

1           IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS

2                           DIVISION OF ST. CROIX

3  
4           -----  
5           HISHAM HAMED, individually, and

6           derivatively on behalf of

7           SIXTEEN PLUS CORPORATION,

8                           Plaintiff,

9                           v.

Case No.

10          FATHI YUSUF, ISAM YOUSUF,

SX-2016-CV-00650

11          and JAMIL YOUSUF,

12                           Defendants.

13                           and

14          SIXTEEN PLUS CORPORATION,

15                           a nominal Defendant.

16          -----  
17          SIXTEEN PLUS CORPORATION,

18                           Plaintiff,

Consolidated with

19                           v.

Civil No.

20          MANAL MOHAMMAD YOUSEF,

SX-2016-CV-00065

21                           Defendant,

22                           and

MANAL MOHAMMAD YOUSEF,

1                   Counter-Plaintiff,

2                   v.

3                   SIXTEEN PLUS CORPORATION,

4                   Counter-Defendant

5                   -----

6                   MANAL MOHAMMAD YOUSEF,

7                   Plaintiff,

Consolidated with

8                   v.

Civil No.

9                   SIXTEEN PLUS CORPORATION,

SX-2017-CV-00342

10                  Defendant,

11                  and

12                  SIXTEEN PLUS CORPORATION,

13                  Counter-Plaintiff,

14                  v.

15                  MANAL MOHAMMAD YOUSEF,

16                  Counter-Defendant

17                  And

18                  SIXTEEN PLUS CORPORATION,

19                  Third-Party Plaintiff,

20                  v.

21                  FATHI YSUF,

22                  Third-Party Defendant.

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

VIDEOTAPED DEPOSITION OF

WALEED HAMED

DATE: Thursday, August 10, 2023

TIME: 12:24 p.m.

LOCATION: Remote Proceeding

Washington, DC 20005

REPORTED BY: Shondra Dawson, Notary Public

JOB NO.: 6014366

A P P E A R A N C E S

1  
2 ON BEHALF OF PLAINTIFF, DEFENDANT, COUNTER-DEFENDANT,  
3 AND COUNTER-PLAINTIFF SIXTEEN PLUS CORPORATION AND  
4 WALEED HAMED:

5 JOEL H. HOLT, ESQUIRE (by videoconference)  
6 Law Office of Joel H. Holt  
7 2132 Company Street  
8 Christiansted, VI 00820  
9 joelholtpc@gmail.com  
10 (340)773-8709  
11

12 ON BEHALF OF PLAINTIFF, DEFENDANT, COUNTER-DEFENDANT,  
13 AND COUNTER-PLAINTIFF SIXTEEN PLUS CORPORATION:

14 CARL HARTMANN, III, ESQUIRE (by videoconference)  
15 2940 Brookwind Drive  
16 Holland, MI 49424  
17 carl@carlhartmann.com  
18 (616)345-3818  
19  
20  
21  
22

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

A P P E A R A N C E S (Cont'd.)

ON BEHALF OF DEFENDANT, COUNTER-PLAINTIFF, PLAINTIFF,  
AND COUNTER-DEFENDANT MANAL MOHAMMAD YOUSEF:

JAMES HYMES III, ESQUIRE (by videoconference)  
Law Offices of James L. Hymes, III PC  
P.O. Box 990  
St Thomas, VI 00804-0990  
jim@hymeslawvi.com  
(340)776-3470

ON BEHALF OF DEFENDANT FATHI YUSUF:

CHARLOTTE K. PERRELL, ESQUIRE  
(by videoconference)  
STEFAN HERPEL, ESQUIRE (by videoconference)  
Dudley Newman Feuerzeig LLP  
1000 Frederksberg Gade  
P.O. Box 756  
St Thomas, VI 00804-0756  
cperrell@dnfvi.com  
sherpel@dnfvi.com  
(340)774-4422

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

A P P E A R A N C E S (Cont'd.)

ALSO PRESENT:

Pam Bayless, Paralegal, Dudley Newman Feuerzeig  
(by videoconference)

Walli Hamed, Plaintiff (by videoconference)

Ben Pelta-Heller, Videographer  
(by videoconference)

Fathi Yusuf, Defendant (by videoconference)

1

## I N D E X

2

## EXAMINATION:

PAGE

3

By Ms. Perrell

10

4

By Mr. Holt

66

5

By Ms. Perrell

68

6

By Mr. Holt

69

7

By Mr. Hartmann

69

8

By Ms. Perrell

109

9

10

## E X H I B I T S

11

NO.

DESCRIPTION

PAGE

12

Exhibit Y-2

Review of Accounts

53

13

Exhibit Y-3

Sixteen Plus Tax Returns

62

14

Exhibit Y-4

Annual Filing

56

15

Exhibit Y-5

Consent of Directors

60

16

Exhibit Y-9

Power of Attorney

43

17

\* not in possession of reporter

18

## P R E V I O U S L Y M A R K E D E X H I B I T S

19

NO.

DESCRIPTION

PAGE

20

Exhibit H-1

Statement - Waleed Hamed

11

21

Exhibit H-58

Promissory Note

28

22

Exhibit H-59

First Priority Mortgage

32

P R O C E E D I N G S

1  
2 THE VIDEOGRAPHER: Good afternoon. We  
3 are going on the record at 12:24 p.m. on Thursday,  
4 August 10, 2023. This is media unit 1 for the video  
5 recorded deposition of Waleen [sic] Hamed, taken by  
6 counsel in the matter of Hamed et al. v. Yusuf et al.,  
7 filed in the Superior Court of the Virgin Islands,  
8 Division of Saint Croix.

9 My name is Ben Pelta-Heller  
10 representing Veritext. I'm the videographer. The  
11 court reporter is Shonda Dawson from the firm  
12 Veritext.

13 Counsel and all present, including  
14 remotely, will now state their appearances and  
15 affiliations for the record, and will the reporter  
16 please swear in the witness.

17 MR. HOLT: My name is Joel Holt and I'm  
18 counsel for Waleed Hamed.

19 MR. HARTMANN: My name is Carl  
20 Hartmann. I'm counsel for Sixteen Plus Corporation.

21 MS. PERRELL: My name is Charlotte  
22 Perrell. I am counsel for Fathi Yusuf.



1 MR. HYMES: Good afternoon. I'm James  
2 Hymes, counsel for Manal Yousef, Jamil Yousuf, and  
3 Isam Yousuf.

4 MS. PERRELL: And just to clarify, I  
5 also have present on the call, on this deposition,  
6 Stefan Harpul, who is also counsel for Fathi Yusuf.

7 THE REPORTER: Thank you. I am the  
8 reporter assigned by Veritext to take the record of  
9 this proceeding. I am a notary authorized to take  
10 acknowledge and administer oaths in the District of  
11 Columbia. Parties agree that I will swear in the  
12 witness remotely outside of his or her presence.

13 Additionally, absent an objection on  
14 the record before the witness is sworn, all parties  
15 and the witness understand and agree that any  
16 certified transcript produced from the recording  
17 virtually of this proceeding:

18 - is intended for all uses permitted  
19 under applicable procedural and  
20 evidentiary rules and laws in the same  
21 manner as a deposition recorded by  
22 stenographic means; and

1                   - shall constitute written stipulation  
2                   of such.

3                   Now hearing no objection, I will now  
4 swear in the witness. Mr. Hamed? Will you please  
5 raise your right hand? Thank you very much.

6 WHEREUPON,

7                                   WALEED HAMED,  
8 called as a witness, and having been first duly sworn  
9 to tell the truth, the whole truth, and nothing but  
10 the truth, was examined and testified as follows:

11                   THE REPORTER: Thank you. You may  
12 proceed, Mr. Holt.

13                                   EXAMINATION

14 BY MS. PERRELL:

15           Q     All right. Good afternoon, everybody.  
16 Thank you, Mr. Hamed, for making yourself available  
17 today. We appreciate that. As you know, I represent  
18 Mr. Fathi Yusuf in this case. We've met before on  
19 other matters that we have pending. I want to ask you  
20 questions relating to the Sixteen Plus loan  
21 documentation to Manal Yousef and the subject of these  
22 cases relating to that loan.

1           You have provided a statement in this case  
2 which has previously been marked as H-1, and I am  
3 going to just ask you some questions about that  
4 statement and some of the information that you've  
5 provided therein. My first question is, you have  
6 indicated that moneys that were transferred from Plaza  
7 Extra were transferred to Saint Martin in various  
8 accounts that were opened in your name, Mr. Yusuf's  
9 name, and Hamdan Diamond. Is that correct?

10                           (Exhibit H-1 was previously marked for  
11                           identification.)

12           A     Yes, ma'am.

13           Q     Okay. And then you also indicated that that  
14 money was then transferred to Jordan. Correct?

15           A     Transferred to Jordan and many other places,  
16 yes.

17           Q     Okay. Where are the other places?

18           A     Well, back to Saint Croix, to the Virgin  
19 Islands.

20           Q     Okay. And of the moneys that came back to  
21 Saint Croix after arriving in Saint Martin, how did  
22 those funds come back to Saint Croix?

1           A     Well, they came through either check or wire  
2 transfer.

3           Q     Okay. And if they came through a check,  
4 where would they be deposited?

5           A     I don't recall exactly where they would be  
6 deposited, but they would be deposited maybe different  
7 accounts that we had.

8           Q     Okay. And when you say different accounts,  
9 would they have been deposited in accounts for Sixteen  
10 Plus?

11          A     I know there was -- there was a couple of  
12 transfers that were made that were deposited to  
13 Sixteen Plus, yes.

14          Q     And you're saying -- I'm just trying to  
15 understand the progression. Funds went into the --  
16 your account, Fathi Yusuf's account, and the Hamdan  
17 Diamond account in Saint Martin, and then you're  
18 saying funds came from one of those three accounts  
19 directly back to the Virgin Islands?

20          A     Well, the accounts that were open, it wasn't  
21 just Hamdan Diamond or Fathi Yusuf's or my account as  
22 well, but there was Isam's account as well that was

1 being used to launder the funds.

2 Q Okay. How were funds -- in your testimony,  
3 how were funds given to Isam?

4 A Yeah, they were given by cash, absolutely.

5 Q Okay. And did you personally give Isam cash  
6 to deposit into his accounts in Saint Martin?

7 A Me as well as Fathi, yes.

8 Q Okay. And when you gave him funds to  
9 deposit into the accounts in Saint Martin, were those  
10 payments for those -- when you gave him those funds,  
11 were those for payment of interest on the loan that  
12 we've discussed in this matter -- and the other  
13 depositions --

14 A Absolutely -- absolutely not, ma'am.  
15 That -- those funds that were given to Isam -- so Isam  
16 was the central figure in laundering the money. He  
17 would make -- we would drop the money off, either me  
18 or Fathi. It would be delivered in multiple ways. It  
19 would be given to Isam. Isam -- including Isam's  
20 brother, including Isam's brother's wife, including  
21 other people that were in Saint Martin that deposited  
22 those moneys on different days, different occasions,

1 and different amounts. In those accounts were -- they  
2 would deposit the money in the Hamdan Diamond account.  
3 They would deposit in the Fathi Yusuf account. They  
4 would deposit in my account, and he would deposit it  
5 also in Island Appliances account that was different  
6 than the Island Appliances account that he kept for  
7 his business.

8 Q Okay. How did he receive the funds -- let's  
9 just talk about funds that you're claiming he  
10 deposited into, let's say, your account in Saint  
11 Martin. How did he physically receive those funds?

12 A The funds would be physically transported to  
13 him through cash. I would go over there, I would have  
14 the funds maybe -- I'm not too sure the quantity or  
15 the amount of the money that I would bring over, or  
16 the amount -- the quantity that Fathi would bring  
17 over, but it was always in cash -- his son would pick  
18 us up from the airport. Whether he picks me up or he  
19 picks up Fathi, or both of us, we give him the funds.  
20 We would go to his Island Appliance store, and from  
21 there on, he would do the deposits -- through  
22 associates that he had up there.

1 Q Okay. So let me ask you this. Of the times  
2 that you would go to Saint Martin with cash, why did  
3 you not simply go to the bank and make the deposits  
4 with the cash?

5 A Well, sometime -- maybe there might have  
6 been a few times that I did, but it wasn't large  
7 amounts. With the larger amounts, he would do it.  
8 And he would have other people help him in depositing  
9 those funds over a period of days.

10 Q Okay. Why would -- let me ask you this. If  
11 you were physically in Saint Martin, why would you  
12 have Isam deposit money into those accounts?

13 A Because it was really large amounts of  
14 money. And I don't go to Saint Martin to stay there  
15 for a week -- I would either stay for a day or maximum  
16 two days.

17 Q Okay. And when you say large amounts, is  
18 \$50,000 a large amount?

19 A It's much larger than that.

20 Q Okay. So would you go to one of the  
21 accounts and deposit, let's say \$50,000 to your  
22 account? Would you consider that to be a small amount

1 to deposit?

2 A Several times -- I'm not too sure. I mean,  
3 sometimes it's 50. Sometimes it's 100. And I'm  
4 pretty sure the documentation that was given by the  
5 French police and the FBI, it shows that there were  
6 certain deposits in certain amounts that were  
7 deposited over a period of time that reflect what I'm  
8 saying right now.

9 Q Okay. All right. And so your point is is  
10 that money -- Isam would put them into your account,  
11 Fathi's account, and Hamdan Diamond account; correct?

12 A And his account as well --

13 Q That was going to be my next question --  
14 sorry, let me just clarify. The next question is, in  
15 addition to those three, he would also -- your  
16 testimony is that he would also receive cash from  
17 Plaza Extra and deposit cash into his account;  
18 correct?

19 A Yes, ma'am.

20 Q Okay. And with regard to moneys that were  
21 deposited into your account, Fathi's account, and the  
22 Hamdan Diamond account, were all of those -- once they



1 got to Saint Martin, were all of those funds then  
2 transferred to accounts in the Middle East?

3 A I'm not sure, but I know the FBI has done a  
4 significant accounting of where all those funds went.

5 Q Okay. Did -- and I'm just clarifying for  
6 the three accounts, the Fathi account, your account,  
7 and the Hamdan Diamond account, once they were in  
8 those accounts, once the moneys got into those  
9 accounts, did any of that money ever come back into  
10 Saint Croix, for example?

11 A I'm not quite sure, but I think the  
12 documentation the FBI has would show something. I  
13 don't know. This is over a period of -- I don't know  
14 all the details, but I know some of the details.

15 Q Okay. Well, that's what I'm trying to  
16 understand is, if the money -- however it got into in  
17 your account, Fathi's account, and Hamdan Diamond  
18 account, would you in your account, from Banco  
19 Francaise [ph], ever cut a check from the Banco  
20 Francaise [ph] account that you had back into a U.S.  
21 VI account?

22 A I'm not quite sure. If I see the documents,

1     yeah, maybe. I'm not sure about that. A lot of  
2     documents. It's been a number of years. There's, you  
3     know, I mean, and significant -- significant amount of  
4     documents all over the place.

5           Q     Okay. But what would be the purpose of  
6     sending the money and taking the time to get it to  
7     Saint Martin only to turn around and then send it back  
8     to Saint Croix?

9           A     To mask it -- to mask it. To show that it  
10    came from outside sources. That's the plan --  
11    Fathi -- and we all discussed, we all knew that.  
12    That's the scam. That's the laundering -- the  
13    laundering -- create another level --

14                   MR. HARTMANN: Charlotte, this is Carl.  
15    Could you stop interrupting him, please?

16                   MS. PERRELL: I'm sorry. I'm not  
17    trying to interrupt. I'm trying to --

18                   MR. HARTMANN: Yeah, I know, but you  
19    are, repeatedly.

20                   MS. PERRELL: Okay.

21    BY MS. PERRELL:

22           Q     The funds that were coming back -- well, let

1 me just back up. Your testimony is that the various  
2 bank accounts and the FBI records would demonstrate  
3 what funds went where. Correct?

4 A Yes. I assume so, yes.

5 Q Okay. Beyond the Diamond Keturah property,  
6 what other properties were purchased with Plaza Extra  
7 funds that first went to Saint Martin and then made  
8 their way back?

9 A There might have, to my recollection, there  
10 might have been one or two other properties, but I'm  
11 not quite sure.

12 Q Which ones might that have been?

13 A It might have been under -- it might have  
14 been under Sixteen Plus. I'm not sure if there was  
15 any other -- I mean, if you can show me any paperwork,  
16 you know -- refresh my recollection on that.

17 Q Okay. Well, that's what I'm saying. Like,  
18 in your testimony or in your affidavit, you indicate  
19 that moneys that were sent to Saint Martin were then  
20 used to purchase properties in foreign countries and  
21 also properties in the Virgin Islands, and I'm just  
22 trying to understand which other properties in the

1 Virgin Islands were used or were purchased with those  
2 funds that first went to Saint Martin.

3 A Yeah. I'm not quite sure if there's any  
4 other properties in the Virgin Islands that was done  
5 that way besides Sixteen Plus. I think there might  
6 have been some other properties with Sixteen Plus.  
7 Maybe smaller lots, but I'm not sure if that was  
8 purchased that way.

9 Q Okay. All right. And just to be clear,  
10 does Sixteen Plus own any other property besides the  
11 Diamond Keturah property?

12 A Yes. There's I believe two other lots in  
13 Saint Thomas.

14 Q And where are those located?

15 A I don't know the area. Don't know the name  
16 of the area, but I know it's in Saint Thomas. I think  
17 it's not large parcels anyway. It's a small --  
18 small --

19 Q Okay. So it's fair to say that the -- let  
20 me say 98 percent of the assets owned by Sixteen Plus  
21 is the Diamond Keturah property; is that fair?

