

<p style="text-align: center;">UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA</p> <p style="text-align: center;">WEST PALM BEACH DIVISION CASE NO.: 08-81565-CIV-HURLEY/HOPKINS</p> <p>SECURITIES AND EXCHANGE) COMMISSION,) Plaintiff,) vs.) CREATIVE CAPITAL) CONSORTIUM, LLC, A) CREATIVE CAPITAL CONCEPTS,) LLC, and GEORGE L.) THEODULE,) Defendants.)</p> <p style="text-align: center;">Deposition of DOROTHY DELISFORT, taken on behalf of the Receiver, Jonathan E. Perlman, Esq., pursuant to the stipulations contained herein, in accordance with the Federal Rules of Civil Procedure, before Charna S. Perloe, Certified Court Reporter and Notary Public, at 75 Fourteenth Street, 25th Floor, Atlanta, Georgia, on the 10th day of April 2009, commencing at the hour of 10:39 a.m.</p> <p style="text-align: center;">* * * D'AMICO GERSHWIN, INC. Certified Court Reporters 11475 West Road Roswell, Georgia 30075 (770) 645-6111</p>	<p style="text-align: center;">3</p> <p style="text-align: center;">INDEX TO EXHIBITS (Continued)</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Exhibit No.</th> <th style="text-align: left;">Description</th> <th style="text-align: right;">Marked/First Identified</th> </tr> </thead> <tbody> <tr> <td>9</td> <td>Subpoena in a Civil Case, 1/15/09</td> <td style="text-align: right;">55</td> </tr> <tr> <td>10</td> <td>Copy of check for \$90,000 to Gerson Corominas, 10/18/08, BNGA000016</td> <td style="text-align: right;">61</td> </tr> <tr> <td>11</td> <td>Sunbiz document: Donna Haver, Inc.</td> <td style="text-align: right;">77</td> </tr> <tr> <td>12</td> <td>Sunbiz document: G\$Trade Financial, Inc.</td> <td style="text-align: right;">79</td> </tr> <tr> <td>13</td> <td>Sunbiz document: International Development Entrepreneurs of America, Inc.</td> <td style="text-align: right;">82</td> </tr> <tr> <td>14</td> <td>Georgia Secretary of State Corporate Filing: The Manna Group, Inc.</td> <td style="text-align: right;">82</td> </tr> <tr> <td>15</td> <td>Sunbiz document: Good Buy Homes, Inc.</td> <td style="text-align: right;">85</td> </tr> <tr> <td>16</td> <td>Order, Magistrate Court of Rockdale County, 1/5/09</td> <td style="text-align: right;">86</td> </tr> <tr> <td>17</td> <td>E-mail correspondence, 3/21/09 - 3/25/09, with attachment</td> <td style="text-align: right;">88</td> </tr> </tbody> </table>	Exhibit No.	Description	Marked/First Identified	9	Subpoena in a Civil Case, 1/15/09	55	10	Copy of check for \$90,000 to Gerson Corominas, 10/18/08, BNGA000016	61	11	Sunbiz document: Donna Haver, Inc.	77	12	Sunbiz document: G\$Trade Financial, Inc.	79	13	Sunbiz document: International Development Entrepreneurs of America, Inc.	82	14	Georgia Secretary of State Corporate Filing: The Manna Group, Inc.	82	15	Sunbiz document: Good Buy Homes, Inc.	85	16	Order, Magistrate Court of Rockdale County, 1/5/09	86	17	E-mail correspondence, 3/21/09 - 3/25/09, with attachment	88				
Exhibit No.	Description	Marked/First Identified																																	
9	Subpoena in a Civil Case, 1/15/09	55																																	
10	Copy of check for \$90,000 to Gerson Corominas, 10/18/08, BNGA000016	61																																	
11	Sunbiz document: Donna Haver, Inc.	77																																	
12	Sunbiz document: G\$Trade Financial, Inc.	79																																	
13	Sunbiz document: International Development Entrepreneurs of America, Inc.	82																																	
14	Georgia Secretary of State Corporate Filing: The Manna Group, Inc.	82																																	
15	Sunbiz document: Good Buy Homes, Inc.	85																																	
16	Order, Magistrate Court of Rockdale County, 1/5/09	86																																	
17	E-mail correspondence, 3/21/09 - 3/25/09, with attachment	88																																	
<p style="text-align: center;">2</p> <p style="text-align: center;">INDEX TO EXAMINATIONS</p> <table border="0"> <tr> <td>Examination By Ms. Van Vliet</td> <td style="text-align: right;">6</td> </tr> <tr> <td>Examination By Mr. Patrick</td> <td style="text-align: right;">91</td> </tr> </table> <p style="text-align: center;">INDEX TO EXHIBITS</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Exhibit No.</th> <th style="text-align: left;">Description</th> <th style="text-align: right;">Marked/First Identified</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Declaration of Dorothy Delisfort</td> <td style="text-align: right;">9</td> </tr> <tr> <td>2</td> <td>(Not marked)</td> <td></td> </tr> <tr> <td>3</td> <td>Copy of transcript of the deposition of Dorothy Delisfort, taken 2/9/09</td> <td style="text-align: right;">7</td> </tr> <tr> <td>3</td> <td>Corporate Authorization Resolution, 7/25/08, BNGA000003</td> <td style="text-align: right;">24</td> </tr> <tr> <td>4</td> <td>Limited Liability Company Authorization Resolution, 1/8/09, BNGA000004</td> <td style="text-align: right;">25</td> </tr> <tr> <td>5</td> <td>Copy of check number 991 to Envision Capital Investments, \$3,400, 10/8/08, BNGA000005</td> <td style="text-align: right;">26</td> </tr> <tr> <td>6</td> <td>Copy of check number 993 to Reverse Auto Loan, \$37,000, 10/15/08, BNGA000006</td> <td style="text-align: right;">27</td> </tr> <tr> <td>7</td> <td>Copy of check number 992 to Wealth Builders Circle, \$254,363.20, 10/15/08, BNGA000007</td> <td style="text-align: right;">35</td> </tr> <tr> <td>8</td> <td>Composite of three sets of documents, the first being Contract for Services 144A Asset Backed Registered Bond Offering</td> <td style="text-align: right;">52</td> </tr> </tbody> </table>	Examination By Ms. Van Vliet	6	Examination By Mr. Patrick	91	Exhibit No.	Description	Marked/First Identified	1	Declaration of Dorothy Delisfort	9	2	(Not marked)		3	Copy of transcript of the deposition of Dorothy Delisfort, taken 2/9/09	7	3	Corporate Authorization Resolution, 7/25/08, BNGA000003	24	4	Limited Liability Company Authorization Resolution, 1/8/09, BNGA000004	25	5	Copy of check number 991 to Envision Capital Investments, \$3,400, 10/8/08, BNGA000005	26	6	Copy of check number 993 to Reverse Auto Loan, \$37,000, 10/15/08, BNGA000006	27	7	Copy of check number 992 to Wealth Builders Circle, \$254,363.20, 10/15/08, BNGA000007	35	8	Composite of three sets of documents, the first being Contract for Services 144A Asset Backed Registered Bond Offering	52	<p style="text-align: center;">4</p> <p style="text-align: center;">APPEARANCES OF COUNSEL:</p> <p>On behalf of the Receiver, Jonathan E. Perlman, Esq.: THERESA VAN VLIET, Attorney at Law Genovese Joblove & Battista 200 East Broward Boulevard, Suite 1110 Fort Lauderdale, FL 33301 Telephone: (954) 453-8012 Facsimile: (954) 453-8010 E-mail: Tvanvliet@gjb-law.com</p> <p>On behalf of the Plaintiff: RACHEL K. PAULOSE, Attorney at Law (Via teleconference) Securities and Exchange Commission 801 Brickell Avenue, Suite 1800 Miami, FL 33131 Telephone: (305) 982-6384 Facsimile: (305) 536-4154 E-mail: Pauloser@sec.com</p> <p>On behalf of the Defendants: RUSSELL C. WEIGEL, III, Attorney at Law Russell C. Weigel, III, P.A. 5775 Blue Lagoon Drive, Suite 100 Miami, FL 33126 Telephone: (786) 888-4567 Facsimile: (786) 787-0456 E-mail: rweigel@investmentattorneys.com</p> <p>On behalf of the Deponent: BUDDY PARKER, Attorney at Law Maloy, Jenkins & Parker 25th Floor 75 Fourteenth Street, NW Atlanta, GA 30309 Telephone: (404) 875-2700 Facsimile: (404) 875-8757 E-mail: Parker@mjplawyers.com</p> <p>CURT B. THOMPSON, Attorney at Law Deming, Parker, Hoffman, Green, Campbell & Daly 4851 Jimmy Carter Boulevard Norcross, GA 30093 Telephone: (770) 564-2600 Facsimile: (770) 564-2267 E-mail: Curtbthompson@bellsouth.net</p>
Examination By Ms. Van Vliet	6																																		
Examination By Mr. Patrick	91																																		
Exhibit No.	Description	Marked/First Identified																																	
1	Declaration of Dorothy Delisfort	9																																	
2	(Not marked)																																		
3	Copy of transcript of the deposition of Dorothy Delisfort, taken 2/9/09	7																																	
3	Corporate Authorization Resolution, 7/25/08, BNGA000003	24																																	
4	Limited Liability Company Authorization Resolution, 1/8/09, BNGA000004	25																																	
5	Copy of check number 991 to Envision Capital Investments, \$3,400, 10/8/08, BNGA000005	26																																	
6	Copy of check number 993 to Reverse Auto Loan, \$37,000, 10/15/08, BNGA000006	27																																	
7	Copy of check number 992 to Wealth Builders Circle, \$254,363.20, 10/15/08, BNGA000007	35																																	
8	Composite of three sets of documents, the first being Contract for Services 144A Asset Backed Registered Bond Offering	52																																	

D'AMICO GERSHWIN, INC.

770.645.6111

www.AtlantaCourtReporter.com

888.355.6111

5	<p>1 APPEARANCES OF COUNSEL: 2 On behalf of Dolce Regency Suites: BRADFORD A. PATRICK, Attorney at Law 3 (Via teleconference) Chamberlin Patrick, P.A. 4 3001 North Rocky Point Drive East Suite 200 5 Tampa, FL 33607 Telephone: (813) 374-2216 6 Facsimile: (813) 234-4510 E-mail: Bpatrick@chamberlinpatrick.com</p> <p>7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p>	7	<p>1 listening in. So I'm going to need you to really speak 2 up because that microphone in the phone is not the 3 strongest in the world, and yesterday they were having 4 a little bit of trouble hearing. 5 A Okay. 10:51:54 6 Q And as before, when we spoke, if at any point 7 in time you need to consult with Mr. Parker, you just 8 let me know, and we'll take a break. 9 Today I would like to focus on a couple of 10 matters first off, the first being that you had your -- 10:52:13 11 you've had a chance this morning to review your 12 deposition transcript from the prior meeting, and I 13 can't really recall exactly when it was. Let me pull 14 it out for you. On February 9th, 2009; is that right? 15 A That's the date on it, yes. 10:52:41 16 Q Have you had a chance to review that 17 transcript? 18 A Yes. 19 MR. PARKER: Speak up so they can hear 20 you over the phone. 10:52:49 21 (Exhibit No. 3 was marked.) 22 BY MS. VAN VLIET: 23 Q I'm going to hand you an original that I've 24 marked. This one I would ask we won't write on. I've 25 premarked it as No. 3. 10:52:58</p>
6	<p>1 MS. VAN VLIET: Theresa Van Vliet with 2 the law firm of Genovese, Joblove & Battista 3 on behalf of the receiver. 4 MR. PARKER: Buddy Parker, Malloy, 5 Jenkins & Parker, on behalf of the witness, 10:39:39 6 Ms. Delisfort. 7 MR. THOMPSON: Curt Thompson with 8 Deming, Parker, Hoffman, Campbell, Green & 9 Daly on behalf of Ms. Delisfort. 10 MR. WEIGEL: Russell Weigel for George 10:39:50 11 Theodule. 12 MS. VAN VLIET: Brad and Rachel. 13 MS. PAULOSE: Rachel Paulose with the 14 Securities and Exchange Commission. 15 MR. PATRICK: Bradford Patrick for 10:40:05 16 Dolce Regency Suites, LLC. 17 (A recess was taken from 10:40 to 18 10:51.) 19 DOROTHY DELISFORT, 20 being first duly sworn, was examined and testified as 21 follows: 22 EXAMINATION 23 BY MS. VAN VLIET: 24 Q Good morning, Ms. Delisfort. As you may have 25 noticed, there are some people on the phone who are 10:51:34</p>	8	<p>1 MS. VAN VLIET: Buddy, I've given her 2 your copy. So why don't you use the 3 original. 4 BY MS. VAN VLIET: 5 Q You've had a chance to review that document 10:53:10 6 this morning. Can you tell me whether there are any 7 changes or explanations or corrections that you would 8 like to make to your prior testimony? 9 A Yes. You asked me some questions about the 10 officers of the club. 10:53:25 11 Q Could you do me a favor and give us the page 12 number that you're referring to? That might make it a 13 little bit easier, if that would be okay. 14 A Okay. 15 Q Well, let me ask you, which club's officers 10:53:36 16 are you talking about that you want to correct? Maybe 17 I can help you find it by using the index. 18 A Wealth Builders Circle. 19 Q Okay. 20 MR. PARKER: I think page 36. 10:55:14 21 A (By the Witness) Oh, yes. That's the page. 22 Q Okay. What corrections would you like to 23 make? 24 A The other officers were Gerald Sanon, Loo 25 Jimps, L-O-O, J-I-M-P-S. Marcus, I can't remember how 10:55:26</p>

<p>9</p> <p>1 to spell his first name. Marie Jean-Baptiste and 2 Stacey Fortunat. They were the very first officers. 3 Q Okay. Were there any other corrections, 4 changes or clarifications? 5 A Right now I can't recall. 10:55:58 6 Q Not that you can recall? 7 A No. 8 MS. VAN VLIET: Brad and Rachel, can 9 you hear the witness? 10 MR. PATRICK: Barely. 10:56:12 11 (A discussion ensued off the record.) 12 (Exhibit No. 1 was marked.) 13 BY MS. VAN VLIET: 14 Q I'm handing you, Ms. Delisfort, what I'm 15 marking as Exhibit No. 1. 10:57:00 16 MS. VAN VLIET: Exhibit No. 1, for the 17 record, is a four-page Declaration of 18 Dorothy Delisfort together with a two-page 19 excerpt -- I beg your pardon, a three-page 20 excerpt of a transcript that was filed with 10:57:41 21 it, and it was filed -- it's court document 22 number 54 in the proceeding in front of 23 Judge Hurley in the Southern District of 24 Florida. 25 MR. PATRICK: Was that 54 or 64? 10:57:59</p>	<p>11</p> <p>1 investment; is that right? 2 A Wealth Builders Circle sent money to CCC, yes. 3 Q For the purpose of investment, correct? 4 A Correct. 5 Q All right. In relation to that, did the 10:59:54 6 president of Wealth Builders at any of the points in 7 time receive commissions back from CCC? 8 A Not the president, the officers of Wealth 9 Builders Circle. 10 Q And the president would be one of the 11:00:20 11 officers; is that correct? 12 A Everybody in the office or officers. 13 Q Okay. And were you among them? 14 A I was among them. 15 Q In total then how much did you receive back 11:00:27 16 personally from CCC, if you -- 17 A I can't recall. 18 Q I was about to say if you can recall. 19 A I cannot recall. 20 Q Okay. We'll go through some records, and 11:00:38 21 maybe we can refresh. Now, how many of the other 22 officers received money? All of the ones you just 23 outlined for us a moment ago in your testimony 24 correcting the prior deposition testimony? 25 A Any officers that received commissions, yeah. 11:00:51</p>
<p>10</p> <p>1 MS. VAN VLIET: 54. 2 MR. PARKER: Thanks. 3 BY MS. VAN VLIET: 4 Q Ms. Delisfort, I would ask you to take a look 5 at page 4 of 4 on Exhibit 1, the fourth page, which -- 10:58:06 6 is that your signature? 7 A Yes. 8 Q Now, did you prepare this declaration yourself 9 or with the aid of your attorneys or anyone else, for 10 that matter? 10:58:32 11 A I prepared it. 12 Q Okay. You say in your declaration that Wealth 13 Builders was independent of Creative Capital 14 Consortium, LLC, and independent of any other 15 investment club; is that correct? 10:59:00 16 A That's correct. 17 Q Directing your attention to paragraph 5. 18 You also state in there, paragraph 6, that, to 19 your knowledge, none of the assets of Wealth Builders 20 and Creative Capital and George Theodule were ever 10:59:14 21 commingled nor with any other investment club. Do you 22 see that? 23 A Yes. 24 Q Okay. Now, you do acknowledge, do you not, 25 that Wealth Builders' money was transferred to CCC for 10:59:36</p>	<p>12</p> <p>1 Q Okay. Now, in addition to receiving 2 commissions, you were also a signatory on CCC accounts, 3 correct? 4 A That's incorrect. 5 Q It's incorrect that you were a signatory? I 11:01:13 6 recognize that your prior testimony is that it was a 7 mistake, but -- 8 A So that's incorrect. Your statement is 9 incorrect. 10 Q Well, you signed on CCC accounts, correct? 11:01:24 11 A Not to my knowledge, no. 12 Q Do you recall making withdrawals out of CCC 13 accounts aggregating them and then writing a check 14 to Gerson -- a certified cashier's check to Gerson 15 Corominus for \$80,000? 11:01:48 16 A No. 17 Q Okay. 18 A When we reviewed that the last time, we had a 19 lot of difficulties finding out which accounts and 20 where the moneys totalled to. 11:01:58 21 Q Okay. Let's go through it again then. 22 (Witness conferring with counsel.) 23 MS. VAN VLIET: Let the record reflect 24 there was a conversation between the witness 25 and her lawyer, an innocuous conversation 11:02:34</p>

<p>13</p> <p>1 about moving papers out of her hand to try 2 to enhance the quality of the audio. At 3 least, that's what I heard. 4 BY MS. VAN VLIET: 5 Q Now, Ms. Delisfort, I'm going to show you a 11:02:53 6 copy of what was previously marked as -- Ms. Delisfort, 7 do you need a minute to review something, or can I -- I 8 see you're reading something. Would you like a minute 9 to finish reading whatever it is you're reading? 10 A You can proceed. I can hear you. 11:03:14 11 Q Okay. I'm handing you what was previously 12 marked in your first deposition as Plaintiff's No. 3. 13 Take a look at that. 14 A That's not my signature. 15 Q Okay. It might be helpful if you let me ask 11:03:33 16 the question first, Ms. Delisfort. It might be a 17 little bit easier for the court reporter. Okay. 18 Your prior testimony, which you're repeating 19 again today, is that this signature, which purports to 20 be yours, on a SunTrust account for Creative Capital 11:03:52 21 Consortium, LLC, is not your signature; is that right? 22 A It's not my signature. 23 Q Okay. Would you be willing to provide the 24 receiver with handwriting exemplars? 25 A What does that mean? 11:04:09</p>	<p>15</p> <p>1 were a bunch of activities on one of the accounts that 2 were fraudulent activities, and I called the bank. 3 They told me I had to go there directly and meet with 4 them. 5 When I left Florida and went to the Bank of 11:06:21 6 North Georgia, we found out that my name was on that 7 account. That's when I had knowledge that my name had 8 been on this account, and I asked the lady that was 9 there to correct it because it was a mistake. 10 Q Okay. My question is simple. Is this your 11:06:40 11 signature? 12 A That's my signature. 13 Q Okay. 14 A But it was a mistake that they had made. 15 Helen says when she went to -- when she brought me the 11:06:56 16 documents to sign, she just told me sign here, sign 17 here, because she was the one who was opening the 18 accounts. I did not open the accounts myself. 19 Q Okay. So is it your testimony you didn't read 20 what you signed? 11:07:10 21 A I did not read it. 22 Q Okay. 23 A Because if I did, it would have -- my 24 signature would have been off of it. 25 Q Okay. And the Creative Capital Consortium's 11:07:16</p>
<p>14</p> <p>1 Q Why don't you take a moment to consult with 2 your lawyer. 3 (Witness conferring with counsel.) 4 A (By the Witness) Sure. 5 MS. VAN VLIET: And for the record, the 11:04:34 6 document that we're referring to is the 7 signature card for the SunTrust CCC account 8 ending in 8676, purportedly signed by George 9 Theodule and Dorothy Delisfort as members 10 on -- I don't see the date. 11:04:56 11 MR. PARKER: Focus on her. 12 BY MS. VAN VLIET: 13 Q I'm now handing you a copy of Plaintiff's 14 Exhibit 2, which was previously marked, which for the 15 record is Bates stamped BNGA000001. It is a record 11:05:13 16 from the Bank of North Georgia for the signature 17 account for CCC, the account ending in 8110. Take a 18 look at that and tell me whether or not that is your 19 signature. 20 A As I stated on my previous deposition, when we 11:05:36 21 went to Florida in December 2008, they handed him, 22 George, over his letters from his office that he had 23 left there, and when they gave them to him, the bank 24 statements for Bank of North Georgia were among them, 25 and when we opened the statements, I noticed that there 11:06:04</p>	<p>16</p> <p>1 office addresses were located at 8461 Lake Worth Road, 2 Suite 128 in Lake Worth; isn't that right? 3 A I don't know what address it is, but Bank 4 of -- 5 Q Do you -- 6 A I'm sorry. Bank of North Georgia made several 7 errors because they sent all the banks that had my -- 8 all the bank accounts that had my name on there, they 9 sent all of those to that address there. So they had 10 made a mistake in sending all the mails to the wrong 11:07:58 11 address, and the lady recognized that, and she fixed it 12 that same day when I told her it was a mistake. 13 MS. VAN VLIET: Move to strike, no 14 motion pending. 15 BY MS. VAN VLIET: 11:08:11 16 Q Ma'am, if you can just answer my questions, 17 we'll be able -- 18 A I have to give explanations to your questions 19 because there is a misunderstanding about that account, 20 and I explained that to Mr. Parker when we spoke, and I 11:08:19 21 told him that that was a mistake. 22 Q Ma'am, I'm going to ask you to stop disclosing 23 your communications with Mr. Parker. The receiver has 24 absolutely no desire to hear what your -- or need to 25 hear what your conversations were with your lawyer, 11:08:34</p>

<p>17</p> <p>1 either Mr. Parker or Senator Thompson, because that 2 would constitute a potential waiver of your 3 attorney-client privilege, and I'm just going to stop 4 you right now and ask you to please just answer my 5 questions so we can get moving. 11:08:49 6 MR. WEIGEL: I would like her to finish 7 the question without interruption, if you 8 don't mind. 9 MS. VAN VLIET: I'm not going to -- 10 you're not her lawyer, Mr. Weigel, and if 11:08:57 11 Mr. Parker tells me or Mr. Thompson tells me 12 that they want her to go ahead and waive her 13 attorney-client privilege, that's fine with 14 me. 15 MR. PARKER: I do not want you to waive 11:09:13 16 your attorney-client privilege. So don't 17 talk about your communication with me. 18 MR. THOMPSON: Remember when we spoke 19 before the first deposition, I said answer 20 the question first, and then you have a 11:09:25 21 right under Georgia law to explain any 22 answer you give? That's sort of the way we 23 do it here. Just answer it. 24 The answer can be I don't know. It can 25 be yes, no, I don't know. Whatever the 11:09:35</p>	<p>19</p> <p>1 A Yes. 2 Q Okay. And did you ever authorize George 3 Theodore to use your residential address for CCC bank 4 statements and mailings? 5 A Yes and no. 11:10:58 6 Q Okay. Please explain. 7 A When we got married, I know that he had 8 transferred some of his addresses to my home because 9 that's where we were planning to live, and before we 10 got married, I don't know if CCC's mailing were coming 11:11:33 11 to my personal home address. I can't make an accurate 12 statement on that. 13 Q When were you married? 14 A September 21st, 2008. 15 Q Okay. Turning your attention to BNGA000002, 11:11:50 16 do you recognize the signature -- both of the 17 signatures on there? 18 A I recognize the signature. 19 Q Whose is that? 20 A It looks like George's. 11:12:22 21 Q Okay. And the date of that signature card 22 opening a CCC account at the Bank of North Georgia is 23 down on the bottom left; is it not? What was the date 24 of that document? I only have one copy. So I don't 25 remember what it was. What's the date? 11:12:38</p>
<p>18</p> <p>1 answer is give it and then explain. Then if 2 she tries to interrupt your explanation, 3 then, of course, we can object. 4 THE WITNESS: Okay. 5 BY MS. VAN VLIET: 11:09:45 6 Q I apologize for interrupting, but I knew that 7 probably your lawyers didn't want you to waive that 8 just as I knew that probably Mr. Weigel didn't want 9 your husband yesterday to be inadvertently showing his 10 communications to Mr. Weigel to me by the way he was 11:09:58 11 holding things. 12 Are you familiar with an address 21 New London 13 Place, Snellville, Georgia, 30078? 14 A That sounds familiar, but that's not correct. 15 Q What about it sounds familiar? 11:10:18 16 A What about it sounds familiar? 17 Q Yeah. 18 A Not the 21. 19 Q Okay. What's the address in Snellville that's 20 familiar to you? 11:10:33 21 A It's 2108 New London Place, Snellville, 22 Georgia, 30078. 23 Q Okay. What's that the address to? 24 A That's my home. 25 Q That's your home? 11:10:43</p>	<p>20</p> <p>1 A January 6, 2009. Let me explain this. 2 Q Okay. 3 A When Helen Seiz brought George information 4 about that bank, he may -- I may have known that he was 5 going to use my address but not for his business, not 11:12:57 6 for his -- not for CCC, but just to receive the mailing 7 at my address because the bank was located in Georgia. 8 Q Okay. Let me see if I understand you. So 9 it's your testimony that you understood that the Bank 10 of North Georgia, because it was in Georgia, couldn't 11:13:23 11 mail statements to some place out of the State of 12 Georgia? 13 A That's not what I said. 14 Q Okay. So what is the fact that the bank -- 15 A I said when Helen opened the account for him 11:13:33 16 or when they opened the account, they were going to use 17 my address because my address was in Georgia. 18 Q Did they, Helen or your husband, explain to 19 you why they wanted to use your address because it was 20 in Georgia? 11:13:50 21 A It wasn't a question. 22 Q You just -- it didn't make any difference? 23 A Didn't make any difference. 24 Q Okay. By the way, who is Helen Seiz? 25 A She was a consultant for Wealth Builder 11:14:00</p>

