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IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA

SECURITIES AND EXCHANGE
COMMISSION,
Plaintiff,

Case Number
08-81565-CIV-HURLEY(S.D.FLA)

vs.
CREATIVE CAPITAL
CONSORTIUM, LLC, et al.,
Defendants.

DEPOSITION OF
DOROTHY DELISFORT

February 9, 2009
1:15 p.m.

18 Capitol Square
Atlanta, Georgia

Nancy G. Lucas, CCR, 1366-B

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1 DEPOSITION OF
2 DOROTHY DELISFORT
3 FEBRUARY 9, 2009
4 (Reporter disclosure made pursuant to Article
5 8.B of the Rules and Regulations of the Board of
6 Court Reporting of the Judicial Council of
7 Georgia.)
8 DOROTHY DELISFORT, being first duly sworn, was
9 examined and testified as follows:
10 EXAMINATION
11 BY MS. VAN VLIET:
12 Q. Good afternoon, Ms. Delisfort. My name is
13 Theresa Van Vliet. I'm a lawyer in South Florida. I'm
14 here today with my colleague, Carmen Contreras-Martinez.
15 We both work for and represent the receiver in an SEC
16 action, a Securities and Exchange Commission action,
17 that names a number of legal entities including Creative
18 Capital Consortium, which you are familiar with, I'm
19 sure.
20 The purpose of our coming up today to talk to
21 you and take your deposition is to find out some
22 information about what you know and ask you some
23 questions and answers. But one of the things I want to
24 go through first is whether you've had your deposition
25 taken before. Have you?
A. Huh-uh.

<p style="text-align: center;">5</p> <p>1 Q. What I'm going to ask you to do is speak up 2 because the court reporter may have a hard time hearing 3 us. She's also recording it. And I am definitely a 4 little hard of hearing because I'm going through a sinus 5 infection and you know what happens when you get in a 6 plane after a sinus infection.</p> <p>7 If at any time I ask you a question and you 8 don't understand my question, please just tell me you 9 don't understand it and I will be happy to rephrase it 10 for you; okay?</p> <p>11 A. Okay.</p> <p>12 Q. And obviously if any time if you need to talk 13 to Mr. Thompson, please just go ahead and let me know 14 that. We can certainly take a break as soon as you 15 answer whatever question is pending. Then, of course, 16 you can go out. And similarly if you need a break to go 17 to the lady's room, just let me know and we'll take care 18 of it.</p> <p>19 A. Okay.</p> <p>20 Q. One of the things I'd like to show you first 21 is a copy of the subpoena. And I apologize for kind of 22 doing it in the old style of the old west thing, but --</p> <p>23 A. That's okay.</p> <p>24 Q. I've premarked that Exhibit 1. That's a copy 25 of the subpoena that was served upon you by which we</p>	<p style="text-align: center;">7</p> <p>1 I believe she will testify that a lot these 2 documents are not in her possession, but she knows 3 where they could be -- where they would be. And so 4 you may want to ask some questions about that. She 5 doesn't have control of it in the sense that -- I 6 suspect she's going to testify that they were in 7 the office of the building that they -- where they 8 had the business operating. She hasn't actually 9 been there in months and the rent has not been paid 10 in the months. So I am uncertain whether the 11 documents are still located there unless an 12 eviction was done. I don't know if when y'all did 13 the receivership if y'all actually took possession 14 of the office and its contents. But if you did, 15 all of the documents are actually there. And she 16 does not have -- she has very little in her 17 personal possession other than what was in that 18 office.</p> <p>19 MS. VAN VLIET: Okay. Well, we can get into a 20 little more detail later on or off-line when we are 21 done here today.</p> <p>22 Q. (By Ms. Van Vliet) First, let me get just 23 little bit of background information on you if I can. 24 Are you married? 25 A. Yes.</p>
<p style="text-align: center;">6</p> <p>1 find ourselves here today. You received that subpoena, 2 did you not?</p> <p>3 A. Yes.</p> <p>4 Q. And I recognize that we've had some 5 discussions about postponing production of documents 6 until later in the week. So let me just caveat my 7 question with that. Did you begin efforts, either 8 through one of your several prior counsel or with 9 Mr. Thompson, to gather the records, any records that 10 you have in your possession relating to the entities 11 that are attached on Exhibit A and that are called for 12 in the subpoena?</p> <p>13 A. I have.</p> <p>14 MS. VAN VLIET: Okay. I guess we'll talk to 15 you later about scheduling a time to follow up, I 16 guess, later this week, perhaps on Friday?</p> <p>17 MR. THOMPSON: Right. Well, we had discussed, 18 because I'm here today, I don't know if I will be 19 available on Friday. I do have a law practice as 20 well. We'll have to work out some sort of schedule 21 about times to be able to do this so that between 22 the legislature and my other clients this doesn't 23 become the only case that we work on.</p> <p>24 I think that one of the issues that I would 25 want us to resolve, a lot of these documents are --</p>	<p style="text-align: center;">8</p> <p>1 Q. To whom? 2 A. Mr. George Theodule. 3 Q. And when did you marry him? 4 A. September 21st, 2008. 5 Q. Where? 6 A. Georgia. 7 Q. Where in Georgia? 8 A. Gwinnett County. 9 Q. Gwinnett County? 10 A. Yes. 11 Q. Did you get married in a civil ceremony or a 12 religious ceremony? Where was your marriage license 13 issued? 14 A. The court of Gwinnett. Maybe I don't 15 understand the question. 16 Q. Did you go to the courthouse to get married or 17 did you get married in front of a preacher or a -- 18 A. Courthouse. 19 Q. Courthouse? 20 A. Yes. And then we had a ceremony. 21 Q. And when did you meet him, George, I mean? 22 A. December 2007. 23 Q. Okay. 24 A. End of December. I'm not too sure of the 25 date. Either the 28th or 29th.</p>

<p style="text-align: center;">9</p> <p>1 Q. And how did you meet him?</p> <p>2 A. At a presentation.</p> <p>3 Q. At the presentation for what?</p> <p>4 A. For an investment.</p> <p>5 Q. Was he representing -- was he pitching</p> <p>6 Creative Capital at the time?</p> <p>7 A. No.</p> <p>8 Q. What was he pitching?</p> <p>9 A. He wasn't the one doing the presentation. It</p> <p>10 was Magda Dominic.</p> <p>11 Q. What was Magda Dominic presenting?</p> <p>12 A. She was presenting information about the</p> <p>13 business.</p> <p>14 Q. The business -- did she have an investment</p> <p>15 club that she was presenting on?</p> <p>16 A. Yes.</p> <p>17 Q. What was the name of that investment club?</p> <p>18 A. Creative Capital Concepts.</p> <p>19 Q. Okay. And where did this presentation take</p> <p>20 place?</p> <p>21 A. Florida.</p> <p>22 Q. Physically where in Florida?</p> <p>23 A. Lake Worth.</p> <p>24 Q. Where in Lake Worth? Was it at a bank?</p> <p>25 A. No. At the office in Lake Worth.</p>	<p style="text-align: center;">11</p> <p>1 Q. By the way, you're an RN, right, a Registered</p> <p>2 Nurse; correct?</p> <p>3 A. Yes.</p> <p>4 Q. Are you licensed here in Georgia as well as</p> <p>5 Florida? I know you're licensed in Florida.</p> <p>6 A. I was at one time. I'm licensed here.</p> <p>7 Q. Up here now?</p> <p>8 A. Yes.</p> <p>9 Q. The idea, I gather, in terms of going to the</p> <p>10 CCC presentation was for you and your partner to be in</p> <p>11 the assisted living facility to generate some funds to</p> <p>12 invest in or build the assisted living facility; is that</p> <p>13 right?</p> <p>14 A. Yes. I didn't know about the investment. Him</p> <p>15 and I were talking about opening an ALF.</p> <p>16 Q. And then he tells you I've got this potential</p> <p>17 investment thing where we can get some money to do the</p> <p>18 ALF or something else later on; is that right?</p> <p>19 A. Yes.</p> <p>20 MR. THOMPSON: And I apologize. His last name</p> <p>21 was what, Lozier?</p> <p>22 THE WITNESS: L-o-z-i-e-r.</p> <p>23 MR. THOMPSON: First name?</p> <p>24 THE WITNESS: Shelley, S-h-e-l-l-e-y.</p> <p>25 MR. THOMPSON: That's Mister?</p>
<p style="text-align: center;">10</p> <p>1 Q. Were there other potential investors there?</p> <p>2 A. Yes.</p> <p>3 Q. Were you one of the potential investors?</p> <p>4 A. Yes.</p> <p>5 Q. How did you come to be invited to that</p> <p>6 presentation?</p> <p>7 A. I have a friend that -- a long-time friend.</p> <p>8 Him and I and another person were going to open an</p> <p>9 assisted living facility in Georgia. And I had -- we</p> <p>10 had started looking for the location, what the state</p> <p>11 needed, the house, the licenses and things. And I was</p> <p>12 in charge of looking for the location and to see how we</p> <p>13 were going to open that business.</p> <p>14 And then he called me one day and told me that</p> <p>15 he had heard of this investment firm where we can get</p> <p>16 more money from our money and that we would open a</p> <p>17 bigger facility or do something totally different later.</p> <p>18 Q. Let me back up a little. You mentioned that</p> <p>19 you were going to open an assisted living facility up</p> <p>20 here?</p> <p>21 A. Yes.</p> <p>22 Q. With a friend. Who was that friend.</p> <p>23 A. Shelley Lozier.</p> <p>24 Q. Could you spell that?</p> <p>25 A. Shelley L-o-z-i-e-r.</p>	<p style="text-align: center;">12</p> <p>1 THE WITNESS: Mister, yes.</p> <p>2 Q. (By Ms. Van Vliet) Where did you know Mr.</p> <p>3 Lozier from?</p> <p>4 A. We used to -- when I was in Florida, we've</p> <p>5 known each other since I was 12 or 13.</p> <p>6 Q. By the way, when did you come to Florida?</p> <p>7 A. When I was probably 10 or 11. I'm not sure.</p> <p>8 Q. Were you born in Haiti?</p> <p>9 A. Correct.</p> <p>10 Q. Where in Haiti?</p> <p>11 A. Port-au-Prince.</p> <p>12 Q. You look like you don't remember.</p> <p>13 A. Because on my birth certificate it says</p> <p>14 Port-au-Paix, but I've always been raised in</p> <p>15 Port-au-Prince. So I don't know what it was.</p> <p>16 Q. By the way, are you still a Haitian citizen?</p> <p>17 A. No.</p> <p>18 Q. U.S. citizen?</p> <p>19 A. Yes.</p> <p>20 Q. How about your husband? What passports does</p> <p>21 he carry?</p> <p>22 A. Haitian passport.</p> <p>23 Q. Does he carry a U.S. passport?</p> <p>24 A. No. I think it's a Haitian passport.</p> <p>25 Q. Is that the only one that he carries?</p>

13	<p>1 A. That's the one I know of.</p> <p>2 Q. Okay. Have you ever known your husband to use</p> <p>3 any other names?</p> <p>4 A. No.</p> <p>5 Q. The presentation that you attended at the</p> <p>6 office in Lake Worth, was that CCC's office, Creative</p> <p>7 Capital's office?</p> <p>8 A. I don't know.</p> <p>9 Q. Okay. Who was present at the presentation</p> <p>10 aside from Magda Dominic, George Theodule, yourself and</p> <p>11 your friend, Mr. Shelley?</p> <p>12 A. Windsor Jean-Charles. Windsor, W-i-n-d-s-o-r,</p> <p>13 Jean, J-e-a-n, Charles. And Astrid, I don't know her</p> <p>14 last name. But they are the ones I was staying with.</p> <p>15 Q. You mean Astrid and Mr. Jean-Charles?</p> <p>16 A. Yes.</p> <p>17 Q. Were Jean-Charles and Astrid potential</p> <p>18 investors?</p> <p>19 A. They were -- him and Shelley were the two of</p> <p>20 them that had told me about this business.</p> <p>21 Q. Did you, in fact, invest any money in this</p> <p>22 business?</p> <p>23 A. Yes.</p> <p>24 Q. Personally?</p> <p>25 A. Yes.</p>
14	<p>1 Q. How much?</p> <p>2 A. 20,000.</p> <p>3 Q. When did you make that investment?</p> <p>4 A. I brought the check with me. I believe it was</p> <p>5 in January 2008.</p> <p>6 Q. May I see that?</p> <p>7 MR. THOMPSON: Yes.</p> <p>8 Q. (By Ms. Van Vliet) Or might it refresh your</p> <p>9 recollection? He said yes. So go ahead.</p> <p>10 MR. THOMPSON: I told her to bring what she</p> <p>11 had. We did not -- I think our concern was that we</p> <p>12 wouldn't have volumes of documents because they</p> <p>13 were probably in the office. She showed me what</p> <p>14 she had at some point.</p> <p>15 THE WITNESS: I'm sorry --</p> <p>16 Q. (By Ms. Van Vliet) That's okay, Ms. Delisfort.</p> <p>17 We're going to copy that stuff. I don't want to --</p> <p>18 A. Okay. Here it is.</p> <p>19 Q. So this is January -- it's dated January 12th,</p> <p>20 2008, Creative Capital Concept -- what bank was this</p> <p>21 drawn on?</p> <p>22 A. Washington Mutual.</p> <p>23 Q. And this was your personal account; correct?</p> <p>24 A. Yes.</p> <p>25 Q. We're going to have to be looking at a whole</p>
15	<p>1 lot more documents. This is very awkward.</p> <p>2 Did Shelley or anybody else invest in addition</p> <p>3 your 20,000 that day?</p> <p>4 A. I don't know.</p> <p>5 Q. And what -- what was the nature of the</p> <p>6 presentation that Magda Dominic made to you during that</p> <p>7 initial session?</p> <p>8 A. Mainly she was asking about our goals and</p> <p>9 our -- what we aspired to do and if we had the funds to</p> <p>10 be more educated with the college, funds to pay off our</p> <p>11 homes, things like that, would we find -- if we found</p> <p>12 the opportunity, would we take it, I guess.</p> <p>13 Q. Did she suggest to you how the investment was</p> <p>14 going to work, how they were going to put your \$20,000</p> <p>15 to work to make more money?</p> <p>16 A. She mentioned several things.</p> <p>17 Q. Tell me.</p> <p>18 A. She said they did some investment in the</p> <p>19 stocks, they did some investments in real estate. She</p> <p>20 said there were several vehicles that they used.</p> <p>21 Q. And was George there this whole time?</p> <p>22 A. No.</p> <p>23 Q. When did George come in?</p> <p>24 A. He came in after everything was done. He just</p> <p>25 welcomed everybody there.</p>
16	<p>1 Q. Had Magda said what George's relation to the</p> <p>2 investment program was?</p> <p>3 A. Yes.</p> <p>4 Q. What was that?</p> <p>5 A. She said he was the CEO of the company.</p> <p>6 Q. And so she said that George's company then</p> <p>7 that did this investing did stocks as well as real</p> <p>8 estate?</p> <p>9 A. She said several things. Those are the two</p> <p>10 that I remember for right now.</p> <p>11 Q. Did she make any indications of how Creative</p> <p>12 Capital and George were going to make a return on your</p> <p>13 money in terms of a percentage?</p> <p>14 A. I'm sure she did, but I can't recall exactly.</p> <p>15 Q. Let me see if I can refresh your memory a</p> <p>16 little bit. Does the notion of doubling your money in</p> <p>17 90 days ring a bell?</p> <p>18 A. Yes and no. She did mention that it had the</p> <p>19 potential of doubling money and that the company had</p> <p>20 been doing that and they were successful at it.</p> <p>21 Q. So did you write a check there on the spot on</p> <p>22 that day?</p> <p>23 A. No.</p> <p>24 Q. How long did it take you between the time of</p> <p>25 the presentation and January when you actually wrote the</p>

