

IN THE CIRCUIT COURT OF THE  
17TH JUDICIAL CIRCUIT IN AND  
FOR BROWARD COUNTY, FLORIDA  
CASE NO: 09-062943 07

RAZORBACK FUNDING, LLC, et al,

Plaintiffs,

vs.

SCOTT W. ROTHSTEIN, et al,

Defendants.

---

DAY 4 - SECOND SESSION

DEPOSITION OF SCOTT W. ROTHSTEIN

DATE TAKEN: Friday, December 16, 2011  
TIME: 11:00 p.m. - 2:00 p.m.  
PLACE: 99 N.E. Fourth Street, Miami, FL

Examination of the witness taken before:

Terri Wright  
United Reporting, Inc.  
1218 Southeast Third Avenue  
Fort Lauderdale, Florida 33316  
(954)525-2221

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

IN THE CIRCUIT COURT OF THE  
17TH JUDICIAL CIRCUIT IN AND  
FOR BROWARD COUNTY, FLORIDA  
CASE NO:

EDWARD J. MORSE, CAROL A. MORSE,  
and MORSE OPERATIONS, INC.,

Plaintiffs,

vs.

SCOTT W. ROTHSTEIN, et al,

Defendants.

\_\_\_\_\_  
CASE NO: 10-24110 CACE (19)

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA  
FORT LAUDERDALE DIVISION

AMY ADAMS, ET AL, PLAINTIFF VS. SCOTT ROTHSTEIN, ET AL.  
CASE NO: 0:11-CV-61688-JIC/LSS

Case No: 10-03767 RBR STETTIN VS. GIBRALTAR PRIVATE  
BANK & TRUST CO.

Case No: 10-03802-RBR STETTIN VS. CENTURION STRUCTURED  
GROWTH LLC, ET AL.

Case No: 11-02288-RBR STETTIN VS. FIDELITY CHARITABLE  
GIFT FUND

Case No: 11-02368-RBR STETTIN VS. TD BANK, N.A.

Case No: 11-02473-RBR STETTIN VS. REGENT CAPITAL  
PARTNERS, LLC ET AL

Case No: 11-02604-RBR STETTIN VS. MAPLE LEAF DRILLING  
PARTNERS, ET AL

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

APPEARANCES FOR RAZORBACK:

WILLIAM R. SCHERER, ESQUIRE  
ERIC RAYMAN, ESQUIRE  
IVAN KOPAS, ESQUIRE  
CONRAD & SCHERER, LLP

\*\*\*\*\*

MARC S. NURIK, ESQUIRE  
Appearing on behalf of SCOTT ROTHSTEIN.

CHARLES L. LICHTMAN, ESQUIRE  
BERGER SINGERMAN  
Appearing on behalf of the Chapter 11 Trustee,  
Herbert Stettin.

HARVEY WERBLOWSKY, ESQUIRE  
Appearing on behalf of Platinum & Centurion Funds.

MICHAEL GOLDBERG, ESQUIRE  
AKERMAN SENTERFITT  
Appearing on behalf of Official Committee of  
Unsecured Creditors.

THERESA M.B. VAN VLIET, ESQUIRE  
JOHN H. GENOVESE, ESQUIRE  
Appearing on behalf of the Trustee.

HOLLY SKOLNICK, ESQUIRE  
GREENBERG TRAUIG  
Appearing on behalf of TD Bank, N.A.

MARY BARZEE FLORES, ESQUIRE  
MATTHEW DATES, ESQUIRE  
STEARNS WEAVER  
Appearing on behalf of Gibraltar Bank.

MICHAEL SCHLESINGER, ESQUIRE  
MICHAEL COTZEN, ESQUIRE  
SCHLESINGER & COTZEN

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

CHRISTOPHER G. BERGA, ESQUIRE  
LYDECKER DIAZ, LLC  
Appearing on behalf of Zsafranski.

RAMON A. RASCO, ESQUIRE  
PODHURST ORSECK  
Appearing on behalf of Frank Preve.

DAN GELBER, ESQUIRE  
DAN GELBER, P.A.  
Appearing on behalf of Rosanne Caretsky.

TUCKER CRAIG, ESQUIRE  
BILLING, COCHRAN, LYLES, MAURO & RAMSEY, P.A.  
Appearing on behalf of Rosanne Caretsky.

DAVID C. CIMO, ESQUIRE  
GENOVESE JOBLOVE & BATTISTA  
Appearing on behalf of the Trustee.

ALEX HOFRICHTER, ESQUIRE  
LAW OFFICES OF ALEX HOFRICHTER, P.A.  
Appearing on behalf of Federal Insurance Company.

JOHN MULLIN, ESQUIRE  
GEORGE WALKER, ESQUIRE  
TRIPP SCOTT  
Appearing on behalf of Morses.

ROBERTA DEUTSCH, ESQUIRE  
LAW OFFICES OF ROBERTA DEUTSCH  
Appearing on behalf of Carol Morse, Ted Morse and  
Morse Operations.

JESUS SUAREZ, ESQUIRE  
Appearing on behalf of the Trustee.

SCOTT SCHMOOKLER, ESQUIRE  
Appearing on behalf of RLI Insurance, Columbia

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

CASEY CUSICK, ESQUIRE  
Appearing on behalf of Emess Capital, LLC.

JAMES A. BLACK, JR., ESQUIRE  
Appearing on behalf of St. Paul Fire & Marine.

BART HOUSTON, ESQUIRE  
Appearing on behalf of Levinson, Pearson &  
Associates, Roger Stone and Watch U-Want, Inc.

LAWRENCE LAVECCHIO, ESQUIRE  
Appearing on behalf of the U.S. Government.

JACK SIEGAL, ESQUIRE  
Appearing on behalf of Fepict, MS Group.

DONNA EVANS, ESQUIRE  
GOLDSTEIN, TANEN & TRENCH, P.A.  
Appearing on behalf of Platinum and Centurion.

## I N D E X

## EXAMINATION INDEX

		PAGE
1		
2		
3		
4	SCOTT W. ROTHSTEIN	
5	DIRECT BY MR. RABIN	1259
6	FURTHER DIRECT BY MR. SCHLESINGER	1331
7		
8	SPINOSA'S EXHIBITS:	
9		PAGE
10	173 - Composite e-mail dated 8-2-09	1269
11	174 - E-mail dated 5-28-09	1275
12	175 - E-mail dated 5-29-09	1309
13	176 - E-mail dated 10-28-09	1319
14	177 - E-mail dated 11-21-07	1338
15	178 - E-mail dated 11-5-07	1339
16	179 - E-mail dated 1-22-08	1339
17	180 - E-mail dated 5-9-08	1340
18	181 - E-mail dated 6-12-08	1341
19	182 - E-mail dated 12-18-08	1344
20	183 - E-mail dated 4-22-09	1345
21	184 - E-mail dated 4-20-09	1345
22	185 - E-mail dated 6-30-09	1348
23	186 - E-mail dated 8-19-09	1350
24	187 - E-mail dated 10-01-09	1351
25	188 - E-mail dated 9-29-09	1355

## EXHIBITS CONTINUED

1		
2	SPINOSA'S EXHIBITS:	
3	189 - E-mail dated 9-29-09	1356
4	190 - E-mail dated 10-01-09	1357
5	191 - E-mail dated 8-18-09	1373
6	192 - E-mail dated 8-24-09	1374
7	193 - E-mail dated 8-18-09	1375
8	194 - E-mail dated 9-24-09	1378
9	195 - E-mail dated 9-24-09	1378
10	196 - Letter dated 10-1-09 From Frank Spinosa	1379
11	197 - E-mail dated 10-30-09	1381
12	198 - E-mail dated 10-31-09	1381
13	199 - E-mail dated 10-31-09	1382
14	200 - E-mail dated 10-31-09	1383
15	201 - E-mail dated 11-01-09	1383
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

DIRECT EXAMINATION

1 BY MR. RABIN:

2 Q Mr. Rothstein, let's turn now to the rock-star  
3 lifestyle.

4 A Okay.

5 Q You testified about that at length, and you  
6 said that that was one of the things that you used to  
7 indoctrinate people into the illegal activities you were  
8 engaged in, correct?

9 A Yeah. It was two-fold. I used it to reward  
10 people who were assisting me with illegal activity and  
11 also to make innocent investors feel comfortable with  
12 me.

13 Q But also there were people involved in the  
14 rock-star lifestyle that weren't necessarily involved in  
15 your illegal activity either, right?

16 A Sure.

17 Q Like your wife?

18 A Correct.

19 Q She certainly was the beneficiary of just about  
20 everything you were doing with the Ponzi scheme, wasn't  
21 she, in terms of the money?

22 A She was the beneficiary and she also got hurt  
23 the most, yes.

24 Q Mark Nurik kind of lived a little bit of the  
25

1 MR. NURIK: Does an 11 year-old Volvo qualify?

2 BY MR. RABIN:

3 Q He had a rather large salary that you gave him,  
4 right?

5 A Yes. He deserved every penny of it.

6 Q You put him in a house, installed him in one of  
7 your houses rent-free?

8 A No. I believe Mark paid rent

9 Q Are you sure about that?

10 A No, I'm not sure. That's why I said, "I  
11 believe."

12 Q Did you advance him some loans also?

13 A I did.

14 Q You've testified that when you lent people  
15 money you didn't expect it to be paid back, right?

16 A Correct.

17 Q Did he come to your house for any of the  
18 political functions?

19 A Mark came to some of them, sure.

20 Q So, it's fair to say that the rock-star  
21 lifestyle didn't necessarily mean that somebody was  
22 involved in illegal activity?

23 And so the record's clear, I'm not suggesting  
24 by these questions that Mr. Nurik was involved in any  
25 illegal activity.

1           A     Understood.

2           **Q     So, that's correct, though; right?**

3           A     Yeah.  Rock-star lifestyle in and of itself  
4 does not mean someone was committing a crime, no.

5           **Q     Howard Gruverman, your friend, did he have a  
6 little bit of the rock-star lifestyle?**

7           A     Yeah, but he was doing some illegal stuff also.

8           **Q     He was?  What was he doing?**

9           A     Lordy, he was involved with requesting that I  
10 utilize people in positions of power in public office to  
11 assist in getting contracts for his company of which  
12 Mr. Levin and I were investor.

13                     There were several occasions where he required  
14 that I utilize my influence in law enforcement to help  
15 him with certain things.

16                     I assisted him in preparing perjured testimony  
17 for certain legal cases that he had with his company.  I  
18 showed him how to move money through various accounts in  
19 order to avoid campaign contribution limits.

20                     I got him escorts.  What else?

21           **Q     You didn't name him previously.**

22           A     Let me finish.  I want to finish answering the  
23 question.

24           **Q     That's all right.  I don't need to know  
25 everything he did.**

1           **You didn't name him previously when you talked**  
2 **about the people that were involved; did you?**

3           A     He was not involved in the Ponzi scheme. He  
4 was an investor. But you asked me about other illegal  
5 things, and he was involved in a fair number of illegal  
6 activities.

7           **Q     Did he get kickbacks from the Ponzi scheme,**  
8 **though?**

9           A     Kickbacks, no. But now that you mention it, he  
10 did get kickbacks in the insurance industry that I  
11 assisted him with.

12          **Q     Your parents, were they involved in some**  
13 **fashion in that rock-star lifestyle?**

14          A     My parents lived a nice lifestyle.

15          **Q     That you supported?**

16          A     Yes.

17          **Q     And your sister?**

18          A     Yes, sir.

19          **Q     And there was a gentleman who lived in a house**  
20 **that you basically threw him out of the house to put**  
21 **Debra Villegas in it. What was his name?**

22                 **When Melissa Lewis was murdered, you recall**  
23 **that time, right?**

24          A     Melissa Lewis was murdered. And I went and  
25 purchased a home out in Weston for Debra.

1           Q     But you had a gentleman living in another house  
2     that you were going to put her in, and wrote him an  
3     e-mail, and you referred to him as your brother. What  
4     was his name? Do you know what I'm talking about?

5           A     Just refresh my recollection. I just don't  
6     remember off the top of my head. At that moment I would  
7     have done anything to get Debra out of her house because  
8     at that moment we didn't know who the killer was.

9           Q     Were you threatened in connection with that at  
10    all?

11          A     In connection with the Melissa Lewis case?

12          Q     Around the time that Melissa Lewis was  
13    murdered, were you threatened by anyone?

14          A     No.

15          Q     You told people that you were threatened,  
16    though, right?

17          A     No. You're talking about two completely  
18    different things.

19          Q     Tell me how I'm confused.

20          A     You're talking about people threatening me,  
21    feeling threatened by other individuals and the fact  
22    that Melissa Lewis' killer had not been found. You're  
23    mixing it up, and you're also mixing in mob things that  
24    I was involved in.

25          Q     Tell me about the mob things you were involved

1 in.

2 MR. LaVECCHIO: Objection, privilege.

3 BY MR. RABIN:

4 Q Do you know a gentleman named Robert Weiner?

5 A It rings a bell. Who is he?

6 Q A member of the Outlaws Motorcycle Gang. Does  
7 that ring a bell?

8 A No. I didn't do business with the Outlaws.

9 Q You don't remember giving this guy some money  
10 to kill somebody? Rings no bell?

11 A Okay. Let me clear this up for you. I never  
12 gave someone named Robert Weiner any money to kill  
13 anybody.

14 Q Okay. Let's talk about the rock-star lifestyle  
15 related to Frank Spinosa. You would agree with me that  
16 there are certain things that you do that create trails,  
17 whether it's a paper trail or witnesses; right?

18 A I don't know what you mean.

19 Q Well, as we go through our daily life you would  
20 agree we do things that create a paper trail or create  
21 witnesses to the things that we do, right?

22 A Yes.

23 Q Okay. For example, flying on a private plane,  
24 the pilot is required to keep a manifest of the  
25 passengers, correct?

1           A     Yes, sir.

2           Q     Did Frank Spinosa ever fly on a private plane?

3           A     I don't recall him ever flying with me, but you  
4 have to check the manifest. I flew a lot of people  
5 around.

6           Q     Did you ever tell anyone from the government or  
7 from Mr. Lichtman or anyone that Spinosa was on a  
8 private plane to a football game with you?

9           A     No, sir.

10          Q     You don't remember saying that?

11          A     I don't recall ever saying it. I suppose it's  
12 possible I was mistaken at some point in time, but I  
13 don't recall.

14          Q     Miami Heat, if Frank Spinosa went to a Heat  
15 game, your tickets were on the floor, right? You had  
16 floor seats; didn't you just testify to that?

17          A     I had floor seats and I regularly purchased  
18 approximately half a dozen to a dozen regular stadium  
19 seats for use by clients and friends.

20          Q     Do you ever remember specific Heat game that  
21 Frank Spinosa went to?

22          A     I don't remember off the top of my head. I  
23 entertained a lot of people all the time.

24          Q     So, as you sit here, you can't identify a  
25 specific game that he went to?

1           A     My recollection is that Frank Spinosa - there  
2 was a specific game that he wanted to go to that I got  
3 him tickets for.

4                     But, again, you're talking about me  
5 entertaining hundreds of people. I took very good care  
6 of Frank. I know he went to Dolphins game with me, but  
7 I don't remember whether or not he actually went to the  
8 Heat games, but I think I got him tickets.

9           **Q     Again, I know there's hundreds of people, but**  
10 **these questions are just focused about Frank Spinosa.**

11           A     I understand that. But the fact that I got all  
12 these other people tickets, unfortunately makes it  
13 difficult sometimes to remember a very specific split  
14 second in time when you have done something so many  
15 times. Just so you understand.

16           **Q     I understand. So as you sit here today, can**  
17 **you identify any Heat game that you think he went to?**

18           A     I can't tell you the game.

19           **Q     Or can you tell me that he even went to a game?**

20           A     I believe he asked me for tickets. Other than  
21 that, I can't tell you anything else about that game.

22           **Q     You cannot even say whether he went or not,**  
23 **correct?**

24           A     That's what I just said.

25           **Q     I want to make it clear.**

1           When you would take people out to lunch or  
2 dinner as a lawyer, when you were masquerading as a  
3 lawyer, would you put their -- like on a receipt, a meal  
4 receipt, would you put the names of the people that you  
5 entertained?

6           A     Rarely, if ever.

7           Q     So you created no paper record that way,  
8 correct?

9           A     Rarely, if ever. At some point in time I may  
10 have, but that was a very rare occurrence for me. Out  
11 of a hundred meals, maybe I did it once, and then out  
12 another 100 maybe once or twice.

13                   There was a point in time, though, when I went  
14 back and created a bunch of receipts because one of the  
15 accountants needed it. But other than that I don't  
16 recall doing that. It wasn't my normal way of doing  
17 business.

18           Q     At your law firm you maintained a calendar,  
19 correct?

20           A     No, I never maintained a calendar. Pricila  
21 maintained it for me and Deb and Amy Howard.

22           Q     You had people maintain a calendar for you,  
23 correct?

24           A     Sure.

25           Q     That calendar was kept up-to-date in terms of

1     **what your schedule was for the week and even day-to-day**  
2     **it was changed, correct?**

3           A     It was never properly kept up-to-date, no, sir.

4           **Q     The people that kept it were Amy Howard?**

5           A     Pricila Nascimento, Debra Villegas, Amy Howard,  
6     Marybeth Feis, Adelita Cabello, Pam Dominicis, Irene  
7     Stay, Kiesha Grahm. Who else was putting things on and  
8     off that?

9                     Then David Boden would put things on and off  
10    there. Russ Adler would put things on and off there. A  
11    lot of people. That's the best I can remember at this  
12    moment.

13                    But everyone, what they would do is they would  
14    put something on there, whether I was - to see if I was  
15    going to or not, but the way I was running around,  
16    running this Ponzi scheme, anyone that knows me can tell  
17    you that I rarely, if ever, kept an accurate schedule.  
18    It was impossible because everything was split second.

19                    I might have a lunch appointment with Mr. Nurik  
20    to meet a legitimate client and decide that I was going  
21    to take one of my co-conspirators to lunch to talk about  
22    a new investor.

23           **Q     Your calendar was being updated and changed**  
24    **daily, wasn't it?**

25           A     To my knowledge, yeah.

1           Q     As you would make appointments your calendar  
2 would be changed to reflect appointments you would be  
3 making, correct?

4           A     Sometimes, not always. As a matter of fact,  
5 there was a period of time when Pricila and Debra were  
6 joking around that they don't even know why I keep a  
7 calendar because I don't keep any of the appointments on  
8 it.

9           Q     Well, actually for somebody that didn't keep  
10 appointments, you had a calendar that was printed out  
11 for you every day that had your appointments for the  
12 day, didn't you

13          A     Yes. And if you ask the people in my law firm,  
14 I used to call into the office to figure out where I was  
15 going to be because I forgot to take it with me.

16               MR. RABIN: Let me show you what I'm going to  
17 mark for identification as Defendant's Composite  
18 Exhibit No. 173. It's a series of e-mail  
19 calendars.

20               MR. LICHTMAN: Is that in this group of  
21 documents?

22               MR. SCHLESINGER: In the initial production,  
23 yes.

24               (Whereupon, Spinosa's Exhibit No. 173 was  
25 marked for identification.)

1 BY MR. RABIN:

2 Q You don't need to read through every document.  
3 What I really want to get from you is essentially  
4 acknowledgment that that appears to be consistent with  
5 what your calendar was on a day-to-day basis?

6 A It appears to be copies of my calendar. It is  
7 in no way reflective or in a very small way reflective  
8 of what I actually did on a daily basis because I see  
9 day after day after day with no mentioned of all the  
10 meetings that I had with Frank Preve, who I saw almost  
11 on a daily basis.

12 I see no meetings on here, in just flipping  
13 through it, of meetings with Mike Szafranski who I met  
14 on almost a daily basis. I see nothing on here  
15 regarding my meetings were John Harris who I saw -- I  
16 could tell you I saw John -- Every day he was in his  
17 office I at least saw him probably for a few minutes, if  
18 not for a longer period of time. Same thing with  
19 Mr. Spinosa and the like.

20 There are a lot of people I met with that are  
21 nowhere on this thing. All my meetings with Morse,  
22 there are only a couple in here. There's none of the  
23 meetings with the mob guys on here. There's --

24 Q Mr. Rothstein?

25 A -- multiple meetings with law enforcement

1 officials that are not on here. So it's not anywhere  
2 near a complete reflection of what I was doing on a  
3 daily basis.

4 Q So it's another paper document that doesn't  
5 necessarily reflect what you were really doing, correct?

6 A Yes.

7 Q Now, in addition to you having a calendar you  
8 kept every day, you had a habit where you didn't want to  
9 see anybody unless they were first announced to you by  
10 an e-mail?

11 A No.

12 Q You didn't have to get an e-mail when somebody  
13 would show up before you would see them?

14 A If it was an appointment in my office and I  
15 wasn't already out there, one of two things would  
16 happen: One, they would send me an e-mail saying this  
17 person has arrived; or, two, they would pick up the  
18 intercom and say this person has arrived; or, three,  
19 someone would simply come in my office and tell me this  
20 person has arrived. So there was no consistency in that  
21 regard.

22 Q Nobody was just dropping in on you, though,  
23 because they couldn't get to see you?

24 A Oh, no. People dropped in all the time.

25 Q How did they get to see you? You were locked

1 up. I'm talking about a different kind of locked up.  
2 You were locked behind a door. You essentially created  
3 a little intersanctum for yourself, didn't you?

4 A Yeah. For a period of time there was.

5 Q People couldn't just drop in then, could they?

6 A Now you're mistaken because if -- let's say  
7 John Harris is coming over. He's got a BSA alert going  
8 on. He's coming over. He's coming into that  
9 entranceway to the receptionist. He's telling Lisa or  
10 whoever is sitting there, I need to see Scott.

11 Someone is picking up that phone and calling  
12 Debra or me or Pricila and saying they need to see me,  
13 and you can bet your bottom dollar I'm seeing them.

14 Frank Preve showed up all the time. I'm seeing  
15 him. John Harris showed up all the time. I would see  
16 him. Mob guys, law enforcement, even judges from time  
17 to time, not federal judges, would show up. I would see  
18 them.

19 Anybody of any importance to my daily business  
20 that came by to see me, I would see them. Friends that  
21 dropped by that had nothing to do with illegal activity,  
22 if they came by, I saw them.

23 I hope that answers your question.

24 Q Again, the paper records, the record trail  
25 wouldn't be complete is what you're saying, correct?

1           A       That's correct. You can't tell by the paper  
2 alone.

3           Q       Mr. Rothstein, I'm going to ask you, because I  
4 want to try and get through this material quickly, if  
5 you can try to answer my questions with a yes or no if  
6 they can be answered with a yes or no. If you need to  
7 explain the answer, obviously I want you to do that.  
8 But I'm trying to go a little bit faster.

9           A       Okay. I just don't want the record to be  
10 mistaken as to what the facts are.

11          Q       Understood. If you were to rent a limousine  
12 for somebody, that would create a record, wouldn't it?

13          A       No.

14          Q       Well, wouldn't you have to send a limousine to  
15 a specific address and give them the address and all,  
16 right?

17          A       That didn't create a record because there was  
18 one limousine service that I paid in mostly cash. It  
19 was owned by a guy named Richie Benetti, and we didn't  
20 have a paper trail.

21          Q       Richard Benetti?

22          A       You're thinking of Aventura Limousine who I did  
23 business with on my American Express card.

24          Q       Do you remember sending a limousine for Frank  
25 Spinosa?

1 A I did.

2 Q Do you remember when that was?

3 A I do not.

4 Q Do you remember what limousine company you  
5 used?

6 A I do not.

7 Q So it would either be Aventura Limousine --

8 A Wait a second. I had a limousine. I might  
9 have sent my limousine driver to get him.

10 Q It would either be Richie Benetti, Aventura  
11 Limousine, or your limousine?

12 A No, no, no, because there were points in time,  
13 for example, if I called Mr. Benetti -- Let's say I was  
14 taking a lot of people and I wanted the Hummer  
15 limousine, I would call, he'd say, I don't have it. And  
16 then I would have my staff to run around and try to find  
17 one of the other limo companies in South Florida to  
18 provide the limousine.

19 Q So as you sit here today you can't identify a  
20 specific limousine company that you supposedly sent to  
21 Mr. Spinosa's house, correct?

22 A Correct.

23 Q Again, one of those things where we can't find  
24 a paper trail for that, right?

25 A If I used one of the companies that creates

1 paper, yes. If I used one when I was paying cash or my  
2 own limousine, no.

3 Q I think in response to questions by one of the  
4 lawyers you were shown an e-mail where Frank Spinosa  
5 gave you his address. And you initially said that you  
6 didn't recall why he gave it to you. Then you said, Oh,  
7 I think I sent a limo to him. Do you remember that  
8 testimony?

9 A Yeah. I still think I sent a limo to him,  
10 maybe I sent a gift to his house. My recollection is  
11 that I sent a limo.

12 MR. RABIN: Let me show you a document. I have  
13 a copy of it.

14 MR. SCHLESINGER: It's previously been marked.

15 MR. RABIN: Let me make it clear. I'm going to  
16 mark it again.

17 (Whereupon, Spinosa's Exhibit No. 174 was  
18 marked for identification.)

19 BY MR. RABIN:

20 Q Let me show you what I'm marking as Defendant's  
21 Exhibit 174 because this is a three page document, and I  
22 want you to take a look at that, please.

23 A Sure.

24 MR. LICHTMAN: What is exhibit 174?

25 MR. RABIN: It is the e-mail where Frank

1           Spinosa provided his address. And it relates to --  
2           I'll let him tell you what it relates to after he's  
3           done reviewing it.

4           THE WITNESS: Okay. I'm familiar with this  
5           e-mail.

6 BY MR. RABIN:

7           Q     In fact, what happened was Frank Spinosa had  
8           asked you to write a letter of recommendation for him,  
9           correct?

10          A     No. Actually I offered it to send to Fred  
11          Graziano. I asked him for Mr. Graziano's information.

12          Q     And, by the way, you never even wrote that  
13          letter, did you?

14          A     Yes, I did.

15          Q     Did you?

16          A     I just said I did, yes.

17          Q     Who did you send it to?

18          A     To Frank Graziano.

19          Q     Do you have any explanation for why it's not --  
20          Did you send it from R.R.A.?

21          A     I have no idea. I can't imagine that I would  
22          have sent it from anyplace else.

23          Q     So, if you sent it from R.R.A. it would be on  
24          your server, correct?

25          A     It should be on my server.

1           Q     If you sent it to Mr. Graziano he should have  
2 received it, correct?

3           A     I assume so, yes.

4           Q     Didn't you also as part of that transaction  
5 tell Mr. Spinosa, give me your address, I'll send you a  
6 copy of the letter. Do you remember that?

7           A     Why would I send it to his house when I had his  
8 business address and saw him all the time. That doesn't  
9 make any sense.

10          Q     Well, because you didn't want to send it to the  
11 bank. You wanted him to see the letter that --

12          A     Well --

13          Q     Let me finish my question.

14          A     Go ahead.

15          Q     You didn't want to send it to the bank. You  
16 wanted him to see the letter you were sending without it  
17 looking like he had asked for it or you had volunteered  
18 it. You were just sending the letter?

19          A     That makes no sense. It's a letter  
20 complimenting him. I want everyone to see it. That  
21 makes no sense to me at all.

22          Q     So you don't remember asking for his address to  
23 send him a copy of the letter; is that your testimony?

24          A     That's my testimony. If you have something  
25 that might refresh my recollection, a document or

1 something that says that's what I sending him, that  
2 would clear it up for us. Otherwise, I can't tell you  
3 one way or the other.

4 **Q Take a look at the e-mail. It talks about the**  
5 **letter to Graziano and then asks you for his e-mail**  
6 **address. It doesn't talk about charity. It doesn't**  
7 **talk about picking him up in a limousine. It talks**  
8 **about the letter and his home address, doesn't it?**

9 A No.

10 **Q No? Do you see any reference in there to a**  
11 **charity?**

12 A Let's go one step at a time. There's an e-mail  
13 on Wednesday, May 27th, giving me Fred's information.

14 **Q Right.**

15 A Then there are e-mails on the 28th in the  
16 morning and afternoon. On the 28th he's giving me his  
17 address and we're talking about him getting ahold of a  
18 check for me. They don't relate to me, but maybe you  
19 see a relationship I don't see.

20 **Q Is there anywhere in there where the address**  
21 **relates to a limousine?**

22 A No. It doesn't say limousine. It just says,  
23 my address is. It says Wende is taking off hold.  
24 Should show up on system soon. My address is... That  
25 has nothing to do with one another either.

1           **Q**     So you don't recall specifically why he sent  
2     you his address then; is that what you're saying?

3           **A**     I'm telling you my recollection, and it's just  
4     a recollection, that I needed to send him a limousine.  
5     I don't see any other e-mails from what I've seen where  
6     he gave me his address. It's very difficult to send a  
7     limousine to pick someone up at home without their  
8     address. That's why I'm saying that this is that  
9     occasion.

10          **Q**     Have you seen any -- in your review, your vast  
11     review of documents, have you seen any e-mail where you  
12     told him you were sending a limousine for him?

13          **A**     No, I haven't.

14          **Q**     By the way, the cash you supposedly gave  
15     Mr. Spinosa, there's no witnesses to that, correct?

16          **A**     The cash that I did give Mr. Spinosa, to my  
17     knowledge there are no witnesses.

18          **Q**     You don't --

19          **A**     I tried not to have witnesses when I was  
20     bribing people.

21          **Q**     You don't mind if I phrase the question the way  
22     I want. The cash that you claim that you gave  
23     Mr. Spinosa, there were no witnesses to it, correct?

24          **A**     You may phrase it any way you wish.

25          **Q**     Thank you.









█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

█ [REDACTED]

11 Q Okay. The Versace Mansion, do you ever recall

12 Frank Spinosa going to the Versace Mansion?

13 A The only time he ever went to the -- He asked

14 me to take him to lunch there or we were having a boys'

15 lunch there and he came with me. That's the only time I

16 recall.

17 Was he on my wedding list? I don't remember

18 whether he was invited to my wedding or not. I got

19 married at the Versace Mansion. So if he was on my

20 wedding invitation list, then he would have been there

21 for that.

22 But other than that, I only recall him going

23 there that one time with me. And there may have been

24 one time he wanted to take his wife to dinner there, and

25 I might have had Tony Bova hook that up, but I don't

1 recall specifically.

2 Q So you remember he might have wanted to take  
3 his wife there?

4 A No. I'm just -- You're asking me questions  
5 about little, again, clicks in time. I have a vague  
6 recollection. The only thing I remember for certain is  
7 that he went there for a boys' lunch with me.

8 Q That's the only thing you remember for certain,  
9 and of course that wouldn't create a paper trail, would  
10 it, because he was with you and you wouldn't have to  
11 call ahead and have him admitted or anything, right?

12 A No.

13 Q Okay.

14 A Maybe - actually because we had to keep track  
15 of what we spent, there may be a bill, but there's not  
16 going to be anything saying Frank Spinoso was here  
17 today.

18 Q Regarding Frank Spinoso, tell me what you knew  
19 about him and his family.

20 A Nothing.

21 Q Do you remember his wife's name?

22 A No. I don't know anything about his family.

23 Q Do you know how many children he has?

24 A I just said I don't know anything about his  
25 family.

1           Q     Do you know if he was religious or an observer  
2 of his religion?

3           A     My interaction with Mr. Spinosa was not of that  
4 type of personal nature. It was a business  
5 relationship. And then I took him along on the things  
6 that I thought I needed to take him along on.

7           Q     Is it fair to say you know nothing about him on  
8 a personal level then?

9           A     Yes, that's a fair statement.

10          Q     Can you identify a single meal that you recall  
11 going to with Frank Spinosa where you were either with a  
12 third person or a third person came and visited with you  
13 other than the one time right before you left for  
14 Morocco that Pearson came over? Other than that one  
15 time can you think of any other meal you had with Frank  
16 Spinosa and a third person that joined you --

17                   And when I say "third person," I mean a third,  
18 fourth, fifth, it could have been a whole group if you  
19 want to.

20          A     Sure.

21          Q     -- third person that joined you at the meal or  
22 saw the two of you together?

23          A     Sure. A bunch of people -- Would the people  
24 have to have joined us or people just seeing us?

25          Q     Having a meal, people seeing you. That would

1 **be fine.**

2 A Sure. I don't know the dates. I can tell you  
3 there were at least half a dozen meals in Bova. And  
4 since I owned the restaurant, lots of people saw me. I  
5 had a very specific table. People would come over and  
6 say hello all day long if he was with me, including the  
7 one where I gave him the money.

8 **Q Tell me who the people are that would have seen**  
9 **you and him at Bova half a dozen times.**

10 A There's no possible way I could -- Look at the  
11 list of the wait staff and start going through them.  
12 Frank was out with us at least one time that I recall  
13 when he had met John Harris out in front of Bova  
14 drinking and smoking cigars with us.

15 There were multiple lunches at capitol Capital  
16 Grille where -- Again, the way I was and the way I  
17 conducted myself at that time, anytime I was anywhere  
18 there were many, many people that came up to see me. So  
19 I can't begin to make a list for you.

20 **Q I'm asking you to name a person. I don't want**  
21 **a list. Name one person.**

22 A David Boden saw me with him. Ted Morse saw me  
23 with him. John Harris saw me with him. Tony Bova saw  
24 me with him. Sandy Weinstein saw me with him. Ron  
25 Picou saw me with him.

1           Who else? Angela, the manager of Capital  
2 Grille saw me with him. Amy Howard saw me with him on  
3 multiple occasions. She came down to deliver things to  
4 me and stuff at the table.

5           Go to my staff because they used to bring me  
6 down documents sign and the like while I was downstairs  
7 at Bova and on the occasions he was with me. There were  
8 multiple times he was having drinks with me at Bova that  
9 I introduced him as my banker to people.

10           **Q     So that we're clear, when I contact these**  
11 **people will they know that -- Did you introduce**  
12 **Mr. Spinosa?**

13           A     A lot of times, sure. A lot of times I  
14 introduced them. Sometimes I didn't. It just depended  
15 upon who it was and whether -- You know, I always tried  
16 to make Frank feel important. He was important to me,  
17 and I tried to make him feel important. So I would  
18 introduce him as my banker and suggest to people to use  
19 him, that kind of thing.

20           **Q     Let's move to your cash stash. Where did you**  
21 **keep it?**

22           A     I had a stash in my office, small stash with  
23 Irene. I had a large stash in my office.

24           **Q     How much was the large stash?**

25           A     It varied anywhere from 30 to \$40,000 at a time

1 into the hundreds of thousands at a time.

2 Q Ever go above 200,000, for example?

3 A Sure.

4 Q What was the highest you ever remember it  
5 being?

6 A I don't know. A lot. Hundreds and hundreds of  
7 thousands of dollars in different places in the office.  
8 It depended on what I was doing and how much cash we  
9 were taking in. It just depended. I mean, in one fell  
10 swoop one day I got 150,000 in. I probably already had  
11 50 or 60 in the office. And then before I sent the 150  
12 out, I think I got another 40 in from a client. A lot.  
13 Hundreds of thousands of dollars at different points in  
14 time in different places within my office.

15 Q What were the sources of the cash?

16 A You want me to answer that?

17 MR. LaVECCHIO: Do the best you can.

18 THE WITNESS: Let me start with some specifics  
19 and I'll give you some generalities, and then the  
20 AUSA will let me know.

21 Some of the cash came from the bank. That  
22 150,000 that I mentioned actually came from  
23 multiple bank visits. I needed to put it together  
24 for something I was doing.

25 BY MR. RABIN:

1           **Q     Which bank?**

2           A     I think it was TD.  It was TD.  Various TD  
3 branches.

4           **Q     You were taking it out of what account?**

5           A     I don't know.  I just told them to go get the  
6 money.

7           **Q     Who did you tell?**

8           A     I told Bill Brock, my uncle, to go get it.

9           **Q     Would he typically cash one check for \$150,000  
10 or would it be several checks?**

11          A     No.  On that occasion he had to go -- I don't  
12 know what instrument he used, but he had to go to  
13 multiple branches.  It was a very, very fast thing and  
14 they didn't have the cash at once.  Banks generally like  
15 you to call ahead when you're taking out that much  
16 money, so he had to go to multiple branches.  I think he  
17 went to Weston and then over to 17th Street.

18          **Q     When was that?**

19          A     I don't remember.

20          **Q     Approximately?**

21          A     I don't remember.

22          **Q     What was the event that you needed it for?**

23                 MR. LaVECCHIO:  Objection, Government's  
24 investigatory privilege.

25                 THE WITNESS:  Where else did I get it from?  I

1 got --

2 BY MR. RABIN:

3 Q Mr. Rothstein, hold on.

4 A Sure.

5 Q There is an event that relates to it that you  
6 got it for, correct? I'm not asking what it is because  
7 the Government has objected. Right?

