND [15] - 183:18, 262:5, 274:14, 277:15, 277:20, 281:8, 282:25, 283:5, 288:2, 289:7, 292:5, 295:3, 295:7, 295:9, 298:10

SEND [1] - 295:2

SENDING [1] - 278:1

SENSE [4] - 222:7, 222:11, 223:18, 299:4

SENT [37] - 168:1, 169:17, 178:16, 182:18, 184:4, 184:20, 184:24, 225:4, 238:23, 280:1, 280:15, 281:1, 283:1, 283:19, 283:21, 284:15, 284:24, 285:7, 285:15, 286:1, 286:11, 286:20, 287:4, 288:6, 288:11, 289:2, 289:10, 289:11, 292:18, 293:2, 293:4, 293:8, 293:12, 293:18, 293:23, 294:5, 294:11

SENT [2] - 284:2, 284:8

SEPARATE [1] - 181:23

SEPARATED [3] - 154:16, 191:16, 209:5

SEPARATION [2] - 154:19, 154:21

SEPTEMBER [1] - 268:20

SERIES [1] - 264:24

SERVICE [12] - 161:6, 161:22, 163:3, 163:12, 203:21, 203:23, 204:8, 204:16, 204:22, 205:2, 205:3, 268:3

SERVICES [4] - 171:8, 202:1, 241:24, 292:12

SERVICES [26] - 172:4, 195:6, 195:8, 195:14, 195:23, 197:1, 201:16, 202:20, 203:11, 204:13, 204:21, 204:25, 205:4, 205:11, 210:3, 235:20, 237:10, 237:11, 238:2, 241:24, 243:12, 244:1, 244:5, 245:8, 254:17, 257:6

SERVICES' [3] - 202:5, 205:15, 243:22

SESSION [1] - 139:6

SET [1] - 214:7

SETUP [1] - 282:4

SEVEN [3] - 254:15, 254:22, 255:6

SEVERAL [6] - 171:5, 176:14, 177:9, 245:17, 268:12, 294:13

SHAKING [1] - 280:9

SHEET [2] - 285:23, 288:15

SHIFTED [2] - 229:6, 229:8

SHIT [1] - 291:12

SHORT [3] - 142:7, 271:4, 296:19

SHORTLY [4] - 159:24, 162:25, 244:25, 278:3

SHOW [19] - 161:24, 171:8, 171:9, 171:15, 172:14, 175:25, 187:22, 223:15, 224:20, 225:9, 226:14, 226:24, 227:12, 227:17, 249:18, 249:23, 253:17, 269:10, 284:5