<p style="text-align: center;">17</p> <p>1 check for \$20,000?</p> <p>2 A. I believe the presentation was either the 28th</p> <p>3 or the 29th and my check was, you said, the 12th. So it</p> <p>4 took me --</p> <p>5 MR. THOMPSON: You mean the 28th or 29th of</p> <p>6 December?</p> <p>7 MS. VAN VLIET: December, yes.</p> <p>8 THE WITNESS: Yes.</p> <p>9 Q. (By Ms. Van Vliet) And was that all of your</p> <p>10 own money or was that --</p> <p>11 A. All my money.</p> <p>12 Q. Did you ever -- fast forward a little bit.</p> <p>13 Did you get a return on that money? Did you ever get</p> <p>14 any disbursements paid back to you?</p> <p>15 A. No.</p> <p>16 Q. Never?</p> <p>17 A. No.</p> <p>18 Q. She's writing me something she wants me to ask</p> <p>19 you but -- you mentioned when they were talking about,</p> <p>20 you know, that potentially they could double your money</p> <p>21 in 90 days that they had said they had done it before;</p> <p>22 is that right?</p> <p>23 A. Yes.</p> <p>24 Q. Did they -- they being Magda, I assume; am I</p> <p>25 right? Magda was the one who did the entire</p>	<p style="text-align: center;">19</p> <p>1 that time.</p> <p>2 Q. So unless you wrote a check on the spot you</p> <p>3 didn't get anything in writing?</p> <p>4 A. I didn't get anything at that time. But there</p> <p>5 were some people that had things.</p> <p>6 Q. And those people that had things, did they</p> <p>7 give money then and there?</p> <p>8 A. I don't know.</p> <p>9 Q. I'm trying to find out why you say that you</p> <p>10 think only people that invested then got written</p> <p>11 documentation. Why do you think that?</p> <p>12 A. Because I didn't get anything.</p> <p>13 Q. You met Theodule that afternoon, I gather; is</p> <p>14 that right?</p> <p>15 A. Yes.</p> <p>16 Q. And did you begin to have a social</p> <p>17 relationship with him then?</p> <p>18 A. No.</p> <p>19 Q. Tell me about that. How did that develop?</p> <p>20 Did he call you, did you call him, did you see him? How</p> <p>21 did that develop?</p> <p>22 A. When I came back to Georgia, I talked to some</p> <p>23 of my friends and family to see if this was something</p> <p>24 they think was good for me to involve myself in. And</p> <p>25 most of the people I talked to, they wanted to be</p>
<p style="text-align: center;">18</p> <p>1 presentation?</p> <p>2 A. Yes.</p> <p>3 Q. Did she say how they, Creative Capital, had</p> <p>4 done that?</p> <p>5 A. I can't recall exactly what she did, but I'm</p> <p>6 pretty sure she explained the mechanism.</p> <p>7 Q. You just don't remember the mechanism by which</p> <p>8 she explained she was --</p> <p>9 A. Right.</p> <p>10 Q. -- going to double your --</p> <p>11 A. Because I had to get out for phone calls in</p> <p>12 between the presentations. And I remember when I came</p> <p>13 back there was something written there, but I can't</p> <p>14 recall exactly what it was at that time.</p> <p>15 Q. You say it was written. Was it written on one</p> <p>16 of those white eraser boards?</p> <p>17 A. Yes.</p> <p>18 Q. And by the time you all left, there was</p> <p>19 nothing that was handed out that an investor could take</p> <p>20 with them; is that right?</p> <p>21 A. No. There was some information that they had</p> <p>22 given.</p> <p>23 Q. What kind of written information did they give</p> <p>24 you?</p> <p>25 A. I believe only people that were investing at</p>	<p style="text-align: center;">20</p> <p>1 involved themselves. So I called, I think, Shelley and</p> <p>2 he set up a meeting with us to meet so we could discuss</p> <p>3 how I can be involved more in the business.</p> <p>4 Q. Was this meeting -- and I'll get back to the</p> <p>5 friends and family that wanted to invest. Was this</p> <p>6 meeting after you had made your initial investment?</p> <p>7 A. No.</p> <p>8 Q. You mentioned that you returned to Georgia and</p> <p>9 spoke to some family and friends regarding the CCC</p> <p>10 investment. Which of your family members did you speak</p> <p>11 to?</p> <p>12 A. I spoke with my mother.</p> <p>13 Q. What is your mother's name?</p> <p>14 A. Georgette. And I spoke with Jean-Pierre who</p> <p>15 is my very good friend and Edwige Benoit. And I spoke</p> <p>16 with two other coworkers that I work with.</p> <p>17 Q. Did you speak with your brothers Gilbert and</p> <p>18 Houston?</p> <p>19 A. Not initially because usually they are very</p> <p>20 reticent -- what is the word?</p> <p>21 Q. Reticent?</p> <p>22 A. Yes. I believe I spoke to them at a later</p> <p>23 time, but not immediately.</p> <p>24 Q. You say they are reticent. What do you mean?</p> <p>25 They were reticent to get into investments?</p>

<p style="text-align: center;">21</p> <p>1 A. They don't like being involved in investments, 2 no.</p> <p>3 Q. Okay. Apart from your mother Georgette, last 4 name Delisfort --</p> <p>5 A. Uh-huh.</p> <p>6 Q. Is that right?</p> <p>7 A. Yes.</p> <p>8 Q. Is your father still living?</p> <p>9 A. Yes, he is.</p> <p>10 Q. And does he live in Georgia as well?</p> <p>11 A. No.</p> <p>12 Q. Where? Haiti?</p> <p>13 A. Florida.</p> <p>14 Q. Where in Florida?</p> <p>15 A. Margate.</p> <p>16 Q. What is your father's name?</p> <p>17 A. Moise.</p> <p>18 Q. Does your father have any connection at all to 19 any of this Creative Concept stuff or any investment or 20 anything else?</p> <p>21 A. No.</p> <p>22 Q. Did your father ever receive any money from 23 you, either of your brothers or anybody in the family 24 from Creative Concepts?</p> <p>25 A. I don't know. I don't think so.</p>	<p style="text-align: center;">23</p> <p>1 Q. Where do he and Lisa live?</p> <p>2 A. They live in -- they live in Georgia. I don't 3 remember the city. I think it's Suwanee. I'm not sure.</p> <p>4 Q. How close or far is it from Atlanta?</p> <p>5 A. Probably 30 miles.</p> <p>6 Q. Okay. Do you have a contact telephone for 7 them?</p> <p>8 A. I have my brother's cell phone number.</p> <p>9 Q. Would you be able to give it to me?</p> <p>10 A. I have to ask him permission first.</p> <p>11 Q. I beg your pardon?</p> <p>12 A. I have to ask him if I can give you his 13 number.</p> <p>14 Q. I'm not really --</p> <p>15 A. That's his cell phone number. That's not 16 his -- that's his private number.</p> <p>17 Q. Did you -- well, let me ask you a question. 18 Did you invest in Wealth Builders -- or did you engage 19 Houston to join you in Wealth Builders, your investment 20 club?</p> <p>21 A. I don't believe engage -- I didn't engage him.</p> <p>22 Q. Was he one of the officers of Wealth Builders?</p> <p>23 A. Yes.</p> <p>24 Q. How much money did Houston get?</p> <p>25 A. I don't know.</p>
<p style="text-align: center;">22</p> <p>1 Q. Did you ever give him any money?</p> <p>2 A. No.</p> <p>3 Q. Did George ever give him any money?</p> <p>4 A. No.</p> <p>5 Q. When is the last time you spoke to your 6 father?</p> <p>7 A. Probably since September.</p> <p>8 Q. Around the time you got married?</p> <p>9 A. Yes.</p> <p>10 Q. Did he attend the wedding?</p> <p>11 A. Yes.</p> <p>12 Q. In addition to your mom and dad, how many 13 siblings do you have?</p> <p>14 A. I have two sisters, three brothers. I mean 15 two sisters, two brother.</p> <p>16 Q. Tell me going from the oldest to the youngest.</p> <p>17 A. Houston.</p> <p>18 Q. How old is Houston?</p> <p>19 A. I'm not sure.</p> <p>20 Q. He's your oldest brother?</p> <p>21 A. Yes.</p> <p>22 Q. Is he married?</p> <p>23 A. Yes.</p> <p>24 Q. What's his wife's name?</p> <p>25 A. Lisa.</p>	<p style="text-align: center;">24</p> <p>1 Q. Why don't you call him and find out if he's 2 okay giving us his cell phone number. Who is next -- 3 not now. Who is next in line?</p> <p>4 A. My sister Ermite.</p> <p>5 Q. I'm sorry?</p> <p>6 A. Ermite, E-r-m-i-t-e.</p> <p>7 Q. How old is she?</p> <p>8 A. I really don't know. I don't celebrate 9 birthdays so I don't keep up.</p> <p>10 Q. Neither do I anymore.</p> <p>11 MR. THOMPSON: Is she older or younger?</p> <p>12 THE WITNESS: She's older. She said go in 13 order.</p> <p>14 MS. VAN VLIET: She's going in chronological 15 order, I believe.</p> <p>16 Q. (By Ms. Van Vliet) I don't mean to be 17 offensive, but how old are you?</p> <p>18 A. I'm 34.</p> <p>19 Q. Okay.</p> <p>20 A. I was born in '74. So, yes. I'm going to be 21 35 soon, in February.</p> <p>22 Q. So we at least know that Ermite's older than 23 34?</p> <p>24 A. Yes.</p> <p>25 Q. Is she married?</p>

25	<p>1 A. She's a widow.</p> <p>2 Q. I'm sorry to hear that. Where does she live?</p> <p>3 A. She lives in Palm Bay.</p> <p>4 Q. What does she do?</p> <p>5 A. She works at a hospital. I don't know what</p> <p>6 she does there.</p> <p>7 Q. Do you know what hospital she works at?</p> <p>8 A. No.</p> <p>9 Q. And --</p> <p>10 A. Either a hospital or a nursing home. I'm not</p> <p>11 sure.</p> <p>12 Q. What is her last name?</p> <p>13 A. I don't know which last name she goes by, but</p> <p>14 her husband was Civil, C-i-v-i-l.</p> <p>15 Q. Okay. Did your sister ever have anything to</p> <p>16 do with Creative Concepts or any of these investment</p> <p>17 clubs?</p> <p>18 A. She invested.</p> <p>19 Q. In which?</p> <p>20 A. Wealth Builders.</p> <p>21 Q. How much did your sister invest?</p> <p>22 A. I don't know. I can't recall.</p> <p>23 Q. You were the president of the club, weren't</p> <p>24 you?</p> <p>25 A. I was at one point.</p>	27	<p>1 your sister?</p> <p>2 A. Probably since September.</p> <p>3 Q. Again, right around the time you got married?</p> <p>4 A. Yes.</p> <p>5 Q. Okay.</p> <p>6 A. That might be incorrect. Let me see. I spoke</p> <p>7 to her after that because I went to see her, I believe,</p> <p>8 in December or November. I'm not sure of the month.</p> <p>9 Q. December of 2008; right?</p> <p>10 A. Yes.</p> <p>11 Q. By the way, was your house broken into</p> <p>12 recently?</p> <p>13 A. Yes.</p> <p>14 Q. When was that?</p> <p>15 A. I think it may have been either on the 27th or</p> <p>16 28th when we found out.</p> <p>17 Q. Of January?</p> <p>18 A. I don't know what day. Yes.</p> <p>19 Q. Which house?</p> <p>20 A. The house we were living in, 2204 Victor</p> <p>21 Court, Loganville, 30052.</p> <p>22 Q. And what police department did you report that</p> <p>23 to?</p> <p>24 A. It may have been Conyers or Loganville. I</p> <p>25 don't know who responded.</p>
26	<p>1 Q. Okay.</p> <p>2 MR. THOMPSON: But you resigned --</p> <p>3 THE WITNESS: I resigned in October after I</p> <p>4 got married.</p> <p>5 MR. THOMPSON: When you -- do you mind me</p> <p>6 asking a follow-up question? I want to make sure</p> <p>7 you get the information.</p> <p>8 MS. VAN VLIET: Sure. Go ahead.</p> <p>9 MR. THOMPSON: But, please. I mean, it is</p> <p>10 your investigation.</p> <p>11 MS. VAN VLIET: No. Go ahead.</p> <p>12 MR. THOMPSON: Had she invested prior to your</p> <p>13 resigning or after your resigning?</p> <p>14 THE WITNESS: Prior.</p> <p>15 MR. THOMPSON: Okay.</p> <p>16 Q. (By Ms. Van Vliet) Well, let me get together</p> <p>17 again and we'll go through all the records of the</p> <p>18 investments, but how much -- do you recall how much your</p> <p>19 sister --</p> <p>20 A. I don't recall.</p> <p>21 Q. Do you recall how much your sister got out of</p> <p>22 it?</p> <p>23 A. I don't know if she got anything. I don't</p> <p>24 know.</p> <p>25 Q. Okay. When was the last time you talked to</p>	28	<p>1 Q. Did you get a copy of the police report?</p> <p>2 A. I don't have it.</p> <p>3 Q. Is there a copy of the police report that</p> <p>4 exists?</p> <p>5 A. There should be a copy.</p> <p>6 Q. Okay. Do you have access to that? Can you</p> <p>7 get it?</p> <p>8 A. I can get it.</p> <p>9 Q. Okay. What is it that was stolen?</p> <p>10 A. They stole paintings, they stole jewelry, they</p> <p>11 stole computers, laptops, TVs, his shoes and his</p> <p>12 clothing. Everything we got from the wedding.</p> <p>13 Q. These paintings, were these valuable?</p> <p>14 A. I'm sure they were. I don't know the amount,</p> <p>15 the value amount. They were not all mine.</p> <p>16 Q. And the jewelery, was that valuable?</p> <p>17 A. Very valuable.</p> <p>18 Q. Did they get your engagement ring?</p> <p>19 A. No.</p> <p>20 Q. I understand it was a good -- a nice one. Am</p> <p>21 I right?</p> <p>22 A. They are always nice.</p> <p>23 Q. Well, that's true. I understand it was a very</p> <p>24 -- a lovely one. I have to sneak a peek at it on the</p> <p>25 way out, if I may. The other kinds of jewelry that was</p>