8 A Yes.

9 Q Does that help you pin down when you got the  
10 money?

11 A Nope.

12 Q But it was Bill Brock who got it, correct?

13 A I'm pretty sure, yeah.

14 Q Do you know who he contacted at the bank to get  
15 it?

16 A No, don't know.

17 Q That's one event, \$150,000. What other events?

18 A What other events or what other places? You  
19 asked me I think where I got the money.

20 Q I'm asking you what other events to accumulate  
21 cash. Where you got the money. Sorry. Let me keep it  
22 simple.

23 A I'm sorry, Mr. Rabin, but when you say  
24 "events," I think of the event I'm going to use the  
25 money for.

1           **Q     Got it.**

2           A     You're talking about an event in actually  
3 gathering money. I got a lot of money from organized  
4 crime.

5           **Q     Who in organized crime gave you money?**

6           MR. LaVECCHIO: Objection.

7           THE WITNESS: I got money from clients.

8 BY MR. RABIN:

9           **Q     What would be the circumstance that a client**  
10 **would give you cash?**

11          A     Sometimes clients pay in cash. Sometimes  
12 clients paid my lawyers in cash and then the lawyers  
13 gave me the cash.

14          **Q     Did the lawyers know you weren't depositing it?**

15          A     Some did because some I gave the money - some  
16 of it, back to them.

17          **Q     That's three so far. You had Bill Brock get**  
18 **you some, organized crime provided you some, clients**  
19 **paid in cash. What else?**

20          A     No, no, no. The bank was like a regular  
21 occurrence. You can track some of that by e-mails,  
22 Mr. Rabin. I would regularly send e-mails to Irene  
23 Stay, to Deb Villegas, to whoever might be getting the  
24 money, Bill Brock. I would say, get me 5,000, get me  
25 7,000, get me 10,000.

1           **Q     Do you remember e-mails requesting more than**  
2 **that five, seven, 10,000?**

3           A     I might have sent an e-mail on the 150,000. I  
4 might have. I don't know. There might be e-mails back  
5 to me regarding that also to help you try to find that.  
6 It was in several chunks all on the same day.

7           **Q     What other sources of the cash?**

8           A     I used to get a lot of money from my  
9 restaurant. I used to go down there and get cash when I  
10 needed cash. I got money from -- I got cash from  
11 certain friends and clients that were paying me to then  
12 pass the money onto people who were going to do things  
13 for us.

14          **Q     Tell me that circumstance.**

15          A     I got --

16               MR. LaVECCHIO: Could I have a moment?

17               MR. RABIN: Yes.

18               (A discussion was had off the record.)

19               THE WITNESS: So we're talking about people  
20 that gave me cash that I was passing it on.

21 BY MR. RABIN:

22          **Q     You left off with you got cash from certain**  
23 **friends that were paying you or giving you cash to pay**  
24 **people to do things for you.**

25          A     To help you avoid an objection, let me see if I

1 can give it to you this way: Clients, other lawyers,  
2 and friends would sometimes need me to assist them in  
3 conducting illegal activity.

4 **Q What type of illegal activity are you talking**  
5 **about?**

6 MR. LaVECCHIO: Objection.

7 BY MR. RABIN:

8 **Q Paying off judges?**

9 MR. LaVECCHIO: Objection.

10 MR. RABIN: This was covered in a general way  
11 by Theresa VanVliet.

12 MR. LaVECCHIO: It's my understanding from  
13 reading the transcript she asked generally crimes  
14 that were being created. She didn't get into  
15 specifics.

16 BY MR. RABIN:

17 **Q Let me ask it that way then. The money that**  
18 **was being paid, what was it financing, what types of**  
19 **crimes?**

20 A Money laundering, extortion, physical violence.

21 **Q Did you ever --**

22 A Public corruption. Hang on. Influencing law  
23 enforcement, influencing bankers, influencing  
24 businessmen, influencing business owners, a whole myriad  
25 of things.

1 Q These crimes you just listed, were they crimes  
2 that were committed on your behalf?

3 A Some.

4 Q Okay.

5 A Some on behalf of others.

6 Q Let's talk about the ones that were on your  
7 behalf. Money laundering?

8 A Yes.

9 Q Extortion?

10 A Yes.

11 Q Physical violence?

12 A Yes.

13 Q Public corruption?

14 A Yes.

15 Q Influencing law enforcement?

16 A Yes.

17 Q Influencing bankers?

18 A Yes.

19 Q Influencing businessmen?

20 A Yes.

21 Q Influencing business owners?

22 A Yes.

23 Q Why didn't you say I did them all?

24 A You just asked me one at a time.

25 Q I did. By the way, did any of this involve

1       **Melissa Lewis?**

2           A     No, sir.

3           Q     She was involved in one of the cases that you  
4       were doing illegal things in, wasn't she?

5           A     In Silversea you're talking about?

6           Q     Yeah.

7           A     Yeah, but she didn't know that.

8           Q     How do you know she didn't know that?

9           A     I didn't tell her.

10          Q     I mean, in truth you've been asked over the  
11       course of four or five days what people knew and didn't  
12       know. The truth is, unless you specifically had a  
13       conversation, you can't testify to what somebody knew or  
14       didn't know?

15          A     I thought I made that clear today when I said  
16       it's just my opinion. I think that's what opinion  
17       means.

18          Q     All right. Let's talk about the payment to  
19       Frank. You said you made it in a manila envelope?

20          A     It's one of those accordion envelopes. We had  
21       all different size envelopes in there. And I had a  
22       selection of envelopes that I utilized to deliver cash  
23       to a lot of different people.

24          Q     These kind of envelopes?

25          A     No, sir.

1 Q A different kind of envelope?

2 A It's nothing like that.

3 Q Does this give you an idea of size?

4 A No.

5 Q Okay.

6 A Bigger than that.

7 Q This kind of envelope?

8 A That's not an envelope, and no. It had to fit  
9 between 50 and \$75,000 in it in \$100 bills.

10 Q I'm trying to figure out what type of package.

11 A I'm telling you, you would have to go get all  
12 the envelopes from my office. It was a big package with  
13 accordion things on the side like a package, like a  
14 paper box sort of.

15 Q You keep saying --

16 A Maybe you ought to ask people in the restaurant  
17 about this actually that worked there because it was on  
18 more than one occasion that I brought those with me when  
19 I was going to do something or I was paying for  
20 something in cash. You might see me carrying one of  
21 those.

22 Q You're not claiming that you gave Frank Spinosa  
23 money on more than one occasion, are you?

24 A No, sir. Just once.

25 Q How is that you can't pin down how much you

1       **gave him?**

2           A       Because I gave out easily in excess of several  
3 hundred bribes and used cash for all kinds of different  
4 purposes. I kept no track of it. I kept no ledger.

5           Someone would come in and do something for me.  
6 For example, let's say I had someone that was in law  
7 enforcement and they took care of something for me, I  
8 would reach into the place where I kept the cash and I  
9 might give them three grand, five grand. I might give a  
10 mob guy five grand, ten grand. I might give a lawyer  
11 who would write a letter for me, give them five grand.  
12 I kept no track of that.

13           **Q       Did you like count it out so you knew how much**  
14 **you were giving out?**

15           A       Sometimes.

16           **Q       Or did you just grab a stack and say, This**  
17 **seems like a big enough stack?**

18           A       There's only one time I remember actually  
19 reaching in and grabbing a stack of cash because I  
20 thought it was amusing at the time and handing it to  
21 someone. Actually I may have done that more than once.  
22 I almost did that in a restaurant to get someone to  
23 leave me alone. So I actually took a stack of money and  
24 just gave it to them.

25           Unfortunately, one of the things that got me in

1 trouble was the way I dealt with money, it was almost  
2 like it was paper, in fact, it wasn't mine. That's the  
3 way I was treating it.

4 Q So as you sit here today, you have no idea of  
5 how much it was, but the best guess you're giving us is  
6 between 50 and 75,000, correct?

7 A That's correct.

8 Q That is a best guess, correct?

9 A The best I can do for you.

10 Q And in the scheme of things was that a  
11 significant payment? That was a significant cash  
12 payment for you?

13 A In the scheme of what I was doing?

14 Q Yeah.

15 A Yeah, I think it that was pretty significant.

16 Q How many other cash payments did you make for  
17 \$50,000 or more?

18 A To the mob?

19 Q To anybody.

20 A Less than a dozen.

21 Q More than half a dozen?

22 A 50,000 or more?

23 Q Correct.

24 A Are you including me giving cash to one of my  
25 partners?

1           Q     **Sure. Any time that you paid more than \$50,000**  
2 **to anybody, how many times did you do that?**

3           A     I don't think it would be -- It's hard for me  
4 to recollect, but I don't think it would be more than a  
5 dozen, and it could be less than half a dozen.

6           Q     **Okay.**

7           A     Because I was giving, like I gave Rosenfeldt,  
8 he was getting 5,000 a week. So it adds up, but it's  
9 not all in one lump.

10          Q     **I'm asking in one lump, as you put it.**

11          A     Somewhere between one and 12 times.

12          Q     **That's a pretty big spread, between one and 12**  
13 **times. You can't pin down better than between one and**  
14 **12 times how many times you paid more than \$50,000 in**  
15 **cash; is that your testimony?**

16          A     Give me a second to think about it. I'm trying  
17 to think who I gave that much money to.

18                    To the best of my recollection it would  
19 actually have to be less than half a dozen times.

20          Q     **Can you put a better number on it than that or**  
21 **no?**

22          A     I don't want to. We're getting into more  
23 vagary, it would be between one and six times.

24          Q     **Can you pin down when you gave Frank Spinosa**  
25 **the money?**

1           A     I cannot.

2           Q     Morocco, let's talk about Morocco.

3           A     Sure.

4           Q     What specifically -- I mean, we've talked about  
5 Morocco a number of times in different contexts, but  
6 what specifically was the event that caused you to make  
7 the plans to leave?

8           A     The Ponzi scheme was crashing.

9           Q     Again, I understand in general sense what  
10 you've said, but was there a specific event, Carol Morse  
11 closing in on you and going to blow the whistle, was  
12 there a specific event that you said, Listen, I can't  
13 deal with this anymore now that this has happened and  
14 decided to go?

15          A     Yes, there was.

16          Q     What was it?

17          A     I was about to default on the payments to the  
18 Von Allmens and Mr. Scherer's group of investors.

19          Q     How much was that payment going to be for?

20          A     It was a lot, 20, \$30 million, and other  
21 payments coming up on top of it.

22          Q     And so that was essentially the precipitating  
23 event that caused you to flee, right?

24          A     That coupled with the stress of the entire  
25 thing exploding, yes. Carol Morse I'm sure was part of

1 it and the whole Morse thing. My inability -- I could  
2 not keep up with the payments anymore. It was clearly  
3 going to end. I had no access to cash to make a payment  
4 to the Von Allmen Group.

5 Q When you fled to Morocco you wired \$16 million,  
6 correct?

7 A Yes.

8 Q And that wire was originated from your office;  
9 right?

10 A Yes, Irene Stay did it for me.

11 Q Frank Spinosa didn't originate that wire in any  
12 way, shape, or form; correct?

13 A The only thing Frank did for me was facilitate  
14 it.

15 Q Excuse me. Let me start with the question  
16 first. Frank Spinosa did not originate that wire in any  
17 way, shape, or form; correct?

18 A If originate means put the data in and send it,  
19 no, he did not.

20 Q And in fact, what Frank Spinosa did for you is  
21 he wanted to know - you contacted him via e-mail and  
22 wanted to know why the wire had not gone after you sent  
23 it; correct?

24 A Correct.

25 Q He got back to you and told you that he was

1       **advised that you sent it too late and it would go out**  
2       **first thing in the morning; correct?**

3           A       I thought he said it takes longer with  
4       international wires. I thought that's what he wrote  
5       back to me.

6           Q       **You don't remember him writing back and telling**  
7       **you that you missed the deadline for international wires**  
8       **and that it would go out first thing in the morning;**  
9       **that doesn't refresh your memory?**

10          A       Yes, it was something about the fact that it  
11       was going to take longer. Certainly it could have been  
12       the time we sent it and it could have been a combination  
13       of the international thing, but he definitely told me it  
14       was delayed and it was my fault it was being delayed.

15          Q       **Other than that, is there anything that you can**  
16       **point to that Frank Spinoso did regarding the sending of**  
17       **that wire?**

18          A       Only what he took credit for.

19          Q       **Other than what we just discussed, which is you**  
20       **sent it by yourself originating out of your office, it**  
21       **not going out that evening, you checking on-line through**  
22       **Frank and him getting back to you saying you missed the**  
23       **deadline, it will go out the next morning. Is there**  
24       **anything else he did regarding that wire?**

25          A       Not to my knowledge.

1           **Q     In addition to the money that you --**

2           A     Wait, isn't there an e-mail that he sent me,  
3           that he copied me on that he sent to Wende Litterio  
4           saying it's in process or can you check on that? So I  
5           guess he followed up on it for me.

6           **Q     In addition to the money you wired, how much**  
7           **cash did you take with you?**

8           A     I took with me, I believe somewhere between  
9           two - and I think it was close to \$400,000.

10          **Q     Okay. And how many watches did you take?**

11          A     I don't know, 100.

12          **Q     What is your best estimate of what the 100**  
13          **watches were worth?**

14          A     Between five and 600,000 and a million.

15          **Q     Who left with you, who was on that plane?**

16          A     Going there it was me, Bill Boockvor and Ahnick  
17          Kahlid, and obviously the staff of the plane.

18          **Q     So it was you, Uncle Bill, Ahnick and what, the**  
19          **pilot and co-pilot?**

20          A     Pilot, co-pilot and flight attendant.

21          **Q     And this was a plane you chartered?**

22          A     Yes, sir.

23          **Q     What about on the way back?**

24          A     It was the plane staff pilot, co-pilot and  
25          flight attendant, me, Bill Boockvor, Robert Scandiffio

1 and Steven Caputi.

2 Q Tell me about Scandiffio and Caputi, how they  
3 didn't go with you but they came back with you?

4 A Scandiffio got there afterwards and -- you know  
5 what, actually, Caputi didn't come back with me. Caputi  
6 stayed there to do business actually.

7 It was just -- it was me, Uncle Bill and  
8 Scandiffio. Scandiffio arrived there later and traveled  
9 back with me.

10 Q Other than the people on that plane, who knew  
11 that you were fleeing and not intending to come back?

12 A Say that again.

13 Q Other than the people on that plane, who knew  
14 that you were fleeing and not intending to come back?

15 A Actually, neither -- none of the people on that  
16 plane knew I was fleeing and not intending to come back.

17 Q Did anybody, other than you then, know that you  
18 were fleeing and not intending to come back?

19 A No, sir.

20 Q Essentially you shared that information with no  
21 other person in the world?

22 A I don't recall sharing it with anyone.

23 Is this a good time to take a quick bathroom  
24 break?

25 Q Yeah, and a lunch break now.

1 (Thereupon, a short break was taken.)

2 BY MR. RABIN:

3 Q I want to turn now to -- I want to start with  
4 some comments you made about why you believed that  
5 Mr. Spinoso was a player. And I think that what you  
6 said was - and I know this isn't an exact quote - but  
7 that he didn't flinch at the high velocity of  
8 transactions that you knew caused a problem for you at  
9 Gibraltar; is that fair?

10 A That's a fair statement, yes.

11 Q First of all, let's take that apart if we can.  
12 The people that caused a problem for you at Gibraltar,  
13 who were they, by name?

14 A Julia Ansari and Chuck Sanders and some other  
15 people that I don't know their names that work for  
16 them.

17 Q Ansari, do you know what her position was?

18 A I believe she was a BSA officer.

19 Q And Chuck, what was his position?

20 A I think he was the chief compliance or chief  
21 risk and compliance, something to that nature.

22 Q Essentially the people that created problems  
23 for you at Gibraltar were people in their compliance,  
24 for lack of a better word, program; correct?

25 A Yes.

1           Q     Now, at T.D., Frank Spinosa had nothing to do  
2 with compliance as far as you knew; correct?

3           A     I don't know that he had anything to do with  
4 compliance, I don't know what his actual job  
5 responsibility in that regard was.

6           Q     Did he ever --

7           A     I'm sure that he was supposed to make sure I  
8 was compliant, but I think he would have been the person  
9 in between their compliance and me, like Harris was.

10          Q     Well, did Frank Spinosa ever tell you that the  
11 BSA/AML compliance people reported to him?

12          A     Reported to him about me?

13          Q     About him. Listen to my question.

14                    Did Frank Spinosa ever tell you that the  
15 BSA/AML - you know what I mean by BSA/AML?

16          A     I do.

17          Q     Did the BSA/AML people or the compliance people  
18 report to him?

19          A     No, sir.

20          Q     Do you have any independent information or  
21 knowledge that the BSA people reported to Frank Spinosa?

22          A     No, sir.

23          Q     At Gibraltar --

24          A     Let me just make sure I understand because when  
25 you say report to him, you mean like in the line of

1 reporting, not that if there's a problem they report to  
2 him?

3 Q Yes, correct.

4 A No, they didn't report to him to my knowledge.

5 Q Do you know who the vice-president was at  
6 Gibraltar?

7 A Frank was the regional vice-president. I don't  
8 know who the vice-president vice-president was.

9 Q My question. Do you know who the  
10 vice-president was at Gibraltar?

11 A Oh, at Gibraltar. Vice-president at  
12 Gibraltar, I don't know, was Harris the  
13 vice-president? I don't know who the actual  
14 vice-president was. No, I don't think.

15 Q Overdrawing of accounts, you testified that you  
16 never worried about your accounts being overdrawn at  
17 T.D. because Frank was watching your back; correct?

18 A Yes.

19 Q And essentially you had no need to be concerned  
20 about overdrafts because Frank was watching your back;  
21 right?

22 A No, I had concern about overdrafts but when I  
23 was concerned, Frank took care of it. Yeah, I was  
24 concerned. I was concerned about anything that might  
25 send up a red flag. So, I watched it for overdrafts. It

1 wasn't like I just ran around and said, screw the  
2 overdrafts.

3 Because I knew Frank would take care of it, I  
4 had less of a concern.

5 Q Do you know how many times your account was  
6 overdrawn?

7 A I don't know the amount, no, sir.

8 Q Let me show you an exhibit which will be --

9 MR. SCHLESINGER: 175.

10 Q Defendant's Exhibit 175. It's an e-mail - for  
11 all of you following in the studio audience - from Scott  
12 Rothstein to Irene Stay and Bill Brock dated Friday, May  
13 29th, 2009.

14 MR. LICHTMAN: Was this in our packet today?

15 MR. SCHLESINGER: Yes.

16 (Whereupon, Spinosa's Exhibit No. 175 was  
17 marked for identification.)

18 A Okay.

19 Q Tell me when you're done reviewing it.

20 A Okay.

21 Q This e-mail is dated May 29th, 2009; correct?

22 A Yes, sir.

23 Q And at that point in time you had been at T.D.  
24 Bank how long?

25 A I don't recall, sir.

1 Q Well, approximately?

2 A I don't recall, sir.

3 Q When did you leave Gibraltar?

4 A I never left Gibraltar, sir.

5 Q When did you start banking at T.D.?

6 A I just said I don't recall, sir. There are  
7 documents that show it, Mr. Rabin, if you show me, I'll  
8 be happy -- I just don't want to guess.

9 Q Well, are we talking about had you been at T.D.  
10 at least a year by this time?

11 A It's possible. I don't want to guess.

12 Q I just wanted you to pin it down to your best  
13 estimate; how is that?

14 A I don't even have a best estimate. I would say  
15 at least six months.

16 Q Does the date November 7th, 2007 sound familiar  
17 to you as the date that you opened up accounts at T.D.?

18 A It's possible.

19 Q When it was Commerce?

20 A 2007? I guess it's possible, yes. I don't  
21 know, I don't know for certain.

22 Q All right. Assume for the sake of this  
23 question then, assume for the sake of this question it  
24 was November 7th, 2007 that you opened up your first  
25 account at Commerce. So, you would have been at T.D. or

1 Commerce and then T.D. for how long on May 29? Over a  
2 year; correct?

3 A Sure.

4 Q And what's noteworthy about this e-mail - well,  
5 there are a number of things. First of all, you  
6 apparently had gotten an overdraft notice; correct?

7 A No, what happened was I turned on my computer  
8 as I did every morning in the house, and I always looked  
9 at the accounts first thing when I got up, and the  
10 account was in the negative.

11 Q So, you're saying there wasn't an overdraft  
12 notice. It was you noticing the account was negative?

13 A To me overdrawn is when the account is showing  
14 in the red, to me that's overdrawn. I later found out  
15 the bank has other definitions for being overdrawn, but  
16 that was my definition.

17 Q How did you find out about the bank having  
18 different definitions?

19 A At some point in time when I was talking to  
20 Mr. Spinoso before this all blew up, and we were talking  
21 about banking in general, overdrafts and the like, I had  
22 told him that I thought our banking was going really  
23 well and he was talking about what he was doing behind  
24 the scenes. And he explained to me that the bank  
25 technically can declare me overdrawn without me ever

1 knowing based on uncollected items and the like. That  
2 was different than what I considered. I was really just  
3 looking for negative balances.

4 **Q Tell me what Frank Spinosa -- When was this**  
5 **conversation, by the way?**

6 A I don't -- it was one of the many conversations  
7 I had with him. It was obviously after May 29th, '09  
8 because at this point in time I'm saying we've never  
9 been O.D. before. And after speaking to Frank I  
10 realized we probably had been overdrawn before because  
11 of their technical definition for overdrawn.

12 **Q Let's talk about - we've tried to create**  
13 **circumstances where we could find other witnesses or**  
14 **paper trail regarding your dealings with Frank Spinosa,**  
15 **which you would admit so far are somewhat sparse;**  
16 **correct?**

17 A I tried to keep it hidden, yes, sir.

18 **Q My question to you is when you would speak to**  
19 **Frank Spinosa by phone, would you -- how would you --**  
20 **what phone would you use, your cell phone?**

21 A Office phone, cell phone, home phone, if I was  
22 in someone's office, their phone. I didn't have a  
23 preference for a phone.

24 **Q Office phone, cell phone, and even home phone?**

25 A Office phone, cell phone. I had separate

1 phones in some of my cars. I suspect I used those,  
2 wherever I was. If I was at Bova and my phone ran out  
3 of juice, I might use the phone at Bova.

4 Q This is one of those circumstances it would be  
5 very difficult from your side to determine how many  
6 times you called Frank; correct?

7 A I don't know what you mean from my side.

8 Q From the calling side, you initiated the call,  
9 we really wouldn't be able to track down how many times  
10 you made calls to him since up were using all these  
11 different phones; right?

12 A I don't know one way or the other.

13 Q Have you ever seen a toll record from a home  
14 phone?

15 A I actually -- one of the phones I had at one  
16 point in time used to keep records, but I don't remember  
17 if was during the course of this or not. But yeah, I  
18 have seen toll records from home phones, but it was some  
19 computerized nonsense.

20 Q Let's go to Mr. Spinosa's side. When you would  
21 call him where would you call him at?

22 A Office or cell.

23 Q Never home?

24 A I don't know. You'd have to look at my  
25 records. If I was calling him at home it would have

1       been from my cell phone, that's the only place I would  
2       have stored that number.

3           Q       As you sit here today, do you have an  
4       independent recollection of having his home number?

5           A       No, I don't.

6           Q       So then we're limited down to his office and  
7       his cell; correct?

8           A       Sure.

9           Q       And cell phone would probably create a record  
10      of your phone calls; right?

11          A       It should have.

12          Q       And you don't obviously have any independent  
13      knowledge of whether T.D. had a system that kept track  
14      of the incoming or outgoing calls?

15          A       No idea.

16          Q       The overdrawings of accounts, we're talking  
17      about this defense exhibit, you had noticed that the  
18      account, as you put it, was in the negative?

19          A       Yes, sir.

20          Q       You essentially had one of your fits, I guess  
21      is how you described it?

22          A       I was angry.

23          Q       And what you were doing is you were essentially  
24      lashing out at all the people that had anything to do  
25      with making sure your accounts didn't get overdrawn;

1       **correct?**

2           A       To me it was a red flag and it was concerning  
3 me because I felt as if someone would be looking at it  
4 and it would create a problem for me and potentially a  
5 problem for Frank, yes.

6           **Q       And again, Frank Spinosa, notwithstanding, you**  
7 **were very concerned at the first sign of an overdraft;**  
8 **right?**

9           A       I think it was going to expose the Ponzi kind  
10 of concern, no. Was I pissed off, excuse my language,  
11 yes.

12                   And I also didn't want to put Frank in that  
13 position?

14           **Q       You were worried about Frank's position?**

15           A       I was worried about him having to answer  
16 questions about me.

17           **Q       You weren't worried about him?**

18           A       Say that again.

19           **Q       Were you worried about him or not?**

20           A       Was I worried about what?

21           **Q       Frank.**

22           A       To the extent that it could interfere with the  
23 Ponzi scheme and me being discovered, I was worried  
24 about Frank. To any other extent I was not worried  
25 about Frank.

1           Q     Other than that, that was the only thing you  
2     cared about is how it affected you, but the rest of it  
3     you didn't care at all?

4           A     At that stage in my life, yes.

5           Q     Do you care about him today?

6           A     Actually I do. Yeah, I care about all these  
7     people. I think they all should have turned themselves  
8     in and gotten this over with instead of prolonging this  
9     for themselves and their families. I speak from  
10    experience.

11          Q     Notwithstanding the fact they might be innocent  
12    and have you falsely making accusations against them?

13          A     Listen, Mr. Spinosa is not innocent, Mr. Rabin.  
14    He may have you fooled but he was involved with me.

15          Q     We have your word for it?

16          A     And the documents and the fact that T.D. Bank  
17    was leaving me alone the entire time I was there and the  
18    fact that he lied to Mr. Damson and Miss White and other  
19    people.

20          Q     If Mr. Spinosa was involved in it, why when he  
21    was going to meet with Tracy Weintraub did you instruct  
22    Tracy Weintraub to - first of all, cancel one of the  
23    meetings and then --

24          A     I told --

25          Q     Let me finish.

1           A     My apologies.

2           Q     **Why did you tell Mr. Weintraub, first of all,**  
3 **not to meet with them; and then when he did meet with**  
4 **them, tell him: You tell him nothing?**

5           A     It was not only with Weintraub and Mr. Spinosa  
6 but it was my general rule never - unless it was  
7 absolutely necessary - to let any two parties involved  
8 at any level of my fraud to speak to each other without  
9 me present.

10          Q     **Was Tracy Weintraub involved in your fraud?**

11          A     Yes, sir.

12          Q     **How so?**

13          A     Tracy prepared false financials for me.

14          Q     **Knowing they were false or with false**  
15 **information you were giving him?**

16          A     No, no, knowing they were false. He prepared a  
17 false audit for Banyon to allow the Banyon people and  
18 myself to gain money from the hedge funds and from  
19 others, other investors by utilizing a false audited  
20 financial statement.

21                 He prepared a letter for me directed to  
22 Gibraltar Bank to their BSA people for the purpose of  
23 attempting to throw them off the trail of their  
24 investigation of me with regard to Ponzi proceeds. He  
25 sent them a letter saying it was - that the money - that

1 Ponzi money was going to be listed as income fees and  
2 income to the law firm. He prepared a false tax return  
3 for Mr. Rosenfeldt.

4 What else did he do? I mean, he was  
5 instrumental in helping me cover up a lot of financial  
6 side of it. I would go to him for advice on how to do  
7 certain things, you know, that type of thing.

8 **Q What was he getting out of it?**

9 A He got money.

10 **Q How much?**

11 A I don't recall. It's approximately the same  
12 amount as Mr. Spinosa.

13 **Q Oh, so this is another payment of 50 to 75,000?**

14 A Let's call it one of the six payments, yes.  
15 So, now we've identified two clear.

16 **Q Do you remember the circumstances? Did you pay  
17 him in cash?**

18 A I paid him in his office, yeah.

19 **Q In cash?**

20 A In cash. What else did he do? That's all I  
21 remember at this time.

22 **Q Okay. You've testified that Frank Spinosa was  
23 in your pocket, so to speak. And as an example you said  
24 that the overdrafts - you didn't have to worry about  
25 them even though you apparently appeared to be worried**

1       **about them in that one e-mail.**

2               **If he was in your pocket, why was he sending**  
3 **you e-mails about your overdrafts on the day that you**  
4 **left for Morocco?**

5       A       The day I left -- because he couldn't get ahold  
6 of me. It was well known in town that I had fled to  
7 Morocco. He was probably panic stricken, as I would  
8 have been if I was in his place.

9       Q       **So, what you're saying is -- first, you're**  
10 **familiar with the e-mail I'm talking about; right?**

11       A       I don't recall off the top of my head. I  
12 remember him sending me e-mails. I don't recall that  
13 e-mail. If you can show it to me it will be helpful.

14               (Whereupon, Spinoso's Exhibit No. 176 was marked  
15 for identification.)

16 BY MR. SCHLESINGER:

17       Q       **I'm going to show you what's marked as**  
18 **Defendant's 176. It's an e-mail chain. At the last**  
19 **e-mail on the top of page one. First of all, it has**  
20 **Bates TD/Razor 000788 from Frank Spinoso to Scott**  
21 **Rothstein, dated Wednesday, October 28 at 6:38 Pacific**  
22 **time.**

23       A       I remember this.

24               MR. LICHTMAN: Is that part of your packet?

25       Q       **Initial packet.**

1           **You're saying you remember it?**

2           A     I do remember it, yes.

3           **Q     So, here is your banker, who supposedly is**  
4 **covering your back so you don't have to worry about**  
5 **overdrafts sending you an e-mail saying, listen, you're**  
6 **overdrawn on 49 items; right?**

7           A     Yes. This was, I believe, a major event for  
8 them, it's a 1.6 million dollar overdraft on 49 items.  
9 And he might have already heard, I don't know you have  
10 to ask him, he might have already heard that I was not  
11 in the country anymore.

12                    So, he doesn't actually even send the e-mail,  
13 Wende Litterio sent it to Frank and copied -- let's see,  
14 it was forwarded by Frank. Scott -- you could tell --  
15 look, read the top of the e-mail: Scott, hate to bother  
16 you. I mean, that's because most of the time he took  
17 care of it. But this is just hours before his cut-off  
18 at 11 and we're 1.6 million dollars overdrawn. I  
19 imagine he wanted to make sure I had time to get money  
20 in the bank.

21           **Q     The truth is, the reason he hated to bother you**  
22 **is because he considered you - he bought into your**  
23 **persona that you created. He considered you to be a**  
24 **powerful player in the Broward County community;**  
25 **correct?**

1 A Yes.

2 Q He considered you to be a well-respected  
3 lawyer; correct?

4 A I think he considered people to think I was  
5 well-respected, but he knew I was involved in a fraud so  
6 it would be a combination. I don't know exactly what he  
7 actually personally thought. I certainly gave off that  
8 persona.

9 Q He was actually looking to you to provide  
10 business to him in the bank; wasn't he?

11 A He wanted to come to work for me.

12 Q Listen to my question. He was looking to you  
13 to provide him with business for the bank. He was  
14 asking you for referrals, for sources of people that he  
15 could visit and potentially obtain business for the  
16 bank; correct?

17 A Yes. And then he wanted to come to work for  
18 me.

19 Q I understand you're claiming that. By the way,  
20 is there any document that says that?

21 A No.

22 Q We have your word for it; right?

23 A Ask Debra Villegas.

24 Q Excuse me. We have of your word for it; don't  
25 we?

1           A     You sure do.

2           Q     **In fact, Frank Spinoso is - since he's in on**  
3 **the Ponzi scheme, there really would be no reason to lie**  
4 **to him?**

5           A     He's not in on the Ponzi scheme. He was  
6 conducting a very specific level of fraud for me.

7           Q     **Was there any reason for you to have to lie to**  
8 **him?**

9           A     I never told a lot of people that we're doing  
10 certain specific things involving my fraud that were  
11 handling what I would consider the tentacles of it. I  
12 didn't sit down with each one of them and give an  
13 overview of the entire thing I was doing, no.

14          Q     **We don't have a judge here. If we did, I'd ask**  
15 **him to instruct you to answer my questions. Let me try**  
16 **again.**

17                   **Was there a reason you had to lie to him?**

18          A     Yes.

19          Q     **What was that reason?**

20          A     I only wanted him to know that which was  
21 necessary to perform what I needed performed.

22          Q     **Well, what types of things did you have to lie**  
23 **to him about?**

24          A     I don't know. If you have some e-mails or  
25 something I can tell you which are the lies and which

1 are not the lies.

2 Q Here's the thing, you're saying that you lied  
3 to him because you only needed to tell him the truth to  
4 perform the things that he was required to do for you,  
5 right?

6 A Yes. As a matter of fact, I can think of  
7 circumstances where I got him to lie for me and I wasn't  
8 even telling the truth about why he had to lie for me.  
9 I just said, You need to tell this person.

10 As a matter of fact, when I had him tell Damson  
11 and Kathleen White that there was over \$20 million in  
12 their bank account, I didn't tell him, Listen, Frank,  
13 I'm doing a Ponzi scheme and I'm stealing these people's  
14 money. I said, I need you to tell these people that  
15 there's over \$20 million in this account without  
16 explanation.

17 And he did not ask me for an explanation. He  
18 just did it. He was a good soldier.

19 Q Mr. Rothstein, you're great at talking, but  
20 you're no good at listening and answering the questions  
21 asked. I didn't ask you about lies that you asked  
22 Mr. Spinoso to tell, did I? Did I?

23 A You asked me about lies I told him and I  
24 just --

25 Q That's correct.

1           A     Hang on, let me finish. And I just explained  
2     it. Go ahead.

3           Q     I'm asking you a specific question,  
4     Mr. Rothstein. See if you can answer the specific  
5     question. The question is, What lies did you tell to  
6     Mr. Spinosa? Not what else he told other people.  
7     That's not responsive. That's not the question.

8           MR. LICHTMAN: Objection to form.

9     BY MR. RABIN:

10          Q     The question is a very specific one; and that  
11     is, What lies did you tell to Mr. Spinosa?

12          A     Mr. Rabin, in order for the record to be clear,  
13     certain questions you're asking me need to be  
14     explained. So you can't force words into my mouth.  
15     Okay?

16                 There are lies that I told Mr. Spinosa. I lied  
17     to him, for example, on occasion about where I was. I  
18     may have told him that I was in court when I wasn't in  
19     court. I may have told him I was in a meeting when I  
20     wasn't in a meeting. There were other times when I just  
21     didn't give him any information about something and just  
22     asked him to do something.

23                 The easiest thing to do if you really want to  
24     make sure that the truth comes out, which is what I'm  
25     giving you, give me the e-mails. Give me some examples,

1 and I'll tell you whether they were lies or not.

2 There's no reason to hide anything. Just show  
3 me what you've got, and I'll tell you whether it was  
4 lies or not. I'll tell you whether I told him or not.

5 Q What were the purposes of -- In other words,  
6 you said you only told him the things you had to tell  
7 him in order to have him fulfill his purpose.

8 A That's correct.

9 Q What was the purpose that he had to fulfill?  
10 And we'll back into it that way.

11 A The purpose --

12 Q I withdraw the question.

13 As you sit here and I ask you, What lies did  
14 you tell him? You can't enumerate lies that you told  
15 him? Is that fair to say?

16 A I can enumerate some.

17 Q Okay. Enumerate the ones that you can.

18 A I led him to believe that a substantial portion  
19 of our law firm's business was legitimate, when it was  
20 not. I led him to believe that I was a substantial  
21 investor in businesses with legitimate funds, when I was  
22 not. I led him to believe that I had legitimate  
23 business with certain people that I did not have  
24 legitimate business with.

25 I led him to believe on several occasions when

1 he asked me about certain gentlemen with me that he  
2 thought he either recognized or remembered the names of  
3 that may have been associated with organized crime, I  
4 told him that they were not associated with organized  
5 crime, that I thought he was watching too much TV.

6 I don't know. If you show me all my e-mails  
7 with him I can tell you from that any additional lies  
8 that I told him.

9 **Q All right. Mr. --**

10 A Wait. And even when -- Just so you're clear,  
11 even when I had him do things for me, I didn't give him  
12 anymore information than was absolutely necessary, and  
13 this is the way I dealt with almost everybody, that was  
14 absolutely necessary for him to pursue my goal.