<p>21</p> <p>1 Circle.</p> <p>2 Q And what kind of consulting did she do for</p> <p>3 Wealth Builder Circle?</p> <p>4 A She did everything. She helped to find banks</p> <p>5 like this one because at one point we needed to get 11:14:21</p> <p>6 other banks to do the transfers to CCC, and she worked</p> <p>7 in the office to help us break up The Manna Group. She</p> <p>8 was going to be the one helping us to put that</p> <p>9 together.</p> <p>10 Q Okay. We'll get to The Manna Group in just a 11:14:43</p> <p>11 minute.</p> <p>12 But physically where was she located? Up here</p> <p>13 or down in Florida?</p> <p>14 A She lives up here.</p> <p>15 Q Okay. Where does she live up here? 11:14:54</p> <p>16 A I don't know where she lives.</p> <p>17 Q Can you give me an idea of what county or what</p> <p>18 area? Does she live near Atlanta? Does she live --</p> <p>19 A I've never been to her home. I don't know</p> <p>20 what her address is. Sometimes she talks about 11:15:06</p> <p>21 Roswell. I don't know if that's where she lives. I</p> <p>22 don't know.</p> <p>23 Q Do you have her telephone number?</p> <p>24 A I should.</p> <p>25 Q Okay. Can you get that for me? 11:15:13</p>	<p>23</p> <p>1 marked as Plaintiff's 2.</p> <p>2 A (By the Witness) If this is the signature</p> <p>3 coming from Bank of North Georgia, it was a mistake,</p> <p>4 because they made a lot of mistakes on the accounts.</p> <p>5 They had my name crossed over with CCC's accounts, and 11:17:25</p> <p>6 they had George's name.</p> <p>7 They didn't have -- when we went there to</p> <p>8 clarify the account, they couldn't even find the</p> <p>9 signature card for George -- for George's signature,</p> <p>10 and the lady just removed that because she had -- they 11:17:41</p> <p>11 sent statements with his name on them, but the cards --</p> <p>12 she couldn't find any signature card with his</p> <p>13 signature, so -- and then with the addresses, they were</p> <p>14 sending even Wealth Builders Circle statements to that</p> <p>15 address, and clearly on the paperwork, it showed that 11:18:02</p> <p>16 it was supposed to go to the Wealth Builders' address.</p> <p>17 So as I'm stating again, Bank of North Georgia</p> <p>18 made a lot of mistakes and errors while opening these</p> <p>19 accounts, and I clarified that when I found out that</p> <p>20 there were mistakes made on the accounts. 11:18:20</p> <p>21 Q Okay. When you were just testifying a moment</p> <p>22 ago, you referred to this document, and it was a</p> <p>23 document that's not yet been marked. So let me grab</p> <p>24 that back so I can mark it and we can clarify it for</p> <p>25 the record, if you don't mind. 11:18:36</p>
<p>22</p> <p>1 A I can.</p> <p>2 Q Okay. Thank you.</p> <p>3 There were -- in addition to the bank account,</p> <p>4 the CCC bank account signature card that you say was --</p> <p>5 you've testified about before that you say was 11:15:38</p> <p>6 erroneously signed by you, there was also a corporate</p> <p>7 authorization resolution for the account at the Bank of</p> <p>8 North Georgia, BNGA000003. I'm going to ask you to</p> <p>9 take a look at that and tell me first whether that is</p> <p>10 your signature. 11:16:04</p> <p>11 A That looks like my signature.</p> <p>12 Q Okay. When you signed that document, did you</p> <p>13 know you were signing it -- did you know what you were</p> <p>14 signing?</p> <p>15 A I don't know which account this is. Which 11:16:32</p> <p>16 account is this?</p> <p>17 Q It's the same account, the same account at</p> <p>18 Bank of North Georgia. It's the one ending in 8110.</p> <p>19 A Is this --</p> <p>20 Q Here. Let me -- I don't want to confuse you 11:16:48</p> <p>21 or trick you, but there's the signature card for it.</p> <p>22 MS. VAN VLIET: For the record, the</p> <p>23 signature card that I just handed over for</p> <p>24 that Bank of North Georgia CCC account</p> <p>25 ending in 8110, I think, was previously 11:17:03</p>	<p>24</p> <p>1 (Exhibit No. 3 was marked.)</p> <p>2 BY MS. VAN VLIET:</p> <p>3 Q That would be BNGA, Bank of North Georgia,</p> <p>4 document 000003.</p> <p>5 Now, when you say that -- you testified that 11:18:55</p> <p>6 the Bank of North Georgia made mistakes in terms of not</p> <p>7 only having your name on these accounts but also</p> <p>8 sending statements to -- of Wealth Builders, rather, to</p> <p>9 the Creative Capital Consortium address at 8461 Lake</p> <p>10 Worth Road; is that right? 11:19:18</p> <p>11 A Yes.</p> <p>12 Q Are you familiar with an address at 3575 Koger</p> <p>13 Boulevard, Suite 180 in Duluth?</p> <p>14 A Yes. I gave you that address the last time.</p> <p>15 Q Okay. And that's a CCC address up here in 11:19:32</p> <p>16 Georgia, right?</p> <p>17 A Incorrect.</p> <p>18 Q Okay. Tell me whose address that is.</p> <p>19 A That's Wealth Builders Circle address.</p> <p>20 Q Okay. Did you at any time authorize your 11:19:43</p> <p>21 husband to use the Wealth Builders Circle address as a</p> <p>22 place to receive statements or company authorizations</p> <p>23 or any mail on behalf of CCC?</p> <p>24 A No. But I'm not the only one that works in</p> <p>25 the office. There are several officers, and Edwige was 11:20:10</p>

<p>25</p> <p>1 one of the officers that could have made that decision 2 and other members of the office. So I don't 3 necessarily have to be the person to give George 4 permission to do anything.</p> <p>5 Q Okay. So you're not saying that necessarily a 11:20:24 6 use of the Wealth Builders address for CCC was not 7 authorized. You're just saying you didn't authorize 8 it; do I have that correct?</p> <p>9 A Correct. 10 (Exhibit No. 4 was marked.) 11 BY MS. VAN VLIET:</p> <p>12 Q Okay. Let me ask you to see if you can 13 identify the signature. This is on a document I marked 14 as Plaintiff's 4.</p> <p>15 A That's George's signature, but as I told you 11:21:03 16 already, Bank of North Georgia made a lot of errors. 17 They probably put this address under here instead of 18 putting Creative Capital's address over there. So they 19 made a lot of errors with the addresses.</p> <p>20 And when they submit these documents to us, 11:21:23 21 they submitted them to me at least, when they submitted 22 them, there was a folder that was blocking like this or 23 up here, it was clipped from the top, and all they ask 24 is sign. So as I said, there was a lot of mistakes 25 with addresses and with signatures with Bank of North 11:21:41</p>	<p>27</p> <p>1 Q That's correct. 2 A So when this check was written, it could have 3 been written from any of the companies. 4 Q But that is your signature, correct? 5 A That's my signature. 11:23:26 6 MS. VAN VLIET: And for the record, 7 that's a check in the amount of, looks like, 8 \$3,400 on Bank of North Georgia account 9 ending in 8110. 10 (Exhibit No. 6 was marked.) 11 BY MS. VAN VLIET:</p> <p>12 Q BNGA000006, Exhibit No. 6, can you tell me 13 whether it's a Bank of North Georgia check written on 14 the same account? As with the other check that you 15 just described, it's a starter check in that it doesn't 11:23:51 16 have any preprinted name of the company up on the top 17 left. It's a check dated 10-15-08 in the amount of 18 \$37,000 to Reverse Auto Loan. 19 I'm going to show it to you and ask you if you 20 can identify the signatory on the check, the person who 11:24:09 21 signed the check? 22 A That looks like George's signature. I can't 23 tell. 24 Q Okay. Do you know what Reverse Auto Loan is? 25 A It was a car business to put in -- in order to 11:24:32</p>
<p>26</p> <p>1 Georgia. They could not even find my signature on some 2 of the accounts that they had there.</p> <p>3 Q Okay. 4 A So it could have been a mistake. 5 Q I was just asking if you recognize this 11:21:52 6 signature, ma'am. I understand. 7 A Yes, but you keep referring back to the Bank 8 of North Georgia, and I keep telling you that it was a 9 mistake, and it seems hard for you to understand that 10 these people can make mistake or that there was a 11:22:03 11 mistake on this account. 12 Q I'm going to quickly go through or I'm going 13 to go through -- whether it's quick or not remains to 14 be seen -- and just ask you to tell me whether or not 15 you can identify some signatures or not on some 11:22:29 16 documents. 17 (Exhibit No. 5 was marked.) 18 BY MS. VAN VLIET:</p> <p>19 Q I'm handing you what I've marked as Exhibit 20 No. 5, which for the record is Bank of North Georgia 11:22:54 21 000005, and ask you if you can identify the signator 22 check on that. 23 A That's my signature, but if you can look at on 24 the top of the check, there is no company name on top 25 of it. 11:23:10</p>	<p>28</p> <p>1 get -- to get your car paid off sooner than the terms. 2 Q Okay. And was there a Reverse Auto Loan or is 3 there still a Reverse Auto Loan here in Georgia? 4 A I don't know. 5 Q May I have a moment? 11:25:03 6 Do you recall testifying about Reverse Auto 7 Loan in your prior deposition? 8 A Yes. 9 Q Okay. Would you like to review that so that 10 you can refresh your recollection as to what Reverse 11:26:01 11 Auto Loan is and whether there's one in Georgia? 12 A You said if there is still. I said I don't 13 know. 14 Q Okay. Was there ever a Reverse Auto Loan in 15 Georgia? 11:26:16 16 A Yes. 17 Q And where was it located? 18 A 3575 Koger Boulevard. 19 Q And that is the same address that CCC had its 20 account and that Wealth Builders was located at; is 11:26:36 21 that -- I'm sorry. I said had its account. Had 22 statements mailed to by Bank of North Georgia; is that 23 correct? 24 A Say that again. 25 Q Sure. You just testified that the location 11:26:51</p>

<p>29</p> <p>1 that Reverse Auto Loan was located at at the time you 2 knew it to be operational in Georgia was 3575 Koger 3 Boulevard; is that right? 4 A Yes. 5 Q Okay. And that was also Wealth Builders; is 11:27:03 6 that correct? 7 A Yes. 8 Q And it was also the address that -- well, you 9 didn't authorize George to have CCC documents to, 10 nonetheless Bank of North Georgia lists that same 11:27:22 11 address for CCC, correct? I'm referring to Exhibit No. 12 4. 13 A Bank of North Georgia made mistakes on the 14 accounts. So that got to be a mistake that they made 15 on that paperwork because CCC's address is not with 11:27:37 16 Wealth Builders' address. 17 Q Didn't you just testify a few moments ago that 18 one of the other officers may have authorized George to 19 do it but that you didn't, you didn't know? 20 A I said I didn't personally, but when we signed 11:27:51 21 those papers, these people made mistakes. They made 22 mistakes on the documents. They had signature -- they 23 didn't have signature cards where they had my names on. 24 They didn't have signature card for George, yet they 25 had George's name on the accounts, and they were 11:28:11</p>	<p>31</p> <p>1 right? 2 A Yes. 3 Q Now, what, if you know, was the business model 4 or the principle behind Reverse Auto Loans here in 5 Georgia? 11:29:58 6 A I had my car in the program. I gave money 7 towards for my car towards the program. And you give 8 eight payments, and they'll start making payments for 9 your car for 36 months, I believe. 10 Q Okay. And which car of yours did you have in 11:30:14 11 the program? 12 A It was a Lexis. 13 Q Can you recall -- are you still driving it? 14 A Yes. 15 Q Can you recall what the -- obviously, you're 11:30:28 16 still driving it. Let's hope you can. Can you recall 17 what the model number is? 18 A It's a ES something. 19 Q ES something. Okay. And what year is it? 20 A 2004. 11:30:43 21 Q And you said you made payments to Reverse Auto 22 Loan up front. How many payments did you make? 23 A Eight payments. 24 Q And how much, approximately, were each of 25 those payments? 11:30:58</p>
<p>30</p> <p>1 sending everything to a Florida address. So that's why 2 I said that it was a mistake on that document. 3 Q Okay. The record is what the record is. 4 In addition to SunTrust somehow making a 5 mistake or getting your forged signature and all of the 11:28:32 6 mistakes on every single account that we've gone 7 through at Bank of North Georgia, are there any other 8 financial institutions that you're aware of now that 9 have mistakenly identified you as a signatory on any 10 CCC account? 11:28:50 11 A Not that I know. 12 Q Now, Reverse Auto Loan, who were the officers 13 of Reverse Auto Loan at the time that it shared office 14 space with Wealth Builders? 15 A Jean-Pierre and Duckens. 11:29:23 16 Q And is -- what was Jean-Pierre's -- is that 17 his full name? 18 A Gerard Jean-Pierre. 19 Q And Duckens, what was his -- 20 A Duckens Delisfort. 11:29:35 21 Q Thank you. And Duckens Delisfort is your 22 brother; is that right? 23 A Yes. 24 Q Your other brother -- one of your other 25 brothers, I should say, is Houston Delisfort; is that 11:29:45</p>	<p>32</p> <p>1 A I can't really remember the total amount, but 2 it was close to \$4,000. 3 Q Okay. And as I understand it, you make the 4 eight payments, and then Reverse Auto Loan takes over 5 all the rest of the payments for your car through the 11:31:25 6 duration of the life of -- 7 A I think they said for 36 months. 8 Q I apologize. You just said that. Is that a 9 leased car or a purchase? 10 A I purchased my car. 11:31:34 11 Q Okay. And is Reverse Auto Loan still making 12 the payments on your car? 13 A No. 14 Q When did Reverse Auto Loan -- strike that. 15 How many payments did Reverse Auto Loan make on your 11:31:45 16 car? 17 A I can't remember, but I think those payments 18 stopped in December or January this year. 19 Q January of '09? 20 A Yes. 11:32:01 21 Q Okay. And when did you purchase the car? 22 A Two thousand either '7 or '6. I can't recall. 23 Q Where did you purchase the car from? 24 A From Georgia. 25 Q What car dealership in Georgia? There's a 11:32:20</p>

<p>33</p> <p>1 bunch of them.</p> <p>2 A I went to the -- I went to the auction.</p> <p>3 Q Okay. What auction?</p> <p>4 A I don't remember. It was a gentleman that</p> <p>5 sold cars at his dealership, and he said he would take 11:32:35</p> <p>6 me to the auction.</p> <p>7 Q Okay. Was that gentleman somebody that George</p> <p>8 had introduced you to?</p> <p>9 A No. I didn't know George then.</p> <p>10 Q Has George since met the guy who has the car 11:32:48</p> <p>11 auction?</p> <p>12 A No.</p> <p>13 Q Okay. Did Reverse Auto Loan ever make any</p> <p>14 payments on your car?</p> <p>15 A Yes. They stopped the payments. I think they 11:33:04</p> <p>16 stopped the payments either in December or January.</p> <p>17 I'm not sure.</p> <p>18 Q Okay. And do you recall when you signed up</p> <p>19 with Reverse Auto Loan, so to speak?</p> <p>20 A Maybe in January or February 2008. 11:33:15</p> <p>21 Q Okay. And how is it that Reverse Auto Loan</p> <p>22 was able to make -- did they explain how they were</p> <p>23 going to be able to make all your 36 payments based on</p> <p>24 the receipt of only eight?</p> <p>25 A No. 11:33:38</p>	<p>34</p> <p>1 Q Did that concern you at all?</p> <p>2 A No.</p> <p>3 Q Why?</p> <p>4 A I was getting my car paid.</p> <p>5 Q Okay. Did you execute any kind of written 11:33:46</p> <p>6 agreements with your brother and Jean-Pierre?</p> <p>7 A I think Jean-Pierre did my paperwork.</p> <p>8 Q Did you sign any paperwork?</p> <p>9 A I think I may have, yes.</p> <p>10 Q Okay. Did George have any of his cars in 11:34:01</p> <p>11 Reverse Auto Loan up here in Georgia?</p> <p>12 A I don't know.</p> <p>13 Q Did any of your investors in Wealth Builders,</p> <p>14 other investors, have their cars in Reverse Auto Loan</p> <p>15 here? 11:34:24</p> <p>16 A I don't have knowledge of that. They most</p> <p>17 probably, yeah.</p> <p>18 Q Did you ever personally refer any of the</p> <p>19 investors in Wealth Builders over to your brother and</p> <p>20 Jean-Pierre? 11:34:33</p> <p>21 A Not that I recall.</p> <p>22 Q What kind of car is your brother Houston</p> <p>23 driving now?</p> <p>24 A I think he has a blue Benz.</p> <p>25 Q Do you know why your husband wrote this 11:34:55</p>
<p>35</p> <p>1 \$37,000 check to Reverse Auto Loan on the 15th of</p> <p>2 October 2008?</p> <p>3 A No.</p> <p>4 (Exhibit No. 7 was marked.)</p> <p>5 BY MS. VAN VLIET: 11:35:36</p> <p>6 Q I'm going to hand you what I marked as 7,</p> <p>7 which is Bank of North Georgia 000007, a check drawn on</p> <p>8 the CCC account ending in 8110. Again it's a starter</p> <p>9 check with no preprinted business name up at the left</p> <p>10 hand. It is dated 10-15-08. It is payable to Wealth 11:35:53</p> <p>11 Builders Circle in the amount of \$254,363.20. I'm</p> <p>12 going to ask you whether or not you can identify that</p> <p>13 signature?</p> <p>14 A It looks like George's signature.</p> <p>15 Q Do you recall in your capacity as an officer 11:36:09</p> <p>16 at the time of Wealth Builders receiving that money?</p> <p>17 A I didn't receive moneys from the office.</p> <p>18 Edwige was the person in charge of that.</p> <p>19 MS. VAN VLIET: Could we take a break</p> <p>20 for a minute? 11:36:35</p> <p>21 (A discussion ensued off the record.)</p> <p>22 BY MS. VAN VLIET:</p> <p>23 Q Putting aside whether you actually physically</p> <p>24 received the check, do you recall as an officer of</p> <p>25 Wealth Builders at the time the money, the \$254,000, 11:36:58</p>	<p>36</p> <p>1 from CCC coming into Wealth Builders accounts?</p> <p>2 A I did not handle moneys coming into the</p> <p>3 office. Edwige Benoit was the one involved in</p> <p>4 collecting and accounting in the office. So I don't</p> <p>5 have any recollection. 11:37:20</p> <p>6 Q Did you ever make yourself aware of the</p> <p>7 finances of Wealth Builders, Inc.?</p> <p>8 A Edwige was the businessman of the office, not</p> <p>9 myself.</p> <p>10 Q That's not my question. My question is did 11:37:33</p> <p>11 you ever make yourself aware of the finances of Wealth</p> <p>12 Builders, Inc.?</p> <p>13 A Edwige Benoit was the person involved in the</p> <p>14 financing. So I would not have knowledge of which</p> <p>15 moneys come in or come out. 11:37:51</p> <p>16 Q So is it your testimony, just so I'm clear,</p> <p>17 that you at no point in time when you were an officer</p> <p>18 of Wealth Builders, Inc., had any knowledge of any of</p> <p>19 the money coming or going from Wealth Builders; is that</p> <p>20 your testimony? 11:38:04</p> <p>21 A That's incorrect. I'm talking about this</p> <p>22 check here you're referring to for \$254,000. I'm</p> <p>23 telling you that I don't have knowledge of this check</p> <p>24 because I'm not the one who received the funds.</p> <p>25 Q I'm not asking you if you had knowledge of 11:38:18</p>

<p>37</p> <p>1 that check, ma'am. I'm asking you if you had knowledge 2 of money in that amount from CCC coming into Wealth 3 Builders, not whether you knew about the check. 4 A What I can see from the check, it was written 5 to Wealth Builders Circle. So it went into Wealth 11:38:34 6 Builders Circle, but you're asking me if I have 7 knowledge of this check. I don't have knowledge of it. 8 Q Okay. Put aside the check. Here. Did you 9 ever become aware of \$254,000 coming into Wealth 10 Builders from Creative Capital? 11:38:52 11 A I'm aware you showed it to me there, yes. 12 Q Were you aware of it then? 13 A Not that I can recall. 14 Q Okay. How often would you make yourself 15 familiar with the financial statements or the financial 11:39:03 16 health of Wealth Builders Circle? 17 A Edwige was the finance person, and he was the 18 businessman of the office. 19 Q Did you at any point in time make yourself 20 aware of the financial health of Wealth Builders Circle 11:39:20 21 while you were an officer? 22 A I don't know how else to explain it. Maybe I 23 don't understand the question you're trying to ask. 24 Q Okay. 25 A When moneys came, I'm not the one who 11:39:37</p>	<p>39</p> <p>1 requests being made, and we were investing with CCC, so 2 of course. 3 Q Okay. How many times do you recall that CCC 4 sent Wealth Builders money? 5 A I didn't handle the accounts. 11:41:11 6 Q I understand that. 7 A So I can't -- I can't recall how many times, 8 when, where. I can't recall that specifically as 9 you're asking me. 10 Q Okay. 11:41:21 11 A But I'm sure that they received funds from CCC 12 and the office sent their funds to be invested. 13 Q Okay. You've testified that and put in your 14 declaration that Wealth Builders would on occasion 15 provide or do its investments through CCC. Do you 11:41:40 16 recall that in your declaration? 17 A Yes. 18 Q Okay. What other avenues of investments did 19 Wealth Builders use to invest its clients' money or 20 customers' money? 11:41:56 21 A We had -- Edwige was doing the mortgages. He 22 was looking into purchasing some homes and get the 23 profits and invest it for some of the members. At one 24 point, we discussed doing a franchise with Zaxby's so 25 we can have a pool of money. 11:42:20</p>
<p>38</p> <p>1 personally handled the funds. It was Edwige that 2 handled the accounts. 3 Q I understand. Let me see if I can make the 4 question clear. 5 I understand that you didn't do the books, so 11:39:49 6 to speak, correct? 7 A Yes. 8 Q Okay. Did you at any point in time know how 9 much money Wealth Builders had taken in on a given day? 10 A Not really. I had -- I have -- we discuss 11:40:07 11 some of the issues in the office, but I can't sit and 12 say yes, I remember I received 200 here or 300 there or 13 100 here or 50 there. I can't recall that specifically 14 that you're asking me. 15 Q Okay. Did you ever have discussions with 11:40:26 16 Edwige or any of the other officers about how much 17 money Wealth Builders was taking in? 18 A I'm sure we did, yes. 19 Q Okay. Do you recall in those discussions any 20 specifics about the source of the moneys that were 11:40:42 21 coming in? 22 A Not exactly. 23 Q Do you recall that Wealth Builders received 24 money from Creative Capital? 25 A They had to because there were withdrawal 11:40:55</p>	<p>40</p> <p>1 Other investors came in with their ideas of 2 probably having an accounting service within the 3 office, and some of the others have discussed maybe 4 having free credit repairs for the members of the 11:42:42 5 office. So, yeah, there were several other avenues we 6 had discussed. 7 Q Okay. You've talked about a variety of 8 avenues that were discussed. I'm asking you what other 9 avenues were employed. What other investments apart 10 from CCC did Wealth Builders employ, did they actually 11:43:01 11 use, not discuss? 12 A There were -- there was three or four of the 13 officers -- I can't remember exactly -- went to 14 insurance classes in order to provide the insurance 15 services in the office. Edwige started looking into 11:43:22 16 homes, and I don't know if he had put any money down on 17 homes for some of the members. 18 There was a paralegal that was assisting 19 people with services that they may have needed that was 20 physically in the office, and she couldn't afford the 11:43:47 21 payment. So she left. So those are the ones we had 22 physically started. 23 Q Okay. Well, you said there was an insurance 24 service that they went to school. Did you ever invest 25 any of your clients' money in -- I can't see how you 11:44:03</p>