22 A Yes, ma'am.

1           Q     Okay. All right. With regard to the moneys  
2 that were to be used for the purpose of the Diamond  
3 Keturah property, how did the money -- your testimony  
4 is that the money went to Saint Martin, and then the  
5 money to get to Isam. How did the money for the  
6 Diamond Keturah property make its way to Isam?

7           A     We used several methods of transporting  
8 funds. One of them was through me taking a flight,  
9 whether I would have a briefcase or I would have the  
10 moneys -- initially the moneys would be put aside, in  
11 50s and 100s. Be easily transported -- that was --  
12 that's the instructions that we got from Mr. Yusuf. I  
13 would instruct Mike Yusuf to go ahead and put the 50s  
14 and the 100s on the side. Fathi would say, "Look, we  
15 need to do this -- we need to do this or we need to do  
16 that. We need to transfer money. We need to send  
17 money."

18                     He would instruct me, and I would instruct  
19 Mike, we'll put it in an envelope or in a box. I  
20 would travel to Saint Martin. Isam would be there to  
21 pick me up, or maybe Isam's brother would pick me up,  
22 and I would give it to him in cash. Now if it's --

1 sometimes maybe I would go and if it's \$50,000, it's  
2 \$100,000, I would actually go ahead and go to the bank  
3 myself and deposit that, or I would go with Isam --  
4 Isam would go in and he would do his transaction, and  
5 I would do my transaction. Fathi Yusuf would also do  
6 the same thing.

7 At one time or another, maybe more than one  
8 occasion also, Fathi, under the disguise of "Oh, we're  
9 going to take a family trip," he took a charter flight  
10 with his wife, and I'm not too sure if any of the kids  
11 were with him, or maybe the kids were grown at that  
12 time, and I believe I was on that same flight, and we  
13 took a box -- I'm not sure how many millions of it,  
14 how many millions were in those boxes, but it was  
15 under the disguise of a family trip.

16 Q And was that before or after the Diamond  
17 Keturah purchase? Was that in like 1998 or '99, or  
18 was it before?

19 A It could be. It could be prior to the --  
20 prior to the Diamond Keturah purchase.

21 Q Is it possible that it was after the Diamond  
22 Keturah purchase?

1           A        Could be as well because he did that not  
2 just once but multiple times.

3           Q        All right.

4           A        Another way would be, me and Fathi would go,  
5 we would -- every time that we went either Isam picked  
6 up or Ayed picked us up, and we would go and stay at  
7 Isam's house with Fathi's daughter and her husband.  
8 Me and him will sleep in Isam's downstairs apartment.  
9 We would hang out, we would have dinner, and sometimes  
10 we ended up at the casino at night -- me, Fathi, and  
11 his son.

12          Q        All right. You've been present for the  
13 various depositions we've had in this case. Is that  
14 right?

15          A        Yes, ma'am.

16          Q        Okay. So with regard to the testimony that  
17 there was a conversation between Fathi Yusuf, Isam,  
18 and Fathi Yusuf's brother Mohamad Hamdan, were you  
19 present for that?

20          A        No, ma'am, I wasn't.

21          Q        Okay. Have you met Mohaman Hamdan, Fathi's  
22 brother?

1           A       I met Mr. Mohamad Hamdan in maybe early on  
2 in life, maybe in '93, '92. And I know Mr. Hamdan is  
3 the one who helped me open the Jordanian account under  
4 Fathi's instruction, to open the Cairo Amman Bank, and  
5 I believe that bank -- that account was open in '96.  
6 Me and Mr. Hamdan went to Cairo Amman Bank and I  
7 opened the Cairo Amman Bank with his help, because I  
8 didn't know how to speak Arabic or write Arabic.

9           Q       All right. There's been testimony that Mr.  
10 Hamdan Diamond had, you know, properties and resources  
11 available. Do you know anything about his financial  
12 worth?

13          A       I know his financial worth is not what I've  
14 heard today or the other day. Definitely not. Fathi  
15 threw out -- we've been -- I've been involved with the  
16 Plaza Extra business since 1986, and I know Fathi at  
17 one time or another, and I believe part of the chits  
18 that we had in the so-called black book, he would send  
19 money to his brother on different occasions, maybe  
20 7,000, 10,000, 15,000, and those would be the chits  
21 against each other. So if he has so much money, and  
22 if he has so wealthy, why would he send him money? To



1 help him out -- I know he had modest living. He  
2 wasn't needy, so to speak, but he wasn't as wealthy  
3 and they showed up to say right now that, "Oh, he's so  
4 wealthy."

5 Q All right. Let me ask you specifically  
6 about the moneys that were used to purchase the  
7 Diamond Keturah property. Were you present for any  
8 conversations between Fathi Yusuf and Isam about the  
9 purchase of the Diamond Keturah property?

10 A Well, no, I wasn't, because Fathi Yusuf --  
11 there was no need for him to even discuss the purchase  
12 with him. Isam was being used as the go-to man in  
13 Saint Martin. We had discussion -- me and Fathi had  
14 discussion about buying the property. The property  
15 was introduced to us by Joel Jabber [ph]. Joel Jabber  
16 [ph] was supposed to be involved in that purchase,  
17 from Nova Scotia. Fathi thought it was a good idea, a  
18 good investment, to go ahead and buy the property. I  
19 agreed with him. So we had to find a way how to pay  
20 for the money.

21 Now at the time, we were skimming money. It  
22 was after the hurricane. We just opened back the

1 Plaza East store. Hurricane Marilyn just hit Saint  
2 Thomas. There was a lot of business. We had one of  
3 our competition go out of business, so we had a lot of  
4 business, a lot of cash. He instructed us to go ahead  
5 and put money aside. We opened different accounts. I  
6 mean, this is a huge huge money laundering operation  
7 that we ended it on. We had open accounts in  
8 Pleasant. We had open account in -- what is it,  
9 Peter's Farm. We had open accounts in my name, in  
10 Mahar's [ph] name. We had open in Mufid's [ph] name,  
11 just to launder the cash. And we would take the money  
12 at the time -- what's his name? Mahar [ph] was in  
13 charge of the cash room. I had no keys to the safe.  
14 He would instruct people to go ahead and deposit,  
15 sevens, five, seven, eight, nine thousand --  
16 everything was always below \$10,000, so we don't, you  
17 know, raise a flag.

18 Over in Saint Thomas, they would be doing  
19 the same thing. They would be buying -- we would be  
20 buying money orders. We would be depositing cash in  
21 different accounts that we would use and, you know,  
22 amass the total and then write a check from our

1 accounts to go ahead and deposit in other places or do  
2 other transactions. We would pay our vendors by cash,  
3 so we don't pay the gross receipt. It was a massive  
4 operation.

5 Q Okay. I'm asking, though, specifically with  
6 regard to the purchase of the Diamond Keturah  
7 property, you were not present for conversations  
8 between Mr. Fathi Yusuf and Isam Yousuf; correct?

9 A -- there was, I wasn't there, no.

10 Q Okay. So you don't know if they had  
11 conversations about that property?

12 A No. I just said no.

13 Q Okay. And did you have conversations with  
14 Isam Yousuf about the Diamond Keturah property and the  
15 purchase?

16 A Isam had no right to anything about the  
17 purchase, so I had no -- there was no need for me to  
18 talk to him.

19 Q Okay. And then did you have any  
20 conversations with Mr. Mohamed Hamdan relating to the  
21 purchase of the Diamond Keturah property?

22 A Absolutely not. He wasn't involved in the

1 business.

2 Q Okay. But you were not present for any  
3 conversations between him and Fathi Yusuf relating to  
4 the Diamond Keturah property?

5 A They said that they had conversations. I  
6 can't say I was there. No, I wasn't there if they had  
7 it.

8 MS. PERRELL: Okay. Pam, if you could  
9 pull up -- if you could pull up exhibits H-58 and H-  
10 59?

11 Give us just a second. We're going to  
12 be pulling up some documents. Here we go. All right.  
13 Exhibit -- I can't see the number. Okay. Sorry. My  
14 people are on -- okay.

15 BY MS. PERRELL:

16 Q Okay. Exhibit H-58. This is the promissory  
17 note given to Manal Yousef for 4.5 million. Are you  
18 familiar with this document?

19 (Exhibit H-58 was previously marked for  
20 identification.)

21 A Yes, ma'am.

22 MS. PERRELL: Okay. Pam, if you could

1 scroll down to the bottom of the document, the  
2 signature page? Well, first, let me ask you -- Pam,  
3 while you're there -- it's too late.

4 BY MS. PERRELL:

5 Q All right. Is this your signature on the  
6 bottom?

7 A Yes, ma'am.

8 Q Okay. And did you sign it on or about  
9 September 15, 1997?

10 A Yes, ma'am.

11 Q Okay. And is that Fathi Yusuf's signature  
12 below?

13 A Yes, ma'am.

14 Q Okay. And did you instruct an attorney to  
15 prepare this document on behalf of Sixteen Plus?

16 A I specifically don't recall that I did, but  
17 maybe I did.

18 Q Okay. Do you know which attorney prepared  
19 this document?

20 A No, ma'am. Don't remember.

21 Q All right. Would you have been the primary  
22 person -- I know you don't remember, but would you

1 have been the person making those arrangements, or is  
2 that something that Mr. Yusuf would have been  
3 arranging?

4 A It could have been -- it could have been --  
5 look. Fathi Yusuf is the one who created all this,  
6 okay? He created all this web, and we would discuss  
7 it and we'll talk about it, but to remember or recall  
8 who instructed the attorney to do it, I really don't  
9 remember.

10 Q Okay. All right. And this promissory --  
11 I'm sorry, which document is this one? This is the  
12 promissory note. 58 is the promissory note. Do you  
13 know -- this evidences that Manal gave a loan to  
14 Sixteen Plus for 4.5 million dollars. Is that  
15 correct?

16 A It's a promissory note and it's a sham  
17 promissory note.

18 Q Okay. When you signed it in 1997, did you  
19 believe at the time that it was, as you call it, a  
20 sham promissory note?

21 A Yes. That was all agreed upon between me,  
22 Fathi, and all the people who were involved, whether

1 it was Isam, Manal, or Ayed, or any of those guys.  
2 This was created to create a second level of  
3 protection, so it shows the money came from outside.

4 Q Okay. But you testified a moment ago that  
5 you never had and were never present for any  
6 conversations between Isam Yousuf and Fathi Yusuf  
7 relating to this purchase; correct?

8 A You said to the purchase, not the promissory  
9 note and all that stuff --

10 Q Okay. Were you ever present for any  
11 conversations between Fathi Yusuf and Isam Yousuf  
12 relating to the promissory note?

13 A I don't recall exactly if it is or if it  
14 happened at that time, but this was all set up.  
15 Obviously there had to be a conversation that was had  
16 between all of us, because Isam would have to have --  
17 he would have to agree to use his sister's name for  
18 that.

19 Q I understand that you believe that there  
20 would have had to have been. My question is, as we  
21 sit here today, do you recall being present for a  
22 conversation between yourself and Isam Yousuf and

1 Fathi Yusuf relating to the promissory note?

2 A I don't recall that, no.

3 Q Okay. Same question with regard to the  
4 mortgage. Do you recall being present for a  
5 conversation between Isam Yousuf, Fathi Yusuf, and  
6 yourself relating to the mortgage given by Sixteen  
7 Plus?

8 A No, ma'am -- no.

9 MS. PERRELL: Okay. Pam, can you  
10 please pull up Exhibit 59? All right. Exhibit 59.  
11 This is a First Priority mortgage. Pam, if you could  
12 scroll down to the bottom. The signature page, I  
13 guess. Sorry. I'm not sure which page that would be.  
14 There we go.

15 (Exhibit H-59 was previously marked for  
16 identification.)

17 BY MS. PERRELL:

18 Q Mr. Hamed, again, that's your signature on  
19 this page of the mortgage?

20 A Yes, ma'am.

21 Q Okay. And you signed it at or about  
22 September 15, 1997?



1 A Yes.

2 Q Okay. And it's your testimony, however,  
3 that this is a sham mortgage; correct?

4 A Yes, ma'am.

5 Q Okay. When you signed this document, you  
6 intended for these documents to be filed with the  
7 appropriate recorders' offices and so forth and to be  
8 made a public record; correct?

9 A Yes -- to create a second level of  
10 protection that it doesn't show that the money came  
11 from us -- laundering money. That's the whole plan  
12 that Fathi and I concocted.

13 Q Okay. All right. So your understanding of  
14 this being a sham mortgage, however, is because of  
15 conversations you had with Fathi; is that correct?

16 A Yes.

17 Q Okay. And you never had any communications  
18 with Manal Yousef relating to the promissory note or  
19 the mortgage; is that correct?

20 A That's correct.

21 Q Okay. All right. Do you have any documents  
22 that demonstrate the moneys that came from Plaza --

1 that you contend came from Plaza Extra and were given  
2 to Isam specifically for the purpose of purchasing the  
3 Diamond Keturah property?

4 A Repeat the question?

5 Q Sure. Do you have any documentation that  
6 shows the money that you contend is Plaza Extra money  
7 that was given to Isam Yousuf specifically to purchase  
8 the Diamond Keturah property?

9 A I have no documentation, but, I mean,  
10 there's records of multiple deposit that went in --  
11 large amount of money that just been deposited prior  
12 to him transferring two million dollars at one time  
13 and then two million dollars at another time.  
14 Where -- I mean, that money -- we delivered that  
15 money. That is the partnership money. That is my  
16 father's money and Fathi's money. And that's what we  
17 did. That's the way we laundered money.

18 Q Okay. In your statement, I think this is  
19 maybe what you're referring to.

20 MS. PERRELL: Pam, if you could pull up  
21 Exhibit H-1. Okay.

22 //

1 BY MS. PERRELL:

2 Q Just for identification purposes, this is a  
3 document that we received that is -- it's titled,  
4 "Waleed Hamed's Statement," and it's 23 pages long.  
5 Just wanted to get you to identify it. Have you seen  
6 this document before?

7 A Yes, ma'am.

8 Q Okay. And have you reviewed it, and is this  
9 your testimony or statement as to the facts relating  
10 to this case?

11 A Yes, ma'am.

12 MS. PERRELL: Okay. All right. Pam,  
13 if you could turn to page 10, which is paragraph 29  
14 and 30. Perfect. All right.

15 BY MS. PERRELL:

16 Q I was asking you specifically about moneys  
17 that you contend are Plaza Extra moneys that were to  
18 be used for or given ultimately to Isam Yousuf for the  
19 purchase of the Diamond Keturah property, and  
20 paragraph 30, I'm going to read it to you and ask you  
21 for some elaboration. In paragraph 30, you stated:  
22 "In a September 12, 1996, letter from Fathi to Mr.

1 Gumms [ph] at BFC," which I understand that's the  
2 Banco Francaise [ph] in Saint Martin -- "Fathi  
3 directed the bank to pay a check for 2,000,000 'Issued  
4 and signed' by me. He stated, 'Please pay check  
5 number 3633491 in the amount of \$2,000,000, drawn on  
6 Hamdan Diamond corporation account number -- ending in  
7 8790.'" And then you say here: "Fathi Yusuf was  
8 totally in control of the Hamdan Diamond account and  
9 the funds as can be seen in an attached account  
10 holder's authorization to pay these two withdrawals  
11 out by me -- out to me from Hamdan Diamond. I then  
12 gave the cash to Isam to use to purchase the land we  
13 were buying."

14 Is that an accurate statement of at least  
15 this \$2,000,000 transfer coming out of the Hamdan  
16 Diamond account?

17 A It could be, but I'm not quite sure. I  
18 mean, I know there was a lot of things happening and  
19 there's a lot of statements, and my recollection is  
20 not specific to that time and space that I've done.  
21 I'm not sure if that happened.

22 Q Okay. So did you ever give Isam Yousuf

1 \$2,000,000 that then he was to use to purchase the  
2 Diamond Keturah property that you recall?

3 A I know Isam Yousuf was given lots of money.  
4 He was the money guy. He was the one who orchestrated  
5 depositing the moneys, the funds in cash, in all the  
6 four accounts.

7 Q Okay. I understand that that's your  
8 testimony, and I hear you. What I'm asking is, with  
9 regard specifically to this \$2,000,000 that was coming  
10 out of the Hamdan Diamond account, do you recall  
11 cashing that check for \$2,000,000 and giving it cash  
12 to Isam?

13 A I -- honestly I don't think that was --  
14 that's the way it happened, and I'm not sure  
15 whereabouts that \$2,000,000 eventually went -- it  
16 doesn't make any sense for me to go ahead and cash a  
17 check for \$2,000,000 and then give it to him that way.  
18 What's the sense? It's already in the bank. Just  
19 from my recollection right now, it just doesn't make  
20 any sense.

21 Q Okay. So what I'm trying to understand is,  
22 your testimony is that you don't have a specific

1 document that will demonstrate this was the money that  
2 we gave to Isam Yousuf that he was then to use to send  
3 back to us so we could purchase the Diamond Keturah  
4 property?

5 A No, there's no document -- yeah, that's the  
6 question, yes.

7 Q Okay. And it's also your testimony that you  
8 don't believe that this \$2,000,000 check from Hamdan  
9 Diamond was part of those funds that were given --  
10 that you contend were given to Isam in order to  
11 purchase the Diamond Keturah property?

12 A I'm not quite sure. It could have been --  
13 from memory, I really don't recall exactly how that  
14 worked out. I mean, it's possible that -- but I don't  
15 know. I don't know.

16 Q All right. So did you communicate with Isam  
17 about sending the moneys to Sixteen Plus when the  
18 purchase was occurring?

19 A Could you repeat the question? I don't  
20 quite understand.

21 Q Sure. Yeah. Just the mechanics of the  
22 getting the funds from Isam into an account for

1 Sixteen Plus. Did you communicate with him about  
2 coordinating and getting funds from Isam into Sixteen  
3 Plus so that the purchase could proceed?