15 I lied to him to control him and to control his  
16 perception of what was going on. I did not need to lie  
17 to him to get him to do the things that I had asked him  
18 to do that were illegal. I just needed to ask him to do  
19 them.

20 **Q And, by the way, in your lies you've**  
21 **enumerated, if I have it straight, you led him to**  
22 **believe that a substantial portion of the law firm's**  
23 **business or your business was legitimate, correct?**

24 A Yes.

25 **Q That you had legitimate investors, correct?**

1 A Yes.

2 Q That you had legitimate businesses that you  
3 were investing in, correct?

4 A Yes.

5 Q Organized crime figures that he supposedly saw  
6 you with, you led him to believe they were not organized  
7 crime figures?

8 A Correct.

9 Q By the way, what organized crime figures did  
10 Frank Spinosa know were organized crime figures?

11 A Who? Can you name one of those?

12 MR. LaVECCHIO: Objection.

13 BY MR. RABIN:

14 Q Do you recall an instance where Frank Spinosa  
15 specifically saw you with an organized crime figure and  
16 said that person is in organized crime?

17 A That's not the way he said it. He asked me a  
18 question about someone.

19 MR. RABIN: You're objecting to him answering  
20 the question as to who the person was?

21 MR. LaVECCHIO: To actually identify who the  
22 person is, yes.

23 BY MR. RABIN:

24 Q In addition to the four that we just talked  
25 about, the four lies that you told Mr. Spinosa, did you

1     **also lie and tell him you were going to fund accounts**  
2     **that you opened up?**

3           A     Yes. There were times when accounts were short  
4     that I told him I was going to be putting money in  
5     them. That doesn't pertain to the lock accounts, by the  
6     way, Mr. Rabin.

7           Q     **You say you had documents at your disposal,**  
8     **correct?**

9           A     Yes, sir.

10          Q     **That's e-mails that we've already talked about,**  
11     **your e-mails or other people's e-mails, right?**

12          A     E-mails, ledgers.

13          Q     **And court filings, you had the opportunity to**  
14     **look at some of those?**

15          A     Some, less court filings. Mostly e-mails,  
16     ledgers, letters, things like that.

17          Q     **How about the TD Bank surveillance camera**  
18     **videos?**

19          A     Little still pictures that someone showed me  
20     actually just recently. But other than that, no.

21          Q     **Who showed them to you, first of all?**

22          A     Okay? The government.

23          Q     **He's not objecting when you just tell me what**  
24     **you did with it. It's only when it identifies**  
25     **somebody.**

1           A     I don't know the process.

2           Q     **And the people in the video, the still photos**  
3 **that he showed you, who were they?**

4           A     The ones he showed me?

5           Q     **Yeah.**

6           A     I saw a picture of me and Ted Morse. I saw a  
7 picture or two of me I think and Ms. Caretsky. I may  
8 have seen some others, but I really don't recall who was  
9 in them.

10          Q     **We talked about your overdrawn accounts. We**  
11 **talked about the lies you told Mr. Spinosa. I think**  
12 **we've kind of covered this, but let me do it again**  
13 **quickly. Wire transfers.**

14          A     Okay.

15          Q     **All the wire transfers that you did were**  
16 **originated in your office, correct?**

17          A     Yes, I believe they were all originated by  
18 Irene Stay or Bill Brock.

19          Q     **Is it fair to say that there was never a**  
20 **circumstance where Frank Spinosa was called to originate**  
21 **a wire?**

22          A     I can't say for certain. I don't recall an  
23 instance, Mr. Rabin, but he may have been. I seem to  
24 recall an e-mail where I asked him to send money, and I  
25 don't know whether we had originated it.

1           Does that constitute me originating it and then  
2 him doing it? He certainly didn't just send money out  
3 of my accounts without me telling him to, but there may  
4 have been an occasion or two where we sent him an e-mail  
5 and said, Please wire these funds.

6           **Q     Do you have a specific recollection of**  
7 **requesting Mr. Frank Spinosa to do a wire transfer for**  
8 **you?**

9           A     I can't remember one way or the other, so no.

10          **Q     The wires that you originated out of your**  
11 **office essentially would just go to the bank**  
12 **electronically and then be sent from the bank**  
13 **electronically pursuant to the wiring system that was in**  
14 **place at your office, correct?**

15          A     I assume so.

16          **Q     And as far as you know, Frank Spinosa had**  
17 **nothing to do with the process of the wires going,**  
18 **correct?**

19          A     I don't know what the process was. Once my  
20 office originated and sent it, I have no idea what the  
21 process was after that. You have to ask the bank  
22 people.

23          **Q     Did Frank Spinosa ever tell you that he had**  
24 **anything to do with the wires being sent?**

25          A     He led me to believe that he was responsible

1 for the speed with which my wires moved, for holds being  
2 released. Yes, he led me to believe that he had  
3 something to do with it. Whether he actually did or  
4 whether he was pumping to make himself look better in my  
5 eyes, I can't tell you.

6 Q What is a que?

7 A What is a what?

8 Q Que?

9 A Like a cue ball?

10 Q No, like a wire que.

11 A Que, q-u-e?

12 Q Yes, have you ever heard of that term?

13 A Someone once sent me an e-mail saying that it  
14 was in que, meaning it was -- I took it to mean because  
15 overseas they use the word queue for in line, they say  
16 go stand in the queue, I took it to mean something was  
17 in line to be processed, in queue.

18 MR. RABIN: Okay. We're going to take a two  
19 minute break to switch lawyers.

20 FURTHER DIRECT EXAMINATION

21 BY MR. SCHLESINGER:

22 Q Good afternoon, Mr. Rothstein, my name is  
23 Michael Schlesinger.

24 A Good afternoon, Mr. Schlesinger. Nice to meet  
25 you.

1           Q     Nice to meet you. Earlier today Mr. Scherer  
2 asked you about Ira Sochet. Do you remember being asked  
3 those questions?

4           A     Yes, sir.

5           Q     Did Mr. Sochet solicit the \$1 million bonus  
6 that you paid him or did you just give it to him?

7           A     I don't remember whether it was solicited or  
8 whether I gave it to him. I don't think he ever asked  
9 me specifically for a bonus. It was generally something  
10 that I would offer in order to encourage him to invest  
11 with me.

12          Q     Any other investors that you can think of that  
13 you gave bonuses or cash kickbacks during the scheme of  
14 the Ponzi?

15          A     Cash kickbacks?

16          Q     Yes.

17          A     I gave -- yes, yes. Well, not necessarily.  
18 When you say "cash," you mean possibly sending a check  
19 or a wire?

20          Q     I'll break it up for you. First let's say a  
21 bonus or some type of kickback.

22          A     Yes.

23          Q     Who was that?

24          A     Mike Szafranski, Mr. Sochet. I'm not saying  
25 Mr. Sochet did anything wrong. I'm just telling you

1 that I did send him money back in exchange for  
2 investing, like a bonus. Mely Lifshitz, Ted Morse. I  
3 would have to look at -- This is something,  
4 Mr. Schlesinger, that is pretty easy to find because 90  
5 percent of the time when I was doing that, it was  
6 actually confirmed in an e-mail. I would say, here's  
7 the investment. And, by the way, if you get it wired  
8 today you'll get an extra \$50,000. That is well  
9 documented.

10 **Q I can assure you, Mr. Rothstein, we know.**  
11 **We're asking what you know. Who did you give bonuses or**  
12 **kickbacks to?**

13 A I just told you the people.

14 **Q Is that list exhaustive?**

15 A No, no. I'm sure it's not exhaustive. I have  
16 to see all the e-mails to tell you. If you have them,  
17 I'll be happy to look at them.

18 **Q Let's just go through who you remember. I**  
19 **thought you qualified Mr. --**

20 A Oh, Mr. Preve also and Mr. Levin.

21 **Q Mr. Levin?**

22 A In Levin's separate normal deals I don't  
23 recall. But, again, if you show me all the e-mails for  
24 all the investments, I can make a perfect list for you.

25 **Q Okay. What about Mr. Pearson. I don't**

1       **remember if you said him.**

2           A     Pearson, yes.  Pearson got a lot of extra  
3 money, yes.

4           **Q     Was there --**

5           A     And that would be with Boden.

6           **Q     Was there an Argentinean group, too, Martin**  
7 **Paris, Sarador (phonetic)?**

8           A     Yes.  I know of them as the Argentines.  
9 They used different corporate names for every  
10 transaction, so it's a lot of different entities.  But a  
11 lot of them got additional kickers also, \$20,000,  
12 \$30,000 a pop, I think.

13          **Q     And those weren't told to the actual investors,**  
14 **right, that the person who brought it in got a kickback**  
15 **or an extra compensation?**

16          A     Here's the problem with that.  In the Pearson  
17 thing, for example, certain of the money I was giving  
18 them was completely hidden to my knowledge from their  
19 investors.  I don't know whether they actually  
20 eventually told them, but to my knowledge they were  
21 hidden.

22                    Certain of the monies I was giving back to  
23 Pearson and Boden they masqueraded as some kind of  
24 finder's fee or something where they were actually  
25 taking the money from the investor by inflating the

1 deal. Whether or not they ever actually told the  
2 investor they were getting it, I don't know.

3 As far as like the money to Szafranski, to the  
4 Argentinean people, to those people I don't know whether  
5 they ever told the investors they were getting the money  
6 or not.

7 Q Okay. You've lumped together a big group of  
8 investors. Could you tell me how many of those people  
9 specifically are innocent investors, the ones that you  
10 want to try to protect.

11 A I can only tell you --

12 MR. LaVECCHIO: Can I hear back that question.

13 (The pending question was read back by the  
14 court reporter.)

15 THE WITNESS: First let me say I'm not trying  
16 to protect anyone. I believe that the innocent  
17 investors should get their money back. I believe  
18 that those who are not innocent should go to jail.

19 BY MR. SCHLESINGER:

20 Q But you'll agree with me that the person who's  
21 determining whether they're innocent is you, right?

22 A Oh, no, sir.

23 Q Okay. So that would be someone in the future,  
24 right, not you?

25 A I suspect either they will admit that they were

1 involved in criminal activity and take a plea or a jury  
2 will decide, but not me.

3 Q But the classification that you just gave, this  
4 is a better question, where you're classifying some as  
5 innocent or the ones that were in the know or in the  
6 game or players, that's you giving your Opinion?

7 MR. NURIK: That's because you've asked for it,  
8 Mr. Schlesinger, let's let the record be clear.

9 THE WITNESS: I can break it down for you this  
10 way if you want me to. I can tell you who I  
11 absolutely knew, knew what was going on.

12 BY MR. SCHLESINGER:

13 Q Can I just have an answer to that first  
14 question, though?

15 A I don't know what the question was.

16 Q The question is whether a person is an innocent  
17 investor that you're saying should be compensated in  
18 these lawsuits or someone that should go to jail, the  
19 person making that determination today is you?

20 A No, sir.

21 Q Mr. Sochet you qualified as someone who is  
22 innocent, sophisticated. Did he ask a lot of questions  
23 about his investments?

24 A He asked a lot of questions of me, yes. He  
25 asked a lot of questions of Mr. Szafranski in my

1 presence, yes. And I understand he asked a lot of  
2 questions of Mr. Szafranski outside my presence. So,  
3 yes, he is someone that asked a lot of questions.

4 Q Did he have any concerns in October of 2009  
5 that your investments were a fraud?

6 A To my knowledge, no.

7 Q What about Mr. Von Allmen, another one of  
8 Mr. Scherer's clients?

9 A To my knowledge, no.

10 Q You never heard from Mr. Preve or Mr. Levin  
11 that Mr. Von Allmen couldn't put his finger on it, but  
12 there was something that was wrong with your  
13 investments?

14 A I heard at some point in time from Mr. Preve  
15 and possibly from Mr. Levin in the same or another  
16 e-mailed copied to him, that Von Allmen was suspicious.  
17 I remember that word, but I never heard that from  
18 Mr. Von Allmen, nor did I ever hear that from -- I don't  
19 think I ever heard it from A.J. Discala or Mr. Bekkedam  
20 either.

21 Q Did you ever give Mr. Discala or any of his  
22 group extra money on deals?

23 A I don't recall doing that. No, sir.

24 Q My job today is a little different than  
25 Mr. Rabin's. I have a lot of documents to go through,

1 so I'm not going to be asking long questions, but I'm  
2 just going to keep giving them to you --

3 A With the documents I'm sure I can give you much  
4 shorter answers. It's more precise when you actually  
5 show me the document we're talking about, so we're not  
6 guessing.

7 (Whereupon, Spinosa's Exhibit No. 177 was  
8 marked for identification.)

9 BY MR. SCHLESINGER:

10 Q We're up to 177, it's an e-mail between Frank  
11 Preve and Scott Rothstein, November 21, 2007. Let me  
12 know when I can ask a question, sir.

13 A Sure. Just give me a minute.

14 Q The first question is, Do you have --

15 A Hold on another second.

16 Q I'm giving you a heads-up. Do you remember  
17 receiving this document is the question?

18 A Okay. One second. Yes, I do.

19 Q In it is Mr. Preve asking you to somehow  
20 falsify your financial statements?

21 A Yes.

22 Q This is back in November 2007, right?

23 A Correct.

24 Q Did you?

25 A I don't recall one way or the other.

1                   (Whereupon, Spinoso's Exhibit No. 178 was  
2                   marked for identification.)

3 BY MR. SCHLESINGER:

4                   **Q     178 is an e-mail from Frank Preve to Scott**  
5 **Rothstein regarding Commerce Bank dated November 5,**  
6 **2007.**

7                   A     Okay.

8                   **Q     Do you remember receiving this e-mail?**

9                   A     I do.

10                  **Q     What was Mr. Preve speaking about or writing**  
11 **about in this e-mail when he said that "ours wants to**  
12 **play footsies", talking about the other Commerce Bank**  
13 **that is owned by Venezuelans.**

14                  A     It's Ponzi speak.

15                  **Q     The one that he's talking about in New Jersey,**  
16 **that's TD Bank now, right?**

17                  A     That's the big TD Bank, the one we did business  
18 with, yes.

19                   (Whereupon, Spinoso's Exhibit No. 179 was  
20                   marked for identification.)

21 BY MR. SCHLESINGER:

22                  **Q     179 is an e-mail from Frank Preve to Scott**  
23 **Rothstein dated January 22, 2008.**

24                  A     Okay.

25                  **Q     Do you remember receiving this e-mail?**

1           A       Not specifically, but I have no reason to doubt  
2       its authenticity.

3           Q       Do you recall whether it was Mr. Preve who told  
4       you to switch from using checks to wires because checks  
5       would create tracking problems from every bank primarily  
6       because of kiting and other suspicious types of  
7       activities?

8           A       I remember Mr. Preve and I having a discussion  
9       where he was explaining to me that wires would make us  
10      look more professional and avoid issues with the banks  
11      on kiting.

12          Q       In addition, did Mr. Preve give you the  
13      suggestion that using banks, most banks allow you to  
14      produce your own wires so you could easily use them and  
15      track them better?

16          A       Yes. I recall something to that effect.

17                   (Whereupon, Spinoso's Exhibit No. 180 was  
18      marked for identification.)

19      BY MR. SCHLESINGER:

20          Q       180 is an e-mail from Frank Preve to Scott  
21      Rothstein dated May 9, 2008.

22          A       Yes, sir.

23          Q       I think you testified I think the first day  
24      about some e-mails talking about if an audit was run  
25      that it was to show that there were no documents or

1 something to that effect. Is this one of the documents  
2 you were referring to?

3 A Yes, sir.

4 Q Do you recall receiving this e-mail?

5 A I do.

6 Q This is Mr. Preve saying that if someone ever  
7 does an audit, and I have nothing to show for spending  
8 \$25 million, I will have to live in your pool pump room?

9 A Yes.

10 Q Do you remember receiving that?

11 A I do.

12 (Whereupon, Spinosa's Exhibit No. 181 was  
13 marked for identification.)

14 BY MR. SCHLESINGER:

15 Q 181 is an e-mail between Scott Rothstein and  
16 Frank Preve and George Levin dated June 12th, 2008.

17 A Give me a minute to read it. Okay.

18 Q Did you recall sending this e-mail?

19 A I have a vague recollection of it. Again, I  
20 have no reason to doubt its authenticity.

21 Q Is this basically a script to Mr. Levin and  
22 Mr. Preve about what to say about holding funds in  
23 trust?

24 A It is.

25 Q Is this Ponzi speak?

1           A       Ponzi speak the way I use it is more when I'm  
2 using words that don't mean what they really mean, to  
3 say something nefarious. This is more just a direct  
4 script.

5           Q       Well, is the information contained in 1 through  
6 7 true and accurate?

7           A       No. Most of this I just made up as I went  
8 along.

9           Q       Let me just clarify something. Until  
10 August 16, 2009, prior to that you didn't have a single  
11 document signed by a TD Bank or Gibraltar Bank  
12 restricting any account, right?

13          A       I don't remember the date. Whatever date the  
14 first lock letter is, that would be the date that I had  
15 the first restriction.

16          Q       And prior to that the deal documents that you  
17 had used, you actually gave a representation from your  
18 law firm that the sums or the amounts would be in an  
19 escrow account maintained by the law firm?

20          A       I did.

21          Q       So prior to August 17th or whenever the first  
22 letter was given, that was the method of business,  
23 right?

24          A       Yes.

25          Q       So prior to that date Mr. Spinosa and TD Bank

1       **didn't give a single document that restricted an account**  
2       **to any investor?**

3           A       You mean restricted delivery of the funds?

4           **Q       Yes.**

5           A       No.  If that date is correct, whatever date --  
6       So you know, Mr. Schlesinger, I just want to make sure  
7       we're clear, whatever date, and it would be one of those  
8       letters that I sent Frank and he signed it on its way  
9       back to me, not even one that he put on his letterhead,  
10      whatever date that first one is, that's the first date  
11      that they ever signed anything restricting the  
12      conveyance of the funds.

13          **Q       So it's a fair statement that prior to the**  
14      **first letter signed by Mr. Spinosa any investor that**  
15      **invested in your Ponzi scheme was not relying on any**  
16      **letter from TD Bank?**

17          A       No, because they were relying on the statement  
18      letters for balances.

19                  As to restrictions on the account?

20          **Q       Yes.**

21          A       Whatever date that first lock letter is, that's  
22      the first time they were relying on that restriction.

23          **Q       So other than relying on the false balance**  
24      **statements that you created, is there any other document**  
25      **that you can point to?**

1           A     No, sir.

2                     (Whereupon, Spinosa's Exhibit No. 182 was  
3           marked for identification.)

4   BY MR. SCHLESINGER:

5           Q     182, this is an e-mail from Frank Preve to Jack  
6           Simony at Whitehaven, December 18, 2008, and it's  
7           subject, "Heads up."

8           A     Okay.

9           Q     Did you ever receive this e-mail from  
10          Mr. Preve?

11          A     No. I talked to Frank before he wrote it.

12          Q     Could you tell what the circumstances were that  
13          caused Mr. Preve to write this e-mail to Jack Simony  
14          about suspicions being made at TD Bank?

15          A     Yes. Prior to this e-mail Mr. Preve and I had  
16          several conversations regarding the fact that I was  
17          getting tired of constantly going out to the bank with  
18          different people, that I thought it would eventually  
19          create problems for us because other than the people  
20          that were assisting us, there's a lot of other people in  
21          the bank and they were increasing the frequency on the  
22          due diligence of having to go out there.

23                     So Mr. Preve and I concocted this whole thing  
24          that I would send a bunch of e-mails saying, The bank is  
25          suspicious, we've got to stop going out there. And we

1 decided he would give Simony some sort of heads up,  
2 which is obviously what he's doing.

3 (Whereupon, Spinosa's Exhibit No. 183 was  
4 marked for identification.)

5 BY MR. SCHLESINGER:

6 Q 183 is an e-mail from Mr. Preve to Scott  
7 Rothstein dated April 22, 2009, subject, "Canoodling."

8 A Okay.

9 Q Do you recall receiving this e-mail from  
10 Mr. Preve?

11 A I do.

12 Q Do you recall Mr. Preve talking to you in this  
13 e-mail about creating a document chain? And do you  
14 recall Mr. Preve saying specifically, We need to think  
15 of a document chain, e-mails, letters, et cetera, which  
16 can help down the road.

17 Do you remember Mr. Preve sending that to you?

18 A Yes.

19 Q And it says, You think of the timing and  
20 content I will propose.

21 Do you see that?

22 A Yes.

23 (Whereupon, Spinosa's Exhibit No. 184 was  
24 marked for identification.)

25 BY MR. SCHLESINGER:

1           Q     184 is an e-mail from Scott Rothstein to Frank  
2           Preve, dated April 29, 2009. I'm going to ask you about  
3           the first line.

4           A     Okay. Go ahead.

5           Q     Do you recall sending this to Mr. Preve?

6           A     Yes.

7           Q     Could you read into the record the sentence  
8           that starts, "This E-mail."

9           A     It says, "Give me a few. I'm working on  
10          another bar response with Adrian so I can continue this  
11          farse. Love, ya. Me, Hood.

12          Q     What farse were you speaking about?

13          A     The entire Ponzi scheme.

14          Q     So Mr. Preve on Aril 20, 2009, knew that --

15          A     And the bar response was a farse as well.

16          Q     So let me repeat the question. On April 20,  
17          2009. Mr. Preve knew about the Ponzi and the bar  
18          response was a farse, according to your testimony?

19          A     On April 20, 2009, Mr. Preve knew about the  
20          Ponzi scheme and he knew about the fact that the bar  
21          thing was something I had made up.

22                     But in reading this, I'm trying to -- it says,  
23          I'm working on another bar response with Adrian so I can  
24          continue this farse.

25                     It sounds to me like one of the e-mails I was

1 sending to him in case he needed to show it to somebody  
2 else. It sounds to me like I'm saying, I'm working on  
3 another bar response with Adrian. It doesn't say for  
4 Adrian. It says with Adrian. I can't remember the  
5 exact context. And false could have been any number of  
6 things that we were lying about together.

7 Q When you were a lawyer did you evaluate  
8 cases --

9 A Sure.

10 Q -- at your firm?

11 A Yes.

12 Q And you're able to review documents and issue  
13 spots?

14 A Issue spots?

15 Q Yes. Like look at an e-mail and say what the  
16 issue is.

17 A Sure.

18 Q That was one of your strengths, wasn't it?

19 A I guess it was, yeah. I had fairly good issue  
20 spotting ability.

21 Q And you were pretty good on your feet when you  
22 were a lawyer, right? You were known for that?

23 A Unfortunately, I think I was known more for it  
24 during the Ponzi scheme. But, yeah, I was pretty good  
25 on my feet.

1           **Q**    You said earlier in your testimony you were an  
2           **excellent salesman. Do you remember giving that**  
3           **testimony?**

4           **A**    Yes, sir.

5                   (Whereupon, Spinosa Exhibit No. 185 was marked  
6           for identification.)

7           BY MR. SCHLESINGER:

8           **Q**    **This is 185.**

9           **A**    As I'm reading this and I'm thinking of  
10           something else, I just want to make sure my testimony  
11           earlier was clear. You were asking me about -- the bank  
12           statements came up. I just want to make sure I was  
13           clear that the bank statements, the phony bank  
14           statements that were given to clients, to potential  
15           investors that TD Bank, was in fact a part of that. I  
16           didn't mean to give the impression that it was not. I  
17           don't know if I did. I was just figuring it out in my  
18           head.

19           **Q**    **I'm going to probably save the last part my**  
20           **time today on that. We'll come back to that.**

21           **A**    Okay. Do you want me to read this whole  
22           thing?

23           **Q**    **I'll read it in.**

24                   **185 is an e-mail from Mr. Levin to Scott**  
25           **Rothstein. The header is, The story is now out of the**

1 bag. It's dated June 30, 2009.

2 And, no, I don't want you to read the whole  
3 thing. If you look at the bottom line, I think that  
4 will refresh your recollection. On the first page it  
5 says, Below there is an e-mail.

6 A Just give me one second, please. Okay.

7 Q First of all, do you remember receiving this  
8 chain of e-mails, the top one is only to you, but --

9 A Yes, I have a recollection of having seen this  
10 before.

11 Q What is this e-mail about?

12 A It's about George believing that it was out in  
13 the street that Banyon was writing down their  
14 investments with us, with Banyon -- not with Banyon,  
15 that the hedge funds were writing down there investments  
16 with Banyon.

17 Q How would that affect your Ponzi?

18 A People would be asking why they were writing it  
19 down. And if they were going to be truthful, they would  
20 say that we were in default and not paying according to  
21 what we agreed to.

22 Q I think your testimony was that the fund, the  
23 players at the fund agreed to give you a higher credit  
24 rating than you deserved. Was the e-mail after or  
25 before it?

1           A     I don't know. You have to show me that e-mail  
2 where I'm discussing it with them and where I threatened  
3 to blow the whole thing up if they didn't.

4                     (Whereupon, Spinoso's Exhibit No. 186 was  
5 marked for identification.)

6 BY MR. SCHLESINGER:

7           Q     186 is a composite e-mail of e-mails. The  
8 first one is Frank Preve to Scott Rothstein, August 19,  
9 2009, about trust balances with a chain attached to it  
10 going back to August 19, 2009. There's a Bate Stamp No.  
11 FP, the last three numbers are 196/1-3.

12           A     Okay, I'm ready.

13           Q     I think you testified earlier for one of the  
14 Plaintiff's or the Trustee's attorneys that Mr. Preve  
15 assisted in giving the balances that were essentially  
16 false.

17           A     Yes.

18           Q     If you go to the second page there's an e-mail  
19 from you on 8/19/2009. Could you read it from the  
20 bottom. See it says, Hello Guido?

21           A     Yes.

22           Q     Can read that out loud, please.

23           A     Hello, Guido. Irene is waiting for the  
24 balances so she can make sure everything matches before  
25 she sends to you. What is up? Love, Doug.

1           Q     Was it the procedure during this Ponzi for  
2 Mr. Preve to actually give Ms. Stay and you the balances  
3 so you could show investors?

4           A     For the bulk of the time, yes.

5           Q     Is this a document where Mr. Preve, on the  
6 first page, is giving you false balances for Ms. Stay to  
7 include in documents that she was going to send?

8           A     Yes. He's telling me what the balances should  
9 be in the accounts if it were a real investment.

10                     (Whereupon, Spinosa's Exhibit No. 187 was  
11 marked for identification.)

12 BY MR. SCHLESINGER:

13           Q     187 is an e-mail dated October 1st to Michael  
14 Szafranski. It's to Mike at Onyx Capital Management  
15 Fund.

16           A     Okay.

17           Q     Do you remember sending this letter or this  
18 e-mail to Mr. Szafranski?

19           A     I don't specifically recall it, but I remember  
20 sending letters like this. And I have no reason at  
21 all -- Whenever I say that, it's just the sheer number  
22 of documents I've looked at. I'm certain that this is  
23 an e-mail that I sent because it sounds just like me.

24           Q     I'll ask you more directly. Did you write the  
25 actual verification that Mr. Szafranski was going to

1       **send to persons like Mr. Preve and Mr. Levin?**

2           A     Not all of them, no.

3           **Q     And in this case, if you did it, it's you**  
4 **actually writing a verification for Mr. Szafranski,**  
5 **correct?**

6           A     What had occurred was Mr. Preve contacted me  
7 and said, Listen, Nortose (phonetic) is sending us  
8 these -- I don't know whether he used the word  
9 cockamamie. I'll call them cockamamie. These crazy  
10 things. They're not very business like. You need to  
11 help him along so we don't have problems with our  
12 investors in the verification.

13                       So what I did was I told Mike, I'm going to  
14 send you the format that it should be in. And this  
15 would be that.

16           **Q     Well, it's more than that, Mr. Rothstein. It's**  
17 **actually Mr. Szafranski making verifications,**  
18 **representations about signing onto the TD on-line**  
19 **banking website and verifying balances, correct?**

20           A     No, no. I fully agree with you. Everything  
21 that is in here I was telling Mike that you need to  
22 verify this. I'm just telling you why it was originally  
23 done by me. Yes, the information in there is false.  
24 Yes, I wrote it and gave it to Mr. Szafranski. It's  
25 false. And, yes, Mr. Szafranski took it and falsely

1 gave it to investors. So, yes.

2 Q I'm going to switch gears a little bit. There  
3 was an area that you didn't give any testimony on. Do  
4 remember a company called First Philadelphia Group?

5 A Sorry. Go ahead.

6 Q Do you recall a company called First  
7 Philadelphia Group?

8 A It's ringing a very, very low bell.

9 Q Let me ask you more directly. Do you recall  
10 trying to, through fraud at TD Bank, issue a letter, an  
11 irrevocable letter of credit for \$87 million?

12 A I don't know what you mean "through fraud." My  
13 entire Ponzi scheme was a fraud. I don't know what you  
14 mean "through fraud." Are you saying that I was  
15 defrauding TD Bank or I was trying to get a fraudulent  
16 letter?

17 Q Do you remember anything to do with an  
18 irrevocable letter of credit with a group called the  
19 First Philadelphia Group, a Mr. Paul Smith?

20 A Yes, I do. Thank you.

21 Q Tell us about that.

22 A David Boden and Richard Pearson were working  
23 with a group out of Philadelphia, either Philadelphia or  
24 Boston, trying to get a very large line in place. I  
25 never thought that it was ever going to actually happen

1 at some point in time. There were so many steps and the  
2 people were so demanding. At some point in time they  
3 wanted some kind of letter of credit. We were trying to  
4 get it. I think they wanted to do one through Bank of  
5 America and I suspect some other banks, and we may have  
6 tried to obtain it, but it was not something we were --  
7 Boden may have been heavily focused on it, but I really  
8 didn't think it was ever going to happen.

9 Q I think you mention Mr. Neiwirth who was at  
10 your firm. What role, if any, did he have with regard  
11 to --

12 A Mr. Who?

13 Q Is it Neiwirth, Arthur?

14 A Neiwirth.

15 Q I apologize.

16 A That's okay. It's just someone else's name I  
17 saw the other day that was Neworth.

18 Q Do you know what role, if any, he had with  
19 regard to this transaction or potential transaction the,  
20 letter of credit from First Philadelphia Group?

21 A I don't have an independent recollection.

22 Q Would you know why you would have instructed  
23 Ms. Villegas to issue a letter of credit on  
24 Mr. Spinosa's letterhead with regard to this transaction  
25 the First Philadelphia Group?

1           A     You appear to be looking at something.  If you  
2 show it to me, I may be able to help you with it.

3           **Q     You have no independent knowledge?**

4           A     No.  I asked Deb to do a lot of fraudulent  
5 things for me and create a lot of documents for me.  You  
6 have to show me the document and then I can explain it  
7 to you so you can have the facts straight.

8                     Thank you.

9           **Q     I'm showing you what was marked 188, Scott  
10 Rothstein to -- e-mail from Scott Rothstein, September,  
11 2009 to Debra Villegas.  Subject:  T.D. Bank L.O.C.  
12 September 29, 2009.**

13          A     Yeah, I remember this.

14                     (Whereupon, Spinosa's Exhibit No. 188 was  
15 marked for identification.)

16 BY MR. SCHLESINGER:

17          **Q     This is another time that you had Miss Villegas  
18 attempt to falsify a document with Mr. Spinosa's  
19 signature?**

20          A     Yes, there were times when Mr. Spinosa actually  
21 signed, there were times when Miss Villegas forged his  
22 signature.  There was actually one time - I think I  
23 testified about it yesterday - Mr. Spinosa actually told  
24 me to have someone sign his name.

25          **Q     I wasn't here yesterday, but I understand you**

1       couldn't recall what circumstances that was and when it  
2       was; is that right?

3             A       This letter of credit?

4             Q       No.  When Mr. Spinosa instructed you to sign  
5       his name, you couldn't recall the details of that?

6             A       No, but I'm sure you can ask Miss Villegas.  
7       She would probably remember when.

8             Q       189 is an e-mail from Mr. Boden to Richard  
9       Pearson with a scan of document and a series of e-mails  
10       from Scott Rothstein to David Boden and Frank Spinosa,  
11       allegedly to Mr. Rothstein on September 29, and  
12       attachments.

13                    I'm only going to ask you one question, if this  
14       refreshes your recollection about this transaction more?

15             A       It does.

16                    (Whereupon, Spinosa's Exhibit No. 189 was  
17       marked for identification.)

18       BY MR. SCHLESINGER:

19             Q       As you sit here today, do you know why this  
20       transaction didn't go through?

21             A       I don't believe that the people Mr. Boden was  
22       negotiating with believed anything was going to happen.  
23       If you look at the last exhibit you showed me, 188, on  
24       these exhibits, one of the things I noticed says:  
25       Letter of credit across the top.  And having dealt with

1 letters of credit before, anyone reading the body of  
2 this would be able to tell you this is nothing like a  
3 letter of credit, doesn't look like a letter of credit.

4 And as I sit here today, I have no idea really  
5 what the heck he really thought he could be doing with  
6 it. And Mr. Boden himself had an significant expertise  
7 in letters of credit. So, it looks like we were trying  
8 to appease someone we were doing business with.

9 We weren't going to get anywhere with that. As  
10 a matter of fact, they probably would have laughed at us  
11 if it was sent out and they new what letters of credit  
12 were. It's like a modified lock letter.

13 **Q 190 is Arthur Neiwirth e-mail, October 1, 2009**  
14 **to Frank Spinosa and copied to Debra Villegas and Irene**  
15 **Stay, regarding letter of credit for landlord form**  
16 **document for bank to issue L.O.C.**

17 A Okay.

18 (Whereupon, Spinosa's Exhibit No. 190 was  
19 marked for identification.)

20 BY MR. SCHLESINGER:

21 **Q Do you recall this transaction?**

22 A I do not.

23 **Q Did you instruct Mr. Neiwirth to attempt to get**  
24 **Mr. Spinosa to sign a legitimate letter of credit, so**  
25 **you could falsify it?**

1           A       I don't recall that at all. I have think that  
2 we were actually needed a letter of credit. Let me see  
3 what piece of property this is on. Yes. No. this has  
4 nothing to do with the fraud. This is real.

5                   In order to get -- it had something to do with  
6 our security deposit and the fact we were taking  
7 additional space in the building. What ended up  
8 happening was we really did need a letter of credit. If  
9 you read this you can see this actually is a letter of  
10 credit, looks nothing like the other one.

11                   And we actually really did need Frank to sign  
12 it so we could continue our expansion and the like and  
13 whatever else we were trying to do.

14                   That's why Debra, who was handling all of the  
15 build- outs and everything else in the firm, and Irene  
16 are copied on this and I'm not. So, this was something  
17 real that was going on.

18                   MR. SCHLESINGER: Why don't we take a five  
19 minute break.

20                   (Thereupon, a short break was taken.)

21 BY MR. SCHLESINGER:

22           **Q       Okay. We're going to switch gears a little**  
23 **bit. I need you really to focus in on when Mr. Spinosa**  
24 **became a knowing participant as your co-conspirator.**  
25 **When?**

1           A     I don't know. Without seeing a bunch of  
2 documents there's no way for me to tell you.

3           Q     We have points in time. You said a key point  
4 was when he gave you the letter, in let's say - I know  
5 the date, but let's say in August 2009. Prior to that,  
6 when did he become a knowing participant in your  
7 investment Ponzi scheme?

8           A     This is the way we have to back it out. The  
9 very first time Rosanne Caretsky gave me a real letter  
10 on top of which, underneath which she placed fake bank  
11 statements and handed them to me, Frank Spinosa -  
12 whatever date that is - Frank Spinosa was clearly in the  
13 know.

14          Q     Let's stop right there. Tell me how Frank  
15 Spinosa knew that you were going to do that.

16          A     Because before I went to Caretsky I asked  
17 Spinosa.

18          Q     What did you ask Spinosa?

19          A     I asked him if I could trust Caretsky and I  
20 explained to him that I needed to show potential clients  
21 slash investors inflated bank balances.

22          Q     You told him that you were going to, in  
23 essence, commit a fraud by switching bank statements  
24 with false bank statements; is that your testimony?

25          A     I told him that I needed her to prepare a very

1 simple letter saying that we were enclosing bank  
2 statements and that I would have the bank statements  
3 delivered to the bank and all she needed to do was put  
4 them in the envelope and hand them to me when I came to  
5 the bank. That would have been the extent of the  
6 conversation.