SHOWED [2] - 157:24, 242:22

SHOWING [10] - 149:18, 149:22, 152:8, 186:21, 186:24, 222:8, 226:5, 239:11, 240:18, 240:21

SHOWN [2] - 226:24, 234:14

SHOWS [6] - 155:16, 226:10, 248:16, 253:11, 253:15, 267:14
SIC [2] - 146:23, 281:5
SIDE [18] - 151:21, 152:3, 160:18, 160:19, 175:2, 178:12, 184:2, 242:14, 251:24, 251:25, 280:23, 283:24
SIGN [3] - 161:20, 161:22, 161:25
SIGNATURE [10] - 152:24, 187:19, 191:11, 195:23, 199:2, 199:11, 199:17, 207:12, 212:15, 231:11
SIGNED [4] - 146:14, 163:1, 167:24, 248:17
SIGNER [11] - 191:7, 191:13, 192:24, 193:15, 199:7, 200:7, 202:20, 202:25, 203:2, 242:23, 243:1
SIGNERS [5] - 153:4, 187:22, 195:25, 212:18, 243:17
SIGNING [1] - 161:21
SIMILAR [1] - 263:2
SITTING [1] - 255:24
SITUATION [1] - 297:24
SIX [1] - 255:3
SIZE [1] - 281:3
SLIP [1] - 206:4
SMALL [2] - 171:10, 285:5
SOCIAL [4] - 273:11, 273:18, 277:19, 283:5
SOFTWARE [3] - 281:12, 281:14, 282:12
SOMEONE [4] - 224:9, 250:1, 255:24, 298:9
SOMETIMES [2] - 214:25, 255:24
SOMEWHERE [1] - 227:23
SOON [1] - 258:11
SORRY [25] - 142:9, 145:2, 167:21, 210:10, 214:9, 219:4, 228:4, 234:4, 242:10, 245:23, 255:19, 256:16, 257:25, 264:14, 264:16, 264:17, 276:8, 276:9, 280:7, 280:11, 294:19, 298:15
SORT [3] - 176:9, 226:21, 226:25
SOUND [2] - 228:15, 237:1
SOUNDS [3] - 190:16, 228:18, 297:10
SOURCE [2] - 267:1, 267:23
SP [1] - 282:3
SPEAKERS [2] - 228:25, 234:19
SPEAKERS' [1] - 214:19
SPECIAL [3] - 143:5, 143:6, 143:9
SPECIFIC [4] - 164:3, 182:5, 216:24, 226:20
SPECIFICALLY [1] - 234:17
SPECIFIED [1] - 145:18
SPEED [1] - 298:12
SPELL [2] - 142:21, 294:22
SPELLED [1] - 142:23
SPENDING [2] - 213:9, 245:7
SPENT [1] - 243:7
SPREADSHEET [13] - 177:19, 177:22, 177:25, 178:4, 178:15, 178:19, 178:25, 179:5, 180:1, 180:4, 180:16, 180:23, 267:2
SPREADSHEETS [2] - 179:16, 180:19
SQUAD [2] - 143:10, 143:12
SS [1] - 277:19
STACEY [9] - 153:5, 153:7, 153:13, 153:15, 155:17, 157:7, 166:9, 191:14, 212:19
STAMPED [2] - 175:15, 176:15
STAMPS [5] - 147:17, 147:19, 176:23, 252:16, 252:18
STANDS [1] - 190:17
STAR [2] - 180:2, 254:17
START [8] - 233:5, 235:4, 255:13, 256:17, 278:13, 287:4, 295:21, 296:24
STARTING [3] - 171:6, 253:15, 270:13
STARTS [3] - 145:25, 163:6, 164:1
STATE [3] - 142:21, 154:18, 216:13
STATEMENT [65] - 146:5, 150:3, 150:6, 150:10, 150:18, 150:25, 151:2, 151:4, 151:24, 152:5, 152:9, 152:11, 155:3, 155:6, 155:13, 155:18, 155:24, 156:12, 156:25, 157:17, 158:6, 158:15, 158:23, 168:22, 169:3, 169:5, 169:7, 170:3, 170:8, 171:5, 171:22, 172:3, 172:22, 173:5, 173:8, 173:9, 173:13, 174:4, 181:3, 181:24, 182:6, 185:11, 185:14, 188:5, 189:7, 191:21, 192:2, 193:19, 194:8, 194:14, 199:20, 200:13, 203:10, 204:3, 204:12, 205:10, 205:16, 208:20, 209:7, 209:15, 230:17, 230:21, 257:11, 298:24
STATEMENTS [16] - 152:17, 169:12, 169:15, 169:17, 171:5, 171:12, 171:13, 172:10, 172:13, 222:4, 232:4, 237:9, 240:24, 256:22, 257:8, 292:16
STATES [3] - 142:11, 219:13, 228:11
STATES [6] - 139:1, 139:4, 139:10, 139:16, 139:25, 300:3
STATUS [3] - 266:25, 267:20
STAY [1] - 297:2
STENOGRAPHICALLY [1] - 139:23
STEP [1] - 296:15
STILL [8] - 190:5, 190:17, 216:11, 216:22, 222:21, 222:23, 245:2, 256:2
STIPULATE [1] - 279:15
STIPULATION [1] - 279:11
STITES [2] - 141:3, 142:15
STITES [23] - 142:11, 142:23, 151:23, 183:24, 202:18, 214:24, 216:17, 217:12, 218:7, 225:16, 225:17, 232:20, 235:7, 241:7, 246:17, 253:11, 258:10, 267:13, 277:12, 279:19, 280:25, 281:24, 290:17
STOPPING [3] - 287:16, 287:19, 296:12
STRING [1] - 231:17
STRINGS [1] - 224:12
STUFF [1] - 265:4
SUB [11] - 165:10, 165:16, 165:18, 170:17, 174:7, 174:13, 181:10, 275:14, 275:23, 276:17, 277:1
SUBJECT [5] - 166:13, 174:24, 177:6, 181:16, 190:10
SUBMISSION [1] - 187:25
SUBMISSIONS [1] - 176:10
SUBMIT [4] - 164:14, 196:3, 251:2, 254:8
SUBMITTED [23] - 148:4, 150:6, 151:25, 164:12, 164:16, 170:8, 173:9, 174:4, 175:13, 180:24, 181:2, 248:24, 251:8, 252:2, 252:5, 253:1, 253:17, 254:3, 254:14, 255:12, 255:17, 256:22, 257:12
SUBPOENA [11] - 149:6, 149:9, 149:12, 149:15, 160:21, 164:3, 167:11, 237:19, 237:21, 238:2, 239:20
SUBSCRIBER [6] - 160:22, 161:3, 161:5, 162:20, 164:9, 260:12
SUBSTANTIATE [1] - 171:16
SUBSTANTIVE [1] - 171:10
SUBTRACTS [1] - 280:13
SUCCESS [1] - 254:12
SUM [1] - 221:24
SUMMARIZES [2] - 266:23, 266:24
SUMMARIZING [1] - 267:2
SUMMARY [1] - 155:16
SUMMARY [5] - 205:13, 248:3, 249:1, 252:25, 288:15
SUPERIOR [1] - 289:19
SUPERVISORY [2] - 143:5, 143:6
SUPPLEMENTED [1] - 298:22
SUPPORT [1] - 164:15
SUPPORTING [5] - 146:2, 146:16, 247:3, 249:24, 250:14
SUPPOSEDLY [1] - 239:16
SUSTAIN [1] - 214:10
SWITCH [1] - 220:25
SWORN [1] - 142:16