4 A I know it's either I or Fathi instructed him  
5 to go ahead and do the transfer of the \$2,000,000 into  
6 Sixteen Plus account.

7 Q Okay. And the purchase price was 4.5  
8 million; correct? 4.5 million 50, I think. Is that  
9 correct?

10 A Yes.

11 Q All right. Do you have any recollection as  
12 to how -- was there an initial down payment?

13 A I believe there were initial down payment,  
14 yes.

15 Q And do you know what the down payment was?

16 A Specifically how much, but it could have  
17 been maybe 100,000 or 400, 500,000. Something like  
18 that.

19 Q And did you make arrangements for that down  
20 payment to be made?

21 A I know I've seen some documents in FBI file  
22 that there was a \$100,000 check that says, "Attention:

1 Gloria," which is, Gloria was the business manager at  
2 the time of -- at the time of the purchase of Diamond  
3 Keturah at Scotia Bank.

4 Q Okay. Do you believe that that 100,000 was  
5 the money that was used for the down payment?

6 A I believe it is because there's no other --  
7 there was no other transaction at the time for her to  
8 get -- or for me to even say, "Attention, Gloria,  
9 there's \$100,000."

10 Q All right. Do you know where that \$100,000  
11 came from? In other words, was that part of the funds  
12 provided by Isam or was that moneys provided directly  
13 from Plaza -- where was the origin of that money?

14 A It's -- I believe it was from the Saint  
15 Martin account. Which account, I don't recall, out of  
16 the four accounts, but it most likely -- most likely  
17 it's out of my account.

18 Q Okay. All right. When Isam sent the  
19 initial \$2,000,000, why did he not just also send the  
20 full balance, the \$4,500,000, or however much was due?

21 A I'm not too sure why, but I assume at the  
22 time -- I don't think we had enough funds in his



1 account to do the transaction. And I believe that the  
2 same time the moneys -- the closing on the property  
3 wasn't due until the end of the year or the beginning  
4 of the following year. I wasn't too sure on the  
5 timing, but the funds weren't available, and the  
6 closing date happened, so we had some time to go ahead  
7 and really send him some more money to go ahead and  
8 deposit into his account.

9 Q Okay. And so but any communications with  
10 Isam about how much did he have available, how much  
11 had you guys put in, those were communications that  
12 Fathi had with him; is that fair?

13 A I would say, yes.

14 Q Okay. All right. Did there come a point in  
15 time after the property was purchased that you  
16 communicated with Isam Yousuf about securing a power  
17 of attorney from Manal?

18 A No. Never had that conversation with him.

19 Q Okay. Did you otherwise communicate with  
20 him, either in an email or some other means?

21 A No, ma'am.

22 Q Okay. You've heard the testimony from

1 various folks in this matter that you were present on  
2 Saint Martin when a power of attorney in the name of  
3 Fathi Yusuf was executed and that Isam physically gave  
4 that to you during your stay in Saint Martin. Do you  
5 recall that testimony?

6 A I recall the testimony, but I wasn't clear  
7 on what date, what's the day on that -- of what year  
8 was that.

9 Q Okay. My question, though, is, do you  
10 recall -- I'll pull it up in a minute, but my question  
11 is, do you recall receiving a physical copy of a power  
12 of attorney from Isam, meaning he handed it to you  
13 during a trip in which you were in Saint Martin?

14 A I don't recall that. I recall the testimony  
15 I believe today, but no -- no.

16 Q Okay. Is it possible that that happened and  
17 you just don't recall as we sit here today?

18 A Can you help me recall what year that was?  
19 Please?

20 MS. PERRELL: Pam, can we pull up the  
21 power of attorney -- I forget exactly what exhibit  
22 that is. All right. If you could scroll down, maybe

1 we can see some dates on the bottom. And I think we  
2 can mark this case as Exhibit -- we'll mark it right  
3 now. It's -- I don't know if we have Bates numbers on  
4 that but we will mark that as, say, Y-9.

5 (Exhibit Y-9 was marked for  
6 identification.)

7 BY MS. PERRELL:

8 Q But it looks like here as if the date, at  
9 least the typed date on it, was 2010. I believe some  
10 of the testimony was a little vague, a little bit more  
11 in the 2009-2010 timeframe. Does that help refresh  
12 any recollection that you may have about this power of  
13 attorney?

14 A May 2010 --

15 Q There it is. Sorry, yeah. It looks like  
16 there's a notary seal, May 18, 2010.

17 A Okay. So now definitely I wasn't there, and  
18 at the same time, why would I give -- why would I, you  
19 know, do a power of attorney to give Fathi more power  
20 over me? Because at the time, I couldn't travel to  
21 Saint Martin. That's number one, because we were  
22 still under the indictment. Secondly, Fathi started

1 accusing us of doing things. That's why we're  
2 stealing money and all that, and why would I give him  
3 more power? Why would I give him power to give up my  
4 right in Sixteen Plus? Why would I go there and  
5 negotiate the power of attorney to give it to him?  
6 When he was accusing me of stealing money.

7 Q Okay. So just to be clear, your testimony  
8 is that you did not physically receive this document  
9 in Saint Martin from Isam Yousuf?

10 A Definitely not. That's concocted by Fathi  
11 and his associates. His family, basically.

12 Q Did you ever communicate with Isam Yousuf or  
13 Manal Yousef regarding a power of attorney in favor of  
14 you?

15 A Never.

16 Q Okay. Did you ever communicate with Isam  
17 Yousuf or Manal Yousef relating to the possible sale  
18 of the Diamond Keturah property at any point in time?

19 A Never.

20 Q Okay. Did any member of the Hamed family,  
21 at your direction, communicate with Isam Yousuf or  
22 Manal Yousef regarding a potential sale of the Diamond

1 Keturah property at any point?

2 A No.

3 Q Okay. Are you familiar with the possibility  
4 of a sale of the Diamond Keturah property at any point  
5 in time?

6 A Yes, I am aware.

7 Q Okay. And what is your recollection?

8 A Sometimes during the indictment with the  
9 federal government, we had -- I don't recall exactly  
10 who, but were in negotiation with I guess an  
11 individual for the sale of Diamond Keturah that never  
12 went through.

13 Q Okay. Were you communicating with the  
14 potential purchaser?

15 A I was in meetings and negotiations with  
16 Fathi and --

17 Q Okay. And do you recall the timeframe when  
18 this occurred?

19 A Exactly no, but I know it was during the  
20 time of the indictment.

21 Q Okay. Could it have been about, you know,  
22 in the 2009-2010 timeframe?

1           A     I doubt if it would be around that time. I  
2 think it might be a little bit earlier than that  
3 because I believe the monitors were still in place.

4           Q     All right. And who was the individual who  
5 was the potential purchaser?

6           A     I don't recall exactly. I'm a little bit  
7 fuzzy on that. Not too sure who it was.

8           Q     All right. And do you recall, were there  
9 any numbers that were being discussed as possible  
10 amounts for the purchase?

11          A     -- recollection, it could have been up to  
12 27-28 million dollars, maybe 30.

13          Q     All right. And did you -- I think you've  
14 already answered this, but I'm going to ask it again.  
15 I apologize if it's redundant. Did you communicate at  
16 all with Isam Yousuf or Manal Yousef about this  
17 potential purchase?

18          A     Absolutely not.

19          Q     Okay. Do you know if Mr. Fathi Yusuf  
20 communicated with them regarding this potential  
21 purchase?

22          A     I'm not quite sure, but there would be no

1 reason for Fathi to even communicate with them --

2 MS. PERRELL: Okay. Someone is --  
3 someone's microphone is not muted. Okay.

4 BY MS. PERRELL:

5 Q The purchase did not go forward. Do you  
6 know what the reason was that it did not go forward?

7 A I don't recall exactly, but I think Fathi,  
8 the way he negotiated, he was always wanting more. He  
9 would have -- that's his MO. That's the way he does  
10 things. He starts with one number and then he  
11 disagrees again, disagrees again. He always -- more  
12 and more and more.

13 Q Okay. So your recollection is the reason  
14 that it didn't go through is that the parties never  
15 agreed on a number?

16 A Fathi couldn't sit down to get to a number,  
17 and I believe there was talk about, also with the  
18 federal government and them escrowing the account -- I  
19 mean, escrowing the funds. There was some talk about  
20 them not approving it because they wanted -- they knew  
21 that the mortgage was a sham, and they knew that the  
22 funds could not be given or paid off the mortgage

1 because the government wanted their money. At the end  
2 of the day, it wasn't over with. You know, they knew  
3 all that money was skimmed, and it was used to  
4 purchase the property, the Diamond Keturah property.  
5 So -- in my opinion, they were just trying to protect  
6 the moneys that we laundered.

7 Q So at this point, your understanding is the  
8 reason it didn't go forward is there wasn't a purchase  
9 price agreed upon, and the criminal case was ongoing.  
10 No moneys had been paid yet for the claims that were  
11 part of that criminal case; right?

12 A That's correct.

13 Q Okay. All right.

14 MR. HARTMANN: Charlotte?

15 MS. PERRELL: Yes?

16 MR. HARTMANN: Could I ask you a favor?  
17 If you're about to move on from this document, to save  
18 me having to go back on cross and get back to this  
19 document and ask questions, could you simply ask him  
20 if Manal testified that's his signature?

21 MS. PERRELL: Let me go up a little bit  
22 further. This one -- no, not this one. Go up a



1 little bit -- thank you, Pam.

2 MR. HARTMANN: She testified that Isam  
3 and Walli went with her, and that was his signature.

4 BY MS. PERRELL:

5 Q I think -- Mr. Hamed, are any of the  
6 signatures on this page your signature?

7 A No, ma'am.

8 MR. HARTMANN: Thank you, Charlotte.

9 BY MS. PERRELL:

10 Q Did Isam Yousuf send this document to you?  
11 Have you ever been in possession of this document,  
12 this power of attorney?

13 A I am not sure if I was in possession, but  
14 I've seen the document before. And I believe -- I  
15 believe Fathi Yusuf actually sent that over -- sent  
16 that over via express or FedEx to me. Basically in a  
17 threatening manner, to say, "Hey, I have power of  
18 attorney and we need to start paying her interest," or  
19 some kind of thing, because he was really after us at  
20 that time, and, I mean, we were arguing -- not  
21 arguing, but he was accusing us of a lot of things  
22 happening from 2009 on up, and that's eventually when

1 I filed the lawsuit in 2012.

2 Q Okay. I'm going to go back to -- there was  
3 testimony previously about the \$360,000 payments that  
4 were made and were delivered. Did you provide any of  
5 those \$360,000 payments to Isam Yousuf?

6 A Absolutely not. All that is made up -- he's  
7 lying, because his uncle told him to lie.

8 Q Okay. So was any moneys -- do you know if  
9 you delivered \$360,000 to Isam Yousuf in 1999?

10 A I did not make a payment and I didn't  
11 deliver \$360,000 in interest to him. No -- moneys  
12 were delivered to Isam to deposit in the four accounts  
13 that we used to launder money. That's the money that  
14 he got, or I delivered to him, or Fathi delivered to  
15 him.

16 Q But I thought you testified earlier that you  
17 also delivered cash to Isam Yousuf. Correct?

18 A I said, cash.

19 Q Okay. So it's true, then, that in 1998,  
20 1999, and 2000, you did deliver cash to Isam Yousuf;  
21 correct?

22 A If you look back at the record, ma'am, it

1 shows the deposits. I don't recall exactly if it was  
2 in '98, '99, or 2000, or '95, but throughout the  
3 duration of the money laundering operation that we got  
4 indicted for, it shows moneys were being deposited in  
5 cash in those four accounts.

6 Q No, no, no. That's what I'm asking. We  
7 don't have the Isam Yousuf account, and so I don't  
8 have any documents --

9 A He should provide it, then.

10 Q That may be. I don't have them. No one has  
11 them. And so that's my question to you is, did you  
12 provide any cash to Isam Yousuf in '98, '99, and 2000  
13 that you know was then deposited into an Isam account?

14 A I know I provided moneys throughout the  
15 duration of the indictment for Isam to deposit, in  
16 cash, to the accounts that were earmarked to go ahead  
17 and launder money. Specifically '98, '99, or 2000, I  
18 have -- I don't have no documentation in front of me  
19 to refresh my memory, but the documentation should be  
20 there with the FBI files that you guys are -- it's in  
21 front of -- I'm pretty sure it's privy to you and to  
22 us.

1           Q     Right, no, no -- and this is where -- I  
2     don't mean to keep harping, but I want to be clear.  
3     We have documentation relating to your account. We  
4     have documentation relating to Fathi's account. And  
5     we have documentation relating to the Hamdan Diamond  
6     account in Saint Martin. We do not have documentation  
7     relating to Isam Yousuf's accounts, whatever they may  
8     be, and so that's what I'm trying to clarify is, I  
9     understand you're claiming that Isam took cash and put  
10    it into one of those three accounts -- yours, Fathi's,  
11    and Hamdan Diamond. What I'm trying to understand is,  
12    do you have any recollection of providing Isam Yousuf  
13    cash that you know or understood he was to deposit  
14    into one of his accounts?

15           A     It's possible, but the instructions were  
16    always to go ahead and deposit the funds in those four  
17    accounts.

18           Q     Okay. Which four accounts? That's what I'm  
19    trying to understand.

20           A     There was the Island Appliance account that  
21    was used to launder money. The Mohamed Hamdan  
22    account. The Fathi Yusuf account, and the Waleed

1 Hamed account. Those four accounts were used to  
2 launder money.

3 Q Okay. So to circle back, your testimony is  
4 that you recall cash moneys given to Isam, a portion  
5 of which was to go into the Island Appliance account,  
6 and that that would have occurred in '98, '99, and  
7 2000 at the very least? Is that fair?

8 A I'm not saying it specifically went into  
9 '98, '99, or 2000. I have -- there's nothing really  
10 there to refresh my memory, but I know moneys -- cash  
11 was being deposited into those accounts as part of the  
12 money laundering operation.

13 MS. PERRELL: Okay. Pam, if you could  
14 pull up Exhibit Y-2. Okay.

15 (Exhibit Y-2 was marked for  
16 identification.)

17 BY MS. PERRELL:

18 Q This is a document that is a document  
19 prepared either by the FBI or the Department of  
20 Justice listing the sort of summary of the review of  
21 the accounts that they had during the criminal case.  
22 Have you seen this document before? It's a long

1 document -- I'm sorry?

2 A Yes, I have.

3 Q Okay. All right. And in the document, it  
4 lists everybody's accounts that they were aware of --  
5 your accounts, Fathi's accounts, everyone's accounts.  
6 And here, for example, they have your Banco Francaise  
7 [ph] commercial account and so forth. And so it's  
8 showing the deposits into that account and the various  
9 dates. Do you see that?

10 A Yes, ma'am.

11 MS. PERRELL: Okay. Pam, if you could  
12 go to page -- I believe it is page 25.

13 BY MS. PERRELL:

14 Q Okay. Did you have an account -- I think  
15 you testified about this earlier. You had an account  
16 at Cairo Amman Bank?

17 A Yes, ma'am.

18 Q Okay. And do you recall when you opened it?

19 A I recall opening that particular account in  
20 1996, I believe.

21 Q Okay. This seems to indicate that there was  
22 a deposit of \$20,000 on July 27, 1996. Does that

1       comport with your recollection of about when you  
2       opened it?

3             A       Yes, ma'am. That was in the summer, yes.

4                     MS. PERRELL: Okay. All right. Pam,  
5       if you could go down just a little bit. All right.

6       BY MS. PERRELL:

7             Q       Do you see in October 8, 1996, there were  
8       three deposits into your personal account at Cairo  
9       Amman for 400,000, 400,000, and \$2,000,000?

10            A       Yes.

11            Q       Okay. And the \$2,000,000 was deposited from  
12       Hamdan Diamond. Do you see that?

13            A       Yes.

14            Q       Okay. And then 400 from your account and  
15       400 from Fathi's. You understand that these were  
16       amounts that came out of the Banco Francaise [ph]  
17       accounts; correct?

18            A       Yes, ma'am.

19            Q       Okay. All right. Let me go to Exhibit Y-4,  
20       please. Okay. Y-4 is a -- I believe this is the -- I  
21       think it's the annual reports that are filed with the  
22       lieutenant governor's office for Sixteen Plus. Are

1 you familiar with these documents?

2 (Exhibit Y-4 was marked for  
3 identification.)

4 A Yes, ma'am.

5 Q This one seems to be dated July 1, 2013, and  
6 it's reporting on through June -- well, it's an annual  
7 filing. Correct?

8 A That's correct, yes.

9 MS. PERRELL: Okay. Pam, if you could  
10 scroll down just a little bit further to see the  
11 signatures?

12 BY MS. PERRELL:

13 Q Okay. Is that your signature on the right-  
14 hand side?

15 A Yes, ma'am.

16 Q Okay. In 2013, were you listed as the vice  
17 president or the president of Sixteen Plus?

18 A I believe vice president.

19 Q Okay. And so you're signing here as the  
20 president, and on what authority for that?

21 A I'm not too sure how that did, but I just  
22 signed it.



1 Q Okay. And then is that Fathi Yusuf's  
2 signature there as treasurer?

3 A Yes, ma'am.

4 MS. PERRELL: Okay. Pam, if you could  
5 scroll down a little bit further? Okay.

6 BY MS. PERRELL:

7 Q Here, it says here addresses of all of the  
8 directors and officers of the company, and it lists  
9 Mahar Yousef, Fawzyeh Yousef and Fathi Yusuf, but the  
10 two that are -- I'm asking you about is the Mahar  
11 Yousef and the Fawzyeh Yousef. Is that information  
12 that you would have included in this document?