7 **Q That's a little different than what you just**  
8 **testified to.**

9 A I'm not testifying inconsistently. I'm  
10 testifying as to what occurred.

11 **Q Okay. What did you tell Mr. Spinosa you were**  
12 **going to do?**

13 A I wouldn't have said anything more than what I  
14 just said.

15 **Q Mr. Rothstein, did you tell Mr. Spinosa that**  
16 **you were going to take out real balance sheets and**  
17 **substitute them with forged, false, fraudulent bank**  
18 **statements?**

19 A I did not use those words. I said, I need a  
20 letter. I said we will bring the bank statements - I  
21 will have someone out at the bank. I said, all she  
22 needs to do for me is take what we prepare and put it  
23 with her letter. That's it.

24 **Q So, there was no indication in your initial**  
25 **conversation with Mr. Spinosa that you were going to do**

1       **a bate and switch with anybody; right?**

2           A       Yes, there was because I told him that the  
3 whole reason this was for was I needed to show inflated  
4 balances to potential clients and investors to get them  
5 to do business with us.

6           **Q       Is it your testimony that you did tell**  
7 **Mr. Spinosa that you were going to switch a real bank**  
8 **statement with a fraudulent one; yes or no?**

9           A       There was no switch. There's no switch. I  
10 didn't say switch. I said, I need a letter. Let me go  
11 through it from the beginning for you.

12                   I told him -- first of all, I said, can we  
13 trust Caretsky. And I had already been doing with  
14 business with Mr. Spinosa, he said, yes, you can trust  
15 her.

16                   I said, this is what I need you to do. I said,  
17 and I'll take care of it. I need a real letter. I'll  
18 send you the letter, what it needs to say - which  
19 actually after became a form at the bank - as to what it  
20 needs to say, very simple. I'll be sending someone out  
21 to the bank with what needs to be attached to that  
22 letter.

23                   All she needs to do is take what my guy brings  
24 out there, put it with her letter, put it in a T.D. Bank  
25 envelope, seal it up and hand it to me when I walk in.

1 He said he would talk to her and then I talked to her.

2 Q If I understand correctly, you're saying  
3 Mr. Spinosa knew that you were going to use the bank to  
4 give a potential person with you a false bank statement,  
5 back in whenever Miss Caretsky did the first letter?

6 A Yes.

7 Q When did Miss Caretsky come to know that you  
8 were going to do that?

9 A Shortly after that.

10 Q How do you know?

11 A I told her.

12 Q When was that?

13 A Shortly after that.

14 Q So, if the first show or balance statement  
15 letter is in 2008, assume that for this question; is it  
16 your statement that you told Mr. Spinosa in 2008 that  
17 you were going to commit a fraud, or in your words, not  
18 using those words - you were going to make yourself look  
19 better by switching the balance statements? Is it your  
20 testimony that you said that in words of substance to  
21 Mr. Spinosa in early or mid 2008, assuming for the  
22 purpose of my question that's the first letter?

23 A It is my testimony that sometime - and I can't  
24 be certain as to the time frame - at some point in time  
25 I talked to Mr. Spinosa about that. As I'm sitting

1 here -- I just do not want to guess.

2 As I'm sitting here, I recall saying - having  
3 that conversation with Miss Caretsky. And I'm having  
4 some recollection of having the conversation with  
5 Mr. Spinosa prior to that, but I can't pinpoint it for  
6 you and I do not want to guess.

7 I'd have to see all the e-mails in line.

8 Do you have any of the e-mails I had with  
9 Mr. Spinosa just the point before the first bank  
10 statement?

11 **Q How many e-mails do you think you had between**  
12 **Mr. Spinosa and yourself between August 16 and November**  
13 **7, 2007? How many e-mails do you think you did?**

14 A I don't know. May have had none. I want to  
15 see what was there. I don't know.

16 **Q How many times did you communicate with him**  
17 **from the date of 11/7/2007 to the date of the first**  
18 **letter by Mr. Spinosa?**

19 A I can't tell you. I don't know.

20 **Q More than 10 times?**

21 A I don't know. You're not going to lock me into  
22 it because I'm not going to guess.

23 **Q So, you won't commit to --**

24 A I don't know.

25 **Q You won't commit to any time or any frequency**

1 of your discussions or contact with Mr. Spinosa from the  
2 date that the first bank account was opened until the  
3 first letter; is that true?

4 A No. Here's what it is, I don't want to guess.  
5 There are e-mails out there. For some reason you don't  
6 want to show me the e-mails. If you show me the e-mail  
7 string, I can tell you. If there's no e-mails between  
8 Spinosa and I during that time period, I can tell you  
9 you're right, there's no e-mails.

10 If you don't have any e-mails and I recognize  
11 something in there that might spur my recollection, I  
12 might be able to tell you, wait, it looks like there was  
13 some e-mailed deleted. Because tons were deleted, as  
14 the Trustee can tell you, they restored a ton of deleted  
15 e-mails and I may be able to help you in that way.

16 I have a specific recollection of talking to  
17 Miss Caretsky about it. I'm having difficulty  
18 remembering when I had that conversation with  
19 Mr. Spinosa and the exact contents of it and I'm not  
20 going to guess. That's going to cause --

21 Q Do you --

22 A -- you want me to guess and I'm not going to do  
23 it.

24 Q You don't know then if you contacted him by  
25 phone or by e-mail, do you, sir, the first time to tell

1 him that you were going to do the switch of the bank  
2 statements?

3 A I have no specific recollection of --

4 MR. NURIK: Counsel, you keep using the word  
5 switch, he has already denied the switch.

6 Q Should I use bate? Which word should I use?

7 A Listen, here's the way it worked, so you know.  
8 There was nothing switched. Caretsky took the bank  
9 statements - or whoever was doing it, Caretsky,  
10 Kerstetter, whoever was at the bank that day - took the  
11 phony bank statements from the person from my office,  
12 usually Bill Boockvor, took them. They were not folded  
13 at the time. They were nice and flat so they would fold  
14 up nice and clean with the bank statement. They folded  
15 it up, put it in an envelope, most of the time they  
16 sealed it and when I got there they handed it to me.

17 Q You weren't there when they did that? How did  
18 you --

19 A Why are you acting surprised? You sat through  
20 this testimony - you know how --

21 Q How could you testify about what they did if  
22 you weren't there?

23 A Say it again.

24 Q How did you just testify about what occurred at  
25 the envelope sealing if you weren't there to witness it?

1           A     Because that's how it got in there. How else  
2 was it getting in there?

3           Q     Did you learn from somebody?

4           A     I was told repeatedly how it went down. I  
5 don't know what you mean. Now, I'm totally lost.

6           Q     Well --

7           A     How else is it going to get in there? I don't  
8 have magic powers to make it appear in there in my  
9 pocket.

10          Q     Mr. Rothstein, I don't want to confuse you or  
11 attack the situation. You just told us a scenario about  
12 how the balance sheets were sealed and put in. Then you  
13 said - and then it was given to you. So, I'm unclear.

14                   Were you at the actual scenario when somebody  
15 changed the balance statement with what you had at your  
16 office created? Were you there?

17          A     No, sir.

18          Q     So, all the testimony you gave about what  
19 occurred at the switch is from someone else telling you;  
20 right?

21          A     Correct.

22          Q     So, if I understand now, you don't remember  
23 when you spoke to Mr. Spinosa but Mr. Spinosa was the  
24 person that told Rosanne Caretsky that you were going to  
25 do this the first time?

1           A     Mr. Schlesinger, for at least the third time --

2           **Q     Yes.**

3           A     Show me the documents in the chain and I will  
4 help you. What you're trying to do is get me to guess  
5 so you can attempt to impeach me. I'm not going to  
6 guess. I don't want someone to be harmed, anyone, even  
7 someone who is a criminal, I don't want someone to be  
8 harmed based upon my guesses. I want to give you  
9 accurate information.

10                   From the moment I started testifying days ago  
11 to today, when I've guessed I told people, this is my  
12 opinion. I would be guessing. If they wanted me to  
13 guess, I'd guess. Let me finish.

14                   Then I provided factual statements. Hey, I'm  
15 testifying as to facts. For whatever reason, you are  
16 refusing to give me documents that would refresh my  
17 recollection so I can give you the truthful answer. I'm  
18 not going to guess. I don't want anybody to get hurt  
19 because I'm guessing to suit your needs.

20           **Q     All the testifying that you did in the last**  
21 **four days were based on statements by other people about**  
22 **how the show occurred and you didn't witness it, sir,**  
23 **that wasn't guessing on your part?**

24           A     I was very specific as to what occurred and who  
25 was there. I never once said that I was present prior.

1 As a matter of fact, I clearly testified that I arrived  
2 later with the investor, that I sent Bill Boockvor  
3 there. One or two times I sent Debra Villegas there. I  
4 may have even sent Irene Stay there.

5 **Q How many shows did Mr. Spinosa actually attend?**

6 A The only shows that Mr. Spinosa attended were  
7 the shows in his office where he lied to Mr. Damson and  
8 Miss White, Mr. Klein, Ira Sochet, about bank balances.  
9 He didn't attend the regular shows that Mr. Scherer was  
10 questioning me about earlier that occurred in the Weston  
11 branch or the Deerfield branch.

12 **Q Did Bill Brock, in your knowledge, ever take**  
13 **out the contents of the envelopes that were given by the**  
14 **bank employees and switch them with forged documents**  
15 **done by you and Miss Villegas?**

16 A I was not there. I can't tell you whether he  
17 did or did not.

18 **Q Were you told that actual film of Mr. Brock**  
19 **taking documents out of the unsealed envelope and**  
20 **putting it in his pocket were shown during the Coquina**  
21 **trial; were you told that?**

22 A No, sir.

23 **Q No one showed you the screen shot of Bill Brock**  
24 **doing that?**

25 A I don't recall being told anything about the

1 Coquina trial.

2 Q Was Reggie Mejia in on this conspiracy?

3 A Who?

4 Q Reggie Mejia, Riccardo Mejia?

5 A Not to my knowledge, sir, no.

6 Q When you had Mr. Brock go over there and pick  
7 up a balance sheet from Mr. Mejia, was Mr. Mejia a part  
8 of the conspiracy that he knew Mr. Brock was going to  
9 put some different balance sheet in there?

10 A No, sir. Mr. Mejia was not part of it, to my  
11 knowledge.

12 Q When you and Mr. Podaras went to T.D. Bank and  
13 Mr. Mejia handed you a balance statement, Mr. Mejia  
14 didn't know it had fake balance sheets in it?

15 A Wait, wait. Which branch are we talking  
16 about?

17 Q Sir, do you recall that circumstance or not?  
18 If not, I'll move on.

19 A Again, I don't know why you want to play hide  
20 the evidence with me. Tell me what branch, I will tell  
21 you what occurred.

22 Q You don't remember going to a show that  
23 Mr. Mejia was at where he handed you an envelope in  
24 front of a potential investor?

25 A I have no specific recollection. If you tell

1 me what branch, I'll answer your question. You don't  
2 want to tell me what branch?

3 Q You had testified that you had looked at  
4 hundreds of thousands of documents prior to today;  
5 right?

6 A Over the last two years, yeah.

7 Q Did you see any documents that showed that Miss  
8 Caretsky or Mr. Spinosa knew that you were going to put  
9 in false balance sheets or balance statements in the  
10 envelopes that Mr. Brock picked up for you?

11 A There would be no such documents in existence.

12 Q Why were you asking me, sir, to present one if  
13 no documents existed?

14 A That's not what I said. You're - again, you're  
15 twisting my words. I asked you to show me the e-mail  
16 string directly prior and directly subsequent to the  
17 event you're talking about to refresh my recollection as  
18 to what occurred.

19 I then asked you simply, which branch Mr. Mejia  
20 was at. You refused to tell me even that. It's clear  
21 to me that's you're attempting to paint a picture of  
22 something that's false.

23 I'm not going to answer questions based on  
24 speculation and guess work so you can twist my words in  
25 an attempt to impeach me.

1           Show me what you've got, I'll look at it and  
2 I'll give you a truthful answer. But I'm not going to  
3 guess. I'm afraid I'll accidentally hurt somebody that  
4 should not be hurt by that testimony.

5           **Q     You weren't guessing for the four and a half**  
6 **days that the Plaintiffs and the Trustees asked you**  
7 **question after question that you stated affirmatively**  
8 **Mr. Spinosa, Miss Caretsky, Mr. Harris, and of any other**  
9 **of your co-conspirators did. There wasn't a single**  
10 **guess in any of those answers?**

11          A     The ones that were guesses you'll be able to  
12 tell from the transcript which were guesses, and it  
13 wasn't a guess, it was my opinion. Based upon the fact  
14 that I had before me at the time, I gave my opinion. I  
15 guessed if someone said, give me your best guess, other  
16 than that there were no guesses.

17          **Q     I'm going to move on to the specific statements**  
18 **that you have Mr. Spinosa making in front of investors.**  
19 **I think you had detailed this morning some of the**  
20 **investors. Tell me what you remember Mr. Spinosa**  
21 **saying.**

22          A     You could look at the script I sent him.

23          **Q     Did the script that you sent him in any way**  
24 **talk about balances?**

25          A     That particular one, no, that's not where he

1 told him about the balances. That was a telephone  
2 conversation.

3 Q Did you read any of the Coquina trial  
4 transcript or depositions?

5 A No, sir.

6 Q Prior to today?

7 A No.

8 Q You didn't read Kathleen White's or Barry  
9 Damson's deposition transcript?

10 A No, sir.

11 Q So, you don't know what their testimony was in  
12 that case?

13 A No, sir.

14 Q So, we're clear, the first telephone call  
15 Mr. Spinosa did not confirm any balances; right?

16 A He may have confirmed a balance, I don't  
17 recall. My recollection is, is that he stuck to the  
18 script.

19 Q The script didn't - to the best of your  
20 recollection - didn't have a balance statement?

21 A I don't believe so, no, sir.

22 Q So, is it your --

23 A As a matter of fact, I'm sure it didn't.

24 Q It's your testimony that based on your best  
25 recollection when Mr. Spinosa was on the phone call that

1       you gave him the script, you don't recall him saying  
2       that there is X million dollars in the account?

3           A       I don't recall him giving a balance during that  
4       call. I recall him giving a balance during a  
5       face-to-face meeting. That's my recollection.

6           Q       Do you recall after the telephone call with  
7       Mr. Spinosa, writing a series of e-mails because  
8       Mr. Szafranski wrongfully verified the amount to the  
9       Coquina people?

10          A       I recall something to that nature, but you need  
11       to show me the e-mails.

12          Q       191 is Scott Rothstein e-mail to Michael  
13       Szafranski, Tuesday, August 18, 2009. This may be in  
14       the supplemental stuff I gave today.

15          A       Thank you. Okay.

16                   (Whereupon, Spinosa's Exhibit No. 191 was  
17       marked for identification.)

18       BY MR. SCHLESINGER:

19          Q       Well, do you recall sending this e-mail to  
20       Mr. Szafranski?

21          A       Yes.

22          Q       How did you learn that Mr. Szafranski  
23       wrongfully verified the amount?

24          A       I would have to see the other e-mails that go  
25       with this.

1           Q     Do you think this was a red flag to the  
2 innocent investors?

3           A     I would have to see the other e-mails to tell  
4 you.

5           Q     Do you know whether the investors were sent a  
6 verification that had 27 million versus 22 million?

7           A     I can't tell you because I don't - I'm not  
8 seeing the other e-mails.

9           Q     I'm going to help you out. I'm going to bring  
10 it over.

11          A     Thank you.

12          Q     192 is an e-mail from Mr. Damson, it's a chain  
13 from August 24, 2009 to Mr. Szafranski going back until  
14 August 18.

15                     And if you look at the last page there's  
16 actual - the actual verifications there for 27 million  
17 dollars.

18          A     Okay.

19                     (Whereupon, Spinoso's Exhibit No. 192 was  
20 marked for identification.)

21 BY MR. SCHLESINGER:

22          Q     My question is, sir, did this raise a red flag  
23 with the Coquina Plaintiffs - or investors at that  
24 point - about your investment?

25          A     Based upon the language in the August 24, 2009

1 e-mail from Mr. Damson to Mr. Szafranski, I can tell you  
2 that he said: I will have to say it gives me a real  
3 question as to what the hell is going on. So, I'm  
4 certain it set off some concern, yes.

5 Q Is it your policy that when you attend a  
6 meeting and you wanted it to use the content in that  
7 meeting to sell something to other investors that you  
8 would actually send that e-mail to investors? I'll  
9 withdraw the question.

10 Is it your policy to take notes or e-mails of  
11 the contents of meetings?

12 A No.

13 Q 193 is an e-mail chain from Ira Sochet to  
14 George Levin. It's the e-mail MYS1921@aol dated August  
15 18. And in the middle is one from Scott Rothstein to  
16 Ira Sochet. There's a Bates stamp, too, PRODM 003619 to  
17 003620.

18 A Okay.

19 (Whereupon, Spinoso's Exhibit No. 193 was  
20 marked for identification.)

21 BY MR. SCHLESINGER:

22 Q The e-mail in the middle from you to Mr. Sochet  
23 on Tuesday, August 18 is regarding funding issue  
24 urgent.

25 A Yes.

1           Q     You see where it says "for your discussion with  
2     Mel" on the bottom?

3           A     Yes.

4           Q     Paragraph 4, you see that?

5           A     I do.

6           Q     Does that accurately reflect your phone call  
7     that you had with Mr. Spinoso and the innocent  
8     investors, Barry Damson, and I think it says Mel Klein  
9     here?

10          A     Give me a second to read it. I do not believe  
11     so, no.

12          Q     What is the reason because it doesn't mention a  
13     balance?

14          A     No, it just doesn't seem to be the things we  
15     talked about. Do you have my e-mail where I gave him  
16     the script?

17          Q     Sir, I know you like to ask me back questions  
18     but I have little time to finish and I want to get  
19     everybody out of here, so let me ask the questions.

20          A     The one thing I --

21                 MR. LICHTMAN: Mr. Scherer would like the last  
22     four minutes.

23          A     I'm not going to guess --

24          Q     Okay.

25          A     -- based upon time constraints. I'm not going

1 to guess at all.

2 Q You agree that Paragraph 4 is a description of  
3 the conversation that you had with Mr. Spinosa; correct?

4 A That's what it purports to be, but it doesn't  
5 seem complete to me. I can't tell you one way or the  
6 other, not without seeing the other e-mails.

7 Q You're actually sending a script of what to say  
8 to Mel, to Ira Sochet and other investors who you say is  
9 innocent?

10 A I don't think this is a script. I think this  
11 is a list of the issues so he can be informed to discuss  
12 what he should and should not discuss.

13 Q Mr. Sochet is actually calling Mel Klein to get  
14 him to invest in the deal; is he not?

15 A Yes. We were trying to bring in other  
16 investors.

17 Q Did Mr. Spinosa know that Barry Damson was an  
18 investor?

19 A I don't know off the top of my head whether I  
20 used the term investor or client. I know -- the only  
21 thing I can tell you for certain is it was someone I was  
22 going to do business with.

23 Q So, this is going to be a quick one then. Look  
24 at 194 is a Scott Rothstein to Frank Spinosa e-mail  
25 dated September 24. If you look at the bottom is how

1       you addressed it.

2                   (Whereupon, Spinosa's Exhibit No. 194 was  
3       marked for identification.)

4                   THE DEPONENT: Okay. Well, this -- see, this  
5       is perfect. This refreshes my recollection. I  
6       told Frank Spinosa he's a client of mine.

7       BY MR. SCHLESINGER:

8                   Q     At that time he was part of your conspiracy,  
9       why can't you just tell him he was an investor?

10                  A     I never told you that I gave Frank Spinosa --  
11       as a matter of fact, I told you just the opposite. I  
12       gave Mr. Spinosa as well as many other people involved  
13       in all the various tentacles of the conspiracy just what  
14       information I needed them to know to complete their  
15       task. That's it.

16                  Q     I'm going to mark a few documents and I have  
17       four or five minutes of questions and then I'm done.

18                             195 is an e-mail from Mr. Rothstein to Miss  
19       Villegas. And sir, I'm going to ask you if you remember  
20       sending these. I'm not going to ask any questions about  
21       them. I want to authenticate them.

22                  A     Sure. Thank you.

23                   (Whereupon, Spinosa's Exhibit No. 195 was  
24       marked for identification.)

25       BY MR. SCHLESINGER:

1           Q     196 is I think previously marked in the Morse  
2           portion, is the alleged --

3           A     Yes. Exhibit 195, the two-page exhibit is  
4           authentic.

5           Q     This was previously marked, but we marked it as  
6           197. It's the Morse -- 196. 196 is the October 1st  
7           letter.

8                     (Whereupon, Spinosa's Exhibit No. 196 was  
9           marked for identification.)

10          BY MR. SCHLESINGER:

11           Q     My question with this, sir, I know you were  
12           asked quite a few questions. Did you ever get  
13           Mr. Spinosa's signature on this or is this something  
14           that you had Miss Villegas do?

15           A     Let's see. One second. No, as I testified  
16           over the last several days, any time it was a Spinosa  
17           letter and it was specifically advising of the balance,  
18           that letter is a fraud created by my office where  
19           Mr. Spinosa's signature what was cut and pasted.

20           Q     Are you looking at the right one? I'm looking  
21           at Morse one.

22           A     I'm looking at 195.

23           Q     I wanted you to authenticate that. We knew  
24           that was false where you are telling Miss Villegas all  
25           the details?

1           A       Now you want me to look at 196?

2                   (Whereupon, Spinosa's Exhibit No. 196 was  
3           marked for identification.)

4   BY MR. SCHLESINGER:

5           Q       I'm asking you on the Morse case, did  
6   **Mr. Spinosa have any role in this letter being**  
7   **distributed to the Morses?**

8           A       Is this -- I can barely see it? Is this where  
9   we attach a balance statement?

10          Q       It came out during the Morse questions of you  
11   **and it wasn't made clear whether Mr. Spinosa had any**  
12   **involvement.**

13          A       This is such a messed up draft of this. Do you  
14   have a better copy?

15          Q       **No, sir, this is all I have.**

16          A       Part of it is blanked out in the middle.

17          Q       **Do you recall whether or not Mr. Spinosa had**  
18   **any role in the fraud of Mr. Morse?**

19          A       In the fraud of Mr. Morse?

20          Q       **Yes. Morse Operations or anything to do with**  
21   **that?**

22          A       I don't know if he did any specific signing of  
23   a fraudulent document. Any other involvement, I  
24   couldn't tell you without seeing the e-mails.

25          Q       **197 is an e-mail from Scott Rothstein to George**

1       Levin on October 30, 2009, it's a chain. I'm going to  
2       be asking you about the middle section which is an  
3       e-mail from you to A.J. Discala.

4           A     You want me to read the whole thing or a  
5       specific piece?

6                   (Whereupon, Spinosa's Exhibit No. 197 was  
7       marked for identification.)

8       BY MR. SCHLESINGER:

9           Q     I'm asking you about the middle part. A.J.,  
10       I'm toxic.

11          A     Yes.

12          Q     Do you recall sending this to Mr. Discala?

13          A     Specifically, no. But this definitely sounds  
14       like me talking on October 30.

15          Q     Was Mr. Discala one of the individuals that you  
16       sent exculpatory e-mail to that you referenced in your  
17       letter to Judge Cohn?

18          A     No, there was no reason to exculpate him. He  
19       didn't do anything.

20          Q     198 is your e-mail from George Levin to Scott  
21       Rothstein on the 31st of October, 2009.

22          A     Okay.

23                   (Whereupon, Spinosa's Exhibit No. 198 was  
24       marked for identification.)

25       BY MR. SCHLESINGER:

1           **Q     Do you recall sending and receiving this**  
2 **e-mail?**

3           A     It is definitely an e-mail I sent. I don't --  
4 again, during that time, my frame of mind at that time I  
5 don't have a specific recollection of sending it, but it  
6 is clearly something that I drafted and sent.

7           **Q     Okay. Two more and I'm done.**

8                     **199 is an e-mail chain from Scott Rothstein to**  
9 **A.J. Discala dated October 31, 2009.**

10          A     Which part do you want me to look at?

11                     (Whereupon, Spinoso's Exhibit No. 199 was  
12 marked for identification.)

13 BY MR. SCHLESINGER:

14          **Q     I'm going to ask you if you recall these**  
15 **e-mails and ask you about the first part, the first**  
16 **section only. Do you recall sending and receiving these**  
17 **e-mails?**

18          A     I do.

19          **Q     Could you read into the record the first**  
20 **e-mail?**

21          A     By first, you mean, first in time or top of the  
22 page?

23          **Q     Top of the page. Sorry, sir.**

24          A     Do not hurt yourself, I'm going to do  
25 something. I will figure it out. You did nothing

1 wrong. Don't be stupid. Love you, me.

2 Q Did you mean that when you sent that to  
3 Mr. Discala that you were going to do something, you  
4 will figure it out?

5 A I was trying to, yes.

6 Q 200 is from Frank Preve to Scott Rothstein,  
7 October 31, 2009. It's an e-mail chain. I'm going to  
8 ask you about the second e-mail from the top.

9 A Hang on one second.

10 (Whereupon, Spinoso's Exhibit No. 200 was  
11 marked for identification.)

12 BY MR. SCHLESINGER:

13 Q Could you read that into the record, please?  
14 Second e-mail: Tell me what to do.

15 A Tell me what to do, I'm at the end of my rope.  
16 Do I surrender or do I end it? Do you need me to do  
17 something before I end it?

18 Q Did you mean that when you wrote that to  
19 Mr. Preve?

20 A Yes.

21 (Whereupon, Spinoso Exhibit No. 201 was marked  
22 for identification.)

23 BY MR. SCHLESINGER:

24 Q 201 is an e-mail from Mr. Rothstein to Mr. Preve  
25 on November 1, 2009.

1           **Can you go back to 200 for a second?**

2           A     Sure.

3           **Q     The top portion for Mr. Preve at the end he**  
4 **asked you to call. Do you recall if you called**  
5 **Mr. Preve after you sent the e-mail to him?**

6           A     If I called him?

7           **Q     Yeah, if you look at the top portion.**

8           A     Yeah, he's saying he will call me.

9           **Q     Did he call you?**

10          A     He may have, but I don't recall answering the  
11 phone, I think my cell records will probably show I let  
12 it go to voicemail. I have no recollection of every  
13 talking to Mr. Preve once I left town.

14          **Q     Let me see if I can refresh your recollection**  
15 **with the last e-mail.**

16          A     Okay.

17          **Q     201, I think I read it into the record. Scott**  
18 **Rothstein to Frank Preve, November 1.**

19          A     Give me a second, I want to read the e-mail  
20 chain.

21                   (Whereupon, Spinoso's Exhibit No. 201 was  
22 marked for identification.)

23 BY MR. SCHLESINGER:

24          **Q     I'm going to ask you about the top two. The**  
25 **others were part of the group I just showed you.**

1           A     Okay.

2           Q     Do you recall receiving this e-mail, the second  
3 one from Mr. Preve, asking you whether or not there was  
4 a case, in your opinion, against the investors, against  
5 T.D. Bank?

6           A     I do.

7           Q     Do you recall responding, up top?

8           A     Not against the investors. It says: Do the  
9 investors have much of a case against T.D. Bank?

10          Q     Thank you. I misread it. Thank you.

11                   Do you recall responding as you did above?

12          A     I did respond that way, yes.

13          Q     Could you read it into the record?

14          A     Yes, they do have a case. I will explain how  
15 when I get back. Can we meet Tuesday afternoon around  
16 three? Love, Scott.

17          Q     Did you know that Mr. Nordlicht -- is that the  
18 Mark that's being referred to in the paragraph by  
19 Mr. Preve? As you know, we met with Mark last night.  
20 Did you know Mr. Nordlicht was meeting with Mr. Preve on  
21 October 31?

22          A     I don't know which Mark it is. It just said we  
23 met with Mark last night but simply because of his lack  
24 of knowledge, it wasn't very helpful. I don't know  
25 anything about that meeting.

1           **Q**     Do you know whether or not you spoke to  
2     **Mr. Levin or Mr. Preve shortly after sending this**  
3     **e-mail?**

4           **A**     If I spoke to them?

5           **Q**     **Yes.**

6           **A**     My recollection is - you have to look at cell  
7     phone records it will tell you for certain. My  
8     recollection is that once I fled, my only communication  
9     with Levin and Preve was by e-mail. I don't recall  
10    speaking to either of them.

11          **Q**     **Thank you, Mr. Rothstein. I am done.**

12          **A**     Thank you, sir.

13                   (The proceedings were adjourned at 2:00 p.m.)

14

15

16

17

18

19

20

21

22

23

24

25

C E R T I F I C A T E

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

STATE OF FLORIDA )

COUNTY OF BROWARD )

I, TERRI L. WRIGHT, Notary Public in and for  
the State of Florida at Large, certify that I was  
authorized to and did stenographically report the  
foregoing proceedings and that the transcript is a true  
and complete record of my stenographic notes.

Dated this 16TH day of December, 2011.

\_\_\_\_\_  
Terri L. Wright

<b>A</b>				
<b>ability</b> 1347:20	<b>actual</b> 1307:4	1324:2 1346:4	1299:19 1300:2	1271:20 1305:8
<b>able</b> 1284:2 1313:9	1308:13 1334:13	1353:5	1305:17 1361:1	1368:1
1347:12 1355:2	1351:25 1366:14	<b>ahnick</b> 1304:16,18	1367:18	<b>arthur</b> 1354:13
1357:2 1364:12	1368:18 1374:16	<b>ahold</b> 1278:17	<b>anymore</b> 1301:13	1357:13
1364:15 1371:11	1374:16	1319:5	1302:2 1320:11	<b>asked</b> 1262:4
<b>absolutely</b> 1317:7	<b>adams</b> 1253:13	<b>akerman</b> 1254:13	1326:12	1266:20 1276:8
1326:12,14	<b>addition</b> 1271:7	<b>al</b> 1252:4,7 1253:7	<b>anyplace</b> 1276:22	1276:11 1277:17
1336:11	1282:7 1283:1	1253:13,13,17,23	<b>anytime</b> 1287:17	1284:13 1291:19
<b>access</b> 1302:3	1304:1,6 1327:24	1253:24	<b>aol</b> 1375:14	1294:13 1295:24
<b>accidentally</b> 1371:3	1340:12	<b>alert</b> 1272:7	<b>apart</b> 1306:11	1296:10 1323:21
<b>accordion</b> 1296:20	<b>additional</b> 1326:7	<b>alex</b> 1255:14,14	<b>apartments</b>	1323:21,23
1297:13	1334:11 1358:7	<b>alleged</b> 1379:2	1281:12 1283:14	1324:22 1326:1
<b>account</b> 1290:4	<b>address</b> 1273:15,15	<b>allegedly</b> 1356:11	<b>apologies</b> 1317:1	1326:17 1327:17
1309:5 1310:25	1275:5 1276:1	<b>allmen</b> 1302:4	<b>apologize</b> 1354:15	1329:24 1332:2,2
1311:10,12,13	1277:5,8,22	1337:7,11,16,18	<b>apparently</b> 1311:6	1332:8 1336:7,24
1314:18 1323:12	1278:6,8,17,20,23	<b>allmens</b> 1301:18	1318:25	1336:25 1337:1,3
1323:15 1342:12	1278:24 1279:2,6	<b>allow</b> 1317:17	<b>appear</b> 1355:1	1355:4 1359:16
1342:19 1343:1	1279:8	1340:13	1366:8	1359:19 1370:15
1343:19 1364:2	<b>addressed</b> 1378:1	<b>america</b> 1354:5	<b>appearances</b>	1370:19 1371:6
1373:2	<b>adds</b> 1300:8	<b>american</b> 1273:23	1254:1	1379:12 1384:4
<b>accountants</b>	<b>adelita</b> 1268:6	<b>aml</b> 1307:11,15,15	<b>appeared</b> 1318:25	<b>asking</b> 1277:22
1267:15	<b>adjoined</b> 1386:13	1307:17	<b>appearing</b> 1254:6,9	1285:4 1287:20
<b>accounts</b> 1261:18	<b>adler</b> 1268:10	<b>amount</b> 1309:7	1254:11,14,17,19	1291:6,20
1308:15,16	1282:22	1318:12 1373:8	1254:22 1255:2,5	1300:10 1321:14
1310:17 1311:9	<b>admit</b> 1312:15	1373:23	1255:7,10,12,15	1324:3,13
1314:16,25	1335:25	<b>amounts</b> 1342:18	1255:18,20,23,25	1333:11 1338:1
1328:1,3,5	<b>admitted</b> 1285:11	<b>amusing</b> 1298:20	1256:2,4,6,8,10	1338:19 1348:11
1329:10 1330:3	<b>adrian</b> 1346:10,23	<b>amy</b> 1253:13	1256:13	1349:18 1370:12
1351:9	1347:3,4,4	1267:21 1268:4,5	<b>appears</b> 1270:4,6	1380:5 1381:2,9
<b>accumulate</b>	<b>advance</b> 1260:12	1288:2	<b>appease</b> 1357:8	1385:3
1291:20	<b>advice</b> 1318:6	<b>angela</b> 1288:1	<b>appointment</b>	<b>asks</b> 1278:5
<b>accurate</b> 1268:17	<b>advised</b> 1303:1	<b>angry</b> 1314:22	1268:19 1271:14	<b>assist</b> 1261:11
1342:6 1367:9	<b>advising</b> 1379:17	<b>announced</b> 1271:9	<b>appointments</b>	1294:2
<b>accurately</b> 1376:6	<b>affect</b> 1349:17	<b>ansari</b> 1306:14,17	1269:1,2,7,10,11	<b>assisted</b> 1261:16
<b>accusations</b>	<b>affirmatively</b>	<b>answer</b> 1273:5,7	<b>approximately</b>	1262:11 1350:15
1316:12	1371:7	1289:16 1315:15	1265:18 1290:20	<b>assisting</b> 1259:10
<b>acknowledgment</b>	<b>afraid</b> 1371:3	1322:15 1324:4	1310:1 1318:11	1344:20
1270:4	<b>afternoon</b> 1278:16	1336:13 1367:17	<b>april</b> 1345:7 1346:2	<b>associated</b> 1326:3,4
<b>acting</b> 1365:19	1331:22,24	1370:1,23 1371:2	1346:16,19	<b>associates</b> 1256:6
<b>activities</b> 1259:7	1385:15	<b>answered</b> 1273:6	<b>area</b> 1353:3	1281:18,22
1262:6 1284:7	<b>ago</b> 1367:10	<b>answering</b> 1261:22	<b>argentinean</b> 1334:6	<b>assume</b> 1277:3
1340:7	<b>agree</b> 1264:15,20	1323:20 1327:19	1335:4	1310:22,23
<b>activity</b> 1259:10,15	1335:20 1352:20	1384:10	<b>argentineans</b>	1330:15 1362:15
1260:22,25	1377:2	<b>answers</b> 1272:23	1334:8	<b>assuming</b> 1284:2
1272:21 1280:7	<b>agreed</b> 1349:21,23	1338:4 1371:10	<b>ari</b> 1282:14	1362:21
1294:3,4 1336:1	<b>ahead</b> 1277:14	<b>anybody</b> 1264:13	<b>aril</b> 1346:14	<b>assure</b> 1333:10
	1285:11 1290:15	1271:9 1272:19	<b>arrived</b> 1271:17,18	<b>attach</b> 1380:9