<p>41</p> <p>1 could do it -- but in something related to the 2 insurance industry?</p> <p>3 A We didn't have -- we didn't come to that 4 point, but that was the plan. They started the 5 schooling so that they could be able to do that. 11:44:15</p> <p>6 Q Okay.</p> <p>7 A It just never happened.</p> <p>8 Q Okay. So that didn't happen. By the way, 9 throughout this time --</p> <p>10 A It was in the process of being done, but 11:44:25 11 things kind of collapsed.</p> <p>12 Q I understand. By the way, at this time, 13 throughout this time period, what office did you hold 14 at Wealth Builders? You were the president the whole 15 time, correct? 11:44:42</p> <p>16 A Edwige and I shared one office.</p> <p>17 Q Who was the president of Wealth Builders?</p> <p>18 A I was assigned president.</p> <p>19 Q Okay. You testified that Edwige was looking 20 into some mortgage business, and there may have been 11:44:59 21 some investments there?</p> <p>22 A There could have.</p> <p>23 Q You don't know?</p> <p>24 A No.</p> <p>25 Q Okay. And -- 11:45:07</p>	<p>43</p> <p>1 Q -- came from CCC?</p> <p>2 A I think George had an arrangement with Captin 3 Construction.</p> <p>4 Q My question to you is were you aware that the 5 money, the \$300,000 that went for the down payment for 11:47:06 6 the two houses in Loganville, were you aware that that 7 money was coming from CCC?</p> <p>8 A I don't know which account George used for his 9 businesses, but I know that George was involved or had 10 arrangement with the builder with those houses. I 11:47:30 11 don't know if they were CCC's money or George's money. 12 I don't have knowledge of that.</p> <p>13 Q Did George have any other source of income 14 other than CCC from the time period that you -- let's 15 say, from the time period you started dating? 11:47:47</p> <p>16 A I don't know.</p> <p>17 MR. PARKER: May we have a break?</p> <p>18 MS. VAN VLIET: Absolutely. A restroom 19 break or how long -- 10 minutes, 15 minutes?</p> <p>20 THE WITNESS: However long you say. 11:48:09</p> <p>21 MS. VAN VLIET: 10. Off the record. 22 (Mr. Curt Thompson departs deposition 23 proceedings.) 24 (A recess was taken from 11:48 a.m. to 12:00 25 p.m.) 12:00:38</p>
<p>42</p> <p>1 A I know at one point, he may have. I don't 2 know. I can't recall exactly what he did.</p> <p>3 Q Okay. And you testified about a franchise 4 opportunity with Zaxby's?</p> <p>5 A Yes. 11:45:23</p> <p>6 Q Did you ever invest or did Wealth Builders 7 ever invest any clients' moneys in any franchising 8 opportunities?</p> <p>9 A We were looking into doing that, and it 10 didn't -- the office wasn't open for that long. We 11:45:38 11 were still restructuring, structuring, putting the 12 place in order. So several people were looking into 13 several other options and different things, and it 14 just -- we didn't have enough time to because things 15 started to not go so well. 11:45:58</p> <p>16 Q Okay. So is it fair to say that while you 17 were looking at a bunch of other options and with the 18 possible exception of Edwige may have put some 19 mortgages in, that all of the other investments, at 20 least that you're aware of, were with CCC? 11:46:14</p> <p>21 A Yes.</p> <p>22 Q Were you aware of the fact that the money used 23 to pay Captin Construction for the down payment of the 24 houses in Loganville --</p> <p>25 A Yes. 11:46:44</p>	<p>44</p> <p>1 BY MS. VAN VLIET:</p> <p>2 Q Ms. Delisfort -- Ms. Delisfort?</p> <p>3 A Yes.</p> <p>4 Q Do you need time to read whatever it is you're 5 reading? 12:00:51</p> <p>6 A I'm done.</p> <p>7 Q Okay. Before I forget, did you ever have a -- 8 host a party or have a party or attend a party for your 9 husband in Orlando in about May of 2008?</p> <p>10 A Yes. 12:01:28</p> <p>11 Q Could you do me a favor and speak up a little 12 bit? Good Lord.</p> <p>13 MS. VAN VLIET: That "good Lord" 14 comment, for the record, was related to the 15 wind outside Mr. Parker's office. 12:01:41</p> <p>16 BY MS. VAN VLIET:</p> <p>17 Q What was that party for?</p> <p>18 A George had done a lot of good for the people, 19 and there were many that wanted to recognize him for 20 the things that he has done for the community, and they 12:02:07 21 wanted to somehow show him that they appreciate it and 22 that they are supportive of his vision to help people 23 and to make us, you know -- what is the word? I can't 24 really think of the word. 25 But a lot of people had the desire to show him 12:02:49</p>

<p>45</p> <p>1 how much they appreciated the things that he has done, 2 and some wanted to do a party. Others wanted to do a 3 picnic, and I thought I would host a party so that we 4 can all come together and show our appreciation towards 5 him. 12:03:16</p> <p>6 Q Okay. And among the invitees to that party 7 were various club presidents; is that right?</p> <p>8 A That might be correct.</p> <p>9 Q Do you know a guy by the name of Rock 10 Sanozier? 12:03:31</p> <p>11 A That name doesn't sound familiar.</p> <p>12 Q During the time period that this party was 13 held in May of 2008 --</p> <p>14 A You said Rock Sanozier?</p> <p>15 Q I believe that's his name. I'll get you the 12:03:46 16 spelling later. I believe it's R-O-C-K S-A-N-Z-I-O-R.</p> <p>17 During that party, do you recall your husband 18 talking to a number of the club presidents about a 19 potential investment opportunity in a hotel in Orlando?</p> <p>20 A I don't recall that. 12:04:11</p> <p>21 Q Okay. At that point in time, had your husband 22 already started discussions with regard to Dolce 23 Regency and its potential purchase?</p> <p>24 A I don't have knowledge of that.</p> <p>25 Q Were you with your husband during times when 12:04:27</p>	<p>47</p> <p>1 A I think at one point, she, when we were 2 talking about me getting a loan for this hotel, his 3 name came up as the owner of this hotel, but I can't 4 even recall the entire conversation or what it was 5 about, but his name came up. 12:06:07</p> <p>6 Q Okay. And what time -- can you pinpoint or 7 give me some kind of an estimate of what time it was 8 that you first -- you were first approached about 9 obtaining financing for this hotel project?</p> <p>10 A I can't recall. 12:06:27</p> <p>11 Q Was it before or after this party in Orlando?</p> <p>12 A I cannot recall. I've tried after my 13 deposition to think about the dates. I cannot recall.</p> <p>14 Q Well, you traveled in relation to that attempt 15 to get a loan, didn't you? 12:06:48</p> <p>16 A Yes.</p> <p>17 Q In addition to other places, you traveled to 18 Zurich; is that right?</p> <p>19 A Yes.</p> <p>20 Q Where or when did you take the trip to Zurich? 12:06:59</p> <p>21 A In December 2008.</p> <p>22 Q Okay. So would it be fair to say that you 23 were initially approached about the idea of you 24 obtaining financing prior to December of 2008?</p> <p>25 A I can't recall the specific date, but I know 12:07:22</p>
<p>46</p> <p>1 he met with German Cardona or others related to 2 Cardona?</p> <p>3 A I don't recall meeting Mr. Cardona.</p> <p>4 Q Did you ever talk to Mr. Cardona on the phone? 5 A I can't recall that either. 12:04:43</p> <p>6 Q Did you ever talk to anybody who represented 7 themselves as being an agent or speaking on 8 Mr. Cardona's behalf?</p> <p>9 A Gabrielle.</p> <p>10 Q Okay. When you say "Gabrielle," are you 12:04:57 11 referring to Gabrielle Alexis?</p> <p>12 A Yes.</p> <p>13 Q And she was the lawyer for Creative Capital; 14 is that correct?</p> <p>15 A I don't know who she was the lawyer for. 12:05:07</p> <p>16 Q Okay. You said a moment ago that Gabrielle 17 spoke on behalf of German Cardona; is that right?</p> <p>18 A You said did I ever talk to anybody that 19 represented Cardona. I had spoken to her, yes.</p> <p>20 Q Okay. But my point was was she speaking to 12:05:28 21 you on behalf of Mr. Cardona?</p> <p>22 A I can't be that specific, no.</p> <p>23 Q Okay. Tell me about the conversations that 24 you and Ms. Alexis had regarding Dolce Regency and 25 Cardona. 12:05:48</p>	<p>48</p> <p>1 in December I went there, to Zurich, to try to get a 2 loan.</p> <p>3 Q Okay. Let's back it up a little bit. Prior 4 to going to Zurich, had you gone anyplace else to try 5 to get a loan? 12:07:45</p> <p>6 A I can't recall. I don't know. I don't think 7 so.</p> <p>8 Q Okay. By the way, you understand that when 9 I'm asking these questions about getting a loan, I'm 10 talking about getting a loan with regard to financing 12:07:58 11 for Dolce Regency? You understand that; is that right?</p> <p>12 A Yes.</p> <p>13 Q Okay. As opposed to any other loan you may 14 have gotten in your life.</p> <p>15 I know you can't recall specifically when you 12:08:08 16 were first approached about getting this loan. Can you 17 tell me who first brought the subject up?</p> <p>18 A I can't remember that either. I know that 19 either George or Gabrielle or Dan. I can't really 20 recall who it was. 12:08:39</p> <p>21 Q When you say "Dan," who are you referring to?</p> <p>22 A The guy that did the first loan.</p> <p>23 Q Would that be Dan Lavan?</p> <p>24 A That sounds familiar.</p> <p>25 Q When you say "the first loan," what loan are 12:08:48</p>

<p>49</p> <p>1 you talking about?</p> <p>2 A Some loan they said that he tried to get and</p> <p>3 he didn't get. So now they were looking for somebody</p> <p>4 else to get the loan.</p> <p>5 Q And when you say "they said," who is they? 12:08:57</p> <p>6 A That's what I said. I can't recall who.</p> <p>7 Q I'm sorry. You said that someone told you</p> <p>8 that Dan -- was that George and Alexis?</p> <p>9 A That's what I'm saying. I don't know if it</p> <p>10 was Dan or Gabrielle or Dan that approached me. I 12:09:13</p> <p>11 don't recall who approached me about it specifically.</p> <p>12 Q Okay. At some point in time you had</p> <p>13 conversations with George about getting the loan; is</p> <p>14 that right?</p> <p>15 A Yes. 12:09:23</p> <p>16 Q And what did he ask you to do? What did he</p> <p>17 say to you?</p> <p>18 MR. WEIGEL: I'm going to object on</p> <p>19 marital and spousal communication</p> <p>20 privileges, ask you not to answer it. 12:09:36</p> <p>21 MS. VAN VLIET: Note our objection.</p> <p>22 It's the crime fraud exception. We'll have</p> <p>23 to duke that out with the judge later on.</p> <p>24 BY MS. VAN VLIET:</p> <p>25 Q Ma'am, what did Gabrielle Alexis tell you 12:09:53</p>	<p>51</p> <p>1 the idea that you were going to retain this loan in</p> <p>2 your personal name or through a corporation?</p> <p>3 A I believe through a corporation.</p> <p>4 Q What was the name of the corporation?</p> <p>5 A I don't know. 12:11:22</p> <p>6 Q Okay. Let me run some names by you and see if</p> <p>7 it refreshes your recollection as to what name.</p> <p>8 MR. PARKER: We can save a lot of time</p> <p>9 by --</p> <p>10 (Witness conferring with counsel.) 12:11:38</p> <p>11 MS. VAN VLIET: May the record reflect</p> <p>12 the witness and her counsel are conferring.</p> <p>13 So we're taking a break for now.</p> <p>14 (Witness conferring with counsel.)</p> <p>15 MR. PARKER: I'm going to present to 12:11:58</p> <p>16 you part of production pursuant to the</p> <p>17 subpoena of documents that were obtained in</p> <p>18 Zurich at the meeting. I think that's</p> <p>19 the -- just to save time.</p> <p>20 MS. VAN VLIET: Okay. 12:12:09</p> <p>21 (Witness conferring with counsel.)</p> <p>22 MS. VAN VLIET: Let me have a moment to</p> <p>23 -- do you have a copy of this?</p> <p>24 MR. PARKER: Yeah. I'll get a copy.</p> <p>25 A (By the Witness) While you're reviewing that, 12:12:51</p>
<p>50</p> <p>1 about getting the loan?</p> <p>2 A The only conversation I can recall was her</p> <p>3 asking me for my social and my date of birth and my</p> <p>4 address on the phone.</p> <p>5 Q How much of a loan did they want you to get? 12:10:08</p> <p>6 A I'm not sure. I never seen any documents</p> <p>7 about loans, so -- I never physically saw a document.</p> <p>8 So I don't know how much they would have put. I really</p> <p>9 don't know.</p> <p>10 Q Well, did you have any vague notion of how 12:10:27</p> <p>11 much you were going to be signing up for a loan for? A</p> <p>12 hundred dollars or a hundred million dollars? Did you</p> <p>13 have any idea?</p> <p>14 A Not really. Only when we went to Zurich, they</p> <p>15 were -- the gentleman that was speaking about the 12:10:43</p> <p>16 project, he said something about two hundred forty or</p> <p>17 fifty. I can't even remember the whole number that he</p> <p>18 mentioned.</p> <p>19 Q When he mentioned two hundred and forty or two</p> <p>20 hundred and fifty, did you believe that was 240,000,000 12:10:55</p> <p>21 or 240,000 or 240?</p> <p>22 A He was speaking in millions, but he was</p> <p>23 speaking in bonds. So I don't know what that relates</p> <p>24 to in money.</p> <p>25 Q Okay. And were you to obtain this loan -- was 12:11:08</p>	<p>52</p> <p>1 can I ask that the first documents I gave you for the</p> <p>2 first deposition, I never received my originals.</p> <p>3 Q I believe we sent them back to Mr. Thompson.</p> <p>4 A I don't have them.</p> <p>5 MR. PARKER: I think he has the 12:13:08</p> <p>6 originals. He brought them over.</p> <p>7 THE WITNESS: Okay.</p> <p>8 MS. VAN VLIET: I think I gave them</p> <p>9 back right away.</p> <p>10 THE WITNESS: Thank you. 12:13:15</p> <p>11 MS. VAN VLIET: You're welcome. I try</p> <p>12 to be pretty anal about that.</p> <p>13 Buddy, do you have another copy or do</p> <p>14 you want me to go make a copy?</p> <p>15 MR. PARKER: No. I can make a copy.</p> <p>16 MS. VAN VLIET: Let's make more copies</p> <p>17 so I can go through with your client and</p> <p>18 have her identify.</p> <p>19 (A recess was taken from to 12:14 to 12:18</p> <p>20 p.m.) 12:18:32</p> <p>21 (Exhibit No. 8 was marked.)</p> <p>22 BY MS. VAN VLIET:</p> <p>23 Q I'm going to mark this all as one composite</p> <p>24 exhibit, and it will be Exhibit 8. I know you got a</p> <p>25 copy right there. Actually, if we could trade, because 12:18:51</p>

53

1 that way you'll have the original and I'll have a copy
 2 I can keep, except --
 3 MS. VAN VLIET: How many copies did you
 4 just give me? Maybe I've got two copies.
 5 A (By the Witness) Oh, here. 12:19:08
 6 Q Let me make sure we're looking at the same
 7 thing. That wouldn't be very good of me to have you
 8 looking at something different.
 9 MR. PARKER: Yeah. Those three are
 10 composite. 12:19:27
 11 BY MS. VAN VLIET:
 12 Q Okay. There you go. Now we're on the same
 13 page, so to speak.
 14 MS. VAN VLIET: The Exhibit 8, for the
 15 record is a multipage composite exhibit 12:19:35
 16 consisting of basically three sets of
 17 documents.
 18 BY MS. VAN VLIET:
 19 Q Ms. Delisfort, where did you get these
 20 documents? 12:19:51
 21 A The gentleman in Zurich gave them to me.
 22 Q Okay. And did he give them to you during that
 23 December 2008 trip?
 24 A Yes.
 25 Q I notice on the first set of documents, which 12:20:02

54

1 consists of ten pages, that there are some initials in
 2 the bottom right-hand corner on each page. Do you see
 3 those initials?
 4 A Yes.
 5 Q Whose initials are those? 12:20:24
 6 A That's mine and the guy.
 7 Q Are yours at the top?
 8 A Yeah.
 9 Q Okay. Now, similarly, on the eighth page --
 10 well, sorry, I beg your pardon -- on the seventh page 12:20:42
 11 of the document, there's a signature. Do you see that
 12 where it says, "Mr. Dorothy Delisfort, for and on
 13 behalf of Dolce Regency Suites"?
 14 A Yes.
 15 Q Is that your signature? 12:21:00
 16 A Yes.
 17 Q Obviously, a typo with the "Mr." as opposed to
 18 "Ms." or "Mrs."?
 19 A Yes.
 20 Q The next page, page 8, again a typographical 12:21:06
 21 error, "Mr. Dorothy Delisfort, Dolce Regency Suites,
 22 2108 New London Place, Snellville, Georgia, ZIP 30078,
 23 USA." Is that your signature?
 24 A Yes.
 25 Q In fact, that's the same Snellville, Georgia 12:21:23

55

1 address that was your home address; is that right?
 2 A Yes.
 3 Q So you've had these documents since December
 4 2008; is that right?
 5 A He gave them to me then. 12:21:33
 6 Q Have you had them the entire time?
 7 A No.
 8 Q What did you do with them afterwards? Where
 9 were they?
 10 A I gave them to Gabrielle Alexis. 12:21:45
 11 (Exhibit No. 9 was marked.)
 12 BY MS. VAN VLIET:
 13 Q I'm going to hand you Exhibit 9, which is a
 14 copy of the initial subpoena that was served on you
 15 that resulted in your testimony from the prior 12:21:56
 16 deposition. I've marked a page. It's a subpoena that
 17 required you to turn over documents.
 18 Can you tell me, among the documents that you
 19 were to turn over in response to this Court order were
 20 documents related to Dolce Regency Suites. Do you see 12:22:10
 21 that?
 22 A Okay.
 23 Q Can you tell me why these documents weren't
 24 turned over previously?
 25 A I didn't have them. I just told you I did not 12:22:22

56

1 have the documents.
 2 Q When did you get them back from Ms. Alexis?
 3 A When I met with Mr. Parker, he told me did I
 4 have the documents. I told him, no, I didn't. He said
 5 if I could get them. I said, yes, I would get them. 12:22:35
 6 Q So Gabrielle Alexis had these. Is that who
 7 you got them from?
 8 A Yeah.
 9 Q And when you got them from her, did you get
 10 them by calling her, visiting her, what? 12:22:45
 11 A I told -- I called her and told her to mail
 12 them to me.
 13 Q And did she say to you that she had them
 14 readily available, that they were there?
 15 A She said she will try to send them to me. 12:22:57
 16 Q Okay. And how long after this phone call did
 17 Gabrielle Alexis produce the documents to you?
 18 A I know when I received them. I don't know. I
 19 don't remember the time I called her.
 20 Q When did you receive them? 12:23:11
 21 THE WITNESS: When did I meet with you?
 22 BY MS. VAN VLIET:
 23 Q More or less?
 24 THE WITNESS: The same day I met with
 25 you, the same day I gave this -- 12:23:17

<p>57</p> <p>1 MS. VAN VLIET: I'll accept a 2 stipulation --</p> <p>3 MR. PARKER: I'll represent that we met 4 on Monday of this week when I first obtained 5 custody of these documents. 12:23:34</p> <p>6 MS. VAN VLIET: Okay.</p> <p>7 BY MS. VAN VLIET:</p> <p>8 Q So to the best of your knowledge, Ms. Alexis 9 had these documents from the point in time that you 10 gave them to her up through at least Monday of this 12:23:45 11 last week; is that right?</p> <p>12 A Yes.</p> <p>13 Q Okay. Well, obviously, I don't have time to 14 look through this whole thing. So I may have some more 15 questions for you on the documents themselves, but 12:24:08 16 let's go through them a little bit.</p> <p>17 Does this document refresh your recollection 18 as to what the name of the corporation was that you 19 were supposed to be obtaining this loan?</p> <p>20 A I never read it. 12:24:20</p> <p>21 Q Okay. The document that you signed, is that 22 the document you never read or you never read any of 23 the documents that you just provided me in connection 24 with --</p> <p>25 A I never read any of them. 12:24:45</p>	<p>59</p> <p>1 \$450,000,000, turning your attention to the first page 2 of the exhibit you just provided to me?</p> <p>3 A It says for 144A asset backed bond offering 4 for a total of 4,000,000.</p> <p>5 Q 4,000,000? 12:26:55</p> <p>6 A I'm sorry. 450,000,000 for a 10-year bond 7 with 6.5. I don't know what that means.</p> <p>8 Q Okay. You were signing these documents and 9 did sign these documents on behalf of Dolce Regency 10 Suites; is that correct? 12:27:12</p> <p>11 A I don't know if it was on their behalf. He 12 told me to sign to say that I have received the 13 documents, not to represent the company.</p> <p>14 Q Okay. Turn to page 7. You've identified your 15 signature, albeit with a typo that says "Mr.," where 12:27:32 16 you signed for and on behalf of Dolce Regency Suites, 17 agreed to and accepted by. Do you see that?</p> <p>18 A I see it.</p> <p>19 Q Okay. Who authorized you to sign on behalf of 20 Dolce Regency Suites? 12:27:47</p> <p>21 A Gabrielle is the one who made the reservation 22 for me to meet with this gentleman.</p> <p>23 Q Is it your testimony that Gabrielle Alexis 24 authorized you to sign on behalf of Dolce Regency 25 Suites? 12:28:08</p>
<p>58</p> <p>1 Q Okay. The second part of the composite 2 exhibit reflects some handwritten notes. Whose 3 handwriting is that; do you know?</p> <p>4 A The gentleman.</p> <p>5 Q By the way, what was the purpose of you 12:24:57 6 initialing every page of the document?</p> <p>7 A He said I had to initial it to say that I 8 received this, and I initialed it.</p> <p>9 Q Did you understand that initialing each page 10 meant that you had read it and understood it? 12:25:16</p> <p>11 A No.</p> <p>12 Q Is it your ordinary practice to sign documents 13 without reading -- legal documents without reading them 14 and understanding them first?</p> <p>15 A When he gave me the documents, he asked me to 12:25:29 16 sign it to say that I received it, not that I've 17 understood it.</p> <p>18 Q Okay. What did you understand that you were 19 going to Zurich for and having this meeting for? What 20 was your understanding? 12:25:47</p> <p>21 A They said that they could get bonds to get the 22 hotel financing and probably to pay -- to pay bonds 23 back to whoever we wanted to pay them back to.</p> <p>24 Q Okay. And do you recall that the amount of 25 bonds that they were talking about getting was 12:26:15</p>	<p>60</p> <p>1 A I don't know if she authorized me to, but 2 she's the one who told us that this was an opportunity 3 to get finances.</p> <p>4 Q Okay. And who else attended this meeting in 5 Zurich besides you, the gentleman and the gentleman 12:28:25 6 whose name you can't recall?</p> <p>7 A We were the only two people there. He had his 8 employee or partner on the other side of the room.</p> <p>9 Q Okay. And who else traveled to Zurich with 10 you? 12:28:42</p> <p>11 A George.</p> <p>12 Q Anybody else?</p> <p>13 A No.</p> <p>14 Q Did you meet anybody else there other than 15 this gentleman? 12:28:48</p> <p>16 A No.</p> <p>17 Q Who else knew, aside from Gabrielle Alexis, 18 that you were going on this trip, to your knowledge?</p> <p>19 A I think Gerson.</p> <p>20 Q When you say "Gerson," are you referring to 12:29:01 21 Gerson Corominas?</p> <p>22 A Yes.</p> <p>23 Q He's the same individual to whom you were the 24 remitter on the \$80,000 cashier's check, correct?</p> <p>25 A When we did that deposition on those funds, 12:29:15</p>