13 A Absolutely not.

14 MS. PERRELL: Okay. All right. Can  
15 you scroll down a little bit further?

16 BY MS. PERRELL:

17 Q So just to be clear, that is not correct;  
18 right? Mahar Yousef and Fawzyeh Yousef are not either  
19 the president or the vice president of Sixteen Plus?

20 A That's correct.

21 Q Okay. And that inclusion of them on this  
22 document is incorrect; is that right?

1           A       That is correct, yes.

2           Q       Okay. And is this your signature at the  
3 bottom?

4           A       That is my signature, but it's scratched  
5 out. And that exclamation mark, that's my exclamation  
6 mark. That's when Fathi Yusuf tried to attempt to  
7 turn this whole thing around, because that's when the  
8 lawsuit was filed. Remember, I filed the lawsuit for  
9 the partnership in 2012. This document that Fathi's  
10 trying to manipulate and put his son and wife as  
11 successors or, I mean, as directors, I initially  
12 signed it, but it was never filed. I never agreed to  
13 it, and if you look at the other document, that  
14 exclamation mark was mine, sending it back to his  
15 accountant and whoever dropped it off at my office to  
16 sign, because I disagreed with his assessment of  
17 turning the shareholder loan into an outside mortgage,  
18 because after many years with the sham mortgage that  
19 Fathi and I created back when we purchased Diamond  
20 Keturah, it was always listed as shareholder loan,  
21 which the loan was from my father and Fathi so it  
22 could be filed correctly.

1           Now he's trying to attempt to put it as a  
2 mortgage so he can cover and backtrack all the stuff,  
3 and -- I caught it. I initially signed it thinking it  
4 might be the right thing that we normally do every  
5 year, but when I looked at it, I see that he tried to  
6 pass a good one on me, but he didn't pass, and this  
7 wasn't even recorded because I didn't agree to it.

8           Q     Okay. So just to be clear, you're saying --  
9 when you said, "Exclamation mark," I think you mean  
10 the question marks that are next to --

11          A     Oh, yes, I'm sorry. Yes, the question  
12 marks, sorry.

13          Q     That's okay. The question marks next to  
14 Mahar and Fawzyeh Yusuf [ph] you say are your question  
15 marks and that that is incorrect and that your  
16 signature on it, you're saying yes, it's your  
17 signature, but there's a line through it scratching  
18 it. Correct?

19          A     I scratched it out, yes.

20                   MS. PERRELL: Okay. Could you go down  
21 to the next page?

22     //

1 BY MS. PERRELL:

2 Q And you said the accountant prepared this?

3 A I'm not too sure who prepared it, but it was  
4 on Fathi's part. Fathi had it delivered to my office  
5 or to somewhere where -- or maybe to the attorney.

6 I'm not too sure how it got to me, but I know it was  
7 delivered to me for signature and I refused to sign  
8 it, or agree with the assessment that he asked.

9 Q Okay. So you marked through your signature  
10 above, but on this page where it says, "Loans from  
11 related party for 4.5 million," you didn't make any  
12 questions or comments about that?

13 A I didn't sign it either, because I disagree  
14 with it. He's trying to change it. All of a sudden,  
15 after 15-whatever years, it went from "Shareholder" --  
16 what you call it -- I don't remember exactly what it  
17 says, but "Loan" to "All related party"? No. He was  
18 trying to play a fast one.

19 MS. PERRELL: All right. Can we take a  
20 look at Exhibit Y-5?

21 (Exhibit Y-5 was marked for  
22 identification.)

1 BY MS. PERRELL:

2 Q Y-5 is a consent of the directors in lieu of  
3 a meeting. Do you recall this document? Have you  
4 seen this before?

5 A No, I don't recall that one. No.

6 MS. PERRELL: Okay. Can you make it  
7 just a little bit bigger? All right.

8 BY MS. PERRELL:

9 Q This document indicates: "Pursuant to the  
10 provisions of various statues, the undersigned,  
11 constituting the directors of Sixteen Plus, hereby  
12 unanimously consent to the actions set forth below,"  
13 and the third one is that "The company agrees to  
14 borrow 4.5 million from Manal Yousef in accordance  
15 with the terms of the promissory note," and the date  
16 of it is September 15, 1997, which is also the date of  
17 the promissory and the mortgage.

18 So my question to you is, is this your  
19 signature both at the very bottom --

20 A Yes, ma'am.

21 Q Okay. And is it your signature, the middle  
22 signature as well?

1 A Yes, ma'am.

2 Q Okay. And do you recall executing this  
3 document on or about September 15, 1997?

4 A I don't recall, but I believe I signed it,  
5 so I guess it's there. It should be part of the  
6 documents that we did, yes.

7 MS. PERRELL: Okay. All right. Pam,  
8 if you could go to Exhibit Y-3. Okay. If you can let  
9 us see a little bit more of it -- there you go.

10 (Exhibit Y-3 was marked for  
11 identification.)

12 BY MS. PERRELL:

13 Q Y-3 is various tax returns for Sixteen Plus  
14 filed in February of 2013. Have you seen these  
15 before?

16 A I don't recall seeing that.

17 MS. PERRELL: Okay. Can you go to --

18 THE WITNESS: -- 2013, you know, that's  
19 after I filed the lawsuit and Fathi like shut us out  
20 of everything.

21 BY MS. PERRELL:

22 Q Okay. Let me ask you this. Isn't it true

1 that after the criminal case was resolved, that all of  
2 the parties ultimately filed supplemental corrective  
3 tax returns with the VIBIR?

4 A I know we filed, yes, a bunch of different  
5 things that -- through our attorneys and accountants,  
6 yes.

7 Q Right. And the accountants were the folks  
8 at Freed Maxick, is that right?

9 A Yes, through them, yes.

10 MS. PERRELL: Okay. So Pam, if you  
11 could scroll down a little further to the next page.  
12 There. Sorry. Can you go back -- yeah. There we go.  
13 Okay. Is there -- yeah. That. Can you increase that  
14 just a bit?

15 BY MS. PERRELL:

16 Q Do you recall this language included in the  
17 documents and the draft tax returns prepared by Freed  
18 Maxick?

19 A I really don't recall, but I guess it's a  
20 document that was there, so I don't --

21 MS. PERRELL: Okay. All right. Can we  
22 go to the next page of this? Can you go down just a

1 little bit further? Okay. I think it's line 20, so I  
2 think we can just go to the next page. One more.  
3 There we go. All right.

4 BY MS. PERRELL:

5 Q In this document, it shows at line 20,  
6 "Mortgages, notes, bonds payable in one year or more."  
7 It shows 4.5 million. Do you see that?

8 A Yes, ma'am.

9 Q Okay. And then it shows, "Loans from  
10 shareholders: 208,467." What loans do the  
11 shareholders of Sixteen Plus have that equals --

12 A I don't know. This document was -- prepared  
13 by Fathi, signed by Fathi. I don't remember seeing  
14 any of that, and then all of a sudden we have a  
15 mortgage from somebody, where all of a sudden things  
16 change after the lawsuit. Of course. You know,  
17 that's why -- what a trick. That's a nice one.

18 Q Okay. Do you know whether in fact these  
19 documents were in fact drafted by the attorney --  
20 excuse me, the accountants for Freed Maxick?

21 A I'm not too sure who did, but it's possible.

22 Q Okay. All right.



1           A       Besides, I mean, if -- to find out that it's  
2       Freed Maxick, they're supposed to -- when they were  
3       submitted, they should say who prepared. Who's the  
4       preparer, right?

5                    MS. PERRELL: I think I may be  
6       finished, but I need just a quick little break. Can  
7       we just take a quick five-minute break, and I think I  
8       may be done.

9                    MR. HARTMANN: Fine with me.

10                   THE VIDEOGRAPHER: Going off the video  
11       record. The time is 1:40 p.m.

12                   THE REPORTER: We're off the record at  
13       1:40 p.m.

14                   (Off the record.)

15                   THE VIDEOGRAPHER: We are back on the  
16       video record. The time is 1:44 p.m. This begins  
17       media unit number 2.

18                   MS. PERRELL: Okay. I'll just state on  
19       the record, I don't have any further questions. Thank  
20       you, Mr. Hamed.

21                   MR. HOLT: Just briefly.

22       //

EXAMINATION

1  
2 BY MR. HOLT:

3 Q Mr. Hamed, you were asked questions about  
4 offers that were being made to buy the Diamond Keturah  
5 property by various third parties while United  
6 Corporation was in the criminal proceedings. Do you  
7 remember that?

8 A Yes.

9 Q Okay. And isn't it correct that firm offers  
10 were made in excess of 25 million dollars to buy the  
11 property at that time?

12 A Yes. Eventually after multiple negotiations  
13 back and forth, we came to a number that was  
14 applicable -- that was a good price that we negotiated  
15 on.

16 Q And at that particular time, the federal  
17 government had placed a lien against the property?

18 A Yes.

19 Q So the property couldn't be sold without the  
20 permission of the United States Attorney or whatever  
21 authority was over top the liens?

22 A That is correct. That had control over it,

1 yes.

2 Q Did you go to them and ask them if they  
3 would withdraw the liens so the sale could take place?

4 A Yes, we did.

5 Q And were they agreeable to doing that so  
6 long as the money was placed in escrow?

7 A That is correct.

8 Q But they wouldn't allow it to happen if the  
9 money was going to be used to pay off the mortgage;  
10 correct?

11 A They wanted the money to be in escrow  
12 because the way I understood it is they didn't feel  
13 that particular mortgage was -- it was a sham  
14 mortgage. They knew that the moneys were used from  
15 the Plaza Extra or the partnership -- the Plaza Extra  
16 proceeds were used to buy that property.

17 Q And that's why the lien had been --

18 A Yes, sir.

19 Q Okay. And would Fathi Yusuf agree to do the  
20 sale and place the money in escrow without paying off  
21 the mortgage?

22 A No. Fathi didn't agree to that.

1 Q And therefore the sale fell through?

2 A The sale never went through because of that.

3 MR. HOLT: No other questions.

4 MS. PERRELL: Just one follow-up.

5 EXAMINATION

6 BY MS. PERRELL:

7 Q When was this offer -- the one that you're  
8 talking about, the one that's in excess of the 25  
9 million, do you remember what timeline it was,  
10 timeframe?

11 A The timeframe is between the federal  
12 indictment, which was --

13 Q That was ten years, so it's a long time.

14 A Yeah, well, it was through that. Specific  
15 what year, ma'am, I really don't recall exactly. But  
16 I'm pretty sure there's documentation out there in the  
17 federal file or in the files that everybody has that  
18 you could find them and the request was in writing.  
19 The request was spelled out. The deal was there. I  
20 don't recall exactly what year.

21 MS. PERRELL: Okay.

22 MR. HOLT: I'll follow up with one

1 question.

2 EXAMINATION

3 BY MR. HOLT:

4 Q Did Fathi Yusuf indicate in his  
5 interrogatory answers that it was somewhere in the  
6 2005-2006 time period?

7 A I believe so.

8 MR. HOLT: No other questions.

9 MR. HARTMANN: Is everyone else done?

10 I have a few.

11 MR. HOLT: Go ahead.

12 EXAMINATION

13 BY MR. HARTMANN:

14 Q Good afternoon, Mr. Hamed.

15 MS. PERRELL: Carl, I'm sorry. Who are  
16 you representing?

17 MR. HARTMANN: Sixteen Plus.

18 MS. PERRELL: Isn't Joel representing  
19 Sixteen Plus?

20 MR. HARTMANN: No, he's representing  
21 Mr. Hamed.

22 MS. PERRELL: But yesterday he was

1 representing Sixteen Plus?

2 MR. HARTMANN: That's correct. We both  
3 represent Sixteen Plus, but we didn't want to have two  
4 attorneys representing the same person.

5 MS. PERRELL: Okay. Well, I mean, as  
6 we've stated before, we object to that, but proceed.

7 MR. HARTMANN: Do you want to place the  
8 grounds for the objection on the record?

9 MS. PERRELL: I think we've stated the  
10 grounds for we don't believe that there is authority  
11 for the attorneys that are also representing the  
12 Hameds to represent Sixteen Plus because it's not been  
13 authorized by the various folks at Sixteen Plus, or  
14 there is a dispute as to that. But go ahead. Ask the  
15 questions.

16 MR. HARTMANN: Okay.

17 BY MR. HARTMANN:

18 Q All right. Mr. Hamed, first let's talk  
19 about the power of attorney. You stated that on that  
20 date in 2010, that the power of attorney was witnessed  
21 and signed. You were not on Saint Martin. Is that  
22 correct?

1           A       That is correct.

2           Q       And were you here earlier today when Manal  
3   Yousef swore under oath that you were both present on  
4   Saint Martin on that day and waiting off-site from  
5   where the POA was notarized?

6           A       Yes, I heard that.   Yes.

7           Q       Okay.   And can you tell me why that's a  
8   physical impossibility?

9           A       Well, first of all, Fathi had already  
10   started accusing us of certain things, so we didn't  
11   have that rapport, so to speak, for me to go ahead and  
12   give him total power of attorney for something that I  
13   owned 50 percent of.   And at the same time, we still  
14   had the federal indictment, and I couldn't travel  
15   anywhere, and Fathi Yusuf couldn't travel anywhere.  
16   But I believe -- I couldn't travel because I would  
17   have to get permission from the federal government,  
18   and during that time, we weren't able to travel.   I  
19   could travel to the States if it was for business-  
20   related matters, but you think I'm crazy to go ahead  
21   and ask the federal government, "I want to go to Saint  
22   Martin," when I've already been indicted for improper

1 money laundering procedures in Saint Martin?

2 Q Could you explain how that ban on travel  
3 worked?

4 A Look. I have -- I had a monitor -- I had a  
5 monitor on me for the duration of the criminal case --  
6 to the Court, I believe -- I don't think it was --  
7 initially it was weekly and then I think eventually it  
8 was monthly. Any time I had to travel anywhere off  
9 island, I have to get permission. The Court has to --  
10 I have to get permission first from the federal  
11 government. I had to get permission -- and signed  
12 permission slip by the judge, and also permission --  
13 and I had to go to the, what do you call them? I  
14 forgot what they call them.

15 Q The monitors?

16 A The monitor's office so they could remove  
17 the bracelet off of me so I can travel.

18 Q Okay. Sir, explain what you mean when you  
19 say they would have to remove the bracelet.

20 A I had a bracelet -- I have a monitoring  
21 bracelet on my ankle.

22 Q Okay. Explain how that worked.



1           A       Well, when I was -- when we were arrested  
2           and we were released on bail, part of the conditions  
3           of being arrested for money laundering and everything  
4           that we've done, Fathi Yusuf had an ankle bracelet and  
5           I had an ankle bracelet.

6           Q       And if you had traveled with an ankle  
7           bracelet -- that was monitored by the U.S. Marshals  
8           Office; is that correct?

9           A       Yes, yes -- you can't go through the airport  
10          without permission. I have to show them my  
11          documentation -- travel.

12          Q       And if you had traveled through the airport  
13          and traveled to Saint Martin with a monitoring  
14          bracelet placed on your leg by the U.S. Marshals, what  
15          would have been the effect of that?

16          A       I honestly never ventured to find out, but  
17          I'm pretty sure it would be frowned upon and put back  
18          in jail and I won't be released until the case is over  
19          with. I assume that would be the problem.

20          Q       Okay. And so when Manal Yousef also  
21          testified that you signed that POA as a witness  
22          earlier today, was that incorrect as well?

1           A       That is totally untrue. That's not my  
2 signature.

3           Q       Okay. And you were asked about when you  
4 first saw that POA. Did you know that Fathi was  
5 getting that POA at that time?

6           A       No, sir.

7           Q       Okay. And you believed that the way that  
8 you ultimately got a copy of the POA is that at some  
9 later time, Fathi Yusuf sent it to you to threaten  
10 you?

11          A       I believe so, yes, because I -- remember  
12 distinctly that he sent -- I had to go to DHL, I  
13 believe. I had a document or an envelope signed, and  
14 it was from an attorney in Saint Martin demanding  
15 certain documents -- not documents, demanding certain  
16 things, and I believe that the attorneys have that  
17 letter and they have that demand, and I believe at one  
18 time or another Mr. Holt spoke to him and he backed  
19 off.

20          Q       Okay. So that was quite a bit after you  
21 brought your 2012 case; is that correct?

22          A       Around -- it could be around that. Yes.

1 Yes. And possibly yes.

2 Q Okay. So you've read the POA, and I'll  
3 represent to you that it gives Mr. Yusuf complete  
4 control over that property, and not only that but  
5 indemnifies him for anything he does with regard to  
6 that. During the years 2010 to 2012, can you explain  
7 to me why that -- you would never have provided that  
8 sort of permission to Mr. Yusuf?

9 A Fathi Yusuf was trying to steal our share of  
10 our livelihood for the past 30 years, since 1986 --  
11 since 1984, partnership that he had with my father.  
12 For me to go ahead and give him full authority to  
13 steal from me Diamond Keturah, I'll never do that.

14 Q Okay. And just to be clear, you were asked  
15 a series of questions about when exactly you were  
16 receiving those offers. I will represent to you that  
17 in 2005 and 2006, there were communications about  
18 offers on Diamond Keturah property, and that there was  
19 an exchange of communications with the U.S. Attorney's  
20 Office. Would that be -- the 2005 and 2006  
21 transactions, would those be the ones that you were  
22 referring to?

1           A     Yes.

2           Q     Okay.  And there were no such transactions  
3 happening in 2009 and 2010; were there?

4           A     To my recollection, none whatsoever.

5           Q     Okay.  Would you and Fathi in 2009 and 2010,  
6 when you were in the middle of that type of dispute,  
7 have been talking about mutually selling that  
8 property?