T

T-MOBILE [3] - 259:21, 260:2, 260:12
TABLE [1] - 153:17
TAL [1] - 139:14
TAPE [5] - 214:12, 234:13, 234:17, 234:24, 238:11
TARDEAN83@GMAIL.COM [3] - 277:21, 283:1, 283:3
TAX [7] - 146:24, 149:12, 251:11, 251:12, 288:23, 291:23, 294:1
TAXES [4] - 145:9, 147:4, 291:11, 295:23
TECH [5] - 179:3, 179:5, 179:9, 179:12, 179:15
TECHNICAL [1] - 258:22
TED [4] - 262:7, 262:9, 262:11, 262:12
TELDRIN [105] - 174:22, 175:4, 175:21, 176:20, 177:4, 177:16, 178:15, 180:19, 181:6, 181:25, 183:12, 183:17, 183:18, 184:4, 184:23,

188:24, 189:2, 225:11, 227:13, 227:17, 231:7, 240:10, 259:20, 260:16, 260:25, 261:1, 261:4, 261:5, 261:14, 262:10, 262:20, 262:21, 262:24, 263:20, 265:12, 266:16, 266:21, 267:18, 268:9, 268:17, 269:10, 270:2, 270:14, 272:1, 272:5, 272:15, 272:18, 272:23, 273:2, 273:5, 273:24, 274:4, 274:5, 274:12, 274:14, 274:18, 274:24, 275:5, 277:15, 277:25, 278:3, 278:12, 278:16, 279:6, 281:8, 281:20, 282:5, 282:10, 282:16, 282:25, 283:4, 283:12, 283:20, 284:13, 284:15, 284:24, 285:15, 285:25, 286:12, 286:21, 287:8, 287:23, 288:2, 289:5, 290:19, 291:3, 291:9, 291:14, 291:21, 292:5, 292:18, 292:21, 293:13, 293:18, 293:24, 294:6, 294:13, 294:20, 294:22, 295:4, 295:9, 295:12, 295:20, 295:22, 296:8