61

1 it's still not clear to me with the numbers how they
 2 came about and what the total was and which accounts
 3 they came from. It was all confusing to me. So I
 4 believe the one that I saw that had my signature on it
 5 was a different amount. I can't recall how much that 12:29:39
 6 was for.
 7 Q Okay. Putting aside where the money came from
 8 for the moment, because the records will speak for
 9 themselves on that score, I'll mark as Exhibit 10,
 10 which is BNGA000016, a cashier's check in the amount of 12:30:08
 11 \$80,000 to Gerson Corominas remitted for Dorothy
 12 Delisfort.
 13 (Exhibit No. 10 was marked.)
 14 BY MS. VAN VLIET:
 15 Q Take a look at that. Do you recall previously 12:30:23
 16 testifying that your husband called you up and asked
 17 you to go get the cashier's check and you did it? Do
 18 you recall that testimony?
 19 A This is accurate. I see it now. I told you I
 20 didn't recall how much the amount was. 12:30:37
 21 Q Do you recall your prior testimony that your
 22 husband told you to go get a cashier's check for
 23 \$80,000 and send it to -- I mean, for Gerson Corominas?
 24 Do you recall that?
 25 A If you say that I did, I did. 12:30:51

62

1 Q Well, as a matter of fact, you attached it and
 2 filed it with your declaration. Turn your attention to
 3 page 69 of your deposition, the question on line 13.
 4 Answer at line 16, quote: "I don't know for
 5 what purpose, but my husband, if he asked me to go to 12:31:27
 6 the bank and do a transaction for him, I would do it.
 7 But I don't know what -- I know he's the president of a
 8 club. So I would assume it's for his club."
 9 A Okay.
 10 Q Do you see that? 12:31:37
 11 A Yeah.
 12 Q Okay. In the time period since your original
 13 deposition in the time that you've had to reflect on
 14 this, have you gained any better recollection about why
 15 you gave Gerson Corominas \$80,000? 12:31:53
 16 A Huh-uh (negative).
 17 Q Okay. Have you at any point in time been an
 18 officer or director of Dolce Regency Suites, LLC?
 19 A I don't know.
 20 Q You don't know? 12:32:10
 21 A I don't know.
 22 Q And what is it -- why did you think that you,
 23 Dorothy Delisfort, would be eligible or a candidate for
 24 a transaction, a loan transaction in a multimillion
 25 dollar amount? 12:32:39

63

1 A It wasn't my idea. It was the people that
 2 were -- that used to handle this type of transactions.
 3 They said I had good credit and I could help find
 4 financing.
 5 Q You have good credit? 12:32:51
 6 A That's what they said, yes.
 7 Q Okay. Do you have collateral or assets behind
 8 you that could secure a \$450,000,000 indebtedness?
 9 A I don't know what this is for. They said it
 10 was a bond for a loan. So I don't know how that works. 12:33:16
 11 And when we went there, they said it was going to be
 12 just -- the guy didn't want to meet -- didn't want to
 13 send paperwork unless he met me face to face, and I had
 14 to be there to meet him face to face. So I went to
 15 meet him. 12:33:35
 16 But I was supposed to just come back and give
 17 this to the people that understand these languages so
 18 they could see if that's something they wanted to do or
 19 not.
 20 Q Well, when you say "understand these 12:33:45
 21 languages," the documents are in English, right? You
 22 can read them. You're not talking about languages in
 23 terms of a foreign language, right?
 24 A It's a foreign language to me because I don't
 25 do finances. 12:33:57

64

1 Q Okay. Now, why is it that you -- is the use
 2 of your home address again here, the 2108 New London
 3 Place, Snellville, Georgia, for Dolce Regency Suites,
 4 is that a mistake, too, just like all these others?
 5 A That was not a mistake. He wanted to know the 12:34:18
 6 address to the hotel. I didn't know it. So he said if
 7 he could use my address. I told him yes.
 8 Q Okay. Who is it that -- I thought you said
 9 Gabrielle Alexis prepared this?
 10 A I didn't say that, ma'am. 12:34:33
 11 Q Who prepared this then?
 12 A The gentleman I went to meet.
 13 Q And it's your testimony that these documents
 14 weren't already ready when you got there? They
 15 prepared them there on the site when you were there? 12:34:42
 16 A It was already ready, but when -- he had some
 17 blank space, like the address. So I didn't know the
 18 address, and I told him I did not know it.
 19 Q So anywhere where the address for Dolce
 20 Regency Suites appears, that's information that you 12:34:59
 21 provided to him on the spot, and then you -- I guess
 22 they went in and filled it in and came back out with
 23 the documents; is that how it happened?
 24 A He asked me for the address. I said I don't
 25 know the address. He said, okay, can we use your home 12:35:15

<p>65</p> <p>1 address. I said sure.</p> <p>2 Q What did you understand -- what did Gabrielle</p> <p>3 Alexis or this gentleman understand your obligations as</p> <p>4 a signatory on this legal document work?</p> <p>5 A I don't know what my obligations were except 12:35:37</p> <p>6 that I had good credit and that I could help them to</p> <p>7 get it financed.</p> <p>8 Q And when you say to help them get the</p> <p>9 financing, you're referring to your husband; is that</p> <p>10 right? 12:35:50</p> <p>11 A Whoever was involved that needed it financed.</p> <p>12 Q Well, in addition to your husband, who else,</p> <p>13 to your knowledge, was involved that needed financing?</p> <p>14 A That's just a statement I made.</p> <p>15 Q I understand it's a statement that you made. 12:36:03</p> <p>16 I'm trying to understand what you mean. Did you</p> <p>17 know --</p> <p>18 A I don't know the people who are involved in</p> <p>19 this except for Gabrielle, Dan, like I said, and</p> <p>20 George. So I don't know -- and when we met in Orlando 12:36:17</p> <p>21 when they were having a meeting for some type of</p> <p>22 closing, there were some people there I can't even</p> <p>23 remember their names.</p> <p>24 Q When you're talking about the closing, are you</p> <p>25 talking about the closing in August for Dolce Regency? 12:36:29</p>	<p>67</p> <p>1 the paperwork.</p> <p>2 Q Okay. And did he write these notes as you</p> <p>3 were meeting with him, or did already have them</p> <p>4 prepared when you arrived?</p> <p>5 A I told him I did not understand this and I 12:37:59</p> <p>6 wouldn't be able to explain it.</p> <p>7 Q Okay.</p> <p>8 A So he said he will write some notes to</p> <p>9 Gabrielle so she could understand it.</p> <p>10 Q Okay. And when you told him you didn't 12:38:12</p> <p>11 understand it, did he explain it to you?</p> <p>12 A No, because he was giving it to me to bring</p> <p>13 back.</p> <p>14 Q At no time during this meeting did anyone,</p> <p>15 before you signed these documents, these legal 12:38:31</p> <p>16 documents, did anyone explain to you what you were</p> <p>17 signing?</p> <p>18 A No.</p> <p>19 Q And it's --</p> <p>20 A I think only when the business got finalized, 12:38:44</p> <p>21 this would be a legal document. I think I was just</p> <p>22 there to pick it up because he did not want to send it</p> <p>23 in e-mail. He didn't want to mail it or he wanted to</p> <p>24 meet the people in person.</p> <p>25 Q And the gentleman that you're talking to, is 12:39:02</p>
<p>66</p> <p>1 A I don't know if it was in August, but there</p> <p>2 was a meeting that they had in Orlando in an office,</p> <p>3 and there were some people that were there.</p> <p>4 Q Was George one of the people that was there?</p> <p>5 A Yes. 12:36:45</p> <p>6 Q Was he signing documents?</p> <p>7 A I can't remember. I think they said they</p> <p>8 couldn't do it because there was some things on blogs,</p> <p>9 and they refused to do the closing.</p> <p>10 Q Who said that there are some things on blogs 12:36:58</p> <p>11 and they refused to do the closing?</p> <p>12 A The two guys that were there.</p> <p>13 Q Who were the two guys that were there?</p> <p>14 A Nor -- I can't remember, the two people that</p> <p>15 were doing the loan, that were processing the loan. 12:37:14</p> <p>16 Q Okay. Do you recall where that meeting was in</p> <p>17 Orlando?</p> <p>18 A At Carlos's office.</p> <p>19 Q Is Carlos Carlos Bonilla?</p> <p>20 A Yes. 12:37:30</p> <p>21 Q Now, turning your attention to the handwritten</p> <p>22 notes that are part of this exhibit that you just gave</p> <p>23 me, you've testified that you don't recall -- I think</p> <p>24 you don't recall whose handwriting this was?</p> <p>25 A No. I said it was the gentleman that gave me 12:37:47</p>	<p>68</p> <p>1 it Bruce Romberg, the other signatory to this document?</p> <p>2 A Yes, the other person that signs it.</p> <p>3 Q He signs it on behalf of First London</p> <p>4 International, correct?</p> <p>5 A Yes. 12:39:19</p> <p>6 Q Okay. So he just sat down and wrote these</p> <p>7 notes for you to bring back to Alexis; is that right?</p> <p>8 A Yes.</p> <p>9 Q Did German Cardona's name ever come up during</p> <p>10 this meeting? 12:39:39</p> <p>11 A Not that I recall.</p> <p>12 Q So do I have it right that basically you just</p> <p>13 flew over to Zurich to sign papers, sign these legal</p> <p>14 documents that you had no idea what they were on behalf</p> <p>15 of Dolce Regency Suites, LLC, and then carried them 12:39:58</p> <p>16 back; is that right?</p> <p>17 A They said that I was going to go to Zurich to</p> <p>18 get these documents so that they can get bonds for the</p> <p>19 hotel.</p> <p>20 Q And that you were going to sign them because 12:40:16</p> <p>21 you had good credit, good credit enough to get a</p> <p>22 \$450,000,000 loan; is that right?</p> <p>23 A These were not the final documents from what</p> <p>24 the guy told me. I was just signing these to say that</p> <p>25 I have received them, not that I have authorized 12:40:33</p>

69

1 anything, because he said after I bring it to them and
 2 they consider it or they accept it, then they would
 3 have another meeting for us to do the terms.
 4 Q Okay.
 5 A So I don't know if these were for -- these 12:40:47
 6 weren't supposed to be for a final thing.
 7 Q Did you ever represent to anyone that you had
 8 any ability to sell Regency I?
 9 A Sell?
 10 Q Yes, ma'am. 12:41:13
 11 A I don't think so.
 12 Q Was such a representation ever made in your
 13 presence?
 14 A No. I don't recall that.
 15 Q Do you recall meeting in January on two 12:41:32
 16 occasions with an individual by the name of Tim Holly
 17 here in Atlanta?
 18 A Tim. I think -- yeah. I remember Tim, but it
 19 wasn't -- he wanted to give us some advice on SEC and
 20 on our situation to see how he could help us. 12:42:03
 21 Q Isn't it true that you met him a couple of
 22 times, two times, the first one being January 9th,
 23 2009, in Georgia, and that the purpose of that meeting
 24 was to discuss the sale of Regency I by you to him for
 25 \$25,000,000? 12:42:21

70

1 A No. It wasn't like that. He, Dan, said this
 2 guy could help us to understand the problems that we're
 3 going through because he had gone through them before
 4 and he could help us through our situation.
 5 And when he started -- when we started 12:42:42
 6 telling -- he was telling me which attorneys to hire
 7 and things like that and what to expect that would
 8 happen from this situation, and then he mentioned that,
 9 you know, he has a gentleman in Saudi Arabia or
 10 somewhere like that that would be interested in giving 12:43:03
 11 us bonds for \$25,000,000 towards the hotel but not to
 12 sell it. That's not what I understood.
 13 Q Okay. And you were -- were you either
 14 represented or representing yourself as an owner of the
 15 hotel? 12:43:24
 16 A No.
 17 Q Okay. Did German Cardona's name ever come up
 18 with this gentleman, Mr. Holly?
 19 A I can't recall specifically, but I think he
 20 was trying to say that George was the owner, and George 12:43:34
 21 kept telling him that he was not the owner and that
 22 Cardona was the owner for the hotel.
 23 Q So I guess Cardona's name did come up?
 24 A Yes.
 25 Q Okay. And did the same discussion happen on 12:43:49

71

1 the second occasion that you met Mr. Holly?
 2 A The second time -- the first time we spoke to
 3 him, we're trying to see how we could avoid being
 4 evicted from the house, and he called me and said he
 5 found a way for us to stay in the house and if we 12:44:09
 6 wanted to meet with him.
 7 So we met with him, and we talked about
 8 everything that we were going through, and he was
 9 telling us how SEC were very evil and that they're the
 10 devil, they will try to do anything to pin people down 12:44:29
 11 and that they were dirty, they don't play fair, and
 12 this and this and that and he had attorneys. He had
 13 people that he knew that we could use because, you
 14 know, they would lie; they would do this and that.
 15 And then he told us how to avoid getting 12:44:45
 16 evicted, telling us that -- he even wrote the stuff
 17 down for me, I think, and he said to tell the judge
 18 that this thing was in the SEC's hand and that he
 19 shouldn't touch it, and then he brought back again the
 20 hotel situation, and George told him that he could not, 12:45:01
 21 you know, discuss the hotel because it was not his.
 22 Q Okay. And if that's the case then, why was
 23 Gabrielle Alexis preparing documents regarding the sale
 24 of the hotel to him?
 25 A I never knew -- had knowledge about sale of 12:45:25

72

1 the hotel, because when we met the guy, he did start
 2 talking about bonds for \$25,000,000 towards the hotel,
 3 and then George told him something like why would he
 4 need bonds toward the hotel, because I think he even
 5 said it would take like 10 years or 15 years. 12:45:45
 6 And George was telling him, well, bonds toward
 7 -- for the hotel, that wouldn't work or something like
 8 that they were talking. But I didn't understand that
 9 it was for sale. I thought it was for bonds towards the
 10 hotel. 12:46:02
 11 Q Okay. You're aware, are you not, that your
 12 husband was required to file accountings in front of
 13 the court in West Palm Beach of all his assets and of
 14 all of CCC assets. You're aware of that, correct?
 15 A I think so, yeah. 12:46:26
 16 Q Now, I know we spoke previously about the
 17 robbery that allegedly took place at your house
 18 January, I think, 20-something.
 19 A Why do you say "allege"?
 20 Q Because I'm not sure what the date is that you 12:46:38
 21 reported the robbery, January 20 or something of that
 22 nature.
 23 At that time, you guys called in the local
 24 police to file a police report, correct?
 25 A I didn't call. 12:46:58

73

1 Q Did the police come out to file a police
 2 report on this robbery?
 3 A Yes.
 4 Q Did they come to your house?
 5 A They came, yes. 12:47:07
 6 Q Okay. And at that point in time, were certain
 7 of your classic, what I'll call classic cars, older
 8 cars, at the residence?
 9 A I don't own cars.
 10 Q I didn't ask you if you owned cars. 12:47:28
 11 A You said "your."
 12 Q I said were there certain classic cars at the
 13 residence.
 14 A Of course.
 15 Q Okay. How many? 12:47:39
 16 A I don't know.
 17 Q Was there a old yellow roadster there?
 18 A I think so.
 19 Q Was there a GTO there?
 20 A I don't know what a GTO is. 12:47:57
 21 Q Old ugly car, if you ask me. After that
 22 police report was made, were those cars moved from your
 23 residence?
 24 A We were evicted from the house.
 25 Q My question to you is after the police report 12:48:16

74

1 was made, were those cars moved from the residence?
 2 A Whatever was there was moved because we got
 3 evicted out of the house.
 4 Q Okay. Who moved the cars?
 5 A I don't know. 12:48:30
 6 Q Do you know where the cars are now?
 7 A I think in Snellville.
 8 Q Where in Snellville?
 9 A At my residence.
 10 Q Okay. The same residence address that we've 12:48:42
 11 been talking about throughout?
 12 A Yes. That's where we live.
 13 Q The transaction that was proposed to you to
 14 get the credit for Dolce Regency, was that the only
 15 involvement that you personally had in the Dolce 12:49:20
 16 Regency Suites and the acquisition of the hotel
 17 properties?
 18 A The only thing I know of this hotel deal is
 19 that they had approached me because my credit was
 20 strong, they said. That's all I know. 12:49:39
 21 Q Okay. What involvement did Gerson Corominas
 22 have in the Dolce Regency transaction?
 23 A I don't know.
 24 Q Let me finish.
 25 A I'm sorry. 12:49:54

75

1 Q That's okay. So that she doesn't -- we don't
 2 speak over each other for her.
 3 Have you ever given Gerson Corominas any other
 4 moneys other than the \$80,000 we talked about
 5 previously today? 12:50:13
 6 A I can't recall. I don't think so.
 7 Q Okay. Now, you put in your declaration that
 8 the fact that you're on CCC's roster and have health
 9 insurance through them is another mistake; is that
 10 right? 12:50:40
 11 A I had my own insurance, and when Lola
 12 contacted me, she said that, you know, if I'm going to
 13 be married to George, they're going to need to put me
 14 in the insurance. I told her I had insurance but once
 15 we get married, yes, they could put me on it. 12:50:55
 16 Q Am I correct that it's your position that the
 17 fact that you're on there as an employee, not a spouse,
 18 is a mistake?
 19 A I didn't even know that I was on there as an
 20 employee. 12:51:07
 21 Q Am I correct that in your declaration you
 22 attribute the fact -- look at paragraph 24.
 23 A Okay. That's what I just said.
 24 Q What I'm getting at is you attribute the fact
 25 that -- I want to make sure that I understand that 12:51:53

76

1 you're saying that the fact that you're listed as an
 2 employee, not a spouse, is a mistake --
 3 A Yes.
 4 Q -- another mistake? Okay.
 5 How much in total do you recall was 12:52:06
 6 transferred to you personally from Creative Capital; do
 7 you recall?
 8 A I don't recall. At one point, I know Ed was
 9 trying to do some mortgages, and he had asked George to
 10 put money in his name, and George said no, he would not 12:52:39
 11 do that, but then he would put the money under my name,
 12 and when he needed the funds, he could get them for
 13 houses he was supposed to put down payments on.
 14 Q Did you ever receive that money?
 15 A I think there was some money transferred, but 12:52:56
 16 I can't recall how much.
 17 Q Was it like \$50,000 or hundreds of thousand
 18 dollars?
 19 A I don't recall how much.
 20 Q You have no idea? 12:53:07
 21 A I can't recall. It's been a long time ago.
 22 Q When that money was received by you after it
 23 was transferred, did you ever give it to Edwige for
 24 these mortgages?
 25 A I think I may have. 12:53:18

<p>77</p> <p>1 Q How many times?</p> <p>2 A I don't know. I think I may have given him</p> <p>3 some money for the homes, but I can't really remember.</p> <p>4 He would be the best person to remember because there</p> <p>5 are some papers I think he brought to me and said I 12:53:38</p> <p>6 could sign this for down payments, but I can't recall</p> <p>7 the whole amounts or how much they were, and if they</p> <p>8 were written, they wouldn't be written on his name.</p> <p>9 They would be written on the people that were</p> <p>10 collecting the earnest money. 12:54:00</p> <p>11 Q And how many of these documents did you sign?</p> <p>12 A I can't remember. I don't know if he even</p> <p>13 brought any to me. I know at some point, we had</p> <p>14 discussed it, and he had some potential deals, but I</p> <p>15 really can't recall. 12:54:16</p> <p>16 Q Who is Donna Haver, Inc. -- rather, what is</p> <p>17 Donna Haver, Inc.? Excuse me.</p> <p>18 A I don't know. At my last deposition, you</p> <p>19 asked me that question, and I told you I did not know</p> <p>20 and that George said he needed some corporations, that 12:54:46</p> <p>21 he was going to add my name to some of the corporations</p> <p>22 that he had received from Gabrielle, and I told him it</p> <p>23 was okay for him to do, to add my name to the</p> <p>24 corporation.</p> <p>25 Q Okay. Did you ever have any -- 12:54:58</p>	<p>79</p> <p>1 Haver, is?</p> <p>2 A I believe in my last statement I said I may</p> <p>3 have met her at Marie Jean-Baptiste's house one time,</p> <p>4 and I think that they said she may have lived in</p> <p>5 Tennessee. That's all I recall. I don't know her 12:56:54</p> <p>6 personally.</p> <p>7 Q And at no time did your husband ever discuss</p> <p>8 with you what the purpose of having German Cardona</p> <p>9 added as the president?</p> <p>10 A This is now I'm seeing this. 12:57:03</p> <p>11 Q Okay.</p> <p>12 We talked previously about G\$Trade Financial,</p> <p>13 Inc. I don't believe I showed you the corporate</p> <p>14 records. Let me take the opportunity to do that now,</p> <p>15 Exhibit 12. 12:57:22</p> <p>16 (Exhibit No. 12 was marked.)</p> <p>17 BY MS. VAN VLIET:</p> <p>18 Q Now, the registered agent for this corporation</p> <p>19 is CCC; is that correct?</p> <p>20 A I don't see that here. 12:57:39</p> <p>21 Q Do you see where it says registered agent name</p> <p>22 and address on the first page of the document?</p> <p>23 A Okay. I see it.</p> <p>24 Q If you turn into the Articles of Amendment to</p> <p>25 the Articles of Incorporation for the filing on July 12:58:07</p>
<p>78</p> <p>1 (Exhibit No. 11 was marked.)</p> <p>2 BY MS. VAN VLIET:</p> <p>3 Q I'm handing you Exhibit 11. Donna Haver,</p> <p>4 Inc., did you realize that you were -- look at the</p> <p>5 second page, please. Did you realize that you were a 12:55:18</p> <p>6 director of that corporation?</p> <p>7 A No.</p> <p>8 Q Did you ever authorize anyone to list you as a</p> <p>9 director of that corporation?</p> <p>10 A George had asked me -- George told me he had 12:55:31</p> <p>11 some shell operations that he was purchasing from</p> <p>12 Gabrielle or that they had together or they had there</p> <p>13 and he needed somebody with strong credit to go on</p> <p>14 those corporations, and I told him he could use me for</p> <p>15 the corporation. So I don't know which corporation I 12:55:53</p> <p>16 was on or not on.</p> <p>17 Q Look at the third page or fourth page -- I beg</p> <p>18 your pardon -- of the exhibit. German Cardona is now</p> <p>19 added as the vice-president. Do you see that?</p> <p>20 A I see that. 12:56:17</p> <p>21 Q Did you know that that was happening?</p> <p>22 A I don't know what corporations I was on.</p> <p>23 Until you asked me that question the last time and you</p> <p>24 presented it right now, you're making me aware of it.</p> <p>25 Q Okay. Do you know who the person, Donna 12:56:31</p>	<p>80</p> <p>1 31st, 2008, do you have that page? Here. Let me show</p> <p>2 you what it looks like.</p> <p>3 A Yes.</p> <p>4 Q Do you have that page? Okay. You,</p> <p>5 Mr. Cardona and Gerson Corominas -- first of all, that 12:58:33</p> <p>6 name change was effected to G\$Trade Financial, and the</p> <p>7 three of you were deleted; do you see that?</p> <p>8 A Okay, yes.</p> <p>9 Q Previously on the June 25th, 2008 filing -- go</p> <p>10 back a couple of pages -- you had previously along with 12:59:03</p> <p>11 German Cardona been -- I beg your pardon -- you had</p> <p>12 previously along with Gerson Corominas been a director</p> <p>13 of --</p> <p>14 A Where is that? I don't see it.</p> <p>15 Q Sure. It's a couple of pages back. It's the 12:59:19</p> <p>16 corporation filing on -- it has a date of June 25th,</p> <p>17 2008, up in the top right-hand corner. Do you see</p> <p>18 that? Do you see where it says "Filed"? Do you see</p> <p>19 it?</p> <p>20 A Yes. 12:59:38</p> <p>21 Q Got it?</p> <p>22 A Yes.</p> <p>23 Q Okay. That other document we just looked at</p> <p>24 was dated in July, a month later. This document</p> <p>25 reflects that you were a director of A&C Financial 12:59:48</p>