<p style="text-align: center;">29</p> <p>1 taken, what other kind of jewelry?</p> <p>2 A. They stole my watch, his watch.</p> <p>3 Q. What kinds of watches are we talking about?</p> <p>4 Are we talking about Rolex --</p> <p>5 A. Rolex.</p> <p>6 Q. So two Rolexes. What other kinds of --</p> <p>7 A. All my jewelry that I've ever had is gone</p> <p>8 except for what I had on me. And my previous wedding</p> <p>9 band, I thought they had taken it but I had it under</p> <p>10 the --</p> <p>11 Q. That they left?</p> <p>12 A. -- the sink. So they didn't go into the sink</p> <p>13 where the bleach and things were. So that's how come I</p> <p>14 still have that.</p> <p>15 Q. Who is your insurance carrier?</p> <p>16 A. We didn't have insurance.</p> <p>17 Q. You had no insurance for all of your jewelry?</p> <p>18 A. I believe I --</p> <p>19 Q. Your Rolex watches?</p> <p>20 A. (Witness shakes head.)</p> <p>21 MR. THOMPSON: When you're shaking your head,</p> <p>22 you're saying no?</p> <p>23 THE WITNESS: No. I'm sorry. No.</p> <p>24 MR. THOMPSON: She can't get nonverbal cues.</p> <p>25 THE WITNESS: Okay.</p>	<p style="text-align: center;">31</p> <p>1 MR. THOMPSON: Then explain that to her.</p> <p>2 THE WITNESS: The 2104 address where you</p> <p>3 mailed me the subpoena is where I had before I</p> <p>4 moved to George. So I had insurance on that with</p> <p>5 Allstate. Not with 2204 Victor Court.</p> <p>6 Q. (By Ms. Van Vliet) Do you still maintain that</p> <p>7 insurance?</p> <p>8 A. Yes.</p> <p>9 Q. Okay. But am I correct that you maintain home</p> <p>10 owners insurance on a place that you do not reside in;</p> <p>11 is that right?</p> <p>12 A. That's my property. I don't know --</p> <p>13 Q. I'm asking -- I know it's your property. The</p> <p>14 question is do you live in that piece of property or do</p> <p>15 you live elsewhere? That's what I'm trying to find out.</p> <p>16 A. Okay. Yes. I have insurance over there at</p> <p>17 2108.</p> <p>18 Q. Okay. What insurance does your husband carry</p> <p>19 on 2204?</p> <p>20 A. None.</p> <p>21 Q. He has no insurance?</p> <p>22 A. No.</p> <p>23 Q. No home owners, no anything? No umbrella</p> <p>24 policy?</p> <p>25 A. If he does -- he may have to answer that. I</p>
<p style="text-align: center;">30</p> <p>1 Q. (By Ms. Van Vliet) Did you ever have</p> <p>2 insurance?</p> <p>3 A. Yes.</p> <p>4 Q. With whom?</p> <p>5 A. Liberty Mutual.</p> <p>6 Q. And when did you let your insurance lapse?</p> <p>7 A. Liberty Mutual was my home owners insurance at</p> <p>8 one point. And I switched to Amica Insurance. I kept</p> <p>9 them for my automobile. And then I have Allstate for my</p> <p>10 home. But the 2204, I didn't have insurance on that</p> <p>11 property.</p> <p>12 Q. Which property is your home that you have</p> <p>13 insured under Allstate then since you live at 2204?</p> <p>14 A. 2108 is where I had my home.</p> <p>15 Q. I'm sorry. I'm confused. Are you saying that</p> <p>16 you and your husband maintain separate residences?</p> <p>17 A. No. You asked me which place did I have</p> <p>18 insurance on. I didn't have insurance on 2204 Victor</p> <p>19 Court.</p> <p>20 Q. So you have home owners insurance on an</p> <p>21 edifice that is not your home; is that right?</p> <p>22 A. No.</p> <p>23 MR. THOMPSON: Was that your home before you</p> <p>24 got married?</p> <p>25 THE WITNESS: Uh-huh. 2104.</p>	<p style="text-align: center;">32</p> <p>1 don't know of it.</p> <p>2 Q. Now, what is the street name on the 2108?</p> <p>3 A. New London Place.</p> <p>4 Q. Who lives there?</p> <p>5 A. My mother.</p> <p>6 Q. By the way, in addition to all your jewelry,</p> <p>7 all of husband's jewelry as well?</p> <p>8 A. I believe so except for what he may have had</p> <p>9 on his personal self.</p> <p>10 Q. I gather you two weren't present at the time</p> <p>11 when --</p> <p>12 A. No.</p> <p>13 Q. -- the alleged robbery took place? And in</p> <p>14 addition to all of that, I believe you mentioned some</p> <p>15 computers were taken?</p> <p>16 A. Yes.</p> <p>17 Q. Laptops as well as stand-alones?</p> <p>18 A. Yes.</p> <p>19 Q. How many computers were taken?</p> <p>20 A. Maybe four.</p> <p>21 Q. And how many of those computers were computers</p> <p>22 that had information relating to Creative Capital or any</p> <p>23 of the other various investment clubs that your husband</p> <p>24 and you ran?</p> <p>25 A. It would have to be all of them. I don't</p>

<p style="text-align: center;">33</p> <p>1 know.</p> <p>2 Q. Were there any backups? You know what I mean</p> <p>3 by the term "backup"?</p> <p>4 A. No.</p> <p>5 Q. Were the files that were contained on those</p> <p>6 computers that had Creative Capital information on them,</p> <p>7 were they ever copied?</p> <p>8 A. I don't know because I didn't deal with</p> <p>9 Creative Capital.</p> <p>10 Q. Were any of those computers Wealth Builders'?</p> <p>11 A. One laptop.</p> <p>12 Q. Okay. Was the information -- well, you</p> <p>13 certainly dealt with Wealth Builders? You were</p> <p>14 president early on; is that right?</p> <p>15 A. Yes.</p> <p>16 Q. And were you also an investor?</p> <p>17 A. Yes.</p> <p>18 Q. And did you continue to get your front-end and</p> <p>19 your end-period commissions from that investment club</p> <p>20 throughout?</p> <p>21 A. Throughout what?</p> <p>22 Q. When did you get your last commission check</p> <p>23 from Wealth Builders, your last payment?</p> <p>24 A. I believe it was November.</p> <p>25 Q. How much was that one?</p>	<p style="text-align: center;">35</p> <p>1 Q. Well, that certainly wasn't your only income,</p> <p>2 was it?</p> <p>3 A. My only income.</p> <p>4 Q. You're saying that \$40,000 is the only money</p> <p>5 you received and that's it? You never received any</p> <p>6 other money?</p> <p>7 A. I'm saying the \$40,000 that I got paid from</p> <p>8 Wealth Builders Circle was my only income.</p> <p>9 Q. Okay. Income meaning money that comes into</p> <p>10 your control and account. You're not telling me that</p> <p>11 \$40,000 is the only amount of money that you had under</p> <p>12 your control and ability to use since you've married</p> <p>13 George Theodule?</p> <p>14 A. No. That was my personal income.</p> <p>15 Q. That was your personal income?</p> <p>16 A. Yes.</p> <p>17 Q. That income was generated just on the basis of</p> <p>18 your running this Wealth Builders investment club; is</p> <p>19 that right?</p> <p>20 A. Yes.</p> <p>21 Q. And what exactly did you do in Wealth Builders</p> <p>22 to earn that \$40,000?</p> <p>23 A. I went there every single day.</p> <p>24 Q. And did what?</p> <p>25 A. We -- we answered the phone. We had to look</p>
<p style="text-align: center;">34</p> <p>1 A. I can't recall.</p> <p>2 Q. Ballpark?</p> <p>3 A. Maybe 3,000.</p> <p>4 Q. Over the period of time that you were involved</p> <p>5 in Wealth Builders, how much money did you get from</p> <p>6 them?</p> <p>7 A. I don't know.</p> <p>8 Q. Ballpark?</p> <p>9 A. Maybe forty, I don't know.</p> <p>10 Q. What did you do with that money?</p> <p>11 A. I paid bills.</p> <p>12 Q. What kind of bills?</p> <p>13 A. Any of my bills.</p> <p>14 Q. Did you ever invest it in an assisted living</p> <p>15 facility?</p> <p>16 A. No.</p> <p>17 Q. Did you ever pay money to buy a car, anything</p> <p>18 like that?</p> <p>19 A. No.</p> <p>20 Q. Just your everyday, ordinary bills?</p> <p>21 A. Everyday bills and bills.</p> <p>22 Q. Did you use it to pay the mortgage payments on</p> <p>23 2108, the house your mother lives in?</p> <p>24 A. Yes. That was my only source of income. I</p> <p>25 had quit my nursing job. So that was my income.</p>	<p style="text-align: center;">36</p> <p>1 for a physical location before, we had to buy supplies</p> <p>2 for the office. We had to get set up, furniture,</p> <p>3 phones, copiers and things that we would need to operate</p> <p>4 the office. And be available if anybody came to discuss</p> <p>5 to talk to them.</p> <p>6 Q. First of all, where did you -- how long were</p> <p>7 you the president of Creative -- I beg your pardon --</p> <p>8 Wealth Builders?</p> <p>9 A. From January until I resigned in October.</p> <p>10 Q. Okay. And when you say "we" went to answer</p> <p>11 the phones, who is "we"?</p> <p>12 A. The officers.</p> <p>13 Q. I'm sorry?</p> <p>14 A. The officers.</p> <p>15 Q. Who were the other officers?</p> <p>16 A. Edwige, Houstan Delisfort, Fritz Neibels.</p> <p>17 Q. Is that it?</p> <p>18 A. In the beginning, yes.</p> <p>19 Q. Eventually Gilbert comes in; right?</p> <p>20 A. She was never an officer.</p> <p>21 Q. By the way -- we got to Ermete. Who's next?</p> <p>22 A. Dukens Delisfort.</p> <p>23 Q. And how old is -- is he older or younger than</p> <p>24 you?</p> <p>25 A. He's older. I'm the youngest.</p>

<p style="text-align: center;">37</p> <p>1 Q. Okay. Thanks. I never had established that. 2 So everybody is older than you? 3 A. Yes. 4 Q. Dukens is older than you. Who's next? 5 A. Fabiola. 6 Q. With a B or a V? 7 A. F. 8 Q. F-a-b or F-a-v? 9 A. B, as in boy. 10 Q. And then you? 11 A. Yes. 12 (Brief recess.) 13 BY MS. VAN VLIET: 14 Q. Dukens, is he married? 15 A. Yes. 16 Q. And what is his wife's name? 17 A. Gilbert Delisfort. 18 Q. And where do they live? 19 A. They live in Duluth. Either Duluth or 20 Lawrenceville. I'm not sure what city it's in. 21 Q. It's cold, whatever it is. Fabiola? 22 A. Yes. 23 Q. Is she married? 24 A. Yes. 25 Q. What is her husband's name?</p>	<p style="text-align: center;">39</p> <p>1 Q. Did they ever bring in any additional 2 investors? 3 A. No. 4 Q. How much did they invest? 5 A. I don't know because I'm not the one who 6 processed their paperwork. 7 Q. Ballpark it. I mean, did they invest \$5,000 8 or did they invest fifty or sixty? I mean -- 9 A. I really don't know. Maybe thirty. I don't 10 know. 11 Q. How much did your sister and her husband get 12 back? 13 A. They didn't. 14 Q. They didn't? 15 A. No. 16 Q. They didn't get anything back? 17 A. No. 18 Q. All of their money was lost? 19 A. If they did, I don't have any recollection or 20 knowledge of it because I wasn't there for a lot of 21 times. 22 Q. Did they -- they never spoke to you about it? 23 A. I didn't discuss it with them, honestly. I 24 don't know the amount of money they got back or the 25 amount they invested. But I know he -- my</p>
<p style="text-align: center;">38</p> <p>1 A. Patrick. 2 Q. And her married name? 3 A. Jean-Pierre. 4 Q. And where do they resides? 5 A. West Palm, Florida. 6 Q. What does she do? 7 A. I think she's a teacher. 8 Q. Elementary school, high school? Don't know? 9 A. Probably elementary. 10 Q. Okay. Did -- I mean, I know that Gilbert had 11 worked with you in the investment club. How about 12 Dukens, did he? 13 A. Yes. But not in the investment. 14 Q. What did he do? 15 A. He worked with Reverse Auto Loan. 16 Q. We'll get to Reverse Auto Loan in a minute 17 then. How about Fabiola? 18 A. No. 19 Q. Her husband? 20 A. No. 21 Q. Nothing to do with any of this? 22 A. They invested, but they didn't -- they weren't 23 officers. 24 Q. They invested? 25 A. Yeah.</p>	<p style="text-align: center;">40</p> <p>1 brother-in-law had called me and asked me what was going 2 on. I just told him that, you know, George has asked 3 for him to be patient and they were working on making 4 the resolution. 5 Q. This is Patrick that called you? 6 A. Yes. 7 Q. When did that happen? 8 A. Back in November. 9 Q. Of this past year? 10 A. Yes. 11 Q. And he was asking you -- specifically what did 12 he ask you? 13 A. If I recall correctly, he said when would he 14 be able to get a withdrawal. 15 Q. Did he mention whether or not he had made any 16 withdrawals prior to that point? 17 A. No. 18 Q. And what did you tell him? That George asked 19 him to be patient? 20 A. To be patient and he's trying to resolve the 21 situation. 22 Q. What situation? 23 A. They had problems to give out with withdrawal 24 requests. 25 Q. They had problems giving out withdrawal</p>