TELDRIN [2] - 139:7, 139:17

TELDRIN23@ICLOUD.COM [4] - 266:9, 275:6, 275:11, 275:17

TELDRIN_FOSTER@YAHOO.COM [2] - 276:14, 276:20

TELDRINFOSTER@YAHOO.COM [1] - 266:12

TEN [2] - 171:11, 220:24

TERMS [3] - 163:3, 163:12, 184:10

TERRY [2] - 178:5, 179:11

TESTIFIED [2] - 142:17, 275:5

TESTIMONY [3] - 170:6, 217:12, 234:21

TEXT [9] - 223:24, 224:11, 227:8, 231:17, 261:12, 261:15, 262:17, 266:3, 294:17

THE [135] - 1:2, 1:4, 1:6, 1:7, 1:8, 1:10, 139:1, 139:10, 139:14, 139:17, 139:20, 142:2, 142:4, 142:12, 142:13, 144:4, 151:19, 154:8, 160:17, 162:16, 163:21, 165:23, 170:21, 174:17, 182:9, 182:13, 182:21, 183:2, 187:16, 189:15, 190:2, 190:7, 190:11, 190:15, 190:20, 195:20, 198:24, 202:14, 208:16, 210:21, 211:7, 214:4, 214:9, 214:20, 217:7, 217:10, 218:4, 218:16, 218:18, 218:25, 219:4, 219:7, 219:20, 219:24, 220:13, 220:15, 220:19, 220:22, 221:1, 221:4, 221:7, 221:16, 223:12, 223:21, 225:13, 225:23, 226:6, 226:13, 227:3, 227:6, 227:19, 228:3, 228:8, 229:8, 229:19, 229:24, 230:13, 230:16, 230:19, 231:1, 231:17, 231:20, 231:23, 231:25, 232:6, 232:12, 232:15, 234:2, 234:6, 234:9, 238:8, 238:17, 240:2, 241:13, 245:22, 246:5, 246:10, 246:14, 248:9, 253:6, 255:22, 256:7, 256:10, 258:7, 259:7, 260:8, 261:22, 264:13, 264:16, 264:19, 264:21, 264:24, 265:7, 265:18, 267:9, 276:3, 276:8, 277:4, 277:7, 278:18, 279:13, 280:8, 287:13, 287:15, 287:20, 295:20, 296:14, 297:7, 298:3, 298:5, 298:17, 298:25, 299:4

THEREFORE [2] - 229:10, 240:13

THEREIN [2] - 240:13, 240:16

THEY'VE [2] - 219:25, 232:7

THINK'S [4] - 214:10, 219:21, 224:12, 227:24

THINKING [1] - 220:1

THIRD [16] - 145:12, 145:15, 148:16, 148:20, 163:25, 175:9, 179:10, 179:11, 211:24, 244:13, 248:17, 253:23, 254:19, 255:3, 267:16

THIRD [1] - 171:6

THIRDS [1] - 243:4

THOMAS [126] - 164:9, 164:10, 164:11, 164:18, 164:21, 166:3, 168:2, 168:8, 169:18, 169:23, 173:21, 173:25, 174:3, 174:23, 175:21, 175:25, 176:7, 176:12, 176:21, 177:5, 178:16, 180:20, 181:6, 181:15, 183:11, 183:15, 183:18, 184:4, 184:23, 185:4, 185:5, 187:23, 187:24, 188:23, 188:25, 189:1, 196:1, 196:2, 223:2, 225:3, 225:9, 227:12, 227:17, 231:7, 240:10, 240:19, 240:21, 242:5, 242:6, 242:12, 247:12, 250:6, 250:9, 250:14, 250:16, 250:25, 251:2, 251:5, 266:22, 267:18, 268:10, 268:17, 270:2, 270:14, 272:1, 272:15, 273:6, 273:23, 274:2, 274:5, 274:12, 274:14, 274:24, 275:10, 275:16, 276:6, 276:13, 276:20, 277:15, 277:25, 278:7, 278:14, 279:7, 281:8, 281:20, 282:6, 282:10, 282:16, 282:25, 283:4, 283:13, 283:21, 284:16, 284:25, 285:16, 286:1, 286:11, 286:20, 287:8, 287:23, 288:1, 288:6, 289:2, 289:7, 290:20, 291:3, 291:12, 291:22, 292:5, 292:18, 292:21, 293:12, 293:18, 293:23, 294:5, 294:13, 294:19, 295:6, 295:9, 295:17, 295:21, 296:1, 296:4, 296:10