<p>81</p> <p>1 Services. Do you see that up at the top? Do you see 2 where it says -- let me just -- 3 MS. VAN VLIET: Mr. Parker, can you 4 help her? 5 MR. PARKER: This is the identification 01:00:15 6 of the corporation right here, okay. 7 THE WITNESS: Uh-huh (affirmative). 8 MR. PARKER: Then this is the 9 identification of the records. 10 BY MS. VAN VLIET: 01:00:22 11 Q Then approximately a month later, the name was 12 changed to G\$Trade Financial and you were deleted? 13 MR. PARKER: That's the previous. 14 A (By the Witness) Okay. 15 Q Okay. 01:00:37 16 MR. PARKER: That's that document. 17 BY MS. VAN VLIET: 18 Q Did you ever provide anyone with authorization 19 to list you as a director of this corporation? 20 A Like I said, George said he had several 01:00:48 21 corporations, he wanted -- if he could use me on some 22 of his corporations, and I said yes, he could. 23 Q Okay. 24 A So if he added my name to this one, I guess he 25 had my permission to, but it's now that I'm seeing 01:01:13</p>	<p>83</p> <p>1 Georgia corporate printout for a corporation called The 2 Manna Group, M-A-N-N-A, this corporation you know 3 about, correct? 4 A Yes. 5 Q Because you referenced it earlier in your 01:03:13 6 testimony? 7 A Yes. 8 Q And you are the CEO, correct? 9 A Yes. 10 Q And the address for this corporation is the 01:03:18 11 same address as Wealth Builders, Inc.; is that right? 12 A Yes. 13 Q What was The Manna Group? 14 A It was going to be a business that would be a 15 subsidiary of probably CCC because a lot of the people 01:03:52 16 we're dealing with in Georgia, they said they did not 17 want to deal with people in Florida and that they 18 wanted to have a company that represents them in 19 Georgia and not have to fly back and forth with people 20 in Florida. So we created this, me, and among several 01:04:14 21 other people, we created it to have a better 22 organization that was more structured and more 23 organized. 24 Q These people that didn't want to deal with 25 people in Florida, were those investors that didn't 01:04:29</p>
<p>82</p> <p>1 these as being an agent or member or affiliate of them. 2 Q Similarly, with the last one, German Cardona 3 is a vice-president of that corporation as well or at 4 least was at one point in time, correct? 5 A I don't know. You're showing it to me now. 01:01:37 6 So it looks like, yes. 7 Q Okay. 8 (Exhibit No. 13 was marked.) 9 BY MS. VAN VLIET: 10 Q Here's 13. This is International Development 01:01:51 11 Enterprises -- excuse me, Entrepreneurs of America. I 12 gather this was -- I'll represent to you that the 13 Florida Department of State records reflect that you're 14 a director of this corporation, that German Cardona is 15 the vice-president and that George Theodule is the 01:02:13 16 president. I'll represent to you that the address used 17 is a Lake Worth address, not the same as CCC. 18 Am I correct that this is another one of those 19 corporations that you didn't know that you were a 20 director of? 01:02:34 21 A Yes. 22 Q Okay. 23 (Exhibit No. 14 was marked.) 24 BY MS. VAN VLIET: 25 Q Turning your attention to 14, which is a 01:02:55</p>	<p>84</p> <p>1 want to deal -- 2 A Members. 3 Q And members were giving money to invest, 4 correct? 5 A We all were members. We all gave money to 01:04:45 6 invest. 7 Q Okay. All right. And why or did these other 8 investor members, member investors, tell you why they 9 didn't want to deal with people in Florida? 10 A Because they were not organized. They would 01:05:08 11 not return calls sometimes, would not return calls many 12 times. If we put in a request, it would take time to 13 follow through with it, and Mireille was always 14 somewhere else, and they didn't do business business 15 way. They were very slow at responding, and people 01:05:27 16 were a little bit frustrated with them. 17 Q And these people, these members, were they 18 members of Wealth Builders that were complaining about 19 this? 20 A Not specifically. 01:05:38 21 Q What clubs were they members of that they were 22 complaining about? 23 A I don't know what clubs. They were just 24 people that I've met that were part of that -- that 25 were members of CCC or of other clubs. I don't know 01:05:51</p>

<p>85</p> <p>1 which clubs specifically.</p> <p>2 Q Were any of the approximately 99 members of</p> <p>3 Wealth Builders among these people that were</p> <p>4 complaining about the lack of organization at CCC?</p> <p>5 A Yes. 01:06:05</p> <p>6 Q I'm sorry. Can you say it again because I</p> <p>7 kind of spoke over you.</p> <p>8 A Yes.</p> <p>9 (Exhibit No. 15 was marked.)</p> <p>10 BY MS. VAN VLIET: 01:06:31</p> <p>11 Q Turn your attention to 15, another Sunbiz</p> <p>12 record. This was for a corporation by the name of Good</p> <p>13 Buy, B-U-Y, Homes, Inc. I'll represent to you that</p> <p>14 you're listed as the president of the corporation.</p> <p>15 George is the vice-president. 01:06:51</p> <p>16 Did you know that you were a corporate officer</p> <p>17 on this corporation?</p> <p>18 A You told me in my last deposition. So I</p> <p>19 became aware then.</p> <p>20 Q So at the time that you were listed on here, 01:07:09</p> <p>21 you were not aware of that, correct?</p> <p>22 A Correct.</p> <p>23 Q When is it that you were evicted from the</p> <p>24 Victor Court property, the Loganville property?</p> <p>25 A When? 01:08:05</p>	<p>87</p> <p>1 on this is not correct.</p> <p>2 Q The date on which?</p> <p>3 A On the -- well, it's correct, but it's not the</p> <p>4 final because when we -- when we met with that Tim guy,</p> <p>5 he told us that, you know, we could avoid this, and he 01:09:43</p> <p>6 wrote a letter to write to the judge, and the judge had</p> <p>7 put a stay on it.</p> <p>8 Q Okay.</p> <p>9 A So we had a hearing, then a second eviction.</p> <p>10 Q Okay. That's the Victor Court house, correct, 01:10:01</p> <p>11 that you're talking about where you actually lived,</p> <p>12 correct?</p> <p>13 A Both houses were being evicted.</p> <p>14 Q The Moccasin Trail house, who lived there?</p> <p>15 Your mom? 01:10:12</p> <p>16 A No.</p> <p>17 Q Did anybody live there?</p> <p>18 A No.</p> <p>19 Q Okay. Now, have you been soliciting</p> <p>20 affidavits from member investors of Wealth Builders to 01:10:32</p> <p>21 say that George is an honest person and didn't engage</p> <p>22 in any Ponzi schemes?</p> <p>23 A I would not say I solicited.</p> <p>24 Q What's your e-mail address?</p> <p>25 A Nialana1@gmail.com. 01:10:54</p>
<p>86</p> <p>1 Q Yes, ma'am.</p> <p>2 A I believe in February.</p> <p>3 Q Of this year, correct?</p> <p>4 A Yes.</p> <p>5 MR. PARKER: I show you that. That's 01:08:20</p> <p>6 the order when it was signed.</p> <p>7 A (Presents). He told me to give this to you.</p> <p>8 Q I'm going to give you the same thing, beat you</p> <p>9 to it.</p> <p>10 (Exhibit No. 16 was marked.) 01:08:42</p> <p>11 MS. VAN VLIET: Let the record reflect</p> <p>12 that was a moment of levity in the room.</p> <p>13 BY MS. VAN VLIET:</p> <p>14 Q Here's a copy of the -- we had dueling</p> <p>15 exhibits going here. It's Exhibit 16. That's a copy 01:08:53</p> <p>16 of the order of eviction, correct?</p> <p>17 A Yes.</p> <p>18 Q There are two -- there were two orders of</p> <p>19 eviction. The second one relates to a property at</p> <p>20 Moccasin Trail in Loganville. That's the second page 01:09:17</p> <p>21 of that document. Do you see that?</p> <p>22 A Yes.</p> <p>23 Q Okay. I think I interrupted you. What were</p> <p>24 you going to say?</p> <p>25 A I'm sorry. I was going to say that the date 01:09:28</p>	<p>88</p> <p>1 Q Do you also have an address at</p> <p>2 Nialana@hotmail.com?</p> <p>3 A Yes.</p> <p>4 (Exhibit No. 17 was marked.)</p> <p>5 BY MS. VAN VLIET: 01:11:13</p> <p>6 Q No. 17. I'm handing you an e-mail and</p> <p>7 attachments which, for the record, were obtained from</p> <p>8 Verona Reid on -- we received it, the Receiver received</p> <p>9 it on March 25th, 2009, forwarding an e-mail from you</p> <p>10 asking that Ms. Reid, who is an investor in Wealth 01:11:41</p> <p>11 Builders, execute an affidavit on behalf of Creative</p> <p>12 Capital Consortium and your husband, Mr. Theodule.</p> <p>13 How many of these affidavits have you sent</p> <p>14 out?</p> <p>15 A Where did this ask I solicited her in the 01:12:05</p> <p>16 e-mail?</p> <p>17 Q The top e-mail says, "Hello, I'm one of the</p> <p>18 investors that was scammed by George Theodule and his</p> <p>19 wife, Dorothy Delisfort. They are circulating an</p> <p>20 affidavit via e-mail for some of their investors to 01:12:21</p> <p>21 sign releasing them from any responsibility. The name</p> <p>22 of the club is Wealth Builders Circle in Duluth,</p> <p>23 Florida [sic]. Attached is a copy of the e-mail that</p> <p>24 was e-mailed to me and others."</p> <p>25 A That's what she wrote. Where does it say that 01:12:30</p>

<p>89</p> <p>1 I solicited?</p> <p>2 Q Did you send her this e-mail?</p> <p>3 A Verona would be one of the person who would</p> <p>4 have my code to my e-mail. If I sent it to her, I sent</p> <p>5 it to her. It looks like it came from my Hotmail, 01:13:06</p> <p>6 yeah.</p> <p>7 Q How many other people have you sent these</p> <p>8 affidavits to, these blank affidavits?</p> <p>9 A I don't know.</p> <p>10 Q Can you give me a ballpark? 01:13:24</p> <p>11 A I can go back in my sent folder and tell you,</p> <p>12 but only people that probably would be interested.</p> <p>13 Q Okay. Well, in connection with our request</p> <p>14 for production, then I'll ask you and your counsel both</p> <p>15 to go through since this obviously relates to Wealth 01:13:46</p> <p>16 Builders and Creative Capital and to produce those</p> <p>17 records consistent with the Court order and the</p> <p>18 subpoena.</p> <p>19 MS. VAN VLIET: Let's take a break for</p> <p>20 a moment. I think I'm done. 01:14:03</p> <p>21 (A recess was taken from 1:14 to 1:17 p.m.)</p> <p>22 BY MS. VAN VLIET:</p> <p>23 Q Ms. Delisfort, can you provide to the Receiver</p> <p>24 any information, any information about any assets owned</p> <p>25 by your husband or by Creative Capital that have not 01:17:26</p>	<p>91</p> <p>1 further questions then.</p> <p>2 Lady and gentleman on the phone, do you</p> <p>3 have anything?</p> <p>4 MS. PAULOSE: Not at this time. Thank</p> <p>5 you. 01:18:58</p> <p>6 MS. VAN VLIET: Brad?</p> <p>7 MR. PATRICK: I have a couple of</p> <p>8 questions, if I could.</p> <p>9 EXAMINATION</p> <p>10 BY MR. PATRICK: 01:19:10</p> <p>11 Q Good afternoon, ma'am. My name is Brad</p> <p>12 Patrick, and I'm the attorney representing Dolce</p> <p>13 Regency Suites, LLC.</p> <p>14 Earlier today counsel asked you questions</p> <p>15 about your trip to Zurich and the discussion about 01:19:21</p> <p>16 various loan applications and so forth. Just so the</p> <p>17 record is clear, is it correct that, to your knowledge,</p> <p>18 no loan was ever extended on your behalf in any way</p> <p>19 associated with Dolce Regency Suites, LLC?</p> <p>20 A To my knowledge, I don't know that there was 01:19:41</p> <p>21 anything that was -- anything that was concluded as a</p> <p>22 loan for Dolce.</p> <p>23 Q And to the extent that you have your name on</p> <p>24 any documents that say Dolce Regency Suites in</p> <p>25 connection with any loan application, that was, 01:20:02</p>
<p>90</p> <p>1 been listed on his declaration, the location of any</p> <p>2 assets?</p> <p>3 A I don't know of any assets that George has.</p> <p>4 Q Okay. Do you know of any assets --</p> <p>5 A No. 01:17:54</p> <p>6 Q -- let me finish the question -- that you have</p> <p>7 knowledge of that are anywhere in the world that are</p> <p>8 either directly owned by Creative Capital or were</p> <p>9 purchased with Creative Capital money?</p> <p>10 A I don't have knowledge of George's assets 01:18:09</p> <p>11 being anywhere.</p> <p>12 Q I'm not talking about George's assets, ma'am.</p> <p>13 Listen to the question.</p> <p>14 A Or Creative Capital.</p> <p>15 Q Assets that were either owned by them or 01:18:20</p> <p>16 purchased by them, putting aside -- apart from the cars</p> <p>17 that we already discussed?</p> <p>18 A I don't have any knowledge.</p> <p>19 Q Anything else?</p> <p>20 A I don't have any knowledge. 01:18:29</p> <p>21 Q Okay.</p> <p>22 MS. VAN VLIET: I have no further</p> <p>23 questions today then.</p> <p>24 THE WITNESS: I'm sorry?</p> <p>25 MS. VAN VLIET: I said I have no 01:18:40</p>	<p>92</p> <p>1 according to your testimony, just so we're clear, that</p> <p>2 was all because of efforts that were being made by</p> <p>3 people other than yourself to obtain financing or a</p> <p>4 loan for Dolce Regency Suites, LLC; is that right?</p> <p>5 A That's correct. 01:20:24</p> <p>6 Q You were not yourself attempting to obtain</p> <p>7 money in any way for Dolce Regency Suites, LLC; is that</p> <p>8 right?</p> <p>9 MS. VAN VLIET: Objection, form.</p> <p>10 A (By the Witness) That's correct. 01:20:35</p> <p>11 Q Do you have any knowledge one way or the other</p> <p>12 about whether any efforts to obtain financing were on</p> <p>13 behalf of your husband, George Theodule, individually</p> <p>14 rather than Dolce Regency Suites, LLC?</p> <p>15 A I don't have knowledge of that. 01:20:56</p> <p>16 Q Ma'am, has anyone ever told you one way or the</p> <p>17 other that you were in some way, shape or form a part</p> <p>18 of, an officer of, a member of or in any other way</p> <p>19 connected with Dolce Regency Suites, LLC?</p> <p>20 A I believe when they asked me to do the loan, 01:21:21</p> <p>21 they said that they would have to add me as a member of</p> <p>22 something, but I don't know if it ever took place or if</p> <p>23 it ever happened.</p> <p>24 Q You don't know that?</p> <p>25 A No, I don't. 01:21:36</p>

93

1 Q Okay.

2 MR. PATRICK: Thank you very much,

3 ma'am.

4 THE WITNESS: Thank you.

5 MR. PARKER: That's all I have. 01:21:45

6 MR. WEIGEL: No questions.

7 MR. PARKER: No. I have nothing

8 further.

9 THE REPORTER: The court reporter would

10 like to ask the attorneys on the phone to

11 acknowledge that they're ordering a

12 transcript if they are.

13 MS. PAULOSE: Yes for the SEC.

14 MR. PATRICK: Yes for Dolce.

15 MS. PAULOSE: Thank you. 01:22:15

16 MS. VAN VLIET: Good-bye, lady and

17 gentleman.

18 (Deposition concluded at 1:22 p.m.)

19

20

21

22

23

24

25

95

1 ERRATA SHEET

2 Pursuant to Rule 30(e) of the Federal Rules of

3 Civil Procedure and/or OCGA 9-11(30)(e), any changes in

4 deposition testimony shall be entered upon the

5 deposition with a statement of the reasons given for

6 making them.

7 To assist you in making any such corrections,

8 please use the form below. If supplemental or

9 additional pages are necessary, please furnish same and

10 attach them to this errata sheet.

11 - - -

12 I, the undersigned, DOROTHY DELISFORT, do

13 hereby certify that I have read the foregoing deposition

14 and that said transcript is true and accurate, with the

15 exception of the following changes noted below, if any:

16 Page ____ Line ____ should read: _____

17 Reason: _____

18 Page ____ Line ____ should read: _____

19 Reason: _____

20 Page ____ Line ____ should read: _____

21 Reason: _____

22 Page ____ Line ____ should read: _____

23 Reason: _____

24

25

94

1 CERTIFICATE

2 I hereby certify that the foregoing

3 transcript was reported, as stated in the

4 caption; that the witness was duly sworn and

5 elected to reserve signature in this matter;

6 that the colloquies, questions and answers

7 were reduced to typewriting under my

8 direction; and that the foregoing pages 1

9 through page 93 represent a true, correct,

10 and complete record of the evidence given.

11 The above certification is expressly

12 withdrawn and denied upon the disassembly or

13 photocopying of the foregoing transcript,

14 unless said disassembly or photocopying is

15 done under the auspices of D'Amico Gershwin,

16 Inc., and the signature and original seal is

17 attached thereto.

18 Pursuant to Article 10B of the Rules

19 and Regulations of the Board of Court

20 Reporting of the Judicial Council of

21 Georgia, I make the following disclosure:

22 That I am a Georgia Certified Court

23 Reporter, here as an independent contractor

24 for D'Amico Gershwin, Inc.; that I was

25 contacted by the offices of D'Amico

Gershwin, Inc., to provide court reporting

services for this deposition; that I will

not be taking this deposition under any

contract prohibited by Georgia law; and that

I am not disqualified as a reporter for a

relationship of interest under the

provisions of O.C.G.A. 9-11-28(c).

This, the 17th day of April, 2009.

 CHARNA S. PERLOE
 Certified Court Reporter A-457.

96

1 Page ____ Line ____ should read: _____

2 Reason: _____

3 Page ____ Line ____ should read: _____

4 Reason: _____

5 Page ____ Line ____ should read: _____

6 Reason: _____

7 Page ____ Line ____ should read: _____

8 Reason: _____

9 Page ____ Line ____ should read: _____

10 Reason: _____

11 Page ____ Line ____ should read: _____

12 Reason: _____

13 Page ____ Line ____ should read: _____

14 Reason: _____

15 Page ____ Line ____ should read: _____

16 Reason: _____

17 Page ____ Line ____ should read: _____

18 Reason: _____

19

20

21

22 _____

23 DOROTHY DELISFORT,

24 Sworn to and subscribed before me,

25 _____, Notary Public.

This ____ day of _____ 2009.

My commission expires:

A	10:24 93:11	affidavit	Amendment	appreciation
ability	acquisition	88:11,20	79:24	45:4
69:8	74:16	affidavits	America	approached
able	activities	87:20 88:13	3:11 82:11	47:8,23
16:17 33:22	15:1,2	89:8,8	amount	48:16 49:10
33:23 41:5	add	affiliate	27:7,17 32:1	49:11 74:19
67:6	77:21,23	82:1	35:11 37:2	approxima...
absolutely	92:21	affirmative	58:24 61:5	31:24 81:11
16:24 43:18	added	81:7	61:10,20	85:2
accept	78:19 79:9	afford	62:25	April
57:1 69:2	81:24	40:20	amounts	1:20 94:18
accepted	addition	afternoon	77:7	Arabia
59:17	12:1 22:3	91:11	anal	70:9
account	30:4 47:17	agent	52:12	area
13:20 14:7	65:12	46:7 79:18	and/or	21:18
14:17,17	additional	79:21 82:1	95:2	arrangement
15:7,8	95:6	aggregating	answer	43:2,10
16:19 19:22	address	12:13	16:16 17:4	arrived
20:15,16	16:3,9,11	ago	17:19,22,23	67:4
22:3,4,7,15	18:12,19,23	11:23 23:22	17:24 18:1	Article
22:16,17,17	19:3,11	29:17 46:16	49:20 62:4	94:11
22:24 23:8	20:5,7,17	76:21	answers	Articles
26:11 27:8	20:17,19	agreed	94:5	79:24,25
27:14 28:20	21:20 23:15	59:17	anybody	aside
28:21 30:6	23:16 24:9	agreements	46:6,18	35:23 37:8
30:10 35:8	24:12,14,15	34:6	60:12,14	60:17 61:7
43:8	24:18,19,21	ahead	87:17	90:16
accounting	25:6,17,18	17:12	anyplace	asked
36:4 40:2	28:19 29:8	aid	48:4	8:9 15:8
accountings	29:11,15,16	10:9	apart	58:15 61:16
72:12	30:1 50:4	albeit	40:9 90:16	62:5 64:24
accounts	55:1,1 64:2	59:15	apologize	76:9 77:19
12:2,10,13	64:6,7,17	Alexis	18:6 32:8	78:10,23
12:19 15:1	64:18,19,24	46:11,24	APPEARANCES	91:14 92:20
15:18,18	64:25 65:1	49:8,25	4:1 5:1	asking
16:8 23:4,5	74:10 79:22	55:10 56:2	appears	26:5 36:25
23:19,20	82:16,17	56:6,17	64:20	37:1,6
24:7 26:2	83:10,11	57:8 59:23	application	38:14 39:9
29:14,25	87:24 88:1	60:17 64:9	91:25	40:8 48:9
36:1 38:2	addresses	65:3 68:7	applications	50:3 88:10
39:5 61:2	16:1 19:8	71:23	91:16	asset
accurate	23:13 25:19	allege	appreciate	2:23 59:3
19:11 61:19	25:25	72:19	44:21	assets
95:9	advice	allegedly	appreciated	10:19 63:7
acknowledge	69:19	72:17	45:1	72:13,14

89:24 90:2 90:3,4,10 90:12,15 assigned 41:18 assist 95:5 assisting 40:18 associated 91:19 assume 62:8 Atlanta 1:19 4:18 21:18 69:17 attach 95:6 attached 62:1 88:23 94:10 attachment 3:17 attachments 88:7 attempt 47:14 attempting 92:6 attend 44:8 attended 60:4 attention 10:17 19:15 59:1 62:2 66:21 82:25 85:11 attorney 4:2,7,12,16 4:21 5:2 91:12 attorneys 10:9 70:6 71:12 93:10	attorney-... 17:3,13,16 attribute 75:22,24 auction 33:2,3,6,11 audio 13:2 August 65:25 66:1 auspices 94:9 authoriza... 2:13,15 22:7 81:18 authoriza... 24:22 authorize 19:2 24:20 25:7 29:9 78:8 authorized 25:7 29:18 59:19,24 60:1 68:25 Auto 2:19 27:18 27:24 28:2 28:3,6,11 28:14 29:1 30:12,13 31:4,21 32:4,11,14 32:15 33:13 33:19,21 34:11,14 35:1 available 56:14 Avenue 4:8 avenues 39:18 40:5,8 40:9 avoid	71:3,15 87:5 aware 30:8 36:6,11 37:9,11,12 37:20 42:20 42:22 43:4 43:6 72:11 72:14 78:24 85:19,21 A&C 80:25 A-457 94:21 a.m 1:21 43:24 <hr/> B <hr/> B 2:7 3:1 4:21 back 11:7,15 23:24 26:7 48:3 52:3,9 56:2 58:23 58:23 63:16 64:22 67:13 68:7,16 71:19 80:10 80:15 83:19 89:11 backed 2:23 59:3 ballpark 89:10 bank 14:16,23,24 15:2,5 16:3 16:6,8 19:3 19:22 20:4 20:7,9,14 22:3,4,7,18 22:24 23:3 23:17 24:3 24:6 25:16 25:25 26:7	26:20 27:8 27:13 28:22 29:10,13 30:7 35:7 62:6 banks 16:7 21:4,6 Barely 9:10 based 33:23 basically 53:16 68:12 Bates 14:15 Battista 4:3 6:2 Beach 1:2 72:13 beat 86:8 beg 9:19 54:10 78:17 80:11 behalf 1:14 4:2,6 4:11,16 5:2 6:3,5,9 24:23 46:8 46:17,21 54:13 59:9 59:11,16,19 59:24 68:3 68:14 88:11 91:18 92:13 believe 31:9 45:15 45:16 50:20 51:3 52:3 61:4 79:2 79:13 86:2 92:20 Benoit 36:3,13 Benz	34:24 best 57:8 77:4 better 62:14 83:21 birth 50:3 bit 7:4 8:13 13:17 44:12 48:3 57:16 84:16 blank 64:17 89:8 blocking 25:22 blogs 66:8,10 blue 4:13 34:24 BNGA 24:3 BNGA000001 14:15 BNGA000002 19:15 BNGA000003 2:13 22:8 BNGA000004 2:15 BNGA000005 2:17 BNGA000006 2:19 27:12 BNGA000007 2:21 BNGA000016 3:6 61:10 Board 94:11 bond 2:23 59:3,6 63:10 bonds 50:23 58:21
---	---	--	---	---