<p style="text-align: center;">41</p> <p>1 requests from where? Creative Capital or Wealth 2 Builders? 3 A. Both. 4 Q. When is it that you became aware that your 5 husband couldn't give out distributions from Creative 6 Capital? 7 A. November. 8 Q. November 2008? 9 A. Yes. 10 Q. That's the first time you became aware of it? 11 A. Well, I know they had issues before then. 12 Q. What kind of issues? 13 A. There were banks that were holding the funds 14 and I believe some loans that didn't go through. I'm 15 not certain of what kind of loans or things. 16 Q. Well, as a matter of fact, they -- your name 17 was used and you attended meetings as a front person for 18 financing for a multimillion-dollar hotel project 19 because George couldn't get it. Don't you recall that 20 happening? 21 A. There were some loans that were being -- 22 trying to be done, like I said. But I don't think they 23 ever -- anything came out of it. 24 Q. Do you recall being in meetings with regard to 25 the purchase of the Regency One and Two Hotels in</p>	<p style="text-align: center;">43</p> <p>1 A. No. 2 Q. Whose idea was it? 3 A. I was just asked if I could do the loan and I 4 said yes. 5 Q. Did your husband ask you to do it? 6 A. He would have to, yeah. 7 Q. He did, didn't he? 8 A. I can't recall the exact situation, but 9 that's -- 10 Q. Am I right, however -- am I correct in my 11 understanding, however, that this loan really wasn't 12 yours, it's your husband's loan; right? 13 A. I don't know. 14 Q. Well, let me ask it this way. Do you have 15 anything to do with Dolce Regency, LLC? 16 A. I know at one point they had asked me to do 17 the loan. And I said yes, I would do it. 18 Q. Was the loan ever closed? 19 A. No. 20 Q. Did you -- other than putting your name on the 21 loan documents in place of your husband's, did you have 22 anything to do with Dolce Regency, LLC? 23 A. You would have to ask Gabrielle Alexis. She 24 has all the information on that. 25 Q. Putting aside whether other people have</p>
<p style="text-align: center;">42</p> <p>1 Orlando with individuals related to Ullman Financing? 2 A. Yes. 3 Q. Do you recall that previous to that George had 4 not been able to get the multimillion-dollar -- 5 \$11 million worth of funding that he needed to pay back 6 Herman Cardona? 7 A. I don't have knowledge of that, no. 8 Q. Do you recall that the reason that your name 9 was then placed as the owner of -- the person seeking 10 the financing for that instead of your husband George 11 was because George couldn't get the financing from 12 Ullman? 13 A. I'm not very familiar with that business 14 because I was asked to do a loan because they couldn't 15 qualify and that my credit was good to pursue it. So I 16 gave them authorization to do it, but I don't have any 17 details on it. 18 Q. Who did you give authorization to use your 19 name as the one that was going in on the loan? 20 A. Gabrielle Alexis. 21 Q. And Gabrielle Alexis was a lawyer? 22 A. Yes. 23 Q. And is it your testimony that Gabrielle Alexis 24 came up with this idea of using you instead of your 25 husband because you had credit?</p>	<p style="text-align: center;">44</p> <p>1 knowledge of what you did and did not do, are you 2 telling me you don't know whether or not you know that 3 you did or did not have anything to do with Dolce 4 Regency? I'm asking for what you did, not what 5 Gabrielle -- 6 A. I'm involved with it, yes. 7 Q. Other than putting your name on the loan, what 8 else did you have to do with it? Tell me all about it. 9 A. There were meetings, like you said, about it. 10 I had gone to look for loans for it. 11 Q. In addition to Ullman Financing, who else did 12 you go to look for loans? 13 A. I went to Zurich. 14 Q. Zurich the country or Zurich Bank? 15 A. The country. 16 Q. And did -- I don't mean the country. The 17 city, sorry. 18 A. Yeah. 19 Q. And did your husband go with you to Zurich? 20 A. He did. 21 Q. Did you guys go straight from the United 22 States to Zurich or did you go anywhere else? 23 A. Straight. 24 Q. Have you ever been to Sierra Leone? 25 A. Yes.</p>

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<p>1 Q. When?</p> <p>2 A. I can't recall. It was before -- before we</p> <p>3 got married.</p> <p>4 Q. Before you got married?</p> <p>5 A. Uh-huh.</p> <p>6 Q. And what was the purpose of the trip to Sierra</p> <p>7 Leone? Business or pleasure or both?</p> <p>8 A. Business.</p> <p>9 Q. What kind of business?</p> <p>10 A. I think they wanted him to explore to see how</p> <p>11 he could help the country there, to develop it. That's</p> <p>12 all I know.</p> <p>13 Q. Did you attend meetings with your husband</p> <p>14 there?</p> <p>15 A. Yes.</p> <p>16 Q. With whom did you and your husband meet while</p> <p>17 you were there?</p> <p>18 A. The president and the vice president.</p> <p>19 Q. Of Sierra Leone?</p> <p>20 A. Yes.</p> <p>21 Q. And that would have been in or about fall</p> <p>22 2007?</p> <p>23 A. Not 2007.</p> <p>24 Q. I'm sorry. 2008. Beg your pardon. I keep</p> <p>25 forgetting we're already in 2009.</p>	<p>1 Q. Is that right? No purchase of any other large</p> <p>2 ticket items in Sierra Leone?</p> <p>3 A. None that I'm aware of, no.</p> <p>4 Q. Getting back to Dolce Regency. You went to</p> <p>5 Zurich, you said, to attempt to find financing; is that</p> <p>6 right?</p> <p>7 A. Yes.</p> <p>8 Q. How much financing were you looking at that</p> <p>9 point -- looking for at that point? Excuse me.</p> <p>10 A. I think it was -- I can't recall. I don't</p> <p>11 have the document with me.</p> <p>12 Q. Let me see if I can refresh your recollection.</p> <p>13 Do you recall that your husband allegedly borrowed or</p> <p>14 secured bridge financing, if you will, of \$11 million</p> <p>15 from an individual by the name of Herman Cardona?</p> <p>16 A. I don't have knowledge of that.</p> <p>17 Q. Do you recall -- have you ever heard of the</p> <p>18 name of Herman Cardona?</p> <p>19 A. Yes.</p> <p>20 Q. Have you met Herman Cardona?</p> <p>21 A. No.</p> <p>22 Q. Who told you first about Herman Cardona? Your</p> <p>23 husband?</p> <p>24 A. I don't know if I met him or not. I -- I</p> <p>25 can't recall because there were a lot of people meeting</p>
46	48
<p>1 A. Yeah.</p> <p>2 Q. It would have been in the fall?</p> <p>3 A. I can't recall the date. I really can't</p> <p>4 recall.</p> <p>5 Q. Was it before Christmas?</p> <p>6 A. Yes.</p> <p>7 Q. Was it before Thanksgiving?</p> <p>8 A. 2008, yes.</p> <p>9 Q. Was it before Halloween?</p> <p>10 A. Halloween is in October?</p> <p>11 Q. Yes, ma'am.</p> <p>12 A. Yes.</p> <p>13 Q. Okay. Was it in summertime?</p> <p>14 A. I have my passport with me.</p> <p>15 Q. Oh, great.</p> <p>16 A. No. It's not with me. It's in the car. I</p> <p>17 was going to look to see when we went. I can't</p> <p>18 remember.</p> <p>19 Q. That would have been an easy way. Anyway, you</p> <p>20 traveled on your U.S. passport; right?</p> <p>21 A. Yes.</p> <p>22 Q. And just meetings with the president and vice</p> <p>23 president, no purchases of assets, no purchases of</p> <p>24 diamonds or anything --</p> <p>25 A. No.</p>	<p>1 him and at that time I wasn't really -- I got close to</p> <p>2 George when we got married. So I may have met him</p> <p>3 and --</p> <p>4 Q. I'm sorry. I need to follow up on something.</p> <p>5 You say you didn't get close to George until you got</p> <p>6 married?</p> <p>7 A. Yes.</p> <p>8 Q. Are you referring to in a business sense?</p> <p>9 A. Both. I tried not to get involved in his</p> <p>10 business, not too much.</p> <p>11 Q. Why?</p> <p>12 A. Well, I wasn't his wife then or his fiancée.</p> <p>13 So I tried to keep myself --</p> <p>14 Q. You were just an investor?</p> <p>15 A. Yes.</p> <p>16 Q. Going back to Herman Cardona and how much you</p> <p>17 know about him or what you know about him, tell me</p> <p>18 everything you know about Herman Cardona.</p> <p>19 MR. THOMPSON: What do you know about him?</p> <p>20 Q. (By Ms. Van Vliet) You heard about Herman</p> <p>21 Cardona. Tell me what you know about him.</p> <p>22 A. I know that he's living in either Spain or</p> <p>23 somewhere in Europe.</p> <p>24 Q. What does he do for a living?</p> <p>25 A. I don't know.</p>

<p style="text-align: center;">49</p> <p>1 Q. Is he wealthy?</p> <p>2 A. I don't know.</p> <p>3 Q. How many business transactions did he have</p> <p>4 with your husband?</p> <p>5 A. I don't know.</p> <p>6 Q. How many business transactions did he have</p> <p>7 with you?</p> <p>8 A. Just one.</p> <p>9 Q. What would that be?</p> <p>10 A. The hotel.</p> <p>11 Q. Really?</p> <p>12 A. Yes.</p> <p>13 Q. What is Donna Hanover, Inc. -- Haver, Inc.?</p> <p>14 A. I don't know.</p> <p>15 Q. Who is Seferino Vargas?</p> <p>16 A. I spoke to him on the phone once. I don't</p> <p>17 know exactly who he is.</p> <p>18 Q. How about Orlando Vargas?</p> <p>19 A. I don't know him.</p> <p>20 Q. You don't?</p> <p>21 A. No.</p> <p>22 Q. Well, in addition to the house that you are</p> <p>23 living in now, physically residing in now, there is a</p> <p>24 house on -- what is the name of that street -- Moccasin</p> <p>25 Trail?</p>	<p style="text-align: center;">51</p> <p>1 A. Not my house.</p> <p>2 Q. Doesn't belong to you and your husband?</p> <p>3 A. Doesn't belong to me.</p> <p>4 Q. Does it belong to your husband?</p> <p>5 A. I don't think so.</p> <p>6 Q. You don't?</p> <p>7 A. No.</p> <p>8 Q. Can you explain how Creative Capital money</p> <p>9 then was used to purchase the house?</p> <p>10 A. I don't have -- I don't know who purchased</p> <p>11 what, when, where with that house. So that -- I don't</p> <p>12 know how much, anything of that nature.</p> <p>13 Q. Have you ever been to this house?</p> <p>14 A. Yes.</p> <p>15 Q. Have you ever lived in this house?</p> <p>16 A. No.</p> <p>17 Q. What were you doing at the house?</p> <p>18 A. In the beginning when George was down here in</p> <p>19 Georgia, a bunch of us went to look at it together.</p> <p>20 Q. Can you tell me, if you and your husband don't</p> <p>21 live in the house and don't own the house, why you still</p> <p>22 retain the keys to it?</p> <p>23 A. I don't have the keys to the house.</p> <p>24 Q. Your husband has keys to the house, does he</p> <p>25 not?</p>
<p style="text-align: center;">50</p> <p>1 A. Yes.</p> <p>2 Q. And you and your husband signed contracts to</p> <p>3 purchase those residences with Captin Construction;</p> <p>4 right?</p> <p>5 A. Yes.</p> <p>6 Q. Is that right?</p> <p>7 A. Yes and no.</p> <p>8 Q. Okay. Well, let's start with 1120 Moccasin</p> <p>9 Court because it's going to tie back to the Vargases.</p> <p>10 A. Okay.</p> <p>11 Q. That's the -- which in turn will tie back</p> <p>12 Herman and which in turn ties back to you. Do you know</p> <p>13 an individual, Ardalane Valentine?</p> <p>14 A. No. Well, I've seen that name on the --</p> <p>15 Q. Foreclosure or the eviction notice?</p> <p>16 A. Yes.</p> <p>17 Q. And the original person who signed the</p> <p>18 agreements for the purchase and sale agreement for 1120</p> <p>19 Moccasin Trail was Mr. Vargas, is that right, Seferino</p> <p>20 Vargas?</p> <p>21 A. I don't know.</p> <p>22 Q. But 1120 Moccasin Court is your house; is that</p> <p>23 right?</p> <p>24 A. No.</p> <p>25 Q. One of your houses?</p>	<p style="text-align: center;">52</p> <p>1 A. I don't know.</p> <p>2 Q. You don't know whether your husband has --</p> <p>3 A. I don't know.</p> <p>4 Q. -- access and control of this house?</p> <p>5 A. I don't think he does because the other day</p> <p>6 when they -- when they broke into the house, the officer</p> <p>7 had asked him to go there. He couldn't get in there. I</p> <p>8 think Victor has the key, the owner.</p> <p>9 Q. So it's Moccasin Court that was robbed?</p> <p>10 A. No. It was Victor Court that was robbed.</p> <p>11 Q. Okay. I'm sorry. You lost me. What does the</p> <p>12 break-in at Victor Court have to do with your husband</p> <p>13 still retaining keys to Moccasin Court?</p> <p>14 A. I don't know if he has keys to the house or</p> <p>15 not. I told you when the police came and he -- the</p> <p>16 police asked him if he had other properties, he said he</p> <p>17 has that one at Moccasin, but he couldn't go into it to</p> <p>18 show the officer.</p> <p>19 Q. So as recently as last month then, your</p> <p>20 husband, I gather, in your presence -- were you talking</p> <p>21 to the officers together?</p> <p>22 A. No.</p> <p>23 Q. So -- but in any event you know that as</p> <p>24 recently as last month your husband does, in fact, claim</p> <p>25 ownership to the Moccasin Trail property; is that right?</p>