THOMAS'S [27] - 165:2, 165:5, 165:13, 166:10, 174:9, 181:7, 184:20, 186:13, 189:1, 196:6, 240:15, 240:17, 258:13, 259:11, 259:15, 259:17, 259:19, 267:3, 267:4, 268:10, 269:10, 271:25, 272:4, 272:22, 279:1, 283:14, 296:3

THREE [14] - 143:7, 168:16, 194:20, 207:4, 244:8, 244:9, 244:10, 248:14, 254:19, 269:5, 278:20, 287:18, 291:7, 293:12

THUMBNAIL [2] - 281:1, 293:5

TIE [1] - 240:3

TIED [2] - 155:14, 155:19

TIMING [1] - 244:18

TIPS [4] - 147:13, 148:10, 148:19, 251:22

TITLE [2] - 183:22, 288:4

TITLE [1] - 183:25

TO [2] - 1:5, 1:9

TODAY [3] - 218:8, 229:17, 274:7

TOGETHER [3] - 174:3, 250:21, 273:12

TOMORROW [3] - 278:18, 296:24, 298:6

TOOK [2] - 208:23, 216:7

TOP [8] - 144:12, 192:9, 192:11, 208:2, 253:23, 254:12, 261:25, 281:18

TOPICS [1] - 220:25

TOTAL [8] - 177:22, 192:4, 209:13, 209:14, 211:9, 211:10, 254:15, 292:7

TRACKING [1] - 176:8

TRACTION [1] - 171:11

TRANSACTION [6] - 192:18, 197:15, 197:18, 197:23, 210:25, 211:3

TRANSACTIONS [28] - 152:12, 155:10, 156:2, 156:14, 156:19, 157:2, 157:20, 158:9, 158:11, 158:18, 158:19, 192:19, 193:14, 193:22, 194:13, 194:21, 199:24, 201:1, 203:5, 204:6, 204:15, 204:20, 204:25, 205:3, 207:15, 244:21, 244:23, 245:1

TRANSCRIPT [12] - 233:24, 234:1, 234:12, 234:14, 234:18, 234:22, 234:23, 234:25, 265:19, 298:10, 300:7

TRANSCRIPT [5] - 1:3, 1:6, 1:8, 1:9, 139:9

TRANSCRIPTS [2] - 265:17, 298:21

TRANSCRIPTS [1] - 1:3

TRANSFER [2] - 198:11, 243:16

TRANSFER [11] - 189:18, 197:19, 198:12, 201:3, 201:5, 201:10, 201:25, 206:15, 242:20, 242:22, 242:25

TRANSFERRED [1] - 192:15

TRANSPORTATION [1] - 257:5

TRAVEL [96] - 143:22, 144:10, 144:16, 144:19, 146:25, 147:6, 147:10, 147:15, 148:1, 148:5, 149:7, 149:10, 149:13, 149:15, 149:17, 149:21, 150:4, 150:7, 151:3, 151:25, 152:6, 152:13, 152:25, 155:4, 156:14, 157:25, 158:7, 158:16, 159:3, 159:8, 159:12, 159:18, 161:1, 161:10, 161:17, 162:1, 164:19, 165:7, 166:22, 168:23, 169:14, 170:9, 172:14, 172:23, 173:9, 173:14, 173:22, 174:4, 174:10, 175:13, 177:20, 177:23, 178:1, 178:9, 178:18, 180:25, 184:18, 185:12, 186:9, 186:20, 188:1, 188:14, 194:13, 195:5, 196:23, 198:4, 198:8, 198:13, 199:3, 200:4, 201:13, 202:2, 205:24, 206:21, 235:20, 236:5, 236:18, 239:2, 239:4, 239:6, 239:9, 239:13, 239:17, 239:20, 239:22, 239:25, 241:9, 243:15, 243:17, 243:25, 245:15, 246:20, 252:3, 257:12, 257:18