9           A     Not to my recollection.  No, sir.

10          Q     Okay.  You were also asked if you were  
11 present at discussions between you, Fathi Yusuf, and  
12 Isam with regard to a number of things -- the note,  
13 the mortgage, the shifting of funds and stuff like  
14 that, and you answered that you were not at any such  
15 meeting.  I'm going to ask you about communications  
16 during that period of time not in a single meeting  
17 where all three of you were present but rather in your  
18 individual communication with Fathi Yusuf and Isam.  
19 Okay?

20          A     Yes.

21          Q     Okay.  Did you and Fathi Yusuf repeatedly  
22 discuss the purchase of this property?

1 A Yes.

2 Q Okay. And you said that that started with  
3 Jabber [ph]?

4 A Yeah. Joel Jabbar [ph].

5 Q Okay. Could you explain to me what that  
6 transaction was? What did Joel Jabbar [ph] say and  
7 who did he say it to?

8 A Joel Jabbar [ph] was a -- he was a real  
9 estate agent, so to speak. I'm not sure if he had his  
10 real estate license, but he was involved in real  
11 estate situation. He had contacts at the banks, with  
12 Nova Scotia, and he told us that -- I think maybe he  
13 probably mentioned it to Fathi first, that there's --  
14 Diamond Keturah is -- was being repossessed by the  
15 bank, and there's a timeframe that it's going to be on  
16 auction very soon, and the bank is going to purchase  
17 it and they're going to sell it.

18 Fathi told me about the situation. I  
19 didn't -- I don't recall exactly how many meetings or  
20 when we sat down with Joel Jabber [ph] and he  
21 explained everything, how the process would work, and  
22 how much money we should go for it and how much -- you

1 know, how much money we should pay for it. Fathi  
2 thought it was a good idea and I agreed with him it's  
3 a good idea, it's a large piece of property, has  
4 potential. And also we have the funds and we have to  
5 do something with those funds.

6 MR. HARTMANN: Okay. I'd ask you --  
7 I'd ask the reporter to put the exhibit -- I believe  
8 Charlotte marked it Y-9. It's Walli's statement. Oh,  
9 I'm sorry. It's 1, Exhibit 1, Y-1.

10 THE REPORTER: Which document are you  
11 looking for?

12 MR. HARTMANN: Walli's statement. I  
13 got confused. --

14 MR. HOLT: Yes.

15 MS. PERRELL: I think it's H-1. I used  
16 your same numbers from before --

17 MR. HARTMANN: Oh, you used mine --  
18 okay. So if we could look at H-1, paragraph 24.

19 MS. PERRELL: Pam, if you wouldn't mind  
20 to pull it up, I think that would be easiest, since  
21 you have it at the ready.

22 THE WITNESS: -- statement? What

1 number? 24?

2 BY MR. HARTMANN:

3 Q Mr. Hamed, do you have a copy of that  
4 document in front of you?

5 A Yes, sir.

6 Q Okay. Could you refer to paragraph 24?

7 A Yes.

8 Q Okay. And does paragraph 24 correctly  
9 relate that communication with Mr. Jabber [ph]?

10 A That is correct, sir. Yes.

11 Q Okay. And I would ask you the general  
12 question. This document -- Attorney Perell asked you  
13 if this was your statement and if it was correct. I'd  
14 just like you to confirm to me that, the best of your  
15 knowledge at the time you signed this, all of the  
16 representations in this document were true and  
17 accurate?

18 A Yes.

19 Q Is that correct?

20 A Yes, sir.

21 Q Okay. And as so, if I were to proceed  
22 through each of these questions and ask you if the

1 question was accurate, would you respond "Yes"?

2 A Yes.

3 MR. HARTMANN: Okay. I'm proffering  
4 the document and the -- its exhibits, in toto is his  
5 testimony in this matter.

6 BY MR. HARTMANN:

7 Q I'd like you to look now at paragraph --

8 MS. PERRELL: I mean, I would --

9 MR. HARTMANN: You can object.

10 MS. PERRELL: I would object only to  
11 the extent that I believe some of his testimony has  
12 contradicted the statements therein, and so his  
13 testimony would include all of the deposition question  
14 and answers. If you want to include this, that's  
15 fine. It's a statement that he gave --

16 MR. HARTMANN: That's fine -- I asked  
17 him if it was -- he believed it was true and accurate  
18 at the time he signed it. You obviously went over one  
19 of his affirmations and found that it was somewhat  
20 inaccurate.

21 MS. PERRELL: Okay.

22 MR. HARTMANN: Okay. But this



1 testimony is appended to and made part of his  
2 testimony in this deposition.

3 BY MR. HARTMANN:

4 Q And so I'd like to look at paragraph 25.  
5 And paragraph 25 says that the July '96 BFC statement  
6 for the Hamdan Diamond account correctly shows several  
7 deposits of 50 and \$200,000. Is that correct?

8 A Yes.

9 Q Okay. And attached to that is the exhibit  
10 H-25, which is in fact that bank account statement  
11 showing that and showing the deposits. Now Ms. Perrel  
12 asked you a series of questions about why would you  
13 send cash to Isam Yousuf and have him deposit it as  
14 opposed to you're just going over and depositing. So  
15 let me ask you this question. Why could you not walk  
16 into the bank and simply give that \$400,000 in cash  
17 that you deposited in July of 1996 to the bank? Why  
18 did you run it through Isam?

19 A Because Isam was the point man and I don't  
20 stay over -- because there was only one location for  
21 PFC -- PFC, that's what it's called, right? And it's  
22 only one location. It was on the French side. And

1 there's no way I would walk in with \$400,000 in cash.  
2 The maximum probably I ever walked in or deposited was  
3 100. Or if you look at the deposits that were made  
4 through the -- with the FBI report, most of those  
5 deposits don't exceed 100,000, I believe, and I stand  
6 to be corrected if you show me the documents -- but I  
7 would go ahead and I would just deposit whatever I  
8 carried on, and the rest of the money goes to Isam.  
9 And then Isam would use his people, which is him, his  
10 brother Ayed, Ayed's wife, and probably some other  
11 people that I'm not aware of.

12 Q Okay. And could -- why would Isam split it  
13 up between several different couriers to make those  
14 deposits?

15 A Well, it's less suspicious.

16 Q Okay. And why could they not -- why could  
17 Isam not walk in and deposit \$400,000?

18 A Because it would be -- I mean, it's  
19 impossible to carry that amount of cash to go on and  
20 do that --

21 Q So the purpose -- the purpose of sending it  
22 to Isam Yousuf and having him divide it between a

1 number of people was to make it appear as though a  
2 number of people were depositing smaller amounts so it  
3 wouldn't trigger the bank's money laundering  
4 provisions. Is that --

5 A Absolutely. Absolutely. That's exactly  
6 what the plan was.

7 Q Okay. And you said that when you went down  
8 there to give this money to Isam, when you traveled  
9 with Fathi, that you stayed at the house where Isam,  
10 Isam's -- Fathi's daughter Yusa [ph], and Fathi's  
11 daughter Yusa's [ph] husband Ayer [ph], they all lived  
12 in the same house and you and Fathi stayed with them?

13 A Yes, sir, we did.

14 Q Okay. And did they know that they were  
15 getting this money to deposit into these different  
16 accounts when you were there and Fathi was there for a  
17 day and brought all this money?

18 A Absolutely. Absolutely. I mean, you could  
19 see the signatures. You could see the different  
20 signatures on the deposit slips.

21 Q Okay. Let's talk about that. I don't  
22 believe it's an exhibit to this statement, but I

1 believe that you looked at a file that has over a  
2 hundred of these deposit slips in them -- is that  
3 correct?

4 A Yes, sir.

5 Q And then all those deposit slips, many of  
6 the deposit slips are for your account, and  
7 handwritten -- sometimes in print, but sometimes in  
8 signature, occurs your name. Is that correct?

9 A Yes, sir.

10 Q And except for the one or two occasions, you  
11 said that you went and you signed. Were any of those  
12 your signatures?

13 A It's only maybe a couple of them or a few of  
14 them, but many of them are not mine.

15 Q So all of the rest of those signature, both  
16 in Hamdan Diamond and to your account and to Fathi's  
17 account that represented that you were making  
18 deposits, were not -- well, they were forgeries. If  
19 they wrote your name, it was not you actually doing  
20 it. Is that correct?

21 A That is not my signature, sir. Somebody  
22 else did it.

1 Q Okay. And who was it that was doing this?

2 A The person who was in charge in doing -- or  
3 just really putting all that stuff together, based on  
4 Fathi's instructions, it's Isam Yousuf, Ayed Yusuf,  
5 and Yusrai Yusuf [ph], and maybe some other cousins or  
6 family. All these people that are involved are Fathi  
7 Yusuf's family, direct family. He always told me they  
8 will do anything for him. They will do anything for  
9 him. They trust him. He's their uncle.

10 Q Okay. And did you -- when you were first  
11 setting up this money laundering operation with Fathi  
12 Yusuf, who suggested that they used his family members  
13 in Saint Martin to do this laundering?

14 A Fathi Yusuf.

15 Q And who told you that Fathi -- that Isam  
16 would be the guy directing the money and that he would  
17 use the rest of the Fathi Yusuf family members to be  
18 the couriers for depositing and moving this money?

19 A You have to understand that Isam not just  
20 became part of this whole -- he's not just like came  
21 and pop -- that, oh, all of a sudden he knows Fathi  
22 Yusuf. Isam was the original -- one of the original

1 partners in the Plaza Extra partnership. So he is  
2 known. He is Fathi Yusuf's nephew. He was involved  
3 in the Plaza Extra initial partnership, and then Isam  
4 left. Khalid Ali [ph], which is another nephew of  
5 Fathi left, and then there was I think Mr. Hanun [ph],  
6 who was also left. I believe he was involved, but I'm  
7 not quite sure. So the only two people that stayed  
8 behind was my father, Mohamed Hamed, and Fathi Yusuf  
9 in the partnership. So Isam is known. Isam, as  
10 matter of fact, actually bought Fathi Yusuf furniture  
11 store that he used to run. Fathi Yusuf at one time,  
12 before he went into the supermarket business, had a  
13 furniture store. Sam I believe at one time or other  
14 was working for Fathi. Isam bought the furniture  
15 store from Fathi.

16 Now Fathi trusted him, number one. He'd  
17 known him for a long time. He is his nephew. And he  
18 is the perfect person to do that. So all this cash  
19 money, all that stuff, Fathi trusted him with it. And  
20 then -- this time -- excuse me, let me finish, sir.  
21 And at the same time, it's not just that. Isam is his  
22 nephew. Ayed is his nephew. And his daughter is

1 married to Ayed. So it's all family, nice,  
2 trustworthy money laundering operation that we were  
3 all involved in.

4 Q So Fathi Yusuf, when he set up this money  
5 laundering down there, he told you specifically that  
6 the money would go to Isam and Isam would use family  
7 members to distribute it and move it. Is that  
8 correct?

9 A Yes, sir.

10 Q Okay. Now you were also shown a document, I  
11 believe, that was just a small portion of a federal  
12 audit that was done by the Department of Justice and  
13 the FBI, and I believe you were directed to your own  
14 deposits and movement of money in that document. Do  
15 you recall?

16 A Yes.

17 Q Okay. Do you also recall that in that  
18 document, there is a discussion about the movement of  
19 funds from Isam Yousuf to the Cairo Amman bank for  
20 millions and millions of dollars?

21 A Yes.

22 Q Okay. And could you tell me where Isam

1 Yousuf might have gotten millions of dollars to  
2 transfer from his account to the Cairo Amman bank?

3 MS. PERRELL: Objection. Calls for  
4 speculation.

5 MR. HARTMANN: No it doesn't.

6 BY MR. HARTMANN:

7 Q Go ahead. You can answer.

8 A The money was delivered to him via me,  
9 Fathi, out of the Plaza Extra partnership funds.

10 Q And his job was to take the money that you  
11 had delivered to him and distribute it to different  
12 places, including Amman, Jordan, and to Saint Croix.  
13 Is that correct?

14 A Yes, sir.

15 Q Okay. And would Isam Yousuf have access to  
16 millions and millions of dollars to transfer to that  
17 Cairo Amman bank listed in that DOJ document had it  
18 not been for this money laundering -- do you know of  
19 any independent funds he had?

20 A Absolutely not. He never had any funds.  
21 Fathi Yusuf actually loaned or allowed Sam to use some  
22 funds, and Fathi came to me and asked me if it would



1 be okay -- or not really asked me. He told me, "This  
2 is what -- we need to help Isam out," and he used to  
3 make fun of Isam. He always used to say -- he'd make  
4 fun about Isam. "Isam, why can't you get your stuff  
5 together? You're stuck in this furniture place. You  
6 need to get better. Aren't you jealous of your  
7 cousins? Your cousins are -- not millionaires, but  
8 they're doing much better than you. You don't have no  
9 eagerness. You have no nothing," and he just always  
10 talked about him that way. He told me he said that to  
11 him.

12 Q Okay. So now let's talk --

13 A -- so that was like a payoff to Isam to get  
14 his stuff together.

15 Q Okay. So now let's return for a moment to  
16 the discussions that you had. Again, you were asked  
17 about three-way discussions with you, Fathi, and Isam.  
18 But you and Fathi independently repeatedly discussed  
19 the purchase and sale of the Sixteen Plus property;  
20 correct?

21 A Yes, sir.

22 Q Okay. And when Isam was being directed to

1 send the money funding that property, he was told what  
2 the purpose was; wasn't he?

3 A Yes, sir.

4 MS. PERRELL: Objection -- wait, wait.  
5 Objection. Misstates testimony. He said he never  
6 spoke to Isam about that.

7 MR. HARTMANN: No, he didn't. You  
8 asked him whether he talked to Isam, Fathi, and  
9 himself in a three-way conversation. In any case,  
10 it's what it says -- he just testified that he did  
11 speak to Isam about it.

12 BY MR. HARTMANN:

13 Q And when Isam was transferring 2.5 million  
14 dollars -- excuse me, \$2,000,000 from the money  
15 laundering -- what you said was his Island Appliances  
16 money laundering account to the Sixteen Plus account  
17 on Saint Croix, isn't it true that you have reviewed  
18 French police documents that show he was making ten  
19 consecutive deposits into that account that totaled  
20 1.5 million dollars in January of 1997?

21 A Yes, sir.

22 Q Okay. And those French documents that I

1 just relied to, did Fathi Yusuf ever bring those  
2 documents to you and show them and endorse those as  
3 the truth?

4 A Oh, yes. That's the documents that Fathi  
5 Yusuf went through, in and out, page by page, sentence  
6 by sentence, and that's what he relied upon to say  
7 that I stole money and my father stole money from him.

8 Q Okay. If you would please, in the documents  
9 that's in front of you, your statement?

10 A Yes.

11 Q Okay. If you would please go to paragraph  
12 number 76. I'm sorry, 77. No, let's start at 76.

13 A Yes.

14 Q Okay. 76 relates your statement that Fathi  
15 received those French reports translated into English,  
16 and he drew up a four-page handwritten analysis based  
17 on the French investigative reports, and could you  
18 tell me a little bit about that and particularly could  
19 you refer to what's shown in paragraph 77?

20 A Right. So Fathi -- after Fathi went through  
21 this document, he started making notes and he was  
22 referring certain transaction that happened, and, you

1 know, for instance, like number 1, that's his  
2 handwriting, that's his --

3 MS. PERRELL: I've lost --

4 BY MR. HARTMANN:

5 Q Walli, you have to slow down.

6 MS. PERRELL: Hold on just a second. I  
7 lost some of the -- I lost some of -- the internet  
8 messed up for a moment. I apologize. It seems to be  
9 stable now. It just popped up for a second. I  
10 apologize. Go ahead.

11 BY MR. HARTMANN:

12 Q Okay. I'll ask the question again.

13 A Please.

14 Q Could you explain to me about his coming and  
15 talking to you about those French documents and saying  
16 that the numbers in there were accurate and put that  
17 in context of what's shown in paragraph 77?

18 A Okay. Well, after Fathi received -- after  
19 he went through the French government documents that  
20 was supplied by our attorneys, I guess, at the time,  
21 and he did a complete analysis of what was  
22 transferred, what's in them, and in a handwritten --

1 yellow pad, four pages or five pages tracking all the  
2 movement and all the accounting, and he accounted for  
3 all the transactions that happened so he can know  
4 where the money went. The money that we -- Fathi  
5 received the, what you call it, the Cairo Amman bank  
6 account statements went to him in Saint Thomas. He  
7 was in control of it. He was in control.

8           Eventually, I believe, the French -- not the  
9 French, but the Saint Martin account eventually found  
10 their way to his desk because he kept track of the  
11 money that was being deposited and being handled. So,  
12 you know -- I mean, if -- in looking at it, he kept  
13 real good record of what was stated in these  
14 documents, and he used those things to start saying  
15 that my father stole and I stole.

16           Q     Okay. So this is, as you say in paragraph  
17 76, this was really an accurate accounting to him,  
18 using the French documents as the information, an  
19 accurate accounting of funds that had been laundered.  
20 Is that correct?

21           A     Yes, according to him, yes.

22           Q     And he was trying to show you that in the

1 funds that were laundered, that the Hameds had  
2 received more than the Yusufs; is that correct?

3 A Well, not necessarily that we received more,  
4 no. This wasn't that. This was an accounting of all  
5 the money that being laundered -- through Saint  
6 Martin, or really tracking. It's an accounting of  
7 what happened.

8 Q Okay. So in his handwriting accounting in  
9 which he is discussing the money laundered back and  
10 forth, this entry that he has labeled 1, dated  
11 2/13/1997, says, "\$2,000,000 from account," and it  
12 gives an account number, "From Isam Yousuf to Sixteen  
13 Plus." So was he explaining to you that Isam had sent  
14 \$2,000,000 of laundered funds to Sixteen Plus?