<b>attached</b> 1350:9 1361:21	1308:17,20 1320:4 1325:10 1333:1 1334:22 1335:12,13,17 1338:22 1343:9 1348:20 1350:10 1359:8 1362:5 1374:13 1376:17 1384:1 1385:15	1354:4 1355:11 1357:16 1359:10 1359:21,23,24 1360:1,2,3,5,17 1360:20,21 1361:7,19,21,24 1362:3,4 1363:9 1364:2 1365:1,8 1365:10,11,14 1368:8,14 1369:12 1385:5,9	<b>beginning</b> 1361:11 <b>behalf</b> 1254:6,9,11 1254:14,17,19,22 1255:2,5,7,10,12 1255:15,18,20,23 1255:25 1256:2,4 1256:6,8,10,13 1295:2,5,7 <b>bekkedam</b> 1337:19 <b>believe</b> 1260:8,11 1266:20 1282:15 1304:8 1306:18 1320:7 1325:18 1325:20,22,25 1326:22 1327:6 1329:17 1330:25 1331:2 1335:16 1335:17 1356:21 1372:21 1376:10 <b>believed</b> 1306:4 1356:22 <b>believing</b> 1349:12 <b>bell</b> 1264:5,7,10 1353:8 <b>beneficiary</b> 1259:19,22 <b>benetti</b> 1273:19,21 1274:10,13 <b>berga</b> 1255:1 <b>berger</b> 1254:8 <b>best</b> 1268:11 1289:17 1299:5,8 1299:9 1300:18 1304:12 1310:12 1310:14 1371:15 1372:19,24 <b>bet</b> 1272:13 <b>better</b> 1300:13,20 1306:24 1331:4 1336:4 1340:15 1362:19 1380:14 <b>big</b> 1281:25 1297:12 1298:17 1300:12 1335:7 1339:17 <b>bigger</b> 1297:6 <b>bill</b> 1285:15 1290:8	1291:12 1292:17 1292:24 1304:16 1304:18,25 1305:7 1309:12 1329:18 1365:12 1368:2,12,23 <b>billing</b> 1255:9 <b>bills</b> 1297:9 <b>bit</b> 1259:24 1261:6 1273:8 1353:2 1358:23 <b>black</b> 1256:3 <b>blanked</b> 1380:16 <b>blew</b> 1311:20 <b>blow</b> 1301:11 1350:3 <b>boden</b> 1268:9 1282:22 1283:19 1287:22 1334:5 1334:23 1353:22 1354:7 1356:8,10 1356:21 1357:6 <b>body</b> 1357:1 <b>bonus</b> 1332:5,9,21 1333:2 <b>bonuses</b> 1332:13 1333:11 <b>boockvor</b> 1304:16 1304:25 1365:12 1368:2 <b>boston</b> 1353:24 <b>bother</b> 1320:15,21 <b>bottom</b> 1272:13 1349:3 1350:20 1376:2 1377:25 <b>bought</b> 1320:22 <b>bova</b> 1282:23 1284:25 1287:3,9 1287:13,23 1288:7,8 1313:2,3 <b>box</b> 1297:14 <b>boys</b> 1284:14 1285:7 <b>branch</b> 1368:11,11 1369:15,20 1370:1,2,19 <b>branches</b> 1290:3
<b>attempt</b> 1355:18 1357:23 1367:5 1370:25	<b>bag</b> 1349:1	<b>banker</b> 1288:9,18 1320:3 <b>bankers</b> 1294:23 1295:17 <b>banking</b> 1310:5 1311:21,22 1352:19 <b>banks</b> 1290:14 1340:10,13,13 1354:5 <b>banyon</b> 1317:17,17 1349:13,14,14,16 <b>bar</b> 1346:10,15,17 1346:20,23 1347:3 <b>barely</b> 1380:8 <b>barry</b> 1372:8 1376:8 1377:17 <b>bart</b> 1256:5 <b>barzee</b> 1254:21 <b>based</b> 1312:1 1367:8,21 1370:23 1371:13 1372:24 1374:25 1376:25 <b>basically</b> 1262:20 1341:21 <b>basis</b> 1270:5,8,11 1270:14 1271:3 <b>bate</b> 1350:10 1361:1 1365:6 <b>bates</b> 1319:20 1375:16 <b>bathroom</b> 1305:23 <b>battista</b> 1255:12 <b>beat</b> 1282:20	<b>attended</b> 1368:6 <b>attorneys</b> 1350:14 <b>audience</b> 1309:11 <b>audit</b> 1317:17 1340:24 1341:7 <b>audited</b> 1317:19 <b>august</b> 1342:10,21 1350:8,10 1359:5 1363:12 1373:13 1374:13,14,25 1375:14,23 <b>ausa</b> 1289:20 <b>authentic</b> 1379:4 <b>authenticate</b> 1378:21 1379:23 <b>authenticity</b> 1340:2 1341:20 <b>authorized</b> 1387:10 <b>aventura</b> 1273:22 1274:7,10 <b>avenue</b> 1252:22 <b>avoid</b> 1261:19 1293:25 1340:10	<b>balance</b> 1343:23 1360:16 1362:14 1362:19 1366:12 1366:15 1369:7,9 1369:13,14 1370:9,9 1372:16 1372:20 1373:3,4 1376:13 1379:17 1380:9 <b>balances</b> 1312:3 1343:18 1350:9 1350:15,24 1351:2,6,8 1352:19 1359:21 1361:4 1368:8 1371:24 1372:1 1372:15 <b>ball</b> 1331:9 <b>bank</b> 1253:15,21 1254:19,22 1277:11,15 1289:21,23 1290:1 1291:14 1292:20 1309:24 1311:15,17,24 1316:16 1317:22 1320:20 1321:10 1321:13,16 1323:12 1328:17 1330:11,12,21 1339:5,12,16,17 1340:5 1342:11 1342:11,25 1343:16 1344:14 1344:17,21,24 1348:11,13,13,15 1353:10,15
<b>attendant</b> 1304:20 1304:25				
<b>attempting</b> 1317:23 1370:21				
<b>attend</b> 1368:5,9 1375:5				
<b>attended</b> 1304:20 1304:25				
<b>attended</b> 1368:6				
<b>attorneys</b> 1350:14				
<b>audience</b> 1309:11				
<b>audit</b> 1317:17 1340:24 1341:7				
<b>audited</b> 1317:19				
<b>august</b> 1342:10,21 1350:8,10 1359:5 1363:12 1373:13 1374:13,14,25 1375:14,23				
<b>ausa</b> 1289:20				
<b>authentic</b> 1379:4				
<b>authenticate</b> 1378:21 1379:23				
<b>authenticity</b> 1340:2 1341:20				
<b>authorized</b> 1387:10				
<b>aventura</b> 1273:22 1274:7,10				
<b>avenue</b> 1252:22				
<b>avoid</b> 1261:19 1293:25 1340:10				
<b>B</b>				
<b>b</b> 1254:16				
<b>back</b> 1260:15 1267:14 1283:21 1292:16 1293:4 1302:25 1303:5,6 1303:22 1304:23 1305:3,5,9,11,14 1305:16,18				

1290:13,16	<b>businesses</b> 1325:21 1327:2	1324:14 1325:14	1292:11,12,13,19	<b>charitable</b> 1253:19
<b>break</b> 1281:10	<b>businessmen</b> 1294:24 1295:19	1329:22 1330:9	1293:7,9,10,10,20	<b>charity</b> 1278:6,11
1305:24,25	<b>buying</b> 1281:9	1331:5 1347:4	1293:22,23	<b>charles</b> 1254:8
1306:1 1331:19		1362:23 1363:5	1296:22 1297:20	<b>chartered</b> 1304:21
1332:20 1336:9	<b>C</b>	1363:19 1368:16	1298:3,8,19	<b>check</b> 1265:4
1358:19,20	<b>c</b> 1255:11 1355:11	1374:7 1377:5	1299:11,16,24	1278:18 1290:9
<b>bribes</b> 1298:3	1357:16 1387:1,1	1378:9	1300:15 1302:3	1304:4 1332:18
<b>bribing</b> 1279:20	<b>cabello</b> 1268:6	<b>capital</b> 1253:22	1304:7 1318:17	<b>checking</b> 1303:21
<b>bring</b> 1288:5	<b>cace</b> 1253:9	1256:2 1287:15	1318:19,20	<b>checks</b> 1290:10
1360:20 1374:9	<b>calendar</b> 1267:18	1288:1 1351:14	1332:13,15,18	1340:4,4
1377:15	1267:20,22,25	<b>capitol</b> 1287:15	<b>caught</b> 1284:5,8	<b>chief</b> 1306:20,20
<b>brings</b> 1361:23	1268:23 1269:1,7	<b>caputi</b> 1305:1,2,5,5	<b>cause</b> 1364:20	<b>children</b> 1285:23
<b>brock</b> 1290:8	1269:10 1270:5,6	<b>card</b> 1273:23	<b>caused</b> 1301:6,23	<b>christopher</b> 1255:1
1291:12 1292:17	1271:7	<b>care</b> 1266:5 1298:7	1306:8,12	<b>chuck</b> 1306:14,19
1292:24 1309:12	<b>calendars</b> 1269:19	1308:23 1309:3	1344:13	<b>chunks</b> 1293:6
1329:18 1368:12	<b>call</b> 1269:14	1316:3,5,6	<b>cell</b> 1312:20,21,24	<b>cigars</b> 1287:14
1368:18,23	1274:15 1283:7	1320:17 1361:17	1312:25 1313:22	<b>cimo</b> 1255:11
1369:6,8 1370:10	1283:24,25	<b>cared</b> 1316:2	1314:1,7,9	<b>circuit</b> 1252:1,2
<b>brother</b> 1263:3	1284:3 1285:11	<b>caretsky</b> 1255:7,10	1384:11 1386:6	1253:1,1
<b>brought</b> 1297:18	1290:15 1313:8	1329:7 1359:9,16	<b>centurion</b> 1253:17	<b>circumstance</b>
1334:14	1313:21,21	1359:19 1361:13	1254:11 1256:13	1292:9 1293:14
<b>broward</b> 1252:2	1318:14 1352:9	1362:5,7 1363:3	<b>certain</b> 1261:15,17	1329:20 1369:17
1253:2 1320:24	1372:14,25	1364:17 1365:8,9	1264:16 1283:16	<b>circumstances</b>
1387:5	1373:4,6 1376:6	1366:24 1370:8	1283:17 1285:6,8	1312:13 1313:4
<b>bsa</b> 1272:7 1306:18	1384:4,8,9	1371:8	1293:11,22	1318:16 1323:7
1307:11,15,15,17	<b>called</b> 1274:13	<b>carol</b> 1253:4	1310:21 1318:7	1344:12 1356:1
1307:21 1317:22	1313:6 1329:20	1255:20 1301:10	1322:10 1324:13	<b>claim</b> 1279:22
<b>buddies</b> 1280:12	1353:4,6,18	1301:25	1325:23 1326:1	<b>claiming</b> 1280:18
<b>build</b> 1358:15	1384:4,6	<b>carrying</b> 1297:20	1329:22 1334:17	1297:22 1321:19
<b>building</b> 1358:7	<b>calling</b> 1272:11	<b>cars</b> 1313:1	1334:22 1351:22	<b>clarify</b> 1342:9
<b>bulk</b> 1351:4	1280:11 1313:8	<b>case</b> 1252:3 1253:2	1362:24 1375:4	<b>classification</b>
<b>bunch</b> 1267:14	1313:25 1377:13	1253:9,13,15,17	1377:21 1386:7	1336:3
1283:5 1286:23	<b>calls</b> 1313:10	1253:19,21,22,24	<b>certainly</b> 1259:19	<b>classifying</b> 1336:4
1344:24 1359:1	1314:10,14	1263:11 1347:1	1303:11 1321:7	<b>clean</b> 1365:14
<b>business</b> 1264:8	<b>camera</b> 1328:17	1352:3 1372:12	1330:2	<b>clear</b> 1260:23
1267:17 1272:19	<b>campaign</b> 1261:19	1380:5 1385:4,9	<b>certify</b> 1387:9	1264:11 1266:25
1273:23 1277:8	<b>cancel</b> 1316:22	1385:14	<b>cetera</b> 1345:15	1275:15 1278:2
1281:22 1283:21	<b>canoodling</b> 1345:7	<b>cases</b> 1261:17	<b>chain</b> 1319:18	1288:10 1296:15
1286:4 1294:24	<b>cant</b> 1265:24	1296:3 1347:8	1345:13,15	1318:15 1324:12
1295:21 1305:6	1266:18,21	<b>casey</b> 1256:2	1349:8 1350:9	1326:10 1336:8
1321:10,13,15	1273:1 1274:19	<b>cash</b> 1273:18	1367:3 1374:12	1343:7 1348:11
1325:19,23,24	1274:23 1276:21	1275:1 1279:14	1375:13 1381:1	1348:13 1370:20
1326:23,23	1278:2 1287:19	1279:16,22	1382:8 1383:7	1372:14 1380:11
1339:17 1342:22	1296:13 1297:25	1280:3 1288:20	1384:20	<b>clearly</b> 1302:2
1352:10 1357:8	1300:13 1301:12	1289:8,15,21	<b>changed</b> 1268:2,23	1359:12 1368:1
1361:5,14		1290:9,14	1269:2 1366:15	1382:6
1377:22		1291:21 1292:10	<b>chapter</b> 1254:9	<b>clicks</b> 1285:5

<b>client</b> 1268:20 1289:12 1292:9 1377:20 1378:6	<b>communicate</b> 1363:16	<b>confirmed</b> 1333:6 1372:16	<b>conveyance</b> 1343:12	<b>cotzen</b> 1254:24,25
<b>clients</b> 1265:19 1292:7,11,12,18 1293:11 1294:1 1337:8 1348:14 1359:20 1361:4	<b>communication</b> 1386:8	<b>confuse</b> 1366:10	<b>copied</b> 1304:3 1320:13 1337:16 1357:14 1358:16	<b>couldnt</b> 1271:23 1272:5 1319:5 1337:11 1356:1,5 1380:24
<b>close</b> 1304:9	<b>community</b> 1320:24	<b>confused</b> 1263:19	<b>copies</b> 1270:6	<b>counsel</b> 1365:4
<b>closing</b> 1301:11	<b>companies</b> 1274:17 1274:25	<b>connection</b> 1263:9 1263:11	<b>copilot</b> 1304:19,20 1304:24	<b>count</b> 1298:13
<b>club</b> 1280:8,9,15,19 1280:21 1282:14	<b>company</b> 1255:15 1261:11,17 1274:4,20 1353:4 1353:6	<b>conrad</b> 1254:3	<b>copy</b> 1275:13 1277:6,23 1380:14	<b>country</b> 1320:11
<b>clubs</b> 1280:11,15 1281:2	<b>compensated</b> 1336:17	<b>consider</b> 1322:11	<b>coquina</b> 1368:20 1369:1 1372:3 1373:9 1374:23	<b>county</b> 1252:2 1253:2 1320:24 1387:5
<b>cochran</b> 1255:9	<b>compensation</b> 1334:15	<b>considered</b> 1312:2 1320:22,23 1321:2,4	<b>corporate</b> 1334:9	<b>course</b> 1285:9 1296:11 1313:17
<b>cockamamie</b> 1352:9,9	<b>complete</b> 1271:2	<b>consistency</b> 1271:20	<b>correct</b> 1259:8,18 1260:16 1261:2 1264:25 1266:23 1267:8,19,23 1268:2 1269:3 1271:5 1272:25 1273:1 1274:21 1274:22 1276:9 1276:24 1277:2 1279:15,23 1280:1 1282:25 1291:6,12 1299:6 1299:7,8,23 1302:6,12,17,23 1302:24 1303:2 1306:24 1307:2 1308:3,17 1309:21 1311:2,6 1312:16 1313:6 1314:7 1315:1 1320:25 1321:3 1321:16 1323:25 1325:8 1326:23 1326:25 1327:3,8 1328:8 1329:16 1330:14,18 1338:23 1343:5 1352:5,19 1366:21 1377:3	<b>couple</b> 1270:22 1282:14 1283:23
<b>coconspirator</b> 1358:24	<b>compensation</b> 1334:15	<b>consistent</b> 1270:4	<b>cover</b> 1318:5	<b>coupled</b> 1301:24
<b>coconspirators</b> 1268:21 1371:9	<b>complete</b> 1271:2 1272:25 1377:5 1378:14 1387:12	<b>conspiracy</b> 1369:2 1369:8 1378:8,13	<b>covered</b> 1294:10 1329:12	<b>course</b> 1285:9 1296:11 1313:17
<b>cohn</b> 1381:17	<b>completely</b> 1263:17 1334:18	<b>constantly</b> 1344:17	<b>covering</b> 1320:4	<b>court</b> 1252:1 1253:1,10 1324:18,19 1328:13,15 1335:14
<b>columbia</b> 1255:25	<b>compliance</b> 1306:20,21,23 1307:2,4,9,11,17	<b>constitute</b> 1330:1	<b>craig</b> 1255:9	<b>crashing</b> 1301:8
<b>combination</b> 1303:12 1321:6	<b>compliant</b> 1307:8	<b>constraints</b> 1376:25	<b>crashy</b> 1352:9	<b>create</b> 1264:16,20 1264:20 1273:12 1273:17 1285:9 1312:12 1314:9 1315:4 1340:5 1344:19 1355:5
<b>come</b> 1260:17 1271:19 1283:21 1287:5 1298:5 1305:5,11,14,16 1305:18 1321:11 1321:17 1348:20 1362:7	<b>complimenting</b> 1277:20	<b>contact</b> 1288:10 1364:1	<b>created</b> 1267:7,14 1272:2 1294:14 1306:22 1320:23 1343:24 1366:16 1379:18	<b>creating</b> 1345:13
<b>comes</b> 1324:24	<b>composite</b> 1257:10 1269:17 1350:7	<b>contacted</b> 1291:14 1302:21 1352:6 1364:24	<b>credit</b> 1303:18 1349:23 1353:11 1353:18 1354:3 1354:20,23 1356:3,25 1357:1 1357:3,3,7,11,15	<b>create</b> 1264:16,20 1264:20 1273:12 1273:17 1285:9 1312:12 1314:9 1315:4 1340:5 1344:19 1355:5
<b>comfortable</b> 1259:11	<b>computer</b> 1311:7	<b>content</b> 1345:20 1375:6	<b>correctly</b> 1362:2	<b>creates</b> 1274:25
<b>coming</b> 1272:7,8,8 1301:21	<b>computerized</b> 1313:19	<b>contents</b> 1364:19 1368:13 1375:11	<b>corruption</b> 1294:22 1295:13	<b>creating</b> 1345:13
<b>comments</b> 1306:4	<b>conceal</b> 1284:2	<b>context</b> 1347:5		<b>credit</b> 1303:18 1349:23 1353:11 1353:18 1354:3 1354:20,23 1356:3,25 1357:1 1357:3,3,7,11,15
<b>commerce</b> 1310:19 1310:25 1311:1 1339:5,12	<b>concern</b> 1308:22 1309:4 1315:10 1375:4	<b>contexts</b> 1301:5		
<b>committed</b> 1295:2	<b>concerned</b> 1308:19 1308:23,24,24 1315:7	<b>continue</b> 1346:10 1346:24 1358:12		
<b>committee</b> 1254:14	<b>concerns</b> 1337:4	<b>continued</b> 1258:1		
<b>committing</b> 1261:4	<b>concocted</b> 1344:23	<b>contracts</b> 1261:11 1261:19		
	<b>condo</b> 1283:18	<b>contribution</b> 1261:19		
	<b>conducted</b> 1287:17	<b>control</b> 1326:15,15		
	<b>conducting</b> 1294:3 1322:6	<b>conventions</b> 1282:1		
	<b>confirm</b> 1372:15	<b>conversation</b> 1296:13 1312:5 1360:6,25 1363:3 1363:4 1364:18 1372:2 1377:3		
		<b>conversations</b> 1312:6 1344:16		

1357:24 1358:2,8 1358:10 <b>creditors</b> 1254:14 <b>crime</b> 1261:4 1292:4,5,18 1326:3,5 1327:5,7 1327:9,10,15,16 <b>crimes</b> 1294:13,19 1295:1,1 <b>criminal</b> 1336:1 1367:7 <b>cue</b> 1331:9 <b>cusick</b> 1256:2 <b>cut</b> 1379:19 <b>cutoff</b> 1320:17	1258:3,4,5,6,7,8,9 1258:10,11,12,13 1258:14,15 1309:12,21 1319:21 1339:5 1339:23 1340:21 1341:16 1345:7 1346:2 1349:1 1351:13 1375:14 1377:25 1382:9 1387:14 <b>dates</b> 1254:21 1287:2 <b>david</b> 1255:11 1268:9 1282:22 1287:22 1353:22 1356:10 <b>day</b> 1252:11 1269:11,12 1270:9,9,9,16 1271:8 1287:6 1289:10 1293:6 1319:3,5 1340:23 1354:17 1365:10 1387:14 <b>days</b> 1296:11 1367:10,21 1371:6 1379:16 <b>daytoday</b> 1268:1 1270:5 <b>deadline</b> 1303:7,23 <b>deal</b> 1301:13 1335:1 1342:16 1377:14 <b>dealings</b> 1312:14 <b>deals</b> 1333:22 1337:22 <b>dealt</b> 1299:1 1326:13 1356:25 <b>deb</b> 1267:21 1292:23 1355:4 <b>debra</b> 1262:21,25 1263:7 1268:5 1269:5 1272:12 1321:23 1355:11 1357:14 1358:14 1368:3	<b>december</b> 1252:14 1344:6 1387:14 <b>decide</b> 1268:20 1336:2 <b>decided</b> 1301:14 1345:1 <b>declare</b> 1311:25 <b>deerfield</b> 1368:11 <b>default</b> 1301:17 1349:20 <b>defendants</b> 1252:8 1253:8 1269:17 1275:20 1309:10 1319:18 <b>defense</b> 1314:17 <b>definitely</b> 1283:25 1303:13 1381:13 1382:3 <b>definition</b> 1311:16 1312:11 <b>definitions</b> 1311:15 1311:18 <b>defrauding</b> 1353:15 <b>delayed</b> 1303:14,14 <b>deleted</b> 1364:13,13 1364:14 <b>deliver</b> 1288:3 1296:22 <b>delivered</b> 1360:3 <b>delivery</b> 1343:3 <b>demanding</b> 1354:2 <b>denied</b> 1365:5 <b>depended</b> 1288:14 1289:8,9 <b>depends</b> 1281:13 1281:24 <b>deponent</b> 1378:4 <b>deposit</b> 1358:6 <b>depositing</b> 1292:14 <b>deposition</b> 1252:12 1372:9 <b>depositions</b> 1372:4 <b>described</b> 1314:21 <b>description</b> 1377:2 <b>deserved</b> 1260:5 1349:24	<b>detailed</b> 1371:19 <b>details</b> 1356:5 1379:25 <b>determination</b> 1336:19 <b>determine</b> 1313:5 <b>determining</b> 1335:21 <b>deutsch</b> 1255:19,20 <b>diaz</b> 1255:2 <b>didnt</b> 1260:15,21 1261:21 1262:1 1263:8 1264:8 1265:16 1269:9 1269:12 1271:8 1271:12 1272:3 1273:17,19 1275:6 1277:4,10 1277:15 1280:21 1283:9,23 1288:14 1290:14 1294:14 1295:23 1296:7,8,9,11,14 1302:11 1305:3,5 1306:7 1308:4 1312:22 1314:25 1315:12 1316:3 1318:24 1322:12 1323:12,21 1324:21 1326:11 1330:2 1342:10 1343:1 1348:16 1350:3 1353:3 1354:8 1356:20 1361:10 1367:22 1368:9 1369:14 1372:8,19,20,23 1381:19 <b>different</b> 1263:18 1272:1 1289:7,13 1289:14 1296:21 1296:23 1297:1 1298:3 1301:5 1311:18 1312:2 1313:11 1334:9 1334:10 1337:24 1344:18 1360:7	1369:9 <b>difficult</b> 1266:13 1279:6 1313:5 <b>difficulty</b> 1364:17 <b>diligence</b> 1344:22 <b>dinner</b> 1267:2 1284:24 <b>direct</b> 1257:4,5 1259:1 1331:20 1342:3 <b>directed</b> 1317:21 <b>directly</b> 1351:24 1353:9 1370:16 1370:16 <b>discala</b> 1337:19,21 1381:3,12,15 1382:9 1383:3 <b>discovered</b> 1315:23 <b>discuss</b> 1377:11,12 <b>discussed</b> 1303:19 <b>discussing</b> 1350:2 <b>discussion</b> 1293:18 1340:8 1376:1 <b>discussions</b> 1364:1 <b>disposal</b> 1328:7 <b>distributed</b> 1380:7 <b>district</b> 1253:10,11 <b>diverge</b> 1281:5 <b>division</b> 1253:11 <b>document</b> 1270:2 1271:4 1275:12 1275:21 1277:25 1321:20 1338:5 1338:17 1342:11 1343:1,24 1345:13,15 1351:5 1355:6,18 1356:9 1357:16 1380:23 <b>documented</b> 1333:9 <b>documents</b> 1269:21 1279:11 1288:6 1310:7 1316:16 1328:7 1337:25 1338:3 1340:25 1341:1 1342:16
<b>D</b>				
<b>d</b> 1257:1 1307:1 1308:17 1309:23 1310:5,9,17,25 1311:1 1312:9 1314:13 1316:16 1355:11 1361:24 1369:12 1385:5,9 <b>daily</b> 1264:19 1268:24 1270:8 1270:11,14 1271:3 1272:19 <b>damson</b> 1316:18 1323:10 1368:7 1374:12 1375:1 1376:8 1377:17 <b>damsons</b> 1372:9 <b>dan</b> 1255:6,7 <b>data</b> 1302:18 <b>date</b> 1252:14 1310:16,17 1342:13,13,14,25 1343:5,5,7,10,10 1343:21 1359:5 1359:12 1363:17 1363:17 1364:2 <b>dated</b> 1257:10,11 1257:12,13,14,15 1257:16,17,18,19 1257:20,21,22,23 1257:24,25				

1347:12 1351:7	1290:5,11,19,21	<b>doug</b> 1350:25	1258:11,12,13,14	1333:16,23
1351:22 1355:5	1291:16 1293:4	<b>downstairs</b> 1288:6	1258:15 1263:3	1340:24 1344:24
1359:2 1367:3,16	1300:3,4,22	<b>dozen</b> 1265:18,18	1269:18 1271:10	1345:15 1346:25
1368:14,19	1303:6 1304:11	1287:3,9 1299:20	1271:12,16	1349:8 1350:7
1370:4,7,11,13	1305:22 1306:15	1299:21 1300:5,5	1275:4,25 1276:5	1356:9 1363:7,8
1378:16	1307:3,4 1308:7	1300:19	1278:4,5,12	1363:11,13
<b>doesnt</b> 1271:4	1308:12,13,14	<b>draft</b> 1380:13	1279:11 1293:3	1364:5,6,7,9,10
1277:8 1278:6,6,8	1309:7,25 1310:2	<b>drafted</b> 1382:6	1302:21 1304:2	1364:15 1373:7
1278:22 1303:9	1310:6,8,11,14,20	<b>drilling</b> 1253:24	1309:10,21	1373:11,24
1320:12 1328:5	1310:21 1312:6	<b>drinking</b> 1287:14	1311:4 1319:1,10	1374:3,8 1375:10
1347:3 1357:3	1313:7,12,16,24	<b>drinks</b> 1288:8	1319:13,18,19	1377:6 1380:24
1376:12,14	1314:5,12	<b>driver</b> 1274:9	1320:5,12,15	1382:15,17
1377:4	1318:11 1319:11	<b>drop</b> 1272:5	1329:24 1330:4	<b>emess</b> 1256:2
<b>doing</b> 1259:20	1319:12 1320:4,9	<b>dropped</b> 1271:24	1331:13 1333:6	<b>employees</b> 1368:14
1261:7,8 1267:16	1321:6,24	1272:21	1338:10 1339:4,8	<b>enclosing</b> 1360:1
1267:16 1271:2,5	1322:14,24	<b>dropping</b> 1271:22	1339:11,22,25	<b>encourage</b> 1332:10
1289:8,24 1296:4	1326:6 1329:1,8	<b>due</b> 1344:22	1340:20 1341:4	<b>ended</b> 1358:7
1299:13 1311:23	1329:22,25		1341:15,18	<b>enforcement</b>
1314:23 1322:9	1330:19 1332:7,8	<b>E</b>	1344:5,9,13,15	1261:14 1270:25
1322:13 1323:13	1333:22,25	<b>e</b> 1252:15 1257:1	1345:6,9,13	1272:16 1294:23
1330:2 1333:5	1334:19 1335:2,4	1387:1,1	1346:1,8 1347:15	1295:15 1298:7
1337:23 1345:2	1336:15 1337:18	<b>earlier</b> 1332:1	1348:24 1349:5	<b>engaged</b> 1259:8
1357:5,8 1361:13	1337:23 1338:25	1348:1,11	1349:11,24	<b>entertain</b> 1282:2
1365:9 1368:24	1342:2,13	1350:13 1368:10	1350:1,7,18	<b>entertained</b>
<b>dollar</b> 1272:13	1348:17 1349:2	<b>early</b> 1362:21	1351:13,18,23	1265:23 1267:5
1320:8	1350:1 1351:19	<b>easiest</b> 1324:23	1355:10 1356:8	<b>entertaining</b>
<b>dollars</b> 1289:7,13	1352:8,11	<b>easily</b> 1298:2	1357:13 1364:6	1266:5
1320:18 1373:2	1353:12,13	1340:14	1364:25 1370:15	<b>entire</b> 1301:24
1374:17	1354:21 1356:21	<b>easy</b> 1333:4	1373:12,19	1316:17 1322:13
<b>dolphins</b> 1266:6	1358:1,18 1359:1	<b>edward</b> 1253:4	1374:12 1375:1,8	1346:13 1353:13
<b>domenick</b> 1282:13	1363:14,15,19,21	<b>effect</b> 1340:16	1375:13,14,22	<b>entities</b> 1334:10
<b>dominicis</b> 1268:6	1363:24 1364:4,5	1341:1	1376:15 1377:24	<b>entranceway</b>
<b>donna</b> 1256:12	1364:10,24	<b>either</b> 1259:15	1378:18 1380:25	1272:9
<b>dont</b> 1261:24	1366:5,7,10,22	1274:7,10	1381:3,16,20	<b>enumerate</b> 1325:14
1263:5 1264:9,18	1367:6,7,18	1278:25 1286:11	1382:2,3,8,20	1325:16,17
1265:3,10,11,13	1368:25 1369:19	1326:2 1335:25	1383:7,8,14,24	<b>enumerated</b>
1265:22 1266:7	1369:22 1370:1	1337:20 1353:23	1384:5,15,19	1326:21
1267:15 1269:6,7	1372:11,16,21	1386:10	1385:2 1386:3,9	<b>envelope</b> 1296:19
1270:2 1273:9	1373:1,3 1374:7	<b>electronically</b>	<b>emailed</b> 1337:16	1297:1,7,8 1360:4
1274:15 1277:22	1377:10,19	1330:12,13	1364:13	1361:25 1365:15
1278:18,19	1380:22 1382:3,5	<b>elses</b> 1354:16	<b>emails</b> 1278:15	1365:25 1368:19
1279:1,5,18,21	1383:1 1384:10	<b>email</b> 1257:10,11	1279:5 1292:21	1369:23
1280:20 1281:1,3	1385:22,24	1257:12,13,14,15	1292:22 1293:1,4	<b>envelopes</b> 1296:20
1282:15 1283:24	1386:9	1257:16,17,18,19	1319:3,12	1296:21,22,24
1284:17,25	<b>door</b> 1272:2	1257:20,21,22,23	1322:24 1324:25	1297:12 1368:13
1285:22,24	<b>doubt</b> 1340:1	1257:24,25	1326:6 1328:10	1370:10
1287:2,20 1289:6	1341:20	1258:3,4,5,6,7,8,9	1328:11,11,12,15	<b>eric</b> 1254:2

<b>escort</b> 1281:4,20 1282:5	1252:19 1257:2 1259:1 1331:20	<b>explaining</b> 1340:9	1352:23,25	<b>financials</b> 1317:13
<b>escorts</b> 1261:20 1280:22 1281:24 1282:4,7,9 1283:10,17	<b>example</b> 1264:23 1274:13 1289:2 1298:6 1318:23 1324:17 1334:17	<b>explanation</b> 1276:19 1323:16 1323:17	1359:24 1360:17 1362:4 1370:9,22 1379:24	<b>financing</b> 1294:18
<b>escrow</b> 1342:19	<b>examples</b> 1324:25	<b>exploding</b> 1301:25	<b>falsely</b> 1316:12	<b>find</b> 1274:16,23 1293:5 1311:17 1312:13 1333:4
<b>esquire</b> 1254:2,2,3 1254:6,8,11,13,16 1254:16,18,21,21 1254:24,24 1255:1,4,6,9,11 1255:14,16,17,19 1255:22,24 1256:2,3,5,8,10 1256:12	<b>excellent</b> 1348:2	<b>expose</b> 1315:9	1352:25	<b>finders</b> 1334:24
<b>essence</b> 1359:23	<b>excess</b> 1298:2	<b>express</b> 1273:23	<b>falsify</b> 1338:20	<b>fine</b> 1287:1
<b>essentially</b> 1270:3 1272:2 1301:22 1305:20 1306:22 1308:19 1314:20 1314:23 1330:11 1350:15	<b>exchange</b> 1333:1	<b>extent</b> 1315:22,24 1360:5	1355:18 1357:25	<b>finger</b> 1337:11
<b>estimate</b> 1304:12 1310:13,14	<b>exculpate</b> 1381:18	<b>extortion</b> 1294:20 1295:9	<b>familiar</b> 1276:4 1310:16 1319:10	<b>finish</b> 1261:22,22 1277:13 1316:25 1324:1 1367:13 1376:18
<b>et</b> 1252:4,7 1253:7 1253:13,13,17,23 1253:24 1345:15	<b>exculpatory</b> 1381:16	<b>extra</b> 1333:8 1334:2,15 1337:22	<b>families</b> 1316:9	<b>fire</b> 1256:4
<b>evaluate</b> 1347:7	<b>excuse</b> 1302:15 1315:10 1321:24	<b>eyes</b> 1331:5	<b>family</b> 1285:19,22 1285:25	<b>firm</b> 1267:18 1269:13 1281:21 1283:17 1318:2 1342:18,19 1347:10 1354:10 1358:15
<b>evans</b> 1256:12	<b>exhaustive</b> 1333:14 1333:15	<b>F</b>	<b>far</b> 1292:17 1307:2 1312:15 1330:16 1335:3	<b>firms</b> 1282:24 1325:19 1326:22
<b>evening</b> 1303:21	<b>exhibit</b> 1269:18,24 1275:17,21,24 1309:8,10,16 1314:17 1319:14 1338:7 1339:1,19 1340:17 1341:12 1344:2 1345:3,23 1348:5 1350:4 1351:10 1355:14 1356:16,23 1357:18 1373:16 1374:19 1375:19 1378:2,23 1379:3 1379:3,8 1380:2 1381:6,23 1382:11 1383:10 1383:21 1384:21	<b>f</b> 1387:1	<b>farse</b> 1346:11,12,15 1346:18,24 1347:5	<b>first</b> 1271:9 1302:16 1303:2,8 1306:11 1310:24 1311:5,9 1315:7 1316:22 1317:2 1319:9,19 1328:21 1332:20 1335:15 1336:13 1338:14 1340:23 1342:14,15,21 1343:10,10,14,21 1343:22 1346:3 1349:4,7 1350:8 1351:6 1353:4,6 1353:19 1354:20 1354:25 1359:9 1361:12 1362:5 1362:14,22 1363:9,17 1364:2 1364:3,25 1366:25 1372:14 1382:15,15,19,21 1382:21
<b>event</b> 1290:22 1291:5,17,24 1292:2 1301:6,10 1301:12,23 1320:7 1370:17	<b>exhibits</b> 1257:8 1258:1,2 1356:24	<b>fact</b> 1263:21 1266:11 1269:4 1276:7 1299:2 1302:20 1303:10 1316:11,16,18 1322:2 1323:6,10 1344:16 1346:20 1348:15 1357:10 1358:6 1368:1 1371:13 1372:23 1378:11	<b>fashion</b> 1262:13	<b>five</b> 1293:2 1296:11
<b>events</b> 1291:17,18 1291:20,24	<b>existed</b> 1370:13	<b>facts</b> 1273:10 1355:7 1367:15	<b>fast</b> 1290:13	
<b>eventually</b> 1334:20 1344:18	<b>existence</b> 1370:11	<b>factual</b> 1367:14	<b>faster</b> 1273:8	
<b>everybody</b> 1326:13 1376:19	<b>expansion</b> 1358:12	<b>factually</b> 1280:1	<b>fault</b> 1303:14	
<b>evidence</b> 1369:20	<b>expect</b> 1260:15	<b>fair</b> 1260:20 1262:5 1286:7,9 1306:9 1306:10 1325:15 1329:19 1343:13	<b>federal</b> 1255:15 1272:17	
<b>exact</b> 1306:6 1347:5 1364:19	<b>experience</b> 1316:10	<b>fairly</b> 1282:5 1347:19	<b>fee</b> 1334:24	
<b>exactly</b> 1321:6	<b>expertise</b> 1357:6	<b>fake</b> 1359:10 1369:14	<b>feel</b> 1259:11 1288:16,17	
<b>examination</b>	<b>explain</b> 1273:7 1355:6 1385:14	<b>false</b> 1317:13,14,14 1317:16,17,19 1318:2 1343:23 1350:16 1351:6	<b>feeling</b> 1263:21	
	<b>explained</b> 1311:24 1324:1,14 1359:20		<b>fees</b> 1318:1	
			<b>feet</b> 1347:21,25	
			<b>feis</b> 1268:6	
			<b>fell</b> 1283:22 1289:9	
			<b>felt</b> 1315:3	
			<b>fepict</b> 1256:10	
			<b>fidelity</b> 1253:19	
			<b>fifth</b> 1286:18	
			<b>figure</b> 1269:14 1297:10 1327:15 1382:25 1383:4	
			<b>figures</b> 1327:5,7,9 1327:10	
			<b>figuring</b> 1348:17	
			<b>filings</b> 1328:13,15	
			<b>film</b> 1368:18	
			<b>financial</b> 1317:20 1318:5 1338:20	