<p style="text-align: center;">53</p> <p>1 A. I don't know if he has ownership to it.</p> <p>2 Q. Well, didn't you -- I'm sorry. Didn't you</p> <p>3 just tell me when the police officers came to get the</p> <p>4 police report on the Victor property they asked him</p> <p>5 whether he owned any other properties? Didn't you just</p> <p>6 tell me that?</p> <p>7 A. Yes, I did, but not --</p> <p>8 Q. And didn't you tell me that he told the</p> <p>9 officers --</p> <p>10 A. Not own like own it, own it. He doesn't own</p> <p>11 it. He's leasing from Victor. He doesn't own it, at</p> <p>12 least that's what I know. I don't know what information</p> <p>13 you have.</p> <p>14 Q. Victor who?</p> <p>15 A. The landlord.</p> <p>16 Q. What is his last name?</p> <p>17 A. I don't know his last name -- no, I do. Saad,</p> <p>18 S-a-a-d.</p> <p>19 Q. S-a-a-d?</p> <p>20 A. Yes.</p> <p>21 Q. And where can we find Victor Saad?</p> <p>22 A. I think it's on the eviction notice but it's a</p> <p>23 P.O. box address.</p> <p>24 Q. Is he the Captin Construction Group?</p> <p>25 A. They may be the same people. I don't know if</p>	<p style="text-align: center;">55</p> <p>1 A. No. For Victor Court. I don't know any lease</p> <p>2 on Moccasin.</p> <p>3 Q. And what was your discussion with Seferino</p> <p>4 Vargas?</p> <p>5 A. I think he called me asking for George and I</p> <p>6 told him George wasn't available or something of that</p> <p>7 nature.</p> <p>8 Q. Is that the first time you had ever spoken to</p> <p>9 him?</p> <p>10 A. Yes.</p> <p>11 Q. What had your husband told you his business</p> <p>12 with Seferino Vargas was?</p> <p>13 A. He didn't.</p> <p>14 Q. Did he ever say anything about Seferino</p> <p>15 Vargas?</p> <p>16 A. No, not to me.</p> <p>17 Q. Did he ever say anything about Seferino Vargas</p> <p>18 in your presence?</p> <p>19 A. No.</p> <p>20 Q. Did you ever hear anyone else discussing</p> <p>21 Seferino Vargas?</p> <p>22 A. Not to my recollection.</p> <p>23 Q. It is your testimony you have no recollection</p> <p>24 of Donna Haver, Inc., Incorporated?</p> <p>25 A. No. I can't recall.</p>
<p style="text-align: center;">54</p> <p>1 that's his company. That's -- the Captin Construction</p> <p>2 is what's on Victor Court.</p> <p>3 Q. You testified a minute ago that you didn't</p> <p>4 know Seferino Vargas who nonetheless was used as the</p> <p>5 purchaser on the Moccasin Court --</p> <p>6 MR. THOMPSON: I have that she doesn't know</p> <p>7 Orlando Vargas. She spoke to Seferino Vargas once.</p> <p>8 THE WITNESS: Yes.</p> <p>9 MS. VAN VLIET: I'm so sorry.</p> <p>10 MR. THOMPSON: Orlando Vargas is the one that</p> <p>11 she said they didn't know.</p> <p>12 Q. (By Ms. Van Vliet) When did you speak to</p> <p>13 Seferino Vargas?</p> <p>14 A. I can't recall the time.</p> <p>15 Q. Give me a ballpark.</p> <p>16 A. I don't have a ballpark. I can't remember.</p> <p>17 Q. Was it before or after you got married?</p> <p>18 A. Before probably.</p> <p>19 Q. Was it before or after the purchase and sale</p> <p>20 agreement was signed for the Moccasin Trail house?</p> <p>21 A. It may have been before.</p> <p>22 Q. That was done in May of '08; is that right?</p> <p>23 A. No. I signed -- I signed the lease in October</p> <p>24 or September.</p> <p>25 Q. The lease for Moccasin Trail?</p>	<p style="text-align: center;">56</p> <p>1 Q. The address, legal address, of the entity</p> <p>2 which is an active corporation is at 8461 Lake Worth</p> <p>3 Road, Suite 170, Lake Worth, Florida.</p> <p>4 A. No.</p> <p>5 Q. It's the same address, to jog your memory, as</p> <p>6 Creative Capital?</p> <p>7 A. I don't know Creative Capital's address.</p> <p>8 Q. And you're a director of that corporation?</p> <p>9 A. I'm not.</p> <p>10 Q. Well, no. Are you aware of the fact that the</p> <p>11 Florida Department of State business records reflect</p> <p>12 that you along with Seferino Vargas and Orlando Vargas</p> <p>13 are directors of Donna Haver, Inc.?</p> <p>14 A. No.</p> <p>15 Q. Are you aware Herman Cardona is the vice</p> <p>16 president?</p> <p>17 A. No.</p> <p>18 Q. Are you aware that your husband, George</p> <p>19 Theodule, is the registered agent and president?</p> <p>20 A. No.</p> <p>21 Q. Are you aware of the fact that your husband</p> <p>22 basically inserted himself into this corporation when</p> <p>23 Ms. Haver was in Israel?</p> <p>24 A. I don't know.</p> <p>25 Q. Do you know where Mr. Vargas, Seferino Vargas,</p>

<p style="text-align: center;">57</p> <p>1 is now?</p> <p>2 A. No. I don't know where he is now.</p> <p>3 Q. When was the last time you heard -- knew where</p> <p>4 he was?</p> <p>5 A. I spoke with him on the phone once.</p> <p>6 Q. That one time you told me about before?</p> <p>7 A. Yes.</p> <p>8 Q. Physically where was he then; do you know?</p> <p>9 A. I don't know. I was speaking with him on the</p> <p>10 phone. I don't where he was.</p> <p>11 Q. That doesn't mean you don't necessarily know</p> <p>12 where he was. Did you, for example, have caller ID?</p> <p>13 A. Not on my phone, no, my cell phone.</p> <p>14 Q. And were you up here or in Florida at the</p> <p>15 time?</p> <p>16 A. I was here.</p> <p>17 Q. How about your husband? Where was he at the</p> <p>18 time?</p> <p>19 A. I don't know.</p> <p>20 Q. What do you know about Caribbean Airways, LLC?</p> <p>21 A. Nothing. I heard that it was an airline that</p> <p>22 was with CCC's business. That's all I know.</p> <p>23 Q. Are you aware of the fact that the Florida</p> <p>24 Department of State business records reflect that your</p> <p>25 husband is the president of that corporation?</p>	<p style="text-align: center;">59</p> <p>1 Q. Where did you open the account for that hedge</p> <p>2 fund?</p> <p>3 A. Bank of North Georgia.</p> <p>4 Q. When did you open that account?</p> <p>5 A. I think it may have been in October.</p> <p>6 Q. What other accounts were opened by you and</p> <p>7 your husband at Bank of North Georgia?</p> <p>8 A. The Manna Group.</p> <p>9 Q. Manna, M-a-n-a?</p> <p>10 A. Yes.</p> <p>11 Q. Or M-a-n-a?</p> <p>12 A. M-a-n-a.</p> <p>13 Q. Okay. What else?</p> <p>14 A. That's it at the Bank of North Georgia, yes.</p> <p>15 Q. Well, when the money was taken out of the</p> <p>16 Creative Capital accounts in Florida in December of</p> <p>17 2009 -- I mean November 2008, do you not recall that</p> <p>18 they were moved to a personal account in your name and</p> <p>19 that of your husband's at the Bank of North Georgia?</p> <p>20 A. Personal account?</p> <p>21 Q. Yes, ma'am.</p> <p>22 A. No. I have no recollection of that.</p> <p>23 Q. Did you then open up an account that you were</p> <p>24 a signatory on not of Manna or GS Trade? Did you open</p> <p>25 any other accounts now, any other accounts, at Bank of</p>
<p style="text-align: center;">58</p> <p>1 A. No.</p> <p>2 Q. Are you aware of the fact that you are the</p> <p>3 registered vice president of that corporation?</p> <p>4 A. No. At one point my husband had mentioned</p> <p>5 that he had a couple of corporations that people were</p> <p>6 not being honest with and he could use my name. But I</p> <p>7 don't know which corporation he used my name on.</p> <p>8 Q. And did you then give him authorization to put</p> <p>9 you on as a director or officer of these other</p> <p>10 corporations?</p> <p>11 A. I told him yes, he could use my name. But I</p> <p>12 don't know which corporation he used my name for.</p> <p>13 Q. So you just gave him carte blanche authority</p> <p>14 to use your name, but you have no idea what they were,</p> <p>15 what they were doing, whether they were --</p> <p>16 A. I don't know --</p> <p>17 Q. -- upholding the law or not?</p> <p>18 A. I don't know what corporations he used my name</p> <p>19 for.</p> <p>20 Q. How about GS Trade Financial? Tell me about</p> <p>21 that.</p> <p>22 A. That was a hedge fund that was going to be</p> <p>23 started and he -- my husband had asked me to open an</p> <p>24 account for that hedge fund and I opened an account for</p> <p>25 it.</p>	<p style="text-align: center;">60</p> <p>1 North Georgia?</p> <p>2 A. Wealth Builders before had an account there,</p> <p>3 but George is not on it. You asked me which account me</p> <p>4 and my husband are signator --</p> <p>5 Q. Yes, ma'am.</p> <p>6 A. -- and George is not --</p> <p>7 Q. Any other?</p> <p>8 A. No.</p> <p>9 Q. No?</p> <p>10 A. No.</p> <p>11 Q. How about one for Creative Capital Consortium,</p> <p>12 LLC, Gwinnett, Georgia?</p> <p>13 A. No.</p> <p>14 Q. Account number 10098110. Take a look at that.</p> <p>15 Is that your signature?</p> <p>16 A. Let me see. That's not correct.</p> <p>17 Q. That's not correct?</p> <p>18 A. No.</p> <p>19 Q. What is not correct about it?</p> <p>20 A. The signature being there.</p> <p>21 Q. That's your signature though, isn't it?</p> <p>22 A. I think the bank may have made a mistake on</p> <p>23 that.</p> <p>24 Q. That's not what I asked you, ma'am. The</p> <p>25 signature that's on Exhibit 2, is that your signature?</p>

<p style="text-align: center;">61</p> <p>1 A. It's my signature, but it's a mistake.</p> <p>2 Q. Okay. You tell me what the mistake is, what</p> <p>3 you think the mistake is on these bank records?</p> <p>4 A. We have a lady by the name Helen Seiz that was</p> <p>5 helping us to open these accounts. And when she opened</p> <p>6 it, she probably submitted the one for Creative Capital</p> <p>7 Concepts or Consortium. I never was aware that my name</p> <p>8 was on there.</p> <p>9 On January the 3rd when we left -- when we</p> <p>10 went to the bank and the lady showed me one of those --</p> <p>11 when I had asked her because there is a fraudulent</p> <p>12 activity made on the G Trade account. And when I went</p> <p>13 there, she was telling me that George was on -- on</p> <p>14 the -- was not on the account and I was telling her,</p> <p>15 yes, he was supposed to be. And then they had the</p> <p>16 paperwork mixed up in there. But my name was never,</p> <p>17 ever supposed to be on Creative Capital account. Never.</p> <p>18 Q. Okay. Is your Social Security number</p> <p>19 261-83-8998?</p> <p>20 A. No.</p> <p>21 Q. Tax ID, sorry. But take a look at this -- is</p> <p>22 your Social 058-72-0144?</p> <p>23 A. No.</p> <p>24 Q. It's not?</p> <p>25 A. No.</p>	<p style="text-align: center;">63</p> <p>1 Q. Well --</p> <p>2 A. They typed the wrong thing there.</p> <p>3 Q. Ms. Delisfort --</p> <p>4 A. Yes.</p> <p>5 Q. My question to you is is that what this says?</p> <p>6 That's what I'm getting at now. You'll get a chance</p> <p>7 to --</p> <p>8 MR. THOMPSON: I think that document --</p> <p>9 Q. (By Ms. Van Vliet) I want you to read it. I</p> <p>10 want you to tell me if you agree with me that this says</p> <p>11 that you are the secretary of this corporation. Am I</p> <p>12 right?</p> <p>13 A. I don't see where you are reading.</p> <p>14 Q. Read that first paragraph.</p> <p>15 A. I see it now, yes.</p> <p>16 Q. And do you see then underneath there where in</p> <p>17 Line B where it said Dorothy Delisfort-Criso, member,</p> <p>18 and there are initials to the side of it. Those are</p> <p>19 your initials, aren't there?</p> <p>20 A. They doesn't look like my initial, but if I</p> <p>21 signed it, it was signed in error. Because I was never</p> <p>22 ever, never a member or anything of CCC.</p> <p>23 Q. Okay. Look down at the very bottom where it</p> <p>24 says Certification of Authority?</p> <p>25 A. Yes, I see.</p>
<p style="text-align: center;">62</p> <p>1 Q. Really?</p> <p>2 A. Yes.</p> <p>3 Q. What is your Social Security number then?</p> <p>4 A. 589-34-5509.</p> <p>5 Q. 589 -- I'm sorry.</p> <p>6 A. 34-5509.</p> <p>7 Q. Turning to -- take this back because we will</p> <p>8 need to --</p> <p>9 MR. THOMPSON: Which one?</p> <p>10 MS. VAN VLIET: This is Bank of North Georgia</p> <p>11 again.</p> <p>12 Q. (By Ms. Van Vliet) Turn to two pages in --</p> <p>13 actually look at the bottom. There is a Bates -- a</p> <p>14 printed number on the bottom, right --</p> <p>15 MR. THOMPSON: BNGA?</p> <p>16 Q. (By Ms. Van Vliet) Uh-huh. The Bates stamp</p> <p>17 number. Turn to BNGA page three, 000003. Got that?</p> <p>18 A. Uh-huh.</p> <p>19 Q. Okay. Up at the top it says Corporate</p> <p>20 Authorization Resolution by Creative Capital Consortium.</p> <p>21 Do you see that up on the top right-hand side?</p> <p>22 A. Uh-huh.</p> <p>23 Q. And it says I, Dorothy Delisfort, certify that</p> <p>24 you are secretary of the above-named corporation --</p> <p>25 A. That's not correct.</p>	<p style="text-align: center;">64</p> <p>1 Q. Is that your --</p> <p>2 A. I think -- like I'm saying to you, I think</p> <p>3 instead of putting G Trade on the paperwork, they may</p> <p>4 have put Creative Capital Concepts in error.</p> <p>5 Q. I understand what you are saying, ma'am. What</p> <p>6 I'm trying to get now is for you to identify your</p> <p>7 signature, the places where --</p> <p>8 A. That looks more like my signature, yes.</p> <p>9 Q. The next page, is that your husband's</p> <p>10 initials?</p> <p>11 MR. THOMPSON: Are we on 00004 or whatever it</p> <p>12 is?</p> <p>13 MS. VAN VLIET: That would be the next page,</p> <p>14 yes.</p> <p>15 THE WITNESS: Yes.</p> <p>16 Q. (By Ms. Van Vliet) At the top and bottom?</p> <p>17 A. Uh-huh.</p> <p>18 Q. Now, do you see the check on page five?</p> <p>19 A. Yes.</p> <p>20 Q. Envision Capital Investments?</p> <p>21 A. Yes.</p> <p>22 Q. Is that your signature down at the bottom?</p> <p>23 A. Yes.</p> <p>24 Q. Next page, the check to Reverse Auto Loan for</p> <p>25 \$37,000, whose signature is that? Your husband's?</p>