15 A That's exactly --

16 MS. PERRELL: Objection. Objection.  
17 Calls for speculation --

18 MR. HARTMANN: No, no, I'm sorry --

19 MS. PERRELL: Yeah, it does.

20 MR. HARTMANN: He was part of it -- no.  
21 He was part of a two-person conversation in which  
22 Fathi made specific representations about what this

1 was and what it was being presented to him for, and  
2 then Fathi demanded money. So there's no speculation  
3 at all --

4 MS. PERRELL: I disagree --

5 MR. HARTMANN: In any case, the  
6 objection --

7 MS. PERRELL: I object. So it is what  
8 it is. I made an objection.

9 MR. HARTMANN: Okay.

10 BY MR. HARTMANN:

11 Q So he specifically, in describing to you the  
12 laundered funds, specifically referenced the Isam  
13 Yousuf bank account, the Isam Yousuf Island Appliance  
14 dollar account, as being the source of \$2,000,000 in  
15 laundered funds, which Yousuf was merely transferring  
16 to Sixteen Plus. Is that correct?

17 MS. PERRELL: Same objection --

18 MR. HYMES: I object to the form of the  
19 question --

20 BY MR. HARTMANN:

21 Q Okay. Your answer is yes?

22 MS. PERRELL: No -- well, there was a

1 couple objections. I have the same objection, and  
2 then I believe Attorney Hymes said, "Form of the  
3 question," and I would agree. Form of the question  
4 objection as well.

5 MR. HARTMANN: Okay.

6 BY MR. HARTMANN:

7 Q Is your answer yes?

8 A Yes.

9 Q Okay. Now in the course of this  
10 conversation, Fathi Yusuf is showing you what's  
11 printed here. Is that correct?

12 A Yes --

13 MR. HYMES: Object to the form of the  
14 question.

15 MR. HARTMANN: I wish you'd stop -- you  
16 can make a serial objection. It's good for the rest  
17 of these questions. Okay?

18 MR. HYMES: You just -- you're  
19 testifying, and that's what's wrong here --

20 MR. HARTMANN: Well, that's fine -- you  
21 can object -- you can object to that.

22 MR. HYMES: -- whole deposition is



1 going to be you testifying and not the witness. So  
2 I'll have a --

3 MR. HARTMANN: Okay. You get to  
4 recross, remember? You can point that out if you'd  
5 like.

6 BY MR. HARTMANN:

7 Q I'll ask the question a different way, Mr.  
8 Hamed. What is this entry represent -- what did he  
9 represent this entry to be to you when you and he were  
10 sitting down and he was making these demands of you  
11 based on the French documents?

12 A This document -- like I said, after he went  
13 through the first document, he went line-by-line, and  
14 if you look to the left of that entry, for instance,  
15 number 1, the circled number 1 entry which is  
16 2/13/1997, there's reference to 9-2, and there's  
17 another page that he referred to which is the  
18 document, the French documents. So basically it was  
19 on page 9, line 2. And the other one, D-3. It shows  
20 up again in the French documents as D-3. I believe it  
21 was either paragraph or page 3. It all is put  
22 together systematically.

1           And what he was saying is there's \$2,000,000  
2 that went from Isam's bank account, moneys that we  
3 gave him, that went to Sixteen Plus. Why would he  
4 keep record of Isam's account when it's not his  
5 account? That money is our money. We gave Isam that  
6 money to purchase Diamond Keturah. That -- why would  
7 he keep account of it? Why? Because he like Isam or  
8 Isam can't count or can't keep account in his name?  
9 This was a thing to show that the moneys that was sent  
10 shows where it came from and where it went to. Where  
11 it went to and where it came from. And so on and so  
12 forth, and if you look at the 3,000,000 or \$300,000  
13 item number 3, A-4, you know, page A-4, paragraph A-4  
14 on the French governmental -- French police, and so on  
15 and so forth.

16           Q     Okay. So now if you turn to paragraph  
17 73 ...

18           A     73?

19           Q     Yeah. You said that information in the  
20 investigation was provided to the French banking  
21 commission --

22           A     Yes.

1 Q But this is the document that you're talking  
2 about Fathi Yusuf using; right?

3 A Yes, sir.

4 Q And he was referring to it and stating that  
5 it was an accurate account of the financial exchanges  
6 between you and him. Is that correct?

7 A Yes, sir.

8 MS. PERRELL: Same objection.

9 MR. HARTMANN: I'll withdraw that  
10 question.

11 BY MR. HARTMANN:

12 Q Why did he represent to you that he was  
13 using the French numbers?

14 A These are --

15 MS. PERRELL: Same objection.

16 BY MR. HARTMANN:

17 Q Go ahead.

18 A These documents that he received from the  
19 French government was accurate, and they represent  
20 what he's accusing us and telling us where the money  
21 went to.

22 Q Okay. Now turning to paragraph 75, I

1 believe there was a second French document also in the  
2 ones that Fathi Yusuf was dealing with. Could you  
3 tell me -- just read paragraph 75, please, of your  
4 prior statement.

5 A Okay. "On May 14, 2003, as a result, the  
6 Saint Martin police -- a Saint Martin police  
7 investigation was carried out and reporting on the  
8 matter. The police lieutenant investigated stated,  
9 'Our investigation and hearing allowed us to determine  
10 that, one, with respect to the bank accounts open, the  
11 different bank requisitions sent to Saint Martin  
12 branch of the PFC allowed us to determine that your  
13 account -- I guess ending in 8690 was opened in the  
14 name of Yousuf, Isam, trade name Island Appliance on  
15 February 13, 1995. The attached documents were  
16 signature card for account number 63541 dollar, and  
17 20186 francs, open on February 13, 1995. A copy of  
18 the passport of Isam Mohamad Yousuf, born February 20,  
19 1952, in Jordan. Copy of a portfolio transfer sheet,  
20 account number -- I guess ending in 69000, Isam  
21 Yousuf -- I mean, Yousuf, Isam, and number 6063541  
22 9040 Island Appliance."

1 Q Okay. And I'd ask you again. This is the  
2 document that Fathi Yusuf was relying on in making his  
3 demands of you?

4 A Yes.

5 Q Okay. And if you'd skip down below to where  
6 the heading says, "Dollar account"?

7 A Yes.

8 Q Number 6063541. You see that?

9 A Yes, sir. Yes.

10 Q Okay. And that says that it was opened in  
11 the name of Isam Yousuf, trade name Island Appliance,  
12 on February 13, '95, and it says, "The attached  
13 documents were" -- and down below it says, "Account  
14 statements mentioning several large cash transfers."  
15 Could you read just those two lines please?

16 A Okay. "Account statements mentioned several  
17 large cash transfers. This amount was credited --  
18 this account was credited 8,782,962 U.S. dollars on  
19 4/19/2002. This account was debited 8,859,309 U.S.  
20 dollars on 4/19/2002."

21 Q And could you tell me, you noticed that  
22 those two numbers are slightly different; right?

1 A Yes.

2 Q So if I were trying to trace along numbers,  
3 I couldn't do it; could I?

4 A That's correct.

5 Q Explain what that means.

6 A I honestly don't know. I don't know how to  
7 explain it.

8 Q Okay. And you see that the date that  
9 occurred was 4/19/2002 -- why is 4/19/2022 an  
10 important date?

11 A 2002, the indictment that we got -- well,  
12 the stores got raided and the homes were raided in  
13 2001.

14 Q Okay. Tell me about that.

15 A We are raided -- the stores -- after  
16 September 11, all the stores and all the homes were  
17 raided, I believe it was October something. I don't  
18 remember the date was, in October that same year.  
19 They took all documents, they did whatever it is --  
20 and then in 2003, we had indictment that came down. I  
21 believe that was in September or October of 2003.

22 Q Okay. So after the store was raided, were

1 you able to transfer any more cash down to Isam --

2 A Oh, no. Oh, no. I mean, right after --  
3 right after the raids, we seized all operations. We  
4 seized everything. We knew we were being watched. We  
5 knew that something was up. So most of that stuff,  
6 nothing happened. I don't think I even traveled.  
7 Maybe -- I'm not sure if I even traveled or Fathi  
8 traveled.

9 Q And so at that point, what happened to all  
10 the money that had been built up that was down there?

11 A I don't recall specifically, but the money  
12 had to be sent out or done with or we had to get rid  
13 of it or we just left it, but I believe most of that  
14 money or those accounts were really transferred to  
15 Jordan.

16 Q Okay. And so there would be corresponding  
17 deposits in those DOJ accounts that Attorney Perrell  
18 showed you part of earlier; is that correct?

19 A Yes.

20 Q Okay. And again, would Isam have had eight  
21 million dollars of his own money to play around with?

22 A Absolutely not. Absolutely not.

1           Q     Okay. Attorney Perrell also asked you or  
2 suggested to you through a series of questions that  
3 Isam didn't know that the money -- that the note and  
4 mortgage were a sham mortgage because you and Fathi  
5 and Isam had never talked about it specifically. But  
6 Isam -- whatever Isam knew, would Isam have known that  
7 that was proceeds of criminal money laundering?

8           A     Yes, he would have known. He was part of  
9 it. And for him to sit there and just lie --  
10 boldfaced lie that he didn't do anything -- he didn't  
11 deposit anything. He wasn't involved in anything --  
12 where facts are there against him, I don't understand  
13 how people could do that. I don't understand how he  
14 could sit there and lie and lie.

15          Q     Well, speaking of people sitting there and  
16 lying and lying, were you sitting present at the  
17 deposition of Mayor Mike Yusuf?

18          A     No, I wasn't.

19          Q     Okay. Well, I'll represent to you that Mike  
20 Yusuf testified that he never assembled any money for  
21 transport to Saint Martin.

22          A     Oh, my God. Mike was in charge of the cash



1 room at that time. Remember, this is 30 years ago. I  
2 was only 35 or 36 years old. Mike was younger than  
3 me. He was in charge. His job was part to take care  
4 of the cash and the safe at the Plaza East store.  
5 Willy [ph] was in charge of the safe and the cash at  
6 the 22 Park store. We didn't have the west store. We  
7 only had two stores at that time -- Mike -- direct  
8 people, AJ [ph] would direct people, Willy [ph] would  
9 direct people, Fathi Yusuf would direct people to go  
10 buy money orders. We would hold onto 50s and 100s.  
11 We would hold on to company -- good company checks.  
12 And we would do that. And for him to sit there and  
13 say that? That's a big -- I'm sorry. I don't need  
14 to ...

15 Q Okay. So you said that Mike was in charge  
16 of the cash room on Saint Croix, but Willy [ph] was in  
17 charge of the cash room on Saint Thomas; is that  
18 correct?

19 A That is correct, sir.

20 Q So those same instructions to collect money  
21 and assemble it and ready it for your and Fathi  
22 Yusuf's transport down to Saint Martin would have also

1 gone to Willy [ph]; is that correct?

2 A Yes.

3 Q So Willy [ph] would know about this  
4 operation as well?

5 A Absolutely. I mean, the instructions from  
6 Fathi Yusuf used to come from Saint Thomas to Saint  
7 Croix, which he often did maybe twice a month,  
8 maybe -- I could be wrong. Maybe once a month. He  
9 would bring whatever cash that they had with them,  
10 that they collected and they would bring it over to  
11 Saint Croix, because Saint Croix was the point of  
12 departure for most of that money -- and -- and Fathi  
13 at times would take the money directly from Saint  
14 Thomas to Saint Martin, whether in boxes, whether in  
15 briefcases or whatever it is.

16 Q And when Sixteen Plus Corporation was being  
17 set up as a shell corporation in 1996, could you  
18 explain who the primary incorporator of that company  
19 was?

20 A At the time -- at the time it was me, Mahar  
21 Yousef, and my brother Willy [ph].

22 Q So why was Mike Yusuf incorporating it?

1           A       He was involved with it. I'm not too sure  
2 what's the circumstances because Fathi knows about it  
3 and for him -- I heard his testimony and for him to,  
4 "Oh, I don't know" -- another big lie. How could a  
5 grown man like that sit there and just twist the  
6 truth? He knew about it -- directed us to exactly do  
7 so.

8           Q       And at the initial formation of the company,  
9 who was planned to be the president of the company  
10 originally?

11          A       I believe me.

12          Q       Okay. Do you know if there were discussions  
13 where Mike Yusuf was going to be the president?

14          A       It could have been, yes.

15          Q       Okay. And did you and Mike have discussions  
16 with the CPAs about setting up the accounting for the  
17 company?

18          A       I believe we talked -- we talked to him  
19 under the directions of Fathi Yusuf, yes.

20          Q       Okay. Fathi Yusuf has testified -- were you  
21 present at Fathi Yusuf's deposition?

22          A       Yes.

1           Q     Do you recall a question where he was asked  
2     how much money he could safely say in cash got sent to  
3     Saint Martin?

4           A     I believe it's either ten million or above  
5     ten million, in the range of that.

6           Q     That's my recollection too.  Would that be  
7     your recollection?

8           A     Yes.

9           Q     That it was just ten million?

10          A     Yes.

11          Q     Okay.  And do you know where that ten  
12     million went?

13          A     Went several places.  Went to -- went to  
14     Amman.  It went to Saint Croix, back to Saint Croix.

15          Q     Okay.  And you're absolutely sure that  
16     neither you nor anybody employed by your or known to  
17     you deposited any of that ten million dollars in any  
18     of those accounts?

19          A     I'm sorry?

20          Q     Are you absolutely certain that neither you  
21     nor anybody in your employ, as opposed to the Fathi  
22     Yusuf family members, put that money -- that ten

1 million dollars into those four accounts?

2 A No, absolutely -- I mean, I might have put  
3 in some money but, I mean, it shows what -- which ones  
4 I deposited, but the rest of it is Fathi Yusuf's  
5 family.

6 MR. HARTMANN: Okay. I have no further  
7 questions.

8 MS. PERRELL: All right. I'm going to  
9 have some follow-up now.

10 EXAMINATION

11 BY MS. PERRELL:

12 Q Mr. Hamed, you're saying that you believe  
13 that the total amount of money that went through Saint  
14 Martin was ten million dollars that was part of the  
15 Plaza Extra funds?

16 A Yes, ma'am. According to Fathi Yusuf, yes.

17 Q Okay. And you agree with that, though;  
18 right?

19 A I don't have no accounting. I've never  
20 really done the accounting for those accounts, but  
21 Fathi Yusuf did, and he stated under oath that it was  
22 around ten million. I believe him.

1 Q Okay. And so of the ten million that went  
2 through Saint Martin, you're saying that's ten million  
3 from the total time that you guys started sending  
4 money through Saint Martin through the raid in 2001;  
5 right?

6 A That's possible, yeah.

7 Q Okay. But you're also saying that -- well,  
8 I mean, you didn't send any money through after  
9 October of 2001 when the raid happened; right?

10 A No -- yes.

11 Q That's correct? Okay. And so of the ten  
12 million in that timeframe, from 1996 through let's say  
13 October of 2001, that would be a total of ten million  
14 for that period of time; correct?

15 A According to what Fathi said, yes.

16 Q Right. And your testimony is that, of the  
17 total ten million that went through in all of those  
18 years, 4.5 of it was deposited before the end of 1997  
19 when the Diamond Keturah purchase went through; is  
20 that correct?

21 A Repeat the question, because I -- I mean ...

22 Q So this ten million dollars that was

1 deposited between 1996 when you guys started  
2 depositing into Saint Martin, and October of 2001 when  
3 you stopped depositing into Saint Martin; right?

4 A Mm-hm.

5 Q Your testimony is that 4.5 million of that  
6 total ten was deposited between 1996 and the end of  
7 December 1997, because that was what was used to  
8 purchase the Diamond Keturah property; is that fair?

9 A Well, I know that we deposited the moneys to  
10 purchase the Diamond Keturah. Whether the  
11 accountant -- if whoever -- I mean Fathi testified  
12 there was ten million, so I assume it's the four-and-  
13 a-half is part of the ten million dollars, if that's  
14 the question you're asking me. But the only transfers  
15 that I've seen is two and two. I don't see the 5.5 --  
16 I mean 550,000.

17 Q I had asked you before, "Where was the  
18 balance of that?" and I think you said you weren't  
19 sure.

20 A I'm not sure.

21 Q Okay. All right. So you were looking  
22 earlier at page -- the French report --

1 MS. PERRELL: And Pam, if you could  
2 pull it up, it's page 263 of the combined document --  
3 I believe it's your statement, and I want to say it's  
4 paragraphs 73. Pam, if you could pull it up.

5 My earphones just died on me. Just a  
6 second. Can someone say something -- there we go.  
7 Okay. I can hear -- my earphones died, so I just want  
8 to make sure. Okay. There it is.

9 BY MS. PERRELL:

10 Q So on the bottom here, it says something  
11 about money, the eight million, seven hundred and some  
12 odd thousand going into Isam Mohamad's account on  
13 4/19/2002. Remember, we were discussing that earlier?

14 A Yes.

15 Q Okay. But you stated that Plaza Extra never  
16 deposited any moneys after the raid in 2001; correct?

17 A If my recollection serves me right, yeah. I  
18 don't think we did that.

19 Q Right. Okay. And so the \$8,782,000 that  
20 got deposited into Isam's account, you're not  
21 testifying that that is Plaza Extra money that went in  
22 there in April of 2002; are you?



1           A     It doesn't say, "Cash deposit." It says,  
2 "Cash transfers."

3           Q     Okay. It just simply says the account was  
4 credited \$8,782,962 on April 19, 2002.

5           A     Well, it says, "Account statement," mentions  
6 several large cash transfers. I don't know what that  
7 means -- it says transfers. It doesn't say deposits.  
8 Yes -- one of them that's credited and one of them  
9 that's debited.