1298:9,10,11	<b>found</b> 1263:22	1378:10 1383:6	<b>gain</b> 1317:18	<b>girls</b> 1283:23
1304:14 1358:18	1311:14	1384:18	<b>game</b> 1265:8,15,20	<b>give</b> 1273:15
1378:17	<b>four</b> 1296:11	<b>franks</b> 1315:14	1265:25 1266:2,6	1277:5 1279:16
<b>fl</b> 1252:15	1327:24,25	<b>fraud</b> 1317:8,10	1266:17,18,19,21	1280:2 1289:19
<b>flag</b> 1308:25	1367:21 1371:5	1321:5 1322:6,10	1336:6	1292:10 1294:1
1315:2 1374:1,22	1376:22 1378:17	1337:5 1353:10	<b>games</b> 1266:8	1297:3 1298:9,9
<b>flat</b> 1365:13	<b>fourth</b> 1252:15	1353:12,13,14	<b>gang</b> 1264:6	1298:10,11
<b>fled</b> 1302:5 1319:6	1286:18	1358:4 1359:23	<b>gathering</b> 1292:3	1300:16 1322:12
1386:8	<b>fp</b> 1350:11	1362:17 1379:18	<b>gears</b> 1353:2	1324:21,25,25
<b>flee</b> 1301:23	<b>frame</b> 1362:24	1380:18,19	1358:22	1326:11 1332:6
<b>fleeing</b> 1305:11,14	1382:4	<b>fraudulent</b> 1353:15	<b>gelber</b> 1255:6,7	1333:11 1337:21
1305:16,18	<b>frank</b> 1255:5	1355:4 1360:17	<b>gelbers</b> 1282:20	1338:3,13
<b>flew</b> 1265:4	1258:10 1264:15	1361:8 1380:23	<b>general</b> 1281:20	1340:12 1341:17
<b>flight</b> 1304:20,25	1265:2,14,21	<b>fred</b> 1276:10	1294:10 1301:9	1343:1 1345:1
<b>flinch</b> 1306:7	1266:1,6,10	<b>freds</b> 1278:13	1311:21 1317:6	1346:9 1348:16
<b>flipping</b> 1270:12	1270:10 1272:14	<b>frequency</b> 1344:21	<b>generalities</b>	1349:6,23 1351:2
<b>floor</b> 1265:15,16,17	1273:24 1275:4	1363:25	1289:19	1353:3 1362:4
<b>flores</b> 1254:21	1275:25 1276:7	<b>friday</b> 1252:14	<b>generally</b> 1290:14	1367:8,16,17
<b>florida</b> 1252:2,23	1276:18 1280:25	1309:12	1294:13 1332:9	1371:2,15
1253:2,11	1281:1 1284:12	<b>friend</b> 1261:5	<b>genovese</b> 1254:16	1376:10 1384:19
1274:17 1387:4,9	1285:16,18	<b>friends</b> 1265:19	1255:12	<b>given</b> 1342:22
<b>fly</b> 1265:2	1286:11,15	1272:20 1281:17	<b>gentleman</b> 1262:19	1348:14 1366:13
<b>flying</b> 1264:23	1287:12 1288:16	1281:21 1283:16	1263:1 1264:4	1368:13
1265:3	1296:19 1297:22	1284:3 1293:11	<b>gentlemen</b> 1326:1	<b>gives</b> 1375:2
<b>focus</b> 1358:23	1300:24 1302:11	1293:23 1294:2	<b>gentlemens</b> 1280:8	<b>giving</b> 1264:9
<b>focused</b> 1266:10	1302:13,16,20	<b>front</b> 1287:13	1280:11,14	1278:13,16
1354:7	1303:16,22	1369:24 1371:18	<b>george</b> 1255:17	1281:19 1293:23
<b>fold</b> 1365:13	1307:1,10,14,21	<b>fulfill</b> 1325:7,9	1341:16 1349:12	1298:14 1299:5
<b>folded</b> 1365:12,14	1308:7,17,20,23	<b>fully</b> 1352:20	1375:14 1380:25	1299:24 1300:7
<b>followed</b> 1304:5	1309:3 1312:4,9	<b>functions</b> 1260:18	1381:20	1317:15 1324:25
<b>following</b> 1309:11	1312:14,19	1282:1	<b>getting</b> 1261:11	1334:17,22
<b>food</b> 1347:19	1313:6 1315:5,6	<b>fund</b> 1253:19	1278:17 1292:23	1336:6 1338:2,16
<b>fooled</b> 1316:14	1315:12,21,24,25	1328:1 1349:22	1300:8,22	1348:2 1350:15
<b>football</b> 1265:8	1318:22 1319:20	1349:23 1351:15	1303:22 1318:8	1351:6 1373:3,4
<b>footsies</b> 1339:12	1320:13,14	<b>funding</b> 1252:4	1335:2,5 1344:17	<b>glass</b> 1282:14
<b>force</b> 1324:14	1322:2 1323:12	1375:23	1366:2	<b>go</b> 1264:19 1266:2
<b>foregoing</b> 1387:11	1327:10,14	<b>funds</b> 1254:11	<b>gibraltar</b> 1253:15	1273:8 1277:14
<b>forged</b> 1355:21	1329:20 1330:7	1317:18 1325:21	1254:22	1278:12 1280:14
1360:17 1368:14	1330:16,23	1330:5 1341:22	<b>gift</b> 1253:19	1280:16,17
<b>forgot</b> 1269:15	1338:10 1339:4	1343:3,12	1275:10	1283:6,20 1288:5
<b>form</b> 1302:12,17	1339:22 1340:20	1349:15	<b>gibraltar</b> 1306:9	1289:2 1290:5,8
1324:8 1357:15	1341:16 1343:8	<b>further</b> 1257:5	1306:12,23	1290:11,12,16
1361:19	1344:5,11 1346:1	1331:20	1307:23 1308:6	1293:9 1297:11
<b>format</b> 1352:14	1350:8 1356:10	<b>future</b> 1335:23	1308:10,11,12	1301:14 1303:1,8
<b>fort</b> 1252:23	1357:14 1358:11	_____	1310:3,4 1317:22	1303:23 1305:3
1253:11	1359:11,12,14	<b>G</b>	1342:11	1313:20 1318:6
<b>forwarded</b> 1320:14	1377:24 1378:6	<b>g</b> 1255:1	<b>girl</b> 1283:20	1324:2 1330:11

1331:16 1333:18	1374:13 1375:3	<b>gruverman</b> 1261:5	1301:13 1311:7	<b>heres</b> 1323:2
1335:18 1336:18	1376:23,25	<b>guess</b> 1283:24,25	<b>happening</b> 1358:8	1333:6 1334:16
1337:25 1344:22	1377:22,23	1284:9 1299:5,8	<b>happy</b> 1310:8	1364:4 1365:7
1346:4 1350:18	1378:16,19,20	1304:5 1310:8,11	1333:17	<b>hes</b> 1272:7,8,8,9
1353:5 1356:20	1381:1 1382:14	1310:20 1314:20	<b>hard</b> 1300:3	1276:2 1278:16
1361:10 1369:6	1382:24 1383:3,7	1347:19 1363:1,6	<b>harmed</b> 1367:6,8	1322:2,5 1328:23
1373:24 1384:1	1384:24	1363:22 1364:4	<b>harris</b> 1270:15	1339:15 1345:2
1384:12	<b>gold</b> 1280:16	1364:20,22	1272:7,15 1281:4	1351:8 1378:6
<b>goal</b> 1326:14	<b>goldberg</b> 1254:13	1367:4,6,13,13,18	1282:13 1287:13	1384:8
<b>going</b> 1263:2	<b>goldstein</b> 1256:12	1370:24 1371:3	1287:23 1307:9	<b>hey</b> 1367:14
1268:15,20	<b>good</b> 1266:5	1371:10,13,15	1308:12 1371:8	<b>hidden</b> 1312:17
1269:15,16	1305:23 1323:18	1376:23 1377:1	<b>harvey</b> 1254:11	1334:18,21
1272:7 1273:3	1323:20 1331:22	<b>guessed</b> 1367:11	<b>hate</b> 1320:15	<b>hide</b> 1325:2
1275:15 1280:15	1331:24 1347:21	1371:15	<b>hated</b> 1320:21	1369:19
1281:1 1282:21	1347:24	<b>guesses</b> 1367:8	<b>havent</b> 1279:13	<b>high</b> 1306:7
1284:12,22	<b>gotten</b> 1311:6	1371:11,12,16	<b>head</b> 1263:6	<b>higher</b> 1349:23
1285:16 1286:11	1316:8	<b>guessing</b> 1338:6	1265:22 1319:11	<b>highest</b> 1289:4
1287:11 1291:24	<b>government</b> 1256:8	1367:12,19,23	1348:18 1377:19	<b>hofrichter</b> 1255:14
1293:12 1297:19	1265:6 1291:7	1371:5	<b>header</b> 1348:25	1255:14
1301:11,19	1328:22	<b>guido</b> 1350:20,23	<b>heads</b> 1344:7	<b>hold</b> 1278:23
1302:3 1303:11	<b>governments</b>	<b>guy</b> 1264:9 1273:19	1345:1	1291:3 1338:15
1303:21 1304:16	1290:23	1298:10 1361:23	<b>headsup</b> 1338:16	<b>holding</b> 1341:22
1311:22 1315:9	<b>grab</b> 1298:16	<b>guys</b> 1270:23	<b>hear</b> 1335:12	<b>holds</b> 1331:1
1316:21 1318:1	<b>grabbing</b> 1298:19	1272:16	1337:18	<b>holly</b> 1254:18
1319:17 1326:16	<b>grahm</b> 1268:7		<b>heard</b> 1320:9,10	<b>home</b> 1262:25
1328:1,4 1330:17	<b>grand</b> 1298:9,9,10	<b>H</b>	1331:12 1337:10	1278:8 1279:7
1331:18 1336:11	1298:10,11	<b>h</b> 1254:16	1337:14,17,19	1312:21,24
1338:1,2 1344:17	<b>graziano</b> 1276:11	<b>habit</b> 1271:8	<b>heat</b> 1265:14,14,20	1313:13,18,23,25
1344:25 1346:2	1276:18 1277:1	1281:20	1266:8,17	1314:4
1348:19 1349:19	1278:5	<b>habits</b> 1282:5	<b>heavily</b> 1354:7	<b>hood</b> 1346:11
1350:10 1351:7	<b>grazianos</b> 1276:11	<b>half</b> 1265:18	<b>heck</b> 1357:5	<b>hook</b> 1284:25
1351:25 1352:13	<b>great</b> 1323:19	1287:3,9 1299:21	<b>hed</b> 1274:15	<b>hope</b> 1272:23
1353:2,25 1354:8	<b>greenberg</b> 1254:19	1300:5,19 1371:5	<b>hedge</b> 1317:18	<b>hotels</b> 1281:12
1356:13,22	<b>grille</b> 1287:16	<b>hand</b> 1360:4	1349:15	1283:14
1357:9 1358:17	1288:2	1361:25	<b>height</b> 1281:17	<b>hours</b> 1320:17
1358:22 1359:15	<b>gross</b> 1281:14,14	<b>handed</b> 1359:11	<b>hell</b> 1375:3	<b>house</b> 1260:6,17
1359:22 1360:12	1281:15	1365:16 1369:13	<b>hello</b> 1287:6	1262:19,20
1360:16,25	<b>grounds</b> 1282:18	1369:23	1350:20,23	1263:1,7 1274:21
1361:7 1362:3,8	<b>group</b> 1256:10	<b>handing</b> 1298:20	<b>help</b> 1261:14	1275:10 1277:7
1362:17,18	1269:20 1286:18	<b>handling</b> 1322:11	1291:9 1293:5,25	1311:8
1363:21,22	1301:18 1302:4	1358:14	1345:16 1352:11	<b>houses</b> 1260:7
1364:20,20,22	1334:6 1335:7	<b>hang</b> 1294:22	1355:2 1364:15	<b>houston</b> 1256:5
1365:1 1366:7,24	1337:22 1353:4,7	1324:1 1383:9	1367:4 1374:9	<b>howard</b> 1261:5
1367:5,18 1369:8	1353:18,19,23	<b>happen</b> 1271:16	<b>helpful</b> 1319:13	1267:21 1268:4,5
1369:22 1370:8	1354:20,25	1353:25 1354:8	1385:24	1288:2
1370:23 1371:2	1384:25	1356:22	<b>helping</b> 1318:5	<b>hummer</b> 1274:14
1371:17 1374:9,9	<b>growth</b> 1253:17	<b>happened</b> 1276:7	<b>herbert</b> 1254:9	<b>hundred</b> 1267:11

1298:3	<b>illegal</b> 1259:7,10,15	1382:14,24	1378:14	<b>investment</b> 1333:7
<b>hundreds</b> 1266:5,9	1260:22,25	1383:7,15	<b>informed</b> 1377:11	1351:9 1359:7
1289:1,6,6,13	1261:7 1262:4,5	1384:24	<b>initial</b> 1269:22	1374:24
1370:4	1272:21 1280:7	<b>imagine</b> 1276:21	1319:25 1360:24	<b>investments</b>
<b>hurt</b> 1259:22	1294:3,4 1296:4	1320:19	<b>initially</b> 1275:5	1333:24 1336:23
1367:18 1371:3,4	1326:18	<b>impeach</b> 1367:5	<b>initiated</b> 1313:8	1337:5,13
1382:24	<b>im</b> 1260:10,23	1370:25	<b>innocent</b> 1259:11	1349:14,15
<b>I</b>	1263:4,19	<b>importance</b>	1316:11,13	<b>investor</b> 1261:12
<b>id</b> 1322:14 1363:7	1269:16 1272:1	1272:19	1335:9,16,18,21	1262:4 1268:22
1367:13	1272:13,14	<b>important</b> 1288:16	1336:5,16,22	1325:21 1334:25
<b>idea</b> 1276:21	1273:3,8 1275:15	1288:16,17	1374:2 1376:7	1335:2 1336:17
1297:3 1299:4	1275:20 1276:4	<b>impossible</b> 1268:18	1377:9	1343:2,14 1368:2
1314:15 1330:20	1279:3,8 1283:3,4	<b>impression</b>	<b>installed</b> 1260:6	1369:24 1377:18
1357:4	1284:2 1285:4	1348:16	<b>instance</b> 1327:14	1377:20 1378:9
<b>identification</b>	1287:20 1291:6	<b>inability</b> 1302:1	1329:23	<b>investors</b> 1259:11
1269:17,25	1291:13,20,23,24	<b>include</b> 1351:7	<b>instruct</b> 1316:21	1282:7 1301:18
1275:18 1309:17	1297:10,11	<b>including</b> 1287:6	1322:15 1357:23	1317:19 1326:25
1319:15 1338:8	1300:10,16	1299:24	<b>instructed</b> 1354:22	1332:12 1334:13
1339:2,20	1301:25 1307:7	<b>income</b> 1318:1,2	1356:4	1334:19 1335:5,8
1340:18 1341:13	1312:8 1319:10	<b>incoming</b> 1314:14	<b>instrument</b>	1335:9,17
1344:3 1345:4,24	1319:17 1323:13	<b>inconsistently</b>	1290:12	1348:15 1351:3
1348:6 1350:5	1323:13 1324:3	1360:9	<b>instrumental</b>	1352:12 1353:1
1351:11 1355:15	1324:24 1332:24	<b>increasing</b> 1344:21	1318:5	1359:21 1361:4
1356:17 1357:19	1332:25 1333:15	<b>independent</b>	<b>insurance</b> 1255:15	1371:18,20
1373:17 1374:20	1335:15 1338:1,1	1307:20 1314:4	1255:25 1262:10	1374:2,5,23
1375:20 1378:3	1338:3,16 1342:1	1314:12 1354:21	<b>intending</b> 1305:11	1375:7,8 1376:8
1378:24 1379:9	1346:2,9,22,23	1355:3	1305:14,16,18	1377:8,16 1385:4
1380:3 1381:7,24	1347:2,2 1348:9,9	<b>index</b> 1257:2	<b>interaction</b> 1286:3	1385:8,9
1382:12 1383:11	1348:19 1350:2	<b>indication</b> 1360:24	<b>intercom</b> 1271:18	<b>invitation</b> 1284:20
1383:22 1384:22	1350:12 1351:22	<b>individuals</b>	<b>interfere</b> 1315:22	<b>invited</b> 1284:18
<b>identified</b> 1282:8,8	1352:13,22	1263:21 1381:15	<b>international</b>	<b>involve</b> 1295:25
1318:15	1353:2 1355:9	<b>indoctrinate</b>	1303:4,7,13	<b>involved</b> 1259:13
<b>identifies</b> 1328:24	1356:6,13	1259:7	<b>intersanctum</b>	1259:14 1260:22
<b>identify</b> 1265:24	1358:16 1360:9,9	<b>industry</b> 1262:10	1272:3	1260:24 1261:9
1266:17 1274:19	1362:25 1363:2,3	<b>inflated</b> 1359:21	<b>introduce</b> 1288:11	1262:2,3,5,12
1286:10 1327:21	1363:22 1364:17	1361:3	1288:18	1263:24,25
<b>ill</b> 1276:2 1277:5	1364:19,22	<b>inflating</b> 1334:25	<b>introduced</b> 1288:9	1296:3 1316:14
1282:17 1283:6	1366:5,13 1367:5	<b>influence</b> 1261:14	1288:14	1316:20 1317:7
1289:19 1310:7	1367:14,17,19	<b>influencing</b>	<b>invest</b> 1332:10	1317:10 1321:5
1325:1,3,4	1370:23 1371:2,3	1294:22,23,23,24	1377:14	1336:1 1378:12
1332:20 1333:17	1371:17 1372:23	1295:15,17,19,21	<b>invested</b> 1343:15	<b>involvement</b>
1348:23 1351:24	1374:7,9,9 1375:3	<b>information</b>	<b>investigation</b>	1380:12,23
1352:9 1361:17	1376:23,25	1276:11 1278:13	1317:24	<b>involving</b> 1322:10
1361:17,20	1378:16,17,19,20	1305:20 1307:20	<b>investigatory</b>	<b>ira</b> 1332:2 1368:8
1369:18 1370:1	1379:20,22	1317:15 1324:21	1290:24	1375:13,16
1371:1,2,3 1375:8	1380:5 1381:1,9	1326:12 1342:5	<b>investing</b> 1327:3	1377:8
	1381:10 1382:7	1352:23 1367:9	1333:2	<b>irene</b> 1268:6

1288:23 1292:22 1302:10 1309:12 1329:18 1350:23 1357:14 1358:15 1368:4 <b>irrevocable</b> 1353:11,18 <b>isnt</b> 1304:2 1306:6 <b>issue</b> 1347:12,14,16 1347:19 1353:10 1354:23 1357:16 1375:23 <b>issues</b> 1340:10 1377:11 <b>items</b> 1312:1 1320:6,8 <b>ivan</b> 1254:3 <b>ive</b> 1279:5 1351:22 1367:11	1294:8 <b>judicial</b> 1252:2 1253:1 <b>juice</b> 1313:3 <b>julia</b> 1306:14 <b>june</b> 1341:16 1349:1 <b>jury</b> 1336:1	1298:13 1305:10 1305:13,16 1306:8 1307:2 1309:3 1321:5 1336:11,11 1346:14,17,19,20 1359:15 1362:3 1369:8 1370:8 1379:23 <b>know</b> 1261:24 1263:4,8 1264:4 1264:18 1266:6,9 1269:6 1280:21 1283:24 1285:22 1285:23,24 1286:1,7 1287:2 1288:11,15 1289:6,20 1290:5 1290:12 1291:14 1291:16 1292:14 1293:4 1296:7,8,8 1296:12,14 1302:21,22 1304:11 1305:4 1305:17 1306:6 1306:15,17 1307:3,4,15 1308:5,8,9,12,13 1309:5,7 1310:21 1310:21 1313:7 1313:12,24 1318:7 1320:9 1321:6 1322:20 1322:24 1326:6 1327:10 1329:1 1329:25 1330:16 1330:19 1333:10 1333:11 1334:8 1334:19 1335:2,4 1336:5,15 1338:12 1343:6 1348:17 1350:1 1352:8 1353:12 1353:13 1354:18 1354:22 1356:19 1359:1,4,13 1362:7,10	1363:14,15,19,21 1363:24 1364:24 1365:7,20 1366:5 1369:14,19 1372:11 1374:5 1376:17 1377:17 1377:19,20 1378:14 1379:11 1380:22 1385:17 1385:19,20,22,24 1386:1 <b>knowing</b> 1312:1 1317:14,16 1358:24 1359:6 <b>knowledge</b> 1268:25 1279:17 1303:25 1307:21 1308:4 1314:13 1334:18 1334:20 1337:6,9 1355:3 1368:12 1369:5,11 1385:24 <b>known</b> 1319:6 1347:22,23 <b>knows</b> 1268:16 <b>kopas</b> 1254:3	1294:20 1295:7 <b>lavecchio</b> 1256:8 1264:2 1282:17 1289:17 1290:23 1292:6 1293:16 1294:6,9,12 1327:12,21 1335:12 <b>law</b> 1255:14,20 1261:14 1267:18 1269:13 1270:25 1272:16 1281:21 1282:3,24 1294:22 1295:15 1298:6 1318:2 1325:19 1326:22 1342:18,19 <b>lawrence</b> 1256:8 <b>lawsuits</b> 1336:18 <b>lawton</b> 1282:23 <b>lawyer</b> 1267:2,3 1298:10 1321:3 1347:7,22 <b>lawyers</b> 1275:4 1292:12,12,14 1294:1 1331:19 <b>leaf</b> 1253:24 <b>learn</b> 1366:3 1373:22 <b>leave</b> 1298:23 1301:7 1310:3 <b>leaving</b> 1316:17 <b>led</b> 1325:18,20,22 1325:25 1326:21 1327:6 1330:25 1331:2 <b>ledger</b> 1298:4 <b>ledgers</b> 1328:12,16 <b>left</b> 1286:13 1293:22 1304:15 1310:4 1319:4,5 1384:13 <b>legal</b> 1261:17 <b>legitimate</b> 1268:20 1325:19,21,22,24 1326:23,25 1327:2 1357:24
<b>J</b> <b>j</b> 1253:4 1337:19 1381:3,9 1382:9 <b>jack</b> 1256:10 1344:5,13 <b>jail</b> 1335:18 1336:18 <b>james</b> 1256:3 <b>january</b> 1339:23 <b>jersey</b> 1339:15 <b>jesus</b> 1255:22 <b>job</b> 1307:4 1337:24 <b>joblove</b> 1255:12 <b>joey</b> 1282:12 <b>john</b> 1254:16 1255:16 1270:15 1270:16 1272:7 1272:15 1281:4 1282:13 1287:13 1287:23 <b>joined</b> 1286:16,21 1286:24 <b>joking</b> 1269:6 <b>jr</b> 1256:3 <b>judge</b> 1322:14 1381:17 <b>judges</b> 1272:16,17	<b>K</b> <b>kahlid</b> 1304:17 <b>kathleen</b> 1323:11 1372:8 <b>keep</b> 1264:24 1269:6,7,9 1282:21 1285:14 1288:21 1291:21 1297:15 1302:2 1312:17 1313:16 1338:2 1365:4 <b>kept</b> 1267:25 1268:3,4,17 1271:8 1298:4,4,8 1298:12 1314:13 <b>kerstetter</b> 1365:10 <b>key</b> 1359:3 <b>kickback</b> 1332:21 1334:14 <b>kickbacks</b> 1262:7,9 1262:10 1332:13 1332:15 1333:12 <b>kickers</b> 1334:11 <b>kiesha</b> 1268:7 <b>kill</b> 1264:10,12 <b>killer</b> 1263:8,22 <b>kind</b> 1259:24 1272:1 1283:22 1288:19 1296:24 1297:1,7 1315:9 1329:12 1334:23 1354:3 <b>kinds</b> 1298:3 <b>kiting</b> 1340:6,11 <b>klein</b> 1368:8 1376:8 1377:13 <b>knew</b> 1285:18 1296:11,13	<b>know</b> 1261:24 1263:4,8 1264:4 1264:18 1266:6,9 1269:6 1280:21 1283:24 1285:22 1285:23,24 1286:1,7 1287:2 1288:11,15 1289:6,20 1290:5 1290:12 1291:14 1291:16 1292:14 1293:4 1296:7,8,8 1296:12,14 1302:21,22 1304:11 1305:4 1305:17 1306:6 1306:15,17 1307:3,4,15 1308:5,8,9,12,13 1309:5,7 1310:21 1310:21 1313:7 1313:12,24 1318:7 1320:9 1321:6 1322:20 1322:24 1326:6 1327:10 1329:1 1329:25 1330:16 1330:19 1333:10 1333:11 1334:8 1334:19 1335:2,4 1336:5,15 1338:12 1343:6 1348:17 1350:1 1352:8 1353:12 1353:13 1354:18 1354:22 1356:19 1359:1,4,13 1362:7,10	<b>L</b> <b>l</b> 1254:8 1355:11 1357:16 1387:8 1387:18 <b>lack</b> 1306:24 1385:23 <b>landlord</b> 1357:15 <b>language</b> 1315:10 1374:25 <b>large</b> 1260:3 1281:15 1288:23 1288:24 1353:24 1387:9 <b>las</b> 1283:18 <b>lashing</b> 1314:24 <b>late</b> 1303:1 <b>lauderdale</b> 1252:23 1253:11 <b>laughed</b> 1357:10 <b>laundering</b>	

<b>length</b> 1259:5	1376:21	<b>listening</b> 1323:20	1312:3 1315:3	<b>making</b> 1269:3
<b>lent</b> 1260:14	<b>lie</b> 1322:3,7,17,22	<b>literally</b> 1283:8,9	1321:9,12 1355:1	1314:25 1316:12
<b>letter</b> 1258:10	1323:7,8 1326:16	1283:11	1379:20,20,22	1336:19 1352:17
1276:8,13 1277:6	1328:1	<b>litterio</b> 1304:3	<b>looks</b> 1357:7	1371:18
1277:11,16,18,19	<b>lied</b> 1316:18 1323:2	1320:13	1358:10 1364:12	<b>management</b>
1277:23 1278:5,8	1324:16 1326:15	<b>little</b> 1259:24	<b>lordy</b> 1261:9	1351:14
1298:11 1317:21	1368:7	1261:6 1272:3	<b>lost</b> 1366:5	<b>manager</b> 1288:1
1317:25 1342:14	<b>lies</b> 1322:25 1323:1	1273:8 1281:5	<b>lot</b> 1265:4,23	<b>manifest</b> 1264:24
1342:22 1343:14	1323:21,23	1285:5 1328:19	1268:11 1270:20	1265:4
1343:16,21	1324:5,11,16	1337:24 1353:2	1274:14 1281:7	<b>manila</b> 1296:19
1351:17 1353:10	1325:1,4,13,14	1358:22 1360:7	1281:22 1282:3	<b>mansion</b> 1284:11
1353:11,16,18	1326:7,20	1376:18	1288:13,13	1284:12,19
1354:3,20,23	1327:25 1329:11	<b>live</b> 1341:8	1289:6,12 1292:3	<b>maple</b> 1253:24
1356:3,25 1357:3	<b>life</b> 1264:19 1316:4	<b>lived</b> 1259:24	1293:8 1296:23	<b>marc</b> 1254:6
1357:3,12,15,24	<b>lifestyle</b> 1259:3,14	1262:14,19	1301:20 1318:5	<b>marine</b> 1256:4
1358:2,8,9 1359:4	1260:21 1261:3,6	<b>living</b> 1263:1	1322:9 1334:2,10	<b>mark</b> 1259:24
1359:9 1360:1,20	1262:13,14	<b>llc</b> 1252:4 1253:17	1334:11 1336:22	1260:8,19
1360:23 1361:10	1264:14	1253:23 1255:2	1336:24,25	1269:17 1275:16
1361:17,18,22,24	<b>lifshitz</b> 1333:2	1256:2	1337:1,3,25	1378:16 1385:18
1362:5,15,22	<b>limited</b> 1314:6	<b>llp</b> 1254:3	1344:20 1355:4,5	1385:19,22,23
1363:18 1364:3	<b>limits</b> 1261:19	<b>loans</b> 1260:12	<b>lots</b> 1287:4	<b>marked</b> 1269:25
1379:7,17,18	<b>limo</b> 1274:17	<b>lock</b> 1328:5	<b>loud</b> 1350:22	1275:14,18
1380:6 1381:17	1275:7,9,11	1342:14 1343:21	<b>love</b> 1346:11	1309:17 1319:14
<b>letterhead</b> 1343:9	<b>limousine</b> 1273:11	1357:12 1363:21	1350:25 1383:1	1319:17 1338:8
1354:24	1273:14,18,22,24	<b>locked</b> 1271:25	1385:16	1339:2,20
<b>letters</b> 1328:16	1274:4,7,8,9,11	1272:1,2	<b>low</b> 1353:8	1340:18 1341:13
1343:8,18	1274:11,15,18,20	<b>long</b> 1287:6	<b>lss</b> 1253:13	1344:3 1345:4,24
1345:15 1351:20	1275:2 1278:7,21	1309:24 1311:1	<b>lump</b> 1300:9,10	1348:5 1350:5
1357:1,7,11	1278:22 1279:4,7	1338:1	<b>lumped</b> 1335:7	1351:11 1355:9
<b>level</b> 1286:8 1317:8	1279:12	<b>longer</b> 1270:18	<b>lunch</b> 1267:1	1355:15 1356:17
1322:6	<b>line</b> 1307:25	1303:3,11	1268:19,21	1357:19 1373:17
<b>levin</b> 1261:12	1331:15,17	<b>look</b> 1275:22	1284:14,15	1374:20 1375:20
1333:20,21	1346:3 1349:3	1278:4 1287:10	1285:7 1305:25	1378:3,24 1379:1
1337:10,15	1353:24 1363:7	1313:24 1320:15	<b>lunches</b> 1287:15	1379:5,5,9 1380:3
1341:16,21	<b>lisa</b> 1272:9	1328:14 1331:4	<b>lydecker</b> 1255:2	1381:7,24
1348:24 1352:1	<b>list</b> 1282:10	1333:3,17	<b>lying</b> 1347:6	1382:12 1383:11
1375:14 1381:1	1284:17,20	1340:10 1347:15	<b>lyles</b> 1255:9	1383:21 1384:22
1381:20 1386:2,9	1287:11,19,21	1349:3 1356:23		<b>marking</b> 1275:20
<b>levins</b> 1333:22	1333:14,24	1357:3 1362:18	<b>M</b>	<b>married</b> 1284:19
<b>levinson</b> 1256:6	1377:11	1371:1,22	<b>m</b> 1252:15,15	<b>martin</b> 1334:6
<b>lewis</b> 1262:22,24	<b>listed</b> 1295:1	1374:15 1377:23	1254:16 1386:13	<b>mary</b> 1254:21
1263:11,12,22	1318:1	1377:25 1380:1	<b>magic</b> 1366:8	<b>marybeth</b> 1268:6
1296:1	<b>listen</b> 1301:12	1382:10 1384:7	<b>maintain</b> 1267:22	<b>masqueraded</b>
<b>lichtman</b> 1254:8	1307:13 1316:13	1386:6	<b>maintained</b>	1334:23
1265:7 1269:20	1320:5 1321:12	<b>looked</b> 1311:8	1267:18,20,21	<b>masquerading</b>
1275:24 1309:14	1323:12 1352:7	1351:22 1370:3	1283:14 1342:19	1267:2
1319:24 1324:8	1365:7	<b>looking</b> 1277:17	<b>major</b> 1320:7	<b>match</b> 1280:7

<b>matches</b> 1350:24	1263:11,12,22	<b>mixing</b> 1263:23,23	1380:20	1294:2 1308:19
<b>material</b> 1273:4	1296:1	<b>mob</b> 1263:23,25	<b>morses</b> 1255:18	1323:9,14
<b>matter</b> 1269:4	<b>mely</b> 1333:2	1270:23 1272:16	1380:7	1324:13 1326:16
1323:6,10	<b>member</b> 1264:6	1298:10 1299:18	<b>motorcycle</b> 1264:6	1345:14 1352:10
1357:10 1368:1	<b>memory</b> 1303:9	<b>modified</b> 1357:12	<b>mouth</b> 1324:14	1352:21 1358:8
1372:23 1378:11	<b>mention</b> 1262:9	<b>moment</b> 1263:6,8	<b>move</b> 1261:18	1358:11,23
<b>matthew</b> 1254:21	1282:15 1354:9	1268:12 1293:16	1288:20 1369:18	1360:19 1361:10
<b>mauro</b> 1255:9	1376:12	1367:10	1371:17	1361:16,17
<b>meal</b> 1267:3	<b>mentioned</b> 1270:9	<b>money</b> 1259:21	<b>moved</b> 1331:1	1373:10 1383:16
1286:10,15,21,25	1289:22	1260:15 1261:18	<b>mullin</b> 1255:16	<b>needed</b> 1267:15
<b>meals</b> 1267:11	<b>messed</b> 1380:13	1264:9,12 1281:6	<b>multiple</b> 1270:25	1279:4 1286:6
1287:3	<b>met</b> 1270:13,20	1281:23 1282:2,3	1287:15 1288:3,8	1289:23 1290:22
<b>mean</b> 1260:21	1287:13 1385:19	1287:7 1290:6,16	1289:23 1290:13	1293:10 1322:21
1261:4 1264:18	1385:23	1291:10,19,21,25	1290:16	1323:3 1326:18
1281:14,23	<b>method</b> 1342:22	1292:3,3,5,7,15	<b>murdered</b> 1262:22	1347:1 1358:2
1286:17 1289:9	<b>miami</b> 1252:15	1292:24 1293:8	1262:24 1263:13	1359:20,25
1296:10 1301:4	1265:14	1293:10,12	<b>myriad</b> 1294:24	1360:3 1361:3
1307:15,25	<b>michael</b> 1254:13,24	1294:17,20	<b>mys1921</b> 1375:14	1378:14
1313:7 1318:4	1254:24 1331:23	1295:7 1297:23		<b>needs</b> 1360:22
1320:16 1331:14	1351:13 1373:12	1298:23 1299:1	<b>N</b>	1361:18,20,21,23
1331:16 1332:18	<b>mid</b> 1362:21	1300:17,25	<b>n</b> 1252:15 1253:21	1367:19
1342:2,2 1343:3	<b>middle</b> 1375:15,22	1304:1,6 1317:18	1254:19 1257:1	<b>nefarious</b> 1342:3
1348:16 1353:12	1380:16 1381:2,9	1317:25 1318:1,9	<b>name</b> 1261:21	<b>negative</b> 1311:10
1353:14 1366:5	<b>mike</b> 1270:13	1320:19 1323:14	1262:1,21 1263:4	1311:12 1312:3
1382:21 1383:2	1282:13 1332:24	1328:4 1329:24	1280:9 1285:21	1314:18
1383:18	1351:14 1352:13	1330:2 1333:1	1287:20,21	<b>negotiating</b>
<b>meaning</b> 1331:14	1352:21	1334:3,17,25	1306:13 1327:11	1356:22
<b>means</b> 1296:17	<b>million</b> 1301:20	1335:3,5,17	1331:22 1354:16	<b>neither</b> 1305:15
1302:18	1302:5 1304:14	1337:22	1355:24 1356:5	<b>neiwirth</b> 1354:9,13
<b>meet</b> 1268:20	1320:8,18	<b>monies</b> 1334:22	<b>named</b> 1264:4,12	1354:14 1357:13
1316:21 1317:3,3	1323:11,15	<b>month</b> 1281:16,24	1273:19	1357:23
1331:24 1332:1	1332:5 1341:8	1282:6	<b>names</b> 1267:4	<b>never</b> 1264:11
1385:15	1353:11 1373:2	<b>months</b> 1310:15	1282:10 1306:15	1267:20 1268:3
<b>meeting</b> 1324:19	1374:6,6,16	<b>morning</b> 1278:16	1326:2 1334:9	1276:12 1308:16
1324:20 1373:5	<b>mind</b> 1279:21	1303:2,8,23	<b>nascimento</b> 1268:5	1310:4 1312:8
1375:6,7 1385:20	1382:4	1311:8 1371:19	<b>nature</b> 1286:4	1313:23 1317:6
1385:25	<b>mine</b> 1299:2	<b>morocco</b> 1286:14	1306:21 1373:10	1322:9 1329:19
<b>meetings</b> 1270:10	1378:6	1301:2,2,5 1302:5	<b>near</b> 1271:2	1337:10,17
1270:12,13,15,21	<b>minute</b> 1331:19	1319:4,7	<b>necessarily</b>	1353:25 1367:25
1270:23,25	1338:13 1341:17	<b>morse</b> 1253:4,4,4	1259:14 1260:21	1378:10
1316:23 1375:11	1358:19	1255:20,20,21	1271:5 1332:17	<b>new</b> 1268:22
<b>mejia</b> 1369:2,4,4,7	<b>minutes</b> 1270:17	1270:21 1282:12	<b>necessary</b> 1317:7	1339:15 1357:11
1369:7,10,13,13	1376:22 1378:17	1287:22 1301:10	1322:21 1326:12	<b>neworth</b> 1354:17
1369:23 1370:19	<b>misread</b> 1385:10	1301:25 1302:1	1326:14	<b>nice</b> 1262:14
<b>mel</b> 1376:2,8	<b>missed</b> 1303:7,22	1329:6 1333:2	<b>need</b> 1261:24	1280:9 1331:24
1377:8,13	<b>mistaken</b> 1265:12	1379:1,6,21	1270:2 1272:10	1332:1 1365:13
<b>melissa</b> 1262:22,24	1272:6 1273:10	1380:5,10,18,19	1272:12 1273:6	1365:14