TRAVEL'S [6] - 155:25, 157:24, 167:10,

184:12, 194:5, 197:5
TRIAL [1] - 139:9
TRIAL [2] - 218:8, 228:20
TRUE [9] - 146:3, 167:11, 167:15, 213:22, 225:17, 225:18, 261:15, 264:2, 300:6
TRUTH [12] - 182:7, 222:6, 222:19, 223:17, 225:2, 225:8, 225:20, 227:8, 227:11, 240:12, 240:14, 240:16
TRY [3] - 268:12, 281:25, 297:20
TRYING [1] - 295:22
TUCKER [2] - 161:7, 215:18
TURN [3] - 215:8, 263:11, 263:13
TWICE [1] - 171:8
TWO [16] - 152:17, 168:14, 175:4, 176:22, 205:22, 206:20, 226:4, 227:22, 240:23, 243:4, 244:10, 256:22, 256:23, 263:23, 295:1
TWO-THIRDS [1] - 243:4
TYING [1] - 223:18
TYPES [2] - 143:11, 274:23
TYPEWRITTEN [1] - 234:12

U

ULTIMATELY [5] - 175:12, 180:23, 250:5, 261:5, 262:16
UNALTERED [1] - 229:11
UNAUTHORIZED [1] - 145:20
UNDER [8] - 145:18, 146:6, 181:20, 183:4, 196:8, 196:13, 253:24, 298:24
UNDERNEATH [1] - 183:22
UNDERSTOOD [1] - 264:13
UNDERTAKE [1] - 239:22
UNDERWAY [1] - 237:7
UNDULY [2] - 181:20, 226:20
UNFAIR [3] - 223:22, 226:7, 226:15
UNFAIRLY [5] - 224:2, 224:7, 224:12, 226:9, 226:17
UNION [1] - 287:2
UNITED [3] - 142:11, 219:12, 228:11
UNITED [6] - 139:1, 139:4, 139:10, 139:16, 139:25, 300:3
UNIVERSAL [1] - 279:16
UNLESS [3] - 190:7, 190:15, 220:1
UNRELIABLE [1] - 235:1
UNTITLED [2] - 284:7, 284:8
UP [35] - 142:7, 144:11, 179:19, 183:5, 186:2, 190:7, 191:9, 200:18, 201:7, 207:4, 208:2, 209:14, 211:10, 217:18, 217:20, 218:19, 227:23, 228:5, 233:1, 233:10, 240:3, 241:19, 242:22, 243:12, 250:5, 256:7, 261:5, 284:5, 286:18, 288:25, 291:12, 297:7, 298:9, 298:12, 298:18
UPDATED [2] - 191:11, 199:11
UPPER [2] - 243:19, 243:20
USAA [4] - 208:6, 208:10, 208:20, 244:11
USB [1] - 216:24
USERNAME [1] - 274:15
USES [3] - 262:12, 265:13, 266:8
UTAH [1] - 147:20
UTC [4] - 279:2, 279:17, 279:21, 279:23
UTILITY [1] - 145:18

V

VARIOUS [2] - 223:9, 243:9
VEHEMENT [1] - 230:8
VEHICLE [2] - 233:11, 233:13
VERSION [1] - 298:24
VIA [2] - 173:21, 184:5
VIN [1] - 223:6
VIRTUALLY [1] - 180:16
VISUAL [4] - 239:24, 241:7, 241:11, 241:17
VOICE [1] - 267:24
VOICE-OVER-IP [1] - 267:24
VOIR [2] - 141:4, 218:5
VOIR [1] - 218:2
VOLUME [1] - 139:6
VS [1] - 139:5