<p style="text-align: center;">65</p> <p>1 A. Yes.</p> <p>2 Q. Wealth Builders Circle, next page?</p> <p>3 A. Hold on a second.</p> <p>4 MR. THOMPSON: That's this one.</p> <p>5 THE WITNESS: Okay. I see. I want to make</p> <p>6 sure that they're the same account number.</p> <p>7 MR. THOMPSON: Yeah.</p> <p>8 THE WITNESS: Okay.</p> <p>9 Q. (By Ms. Van Vliet) Wealth Builders Circle,</p> <p>10 \$254,363.20. Whose signature is that?</p> <p>11 A. My husband.</p> <p>12 Q. And that money, where did that go to into</p> <p>13 Wealth Builders; do you know?</p> <p>14 A. To pay withdrawals most likely.</p> <p>15 Q. Fabianne Theodule, whose signature is that?</p> <p>16 A. My husband's.</p> <p>17 Q. Who is Fabianne Theodule?</p> <p>18 A. His daughter.</p> <p>19 Q. The next one, Jean Robert Casimir?</p> <p>20 A. My husband's signature.</p> <p>21 Q. Okay. The payee, Jean Robert Casimir?</p> <p>22 A. He used to work for him.</p> <p>23 Q. What did he do?</p> <p>24 A. I think he was his personal secretary or his</p> <p>25 bodyguard.</p>	<p style="text-align: center;">67</p> <p>1 \$6.</p> <p>2 A. Okay.</p> <p>3 Q. The cost of getting it. You see later on the</p> <p>4 statements it's the cost of getting a certified check.</p> <p>5 A. Okay.</p> <p>6 Q. The next one is dated -- I'm on page 13 -- is</p> <p>7 a -- debit to Captin Construction to buy the check; you</p> <p>8 see that?</p> <p>9 A. Yes.</p> <p>10 Q. Then we have one for 19,000?</p> <p>11 A. Yes.</p> <p>12 Q. On CCC, LLC. Do you see that up at the top</p> <p>13 left hand?</p> <p>14 A. Yes.</p> <p>15 Q. And right underneath there there is a</p> <p>16 signature of someone. Whose signature is that? Your</p> <p>17 husband?</p> <p>18 A. Looks like it, yes.</p> <p>19 Q. And was that what is commonly known as a</p> <p>20 counter withdrawal?</p> <p>21 A. I don't know.</p> <p>22 Q. Well, did your husband ever carry around, you</p> <p>23 know, large amounts of cash?</p> <p>24 A. I don't know.</p> <p>25 Q. You don't know?</p>
<p style="text-align: center;">66</p> <p>1 Q. You said that's his signature. Do you see the</p> <p>2 handwriting up at the top left on that check?</p> <p>3 A. Yes.</p> <p>4 Q. Where it says George Theodule, Creative</p> <p>5 Capital Consortium?</p> <p>6 A. Yes.</p> <p>7 Q. Whose handwriting is that?</p> <p>8 A. Looks like his.</p> <p>9 Q. When you say his, do you mean your husband?</p> <p>10 A. Yes.</p> <p>11 Q. Now, the next one is a certified check, is</p> <p>12 that right, page 10, BNGA 10?</p> <p>13 A. Uh-huh.</p> <p>14 Q. Do you have that?</p> <p>15 A. Yes.</p> <p>16 Q. And that's to Captin Construction; is that</p> <p>17 right?</p> <p>18 A. Yes.</p> <p>19 Q. Those were the individuals as were discussed</p> <p>20 that were building the houses at Moccasin Lane and</p> <p>21 Victor Lane?</p> <p>22 A. Yes.</p> <p>23 Q. And that's for \$15,000; correct?</p> <p>24 A. Yes.</p> <p>25 Q. The next is the check fee. It should be for</p>	<p style="text-align: center;">68</p> <p>1 A. No. What is a large amount of cash?</p> <p>2 Q. Well, would you agree with me that \$19,000 is</p> <p>3 a large amount of cash?</p> <p>4 A. Oh, that's a deposit?</p> <p>5 Q. No, ma'am. That's a withdrawal --</p> <p>6 A. Okay.</p> <p>7 Q. -- of cash. It's what's called a counter</p> <p>8 withdrawal. In other words, he went to the counter and</p> <p>9 got \$19,000 in cash.</p> <p>10 A. Okay.</p> <p>11 Q. Would you agree that that's a large amount of</p> <p>12 cash?</p> <p>13 A. That is.</p> <p>14 Q. What did he do with it?</p> <p>15 A. I don't know.</p> <p>16 Q. How about the next one, 4,000? What did he do</p> <p>17 with that?</p> <p>18 A. I don't know.</p> <p>19 Q. So he came up with a total of -- because the</p> <p>20 4,000 and the 19,000 are on the same day. See the</p> <p>21 dates? Both have 11/18/08?</p> <p>22 A. Yes.</p> <p>23 Q. A total of \$23,000 on that date. What was</p> <p>24 going on in your lives at the time?</p> <p>25 A. That's cash?</p>

<p style="text-align: center;">69</p> <p>1 Q. Yes, ma'am.</p> <p>2 A. Not that I know any information about that.</p> <p>3 Q. Turn to page 16. Who is Gerson Corominas?</p> <p>4 A. He's -- he's our club president, I believe, in</p> <p>5 Orlando.</p> <p>6 Q. Your club president of what? Which club?</p> <p>7 A. I don't know the names of his club.</p> <p>8 Q. Well, you're the remitter on this one. You</p> <p>9 see that?</p> <p>10 A. Yes.</p> <p>11 Q. It's for \$80,000.</p> <p>12 A. That's to his club.</p> <p>13 Q. Tell me about it. Because you're the remitter</p> <p>14 on this one. We've got one that you should know about.</p> <p>15 So tell me about this. Why were you giving him \$80,000?</p> <p>16 A. I don't know for what purpose, but my husband,</p> <p>17 if he asked me to go to the bank and do a transaction</p> <p>18 for him, I do it. But I don't know what -- I know he's</p> <p>19 the president of a club. So I would assume it's for his</p> <p>20 club.</p> <p>21 Q. And if you would assume it was for his club,</p> <p>22 wasn't Creative Capital the only entity that you knew of</p> <p>23 that was paying for the clubs?</p> <p>24 A. It should be.</p> <p>25 Q. So how could it possibly have been a mistake</p>	<p style="text-align: center;">71</p> <p>1 the records, you'll see the actual --</p> <p>2 THE WITNESS: They have to show --</p> <p>3 MS. VAN VLIET: Ms. Delisfort --</p> <p>4 THE WITNESS: I'm sorry.</p> <p>5 MS. VAN VLIET: -- there is no question</p> <p>6 pending. I'm trying to answer your counsel's</p> <p>7 question.</p> <p>8 You see the account statements in the back.</p> <p>9 But no, the number on the bottom of the -- the</p> <p>10 account statement for this account is on the back</p> <p>11 that reflects all this.</p> <p>12 Q. (By Ms. Van Vliet) Well, ma'am, why are you so</p> <p>13 concerned that your name was on the CCC -- your name not</p> <p>14 be on the CCC?</p> <p>15 A. Because I was never a member, an affiliate. I</p> <p>16 was an investor with CCC. And I've always kept myself</p> <p>17 clear from that. And I know when we gave Helen -- she</p> <p>18 was the one who was helping us to open these accounts.</p> <p>19 She may have printed or had me sign this one in error</p> <p>20 because at one point she had -- they had given me an</p> <p>21 account that had George's name on it. And his name</p> <p>22 wasn't supposed to be on there and I had them remove it.</p> <p>23 Q. Okay. Was this the only account that you ever</p> <p>24 found out that you were on with Creative Capital, bank</p> <p>25 account as a signatory?</p>
<p style="text-align: center;">70</p> <p>1 that Creative Capital was on these accounts?</p> <p>2 A. It was a mistake that my signature was on</p> <p>3 there.</p> <p>4 Q. Well, by November 18, you certainly knew that</p> <p>5 your signature was on there --</p> <p>6 A. No. I found out in January when I went to the</p> <p>7 bank and I spoke with the lady and I told her my name</p> <p>8 was never supposed to be on Creative Capital Concepts.</p> <p>9 Q. Okay. January of what year?</p> <p>10 A. 2009.</p> <p>11 Q. Okay. Well, you obviously knew your name was</p> <p>12 on it because you did a check, you got a check in</p> <p>13 November of 2008. So you knew it then.</p> <p>14 A. Let me double-check to see if that's the same</p> <p>15 account. They made a mistake because I told that to the</p> <p>16 lady that was there.</p> <p>17 MR. THOMPSON: Let me -- I may be confused</p> <p>18 here, but -- isn't that a different bank account?</p> <p>19 Just looking at the numbers across the bottom.</p> <p>20 MS. VAN VLIET: That's the check number, the</p> <p>21 certified check. It doesn't come --</p> <p>22 THE WITNESS: From which account --</p> <p>23 MR. THOMPSON: Okay. It doesn't come from an</p> <p>24 account. I understand.</p> <p>25 MS. VAN VLIET: If you go back to the rest of</p>	<p style="text-align: center;">72</p> <p>1 A. That's the only one.</p> <p>2 Q. That's the only one?</p> <p>3 A. Yes.</p> <p>4 Q. Okay. I'm handing you what's been marked as</p> <p>5 Exhibit 3, records from SunTrust Bank in Florida.</p> <p>6 Records of an account titled to Creative Capital</p> <p>7 Consortium. Do you recognize your signature on --</p> <p>8 A. That's not my signature.</p> <p>9 Q. You are saying that's not your signature?</p> <p>10 A. No. I've never been in Florida at the</p> <p>11 SunTrust Bank.</p> <p>12 Q. I'm sorry?</p> <p>13 A. I've never been in Florida at a SunTrust Bank</p> <p>14 to open an account.</p> <p>15 Q. You realize you don't have to go into a bank</p> <p>16 to sign a signature card, don't you?</p> <p>17 A. No. I didn't realize that.</p> <p>18 Q. The signature on the line above it is your</p> <p>19 husband's signature; is that right?</p> <p>20 A. That looks like his signature.</p> <p>21 Q. But you are saying somebody else wrote your</p> <p>22 name on it?</p> <p>23 A. That's not my signature.</p> <p>24 Q. Okay.</p> <p>25 MR. THOMPSON: For what it's worth, I'm</p>

<p style="text-align: center;">73</p> <p>1 looking at others. It doesn't look like some of 2 the other initials or signatures she has. 3 MS. VAN VLIET: Well, we'll get into some of 4 the other many accounts money has been going into. 5 Q. (By Ms. Van Vliet) Let's go back to BNGA 18. 6 Customer debit for G Trade? 7 A. Yes. 8 Q. For \$55,000. Whose signature -- you see the 9 signature right near the X or the initials right near 10 the X on that line? 11 A. Yes. 12 Q. That again was on 11/18, the same day we got 13 the \$23,000 in cash taken out? 14 A. Uh-huh. 15 Q. Okay. What -- because you acknowledged that 16 you were involved in GS Trade. What was GS Trade? 17 A. It was supposed to be a hedge fund. 18 Q. And what was your role in it? 19 A. I think I was supposed to be the one to run 20 it, the business. 21 Q. And you mean you were supposed to be the one 22 that was going to pick investments -- 23 A. No. 24 Q. -- for the hedge fund? 25 A. I was --</p>	<p style="text-align: center;">75</p> <p>1 for. 2 Q. So you have no -- you acknowledge that you're 3 an officer of GS Trade; is that right? 4 A. Yes. 5 Q. And nevertheless you have no idea what 6 happened with this \$55,000 that was taken from Creative 7 Capital and put into GS Trade? You don't know what 8 happened to that; right? 9 A. That looks like a debit from GS Trade. That's 10 why I'm confused as to what you are asking. 11 Q. Okay. Well-- 12 MR. THOMPSON: Because this says the account 13 is 1000898110. This says that the account number 14 is coming from something 548329. 15 MS. VAN VLIET: Let's just look at the back. 16 It would be easier. 17 MR. THOMPSON: I mean, I'm just looking at the 18 very front state of the account if these have been 19 organized correctly. Then there is 100898110 20 again. That's what this check is. These things in 21 the front definitely are all sort of -- 22 Q. (By Ms. Van Vliet) So you've got -- I think 23 Carmen has actually figured it out. The three debits go 24 up to make the eighty that you remitted to Gerson 25 Corominas.</p>
<p style="text-align: center;">74</p> <p>1 Q. To do the day-to-day operation kind of things, 2 set up the office? 3 A. Probably. Nothing ever came out of it. 4 Q. Well, something certainly went into it. So 5 what happened to that \$55,000? 6 A. I don't know. If they are writing out checks 7 like this, there has got to be somebody that it's being 8 written to. 9 Q. It's being written to GS Trade by your 10 husband. You are an officer of GS Trade and you are a 11 signator on this account albeit, you believe, 12 mistakenly. So I would like know what happened to the 13 55,000 -- 14 A. This is -- that's not -- is that removing 15 money from GS Trade? 16 Q. No, ma'am. It's a withdrawal for the Capital 17 Consortium account, Creative Capital Consortium -- 18 A. This looks like -- 19 Q. I'm sorry. Ma'am. 20 A. Okay. 21 Q. Debit means that you're taking out. 22 A. Out of the Capital or out of GS? 23 Q. Out of GS. These are all for Capital. 24 A. Okay. That's not my signature there. I 25 didn't process that. So I don't know what that money is</p>	<p style="text-align: center;">76</p> <p>1 A. I still don't understand what you are trying 2 to ask me. 3 Q. Turn back to 16. See that \$80,000 official 4 certified check? 5 MR. THOMPSON: Hold on. I'm the one that's 6 flipping pages. I apologize. 7 MS. VAN VLIET: No problem. 8 MR. THOMPSON: So here's an \$80,000 check. 9 MS. VAN VLIET: Certified, yeah. 10 MR. THOMPSON: To Gerson -- then here's a 11 \$2,000 check and it is 1008. Again, it's this -- 12 this is a different account. I'm just reading the 13 debit. And that's what I'm trying to figure out. 14 This is a customer debit. You're saying -- is 15 it -- you're saying that this debit -- but then it 16 comes from Wealth Builders because 10098391 is a 17 different account. 18 MS. CONTRERAS-MARTINEZ: Correct. If you look 19 at the teller transaction -- 20 MR. THOMPSON: So these -- once we're at 16 21 then we're not really dealing with account 98110, 22 are we? 23 MS. VAN VLIET: Well, no. Well -- 24 MS. CONTRERAS-MARTINEZ: No. 25 MS. VAN VLIET: Yes, we are, because we're</p>