<b>night</b> 1385:19,23	<b>obtain</b> 1321:15 1354:6	<b>officials</b> 1271:1	1336:6 1367:12	<b>overview</b> 1322:13
<b>nonsense</b> 1313:19	<b>obviously</b> 1273:7 1304:17 1312:7	<b>oh</b> 1271:24 1275:6 1308:11 1318:13	1371:13,14	<b>owned</b> 1273:19 1287:4 1339:13
<b>nope</b> 1291:11	1314:12 1345:2	1333:20 1335:22	1385:4	<b>owners</b> 1294:24 1295:21
<b>nordlicht</b> 1385:17 1385:20	<b>occasion</b> 1279:9 1290:11 1297:18	<b>okay</b> 1259:4 1264:11,14,23	<b>opportunity</b> 1328:13	
<b>normal</b> 1267:16 1333:22	1297:23 1324:17	1273:9 1276:4	<b>opposite</b> 1378:11	<b>P</b>
<b>nortose</b> 1352:7	1330:4	1281:19 1283:4	<b>order</b> 1261:19 1324:12 1325:7	<b>p</b> 1252:15,15 1255:7,9,14
<b>notary</b> 1387:8	<b>occasions</b> 1261:13 1284:6 1288:3,7	1284:11 1285:13	1332:10 1358:5	1256:12 1386:13
<b>notes</b> 1375:10 1387:12	1325:25	1295:4 1297:5	<b>organized</b> 1292:3,5 1292:18 1326:3,4	<b>pacific</b> 1319:21
<b>noteworthy</b> 1311:4	<b>occurred</b> 1352:6 1360:10 1365:24	1300:6 1304:10	1327:5,6,9,10,15	<b>package</b> 1297:10 1297:12,13
<b>notice</b> 1311:6,12	1366:19 1367:22	1309:18,20	1327:16	<b>packet</b> 1309:14 1319:24,25
<b>noticed</b> 1314:17 1356:24	1367:24 1368:10	1318:22 1324:15	<b>originally</b> 1352:22	<b>page</b> 1257:3,9 1275:21 1319:19
<b>noticing</b> 1311:12	1369:21 1370:18	1325:17 1328:22	<b>originate</b> 1302:11 1302:16,18	1349:4 1350:18
<b>notwithstanding</b> 1315:6 1316:11	<b>occurrence</b> 1267:10 1292:21	1329:14 1331:18	1329:20	1351:6 1374:15
<b>november</b> 1310:16 1310:24 1338:11	<b>october</b> 1319:21 1337:4 1351:13	1333:25 1335:7	<b>originated</b> 1302:8 1329:16,17,25	1382:22,23
1338:22 1339:5	1357:13 1379:6	1335:23 1338:18	1330:10,20	<b>paid</b> 1260:8,15 1273:18 1283:10
1363:12 1383:25	1381:1,14,21	1339:7,24	<b>originating</b> 1303:20 1330:1	1292:12,19
1384:18	1382:9 1383:7	1341:17 1344:8	<b>orseek</b> 1255:4	1294:18 1300:1
<b>number</b> 1262:5 1281:15,15	<b>offer</b> 1283:9 1332:10	1345:8 1346:4	<b>ought</b> 1297:16	1300:14 1318:18
1282:20 1300:20	<b>offered</b> 1276:10 1283:7,11	1348:21 1349:6	<b>outgoing</b> 1314:14	1332:6
1301:5 1311:5	<b>office</b> 1261:10 1269:14 1270:17	1350:12 1351:16	<b>outlaws</b> 1264:6,8	<b>paint</b> 1370:21
1314:2,4 1347:5	1271:14,19	1354:16 1357:17	<b>outs</b> 1358:15	<b>pam</b> 1268:6
1351:21	1283:19 1288:22	1358:22 1360:11	<b>outside</b> 1337:2	<b>panic</b> 1319:7
<b>numbers</b> 1350:11	1288:23 1289:7	1373:15 1374:18	<b>overdraft</b> 1311:6 1311:11 1315:7	<b>paper</b> 1264:17,20 1267:7 1271:4
<b>nurik</b> 1254:6 1259:24 1260:1	1289:11,14	1375:18 1376:24	1320:8	1272:24 1273:1
1260:24 1268:19	1297:12 1302:8	1378:4 1381:22	<b>overdrafts</b> 1308:20 1308:22,25	1273:20 1274:24
1336:7 1365:4	1303:20 1312:21	1382:7 1384:16	1309:2 1311:21	1275:1 1285:9
<b>O</b>	1312:22,24,25	1385:1	1318:24 1319:3	1297:14 1299:2
<b>o</b> 1312:9 1355:11 1357:16	1313:22 1314:6	<b>olas</b> 1283:18	1320:5	1312:14
<b>object</b> 1282:17,21	1318:18 1329:16	<b>once</b> 1267:11,12 1290:14 1297:24	<b>overdrawing</b> 1308:15	<b>paragraph</b> 1376:4 1377:2 1385:18
<b>objected</b> 1291:7	1330:11,14,20	1298:21 1330:19	<b>overdrawings</b> 1314:16	<b>parents</b> 1262:12,14
<b>objecting</b> 1327:19 1328:23	1365:11 1366:16	1331:13 1367:25	<b>overdrawn</b> 1308:16 1309:6	<b>paris</b> 1334:7
<b>objection</b> 1264:2 1290:23 1292:6	1368:7 1379:18	1384:13 1386:8	1311:13,14,15,25	<b>part</b> 1277:4 1280:25 1301:25
1293:25 1294:6,9	<b>officer</b> 1306:18	<b>ones</b> 1295:6 1325:17 1329:4	1312:10,11	1319:24 1348:15
1324:8 1327:12	<b>officers</b> 1282:16	1335:9 1336:5	1314:25 1320:6	1348:19 1367:23
<b>observer</b> 1286:1	<b>offices</b> 1255:14,20	1371:11	1320:18 1329:10	1369:7,10 1378:8
	<b>official</b> 1254:14	<b>online</b> 1303:21 1352:18	<b>overseas</b> 1331:15	1380:16 1381:9
		<b>onyx</b> 1351:14		1382:10,15
		<b>opened</b> 1310:17,24 1328:2 1364:2		
		<b>operations</b> 1253:4 1255:21 1380:20		
		<b>opinion</b> 1296:16,16		

1384:25	1282:1 1286:23	<b>persona</b> 1320:23	1310:12	<b>police</b> 1282:15,16
<b>participant</b>	1286:23,24,25	1321:8	<b>pinpoint</b> 1363:5	<b>policy</b> 1375:5,10
1358:24 1359:6	1287:4,5,8,18	<b>personal</b> 1286:4,8	<b>pissed</b> 1315:10	<b>political</b> 1260:18
<b>participating</b>	1288:9,11,18	<b>personally</b> 1281:8	<b>place</b> 1252:15	1281:25
1284:7	1293:12,19,24	1321:7	1298:8 1314:1	<b>ponzi</b> 1259:20
<b>particular</b> 1371:25	1296:11,23	<b>persons</b> 1352:1	1319:8 1330:14	1262:3,7 1268:16
<b>parties</b> 1317:7	1297:16 1305:10	<b>pertain</b> 1328:5	1353:24	1301:8 1315:9,23
<b>partners</b> 1253:23	1305:13,15	<b>peter</b> 1282:23	<b>placed</b> 1359:10	1317:24 1318:1
1253:24 1281:13	1306:12,15,22,23	<b>philadelphia</b>	<b>places</b> 1283:17	1322:3,5 1323:13
1282:4,8 1299:25	1307:11,17,17,21	1353:7,19,23,23	1289:7,14	1332:14 1339:14
<b>pass</b> 1293:12	1314:24 1316:7	1354:20,25	1291:18	1341:25 1342:1
<b>passengers</b> 1264:25	1316:19 1317:17	<b>philadelphia</b> 1353:4	<b>plaintiff</b> 1253:13	1343:15 1346:13
<b>passing</b> 1293:20	1317:22 1321:4	<b>phone</b> 1272:11	<b>plaintiffs</b> 1252:5	1346:17,20
<b>pasted</b> 1379:19	1321:14 1322:9	1312:19,20,20,21	1253:5 1350:14	1347:24 1349:17
<b>path</b> 1281:5	1323:14 1324:6	1312:21,21,22,23	1371:6 1374:23	1351:1 1353:13
<b>paul</b> 1256:4	1325:23 1329:2	1312:24,24,24,25	<b>plane</b> 1264:23	1359:7
1353:19	1330:22 1333:13	1312:25 1313:2,3	1265:2,8 1304:15	<b>pool</b> 1341:8
<b>pay</b> 1292:11	1335:4,4,8	1313:14 1314:1,9	1304:17,21,24	<b>pop</b> 1334:12
1293:23 1318:16	1344:18,19,20	1314:10 1364:25	1305:10,13,16	<b>portion</b> 1325:18
<b>paying</b> 1275:1	1349:18 1354:2	1372:25 1376:6	<b>plans</b> 1301:7	1326:22 1379:2
1283:1 1293:11	1356:21 1367:11	1384:11 1386:7	<b>platinum</b> 1254:11	1384:3,7
1293:23 1294:8	1367:21 1373:9	<b>phones</b> 1313:1,11	1256:13	<b>position</b> 1306:17
1297:19 1349:20	1378:12	1313:15,18	<b>play</b> 1339:12	1306:19 1315:13
<b>payment</b> 1296:18	<b>peoples</b> 1282:10	<b>phonetic</b> 1334:7	1369:19	1315:14
1299:11,12	1323:13 1328:11	1352:7	<b>player</b> 1306:5	<b>positions</b> 1261:10
1301:19 1302:3	<b>percent</b> 1333:5	<b>phony</b> 1348:13	1320:24	<b>possible</b> 1265:12
1318:13	<b>perception</b> 1326:16	1365:11	<b>players</b> 1336:6	1287:10 1310:11
<b>payments</b> 1299:16	<b>perfect</b> 1333:24	<b>photos</b> 1329:2	1349:23	1310:18,20
1301:17,21	1378:5	<b>phrase</b> 1279:21,24	<b>plea</b> 1336:1	<b>possibly</b> 1332:18
1302:2 1318:14	<b>perform</b> 1322:21	<b>physical</b> 1294:20	<b>please</b> 1275:22	1337:15
<b>pearson</b> 1256:6	1323:4	1295:11	1330:5 1349:6	<b>potential</b> 1348:14
1286:14 1333:25	<b>performed</b> 1322:21	<b>pick</b> 1271:17	1350:22 1383:13	1354:19 1359:20
1334:2,2,16,23	<b>period</b> 1269:5	1279:7 1369:6	<b>pocket</b> 1318:23	1361:4 1362:4
1353:22 1356:9	1270:18 1272:4	<b>picked</b> 1370:10	1319:2 1366:9	1369:24
<b>pending</b> 1335:13	1364:8	<b>picking</b> 1272:11	1368:20	<b>potentially</b> 1315:4
<b>penny</b> 1260:5	<b>perjured</b> 1261:16	1278:7	<b>podaras</b> 1369:12	1321:15
<b>people</b> 1259:7,10	<b>person</b> 1271:17,18	<b>picou</b> 1282:12	<b>podhurst</b> 1255:4	<b>power</b> 1261:10
1259:13 1260:14	1271:20 1286:12	1287:25	<b>point</b> 1265:12	<b>powerful</b> 1320:24
1261:10 1262:2	1286:12,16,17,21	<b>picture</b> 1329:6,7	1267:9,13	<b>powers</b> 1366:8
1263:15,20	1287:20,21	1370:21	1303:16 1309:23	<b>precipitating</b>
1265:4,23 1266:5	1305:21 1307:8	<b>pictures</b> 1328:19	1311:19 1312:8	1301:22
1266:9,12 1267:1	1323:9 1327:16	<b>piece</b> 1358:3	1313:16 1337:14	<b>precise</b> 1338:4
1267:4,22 1268:4	1327:20,22	1381:5	1343:25 1354:1,2	<b>preference</b> 1312:23
1268:11 1269:13	1334:14 1335:20	<b>pilot</b> 1264:24	1359:3 1362:24	<b>prepare</b> 1359:25
1270:20 1271:24	1336:16,19	1304:19,20,24	1363:9 1374:24	1360:22
1272:5 1274:14	1362:4 1365:11	<b>pin</b> 1291:9 1297:25	<b>points</b> 1274:12	<b>prepared</b> 1317:13
1279:20 1281:20	1366:24	1300:13,24	1289:13 1359:3	1317:16,21

1318:2	1281:21,23	<b>purports</b> 1377:4	1368:10	<b>ran</b> 1309:1 1313:2
<b>preparing</b> 1261:16	1289:10 1312:10	<b>purpose</b> 1317:22	<b>questions</b> 1260:24	<b>rare</b> 1267:10
<b>presence</b> 1337:1,2	1314:9 1319:7	1325:7,9,11	1266:10 1273:5	<b>rarely</b> 1267:6,9
<b>present</b> 1317:9	1348:19 1356:7	1362:22	1275:3 1285:4	1268:17
1367:25 1370:12	1357:10 1384:11	<b>purposes</b> 1298:4	1315:16 1322:15	<b>rasco</b> 1255:4
<b>pretty</b> 1291:13	<b>problem</b> 1306:8,12	1325:5	1323:20 1324:13	<b>rating</b> 1349:24
1299:15 1300:12	1308:1 1315:4,5	<b>pursuant</b> 1330:13	1332:3 1336:22	<b>rayman</b> 1254:2
1333:4 1347:21	1334:16	<b>pursue</b> 1326:14	1336:24,25	<b>razor</b> 1319:20
1347:24	<b>problems</b> 1306:22	<b>put</b> 1260:6 1262:20	1337:2,3 1338:1	<b>razorback</b> 1252:4
<b>preve</b> 1255:5	1340:5 1344:19	1263:2 1267:3,4	1370:23 1376:17	1254:1
1270:10 1272:14	1352:11	1268:9,10,14	1376:19 1378:17	<b>rbr</b> 1253:15
1333:20 1337:10	<b>procedure</b> 1351:1	1283:15 1289:23	1378:20 1379:12	<b>reach</b> 1298:8
1337:14 1338:11	<b>proceedings</b>	1300:10,20	1380:10	<b>reaching</b> 1298:19
1338:19 1339:4	1386:13 1387:11	1302:18 1314:18	<b>queue</b> 1331:15,16	<b>read</b> 1270:2
1339:10,22	<b>proceeds</b> 1317:24	1315:12 1337:11	1331:17	1320:15 1335:13
1340:3,8,12,20	<b>process</b> 1304:4	1343:9 1360:3,22	<b>quick</b> 1305:23	1341:17 1346:7
1341:6,16,22	1329:1 1330:17	1361:24,24	1377:23	1348:21,23
1344:5,10,13,15	1330:19,21	1365:15 1366:12	<b>quickly</b> 1273:4	1349:2 1350:19
1344:23 1345:6	<b>processed</b> 1331:17	1369:9 1370:8	1329:13	1350:22 1358:9
1345:10,12,14,17	<b>procured</b> 1280:24	<b>putting</b> 1268:7	<b>quite</b> 1379:12	1372:3,8 1376:10
1346:2,5,14,17,19	<b>prodm</b> 1375:16	1328:4 1368:20	<b>quote</b> 1306:6	1381:4 1382:19
1350:8,14 1351:2	<b>produce</b> 1340:14			1383:13 1384:17
1351:5 1352:1,6	<b>production</b>	<b>Q</b>	<b>R</b>	1384:19 1385:13
1383:6,19,24	1269:22	<b>qualified</b> 1333:19	<b>r</b> 1254:2 1276:20	<b>reading</b> 1294:13
1384:3,5,13,18	<b>professional</b>	1336:21	1276:20,23,23	1346:22 1348:9
1385:3,19,20	1340:10	<b>qualify</b> 1260:1	1387:1	1357:1
1386:2,9	<b>program</b> 1306:24	<b>que</b> 1331:6,8,10,11	<b>rabin</b> 1257:4	<b>ready</b> 1350:12
<b>previously</b> 1261:21	<b>prolonging</b> 1316:8	1331:11,14	1259:1 1260:2	<b>real</b> 1351:9 1358:4
1262:1 1275:14	<b>properly</b> 1268:3	<b>question</b> 1261:23	1264:3 1269:16	1358:17 1359:9
1379:1,5	<b>property</b> 1358:3	1272:23 1277:13	1270:1 1275:12	1360:16 1361:7
<b>pricila</b> 1267:20	<b>propose</b> 1345:20	1279:21 1280:23	1275:15,19,25	1361:17 1375:2
1268:5 1269:5	<b>prostitutes</b> 1281:7	1302:15 1307:13	1276:6 1282:19	<b>realized</b> 1312:10
1272:12	1281:16 1284:4,8	1308:9 1310:23	1289:25 1291:2	<b>really</b> 1270:3
<b>primarily</b> 1340:5	<b>protect</b> 1335:10,16	1310:23 1312:18	1291:23 1292:8	1271:5 1311:22
<b>printed</b> 1269:10	<b>provide</b> 1274:18	1321:12 1324:3,5	1292:22 1293:17	1312:2 1313:9
<b>prior</b> 1342:10,16	1321:9,13	1324:5,7,10	1293:21 1294:7	1322:3 1324:23
1342:21,25	<b>provided</b> 1276:1	1325:12 1327:18	1294:10,16	1329:8 1342:2
1343:13 1344:15	1281:3 1283:12	1327:20 1335:12	1306:2 1310:7	1354:7 1357:4,5
1359:5 1363:5	1292:18 1367:14	1335:13 1336:4	1316:13 1324:9	1358:8,11,23
1367:25 1370:4	<b>providing</b> 1282:9	1336:14,15,16	1324:12 1327:13	<b>reason</b> 1320:21
1370:16 1372:6	<b>public</b> 1261:10	1338:12,14,17	1327:19,23	1322:3,7,17,19
<b>private</b> 1253:15	1294:22 1295:13	1346:16 1356:13	1328:6 1329:23	1325:2 1340:1
1264:23 1265:2,8	1387:8	1362:15,22	1331:18	1341:20 1351:20
1281:11	<b>pump</b> 1341:8	1370:1 1371:7,7	<b>rabins</b> 1337:25	1361:3 1364:5
<b>privilege</b> 1264:2	<b>pumping</b> 1331:4	1374:22 1375:3,9	<b>raise</b> 1374:22	1367:15 1376:12
1282:17 1290:24	<b>purchased</b> 1262:25	1379:11	<b>ramon</b> 1255:4	1381:18
<b>probably</b> 1270:17	1265:17	<b>questioning</b>	<b>ramsey</b> 1255:9	<b>recall</b> 1262:22

1265:3,11,13	1356:14 1363:4	1354:10,19,24	1348:2 1349:7	<b>restricting</b> 1342:12
1267:16 1275:6	1364:11,16	<b>regarding</b> 1270:15	1351:17,19	1343:11
1279:1 1280:20	1365:3 1367:17	1285:18 1293:5	1353:4,17	<b>restriction</b> 1342:15
1281:1 1284:11	1369:25 1370:17	1303:16,24	1355:13 1356:7	1343:22
1284:16,22	1372:17,20,25	1312:14 1339:5	1366:22 1369:22	<b>restrictions</b>
1285:1 1286:10	1373:5 1378:5	1344:16 1357:15	1371:20 1378:19	1343:19
1287:12 1305:22	1382:5 1384:12	1375:23	<b>remembered</b>	<b>return</b> 1318:2
1309:25 1310:2,6	1384:14 1386:6,8	<b>regent</b> 1253:22	1326:2	<b>review</b> 1279:10,11
1318:11 1319:11	<b>recommendation</b>	<b>reggie</b> 1369:2,4	<b>remembering</b>	1347:12
1319:12 1327:14	1276:8	<b>regional</b> 1308:7	1364:18	<b>reviewing</b> 1276:3
1329:8,22,24	<b>record</b> 1267:7	<b>regular</b> 1265:18	<b>rent</b> 1260:8	1309:19
1333:23 1337:23	1272:24 1273:9	1292:20 1368:9	1273:11	<b>reward</b> 1259:9
1338:25 1340:3	1273:12,17	<b>regularly</b> 1265:17	<b>rentfree</b> 1260:7	<b>riccardo</b> 1369:4
1340:16 1341:4	1293:18 1313:13	1292:22	<b>repeat</b> 1346:16	<b>richard</b> 1273:21
1341:18 1345:9	1314:9 1324:12	<b>relate</b> 1278:18	<b>repeatedly</b> 1366:4	1353:22 1356:8
1345:12,14	1336:8 1346:7	<b>related</b> 1264:15	<b>report</b> 1307:18,25	<b>richie</b> 1273:19
1346:5 1351:19	1382:19 1383:13	<b>relates</b> 1276:1,2	1308:1,4 1387:10	1274:10
1353:6,9 1356:1,5	1384:17 1385:13	1278:21 1291:5	<b>reported</b> 1307:11	<b>right</b> 1259:15
1357:21 1358:1	1387:12	<b>relationship</b>	1307:12,21	1260:4,15 1261:2
1363:2 1368:25	<b>records</b> 1260:23	1278:19 1283:22	<b>reporter</b> 1335:14	1261:24 1262:23
1369:17 1372:17	1272:24 1313:16	1286:5	<b>reporting</b> 1252:22	1263:16 1264:17
1373:1,3,4,6,10	1313:18,25	<b>released</b> 1331:2	1308:1	1264:21 1265:15
1373:19 1380:17	1384:11 1386:7	<b>religion</b> 1286:2	<b>representation</b>	1273:16 1274:24
1381:12 1382:1	<b>red</b> 1308:25	<b>religious</b> 1286:1	1342:17	1278:14 1280:9
1382:14,16	1311:14 1315:2	<b>relying</b> 1343:15,17	<b>representations</b>	1280:15 1281:7
1384:4,10 1385:2	1374:1,22	1343:22,23	1352:18	1281:12 1282:24
1385:7,11 1386:9	<b>refer</b> 1280:10	<b>remember</b> 1263:6	<b>requesting</b> 1261:9	1283:18 1285:11
<b>receipt</b> 1267:3,4	<b>reference</b> 1278:10	1264:9 1265:10	1293:1 1330:7	1286:13 1291:7
<b>receipts</b> 1267:14	<b>referenced</b> 1381:16	1265:20,22	<b>required</b> 1261:13	1296:18 1301:23
<b>receive</b> 1344:9	<b>referrals</b> 1321:14	1266:7,13	1264:24 1323:4	1302:9 1308:21
<b>received</b> 1277:2	<b>referred</b> 1263:3	1268:11 1273:24	<b>respond</b> 1385:12	1310:22 1313:11
<b>receiving</b> 1338:17	1385:18	1274:2,4 1275:7	<b>responding</b> 1385:7	1314:10 1315:8
1339:8,25 1341:4	<b>referring</b> 1341:2	1277:6,22 1283:5	1385:11	1319:10 1320:6
1341:10 1345:9	<b>reflect</b> 1269:2	1284:17 1285:2,6	<b>response</b> 1275:3	1321:22 1323:5
1349:7 1382:1,16	1271:5 1376:6	1285:8,21 1289:4	1346:10,15,18,23	1326:9 1328:11
1385:2	<b>reflection</b> 1271:2	1290:19,21	1347:3	1334:14 1335:21
<b>receptionist</b> 1272:9	<b>reflective</b> 1270:7,7	1293:1 1298:18	<b>responsibility</b>	1335:24 1338:22
<b>recognize</b> 1364:10	<b>refresh</b> 1263:5	1303:6 1313:16	1307:5	1339:16 1342:12
<b>recognized</b> 1326:2	1277:25 1303:9	1318:16,21	<b>responsible</b>	1342:23 1347:22
<b>recollect</b> 1300:4	1349:4 1367:16	1319:12,23	1330:25	1356:2 1359:14
<b>recollection</b> 1263:5	1370:17 1384:14	1320:1,2 1330:9	<b>responsive</b> 1324:7	1361:1 1364:9
1266:1 1275:10	<b>refreshes</b> 1356:14	1332:2,7 1333:18	<b>rest</b> 1316:2	1366:20 1370:5
1277:25 1279:3,4	1378:5	1334:1 1337:17	<b>restaurant</b> 1287:4	1372:15 1379:20
1281:3 1285:6	<b>refused</b> 1370:20	1338:16 1339:8	1293:9 1297:16	<b>ring</b> 1264:7
1300:18 1314:4	<b>refusing</b> 1367:16	1339:25 1340:8	1298:22	<b>ringing</b> 1353:8
1330:6 1341:19	<b>regard</b> 1271:21	1341:10 1342:13	<b>restored</b> 1364:14	<b>rings</b> 1264:5,10
1349:4,9 1354:21	1307:5 1317:24	1345:17 1347:4	<b>restricted</b> 1343:1,3	<b>risk</b> 1306:21

<b>rli</b> 1255:25	<b>russ</b> 1268:10	<b>scandiffio</b> 1304:25	1257:3 1272:10	1333:16 1345:21
<b>road</b> 1345:16	1282:22 1283:19	1305:2,4,8,8	1309:11 1319:20	1350:20 1358:2,9
<b>robert</b> 1264:4,12		<b>scenario</b> 1366:11	1320:14,15	1363:7,15 1370:7
1304:25		1366:14	1338:11 1339:4	1373:24 1374:3
<b>roberta</b> 1255:19,20	<b>S</b>	<b>scenes</b> 1311:24	1339:22 1340:20	1376:1,4 1378:4
<b>rockstar</b> 1259:2,14	<b>s</b> 1254:6 1256:8	<b>schedule</b> 1268:1,17	1341:15 1345:6	1379:15 1380:8
1260:20 1261:3,6	<b>sake</b> 1310:22,23	<b>scheme</b> 1259:20	1346:1 1348:24	1384:14
1262:13 1264:14	<b>salary</b> 1260:3	1262:3,7 1268:16	1350:8 1355:9,10	<b>seeing</b> 1272:13,14
<b>roger</b> 1256:6	<b>salesman</b> 1348:2	1299:10,13	1356:10 1373:12	1286:24,25
<b>role</b> 1354:10,18	<b>sanders</b> 1306:14	1301:8 1315:23	1375:15 1377:24	1359:1 1374:8
1380:6,18	<b>sandy</b> 1282:23	1322:3,5 1323:13	1380:25 1381:20	1377:6 1380:24
<b>ron</b> 1282:12	1287:24	1332:13 1343:15	1382:8 1383:6	<b>seen</b> 1279:5,10,11
1287:24	<b>santomassino</b>	1346:13,20	1384:17 1385:16	1287:8 1313:13
<b>room</b> 1341:8	1282:13	1347:24 1353:13	<b>screen</b> 1368:23	1313:18 1329:8
<b>rooms</b> 1283:14	<b>sarador</b> 1334:7	1359:7	<b>screw</b> 1309:1	1349:9
<b>rope</b> 1383:15	<b>sat</b> 1365:19	<b>scherer</b> 1254:2,3	<b>script</b> 1341:21	<b>selection</b> 1296:22
<b>rosanne</b> 1255:7,10	<b>save</b> 1348:19	1332:1 1368:9	1342:4 1371:22	<b>sell</b> 1375:7
1359:9 1366:24	<b>saw</b> 1270:10,15,16	1376:21	1371:23 1372:18	<b>send</b> 1271:16
<b>rosenfeldt</b> 1281:19	1270:17 1272:22	<b>scherrers</b> 1301:18	1372:19 1373:1	1273:14 1276:10
1282:22 1300:7	1277:8 1286:22	1337:8	1376:16 1377:7	1276:17,20
1318:3	1287:4,22,22,23	<b>schlesinger</b>	1377:10	1277:5,7,10,15,23
<b>rothstein</b> 1252:7,12	1287:23,24,25	1254:24,25	<b>seal</b> 1361:25	1279:4,6 1283:20
1253:7,13 1254:6	1288:2,2 1327:5	1257:5 1269:22	<b>sealed</b> 1365:16	1292:22 1302:18
1257:3 1259:2	1327:15 1329:6,6	1275:14 1309:9	1366:12	1308:25 1320:12
1270:24 1273:3	1354:17	1309:15 1319:16	<b>sealing</b> 1365:25	1329:24 1330:2
1291:3 1309:12	<b>saying</b> 1265:10,11	1331:21,23,24	<b>seats</b> 1265:16,17,19	1333:1 1344:24
1319:21 1323:19	1271:16 1272:12	1333:4 1335:19	<b>second</b> 1252:11	1351:7 1352:1,14
1324:4 1331:22	1272:25 1279:2,8	1336:8,12 1338:9	1266:14 1268:18	1361:18 1375:8
1333:10 1338:11	1280:14 1285:16	1339:3,21	1274:8 1300:16	<b>sending</b> 1273:24
1339:5,23	1297:15 1303:22	1340:19 1341:14	1338:15,18	1277:16,18
1340:21 1341:15	1304:4 1311:11	1343:6 1344:4	1349:6 1350:18	1278:1 1279:12
1345:7 1346:1	1312:8 1317:25	1345:5,25 1348:7	1376:10 1379:15	1303:16 1319:2
1348:25 1350:8	1319:9 1320:1,5	1350:6 1351:12	1383:8,9,14	1319:12 1320:5
1352:16 1355:10	1323:2 1331:13	1355:16 1356:18	1384:1,19 1385:2	1332:18 1341:18
1355:10 1356:10	1332:24 1336:17	1357:20 1358:18	<b>section</b> 1381:2	1345:17 1346:5
1356:11 1360:15	1341:6 1344:24	1358:21 1367:1	1382:16	1347:1 1351:17
1366:10 1373:12	1345:14 1347:2	1373:18 1374:21	<b>security</b> 1358:6	1351:20 1352:7
1375:15 1377:24	1353:14 1360:1	1375:21 1378:7	<b>see</b> 1268:14 1270:8	1361:20 1373:19
1378:18 1380:25	1362:2 1363:2	1378:25 1379:10	1270:12,14	1377:7 1378:20
1381:21 1382:8	1371:21 1373:1	1380:4 1381:8,25	1271:9,13,23,25	1381:12 1382:1,5
1383:6,24	1384:8	1382:13 1383:12	1272:10,12,15,17	1382:16 1386:2
1384:18 1386:11	<b>says</b> 1278:1,22,23	1383:23 1384:23	1272:20,20	<b>sends</b> 1350:25
<b>rule</b> 1317:6	1321:20 1345:19	<b>schmookler</b>	1277:11,16,20	<b>sense</b> 1277:9,19,21
<b>run</b> 1274:16	1346:9,22 1347:4	1255:24	1278:10,19,19	1301:9
1340:24	1349:5 1350:20	<b>scott</b> 1252:7,12	1279:5 1287:18	<b>sent</b> 1274:9,20
<b>running</b> 1268:15	1356:24 1376:1,8	1253:7,13 1254:6	1293:25 1297:20	1275:7,9,10,11
1268:16	1385:8	1255:17,24	1320:13 1324:4	1276:22,23
	<b>scan</b> 1356:9			

1277:1 1279:1	1278:24 1309:8	<b>simply</b> 1271:19	<b>smith</b> 1353:19	1266:2,13
1289:11 1293:3	1310:7,7 1319:13	1370:19 1385:23	<b>smoking</b> 1287:14	1273:15 1274:20
1302:22 1303:1	1319:17 1325:2	<b>singerman</b> 1254:8	<b>sochet</b> 1332:2,5,24	1287:5 1301:10
1303:12,20	1326:6 1333:23	<b>single</b> 1286:10	1332:25 1336:21	1301:12 1322:6
1304:2,3 1317:25	1338:5 1340:25	1342:10 1343:1	1368:8 1375:13	1322:10 1324:3,4
1320:13 1330:4	1341:7 1347:1	1371:9	1375:16,22	1324:10 1330:6
1330:12,20,24	1350:1 1351:3	<b>sir</b> 1262:18 1265:1	1377:8,13	1364:16 1365:3
1331:13 1343:8	1355:2,6 1359:20	1265:9 1268:3	<b>soldier</b> 1323:18	1367:24 1369:25
1351:23 1357:11	1361:3 1362:14	1296:2,25	<b>solicit</b> 1332:5	1371:17 1380:22
1368:2,3,4	1364:6,6 1367:3	1297:24 1304:22	<b>solicited</b> 1332:7	1381:5 1382:5
1371:22,23	1367:22 1369:22	1305:19 1307:19	<b>solid</b> 1280:16	<b>specifically</b> 1279:1
1374:5 1381:16	1370:15 1371:1	1307:22 1309:7	<b>somebody</b> 1260:21	1281:2 1285:1
1382:3,6 1383:2	1373:11 1384:11	1309:22,25	1264:10 1269:9	1296:12 1301:4,6
1384:5	<b>showed</b> 1261:18	1310:2,4,6	1271:12 1273:12	1327:15 1332:9
<b>sentence</b> 1346:7	1272:14,15	1312:17 1314:19	1296:13 1328:25	1335:9 1340:1
<b>senterfitt</b> 1254:13	1328:19,21	1317:11 1328:9	1347:1 1366:3,14	1345:14 1351:19
<b>separate</b> 1312:25	1329:3,4 1356:23	1332:4 1335:22	1371:3	1379:17 1381:13
1333:22	1368:23 1370:7	1336:20 1337:23	<b>someones</b> 1312:22	<b>specifics</b> 1289:18
<b>september</b> 1355:10	1384:25	1338:12 1340:22	<b>somewhat</b> 1312:15	1294:15
1355:12 1356:11	<b>showing</b> 1311:13	1341:3 1344:1	<b>soon</b> 1278:24	<b>speculation</b>
1377:25	1355:9	1348:4 1364:25	<b>sophisticated</b>	1370:24
<b>series</b> 1269:18	<b>shown</b> 1275:4	1366:17 1367:22	1336:22	<b>speed</b> 1331:1
1356:9 1373:7	1368:20	1368:22 1369:5	<b>sorry</b> 1283:4	<b>spending</b> 1281:6,16
<b>server</b> 1276:24,25	<b>shows</b> 1368:5,6,7,9	1369:10,17	1291:21,23	1282:6 1341:7
<b>service</b> 1273:18	<b>side</b> 1297:13	1370:12 1372:5	1353:5 1382:23	<b>spent</b> 1281:23
1283:7,10	1313:5,7,8,20	1372:10,13,21	<b>sort</b> 1297:14	1285:15
<b>services</b> 1283:1,11	1318:6	1374:22 1376:17	1345:1	<b>spinosa</b> 1258:10
<b>session</b> 1252:11	<b>siegal</b> 1256:10	1378:19 1379:11	<b>sorted</b> 1281:5	1264:15 1265:2,7
<b>set</b> 1375:4	<b>sign</b> 1288:6 1315:7	1380:15 1382:23	<b>sound</b> 1310:16	1265:14,21
<b>seven</b> 1293:2	1355:24 1356:4	1386:12	<b>sounds</b> 1346:25	1266:1,10
<b>shape</b> 1302:12,17	1357:24 1358:11	<b>sister</b> 1262:17	1347:2 1351:23	1270:19 1273:25
<b>shared</b> 1305:20	<b>signature</b> 1355:19	<b>sit</b> 1265:24 1266:16	1381:13	1275:4 1276:1,7
<b>sharing</b> 1305:22	1355:22 1379:13	1274:19 1299:4	<b>sources</b> 1289:15	1277:5 1279:15
<b>sheer</b> 1351:21	1379:19	1314:3 1322:12	1293:7 1321:14	1279:16,23
<b>sheet</b> 1369:7,9	<b>signed</b> 1342:11	1325:13 1356:19	<b>south</b> 1274:17	1280:18,22
<b>sheets</b> 1360:16	1343:8,11,14	1357:4	<b>southeast</b> 1252:22	1284:12 1285:16
1366:12 1369:14	1355:21	<b>sitting</b> 1272:10	<b>southern</b> 1253:11	1285:18 1286:3
1370:9	<b>significant</b> 1299:11	1362:25 1363:2	<b>space</b> 1358:7	1286:11,16
<b>short</b> 1306:1	1299:11,15	<b>situation</b> 1366:11	<b>sparse</b> 1312:15	1288:12 1297:22
1328:3 1358:20	1357:6	<b>six</b> 1300:23	<b>speak</b> 1312:18	1300:24 1302:11
<b>shorter</b> 1338:4	<b>signing</b> 1352:18	1310:15 1318:14	1316:9 1317:8	1302:16,20
<b>shortly</b> 1362:9,13	1380:22	<b>size</b> 1296:21 1297:3	1318:23 1339:14	1303:16 1306:5
1386:2	<b>silversea</b> 1296:5	<b>skolnick</b> 1254:18	1341:25 1342:1	1307:1,10,14,21
<b>shot</b> 1368:23	<b>simony</b> 1344:6,13	<b>slash</b> 1359:21	<b>speaking</b> 1312:9	1311:20 1312:4
<b>show</b> 1269:16	1345:1	<b>slipped</b> 1284:9	1339:10 1346:12	1312:14,19
1271:13 1272:17	<b>simple</b> 1291:22	<b>small</b> 1270:7	1386:10	1315:6 1316:13
1275:12,20	1360:1 1361:20	1288:22	<b>specific</b> 1265:20,25	1316:20 1317:5