58:22,25 68:18 70:11 72:2,4,6,9 Bonilla 66:19 books 38:5 bottom 19:23 54:2 Boulevard 4:3,22 24:13 28:18 29:3 Bpatrick@... 5:6 Brad 6:12 9:8 91:6,11 Bradford 5:2 6:15 break 7:8 21:7 35:19 43:17 43:19 51:13 89:19 Brickell 4:8 bring 67:12 68:7 69:1 brother 30:22,24 34:6,19,22 brothers 30:25 brought 15:15 20:3 48:17 52:6 71:19 77:5 77:13 Broward 4:3 Bruce 68:1 Buddy 4:16 6:4 8:1	52:13 builder 20:25 21:3 43:10 Builders 2:21 8:18 10:13,19,25 11:2,6,9 23:14,16 24:8,19,21 25:6 28:20 29:5,16 30:14 34:13 34:19 35:11 35:16,25 36:1,7,12 36:18,19 37:3,5,6,10 37:16,20 38:9,17,23 39:4,14,19 40:10 41:14 41:17 42:6 83:11 84:18 85:3 87:20 88:11,22 89:16 bunch 15:1 33:1 42:17 business 20:5 27:25 31:3 35:9 41:20 67:20 83:14 84:14 84:14 businesses 43:9 businessman 36:8 37:18 Buy 3:14 85:13 B-U-Y 85:13	<hr/> C <hr/> C 4:12,12 94:1 94:1 call 56:16 72:25 73:7 called 15:2 56:11 56:19 61:16 71:4 72:23 83:1 calling 56:10 calls 84:11,11 Campbell 4:21 6:8 candidate 62:23 capacity 35:15 Capital 1:8,9 2:17 10:13,20 13:20 15:25 24:9 37:10 38:24 46:13 76:6 88:12 89:16,25 90:8,9,14 Capital's 25:18 Captin 42:23 43:2 caption 94:4 car 27:25 28:1 31:6,7,9,10 32:5,9,10 32:12,16,21 32:23,25 33:10,14 34:4,22	73:21 card 14:7 19:21 22:4,21,23 23:9,12 29:24 Cardona 46:1,2,3,4 46:17,19,21 46:25 70:22 78:18 79:8 80:5,11 82:2,14 Cardona's 46:8 68:9 70:17,23 cards 23:11 29:23 Carlos 66:19,19 Carlos's 66:18 carried 68:15 cars 33:5 34:10 34:14 73:7 73:8,9,10 73:12,22 74:1,4,6 90:16 Carter 4:22 case 1:3 3:4 71:22 cashier's 12:14 60:24 61:10,17,22 CCC 10:25 11:2,7 11:16 12:2 12:10,12 14:7,17 19:3,22	20:6 21:6 22:4,24 24:15,23 25:6 28:19 29:9,11 30:10 35:8 36:1 37:2 39:1,3,11 39:15 40:10 42:20 43:1 43:7,14 72:14 79:19 82:17 83:15 84:25 85:4 CCC's 19:10 23:5 29:15 43:11 75:8 CEO 83:8 certain 73:6,12 certifica... 94:7 certified 1:17,23 12:14 94:13 94:21 certify 94:3 95:8 Chamberlin 5:3 chance 7:11,16 8:5 change 80:6 changed 81:12 changes 8:7 9:4 95:2 95:9 charge 35:18 Charna 1:17 94:21
---	--	---	---	---

check 2:16,18,20 3:5 12:13 12:14 26:22 26:24 27:2 27:7,13,14 27:15,17,20 27:21 35:1 35:7,9,24 36:22,23 37:1,3,4,7 37:8 60:24 61:10,17,22	39:19 40:25 42:7 clipped 25:23 close 32:2 closing 65:22,24,25 66:9,11 club 8:10 10:15 10:21 45:7 45:18 62:8 62:8 88:22 clubs 84:21,23,25 85:1 club's 8:15 code 89:4 collapsed 41:11 collateral 63:7 collecting 36:4 77:10 colloquies 94:5 come 36:15,15 41:3 45:4 63:16 68:9 70:17,23 73:1,4 coming 19:10 23:3 36:1,2,19 37:2,9 38:21 43:7 commencing 1:20 comment 44:14 commingled	10:21 commission 1:5 4:8 6:14 96:25 commissions 11:7,25 12:2 communica... 17:17 49:19 communica... 16:23 18:10 community 44:20 companies 27:3 company 2:14 24:22 26:24 27:16 59:13 83:18 complaining 84:18,22 85:4 complete 94:7 composite 2:22 52:23 53:10,15 58:1 CONCEPTS 1:9 concern 34:1 concluded 91:21 93:18 conferring 12:22 14:3 51:10,12,14 51:21 confuse 22:20 confusing 61:3 connected 92:19 connection 57:23 89:13	91:25 consider 69:2 consistent 89:17 consisting 53:16 consists 54:1 Consortium 1:8 10:14 13:21 24:9 88:12 Consortium's 15:25 constitute 17:2 Construction 42:23 43:3 consult 7:7 14:1 consultant 20:25 consulting 21:2 contacted 75:12 94:14 contained 1:15 Continued 3:1 contract 2:23 94:16 contractor 94:13 conversation 12:24,25 47:4 50:2 conversat... 16:25 46:23 49:13 copies 52:16 53:3,4 copy 2:11,16,18	2:20 3:5 8:2 13:6 14:13 19:24 51:23,24 52:13,14,15 52:25 53:1 55:14 86:14 86:15 88:23 corner 54:2 80:17 Corominas 3:6 60:21 61:11,23 62:15 74:21 75:3 80:5 80:12 Corominus 12:15 corporate 2:13 3:12 22:6 79:13 83:1 85:16 corporation 51:2,3,4 57:18 77:24 78:6,9,15 78:15 79:18 80:16 81:6 81:19 82:3 82:14 83:1 83:2,10 85:12,14,17 corporations 77:20,21 78:14,22 81:21,22 82:19 correct 8:16 10:15 10:16 11:3 11:4,11 12:3,10 15:9 18:14 25:8,9 27:1 27:4 28:23 29:6,11
---	---	---	---	--

38:6 41:15 45:8 46:14 59:10 60:24 68:4 72:14 72:24 75:16 75:21 79:19 82:4,18 83:3,8 84:4 85:21,22 86:3,16 87:1,3,10 87:12 91:17 92:5,10 94:6 correcting 11:24 corrections 8:7,22 9:3 95:5 correspon... 3:17 Council 94:12 counsel 4:1 5:1 12:22 14:3 51:10,12,14 51:21 89:14 91:14 county 3:16 21:17 couple 7:9 69:21 80:10,15 91:7 course 18:3 39:2 73:14 court 1:1,17,23 3:15 9:21 13:17 55:19 72:13 85:24 87:10 89:17 93:9 94:11	94:13,15,21 created 83:20,21 Creative 1:8,9 10:13 10:20 13:20 15:25 24:9 25:18 37:10 38:24 46:13 76:6 88:11 89:16,25 90:8,9,14 credit 40:4 63:3,5 65:6 68:21 68:21 74:14 74:19 78:13 crime 49:22 crossed 23:5 Curt 4:21 6:7 43:22 Curtbthom... 4:24 custody 57:5 customers 39:20 <hr/> D <hr/> D 2:1,7 3:1 Daly 4:21 6:9 Dan 48:19,21,23 49:8,10,10 65:19 70:1 date 7:15 14:10 19:21,23,25 47:25 50:3 72:20 80:16	86:25 87:2 dated 27:17 35:10 80:24 dates 47:13 dating 43:15 day 1:20 16:12 38:9 56:24 56:25 94:18 96:24 deal 74:18 83:17 83:24 84:1 84:9 dealership 32:25 33:5 dealing 83:16 deals 77:14 December 14:21 32:18 33:16 47:21 47:24 48:1 53:23 55:3 decision 25:1 declaration 2:9 9:17 10:8,12 39:14,16 62:2 75:7 75:21 90:1 Defendants 1:11 4:11 deleted 80:7 81:12 Delisfort 1:13 2:9,12 6:6,9,19,24 9:14,18 10:4 13:5,6	13:16 14:9 30:20,21,25 44:2,2 53:19 54:12 54:21 61:12 62:23 88:19 89:23 95:8 96:22 Deming 4:21 6:8 denied 94:8 Department 82:13 departs 43:22 Deponent 4:16 deposition 1:13 2:11 7:12 11:24 13:12 14:20 17:19 28:7 43:22 47:13 52:2 55:16 60:25 62:3 62:13 77:18 85:18 93:18 94:15,16 95:3,4,8 described 27:15 Description 2:8 3:3 desire 16:24 44:25 95:3 Development 3:11 82:10 devil 71:10 difference 20:22,23 different 42:13 53:8	61:5 difficulties 12:19 Directing 10:17 direction 94:6 directly 15:3 90:8 director 62:18 78:6,9 80:12,25 81:19 82:14 82:20 dirty 71:11 disassembly 94:8,9 disclosing 16:22 disclosure 94:12 discuss 38:10 40:11 69:24 71:21 79:7 discussed 39:24 40:3,6 40:8 77:14 90:17 discussion 9:11 35:21 70:25 91:15 discussions 38:15,19 45:22 disqualified 94:17 District 1:1,1 9:23 DIVISION 1:2 document 3:7,9,10,14 8:5 9:21
--	---	--	---	--

14:6 19:24	92:7,14,19	4:2 94:1,1	engage	71:9
22:12 23:22	93:14	earlier	87:21	exactly
23:23 24:4	dollar	83:5 91:14	English	7:13 38:22
25:13 30:2	62:25	earnest	63:21	40:13 42:2
50:7 54:11	dollars	77:10	enhance	Examination
57:17,21,22	50:12,12	easier	13:2	2:2,3 6:22
58:6 65:4	76:18	8:13 13:17	ensued	91:9
67:21 68:1	Donna	East	9:11 35:21	examined
79:22 80:23	3:7 77:16,17	4:3 5:4	entered	6:20
80:24 81:16	78:3,25	Ed	95:3	exception
86:21	Dorothy	76:8	Enterprises	42:18 49:22
documents	1:13 2:9,12	Edwige	82:11	95:9
2:22 15:16	6:19 9:18	24:25 35:18	entire	excerpt
25:20 26:16	14:9 54:12	36:3,8,13	47:4 55:6	9:19,20
29:9,22	54:21 61:11	37:17 38:1	Entrepren...	Exchange
50:6 51:17	62:23 88:19	38:16 39:21	3:11 82:11	1:4 4:8 6:14
52:1 53:17	95:8 96:22	40:15 41:16	Envision	excuse
53:20,25	drawn	41:19 42:18	2:16	77:17 82:11
55:3,17,18	35:7	76:23	errata	execute
55:20,23	Drive	effected	95:1,6	34:5 88:11
56:1,4,17	4:13 5:4	80:6	erroneously	exemplars
57:5,9,15	driving	efforts	22:6	13:24
57:23 58:12	31:13,16	92:2,12	error	exhibit
58:13,15	34:23	eight	54:21	2:8 3:3 7:21
59:8,9,13	Duckens	31:8,23 32:4	errors	9:12,15,16
63:21 64:13	30:15,19,20	33:24	16:7 23:18	10:5 14:14
64:23 66:6	30:21	eighth	25:16,19	24:1 25:10
67:15,16	dueling	54:9	ES	26:17,19
68:14,18,23	86:14	either	31:18,19	27:10,12
71:23 77:11	duke	17:1 32:22	Esq	29:11 35:4
91:24	49:23	33:16 46:5	1:14 4:2	52:21,24,24
doing	Duluth	48:18,19	estimate	53:14,15
39:21,24	24:13 88:22	70:13 90:8	47:7	55:11,13
42:9 66:15	duly	90:15	Everybody	58:2 59:2
Dolce	6:20 94:4	elected	11:12	61:9,13
5:2 6:16	duration	94:4	evicted	66:22 78:1
45:22 46:24	32:6	eligible	71:4,16	78:3,18
48:11 54:13	D'Amico	62:23	73:24 74:3	79:15,16
54:21 55:20	1:23 94:9,14	employ	85:23 87:13	82:8,23
59:9,16,20	94:14	40:10	eviction	85:9 86:10
59:24 62:18		employed	86:16,19	86:15 88:4
64:3,19		40:9	87:9	exhibits
65:25 68:15	E	employee	evidence	86:15
74:14,15,22	E	60:8 75:17	94:7	expect
91:12,19,22	1:14 2:1,1,7	75:20 76:2	evil	70:7
91:24 92:4	2:7 3:1,1			

expires 96:25	fair 42:16 47:22	financing 36:14 47:9	82:13 83:17	10:5 78:17
explain 17:21 18:1 19:6 20:1 20:18 33:22 37:22 67:6 67:11,16	71:11 familiar 18:12,14,15 18:16,20 24:12 37:15 45:11 48:24	47:24 48:10 58:22 63:4 65:9,13 92:3,12	83:20,25 84:9 88:23	four-page 9:17
explained 16:20	favor 8:11 44:11	find 8:17 21:4 23:8,12 26:1 63:3	fly 83:19	franchise 39:24 42:3
explanation 18:2	February 7:14 33:20	finding 12:19	focus 7:9 14:11	franchising 42:7
explanations 8:7 16:18	86:2	fine 17:13	folder 25:22 89:11	fraud 49:22
expressly 94:7	Federal 1:16 95:2	finish 13:9 17:6 74:24 90:6	follow 84:13	fraudulent 15:2
extended 91:18	fifty 50:17,20	firm 6:2	following 94:12 95:9	free 40:4
extent 91:23	file 72:12,24 73:1	first 2:23 6:20 7:10,10 9:1 9:2 13:12 13:16 17:19 17:20 22:9 47:8,8 48:16,17,22 48:25 52:1 52:2 53:25 57:4 58:14 59:1 68:3 69:22 71:2 79:22 80:5	follows 6:21	front 9:22 31:22 72:12
e-mail 3:17 4:5,10 4:15,20,24 5:6 67:23 87:24 88:6 88:9,16,17 88:20,23 89:2,4	filed 9:20,21 62:2 80:18	foregoing 94:3,6,8 95:8	foreign 63:23,24	frustrated 84:16
e-mailed 88:24	filing 3:13 79:25 80:9,16	fort 4:4	forged 30:5	full 30:17
<hr/> F <hr/>	filled 64:22	forth 83:19 91:16	forgot 44:7	funds 36:24 38:1 39:11,12 60:25 76:12
F 94:1	final 68:23 69:6 87:4	Fort 4:4	form 92:9,17 95:3 95:5	furnish 95:6
face 63:13,13,14 63:14	finalized 67:20	forty 9:2	forfeited 95:5	further 90:22 91:1 93:8
Facsimile 4:5,10,14,19 4:23 5:6	finance 37:17	forwarding 50:16,19	Fortunat 9:2	<hr/> G <hr/>
fact 20:14 42:22 54:25 62:1 75:8,17,22 75:24 76:1	financed 65:7,11	found 15:6 23:19 71:5	Forty 50:16,19	GA 4:18,22
	finances 36:7,11 60:3 63:25	four 40:12	forwarding 88:9	Gabrielle 46:9,10,11 46:16 48:19 49:10,25 55:10 56:6 56:17 59:21 59:23 60:17 64:9 65:2 65:19 67:9 71:23 77:22 78:12
	financial 3:9 30:8 37:15,15,20 79:12 80:6 80:25 81:12	fourth 21:13 30:1	found 15:6 23:19 71:5	gained

62:14 gather 82:12 Genovese 4:3 6:2 gentleman 33:4,7 50:15 53:21 58:4 59:22 60:5 60:5,15 64:12 65:3 66:25 67:25 70:9,18 91:2 93:17 George 1:9 6:10 10:20 14:8 14:22 19:2 20:3 23:9 25:3 29:9 29:18,24 33:7,9,10 34:10 43:2 43:8,9,13 44:18 48:19 49:8,13 60:11 65:20 66:4 70:20 70:20 71:20 72:3,6 75:13 76:9 76:10 77:20 78:10,10 81:20 82:15 85:15 87:21 88:18 90:3 92:13 George's 19:20 23:6,9 25:15 27:22 29:25 35:14 43:11 90:10 90:12 Georgia 1:19,24 3:12 14:16,24	15:6 16:6 17:21 18:13 18:22 19:22 20:7,10,10 20:12,17,20 22:8,18,24 23:3,17 24:3,6,16 25:16 26:1 26:8,20 27:8,13 28:3,11,15 28:22 29:2 29:10,13 30:7 31:5 32:24,25 34:11 35:7 54:22,25 64:3 69:23 83:1,16,19 94:12,13,16 Gerald 8:24 Gerard 30:18 German 46:1,17 68:9 70:17 78:18 79:8 80:11 82:2,14 Gershwin 1:23 94:9,14 94:15 Gerson 3:6 12:14,14 60:19,20,21 61:11,23 62:15 74:21 75:3 80:5 80:12 getting 30:5 34:4 47:2 48:9 48:10,16 49:13 50:1 58:25 71:15	75:24 give 8:11 16:18 17:22 18:1 21:17 25:3 31:7 47:7 53:4,22 63:16 69:19 76:23 86:7 86:8 89:10 given 8:1 38:9 75:3 77:2 94:7 95:4 giving 67:12 70:10 84:3 go 11:20 12:21 15:3 17:12 23:16 26:12 26:13 42:15 52:14,17 53:12 57:16 61:17,22 62:5 68:17 78:13 80:9 89:11,15 going 7:1,23 13:5 16:22 17:3 17:9 20:5 20:16 21:8 22:8 26:12 26:12 27:19 33:23 35:6 35:12 36:19 48:4 49:18 50:11 51:1 51:15 52:23 55:13 58:19 60:18 63:11 68:17,20 70:3 71:8 75:12,13 77:21 83:14	86:8,15,24 86:25 good 3:14 6:24 44:12,13,18 53:7 63:3,5 65:6 68:21 68:21 85:12 91:11 Good-bye 93:16 gotten 48:14 grab 23:23 Green 4:21 6:8 Group 3:13 21:7,10 83:2,13 GTO 73:19,20 guess 64:21 70:23 81:24 guy 33:10 45:9 48:22 54:6 63:12 68:24 70:2 72:1 87:4 guys 66:12,13 72:23 G\$Trade 3:9 79:12 80:6 81:12	handed 14:21 22:23 handing 9:14 13:11 14:13 26:19 78:3 88:6 handle 36:2 39:5 63:2 handled 38:1,2 handwriting 13:24 58:3 66:24 handwritten 58:2 66:21 happen 41:8 70:8,25 happened 41:7 64:23 92:23 happening 78:21 hard 26:9 Haver 3:7 77:16,17 78:3 79:1 health 37:16,20 75:8 hear 7:19 9:9 13:10 16:24 16:25 heard 13:3 hearing 7:4 87:9 held 45:13 Helen 15:15 20:3 20:15,18,24 Hello
--	--	---	--	--

88:17	72:1,2,4,7	40:1	initials	investors
help	72:10 74:16	identific...	54:1,3,5	34:13,14,19
8:17 21:7	74:18	81:5,9	innocuous	40:1 83:25
44:22 63:3	Hotmail	identified	12:25	84:8 87:20
65:6,8	89:5	2:8 3:3 30:9	institutions	88:18,20
69:20 70:2	hour	59:14	30:8	invitees
70:4 81:4	1:20	identify	insurance	45:6
helped	house	25:13 26:15	40:14,14,23	involved
21:4	71:4,5 72:17	26:21 27:20	41:2 75:9	36:3,13 43:9
helpful	73:4,24	35:12 52:18	75:11,14,14	65:11,13,18
13:15	74:3 79:3	III	interest	involvement
helping	87:10,14	4:12,12	94:17	74:15,21
21:8	houses	inadverte...	interested	issues
hire	42:24 43:6	18:9	70:10 89:12	38:11
70:6	43:10 76:13	income	Internati...	
Hoffman	87:13	43:13	3:10 68:4	J
4:21 6:8	Houston	Incorpora...	82:10	January
hold	30:25 34:22	79:25	interrupt	20:1 32:18
41:13	Huh-uh	incorrect	18:2	32:19 33:16
holding	62:16	12:4,5,8,9	interrupted	33:20 69:15
18:11	hundred	24:17 36:21	86:23	69:22 72:18
Holly	50:12,12,16	indebtedness	interrupting	72:21
69:16 70:18	50:19,20	63:8	18:6	Jean-Bapt...
71:1	hundreds	independent	interruption	9:1
home	76:17	10:13,14	17:7	Jean-Bapt...
18:24,25	Hurley	94:13	introduced	79:3
19:8,11	9:23	index	33:8	Jean-Pierre
21:19 55:1	husband	8:17	invest	30:15,18
64:2,25	18:9 20:18	individual	39:19,23	34:6,7,20
homes	24:21 34:25	60:23 69:16	40:24 42:6	Jean-Pier...
3:14 39:22	44:9 45:17	individually	42:7 84:3,6	30:16
40:16,17	45:21,25	92:13	invested	Jenkins
77:3 85:13	61:16,22	industry	39:12	4:17 6:5
honest	62:5 65:9	41:2	investing	Jimmy
87:21	65:12 72:12	information	39:1	4:22
hope	79:7 88:12	20:3 64:20	investment	Jimps
31:16	89:25 92:13	89:24,24	10:15,21	8:25
host	I	initial	11:1,3	Joblove
44:8 45:3	idea	55:14 58:7	45:19	4:3 6:2
hotel	21:17 47:23	initialed	investments	Jonathan
45:19 47:2,3	50:13 51:1	58:8	2:17 39:15	1:14 4:2
47:9 58:22	63:1 68:14	initialing	39:18 40:9	judge
64:6 68:19	76:20	58:6,9	41:21 42:19	9:23 49:23
70:11,15,22	ideas	initially	investor	71:17 87:6
71:20,21,24		47:23	84:8 88:10	87:6

Judicial 94:12	52:24 56:18 56:18 58:3	<hr/> L <hr/>	letters 14:22	79:4 87:11 87:14
July 79:25 80:24	59:7,11 60:1 62:4,7	L 1:9	let's 12:21 31:16	lives 21:14,16,21
June 80:9,16	62:7,19,20 62:21 63:9	lack 85:4	43:14 48:3 52:16 57:16	LLC 1:8,9 6:16
J-I-M-P-S 8:25	63:10 64:5 64:6,17,18	lady 15:8 16:11 23:10 91:2 93:16	89:19 levity 86:12	10:14 13:21 62:18 68:15 91:13,19 92:4,7,14 92:19
<hr/> K <hr/>	65:17,18,20 66:1 69:5	Lagoon 4:13	Lexis 31:12	
K 4:7	70:9 71:14 71:21 72:16	Lake 16:1,2 24:9 82:17	Liability 2:14	loan 2:19 27:18
keep 26:7,8 53:2	73:16,20 74:5,6,18	language 63:23,24	lie 71:14	27:24 28:2 28:3,7,11 28:14 29:1 30:12,13 31:22 32:4
kept 70:21	74:20,23 75:12,19	languages 63:17,21,22	life 32:6 48:14	32:11,14,15 33:13,19,21 34:11,14 35:1 47:2 47:15 48:2 48:5,9,10 48:13,16,22 48:25,25 49:2,4,13 50:1,5,11 50:25 51:1 57:19 62:24 63:10 66:15 66:15 68:22 91:16,18,22 91:25 92:4 92:20
kind 21:2 34:5,22 41:11 47:7 85:7	76:8 77:2 77:12,13,18 77:19 78:15 78:21,22,25 79:5 82:5	Lauderdale 4:4	Limited 2:14	
knew 18:6,8 29:2 37:3 60:17 71:13,25	82:19 83:2 84:23,25 85:16 87:5 89:9 90:3,4 91:20 92:22 92:24	law 4:2,7,12,16 4:21 5:2 6:2 17:21 94:16	line 62:3,4 95:11 95:15,19,23 96:1,5,9,13 96:17	
know 7:8 16:3 17:24,25 19:7,10 21:16,19,21 21:22 22:13 22:13,15 27:24 28:4 28:13 29:19 30:11 31:3 33:9 34:12 34:25 37:22 38:8 40:16 41:23 42:1 42:2 43:8,9 43:11,16 44:23 45:9 46:15 47:25 48:6,15,18 49:9 50:8,9 50:23 51:5	knowledge 10:19 12:11 15:7 34:16 36:14,18,23 36:25 37:1 37:7,7 43:12 45:24 57:8 60:18 65:13 71:25 90:7,10,18 90:20 91:17 91:20 92:11 92:15	Lavan 48:23	list 78:8 81:19	
	known 20:4	lawyer 12:25 14:2 16:25 17:10 46:13,15	listed 76:1 85:14 85:20 90:1	
	Koger 24:12 28:18 29:2	lawyers 18:7	listen 90:13	
		leased 32:9	listening 7:1	
		left 14:23 15:5 19:23 27:17 35:9 40:21	lists 29:10	
		legal 58:13 65:4 67:15,21 68:13	little 7:4 8:13 13:17 44:11 48:3 57:16 84:16	loans 31:4 50:7
		letter 87:6	live 19:9 21:15 21:18,18 74:12 87:17	local 72:23 located 16:1 20:7 21:12 28:17 28:20 29:1 location 28:25 90:1
			lived	