<p style="text-align: center;">77</p> <p>1 dealing with money that's going in -- being used to 2 pay for that -- 3 MS. CONTRERAS-MARTINEZ: Cashier's check. 4 MS. VAN VLIET: -- cashier's check for 5 \$80,000 that she remitted to -- 6 MR. THOMPSON: So what you're saying, and I 7 apologize -- 8 MS. VAN VLIET: I apologize because I had that 9 backwards. 10 MR. THOMPSON: -- is that this \$80,000 check 11 came out of this account. 12 MS. VAN VLIET: Correct. 13 MS. CONTRERAS-MARTINEZ: Correct. 14 MR. THOMPSON: And that these were debits out 15 of accounts that were then put into -- 16 MS. CONTRERAS-MARTINEZ: Correct. To be able 17 to issue the cashier's check. 18 MR. THOMPSON: So 55,000 and 20,000 does equal 19 \$80,000. I don't know where the \$2,000 comes from 20 because that's not -- 55 and 25 is 80, but 55, 25 21 and 2 is -- 22 MS. VAN VLIET: Not 80. 23 MR. THOMPSON: It's not 80. 24 MS. VAN VLIET: I'll make that one easy. 25 MR. THOMPSON: Now I understand what you are</p>	<p style="text-align: center;">79</p> <p>1 \$80,000 which the teller would have turned around 2 and issued the cashier's check. 3 MR. THOMPSON: So actually -- I see. Probably 4 then -- 5 MS. VAN VLIET: Sixteen should not be where it 6 is. 7 MR. THOMPSON: Yeah. I got it. 8 MS. VAN VLIET: It should be at the end. 9 MR. THOMPSON: Okay. And then so this 25,000 10 Capital Consortium check, 19, has nothing to do 11 with the eighty -- 12 MS. CONTRERAS-MARTINEZ: No. That's something 13 else. That 25,000, that's actually a deposit. 14 MR. THOMPSON: That's a deposit. 15 MS. CONTRERAS-MARTINEZ: And it's on a 16 different date. 17 MR. THOMPSON: Okay. 18 MS. VAN VLIET: All of the other things 19 happened on the 18th. 20 MR. THOMPSON: I apologize now. And I know 21 that on TV they have attorneys that will do that 22 and then say, okay, now ask your question and 23 you're lost. I don't even know what your question 24 was. 25 MS. VAN VLIET: You know what. I don't either</p>
<p style="text-align: center;">78</p> <p>1 trying to do. 2 MS. CONTRERAS-MARTINEZ: 25 and 55 is -- 3 MS. VAN VLIET: 75. 4 MR. THOMPSON: No. 25 and 55 is 80. And then 5 the 2,000 is something -- would then not be related 6 to the 80,000 because -- 7 MS. CONTRERAS-MARTINEZ: 19 and 4 is 23 and 2 8 is 25 and 55 is 80. I don't understand the -- 9 MR. THOMPSON: Okay. I'm lost. 10 MS. CONTRERAS-MARTINEZ: Okay. Starting with 11 14, you've got 19. 12 MR. THOMPSON: Nineteen. I got it. 13 MS. CONTRERAS-MARTINEZ: 4,000. That's 23. 14 MR. THOMPSON: So these are debits from -- 15 MS. CONTRERAS-MARTINEZ: A variety of accounts 16 to add up to the 80,000 to issue the cashier's 17 check. 18 MR. THOMPSON: Right. But this one 19,000 is 19 coming from the CCC account, the 9811 -- 20 MS. CONTRERAS-MARTINEZ: Correct. There was 21 19,000 available in the CCC account, 4,000 in the 22 Manna account. 23 MR. THOMPSON: Okay. 24 MS. CONTRERAS-MARTINEZ: 55,000 in the GS 25 Trade and 2,000 in Wealth Builders, sums up to</p>	<p style="text-align: center;">80</p> <p>1 anymore. 2 MR. THOMPSON: But at least I understand how 3 you got to the eighty thousand. 4 Q. (By Ms. Van Vliet) Go back to the badly Bates 5 numbered -- and we didn't put them this way, by the way. 6 The Bank of North Georgia did. Go back to the \$80,000 7 certified check -- 8 A. Yes. 9 Q. -- that you got for Corominas? 10 A. Yes. 11 Q. Is it your testimony that you know nothing 12 about that other than your husband told you to go down 13 to the bank and get \$80,000 in a certified check and 14 give it to this guy? Is that your testimony? 15 A. Yes. 16 Q. Now, I believe you testified that you thought 17 that Corominas was the president of some club? 18 A. A club in Orlando. 19 Q. A club in Orlando that was one of the ones 20 that was started under the Creative Capital Consortium 21 umbrella; is that right? 22 A. I guess. 23 Q. And as I recall, you testified you didn't 24 recall the name of the club; is that right? 25 A. I don't recall the name.</p>

<p style="text-align: center;">81</p> <p>1 Q. And so if my understanding is correct, you 2 testified that the money, you believe -- your husband 3 told you -- was to pay for commissions for the club? 4 A. I said it may have been for withdrawals for 5 the club. 6 Q. It may have been for withdrawals for the club? 7 A. Yes. 8 Q. Why would it -- why would the check have been 9 made out to this individual personally? 10 A. I don't know. 11 Q. You just didn't ask your husband? 12 A. I don't ask, no. 13 Q. Is that because you didn't want to know? 14 A. I don't know why I should ask him. I don't 15 know. 16 Q. Well, you had invested \$20,000 -- \$30,000 or 17 20,000? I'm sorry. 18 A. Twenty. 19 Q. And you hadn't gotten any money back at this 20 point? 21 A. No. 22 Q. Did you ever ask him, hey, they said double my 23 money in 90 days. It's been a little longer than that. 24 Where is it? 25 A. No. I never made a withdrawal request for my</p>	<p style="text-align: center;">83</p> <p>1 Builders I asked for the money to be transferred. 2 Q. So you asked for a disbursement from Creative 3 Capital to Wealth Builders? 4 A. Yes. 5 Q. And did you get that disbursement? 6 A. It's not a disbursement. It's a transfer. 7 Q. Did you get the money going from Creative 8 Capital to Wealth Builders? 9 A. No. It was a transfer. That's what I'm 10 saying. 11 MR. THOMPSON: Did the money -- 12 Q. (By Ms. Van Vliet) Did the money go from one 13 account to the other, ma'am? 14 A. I don't understand what you are asking me. 15 Q. You said that asked for your \$20,000 to be 16 transferred from Creative Capital to Wealth Builders 17 when you became president; is that correct? 18 A. Yes. 19 Q. Did you receive that money? 20 A. No. 21 MR. THOMPSON: Was it transferred? 22 THE WITNESS: Yes. The company transferred it 23 to the other company. 24 Q. (By Ms. Van Vliet) And you were the president 25 of the company at that time; right?</p>
<p style="text-align: center;">82</p> <p>1 money. 2 Q. Did you ever ask, you know, how your money was 3 doing, how much you had made? 4 A. No. 5 Q. You never had any idea how much money you had 6 made; is that right? 7 A. No. 8 Q. Never asked, didn't care? 9 A. I didn't -- I didn't ask for a withdrawal 10 request. 11 Q. That's not my question. My question is did 12 you ever make inquiry as to what, you know, the status 13 of your investments were? 14 A. No. 15 Q. Did you ever get a statement? 16 A. No. 17 Q. Did you ever ask for a statement? 18 A. No. 19 Q. And which club did you invest in? 20 A. My first check was given to CCC. 21 Q. Okay. Directly? 22 A. Yes. 23 Q. And do you know whether George then reinvested 24 that in another club or did he just -- 25 A. No. When I became president of Wealth</p>	<p style="text-align: center;">84</p> <p>1 A. Yes. 2 Q. How much money was transferred? 3 A. I'm not trying to be funny. I just don't 4 understand what you are asking. 5 Q. How much money was transferred from Creative 6 -- 7 A. \$20,000. 8 Q. Just 20,000? 9 A. Yes. 10 Q. Now -- 11 A. That was a very short period of time. 12 Q. There were a lot of check card purchases made 13 on this Bank of North Georgia Creative Capital account? 14 A. Yes. 15 Q. Did you do those? Any of them? 16 A. Can you show them to me? 17 Q. Sure. If you go to the very back pages of 18 that exhibit, you will see the actual statements. 19 A. I never had a card for Creative Capital 20 Concepts. So the only card I had was for G Trade and 21 for Manna. And G Trade, I reported to the bank that 22 there was fraudulent activities made on it. That's when 23 I found out that my name was on Creative Capital 24 Concepts and I asked them to remove it. 25 Q. Okay. We'll get to those in a minute.</p>

<p style="text-align: center;">85</p> <p>1 A. Okay.</p> <p>2 Q. Start on page 26, if you would, and go through</p> <p>3 these check card purchases and tell me whether --</p> <p>4 A. Page 26.</p> <p>5 Q. Uh-huh.</p> <p>6 A. If it says Creative Capital Concepts, I don't</p> <p>7 have any knowledge of it, period, because I never had a</p> <p>8 card. I found out I was on that account January 3rd.</p> <p>9 Q. Well, you said you didn't have any knowledge</p> <p>10 of it before November when you wrote the -- when you</p> <p>11 remitted the -- got the certified check --</p> <p>12 A. That's right.</p> <p>13 Q. Let me finish my question. So it may be that</p> <p>14 by looking through the records your recollection may be</p> <p>15 refreshed.</p> <p>16 A. No. I never --</p> <p>17 Q. Absolutely not?</p> <p>18 A. Absolutely not.</p> <p>19 Q. Okay. Just like absolutely not you didn't do</p> <p>20 the eighty?</p> <p>21 A. I didn't say I didn't do it. I said I wrote</p> <p>22 the check. You asked me who -- for what purpose was the</p> <p>23 check. I told you I did not know because my husband</p> <p>24 asked me to make a check to the gentleman and I did.</p> <p>25 Q. When you say you only know about the Manna</p>	<p style="text-align: center;">87</p> <p>1 October 3rd. I am sorry. It's out of. Out of.</p> <p>2 MR. THOMPSON: It says transfer to deposit</p> <p>3 account 0100097989?</p> <p>4 MS. VAN VLIET: Uh-huh.</p> <p>5 Q. (By Ms. Van Vliet) See \$15,000 going out of.</p> <p>6 You see that?</p> <p>7 A. Uh-huh.</p> <p>8 Q. Turn back to page 15. Okay. Got that?</p> <p>9 MR. THOMPSON: It's a \$4,000 check -- or a</p> <p>10 debit. Sorry.</p> <p>11 Q. (By Ms. Van Vliet) Look at the account number.</p> <p>12 The account number is the same. Would you agree with</p> <p>13 me?</p> <p>14 MR. THOMPSON: I'm not the witness. So I</p> <p>15 guess you need to compare them.</p> <p>16 THE WITNESS: Yes.</p> <p>17 Q. (By Ms. Van Vliet) Okay. And on page 15, the</p> <p>18 one with the check, look up at the name on the account</p> <p>19 with that one. It's Manna; is that correct?</p> <p>20 A. Yes.</p> <p>21 Q. So you told me that you knew about the Manna</p> <p>22 account?</p> <p>23 A. Yes.</p> <p>24 Q. Tell me what that \$15,000 is and where did it</p> <p>25 go?</p>
<p style="text-align: center;">86</p> <p>1 account and the G Trade --</p> <p>2 A. And Wealth Builders, yes.</p> <p>3 Q. Did Wealth Builders also have a Bank of North</p> <p>4 Georgia account?</p> <p>5 A. Yes.</p> <p>6 Q. What was the account number for Wealth</p> <p>7 Builders?</p> <p>8 A. I don't -- I can get it for you. I don't have</p> <p>9 it with me.</p> <p>10 Q. Who else was a signatory on that account?</p> <p>11 A. I think just me.</p> <p>12 Q. Manna, what was its account number?</p> <p>13 A. I don't have the account number. It should be</p> <p>14 on one of these.</p> <p>15 Q. And who else was a signatory?</p> <p>16 A. George.</p> <p>17 Q. And GS Trade Financial?</p> <p>18 A. Yes.</p> <p>19 Q. What was the account number?</p> <p>20 A. I don't have it on me right now. Unless I</p> <p>21 looked through these --</p> <p>22 Q. Okay. On page 26 you will see a deposit of</p> <p>23 \$15,000 --</p> <p>24 A. Yes.</p> <p>25 Q. -- into CCC. You see that? It's dated</p>	<p style="text-align: center;">88</p> <p>1 A. Is that a check that was written or a transfer</p> <p>2 that was made to the account?</p> <p>3 Q. I believe the document evidenced on page 26</p> <p>4 says that there was a transfer to deposit account</p> <p>5 0100097989 which we've cross-referenced back to page 15</p> <p>6 and therefore know it is the Manna account. That's one</p> <p>7 of the accounts that you told me that you know about.</p> <p>8 Please tell me about the \$15,000.</p> <p>9 A. There was only one or two transactions I made</p> <p>10 out of this account.</p> <p>11 Q. I'm sorry. Out of which account?</p> <p>12 A. The Manna account.</p> <p>13 Q. Okay.</p> <p>14 A. There was a company. We were trying to</p> <p>15 develop Manna, but it never got developed. The company</p> <p>16 that was supposed to be doing the marketing, I remember</p> <p>17 writing them a check for the marketing work.</p> <p>18 Q. And who --</p> <p>19 A. It may have come from this account.</p> <p>20 Q. What firm was going to be doing the marketing?</p> <p>21 A. D-Affiliates.</p> <p>22 Q. Was it G&G?</p> <p>23 A. No. D-Affiliates.</p> <p>24 Q. D-Affiliates?</p> <p>25 A. Uh-huh.</p>