1318:12,22	<b>split</b> 1266:13	1292:23 1302:10	<b>subsequent</b>	<b>suspicious</b> 1337:16
1319:20 1322:2	1268:18	1309:12 1329:18	1370:16	1340:6 1344:25
1323:22 1324:6	<b>spoke</b> 1366:23	1351:2,6 1357:15	<b>substance</b> 1362:20	<b>switch</b> 1331:19
1324:11,16	1386:1,4	1368:4	<b>substantial</b>	1340:4 1353:2
1327:10,14,25	<b>spots</b> 1347:13,14	<b>stayed</b> 1305:6	1325:18,20	1358:22 1361:1,7
1329:11,20	<b>spotting</b> 1347:20	<b>stealing</b> 1323:13	1326:22	1361:9,9,10
1330:7,16,23	<b>spread</b> 1300:12	<b>stearns</b> 1254:22	<b>substitute</b> 1360:17	1365:1,5,5
1342:25 1343:14	<b>spur</b> 1364:11	<b>stenographic</b>	<b>suggest</b> 1288:18	1366:19 1368:14
1348:5 1355:20	<b>st</b> 1256:4	1387:12	<b>suggesting</b> 1260:23	<b>switched</b> 1365:8
1355:23 1356:4	<b>stack</b> 1298:16,17	<b>stenographically</b>	<b>suggestion</b> 1340:13	<b>switching</b> 1359:23
1356:10 1357:14	1298:19,23	1387:10	<b>suit</b> 1367:19	1362:19
1357:24 1358:23	<b>stadium</b> 1265:18	<b>step</b> 1278:12	<b>sums</b> 1342:18	<b>swoop</b> 1289:10
1359:11,12,15,17	<b>staff</b> 1274:16	<b>steps</b> 1354:1	<b>supplemental</b>	<b>system</b> 1278:24
1359:18 1360:11	1287:11 1288:5	<b>stettin</b> 1253:15,17	1373:14	1314:13 1330:13
1360:15,25	1304:17,24	1253:19,21,22,24	<b>supported</b> 1262:15	<b>szafanski</b> 1270:13
1361:7,14 1362:3	<b>stage</b> 1316:4	1254:9	<b>suppose</b> 1265:11	1282:14 1332:24
1362:16,21,25	<b>stamp</b> 1350:10	<b>steven</b> 1305:1	<b>supposed</b> 1280:2	1335:3 1336:25
1363:5,9,12,18	1375:16	<b>stock</b> 1281:11	1307:7	1337:2 1351:14
1364:1,8,19	<b>stand</b> 1331:16	<b>stone</b> 1256:6	<b>supposedly</b>	1351:18,25
1366:23,23	<b>start</b> 1287:11	<b>stop</b> 1344:25	1274:20 1279:14	1352:4,17,24,25
1368:5,6 1370:8	1289:18 1302:15	1359:14	1280:2 1320:3	1373:8,13,20,22
1371:8,18,20	1306:3 1310:5	<b>stored</b> 1314:2	1327:5	1374:13 1375:1
1372:15,25	<b>started</b> 1367:10	<b>story</b> 1348:25	<b>sure</b> 1259:16	
1373:7 1376:7	<b>starts</b> 1346:8	<b>straight</b> 1326:21	1260:9,10,19	<b>T</b>
1377:3,17,24	<b>stash</b> 1288:20,22	1355:7	1267:24 1275:23	<b>t</b> 1307:1 1308:17
1378:6,10,12	1288:22,23,24	<b>street</b> 1252:15	1282:11 1286:20	1309:23 1310:5,9
1379:16 1380:6	<b>state</b> 1387:4,9	1283:18 1290:17	1286:23 1287:2	1310:17,25
1380:11,17	<b>stated</b> 1371:7	1349:13	1288:13 1289:3	1311:1 1314:13
1383:21	<b>statement</b> 1286:9	<b>strengths</b> 1347:18	1291:4,13 1300:1	1316:16 1355:11
<b>spinosas</b> 1257:8	1306:10 1317:20	<b>stress</b> 1301:24	1301:3,25 1307:7	1361:24 1369:12
1258:2 1269:24	1343:13,17	<b>stricken</b> 1319:7	1307:7,24 1311:3	1385:5,9 1387:1,1
1274:21 1275:17	1361:8 1362:4,14	<b>string</b> 1364:7	1314:8,25	<b>tab</b> 1282:24,24
1280:6 1309:16	1362:16 1363:10	1370:16	1320:19 1322:1	<b>table</b> 1287:5
1313:20 1319:14	1365:14 1366:15	<b>strip</b> 1280:9,15,19	1324:24 1333:15	1288:4
1338:7 1339:1,19	1369:13 1372:20	1280:21 1281:1	1338:3,13 1343:6	<b>take</b> 1267:1
1340:17 1341:12	1380:9	1282:14	1347:9,17	1268:21 1269:15
1344:2 1345:3,23	<b>statements</b> 1338:20	<b>structured</b> 1253:17	1348:10,12	1275:22 1278:4
1350:4 1351:10	1343:24 1348:12	<b>stu</b> 1281:19	1350:24 1356:6	1284:14,24
1354:24 1355:14	1348:13,14	1282:22 1283:19	1372:23 1378:22	1285:2 1286:6
1355:18 1356:16	1359:11,23,24	<b>stuck</b> 1372:17	1384:2	1303:11 1304:7
1357:18 1373:16	1360:2,2,18,20	<b>studio</b> 1309:11	<b>surprised</b> 1365:19	1304:10 1305:23
1374:19 1375:19	1362:19 1365:2,9	<b>stuff</b> 1261:7 1288:4	<b>surrender</b> 1383:16	1306:11 1309:3
1378:2,23 1379:8	1365:11 1367:14	1373:14	<b>surveillance</b>	1331:18 1336:1
1379:13,19	1367:21 1370:9	<b>stupid</b> 1383:1	1328:17	1358:18 1360:16
1380:2 1381:6,23	1371:17	<b>suarez</b> 1255:22	<b>suspect</b> 1313:1	1360:22 1361:17
1382:11 1383:10	<b>states</b> 1253:10	<b>subject</b> 1344:7	1335:25 1354:5	1361:23 1368:12
1384:21	<b>stay</b> 1268:7	1345:7 1355:11	<b>suspicious</b> 1344:14	1375:10

<b>taken</b> 1252:14,19 1306:1 1358:20	1372:14 1373:6	1377:20	1324:7,7 1325:8	1286:5 1288:3
<b>takes</b> 1303:3	<b>tell</b> 1263:19,25	<b>terms</b> 1259:21	1327:17 1328:10	1293:12,24
<b>talk</b> 1264:14	1265:6 1266:18	1267:25	1336:6,7 1339:16	1294:25 1296:4
1268:21 1278:6,7	1266:19,21	<b>terri</b> 1252:21	1339:17 1343:10	1297:13 1298:25
1281:14,15	1268:16 1270:16	1387:8,18	1343:21 1354:16	1299:10 1311:5
1295:6 1296:18	1271:19 1273:1	<b>testified</b> 1259:5	1358:14 1360:7	1318:7 1322:10
1301:2 1312:12	1276:2 1277:5	1260:14 1308:15	1360:23 1362:22	1322:22 1323:4
1362:1 1371:24	1278:2 1283:6	1318:22 1340:23	1364:20 1366:1	1325:6 1326:11
<b>talked</b> 1262:1	1285:18 1287:2,8	1350:13 1355:23	1370:14,21,22	1326:17 1328:16
1301:4 1327:24	1290:7 1293:14	1360:8 1368:1	1371:25 1373:5	1347:6 1352:10
1328:10 1329:10	1296:9 1305:2	1370:3 1379:15	1377:4 1378:15	1355:5 1356:24
1329:11 1344:11	1307:10,14	<b>testify</b> 1265:16	1385:18	1376:14
1362:1,25	1309:19 1312:4	1296:13 1365:21	<b>theres</b> 1266:9	<b>think</b> 1266:8,17
1376:15	1317:2,4,4	1365:24	1270:22,23	1275:3,7,9 1281:3
<b>talking</b> 1263:4,17	1320:14 1322:25	<b>testifying</b> 1360:9	1278:12 1279:15	1286:15 1289:12
1263:20 1266:4	1323:3,9,10,12,14	1360:10 1367:10	1280:24 1285:15	1290:2,16
1272:1 1278:17	1323:22 1324:5	1367:15,20	1287:10 1298:18	1291:19,24
1282:24 1292:2	1324:11 1325:1,3	<b>testimony</b> 1261:16	1308:1 1323:15	1296:16 1299:15
1293:19 1294:4	1325:4,6,14	1275:8 1277:23	1325:2 1344:20	1300:3,4,16,17
1296:5 1310:9	1326:7 1328:1,23	1277:24 1300:15	1350:10,18	1304:9 1306:5,20
1311:19,20,23	1330:23 1331:5	1346:18 1348:1,3	1359:2 1361:9	1307:8 1308:14
1314:16 1319:10	1333:16 1335:8	1348:10 1349:22	1364:7,9 1374:15	1315:9 1316:7
1323:19 1338:5	1335:11 1336:10	1353:3 1359:24	1375:16	1321:4,4 1323:6
1339:12,15	1344:12 1353:21	1361:6 1362:20	<b>theresa</b> 1254:16	1329:7,11 1332:8
1340:24 1345:12	1357:2 1359:2,14	1362:23 1365:20	1294:11	1332:12 1334:12
1364:16 1369:15	1360:11,15	1366:18 1371:4	<b>theyre</b> 1335:21	1337:19 1340:23
1370:17 1381:14	1361:6 1363:19	1372:11,24	1352:10	1340:23 1345:14
1384:13	1364:7,8,12,14,25	<b>thank</b> 1279:25	<b>thing</b> 1270:18,21	1345:19 1347:23
<b>talks</b> 1278:4,7	1368:16 1369:20	1353:20 1355:8	1281:4 1285:6,8	1349:3,22
<b>tanen</b> 1256:12	1369:20,25	1373:15 1374:11	1288:19 1290:13	1350:13 1354:4,8
<b>task</b> 1378:15	1370:2,20	1378:22 1385:10	1301:25 1302:1	1354:9 1355:22
<b>tax</b> 1318:2	1371:12,20	1385:10 1386:11	1302:13 1303:2,8	1358:1 1363:11
<b>td</b> 1253:21 1254:19	1374:3,7 1375:1	1386:12	1303:13 1311:9	1363:13 1371:19
1290:2,2,2	1377:5,21 1378:9	<b>thats</b> 1260:10	1316:1 1318:7	1374:1 1376:8
1319:20 1328:17	1380:24 1383:14	1261:2,24	1322:13 1323:2	1377:10,10
1339:16,17	1383:15 1386:7	1266:24 1268:11	1324:23 1334:17	1379:1 1384:11
1342:11,25	<b>telling</b> 1272:9	1273:1 1277:24	1344:23 1346:21	1384:17
1343:16 1344:14	1279:3 1297:11	1278:1 1279:8	1348:22 1349:3	<b>thinking</b> 1273:22
1348:15 1352:18	1303:6 1323:8	1280:3,9 1283:19	1350:3 1376:20	1283:3 1348:9
1353:10,15	1330:3 1332:25	1284:15 1285:8	1377:21 1381:4	<b>third</b> 1252:22
<b>technical</b> 1312:11	1351:8 1352:21	1286:9 1291:17	<b>things</b> 1259:6	1286:12,12,16,17
<b>technically</b> 1311:25	1352:22 1366:19	1292:17 1296:16	1261:15 1262:5	1286:17,21
<b>ted</b> 1255:20	1379:24	1297:8 1299:2,7	1263:18,23,25	1367:1
1282:12 1287:22	<b>ten</b> 1298:10	1300:12 1303:4	1264:16,20,21	<b>thought</b> 1286:6
1329:6 1333:2	<b>tentacles</b> 1322:11	1306:10 1311:14	1268:7,9,10	1296:15 1298:20
<b>telephone</b> 1372:1	1378:13	1314:1 1318:20	1271:15 1274:23	1303:3,4 1311:22
	<b>term</b> 1331:12	1320:16 1323:25	1280:3 1281:25	1321:7 1326:2,5

1333:19 1344:18 1353:25 1357:5 <b>thousands</b> 1289:1,7 1289:13 1370:4 <b>threatened</b> 1263:9 1263:13,15,21 1350:2 <b>threatening</b> 1263:20 <b>three</b> 1271:18 1275:21 1292:17 1298:9 1350:11 1385:16 <b>threw</b> 1262:20 <b>throw</b> 1317:23 <b>tickets</b> 1265:15 1266:3,8,12,20 <b>time</b> 1252:15 1262:23 1263:12 1265:12,23 1266:14 1267:9 1267:13 1269:5 1270:18 1271:24 1272:4,14,15,16 1272:17 1274:12 1277:8 1278:12 1284:13,15,23,24 1285:5 1286:13 1286:15 1287:12 1287:17 1288:25 1289:1,14 1295:24 1298:18 1298:20 1300:1 1303:12 1305:23 1309:23 1310:10 1311:19 1312:8 1313:16 1316:17 1318:21 1319:22 1320:16,19 1333:5 1337:14 1343:22 1348:20 1351:4 1354:1,2 1355:17,22 1359:3,9 1362:24 1362:24 1363:25 1364:8,25 1365:13,15	1366:25 1367:1 1371:14 1376:18 1376:25 1378:8 1379:16 1382:4,4 1382:21 <b>times</b> 1266:15 1281:23 1282:21 1287:9 1288:8,13 1288:13 1300:2 1300:11,13,14,14 1300:19,23 1301:5 1309:5 1313:6,9 1324:20 1328:3 1355:20 1355:21 1363:16 1363:20 1368:3 <b>timing</b> 1345:19 <b>tired</b> 1344:17 <b>today</b> 1266:16 1274:19 1285:17 1296:15 1299:4 1309:14 1314:3 1316:5 1332:1 1333:8 1336:19 1337:24 1348:20 1356:19 1357:4 1367:11 1370:4 1372:6 1373:14 <b>told</b> 1263:15 1279:12 1290:5,8 1302:25 1303:13 1311:22 1316:24 1322:9 1323:23 1324:6,16,18,19 1325:4,6,14 1326:4,8 1327:25 1328:4 1329:11 1333:13 1334:13 1334:20 1335:1,5 1340:3 1352:13 1355:23 1359:22 1359:25 1361:2 1361:12 1362:11 1362:16 1366:4 1366:11,24 1367:11 1368:18 1368:21,25	1372:1 1378:6,10 1378:11 <b>toll</b> 1313:13,18 <b>ton</b> 1364:14 <b>tonacchio</b> 1282:13 <b>tons</b> 1364:13 <b>tony</b> 1282:23 1284:25 1287:23 <b>tootsies</b> 1280:17 <b>top</b> 1263:6 1265:22 1301:21 1319:11 1319:19 1320:15 1349:8 1356:25 1359:10 1377:19 1382:21,23 1383:8 1384:3,7 1384:24 1385:7 <b>totally</b> 1366:5 <b>town</b> 1281:25 1282:1 1319:6 1384:13 <b>toxic</b> 1381:10 <b>track</b> 1285:14 1292:21 1298:4 1298:12 1313:9 1314:13 1340:15 <b>tracking</b> 1340:5 <b>tracy</b> 1316:21,22 1317:10,13 <b>trail</b> 1264:17,20 1272:24 1273:20 1274:24 1285:9 1312:14 1317:23 <b>trails</b> 1264:16 <b>transaction</b> 1277:4 1334:10 1354:19 1354:19,24 1356:14,20 1357:21 <b>transactions</b> 1306:8 <b>transcript</b> 1294:13 1371:12 1372:4,9 1387:11 <b>transfer</b> 1330:7 <b>transfers</b> 1329:13 1329:15	<b>traurig</b> 1254:19 <b>traveled</b> 1305:8 <b>treating</b> 1299:3 <b>trench</b> 1256:12 <b>trial</b> 1368:21 1369:1 1372:3 <b>tried</b> 1279:19 1288:15,17 1312:12,17 1354:6 <b>tripp</b> 1255:17 <b>trips</b> 1280:19 <b>trouble</b> 1299:1 <b>true</b> 1342:6 1364:3 1387:11 <b>trust</b> 1253:15 1341:23 1350:9 1359:19 1361:13 1361:14 <b>trustee</b> 1254:9,17 1255:12,23 1364:14 <b>trustees</b> 1350:14 1371:6 <b>truth</b> 1296:10,12 1320:21 1323:3,8 1324:24 <b>truthful</b> 1349:19 1367:17 1371:2 <b>try</b> 1273:4,5 1274:16 1282:20 1293:5 1322:15 1335:10 <b>trying</b> 1273:8 1297:10 1300:16 1335:15 1346:22 1353:10,15,24 1354:3 1357:7 1358:13 1367:4 1377:15 1383:5 <b>tucker</b> 1255:9 <b>tuesday</b> 1373:13 1375:23 1385:15 <b>turn</b> 1259:2 1306:3 <b>turned</b> 1311:7 1316:7 <b>tv</b> 1326:5	<b>twice</b> 1267:12 <b>twist</b> 1370:24 <b>twisting</b> 1370:15 <b>two</b> 1263:17 1271:15,17 1286:22 1304:9 1317:7 1318:15 1329:7 1330:4 1331:18 1368:3 1370:6 1382:7 1384:24 <b>twofold</b> 1259:9 <b>twopage</b> 1379:3 <b>type</b> 1286:4 1294:4 1297:10 1318:7 1332:21 <b>types</b> 1294:18 1322:22 1340:6 <b>typically</b> 1290:9
<b>U</b>				
<b>u</b> 1256:8				
<b>uncle</b> 1290:8 1304:18 1305:7				
<b>unclear</b> 1366:13				
<b>uncollected</b> 1312:1				
<b>underneath</b> 1359:10				
<b>understand</b> 1266:11,15,16 1301:9 1307:24 1321:19 1337:1 1355:25 1362:2 1366:22				
<b>understanding</b> 1294:12				
<b>understood</b> 1261:1 1273:11				
<b>unfortunately</b> 1266:12 1298:25 1347:23				
<b>united</b> 1252:22 1253:10				
<b>unsealed</b> 1368:19				
<b>unsecured</b> 1254:14				
<b>updated</b> 1268:23				
<b>uptodate</b> 1267:25				

1268:3	1355:11,17,21	1364:22 1366:10	1342:1 1343:8	<b>whites</b> 1372:8
<b>urgent</b> 1375:24	1356:6 1357:14	1367:6,7,8,18	1359:2,8 1364:15	<b>whos</b> 1335:20
<b>use</b> 1265:19	1368:3,15	1369:19 1370:2	1365:7 1371:23	<b>wife</b> 1259:17
1288:18 1291:24	1378:19 1379:14	1376:18 1378:21	1377:5 1385:12	1284:3,5,10,24
1312:20 1313:3	1379:24	1380:1 1381:4	<b>weaver</b> 1254:22	1285:3
1331:15 1340:14	<b>violence</b> 1294:20	1382:10 1384:19	<b>website</b> 1352:19	<b>wifes</b> 1285:21
1342:1 1360:19	1295:11	<b>wanted</b> 1266:2	<b>wed</b> 1283:20	<b>william</b> 1254:2
1362:3 1365:6,6	<b>visit</b> 1321:15	1274:14 1277:11	<b>wedding</b> 1284:17	<b>wire</b> 1302:8,11,16
1375:6	<b>visited</b> 1286:12	1277:16 1284:24	1284:18,20	1302:22 1303:17
<b>usually</b> 1365:12	<b>visits</b> 1289:23	1285:2 1302:21	<b>wednesday</b>	1303:24 1329:13
<b>utilize</b> 1261:10,14	<b>vliet</b> 1254:16	1302:22 1310:12	1278:13 1319:21	1329:15,21
<b>utilized</b> 1296:22	<b>voicemail</b> 1384:12	1320:19 1321:11	<b>week</b> 1268:1	1330:5,7 1331:10
<b>utilizing</b> 1317:19	<b>volunteered</b>	1321:17 1322:20	1281:20,21	1332:19
<b>uwant</b> 1256:6	1277:17	1354:3,4 1367:12	1300:8	<b>wired</b> 1302:5
	<b>volvo</b> 1260:1	1375:6 1379:23	<b>weiner</b> 1264:4,12	1304:6 1333:7
	<b>von</b> 1301:18 1302:4	<b>wants</b> 1339:11	<b>weinstein</b> 1282:23	<b>wires</b> 1303:4,7
<b>V</b>	1337:7,11,16,18	<b>wasnt</b> 1259:20	1287:24	1330:10,17,24
<b>vagary</b> 1300:23	<b>voracious</b> 1282:5	1267:16 1268:24	<b>weintraub</b> 1316:21	1331:1 1340:4,9
<b>vague</b> 1285:5	<b>vs</b> 1252:6 1253:6	1271:15 1280:25	1316:22 1317:2,5	1340:14
1341:19	1253:13,15,17,19	1284:7 1296:4	1317:10	<b>wiring</b> 1330:13
<b>van</b> 1254:16	1253:21,22,24	1299:2 1309:1	<b>wellrespected</b>	<b>wish</b> 1279:24
<b>vanvliet</b> 1294:11		1311:11 1321:10	1321:2,5	<b>withdraw</b> 1325:12
<b>varied</b> 1288:25	<b>W</b>	1323:7 1324:18	<b>wende</b> 1278:23	1375:9
<b>various</b> 1261:18	<b>w</b> 1252:7,12 1253:7	1324:20 1347:18	1304:3 1320:13	<b>witness</b> 1252:19
1290:2 1378:13	1257:3	1355:25 1367:23	<b>went</b> 1262:24	1276:4 1289:18
<b>vast</b> 1279:10	<b>wait</b> 1274:8	1371:9,13	1265:14,21,25	1290:25 1292:7
<b>velocity</b> 1306:7	1287:11 1304:2	1380:11 1385:24	1266:6,7,17,19,22	1293:19 1335:15
<b>venezuelans</b>	1326:10 1364:12	<b>watch</b> 1256:6	1267:13 1280:8	1336:9 1365:25
1339:13	1369:15,15	<b>watched</b> 1308:25	1280:18,20,24	1367:22
<b>verification</b>	<b>waiting</b> 1350:23	<b>watches</b> 1304:10,13	1284:13 1285:7	<b>witnesses</b> 1264:17
1351:25 1352:4	<b>walk</b> 1361:25	<b>watching</b> 1308:17	1290:17 1342:7	1264:21 1279:15
1352:12 1374:6	<b>walker</b> 1255:17	1308:20 1326:5	1359:16 1366:4	1279:17,19,23
<b>verifications</b>	<b>want</b> 1261:22	<b>way</b> 1267:7,16	1369:12	1312:13
1352:17 1374:16	1266:25 1270:3	1268:15 1270:7,7	<b>werblowsky</b>	<b>woman</b> 1280:24
<b>verified</b> 1373:8,23	1271:8 1273:4,7,9	1276:12 1278:3	1254:11	<b>women</b> 1283:15
<b>verify</b> 1352:22	1275:22 1277:10	1279:14,21,24	<b>weston</b> 1262:25	<b>wont</b> 1363:23,25
<b>verifying</b> 1352:19	1277:15,20	1287:10,16,16	1290:17 1368:10	<b>word</b> 1280:5
<b>versace</b> 1284:11,12	1279:22 1282:10	1294:1,10,17	<b>weve</b> 1301:4 1312:8	1306:24 1316:15
1284:19	1286:19 1287:20	1295:25 1299:1,3	1312:12 1318:15	1321:22,24
<b>versus</b> 1374:6	1289:16 1300:22	1302:12,17	1328:10 1329:12	1331:15 1337:17
<b>vicepresident</b>	1306:3,3 1310:8	1304:23 1312:5	1344:25	1352:8 1365:4,6
1308:5,7,8,8,10	1310:11 1315:12	1313:12 1321:19	<b>whats</b> 1311:4	<b>words</b> 1324:14
1308:11,13,14	1324:23 1335:10	1325:10 1326:13	1319:17	1325:5 1342:2
<b>video</b> 1329:2	1336:10 1343:6	1326:20 1327:9	<b>whistle</b> 1301:11	1360:19 1362:17
<b>videos</b> 1328:18	1348:10,12,21	1327:17 1328:6	<b>white</b> 1316:18	1362:18,20
<b>villegas</b> 1262:21	1349:2 1363:1,6	1330:9 1333:7	1323:11 1368:8	1370:15,24
1268:5 1292:23	1363:14 1364:4,6	1336:10 1338:25	<b>whitehaven</b> 1344:6	<b>work</b> 1283:21
1321:23 1354:23				

1306:15 1321:11 1321:17 1370:24 <b>worked</b> 1297:17 1365:7 <b>working</b> 1346:9,23 1347:2 1353:22 <b>world</b> 1305:21 <b>worried</b> 1308:16 1315:14,15,17,19 1315:20,23,24 1318:25 <b>worry</b> 1318:24 1320:4 <b>worth</b> 1304:13 <b>wouldnt</b> 1272:25 1273:12,14 1285:9,10 1313:9 1360:13 <b>wright</b> 1252:21 1387:8,18 <b>write</b> 1276:8 1298:11 1344:13 1351:24 <b>writing</b> 1303:6 1339:10 1349:13 1349:15,18 1352:4 1373:7 <b>wrong</b> 1280:1 1332:25 1337:12 1383:1 <b>wrongfully</b> 1373:8 1373:23 <b>wrote</b> 1263:2 1276:12 1303:4 1344:11 1352:24 1383:18	1305:25 1308:23 1313:17 1316:6 1318:18 1329:5 1347:19,24 1355:13 1370:6 1384:7,8 <b>year</b> 1310:10 1311:2 <b>yearold</b> 1260:1 <b>years</b> 1370:6 <b>yesterday</b> 1355:23 1355:25 <b>you'd</b> 1283:25 1313:24 <b>you'll</b> 1333:8 1335:20 1371:11 <b>you're</b> 1263:17,20 1263:22,23 1266:4 1272:6,25 1273:22 1279:2 1282:23 1285:4 1290:15 1292:2 1296:5 1297:22 1299:5 1309:19 1311:11 1319:9,9 1320:1,5 1321:19 1323:2,19,20 1324:13 1326:10 1327:19 1336:4 1336:17 1347:12 1362:2 1363:21 1364:9 1367:4 1370:14,14,17,21 1377:7 <b>you've</b> 1260:14 1282:8 1296:10 1301:10 1318:22 1325:3 1326:20 1335:7 1336:7 1371:1	<b>000</b> 1281:19,24 1282:6 1288:25 1289:2,10,22 1290:9 1291:17 1292:24,25,25 1293:2,3 1297:9 1299:6,17,22 1300:1,8,14 1304:9,14 1318:13 1333:8 1334:11,12 <b>000788</b> 1319:20 <b>003619</b> 1375:16 <b>003620</b> 1375:17 <b>07</b> 1252:3 <b>09</b> 1312:7 <b>09062943</b> 1252:3	1253:22 <b>1102604rbr</b> 1253:24 <b>112107</b> 1257:14 <b>11507</b> 1257:15 <b>11cv61688jic</b> 1253:13 <b>12</b> 1300:11,12,14 <b>1218</b> 1252:22 <b>121808</b> 1257:19 <b>12208</b> 1257:16 <b>1259</b> 1257:4 <b>1269</b> 1257:10 <b>1275</b> 1257:11 <b>12th</b> 1341:16 <b>13</b> 1350:11 <b>1309</b> 1257:12 <b>1319</b> 1257:13 <b>1331</b> 1257:5 <b>1338</b> 1257:14 <b>1339</b> 1257:15,16 <b>1340</b> 1257:17 <b>1341</b> 1257:18 <b>1344</b> 1257:19 <b>1345</b> 1257:20,21 <b>1348</b> 1257:22 <b>1350</b> 1257:23 <b>1351</b> 1257:24 <b>1355</b> 1257:25 <b>1356</b> 1258:3 <b>1357</b> 1258:4 <b>1373</b> 1258:5 <b>1374</b> 1258:6 <b>1375</b> 1258:7 <b>1378</b> 1258:8,9 <b>1379</b> 1258:10 <b>1381</b> 1258:11,12 <b>1382</b> 1258:13 <b>1383</b> 1258:14,15 <b>150</b> 1289:10,11,22 1290:9 1291:17 1293:3 <b>16</b> 1252:14 1302:5 1342:10 1363:12 <b>16th</b> 1387:14 <b>173</b> 1257:10 1269:18,24	<b>174</b> 1257:11 1275:17,21,24 <b>175</b> 1257:12 1309:9 1309:10,16 <b>176</b> 1257:13 1319:14,18 <b>177</b> 1257:14 1338:7 1338:10 <b>178</b> 1257:15 1339:1 1339:4 <b>179</b> 1257:16 1339:19,22 <b>17th</b> 1252:2 1253:1 1290:17 1342:21 <b>18</b> 1344:6 1373:13 1374:14 1375:15 1375:23 <b>180</b> 1257:17 1340:17,20 <b>181</b> 1257:18 1341:12,15 <b>182</b> 1257:19 1344:2 1344:5 <b>183</b> 1257:20 1345:3 1345:6 <b>184</b> 1257:21 1345:23 1346:1 <b>185</b> 1257:22 1348:5 1348:8,24 <b>186</b> 1257:23 1350:4 1350:7 <b>187</b> 1257:24 1351:10,13 <b>188</b> 1257:25 1355:9 1355:14 1356:23 <b>189</b> 1258:3 1356:8 1356:16 <b>19</b> 1253:9 1350:8 1350:10,19 <b>190</b> 1258:4 1357:13 1357:18 <b>191</b> 1258:5 1373:12 1373:16 <b>192</b> 1258:6 1374:12 1374:19 <b>193</b> 1258:7 1375:13 1375:19	
<hr/> <b>X</b> <hr/> <b>x</b> 1257:1 1373:2					
<hr/> <b>Y</b> <hr/> <b>ya</b> 1346:11 <b>yeah</b> 1259:9 1261:3 1261:7 1268:25 1272:4 1275:9 1283:24,25 1291:13 1296:6,7 1299:14,15	<hr/> <b>Z</b> <hr/> <b>zsafranski</b> 1255:2	<hr/> <b>0</b> <hr/> <b>0</b> 1253:13 <b>00</b> 1252:15,15 1386:13	<hr/> <b>1</b> <hr/> <b>1</b> 1320:8,18 1332:5 1342:5 1357:13 1383:25 1384:18 <b>10</b> 1292:25 1293:2 1363:20 <b>100</b> 1267:12 1297:9 1304:11,12 <b>1000</b> 1281:21 <b>100109</b> 1257:24 1258:4 <b>1003767</b> 1253:15 <b>1003802rbr</b> 1253:17 <b>10109</b> 1258:10 <b>1024110</b> 1253:9 <b>102809</b> 1257:13 <b>103009</b> 1258:11 <b>103109</b> 1258:12,13 1258:14 <b>11</b> 1252:15 1254:9 1260:1 1320:18 1363:17 <b>110109</b> 1258:15 <b>1102288rbr</b> 1253:19 <b>1102368rbr</b> 1253:21 <b>1102473rbr</b>		

<b>194</b> 1258:8 1377:24 1378:2	<b>21</b> 1338:11	<hr/> <b>6</b> <hr/>	
<b>195</b> 1258:9 1378:18 1378:23 1379:3 1379:22	<b>22</b> 1339:23 1345:7 1374:6	<b>6</b> 1319:21 1320:8 1320:18	
<b>196</b> 1258:10 1350:11 1379:1,6 1379:6,8 1380:1,2	<b>24</b> 1374:13,25 1377:25	<b>60</b> 1281:24 1282:6 1289:11	
<b>197</b> 1258:11 1379:6 1380:25 1381:6	<b>25</b> 1341:8	<b>600</b> 1304:14	
<b>198</b> 1258:12 1381:20,23	<b>27</b> 1374:6,16	<b>61208</b> 1257:18	
<b>199</b> 1258:13 1382:8 1382:11	<b>27th</b> 1278:13	<b>63009</b> 1257:22	
<b>1st</b> 1351:13 1379:6	<b>28</b> 1319:21	<hr/> <b>7</b> <hr/>	
<hr/> <b>2</b> <hr/>	<b>28th</b> 1278:15,16	<b>7</b> 1292:25 1342:6 1363:13,17	
<b>2</b> 1252:15 1386:13	<b>29</b> 1311:1 1346:2 1355:12 1356:11	<b>75</b> 1297:9 1299:6 1318:13	
<b>20</b> 1301:20 1323:11 1323:15 1334:11 1346:14,16,19	<b>29th</b> 1309:13,21 1312:7	<b>7th</b> 1310:16,24	
<b>200</b> 1258:14 1289:2 1383:6,10 1384:1	<hr/> <b>3</b> <hr/>	<hr/> <b>8</b> <hr/>	
<b>2007</b> 1310:16,20,24 1338:11,22 1339:6 1363:13 1363:17	<b>30</b> 1288:25 1301:20 1334:12 1349:1 1381:1,14	<b>8</b> 1350:19	
<b>2008</b> 1339:23 1340:21 1341:16 1344:6 1362:15 1362:16,21	<b>31</b> 1382:9 1383:7 1385:21	<b>81809</b> 1258:5,7	
<b>2009</b> 1309:13,21 1337:4 1342:10 1345:7 1346:2,14 1346:17,19 1349:1 1350:9,10 1350:19 1355:11 1355:12 1357:13 1359:5 1373:13 1374:13,25 1381:1,21 1382:9 1383:7,25	<b>31st</b> 1381:21	<b>81909</b> 1257:23	
<b>201</b> 1258:15 1383:21,24 1384:17,21	<b>33316</b> 1252:23	<b>8209</b> 1257:10	
<b>2011</b> 1252:14 1387:14	<b>350</b> 1283:18	<b>82409</b> 1258:6	
	<b>38</b> 1319:21	<b>87</b> 1353:11	
	<hr/> <b>4</b> <hr/>	<hr/> <b>9</b> <hr/>	
	<b>4</b> 1252:11 1376:4 1377:2	<b>9</b> 1340:21	
	<b>40</b> 1288:25 1289:12	<b>90</b> 1333:4	
	<b>400</b> 1304:9	<b>92409</b> 1258:8,9	
	<b>42009</b> 1257:21	<b>92909</b> 1257:25 1258:3	
	<b>42209</b> 1257:20	<b>954</b> 1252:23	
	<b>49</b> 1320:6,8	<b>99</b> 1252:15	
	<hr/> <b>5</b> <hr/>		
	<b>5</b> 1281:19 1292:24 1300:8 1339:5		
	<b>50</b> 1281:24 1282:6 1289:11 1297:9 1299:6,17,22 1300:1,14 1318:13 1333:8		
	<b>5252221</b> 1252:23		
	<b>52809</b> 1257:11		
	<b>52909</b> 1257:12		
	<b>5908</b> 1257:17		