Loganville 42:24 43:6 85:24 86:20	M 2:1 Magistrate 3:15 mail 20:11 24:23 56:11 67:23 mailed 28:22 mailing 19:10 20:6 mailings 19:4 mails 16:10 making 12:12 30:4 31:8 32:11 78:24 95:4 95:5 Malloy 6:4 Maloy 4:17 Manna 3:13 21:7,10 83:2,13 March 88:9 Marcus 8:25 Marie 9:1 79:3 marital 49:19 mark 23:24 52:23 61:9 marked 2:10 7:21,24 9:12 13:6 13:12 14:14 23:1,23 24:1 25:10 25:13 26:17	26:19 27:10 35:4,6 52:21 55:11 55:16 61:13 78:1 79:16 82:8,23 85:9 86:10 88:4 Marked/First 2:8 3:2 marking 9:15 married 19:7,10,13 75:13,15 matter 10:10 62:1 94:4 matters 7:10 ma'am 16:16,22 26:6 37:1 49:25 64:10 69:10 86:1 90:12 91:11 92:16 93:3 mean 13:25 61:23 65:16 means 59:7 meant 58:10 meet 15:3 56:21 59:22 60:14 63:12,14,15 64:12 67:24 71:6 meeting 7:12 46:3 51:18 58:19 60:4 65:21 66:2,16	67:3,14 68:10 69:3 69:15,23 member 82:1 84:8 87:20 92:18 92:21 members 14:9 25:2 39:23 40:4 40:17 84:2 84:3,5,8,17 84:18,21,25 85:2 mentioned 50:18,19 70:8 met 33:10 46:1 56:3,24 57:3 63:13 65:20 69:21 71:1,7 72:1 79:3 84:24 87:4 Miami 4:9,13 microphone 7:2 million 50:12 millions 50:22 mind 17:8 23:25 mine 54:6 minute 13:7,8 21:11 35:20 minutes 43:19,19 Mireille 84:13 mistake	12:7 15:9,14 16:10,12,21 23:3 26:4,9 26:10,11 29:14 30:2 30:5 64:4,5 75:9,18 76:2,4 mistakenly 30:9 mistakes 23:4,18,20 24:6 25:24 29:13,21,22 30:6 misunders... 16:19 Moccasin 86:20 87:14 model 31:3,17 mom 87:15 moment 11:23 14:1 23:21 28:5 46:16 51:22 61:8 86:12 89:20 moments 29:17 Monday 57:4,10 money 10:25 11:2 11:22 31:6 35:16,25 36:19 37:2 38:9,17,24 39:4,19,20 39:25 40:16 40:25 42:22 43:5,7,11 43:11 50:24 61:7 76:10
<hr/> M <hr/>				

76:11,14,15	23:11 24:7	54:22 64:2	<hr/> O <hr/>	36:17 37:21
76:22 77:3	26:24 27:16	Nialana@h...	O	62:18 85:16
77:10 84:3	29:25 30:17	88:2	2:1,1,7 3:1	92:18
84:5 90:9	35:9 45:9	Nialanal@...	object	officers
92:7	45:11,15	87:25	18:3 49:18	8:10,15,24
moneys	47:3,5 51:2	Norcross	objection	9:2 11:8,11
12:20 35:17	51:4,7	4:22	49:21 92:9	11:12,22,25
36:2,15	57:18 60:6	North	obligations	24:25 25:1
37:25 38:20	68:9 69:16	5:4 14:16,24	65:3,5	29:18 30:12
42:7 75:4	70:17,23	15:6 16:6	obtain	38:16 40:13
month	76:10,11	19:22 20:10	50:25 92:3,6	offices
80:24 81:11	77:8,21,23	22:8,18,24	92:12	94:14
months	79:21 80:6	23:3,17	obtained	Oh
31:9 32:7	81:11,24	24:3,6	51:17 57:4	8:21 53:5
morning	85:12 88:21	25:16,25	88:7	okay
6:24 7:11	91:11,23	26:8,20	obtaining	7:5 8:13,14
8:6	names	27:8,13	47:9,24	8:19,22 9:3
mortgage	29:23 51:6	28:22 29:10	57:19	10:12,24
41:20	65:23	29:13 30:7	obviously	11:13,20
mortgages	nature	35:7	31:15 54:17	12:1,17,21
39:21 42:19	72:22	Notary	57:13 89:15	13:11,15,17
76:9,24	near	1:18 96:23	occasion	13:23 15:10
motion	21:18	Note	39:14 71:1	15:13,19,22
16:14	necessarily	49:21	occasions	15:25 18:4
Move	25:3,5	noted	69:16	18:19,23
16:13	necessary	95:9	OCCA	19:2,6,15
moved	95:6	notes	95:2	19:21 20:2
73:22 74:1,2	need	58:2 66:22	October	20:8,14,24
74:4	7:1,7 13:7	67:2,8 68:7	35:2	21:10,15,25
moving	16:24 44:4	notice	offering	22:2,12
13:1 17:5	72:4 75:13	53:25	2:24 59:3	23:21 24:15
multimillion	needed	noticed	office	24:18,20
62:24	21:5 40:19	6:25 14:25	11:12 14:22	25:5,12
multipage	65:11,13	notion	16:1 21:7	26:3 27:24
53:15	76:12 77:20	50:10	24:25 25:2	28:2,9,14
M-A-N-N-A	78:13	number	30:13 35:17	29:5 30:3
83:2	negative	2:16,18,20	36:3,4,8	31:10,19
<hr/> N <hr/>	62:16	8:12 9:22	37:18 38:11	32:3,11,21
N	never	21:23 31:17	39:12 40:3	33:3,7,13
2:1,1,1,7	21:19 41:7	45:18 50:17	40:5,15,20	33:18,21
3:1	50:6,7 52:2	numbers	41:13,16	34:5,10
name	57:20,22,22	61:1	42:10 44:15	37:8,14,24
9:1 15:6,7	57:25 71:25	NW	66:2,18	38:8,15,19
16:8 23:5,6	New	4:18	officer	39:3,10,13
	18:12,21		35:15,24	39:18 40:7
				40:23 41:6

41:8,19,25 42:3,16 44:7 45:6 45:21 46:10 46:16,20,23 47:6,22 48:3,8,13 49:12 50:25 51:6,20 52:7 53:12 53:22 54:9 55:22 56:16 57:6,13,21 58:1,18,24 59:8,14,19 60:4,9 61:7 62:9,12,17 63:7 64:1,8 64:25 66:16 67:2,7,10 68:6 69:4 70:13,17,25 71:22 72:11 73:6,15 74:4,10,21 75:1,7,23 76:4 77:23 77:25 78:25 79:11,23 80:4,8,23 81:6,14,15 81:23 82:7 82:22 84:7 86:23 87:8 87:10,19 89:13 90:4 90:21 93:1 old 73:17,21 older 73:7 once 75:14 ones 11:22 40:21 open	15:18 42:10 opened 14:25 20:15 20:16 opening 15:17 19:22 23:18 operational 29:2 operations 78:11 opportuni... 42:8 opportunity 42:4 45:19 60:2 79:14 opposed 48:13 54:17 options 42:13,17 order 3:15 27:25 40:14 42:12 55:19 86:6 86:16 89:17 ordering 93:11 orders 86:18 ordinary 58:12 organization 83:22 85:4 organized 83:23 84:10 original 7:23 8:3 53:1 62:12 94:10 originals 52:2,6 Orlando 44:9 45:19 47:11 65:20 66:2,17	outlined 11:23 outside 44:15 owned 73:10 89:24 90:8,15 owner 47:3 70:14 70:20,21,22 O.C.G.A 94:18 <hr/> P <hr/> page 8:11,20,21 10:5,5 53:13 54:2 54:9,10,20 54:20 55:16 58:6,9 59:1 59:14 62:3 78:5,17,17 79:22 80:1 80:4 86:20 94:6 95:11 95:15,19,23 96:1,5,9,13 96:17 pages 54:1 80:10 80:15 94:6 95:6 paid 28:1 34:4 Palm 1:2 72:13 papers 13:1 29:21 68:13 77:5 paperwork 23:15 29:15 34:7,8 63:13 67:1 paragraph	10:17,18 75:22 paralegal 40:18 pardon 9:19 54:10 78:18 80:11 Parker 4:16,17,21 6:4,4,5,8 7:7,19 8:20 10:2 14:11 16:20,23 17:1,11,15 43:17 51:8 51:15,24 52:5,15 53:9 56:3 57:3 81:3,5 81:8,13,16 86:5 93:5,7 Parker's 44:15 Parker@mj... 4:20 part 51:16 58:1 66:22 84:24 92:17 partner 60:8 party 44:8,8,8,17 45:2,3,6,12 45:17 47:11 Patrick 2:3 5:2,3 6:15,15 9:10,25 91:7,10,12 93:2,14 Paulose 4:7 6:13,13 91:4 93:13 93:15	Pauloser@... 4:10 pay 42:23 58:22 58:22,23 payable 35:10 payment 40:21 42:23 43:5 payments 31:8,8,21,22 31:23,25 32:4,5,12 32:15,17 33:14,15,16 33:23 76:13 77:6 pending 16:14 people 6:25 26:10 29:21 40:19 42:12 44:18 44:22,25 60:7 63:1 63:17 65:18 65:22 66:3 66:4,14 67:24 71:10 71:13 77:9 83:15,17,19 83:21,24,25 84:9,15,17 84:24 85:3 89:7,12 92:3 period 41:13 43:14 43:15 45:12 62:12 Perlman 1:14 4:2 Perloe 1:17 94:21
---	--	--	--	--

permission 25:4 81:25	Plaintiff's 13:12 14:13	prepared 10:11 64:9	17:3,13,16	provided 57:23 59:2
person 25:3 27:20	23:1 25:14	64:11,15	privileges 49:20	64:21
35:18 36:13	plan 41:4	67:4	probably 18:7,8 25:17	provisions 94:18
37:17 67:24	planning 19:9	preparing 71:23	34:17 40:2	Public 1:18 96:23
68:2 77:4	play 71:11	preprinted 27:16 35:9	58:22 83:15	pull 7:13
78:25 87:21	please 17:4 19:6	presence 69:13	89:12	problems 70:2
89:3	78:5 95:5,6	present 51:15	Procedure 1:17 95:2	purchase 32:9,21,23
personal 19:11 51:2	point 5:4 7:6 21:5	presented 78:24	proceed 13:10	45:23
personally 11:16 29:20	36:17 37:19	Presents 86:7	proceeding 9:22	purchased 32:10 90:9
34:18 38:1	38:8 39:24	president 11:6,8,10	43:23	90:16
74:15 76:6	41:4 42:1	41:14,17,18	proceedings 41:10	purchasing 39:22 78:11
79:6	45:21 46:20	62:7 79:9	process 41:10	purportedly 14:8
phone 6:25 7:2,20	47:1 49:12	82:16 85:14	processing 66:15	purports 13:19
46:4 50:4	57:9 62:17	presidents 45:7,18	produce 56:17 89:16	purpose 11:3 58:5
56:16 91:2	73:6 76:8	pretty 52:12	production 51:16 89:14	62:5 69:23
93:10	77:13 82:4	previous 14:20 81:13	profits 39:23	79:8
photocopying 94:8,9	points 11:6	previously 13:6,11	program 31:6,7,11	pursuant 1:15 51:16
physically 21:12 35:23	police 72:24,24	14:14 22:25	prohibited 94:16	94:11 95:2
40:20,22	73:1,1,22	55:24 61:15	project 47:9 50:16	put 21:8 25:17
50:7	73:25	72:16 75:5	properties 74:17	27:25 37:8
pick 67:22	Ponzi 87:22	79:12 80:9	property 85:24,24	39:13 40:16
picnic 45:3	pool 39:25	80:10,12	86:19	42:18 50:8
pin 71:10	position 75:16	principle 31:4	proposed 74:13	75:7,13,15
pinpoint 47:6	possible 42:18	printout 83:1	provide 13:23 39:15	76:10,11,13
place 18:13,21	potential 17:2 45:19	prior 7:12 8:8	40:14 81:18	84:12 87:7
20:11 24:22	45:23 77:14	11:24 12:6	89:23 94:15	putting 25:18 35:23
42:12 54:22	practice 58:12	13:18 28:7		42:11 61:7
64:3 72:17	premarked 7:25	47:24 48:3		90:16
92:22	prepare 10:8	55:15 61:21		P.A 4:12 5:3
places 47:17		privilege		p.m 43:25 52:20
Plaintiff 1:6 4:6				89:21 93:18

<p style="text-align: center;">Q</p> <p>quality 13:2</p> <p>question 13:16 15:10 17:7,20 20:21 36:10 36:10 37:23 38:4 43:4 62:3 73:25 77:19 78:23 90:6,13</p> <p>questions 8:9 16:16,18 17:5 48:9 57:15 90:23 91:1,8,14 93:6 94:5</p> <p>quick 26:13</p> <p>quickly 26:12</p> <p>quote 62:4</p> <hr/> <p style="text-align: center;">R</p> <p>R 94:1</p> <p>Rachel 4:7 6:12,13 9:8</p> <p>read 15:19,21 44:4 57:20 57:22,22,25 58:10 63:22 95:8,11,15 95:19,23 96:1,5,9,13 96:17</p> <p>readily 56:14</p> <p>reading 13:8,9,9 44:5 58:13</p>	<p>58:13</p> <p>ready 64:14,16</p> <p>realize 78:4,5</p> <p>really 7:1,13 32:1 38:10 44:24 48:19 50:8 50:14 77:3 77:15</p> <p>Reason 95:13,17,21 95:25 96:3 96:7,11,15 96:19</p> <p>reasons 95:4</p> <p>recall 7:13 9:5,6 11:17,18,19 12:12 28:6 31:13,15,16 32:22 33:18 34:21 35:15 35:24 37:13 38:13,19,23 39:3,7,8,16 42:2 45:17 45:20 46:3 46:5 47:4 47:10,12,13 47:25 48:6 48:15,20 49:6,11 50:2 58:24 60:6 61:5 61:15,18,20 61:21,24 66:16,23,24 68:11 69:14 69:15 70:19 75:6 76:5,7 76:8,16,19 76:21 77:6 77:15 79:5</p>	<p>receipt 33:24</p> <p>receive 11:7,15 20:6 24:22 35:17 56:20 76:14</p> <p>received 11:22,25 35:24 36:24 38:12,23 39:11 52:2 56:18 58:8 58:16 59:12 68:25 76:22 77:22 88:8 88:8</p> <p>receiver 1:14 4:2 6:3 13:24 16:23 88:8 89:23</p> <p>receiving 12:1 35:16</p> <p>recess 6:17 43:24 52:19 89:21</p> <p>recognize 12:6 19:16 19:18 26:5 44:19</p> <p>recognized 16:11</p> <p>recollection 28:10 36:5 51:7 57:17 62:14</p> <p>record 9:11,17 12:23 14:5 14:15,15 22:22 23:25 26:20 27:6 30:3,3 35:21 43:21 44:14 51:11 53:15 85:12</p>	<p>86:11 88:7 91:17 94:7</p> <p>records 11:20 61:8 79:14 81:9 82:13 89:17</p> <p>reduced 94:5</p> <p>refer 34:18</p> <p>referenced 83:5</p> <p>referred 23:22</p> <p>referring 8:12 14:6 26:7 29:11 36:22 46:11 48:21 60:20 65:9</p> <p>reflect 12:23 51:11 62:13 82:13 86:11</p> <p>reflects 58:2 80:25</p> <p>refresh 11:21 28:10 57:17</p> <p>refreshes 51:7</p> <p>refused 66:9,11</p> <p>regard 45:22 48:10</p> <p>regarding 46:24 71:23</p> <p>Regency 5:2 6:16 45:23 46:24 48:11 54:13 54:21 55:20 59:9,16,20 59:24 62:18 64:3,20</p>	<p>65:25 68:15 69:8,24 74:14,16,22 91:13,19,24 92:4,7,14 92:19</p> <p>registered 2:23 79:18 79:21</p> <p>Regulations 94:11</p> <p>Reid 88:8,10</p> <p>related 41:1 44:14 46:1 55:20</p> <p>relates 50:23 86:19 89:15</p> <p>relation 11:5 47:14</p> <p>relationship 94:17</p> <p>releasing 88:21</p> <p>remains 26:13</p> <p>remember 8:25 17:18 19:25 32:1 32:17 33:4 38:12 40:13 48:18 50:17 56:19 65:23 66:7,14 69:18 77:3 77:4,12</p> <p>remitted 61:11</p> <p>remitter 60:24</p> <p>removed 23:10</p> <p>repairs 40:4</p>
---	---	--	--	--

repeating 13:18	2:13,15 22:7	31:1 45:7	Rweigel@i... 4:15	69:19 71:9 93:13
report 72:24 73:2 73:22,25	responding 84:15	46:17 47:18 48:11 49:14	R-O-C-K 45:16	second 58:1 71:1,2 78:5 86:19 86:20 87:9
reported 72:21 94:3	response 55:19	52:9,25 55:1,4	<hr/> S <hr/>	Secretary 3:12
reporter 1:18 13:17 93:9,9 94:13,17,21	responsib... 88:21	57:11 63:21 63:23 65:10 68:7,12,16 68:22 75:10 78:24 81:6 83:11 84:7 92:4,8	s 1:17 2:1,7 3:1 94:21	secure 63:8
Reporters 1:23	rest 32:5	right-hand 54:2 80:17	sale 69:24 71:23 71:25 72:9	Securities 1:4 4:8 6:14
reporting 94:12,15	restroom 43:18	Road 1:24 16:1 24:10	Sanon 8:24	SEC's 71:18
represent 57:3 59:13 69:7 82:12 82:16 85:13 94:6	restructu... 42:11	roadster 73:17	Sanozier 45:10,14	see 10:22 13:8 14:10 20:8 25:12 37:4 38:3 40:25 51:6 54:2 54:11 55:20 59:17,18 61:19 62:10 63:18 69:20 71:3 78:19 78:20 79:20 79:21,23 80:7,14,17 80:18,18 81:1,1 86:21
represent... 69:12	resulted 55:15	robbery 72:17,21 73:2	save 51:8,19	seeing 79:10 81:25
represented 46:6,19 70:14	retain 51:1	Rock 45:9,14	saw 50:7 61:4	seen 26:14 50:6
representing 70:14 91:12	return 84:11,11	Rockdale 3:16	saying 25:5,7 49:9 76:1	Seiz 20:3,24
represents 83:18	Reverse 2:18 27:18 27:24 28:2 28:3,6,10 28:14 29:1 30:12,13 31:4,21 32:4,11,14 32:15 33:13 33:19,21 34:11,14 35:1	Rocky 5:4	says 15:15 54:12 59:3,15 79:21 80:18 81:2 88:17	sell 69:8,9 70:12
request 84:12 89:13	review 7:11,16 8:5 13:7 28:9	Romberg 68:1	scammed 88:18	Senator 17:1
requests 39:1	reviewed 12:18	room 60:8 86:12	schemes 87:22	send 56:15 61:23 63:13 67:22 89:2
required 55:17 72:12	reviewing 51:25	roster 75:8	school 40:24	
reservation 59:21	right 7:14 9:5 11:1,5 13:21 16:2 17:4,21 24:10,16 29:3 30:22	Roswell 1:24 21:21	schooling 41:5	
reserve 94:4		Rule 95:2	score 61:9	
residence 73:8,13,23 74:1,9,10		Rules 1:16 94:11 95:2	seal 94:10	
residential 19:3		run 51:6	SEC	
resolution		Russell 4:12,12 6:10		

<p>sending 16:10 23:14 24:8 30:1</p> <p>sent 11:2 16:7,9 23:11 39:4 39:12 52:3 88:13 89:4 89:4,7,11</p> <p>September 19:14</p> <p>served 55:14</p> <p>service 40:2,24</p> <p>services 2:23 40:15 40:19 81:1 94:15</p> <p>set 53:25</p> <p>sets 2:22 53:16</p> <p>seventh 54:10</p> <p>shape 92:17</p> <p>shared 30:13 41:16</p> <p>sheet 95:1,6</p> <p>shell 78:11</p> <p>show 13:5 27:19 44:21,25 45:4 80:1 86:5</p> <p>showed 23:15 37:11 79:13</p> <p>showing 18:9 82:5</p> <p>sic 88:23</p>	<p>side 60:8</p> <p>sign 15:16,16,16 25:24 34:8 58:12,16 59:9,12,19 59:24 68:13 68:13,20 77:6,11 88:21</p> <p>signator 26:21</p> <p>signatory 12:2,5 27:20 30:9 65:4 68:1</p> <p>signature 10:6 13:14 13:19,21,22 14:7,16,19 15:11,12,24 19:16,18,21 22:4,10,11 22:21,23 23:2,9,9,12 23:13 25:13 25:15 26:1 26:6,23 27:4,5,22 29:22,23,24 30:5 35:13 35:14 54:11 54:15,23 59:15 61:4 94:4,10</p> <p>signatures 19:17 25:25 26:15</p> <p>signed 12:10 14:8 15:20 22:6 22:12 27:21 29:20 33:18 57:21 59:16 67:15 86:6</p>	<p>signing 22:13,14 50:11 59:8 66:6 67:17 68:24</p> <p>signs 68:2,3</p> <p>similarly 54:9 82:2</p> <p>simple 15:10</p> <p>single 30:6</p> <p>sit 38:11</p> <p>site 64:15</p> <p>situation 69:20 70:4,8 71:20</p> <p>slow 84:15</p> <p>Snellville 18:13,19,21 54:22,25 64:3 74:7,8</p> <p>social 50:3</p> <p>sold 33:5</p> <p>solicited 87:23 88:15 89:1</p> <p>soliciting 87:19</p> <p>somebody 33:7 49:3 78:13</p> <p>sooner 28:1</p> <p>sorry 16:6 28:21 49:7 54:10 59:6 74:25 85:6 86:25</p>	<p>90:24</p> <p>sort 17:22</p> <p>sound 45:11</p> <p>sounds 18:14,15,16 48:24</p> <p>source 38:20 43:13</p> <p>Southern 1:1 9:23</p> <p>space 30:14 64:17</p> <p>speak 7:1,19 33:19 38:6 44:11 53:13 61:8 75:2</p> <p>speaking 46:7,20 50:15,22,23</p> <p>specific 46:22 47:25</p> <p>specifically 38:13 39:8 48:15 49:11 70:19 84:20 85:1</p> <p>specifics 38:20</p> <p>spell 9:1</p> <p>spelling 45:16</p> <p>spoke 7:6 16:20 17:18 46:17 71:2 72:16 85:7</p> <p>spoken 46:19</p> <p>spot 64:21</p> <p>spousal</p>	<p>49:19</p> <p>spouse 75:17 76:2</p> <p>Stacey 9:2</p> <p>stamped 14:15</p> <p>start 31:8 72:1</p> <p>started 40:15,22 41:4 42:15 43:15 45:22 70:5,5</p> <p>starter 27:15 35:8</p> <p>state 3:12 10:18 20:11 82:13</p> <p>stated 14:20 94:3</p> <p>statement 12:8 19:12 65:14,15 79:2 95:4</p> <p>statements 14:24,25 19:4 20:11 23:11,14 24:8,22 28:22 37:15</p> <p>STATES 1:1</p> <p>stating 23:17</p> <p>stay 71:5 87:7</p> <p>stipulation 57:2</p> <p>stipulations 1:15</p> <p>stop 16:22 17:3</p> <p>stopped 32:18 33:15</p>
--	--	--	---	---