<p style="text-align: center;">89</p> <p>1 Q. Where did you find -- learn of D-Affiliates? 2 Whose company was that? 3 A. I don't -- I don't know them personally. They 4 were working with my husband on several projects. And 5 one of the -- this project, the Manna, they were 6 supposed to develop web sites and things like that. 7 Q. My question to you, though, is who are they? 8 A. That's what I just told you. 9 Q. You said they were working. Do they have -- 10 A. D-Affiliates. That's the company's name, 11 D-Affiliates. 12 Q. Do the individuals that work with the company 13 that you were working with, do they have -- what are 14 their names, the people? 15 A. They called them the Pope brothers. I don't 16 know their -- 17 Q. Pope? 18 A. Yes, P-o-p-e. 19 Q. And where is D-Affiliates? 20 A. I don't know. 21 Q. Is it in the state of Georgia? 22 A. They are in Georgia, yes. 23 Q. Did you write a \$15,000 check to these people? 24 A. I may have, yes. 25 Q. You may have?</p>	<p style="text-align: center;">91</p> <p>1 put more structure into Wealth Builders and maybe just 2 have one company to do everything instead of having so 3 many different companies. 4 Q. When you say "we", are you referring to you 5 and your husband? 6 A. No. The group of us that were working to 7 build this. 8 Q. And was your husband and among that group? 9 A. Yes, he was. 10 Q. Who was else was in that a group? 11 A. Helen. 12 Q. Helen who? 13 A. Seiz. 14 Q. The lady at the bank? 15 A. The lady that brought the bank the documents, 16 yes. 17 Q. I'm sorry. When you said earlier that Helen 18 was helping you at the bank -- 19 A. Yes. 20 Q. -- set up the accounts, I thought you meant 21 that Helen worked at the bank? Is that not correct? 22 A. No, that's not correct. 23 Q. So you didn't have to go into the Bank of 24 North Georgia to sign your signature cards? 25 A. No.</p>
<p style="text-align: center;">90</p> <p>1 A. Yes. 2 Q. Do you know whether you wrote these people a 3 check? 4 A. That's what I said, yes. I may have written 5 one from this account or the Wealth Builders account. 6 I'm not sure. But I did write a check for 15,000 to 7 them, I believe, twice. I'm not sure from which 8 account. 9 Q. Putting aside for the moment whether it's the 10 Manna account or the Wealth Builders account, you paid 11 these people someplace in Georgia \$30,000; is that 12 right? 13 A. In total, yes. 14 Q. And that was to do marketing and do a web site 15 for Manna; correct? 16 A. They were supposed to help us put Manna 17 together, do the paperwork, the web design, the -- set 18 it up. 19 Q. And what was Manna supposed to be doing? What 20 was its purpose? What was going to be its business 21 plan? 22 A. It was going to be a business that -- a little 23 bit more organized than what we had because there were a 24 lot of misorganization with some of the other 25 businesses. So we were going to put Manna together to</p>	<p style="text-align: center;">92</p> <p>1 Q. Okay. Who was Helen Seiz? 2 A. She was an investor that invested with Wealth 3 Builders. 4 Q. Here in Georgia? 5 A. Yes. 6 Q. Where does she live? 7 A. Georgia. I don't know her address. 8 Q. Can you tell me what city she lives in? 9 A. I don't know what city she lives in. 10 Q. Can you tell me near what metropolitan area 11 she lives. 12 A. She may live near in College Park or she 13 always refers to herself as living near there. 14 Q. Okay. And Helen Seiz invested how much money 15 in Wealth Builders, if you can recall? 16 A. I recall. She invested 15,000. 17 Q. One-five? 18 A. Yes. 19 Q. Do you know whether Helen Seiz ever got any 20 distribution? 21 A. Yes. 22 Q. How much? 23 A. I think she got 12,000 out. 24 Q. In addition to -- actually, back up. Why was 25 Helen Seiz the person that was going to the bank for you</p>

<p style="text-align: center;">93</p> <p>1 and setting up all these -- the Bank of North Georgia, I 2 should say -- and setting up these accounts? Why 3 weren't you going and your husband? 4 A. I'm sorry? 5 Q. Why didn't you and your husband go into the 6 bank? Why did you need Helen Seiz to do it for you? 7 A. Just happened she did it. 8 Q. Did she do that for all the accounts? 9 A. No. Just the Bank of North Georgia. She had 10 somebody that worked there, I guess, who she felt 11 comfortable with because we were having some issues with 12 some other banks and we just want to solidify and have 13 one account instead of having so many different 14 accounts. 15 Q. And the issues with the other banks you were 16 having were the banks down in Florida? 17 A. No. 18 Q. Which banks? 19 A. In Washington Mutual and Wachovia. 20 Q. Accounts up here in Georgia? 21 A. Yes. 22 Q. And what were the issues that you were having 23 with Wachovia and WaMu up here? Washington Mutual, 24 sorry. 25 A. They took a long time to process checks and</p>	<p style="text-align: center;">95</p> <p>1 place. He was in Florida and I was in Georgia. 2 Q. Where was he living at the time? 3 A. Florida. 4 Q. Where in Florida was he living? 5 A. Wellington. 6 Q. Were you married at that time? 7 A. No. 8 Q. How soon before you got married was that? 9 A. When the funds were being held? 10 Q. When he told you that the funds were being 11 frozen? When did you first have knowledge of that? 12 A. The first one was with Washington Mutual. I 13 don't recall the date, specific. 14 Q. You don't recall -- but your husband told you 15 about that well in advance of your wedding; is that 16 right? 17 A. Yes. 18 Q. So you knew at that point in time when the 19 funds were frozen at WaMu that Creative Capital was 20 having financial issues; is that right? 21 A. I know that they couldn't get the banks to 22 work fast enough. 23 Q. What did your husband -- what was your 24 understanding of why the banks had frozen the money? 25 A. I had no -- I still don't know why.</p>
<p style="text-align: center;">94</p> <p>1 they put holds, long holds. And sometimes they put 2 holds until 10 days or 15 days and it created a problem. 3 Q. Was this before or after Creative Capital's 4 accounts were frozen in Florida? 5 A. I can't recall. 6 Q. Do you remember that time period when Creative 7 Capital's -- 8 A. I remember they had problems with funds, yes. 9 Q. Was it the same kind of problem that you were 10 experiencing up here? 11 A. Like what kind of problem? 12 Q. The same amount of delays, the same kinds of 13 delays. 14 A. I know we were having problems -- I don't know 15 what problems they had in Florida, specific problems 16 with the banks. I just heard that the banks were 17 holding funds. 18 Q. Who did you hear that from? 19 A. George. 20 Q. And did he tell you as soon as it had 21 happened? 22 A. No. 23 Q. How long did he wait to tell you that they 24 were freezing funds? 25 A. I don't know. We weren't living in the same</p>	<p style="text-align: center;">96</p> <p>1 Q. He didn't tell you anything? 2 A. No. 3 Q. And you didn't ask? 4 A. No. 5 Q. Did you endeavor to find out whether or not 6 Wealth Builders' funds were frozen? 7 A. They just sent us a letter stating that they 8 had closed the account or that they had -- what was the 9 thing -- they had closed the account for suspicious 10 activities they had written. 11 Q. And the suspicious activities were what? When 12 you saw that, did you go to your husband and say what is 13 this? 14 A. No. 15 Q. You weren't curious? 16 A. He wasn't working with Wealth Builders Circle. 17 Q. Okay. Did you call the bank and say what is 18 suspicious? 19 A. Yes. 20 Q. What have I done wrong? 21 A. Yes. 22 Q. And who did you speak to? 23 A. I don't remember the name of the guy, but his 24 name is on the letter that they had given. 25 Q. And what is it that you told this man?</p>

<p style="text-align: center;">97</p> <p>1 A. I asked him why -- what kind of suspicious 2 activities that they had. He said there was too much 3 money going out of the account and too much money coming 4 out and that we didn't give the bank time to work with 5 the money. That's what he said.</p> <p>6 Q. Now, when you were president of Wealth 7 Builders --</p> <p>8 MR. THOMPSON: I apologize for interrupting 9 you mid question. We said we'd go till 3:00. It 10 is 3:06. I know that it was my fault that we 11 walked down here a little bit late. So I can go 12 until about 3:10 and then if we've got any other 13 follow-up stuff --</p> <p>14 Q. (By Ms. Van Vliet) Let's talk very briefly 15 about RAL. You spoke about the Reverse Auto Loan 16 earlier.</p> <p>17 A. Yes.</p> <p>18 Q. When you -- first of all, among -- look at 19 Exhibit Number 2. There's a check to Reverse Auto Loan?</p> <p>20 MR. THOMPSON: What page?</p> <p>21 MS. VAN VLIET: I think it's the second.</p> <p>22 MS. CONTRERAS-MARTINEZ: Six.</p> <p>23 MS. VAN VLIET: Yes. Page six.</p> <p>24 Q. (By Ms. Van Vliet) Okay. Is there a 25 Reverse -- there's a Reverse Auto Loan in Georgia here,</p>	<p style="text-align: center;">99</p> <p>1 note that they are going to pay the remaining \$72,000 of 2 my car loan plus interest; right?</p> <p>3 A. They said they will pay, yes.</p> <p>4 Q. And it's a loan that I've already got taken 5 out. They are not loaning me the money; correct?</p> <p>6 A. Yes.</p> <p>7 Q. And the -- there was \$37,000 paid from the CCC 8 account at the Bank of North Georgia to Reverse Auto 9 Loan's account at Bank of America here in Georgia. You 10 see that?</p> <p>11 A. Yes.</p> <p>12 Q. And what was that for?</p> <p>13 A. It's probably to pay for the cars.</p> <p>14 Q. Why is Creative Capital paying for Reverse 15 Auto Loan's cars?</p> <p>16 A. That's the company that pays for the cars.</p> <p>17 Q. Okay. And where does Creative Capital get the 18 money to do that?</p> <p>19 A. I don't know.</p> <p>20 Q. Do you know what the account number is at Bank 21 of America for the Reverse Auto Loan account?</p> <p>22 A. No.</p> <p>23 Q. Do you know whether there is any money in that 24 account?</p> <p>25 A. I don't know.</p>
<p style="text-align: center;">98</p> <p>1 isn't there?</p> <p>2 A. Yes.</p> <p>3 Q. What is that located?</p> <p>4 A. Duluth, Georgia.</p> <p>5 Q. Duluth?</p> <p>6 A. Yes.</p> <p>7 Q. And who is the -- who are the officers of 8 that?</p> <p>9 A. Dukens.</p> <p>10 Q. Is that your brother Dukens?</p> <p>11 A. Yes. And Jean Pierre.</p> <p>12 Q. Is this the same set-up as the one in Florida?</p> <p>13 A. It should be.</p> <p>14 Q. So if I want to go into Reverse Auto Loan, I 15 give them -- I get an auto loan and I give them eight 16 payments up front and then they promise to make the rest 17 of the payments on their own; right?</p> <p>18 A. If you give them eight payments, they give you 19 a promissory note, yes.</p> <p>20 Q. They are going to -- they give me a promissory 21 note that -- so if my car loan is, let's say, \$80,000. 22 Lord knows what I would drive with that. But let's say 23 that my monthly car -- my monthly car payments are 24 \$1,000 because the math is easier. So I give them 8,000 25 bucks and then they are going to give me a promissory</p>	<p style="text-align: center;">100</p> <p>1 Q. How much money is left in the Creative Capital 2 accounts here?</p> <p>3 A. I don't know. I never -- like I told you, I 4 found out I was on the Creative Capital account in 5 January. I never used the account.</p> <p>6 Q. Okay. Well, did you inquire how much money 7 was in the account that you have your name on when you 8 found out in January?</p> <p>9 A. Yes.</p> <p>10 Q. Okay. Well, what was the answer?</p> <p>11 A. I printed them for you.</p> <p>12 Q. Okay.</p> <p>13 A. I think it was 900 or 900-something dollars 14 that was in the -- or 3,000. I don't know. I can't 15 recall the figures, but the lady did show it to us.</p> <p>16 Q. Physically where is the RAL office in Duluth?</p> <p>17 A. 3575 Koger Boulevard.</p> <p>18 Q. I'm sorry?</p> <p>19 A. 3575 Koger Boulevard.</p> <p>20 Q. Koger, K-o-g-e-r?</p> <p>21 A. Yes.</p> <p>22 Q. Like the grocery store?</p> <p>23 A. Uh-huh. No.</p> <p>24 MR. THOMPSON: No. Koger. It's a company 25 that develops office complexes. K-o-g-e-r, not</p>

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1 K-r.
 2 Q. (By Ms. Van Vliet) And is it still open?
 3 A. No.
 4 Q. It isn't? When did it close?
 5 A. I don't know.
 6 Q. Where is Jean Pierre now?
 7 A. I don't know.
 8 Q. What was the last time you talked to your
 9 brother, Dukens?
 10 A. Maybe a week ago.
 11 Q. Did you tell him that we were trying to talk
 12 to you?
 13 A. I'm sorry.
 14 Q. Did you tell him that we were trying to speak
 15 to you?
 16 A. No.
 17 Q. Do you think he would be willing to talk to
 18 us?
 19 A. I don't know.
 20 Q. Would you ask him?
 21 A. No.
 22 Q. Is Dukens the one that has the BMW that was
 23 originally in your husband's name?
 24 A. Yes.
 25 Q. Where is that car?

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1 A. It's probably in his possession.
 2 Q. Duckens?
 3 A. Yes.
 4 Q. Did he pay your brother for that -- excuse
 5 me -- your husband for that car or you?
 6 A. Yes. Not me.
 7 Q. How much money did he pay?
 8 A. I don't know.
 9 Q. Was that transaction between you and your
 10 husband -- I mean your husband and your brother?
 11 A. Correct.
 12 Q. And your husband bought that with the investor
 13 funds from Creative Capital, did he not, the BMW?
 14 A. I don't know. When he purchased -- when he
 15 purchased that car from George, we weren't married and
 16 they made their own arrangements for the car. And I
 17 know he paid him for it. I have to use the restroom.
 18 Q. Okay. One question because we're going to
 19 leave. What is International Development Entrepreneurs
 20 of America?
 21 A. Say it one more time.
 22 Q. Sure. International Development Entrepreneurs
 23 of America. It's a company that was at the CCC
 24 location. Herman Cardona is the vice president and
 25 you're secretary. It's still active.

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1 A. I don't know what that is.
 2 Q. You don't know anything about that one either?
 3 A. I don't.
 4 Q. What other bank accounts are there in Georgia
 5 in your name or your husband's name or the names of any
 6 of these clubs?
 7 MR. THOMPSON: Actually I am going to have to
 8 cut us off at this point. It's now 3:12. She
 9 needs to go to the restroom.
 10 (Deposition adjourned at 3:15 p.m.)
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1 REPORTER CERTIFICATE
 2
 3 STATE OF GEORGIA:
 4 COUNTY OF FULTON:
 5 I hereby certify that the foregoing
 6 transcript was reported, as stated in the
 7 caption, and the questions and answers
 8 thereto were reduced to typewriting under my
 9 direction; that the foregoing pages represent
 10 a true, complete, and correct transcript of
 11 the evidence given upon said hearing, and I
 12 further certify that I am not of kin or
 13 counsel to the parties in the case; am not
 14 in the employ of counsel for any of said
 15 parties; nor am I in any way interested in
 16 the result of said case.
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REPORTER DISCLOSURE

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