10          Q     Correct. My question to you is this. Is  
11 any of this -- do you understand any of the \$8,782,000  
12 that was credited on April 19, 2002, to be Plaza Extra  
13 money?

14          A     I have no idea.

15          Q     And it's clear that you'd never directed  
16 \$8,782,962 to be deposited on or about April 19, 2002,  
17 to any of the Isam accounts in Saint Martin; isn't  
18 that correct?

19          A     That's true, yes.

20          Q     Okay. And so you've testified a lot to your  
21 dispute with the various testimony that has occurred  
22 with the other witnesses, and so just so that I'm

1 clear, it's your testimony that Fathi Yusuf, Mahar  
2 Yousef, Isam Yousuf, and Manal Yousef are all lying  
3 about the 4.5 million dollar Diamond Keturah loan and  
4 purchase? Is that correct?

5 A That is correct. It's a sham mortgage.

6 Q All right. And to clarify, did you have any  
7 conversations just with you and Isam Yousuf relating  
8 to the mortgage from Manal Yousef?

9 A Directly, individually, between me and Isam,  
10 no.

11 Q Okay. And did you likewise have any  
12 conversations individually between yourself and Manal  
13 Yousef relating to the note and mortgage?

14 A Never.

15 Q A little further up on this page it says,  
16 "Yousuf, Isam," it's a copy of a transfer order dated  
17 February 13, 1997, for an amount of two million from  
18 the account of Isam Yousuf in favor of Sixteen Plus.  
19 Isn't that the two million dollars that was the first  
20 transfer in order to purchase the Diamond Keturah  
21 property?

22 A Well, that's what it says, but I know there

1 is a document that says -- a transfer document that  
2 shows that, if that's what they're referring to.

3 Q Right. And what I'm saying is nobody's  
4 disputing that Isam Yousuf sent two million dollars  
5 from his Island Appliance account for Sixteen Plus to  
6 Sixteen Plus's Bank of Nova Scotia account for two  
7 million dollars in February of 1997. Correct?

8 A That is correct, but that money is Plaza  
9 Extra money.

10 Q Right --

11 A He was a tool in doing that, so we can keep  
12 an arm-length transaction. We don't go back and the  
13 government goes after us.

14 Q Okay. So if the whole point of keeping an  
15 arm's-length transaction, why would it be that tax  
16 documents would say things like, "Loans from  
17 shareholder," if you were trying to keep everything at  
18 arm's length?

19 A Which tax documents would say that? For the  
20 past -- since the creation of Sixteen Plus, it never  
21 had that. Never said a mortgage or anything like  
22 that -- show me where it says a mortgage --

1           Q       What I'm asking you is, if the whole point  
2 of the sham mortgage, as you describe it, was to keep  
3 an arm's length and to create distance between the  
4 Plaza Extra partners, family members of the Hameds and  
5 the Yusufs, then why would the tax returns reflect  
6 shareholder, meaning the Plaza Extra family members,  
7 instead of a loan from Manal? Why would you, if you  
8 were trying to keep the distance, why would the tax  
9 returns reflect otherwise?

10           A       Because that's exactly how Fathi used to set  
11 it up. I understand the question. I'm sorry earlier.  
12 It's just shareholder loan which is who are the  
13 shareholders? The Hameds and the Yusufs. So now  
14 after the statute of limitation is done, we don't have  
15 to go back and change what we've been saying all  
16 along.

17           Q       So the elaborate scheme to set up the sham  
18 mortgage, to sign the promissory note and the  
19 mortgage, to shift money all the way to Saint Martin,  
20 to get it all the way back -- all of that was done to  
21 create the distance, the different deposits and so  
22 forth -- but all of that was done, and at the same

1 time the tax returns were filed with "Loans to  
2 shareholders," which is what you're saying is really  
3 the truth all along?

4 A Yes. It's our money. It wasn't Manal's  
5 money, because if it was Manal's money, it would be  
6 listed as a mortgage.

7 Q So it's your testimony that the tax returns  
8 filed during this timeframe, that all had to be  
9 refiled as to all of the various members of the Yusuf  
10 and Hamed families and for United and so forth, that  
11 that's really what really happened, and all the other  
12 documents are a sham? Is that correct?

13 A You're telling me about a lot of documents,  
14 and I'm not seeing them, but if I can see them I can  
15 elaborate or confirm --

16 Q I mean -- okay. So the other documents,  
17 meaning the consent of the directors, the note, and  
18 the mortgage -- that's all not true, but you're saying  
19 that the tax returns that were filed at that time that  
20 ultimately end up -- those were the correct documents;  
21 correct?

22 A If that's what they state, but I know for

1     sure the promissory note, the mortgage, the other  
2     document that you showed me, all that is a sham just  
3     to cover up the transaction. That was our money. We  
4     sent that money over to Isam. He sent it back via  
5     that so it could be an ongoing transaction.

6           Q     Okay. And so you said that the reason that  
7     Fathi Yusuf trusted Isam and all of the other family  
8     members in Saint Martin is because Isam is his nephew  
9     and that Isam and the other folks are all family  
10    members of Mr. Yusuf. Is that right?

11          A     Right.

12          Q     Right. And you're Mr. Yusuf's nephew as  
13    well; right?

14          A     Well, I'm not his nephew.

15          Q     You're not his nephew?

16          A     No, I'm not his nephew.

17          Q     Isn't it true that your brothers are also  
18    married, or two were married to two of Mr. Yusuf's  
19    daughters?

20          A     At one time or another there were two of  
21    them, yes, but that doesn't mean I'm his nephew.

22          Q     Okay. Isn't it also true that your mother

1 and Mr. Yusuf's wife are sisters?

2 A That's true.

3 Q Okay. And so she is your aunt; correct?

4 A Right.

5 Q Right. And he is married to her, so doesn't  
6 that make him your uncle?

7 A Well, that might be -- I won't say that. It  
8 just depends on how you look at it. You look at  
9 Middle Eastern, or you look at Western -- things how  
10 they look at things. Sam Yousuf and Ayed Yusuf are  
11 Fathi's -- so to speak, they're directly related to  
12 him because that's his brother's children --

13 Q Right. Go ahead. I'm sorry. I didn't mean  
14 to interrupt.

15 A That's what I said. They're his direct --  
16 directly relation.

17 Q Did you discuss this with your father before  
18 the promissory note and the mortgage were executed?

19 A I don't recall exactly, but I know my father  
20 back in probably 1996, '95, where he thought about  
21 retiring and he started giving me more responsibility  
22 in dealing with the financial things with Fathi, and

1 that's how things became in place. I'm not too sure  
2 about it could have been mentioned, or maybe after we  
3 made the transaction. He knew about it.

4 Q All right. Are you saying that there is  
5 moneys that were sitting in Isam Yousuf's Island  
6 Appliances account at the time of the raid that is  
7 really Plaza Extra money that you guys never received?

8 A I'm not saying that because I have no idea,  
9 and I have no recollection, and I know I'm no  
10 accountant. Fathi Yusuf would be able to answer that,  
11 because he kept an accounting detail of all the  
12 laundered money into those accounts. Even my  
13 accountant at Cairo Amman Bank, Fathi received the  
14 accounting. Fathi was in control of that account.

15 MS. PERRELL: Okay. I don't have any  
16 further questions.

17 MR. HOLT: No questions.

18 MR. HYMES: No questions.

19 THE VIDEOGRAPHER: We're off the video  
20 record. The time is 2:51 p.m.

21 //

22 //



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

(Signature waived.)

(Whereupon, at 2:51 p.m., the  
proceeding was concluded.)

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

CERTIFICATE OF DEPOSITION OFFICER

I, SHONDRA DAWSON, the officer before whom the foregoing proceedings were taken, do hereby certify that any witness(es) in the foregoing proceedings, prior to testifying, were duly sworn; that the proceedings were recorded by me and thereafter reduced to typewriting by a qualified transcriptionist; that said digital audio recording of said proceedings are a true and accurate record to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.

*Shondra Dawson*

SHONDRA DAWSON

Notary Public in and for the  
District of Columbia

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

CERTIFICATE OF TRANSCRIBER

I, RICHARD GOODNESS, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding, that said transcript is a true and accurate record of the proceedings to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.



RICHARD GOODNESS

<b>0</b>	62:3	<b>2.5</b> 90:13	<b>2017</b> 2:9
<b>00065</b> 1:19	<b>15,000</b> 24:20	<b>2/13/1997</b>	<b>20186</b> 100:17
<b>00342</b> 2:9	<b>18</b> 43:16	94:11 97:16	<b>2023</b> 3:3 8:4
<b>00650</b> 1:9	<b>19</b> 113:4,12,16	<b>20</b> 64:1,5	<b>208,467</b> 64:10
<b>00804-0756</b>	<b>1952</b> 100:19	100:18	<b>2132</b> 4:7
5:18	<b>1984</b> 75:11	<b>20,000</b> 54:22	<b>22</b> 105:6
<b>00804-0990</b> 5:7	<b>1986</b> 24:16	<b>200,000</b> 81:7	<b>23</b> 35:4
<b>00820</b> 4:8	75:10	<b>2000</b> 50:20	<b>24</b> 78:18 79:1,6
<b>1</b>	<b>1995</b> 100:15,17	51:2,12,17	79:8
<b>1</b> 7:20 8:4 11:2	<b>1996</b> 35:22	53:7,9	<b>25</b> 54:12 66:10
11:10 34:21	54:20,22 55:7	<b>20005</b> 3:6	68:8 81:4,5,10
56:5 78:9,9,9	81:17 106:17	<b>2001</b> 102:13	<b>263</b> 112:2
78:15,18 92:1	110:12 111:1,6	110:4,9,13	<b>26408</b> 123:13
94:10 97:15,15	119:20	111:2 112:16	<b>27</b> 54:22
<b>1.5</b> 90:20	<b>1997</b> 29:9	<b>2002</b> 102:11	<b>27-28</b> 46:12
<b>10</b> 3:3 7:3 8:4	30:18 32:22	112:22 113:4	<b>27143</b> 122:16
35:13	61:16 62:3	113:12,16	<b>28</b> 7:21
<b>10,000</b> 24:20	90:20 110:18	<b>2003</b> 100:5	<b>29</b> 35:13
26:16	111:7 114:17	102:20,21	<b>2940</b> 4:15
<b>100</b> 16:3 82:3	115:7	<b>2005</b> 75:17,20	<b>2:51</b> 120:20
<b>100,000</b> 22:2	<b>1998</b> 22:17	<b>2005-2006</b> 69:6	121:2
39:17,22 40:4	50:19	<b>2006</b> 75:17,20	<b>3</b>
40:9,10 82:5	<b>1999</b> 50:9,20	<b>2009</b> 49:22	<b>3</b> 7:13 62:8,10
<b>1000</b> 5:16	<b>1:40</b> 65:11,13	76:3,5	62:13 97:19,20
<b>100s</b> 21:11,14	<b>1:44</b> 65:16	<b>2009-2010</b>	97:21 98:13
105:10	<b>2</b>	43:11 45:22	<b>3,000,000</b> 98:12
<b>109</b> 7:8	<b>2</b> 7:12 53:14,15	<b>2010</b> 43:9,14,16	<b>30</b> 35:14,20,21
<b>11</b> 7:20 102:16	65:17 97:19	70:20 75:6	46:12 75:10
<b>12</b> 35:22	<b>2,000,000</b> 36:3	76:3,5	105:1
<b>12:24</b> 3:4 8:3	36:5,15 37:1,9	<b>2012</b> 50:1 58:9	<b>300,000</b> 98:12
<b>13</b> 100:15,17	37:11,15,17	74:21 75:6	<b>32</b> 7:22
101:12 114:17	38:8 39:5	<b>2013</b> 56:5,16	<b>340</b> 4:10 5:9,21
<b>14</b> 100:5	40:19 55:9,11	62:14,18	<b>345-3818</b> 4:18
<b>15</b> 29:9 32:22	90:14 94:11,14	<b>2016</b> 1:9,19	<b>35</b> 105:2
60:15 61:16	95:14 98:1		

<p><b>36</b> 105:2  <b>360,000</b> 50:3,5  50:9,11  <b>3633491</b> 36:5</p>	<p><b>500,000</b> 39:17  <b>50s</b> 21:11,13  105:10  <b>53</b> 7:12  <b>550,000</b> 111:16  <b>56</b> 7:14  <b>58</b> 7:21 28:9,16  28:19 30:12  <b>59</b> 7:22 28:10  32:10,10,15</p>	<p><b>774-4422</b> 5:21  <b>776-3470</b> 5:9</p>	<p><b>able</b> 71:18  103:1 120:10  <b>above</b> 60:10  108:4  <b>absent</b> 9:13  <b>absolutely</b> 13:4  13:14,14 27:22  46:18 50:6  57:13 83:5,5  83:18,18 88:20  103:22,22  106:5 108:15  108:20 109:2  <b>access</b> 88:15  <b>accordance</b>  61:14  <b>account</b> 12:16  12:16,17,21,22  14:2,3,4,5,6,10  15:22 16:10,11  16:11,12,17,21  16:21,22 17:6  17:6,7,17,17,18  17:18,20,21  24:3,5 26:8  36:6,8,9,16  37:10 38:22  39:6 40:15,15  40:17 41:1,8  47:18 51:7,13  52:3,4,6,20,22  52:22 53:1,5  54:7,8,14,15,19  55:8,14 81:6  81:10 84:6,16</p>
<p><b>4</b></p>	<p><b>60</b> 7:15  <b>6014366</b> 3:8  <b>6063541</b> 100:21  101:8  <b>616</b> 4:18  <b>62</b> 7:13  <b>63541</b> 100:16  <b>66</b> 7:4  <b>68</b> 7:5  <b>69</b> 7:6,7  <b>69000</b> 100:20</p>	<p><b>8</b>  <b>8</b> 55:7  <b>8,782,000</b>  112:19 113:11  <b>8,782,962</b>  101:18 113:4  113:16  <b>8,859,309</b>  101:19  <b>8690</b> 100:13  <b>8790</b> 36:7</p>	
<p><b>4</b> 7:14 55:19,20  56:2 98:13,13  98:13  <b>4,500,000</b> 40:20  <b>4.5</b> 28:17 30:14  39:7,8 60:11  61:14 64:7  110:18 111:5  114:3  <b>4/19/2002</b>  101:19,20  102:9 112:13  <b>4/19/2022</b>  102:9  <b>400</b> 39:17  55:14,15  <b>400,000</b> 55:9,9  81:16 82:1,17  <b>43</b> 7:16  <b>49424</b> 4:16</p>	<p><b>7</b></p>	<p><b>9</b>  <b>9</b> 7:16 43:4,5  78:8 97:19  <b>9-2</b> 97:16  <b>9040</b> 100:22  <b>92</b> 24:2  <b>93</b> 24:2  <b>95</b> 51:2 101:12  119:20  <b>96</b> 24:5 81:5  <b>98</b> 20:20 51:2  51:12,17 53:6  53:9  <b>99</b> 22:17 51:2  51:12,17 53:6  53:9  <b>990</b> 5:6</p>	
<p><b>5</b></p>	<p><b>7,000</b> 24:20  <b>73</b> 98:17,18  112:4  <b>75</b> 99:22 100:3  <b>756</b> 5:17  <b>76</b> 91:12,12,14  93:17  <b>77</b> 91:12,19  92:17  <b>773-8709</b> 4:10</p>	<p><b>a</b></p>	
<p><b>5</b> 7:15 60:20,21  61:2  <b>5.5</b> 111:15  <b>50</b> 16:3 39:8  71:13 81:7  <b>50,000</b> 15:18,21  22:1</p>		<p><b>ability</b> 122:10  123:7</p>	

84:17 88:2 90:16,16,19 93:6,9 94:11 94:12 95:13,14 98:2,4,5,7,8 99:5 100:13,16 100:20 101:6 101:13,16,18 101:19 112:12 112:20 113:3,5 114:18 115:5,6 120:6,14 <b>accountant</b> 58:15 60:2 111:11 120:10 120:13 <b>accountants</b> 63:5,7 64:20 <b>accounted</b> 93:2 <b>accounting</b> 17:4 93:2,17 93:19 94:4,6,8 107:16 109:19 109:20 120:11 120:14 <b>accounts</b> 7:12 11:8 12:7,8,9 12:18,20 13:6 13:9 14:1 15:12,21 17:2 17:6,8,9 19:2 26:5,7,9,21 27:1 37:6 40:16 50:12 51:5,16 52:7	52:10,14,17,18 53:1,11,21 54:4,5,5,5 55:17 83:16 100:10 103:14 103:17 108:18 109:1,20 113:17 120:12 <b>accurate</b> 36:14 79:17 80:1,17 92:16 93:17,19 99:5,19 122:9 123:5 <b>accusing</b> 44:1,6 49:21 71:10 99:20 <b>acknowledge</b> 9:10 <b>action</b> 122:12 122:16 123:8 123:12 <b>actions</b> 61:12 <b>actually</b> 22:2 49:15 84:19 86:10 88:21 <b>addition</b> 16:15 <b>additionally</b> 9:13 <b>addresses</b> 57:7 <b>administer</b> 9:10 <b>affidavit</b> 19:18 <b>affiliations</b> 8:15	<b>affirmations</b> 80:19 <b>afternoon</b> 8:2 9:1 10:15 69:14 <b>agent</b> 77:9 <b>ago</b> 31:4 105:1 <b>agree</b> 9:11,15 31:17 59:7 60:8 67:19,22 96:3 109:17 <b>agreeable</b> 67:5 <b>agreed</b> 25:19 30:21 47:15 48:9 58:12 78:2 <b>agrees</b> 61:13 <b>ahead</b> 21:13 22:2 25:18 26:4,14 27:1 37:16 39:5 41:6,7 51:16 52:16 69:11 70:14 71:11,20 75:12 82:7 88:7 92:10 99:17 119:13 <b>airport</b> 14:18 73:9,12 <b>aj</b> 105:8 <b>al</b> 8:6,6 <b>ali</b> 86:4 <b>allow</b> 67:8 <b>allowed</b> 88:21 100:9,12	<b>amass</b> 26:22 <b>amman</b> 24:4,6 24:7 54:16 55:9 87:19 88:2,12,17 93:5 108:14 120:13 <b>amount</b> 14:15 14:16 15:18,22 18:3 34:11 36:5 82:19 101:17 109:13 114:17 <b>amounts</b> 14:1 15:7,7,13,17 16:6 46:10 55:16 83:2 <b>analysis</b> 91:16 92:21 <b>ankle</b> 72:21 73:4,5,6 <b>annual</b> 7:14 55:21 56:6 <b>answer</b> 88:7 95:21 96:7 120:10 <b>answered</b> 46:14 76:14 <b>answers</b> 69:5 80:14 <b>anybody</b> 108:16,21 <b>anyway</b> 20:17 <b>apartment</b> 23:8
--	---	--	--