W

W-2 [1] - 177:19
WAGES [8] - 147:13, 148:10, 148:19, 149:4, 149:5, 251:22, 252:11, 253:18
WAIRE [3] - 178:5, 179:8
WAIT [1] - 265:1
WAITING [1] - 282:12
WAKE [1] - 233:1
WALK [4] - 243:11, 248:13, 253:10, 267:13
WALKING [1] - 233:10
WANTS [4] - 229:22, 280:4, 292:17, 299:1
WAREHOUSE [1] - 186:19
WAREHOUSE [3] - 186:21, 187:4, 196:16
WASTE [1] - 230:23
WATERMARK [2] - 169:7, 169:9
WAYS [1] - 215:3
WEBSTER [48] - 139:18, 144:2, 151:17, 154:6, 160:15, 162:14, 163:19, 165:20, 170:19, 174:15, 181:12, 182:16, 187:11, 187:14, 189:25, 195:18, 198:22, 202:11, 208:14, 210:19, 212:10, 224:16, 225:22, 225:25, 226:12, 226:19, 227:5, 227:7, 227:25, 232:1, 232:11, 238:6, 246:3, 246:8, 248:7, 253:5, 258:5, 259:5, 260:6, 261:20, 264:10, 264:14, 264:17, 264:20, 267:7, 275:25, 276:2, 277:3
WEBSTER [3] - 223:22, 246:5, 246:10
WEEKS [1] - 244:24
WELCOME [1] - 142:5
WELLS [2] - 243:22, 244:2
WHATSAPP [26] - 181:5, 181:13, 183:11, 184:5, 223:24, 223:25, 231:6, 231:14, 240:10, 240:11, 240:15, 267:24, 268:4, 268:6, 272:5, 272:14, 272:19, 273:5, 277:16, 279:1, 286:11, 287:9, 289:16, 290:24, 290:25, 293:2
WHITNEY [1] - 288:14
WIDE [1] - 256:2
WIFE [7] - 189:1, 294:22, 295:4, 297:12, 297:16, 297:19, 297:25
WIFE'S [1] - 291:17
WILL [1] - 1:4
WIRE [7] - 197:18, 201:3, 201:5, 201:10, 206:15, 243:21
WITH [1] - 1:10
WITHDRAWAL [16] - 150:14, 150:19, 150:24, 189:12, 189:17, 193:3, 193:11, 193:22, 193:24, 207:1, 207:2, 207:3, 207:4, 207:10, 207:18, 244:7
WITHDRAWALS [8] - 157:4, 157:6, 157:8, 193:11, 201:2, 203:15, 206:23, 243:9
WITNESS [5] - 142:13, 189:15, 211:7, 278:18, 295:20
WITNESS [12] - 141:2, 142:10, 142:16, 216:15, 216:23, 217:3, 218:3, 219:25, 220:7, 228:19, 229:3, 232:9
WONDERING [1] - 224:4
WORD [3] - 176:14, 224:8, 225:24
WORDS [1] - 295:1
WORKERS [1] - 145:16
WORKPLACE [1] - 292:16
WORRIED [2] - 231:13, 297:17
WORTH [1] - 179:17
WRITE [1] - 188:21
WRITTEN [8] - 189:3, 194:20, 195:2, 196:22, 199:15, 243:14, 243:25, 265:19
WROTE [3] - 188:23, 198:5, 211:12

Y

Y'ALL [3] - 142:4, 230:10, 232:15
YEAR [3] - 177:11, 292:8, 293:20
YEARS [3] - 143:3, 143:7, 217:1
YOU [2] - 1:5, 1:8
YOURSELF [1] - 297:12
YOURSELVES [1] - 296:21

Z

ZERO [1] - 213:7
ZONE [2] - 279:2, 279:4
ZONE [1] - 279:10
ZOOM [3] - 183:21, 289:23, 291:6