<p>33:16 Street 1:19 4:18 strike 16:13 32:14 strong 74:20 78:13 strongest 7:3 structured 83:22 structuring 42:11 stuff 71:16 subject 48:17 submit 25:20 submitted 25:21,21 subpoena 3:4 51:17 55:14,16 89:18 subscribed 96:23 subsidiary 83:15 substance 95:3 Suite 4:3,8,13 5:4 16:2 24:13 Suites 5:2 6:16 54:13,21 55:20 59:10 59:16,20,25 62:18 64:3 64:20 68:15 74:16 91:13 91:19,24 92:4,7,14 92:19</p>	<p>Sunbiz 3:7,9,10,14 85:11 SunTrust 13:20 14:7 30:4 supplemental 95:5 supportive 44:22 supposed 23:16 57:19 63:16 69:6 76:13 sure 14:4 28:25 33:17 38:18 39:11 50:6 53:6 65:1 72:20 75:25 80:15 sworn 6:20 94:4 96:23 S-A-N-Z-I... 45:16</p> <hr/> <p style="text-align: center;">T</p> <hr/> <p>T 2:1,1,7,7 3:1,1 94:1 94:1 take 7:8 10:4 13:13 14:1 14:17 22:9 33:5 35:19 47:20 61:15 72:5 79:14 84:12 89:19 taken 1:13 2:12 6:17 38:9 43:24 52:19 89:21</p>	<p>takes 32:4 talk 17:17 46:4,6 46:18 talked 40:7 71:7 75:4 79:12 talking 8:16 36:21 45:18 47:2 48:10 49:1 58:25 63:22 65:24,25 67:25 72:2 72:8 74:11 87:11 90:12 talks 21:20 Tampa 5:5 teleconfe... 4:7 5:3 telephone 4:4,9,14,19 4:23 5:5 21:23 tell 8:6 14:18 22:9 24:18 26:14 27:12 27:23 46:23 48:17 49:25 55:18,23 71:17 84:8 89:11 telling 26:8 36:23 70:6,6,21 71:9,16 72:6 tells 17:11,11 ten 54:1</p>	<p>Tennessee 79:5 terms 24:6 28:1 63:23 69:3 testified 6:20 22:5 24:5 28:25 39:13 41:19 42:3 66:23 testify 29:17 testifying 23:21 28:6 61:16 testimony 8:8 11:23,24 12:6 13:18 15:19 20:9 36:16,20 55:15 59:23 61:18,21 64:13 83:6 92:1 95:3 Thank 22:2 30:21 52:10 91:4 93:2,4,15 Thanks 10:2 Theodule 1:10 6:11 10:20 14:9 19:3 82:15 88:12,18 92:13 Theresa 4:2 6:1 thereto 94:10 thing 53:7 57:14 69:6 71:18 74:18 86:8 things</p>	<p>18:11 41:11 42:13,14 44:20 45:1 66:8,10 70:7 think 8:20 22:25 32:7,17 33:15 34:7 34:9,24 43:2 44:24 47:1,13 48:6 51:18 52:5,8 60:19 62:22 66:7,23 67:20,21 69:11,18 70:19 71:17 72:4,15,18 73:18 74:7 75:6 76:15 76:25 77:2 77:5 79:4 86:23 89:20 third 78:17 Thompson 4:21 6:7,7 17:1,11,18 43:22 52:3 thought 45:3 64:8 thousand 32:22 76:17 three 2:22 40:12 53:9,16 80:7 three-page 9:19 Tim 69:16,18,18 87:4 time</p>
--	--	---	---	--

7:7 11:7	86:7 87:5	trouble	Uh-huh	16:13,15
12:18 24:14	92:16	7:4	81:7	17:9 18:5
24:20 29:1	top	true	undersigned	22:22 24:2
30:13 35:16	25:23 26:24	69:21 94:6	95:8	25:11 26:18
35:25 36:17	26:24 27:16	95:9	understand	27:6,11
37:19 38:8	54:7 80:17	try	20:8 26:6,9	35:5,19,22
41:9,12,13	81:1 88:17	13:1 48:1,4	32:3 37:23	43:18,21
41:15 42:14	total	52:11 56:15	38:3,5 39:6	44:1,13,16
43:14,15	11:15 32:1	71:10	41:12 48:8	49:21,24
44:4 45:12	59:4 61:2	trying	48:11 58:9	51:11,20,22
45:21 47:6	76:5	37:23 65:16	58:18 63:17	52:8,11,16
47:7 49:12	totalled	70:20 71:3	63:20 65:2	52:22 53:3
51:8,19	12:20	76:9	65:3,15,16	53:11,14,18
55:6 56:19	touch	turn	67:5,9,11	55:12 56:22
57:9,13	71:19	55:17,19	70:2 72:8	57:1,6,7
62:12,13,17	trade	59:14 62:2	75:25	61:14 78:2
67:14 71:2	52:25	79:24 85:11	understan...	79:17 81:3
71:2 72:23	Trail	turned	58:14,20	81:10,17
73:6 76:21	86:20 87:14	55:24	understood	82:9,24
78:23 79:3	transaction	turning	20:9 58:10	85:10 86:11
79:7 82:4	62:6,24,24	19:15 59:1	58:17 70:12	86:13 88:5
84:12 85:20	74:13,22	66:21 82:25	UNITED	89:19,22
91:4	transactions	Tvanvliet...	1:1	90:22,25
times	63:2	4:5	USA	91:6 92:9
39:3,7 45:25	transcript	two	54:23	93:16
69:22,22	2:11 7:12,17	32:22 43:6	use	variety
77:1 84:12	9:20 93:12	50:16,19,19	8:2 19:3	40:7
today	94:3,8 95:9	53:4 60:7	20:5,16,19	various
7:9 13:19	transferred	66:12,13,14	24:21 25:6	45:7 91:16
75:5 90:23	10:25 19:8	69:15,22	39:19 40:11	Verona
91:14	76:6,15,23	86:18,18	64:1,7,25	88:8 89:3
told	transfers	two-page	71:13 78:14	vice-pres...
15:3,16	21:6	9:18	81:21 95:5	78:19 82:3
16:12,21	traveled	type		82:15 85:15
25:15 49:7	47:14,17	63:2 65:21	v	Victor
55:25 56:3	60:9	typewriting	vague	85:24 87:10
56:4,11,11	trick	94:5	50:10	vision
59:12 60:2	22:21	typo	Van	44:22
61:19,22	tried	54:17 59:15	2:2 4:2 6:1	visiting
64:7,18	47:12 49:2	typograph...	6:1,12,23	56:10
67:5,10	tries	54:20	7:22 8:1,4	vliet
68:24 71:15	18:2		9:8,13,16	2:2 4:2 6:1
71:20 72:3	trip	U	10:1,3	6:1,12,23
75:14 77:19	47:20 53:23	ugly	12:23 13:4	7:22 8:1,4
77:22 78:10	60:18 91:15	73:21	14:5,12	9:8,13,16
78:14 85:18				

9:8,13,16 10:1,3 12:23 13:4 14:5,12 16:13,15 17:9 18:5 22:22 24:2 25:11 26:18 27:6,11 35:5,19,22 43:18,21 44:1,13,16 49:21,24 51:11,20,22 52:8,11,16 52:22 53:3 53:11,14,18 55:12 56:22 57:1,6,7 61:14 78:2 79:17 81:3 81:10,17 82:9,24 85:10 86:11 86:13 88:5 89:19,22 90:22,25 91:6 92:9 93:16 vs 1:7	83:24 84:1 84:9 wanted 20:19 44:19 44:21 45:2 45:2 58:23 63:18 64:5 67:23 69:19 71:6 81:21 83:18 wasn't 20:21 42:10 63:1 69:19 70:1 way 17:22 18:10 20:24 41:8 41:12 48:8 53:1 58:5 71:5 84:15 91:18 92:7 92:11,16,17 92:18 Wealth 2:20 8:18 10:12,19,25 11:2,6,8 20:25 21:3 23:14,16 24:8,19,21 25:6 28:20 29:5,16 30:14 34:13 34:19 35:10 35:16,25 36:1,7,11 36:18,19 37:2,5,5,9 37:16,20 38:9,17,23 39:4,14,19 40:10 41:14 41:17 42:6 83:11 84:18 85:3 87:20 88:10,22	89:15 week 57:4,11 Weigel 4:12,12 6:10 6:10 17:6 17:10 18:8 18:10 49:18 93:6 welcome 52:11 went 14:21 15:5 15:15 23:7 33:2,2 37:5 40:13,24 43:5 48:1 50:14 63:11 63:14 64:12 64:22 weren't 55:23 64:14 69:6 West 1:2,24 72:13 we'll 7:8 11:20 16:17 21:10 49:22 we're 14:6 51:13 53:6,12 70:2 71:3 83:16 92:1 we've 30:6 74:10 wife 88:19 willing 13:23 wind 44:15 withdrawal 38:25 withdrawals	12:12 withdrawn 94:8 witness 6:5 8:21 9:9 12:22,24 14:3,4 18:4 23:2 43:20 51:10,12,14 51:21,25 52:7,10 53:5 56:21 56:24 81:7 81:14 90:24 92:10 93:4 94:4 word 44:23,24 work 65:4 72:7 worked 21:6 works 24:24 63:10 world 7:3 90:7 Worth 16:1,2 24:10 82:17 wouldn't 53:7 67:6 72:7 77:8 write 7:24 67:2,8 87:6 writing 12:13 written 27:2,3,13 34:5 37:4 77:8,8,9 wrong 16:10 wrote 34:25 68:6	71:16 87:6 88:25 <hr/> X <hr/> X 2:1,1,7,7 3:1,1 <hr/> Y <hr/> yeah 11:25 18:17 34:17 40:5 51:24 53:9 54:8 56:8 62:11 69:18 72:15 89:6 year 31:19 32:18 86:3 years 72:5,5 yellow 73:17 yesterday 7:3 18:9 <hr/> Z <hr/> Zaxby's 39:24 42:4 ZIP 54:22 Zurich 47:18,20 48:1,4 50:14 51:18 53:21 58:19 60:5,9 68:13,17 91:15 <hr/> \$ <hr/> \$25,000,000 69:25 70:11 72:2 \$254,000
--	---	---	---	--

35:25 36:22	82:10	01:09:28	91:10	61:9,13
37:9	01:02:13	86:25	01:19:21	72:5
\$254,363.20	82:15	01:09:43	91:15	10B
2:21 35:11	01:02:34	87:5	01:19:41	94:11
\$3,400	82:20	01:10:01	91:20	10th
2:17 27:8	01:02:55	87:10	01:20:02	1:19
\$300,000	82:25	01:10:12	91:25	10-year
43:5	01:03:13	87:15	01:20:24	59:6
\$37,000	83:5	01:10:32	92:5	10-15-08
2:19 27:18	01:03:18	87:20	01:20:35	27:17 35:10
35:1	83:10	01:10:54	92:10	10/15/08
\$4,000	01:03:52	87:25	01:20:56	2:19,21
32:2	83:15	01:11:13	92:15	10/18/08
\$450,000,000	01:04:14	88:5	01:21:21	3:6
59:1 63:8	83:20	01:11:41	92:20	10/8/08
68:22	01:04:29	88:10	01:21:36	2:17
\$50,000	83:25	01:12:05	92:25	10:39
76:17	01:04:45	88:15	01:21:45	1:20
\$80,000	84:5	01:12:21	93:5	10:39:39
12:15 60:24	01:05:08	88:20	01:22:15	6:5
61:11,23	84:10	01:12:30	93:15	10:39:50
62:15 75:4	01:05:27	88:25	08-81565-...	6:10
\$90,000	84:15	01:13:06	1:3	10:40
3:5	01:05:38	89:5	09	6:17
	84:20	01:13:24	32:19	10:40:05
<u>0</u>	01:05:51	89:10		6:15
000003	84:25	01:13:46	<u>1</u>	10:51
24:4	01:06:05	89:15	1	6:18
000005	85:5	01:14:03	2:9 9:12,15	10:51:34
26:21	01:06:31	89:20	9:16 10:5	6:25
000007	85:10	01:17:26	94:6	10:51:54
35:7	01:06:51	89:25	1/15/09	7:5
01:00:15	85:15	01:17:54	3:4	10:52:13
81:5	01:07:09	90:5	1/5/09	7:10
01:00:22	85:20	01:18:09	3:16	10:52:41
81:10	01:08:05	90:10	1/8/09	7:15
01:00:37	85:25	01:18:20	2:15	10:52:49
81:15	01:08:20	90:15	1:14	7:20
01:00:48	86:5	01:18:29	89:21	10:52:58
81:20	01:08:42	90:20	1:17	7:25
01:01:13	86:10	01:18:40	89:21	10:53:10
81:25	01:08:53	90:25	1:22	8:5
01:01:37	86:15	01:18:58	93:18	10:53:25
82:5	01:09:17	91:5	10	8:10
01:01:51	86:20	01:19:10	3:5 43:19,21	10:53:36

8:15	11:01:58	17:10	11:15:13	26:15
10:55:14	12:20	11:09:13	21:25	11:22:54
8:20	11:02:34	17:15	11:15:38	26:20
10:55:26	12:25	11:09:25	22:5	11:23:10
8:25	11:02:53	17:20	11:16:04	26:25
10:55:58	13:5	11:09:35	22:10	11:23:26
9:5	11:03:14	17:25	11:16:32	27:5
10:56:12	13:10	11:09:45	22:15	11:23:51
9:10	11:03:33	18:5	11:16:48	27:15
10:57:00	13:15	11:09:58	22:20	11:24:09
9:15	11:03:52	18:10	11:17:03	27:20
10:57:41	13:20	11:10:18	22:25	11:24:32
9:20	11:04:09	18:15	11:17:25	27:25
10:57:59	13:25	11:10:33	23:5	11:25:03
9:25	11:04:34	18:20	11:17:41	28:5
10:58:06	14:5	11:10:43	23:10	11:26:01
10:5	11:04:56	18:25	11:18:02	28:10
10:58:32	14:10	11:10:58	23:15	11:26:16
10:10	11:05:13	19:5	11:18:20	28:15
10:59:00	14:15	11:11:33	23:20	11:26:36
10:15	11:05:36	19:10	11:18:36	28:20
10:59:14	14:20	11:11:50	23:25	11:26:51
10:20	11:06:04	19:15	11:18:55	28:25
10:59:36	14:25	11:12:22	24:5	11:27:03
10:25	11:06:21	19:20	11:19:18	29:5
10:59:54	15:5	11:12:38	24:10	11:27:22
11:5	11:06:40	19:25	11:19:32	29:10
100	15:10	11:12:57	24:15	11:27:37
4:13 38:13	11:06:56	20:5	11:19:43	29:15
11	15:15	11:13:23	24:20	11:27:51
3:7 78:1,3	11:07:10	20:10	11:20:10	29:20
11:00:20	15:20	11:13:33	24:25	11:28:11
11:10	11:07:16	20:15	11:20:24	29:25
11:00:27	15:25	11:13:50	25:5	11:28:32
11:15	11:07:58	20:20	11:21:03	30:5
11:00:38	16:10	11:14:00	25:15	11:28:50
11:20	11:08:11	20:25	11:21:23	30:10
11:00:51	16:15	11:14:21	25:20	11:29:23
11:25	11:08:19	21:5	11:21:41	30:15
11:01:13	16:20	11:14:43	25:25	11:29:35
12:5	11:08:34	21:10	11:21:52	30:20
11:01:24	16:25	11:14:54	26:5	11:29:45
12:10	11:08:49	21:15	11:22:03	30:25
11:01:48	17:5	11:15:06	26:10	11:29:58
12:15	11:08:57	21:20	11:22:29	31:5

11:30:14	35:20	11:43:01	43:24	12:07:58
31:10	11:36:58	40:10	12:00:38	48:10
11:30:28	35:25	11:43:22	43:25	12:08:08
31:15	11:37:20	40:15	12:00:51	48:15
11:30:43	36:5	11:43:47	44:5	12:08:39
31:20	11:37:33	40:20	12:01:28	48:20
11:30:58	36:10	11:44:03	44:10	12:08:48
31:25	11:37:51	40:25	12:01:41	48:25
11:31:25	36:15	11:44:15	44:15	12:08:57
32:5	11:38:04	41:5	12:02:07	49:5
11:31:34	36:20	11:44:25	44:20	12:09:13
32:10	11:38:18	41:10	12:02:49	49:10
11:31:45	36:25	11:44:42	44:25	12:09:23
32:15	11:38:34	41:15	12:03:16	49:15
11:32:01	37:5	11:44:59	45:5	12:09:36
32:20	11:38:52	41:20	12:03:31	49:20
11:32:20	37:10	11:45:07	45:10	12:09:53
32:25	11:39:03	41:25	12:03:46	49:25
11:32:35	37:15	11:45:23	45:15	12:10:08
33:5	11:39:20	42:5	12:04:11	50:5
11:32:48	37:20	11:45:38	45:20	12:10:27
33:10	11:39:37	42:10	12:04:27	50:10
11:33:04	37:25	11:45:58	45:25	12:10:43
33:15	11:39:49	42:15	12:04:43	50:15
11:33:15	38:5	11:46:14	46:5	12:10:55
33:20	11:40:07	42:20	12:04:57	50:20
11:33:38	38:10	11:46:44	46:10	12:11:08
33:25	11:40:26	42:25	12:05:07	50:25
11:33:46	38:15	11:47:06	46:15	12:11:22
34:5	11:40:42	43:5	12:05:28	51:5
11:34:01	38:20	11:47:30	46:20	12:11:38
34:10	11:40:55	43:10	12:05:48	51:10
11:34:24	38:25	11:47:47	46:25	12:11:58
34:15	11:41:11	43:15	12:06:07	51:15
11:34:33	39:5	11:48	47:5	12:12:09
34:20	11:41:21	43:24	12:06:27	51:20
11:34:55	39:10	11:48:09	47:10	12:12:51
34:25	11:41:40	43:20	12:06:48	51:25
11:35:36	39:15	1110	47:15	12:13:08
35:5	11:41:56	4:3	12:06:59	52:5
11:35:53	39:20	11475	47:20	12:13:15
35:10	11:42:20	1:24	12:07:22	52:10
11:36:09	39:25	12	47:25	12:14
35:15	11:42:42	3:9 79:15,16	12:07:45	52:19
11:36:35	40:5	12:00	48:5	12:18

52:19	12:23:34	61:15	12:36:45	70:15
12:18:32	57:5	12:30:37	66:5	12:43:34
52:20	12:23:45	61:20	12:36:58	70:20
12:18:51	57:10	12:30:51	66:10	12:43:49
52:25	12:24:08	61:25	12:37:14	70:25
12:19:08	57:15	12:31:27	66:15	12:44:09
53:5	12:24:20	62:5	12:37:30	71:5
12:19:27	57:20	12:31:37	66:20	12:44:29
53:10	12:24:45	62:10	12:37:47	71:10
12:19:35	57:25	12:31:53	66:25	12:44:45
53:15	12:24:57	62:15	12:37:59	71:15
12:19:51	58:5	12:32:10	67:5	12:45:01
53:20	12:25:16	62:20	12:38:12	71:20
12:20:02	58:10	12:32:39	67:10	12:45:25
53:25	12:25:29	62:25	12:38:31	71:25
12:20:24	58:15	12:32:51	67:15	12:45:45
54:5	12:25:47	63:5	12:38:44	72:5
12:20:42	58:20	12:33:16	67:20	12:46:02
54:10	12:26:15	63:10	12:39:02	72:10
12:21:00	58:25	12:33:35	67:25	12:46:26
54:15	12:26:55	63:15	12:39:19	72:15
12:21:06	59:5	12:33:45	68:5	12:46:38
54:20	12:27:12	63:20	12:39:39	72:20
12:21:23	59:10	12:33:57	68:10	12:46:58
54:25	12:27:32	63:25	12:39:58	72:25
12:21:33	59:15	12:34:18	68:15	12:47:07
55:5	12:27:47	64:5	12:40:16	73:5
12:21:45	59:20	12:34:33	68:20	12:47:28
55:10	12:28:08	64:10	12:40:33	73:10
12:21:56	59:25	12:34:42	68:25	12:47:39
55:15	12:28:25	64:15	12:40:47	73:15
12:22:10	60:5	12:34:59	69:5	12:47:57
55:20	12:28:42	64:20	12:41:13	73:20
12:22:22	60:10	12:35:15	69:10	12:48:16
55:25	12:28:48	64:25	12:41:32	73:25
12:22:35	60:15	12:35:37	69:15	12:48:30
56:5	12:29:01	65:5	12:42:03	74:5
12:22:45	60:20	12:35:50	69:20	12:48:42
56:10	12:29:15	65:10	12:42:21	74:10
12:22:57	60:25	12:36:03	69:25	12:49:20
56:15	12:29:39	65:15	12:42:42	74:15
12:23:11	61:5	12:36:17	70:5	12:49:39
56:20	12:30:08	65:20	12:43:03	74:20
12:23:17	61:10	12:36:29	70:10	12:49:54
56:25	12:30:23	65:25	12:43:24	74:25

12:50:13 75:5	79:15	2:10 14:14	1:19 4:17	2:21
12:50:40 75:10	12:57:39 79:20	23:1	80:9,16	3575
12:50:55 75:15	12:58:07 79:25	2/9/09	88:9	24:12 28:18
12:51:07 75:20	12:58:33 80:5	2:12	26	29:2
12:51:53 75:25	12:59:03 80:10	20	2:17	36
12:52:06 76:5	12:59:19 80:15	72:21	27	8:20 31:9
12:52:39 76:10	12:59:38 80:20	20-something	2:19	32:7 33:23
12:52:56 76:15	12:59:48 80:25	72:18	<hr/> 3 <hr/>	374-2216
12:53:07 76:20	128	4:3 5:4	3	5:5
12:53:18 76:25	13	38:12	2:11,13 7:21	<hr/> 4 <hr/>
12:53:38 77:5	14	2004	7:25 13:12	4
12:54:00 77:10	144A	2008	24:1	2:14 10:5,5
12:54:16 77:15	15	14:21 19:14	3/21/09	25:10,14
12:54:46 77:20	15th	33:20 35:2	3:17	29:12
12:54:58 77:25	16	44:9 45:13	3/25/09	4,000,000
12:55:18 78:5	16A	47:21,24	3:17	59:4,5
12:55:31 78:10	17	53:23 55:4	30(e)	404
12:55:53 78:15	17th	80:1,9,17	95:2	4:19,19
12:56:17 78:20	18	2009	300	450,000,000
12:56:31 78:25	180	1:20 7:14	38:12	59:6
12:56:54 79:5	1800	20:1 69:23	3001	453-8010
12:57:03 79:10	2	88:9 94:18	5:4	4:5
12:57:22 2	2	96:24	30075	453-8012
		21	1:24	4:4
		18:12,18	30078	4851
		21st	18:13,22	4:22
		19:14	54:22	<hr/> 5 <hr/>
		2108	30093	5
		18:21 54:22	4:22	2:16 10:17
		64:2	30309	26:17,20
		234-4510	4:18	50
		5:6	305	38:13
		24	4:9,10	52
		2:13 75:22	31st	2:24
		240	80:1	536-4154
		50:21	33126	4:10
		240,000	4:13	54
		50:21	33131	9:22,25 10:1
		240,000,000	4:9	55
		50:20	33301	3:4
		25	4:4	564-2267
		2:15	33607	4:23
		25th	5:5	564-2600
			35	

4:23	801	99		
5775	4:8	85:2		
4:13	8110	991		
<hr/>	14:17 22:18	2:16		
6	22:25 27:9	992		
<hr/>	35:8	2:20		
6	813	993		
2:2,18 10:18	3:11,13	2:18		
20:1 27:10	8461			
27:12 32:22	16:1 24:9			
6.5	85			
59:7	3:14			
61	86			
3:6	3:16			
64	8676			
9:25	14:8			
645-6111	875-2700			
1:25	4:19			
69	875-8757			
62:3	4:19			
<hr/>	88			
7	3:17			
<hr/>	888-4567			
7	4:14			
2:12,20	<hr/>			
32:22 35:4	9			
35:6 59:14	2:9 3:4			
7/25/08	55:11,13			
2:13	9th			
75	7:14 69:22			
1:18 4:18	9-11(30)(e)			
77	95:2			
3:8	9-11-28(c)			
770	94:18			
1:25 4:23,23	91			
786	2:3			
4:14,14	93			
787-0456	94:6			
4:14	954			
79	4:4,5			
3:9	982-6384			
<hr/>	4:9			
8				
<hr/>				
8				
2:22 52:21				
52:24 53:14				
54:20				