<b>apologize</b> 46:15 92:8,10 <b>appear</b> 83:1 <b>appearances</b> 8:14 <b>appended</b> 81:1 <b>appliance</b> 14:20 52:20 53:5 95:13 100:14,22 101:11 115:5 <b>appliances</b> 14:5 14:6 90:15 120:6 <b>applicable</b> 9:19 66:14 <b>appreciate</b> 10:17 <b>appropriate</b> 33:7 <b>approving</b> 47:20 <b>april</b> 112:22 113:4,12,16 <b>arabic</b> 24:8,8 <b>area</b> 20:15,16 <b>arguing</b> 49:20 49:21 <b>arm</b> 115:12 <b>arm's</b> 115:15 115:18 116:3 <b>arrangements</b> 30:1 39:19 <b>arranging</b> 30:3	<b>arrested</b> 73:1,3 <b>arriving</b> 11:21 <b>aside</b> 21:10 26:5 <b>asked</b> 60:8 66:3 74:3 75:14 76:10 79:12 80:16 81:12 88:22 89:1,16 90:8 104:1 108:1 111:17 <b>asking</b> 27:5 35:16 37:8 51:6 57:10 111:14 116:1 <b>assemble</b> 105:21 <b>assembled</b> 104:20 <b>assessment</b> 58:16 60:8 <b>assets</b> 20:20 <b>assigned</b> 9:8 <b>associates</b> 14:22 44:11 <b>assume</b> 19:4 40:21 73:19 111:12 <b>attached</b> 36:9 81:9 100:15 101:12 <b>attempt</b> 58:6 59:1 <b>attention</b> 39:22 40:8	<b>attorney</b> 7:16 29:14,18 30:8 41:17 42:2,12 42:21 43:13,19 44:5,13 49:12 49:18 60:5 64:19 66:20 70:19,20 71:12 74:14 79:12 96:2 103:17 104:1 122:14 123:10 <b>attorney's</b> 75:19 <b>attorneys</b> 63:5 70:4,11 74:16 92:20 <b>auction</b> 77:16 <b>audio</b> 122:8 123:3 <b>audit</b> 87:12 <b>august</b> 3:3 8:4 <b>aunt</b> 119:3 <b>authority</b> 56:20 66:21 70:10 75:12 <b>authorization</b> 36:10 <b>authorized</b> 9:9 70:13 <b>available</b> 10:16 24:11 41:5,10 <b>aware</b> 45:6 54:4 82:11	<b>ayed</b> 23:6 31:1 82:10 85:4 86:22 87:1 119:10 <b>ayed's</b> 82:10 <b>ayer</b> 83:11 <hr/> <b>b</b> <hr/> <b>b</b> 7:10,18 <b>back</b> 11:18,20 11:22 12:19 17:9,20 18:7 18:22 19:1,8 25:22 38:3 48:18,18 50:2 50:22 53:3 58:14,19 63:12 65:15 66:13 73:17 94:9 108:14 115:12 116:15,20 118:4 119:20 <b>backed</b> 74:18 <b>backtrack</b> 59:2 <b>bail</b> 73:2 <b>balance</b> 40:20 111:18 <b>ban</b> 72:2 <b>banco</b> 17:18,19 36:2 54:6 55:16 <b>bank</b> 15:3 19:2 22:2 24:4,5,6,7 36:3 37:18 40:3 54:16 77:15,16 81:10
---	---	---	--

81:16,17 87:19 88:2,17 93:5 95:13 98:2 100:10,11 115:6 120:13 <b>bank's</b> 83:3 <b>banking</b> 98:20 <b>banks</b> 77:11 <b>based</b> 85:3 91:16 97:11 <b>basically</b> 44:11 49:16 97:18 <b>bates</b> 43:3 <b>bayless</b> 6:3 <b>beginning</b> 41:3 <b>begins</b> 65:16 <b>behalf</b> 1:5 4:2 4:12 5:2,11 29:15 <b>believe</b> 20:12 22:12 24:5,17 30:19 31:19 38:8 39:13 40:4,6,14 41:1 42:15 43:9 46:3 47:17 49:14,15 54:12 54:20 55:20 56:18 62:4 69:7 70:10 71:16 72:6 74:11,13,16,17 78:7 80:11 82:5 83:22 84:1 86:6,13	87:11,13 93:8 96:2 97:20 100:1 102:17 102:21 103:13 107:11,18 108:4 109:12 109:22 112:3 <b>believed</b> 74:7 80:17 <b>ben</b> 6:6 8:9 <b>best</b> 79:14 122:10 123:6 <b>better</b> 89:6,8 <b>beyond</b> 19:5 <b>bfc</b> 36:1 81:5 <b>big</b> 105:13 107:4 <b>bigger</b> 61:7 <b>bit</b> 43:10 46:2,6 48:21 49:1 55:5 56:10 57:5,15 61:7 62:9 63:14 64:1 74:20 91:18 <b>black</b> 24:18 <b>boldfaced</b> 104:10 <b>bonds</b> 64:6 <b>book</b> 24:18 <b>born</b> 100:18 <b>borrow</b> 61:14 <b>bottom</b> 29:1,6 32:12 43:1 58:3 61:19	112:10 <b>bought</b> 86:10 86:14 <b>box</b> 5:6,17 21:19 22:13 <b>boxes</b> 22:14 106:14 <b>bracelet</b> 72:17 72:19,20,21 73:4,5,7,14 <b>branch</b> 100:12 <b>break</b> 65:6,7 <b>briefcase</b> 21:9 <b>briefcases</b> 106:15 <b>briefly</b> 65:21 <b>bring</b> 14:15,16 91:1 106:9,10 <b>brookwind</b> 4:15 <b>brother</b> 13:20 21:21 23:18,22 24:19 82:10 106:21 <b>brother's</b> 13:20 119:12 <b>brothers</b> 118:17 <b>brought</b> 74:21 83:17 <b>built</b> 103:10 <b>bunch</b> 63:4 <b>business</b> 14:7 24:16 26:2,3,4 28:1 40:1	71:19 86:12 <b>buy</b> 25:18 66:4 66:10 67:16 105:10 <b>buying</b> 25:14 26:19,20 36:13 <b>c</b> <b>c</b> 4:1 5:1 6:1 8:1 <b>cairo</b> 24:4,6,7 54:16 55:8 87:19 88:2,17 93:5 120:13 <b>call</b> 9:5 30:19 60:16 72:13,14 93:5 <b>called</b> 10:8 24:18 81:21 <b>calls</b> 88:3 94:17 <b>card</b> 100:16 <b>care</b> 105:3 <b>carl</b> 4:14,17 8:19 18:14 69:15 <b>carlhartmann...</b> 4:17 <b>carried</b> 82:8 100:7 <b>carry</b> 82:19 <b>case</b> 1:8 10:18 11:1 23:13 35:10 43:2 48:9,11 53:21 63:1 72:5 73:18 74:21 90:9 95:5
---	--	--	--



<b>cases</b> 10:22 <b>cash</b> 13:4,5 14:13,17 15:2 15:4 16:16,17 21:22 26:4,11 26:13,20 27:2 36:12 37:5,11 37:16 50:17,18 50:20 51:5,12 51:16 52:9,13 53:4,10 81:13 81:16 82:1,19 86:18 101:14 101:17 103:1 104:22 105:4,5 105:16,17 106:9 108:2 113:1,2,6 <b>cashing</b> 37:11 <b>casino</b> 23:10 <b>caught</b> 59:3 <b>central</b> 13:16 <b>certain</b> 16:6,6 71:10 74:15,15 91:22 108:20 <b>certificate</b> 122:1 123:1 <b>certified</b> 9:16 <b>certify</b> 122:4 123:2 <b>change</b> 60:14 64:16 116:15 <b>charge</b> 26:13 85:2 104:22 105:3,5,15,17	<b>charlotte</b> 5:12 8:21 18:14 48:14 49:8 78:8 <b>charter</b> 22:9 <b>check</b> 12:1,3 17:19 26:22 36:3,4 37:11 37:17 38:8 39:22 <b>checks</b> 105:11 <b>children</b> 119:12 <b>chits</b> 24:17,20 <b>christiansted</b> 4:8 <b>circle</b> 53:3 <b>circled</b> 97:15 <b>circumstances</b> 107:2 <b>civil</b> 1:18 2:8 <b>claiming</b> 14:9 52:9 <b>claims</b> 48:10 <b>clarify</b> 9:4 16:14 52:8 114:6 <b>clarifying</b> 17:5 <b>clear</b> 20:9 42:6 44:7 52:2 57:17 59:8 75:14 113:15 114:1 <b>closing</b> 41:2,6	<b>collect</b> 105:20 <b>collected</b> 106:10 <b>columbia</b> 9:11 122:19 <b>combined</b> 112:2 <b>come</b> 11:22 17:9 41:14 106:6 <b>coming</b> 18:22 36:15 37:9 92:14 <b>comments</b> 60:12 <b>commercial</b> 54:7 <b>commission</b> 98:21 <b>communicate</b> 38:16 39:1 41:19 44:12,16 44:21 46:15 47:1 <b>communicated</b> 41:16 46:20 <b>communicating</b> 45:13 <b>communication</b> 76:18 79:9 <b>communicati...</b> 33:17 41:9,11 75:17,19 76:15 <b>company</b> 4:7 57:8 61:13	105:11,11 106:18 107:8,9 107:17 <b>competition</b> 26:3 <b>complete</b> 75:3 92:21 <b>comport</b> 55:1 <b>concluded</b> 121:3 <b>concocted</b> 33:12 44:10 <b>conditions</b> 73:2 <b>confirm</b> 79:14 117:15 <b>confused</b> 78:13 <b>consecutive</b> 90:19 <b>consent</b> 7:15 61:2,12 117:17 <b>consider</b> 15:22 <b>consolidated</b> 1:17 2:7 <b>constitute</b> 10:1 <b>constituting</b> 61:11 <b>cont'd</b> 5:1 6:1 <b>contacts</b> 77:11 <b>contend</b> 34:1,6 35:17 38:10 <b>context</b> 92:17 <b>contradicted</b> 80:12 <b>control</b> 36:8 66:22 75:4
---	---	--	---

<p>93:7,7 120:14</p> <p><b>conversation</b></p> <p>23:17 31:15,22</p> <p>32:5 41:18</p> <p>90:9 94:21</p> <p>96:10</p> <p><b>conversations</b></p> <p>25:8 27:7,11</p> <p>27:13,20 28:3</p> <p>28:5 31:6,11</p> <p>33:15 114:7,12</p> <p><b>coordinating</b></p> <p>39:2</p> <p><b>copy</b> 42:11</p> <p>74:8 79:3</p> <p>100:17,19</p> <p>114:16</p> <p><b>corporation</b></p> <p>1:6,13,16 2:3,9</p> <p>2:12,18 4:3,13</p> <p>8:20 36:6 66:6</p> <p>106:16,17</p> <p><b>correct</b> 11:9,14</p> <p>16:11,18 19:3</p> <p>27:8 30:15</p> <p>31:7 33:3,8,15</p> <p>33:19,20 39:8</p> <p>39:9 48:12</p> <p>50:17,21 55:17</p> <p>56:7,8 57:17</p> <p>57:20 58:1</p> <p>59:18 66:9,22</p> <p>67:7,10 70:2</p> <p>70:22 71:1</p> <p>73:8 74:21</p>	<p>79:10,13,19</p> <p>81:7 84:3,8,20</p> <p>87:8 88:13</p> <p>89:20 93:20</p> <p>94:2 95:16</p> <p>96:11 99:6</p> <p>102:4 103:18</p> <p>105:18,19</p> <p>106:1 110:11</p> <p>110:14,20</p> <p>112:16 113:10</p> <p>113:18 114:4,5</p> <p>115:7,8 117:12</p> <p>117:20,21</p> <p>119:3</p> <p><b>corrected</b> 82:6</p> <p><b>corrective</b> 63:2</p> <p><b>correctly</b> 58:22</p> <p>79:8 81:6</p> <p><b>corresponding</b></p> <p>103:16</p> <p><b>counsel</b> 8:6,13</p> <p>8:18,20,22 9:2</p> <p>9:6 122:11,14</p> <p>123:7,10</p> <p><b>count</b> 98:8</p> <p><b>counter</b> 2:1,4</p> <p>2:13,16 4:2,3</p> <p>4:12,13 5:2,3</p> <p><b>countries</b> 19:20</p> <p><b>couple</b> 12:11</p> <p>84:13 96:1</p> <p><b>couriers</b> 82:13</p> <p>85:18</p>	<p><b>course</b> 64:16</p> <p>96:9</p> <p><b>court</b> 1:1 8:7</p> <p>8:11 72:6,9</p> <p><b>cousins</b> 85:5</p> <p>89:7,7</p> <p><b>cover</b> 59:2</p> <p>118:3</p> <p><b>cpas</b> 107:16</p> <p><b>cperrell</b> 5:19</p> <p><b>crazy</b> 71:20</p> <p><b>create</b> 18:13</p> <p>31:2 33:9</p> <p>116:3,21</p> <p><b>created</b> 30:5,6</p> <p>31:2 58:19</p> <p><b>creation</b> 115:20</p> <p><b>credited</b> 101:17</p> <p>101:18 113:4,8</p> <p>113:12</p> <p><b>criminal</b> 48:9</p> <p>48:11 53:21</p> <p>63:1 66:6 72:5</p> <p>104:7</p> <p><b>croix</b> 1:2 8:8</p> <p>11:18,21,22</p> <p>17:10 18:8</p> <p>88:12 90:17</p> <p>105:16 106:7</p> <p>106:11,11</p> <p>108:14,14</p> <p><b>cross</b> 48:18</p> <p><b>cut</b> 17:19</p> <p><b>cv</b> 1:9,19 2:9</p>	<p><b>d</b></p> <p><b>d</b> 7:1,18 8:1</p> <p>97:19,20</p> <p><b>date</b> 3:3 41:6</p> <p>42:7 43:8,9</p> <p>61:15,16 70:20</p> <p>102:8,10,18</p> <p><b>dated</b> 56:5</p> <p>94:10 114:16</p> <p><b>dates</b> 43:1 54:9</p> <p><b>daughter</b> 23:7</p> <p>83:10,11 86:22</p> <p><b>daughters</b></p> <p>118:19</p> <p><b>dawson</b> 3:7</p> <p>8:11 122:2,17</p> <p><b>day</b> 15:15</p> <p>24:14 42:7</p> <p>48:2 71:4</p> <p>83:17</p> <p><b>days</b> 13:22 15:9</p> <p>15:16</p> <p><b>dc</b> 3:6</p> <p><b>deal</b> 68:19</p> <p><b>dealing</b> 100:2</p> <p>119:22</p> <p><b>debited</b> 101:19</p> <p>113:9</p> <p><b>december</b></p> <p>111:7</p> <p><b>defendant</b> 1:14</p> <p>1:20 2:4,10,16</p> <p>2:22 4:2,2,12</p> <p>4:12 5:2,3,11</p> <p>6:8</p>
--	--	---	--

<b>defendants</b> 1:11 <b>definitely</b> 24:14 43:17 44:10 <b>deliver</b> 50:11 50:20 <b>delivered</b> 13:18 34:14 50:4,9 50:12,14,14,17 60:4,7 88:8,11 <b>demand</b> 74:17 <b>demanded</b> 95:2 <b>demanding</b> 74:14,15 <b>demands</b> 97:10 101:3 <b>demonstrate</b> 19:2 33:22 38:1 <b>department</b> 53:19 87:12 <b>departure</b> 106:12 <b>depends</b> 119:8 <b>deposit</b> 13:6,9 14:2,3,4,4 15:12,21 16:1 16:17 22:3 26:14 27:1 34:10 41:8 50:12 51:15 52:13,16 54:22 81:13 82:7,17 83:15,20 84:2 84:5,6 104:11	113:1 <b>deposited</b> 12:4 12:6,6,9,12 13:21 14:10 16:7,21 34:11 51:4,13 53:11 55:11 81:17 82:2 93:11 108:17 109:4 110:18 111:1,6 111:9 112:16 112:20 113:16 <b>depositing</b> 15:8 26:20 37:5 81:14 83:2 85:18 111:2,3 <b>deposition</b> 3:1 8:5 9:5,21 80:13 81:2 96:22 104:17 107:21 122:1 <b>depositions</b> 13:13 23:13 <b>deposits</b> 14:21 15:3 16:6 51:1 54:8 55:8 81:7 81:11 82:3,5 82:14 84:18 87:14 90:19 103:17 113:7 116:21 <b>derivatively</b> 1:5 <b>describe</b> 116:2	<b>describing</b> 95:11 <b>description</b> 7:11,19 <b>desk</b> 93:10 <b>detail</b> 120:11 <b>details</b> 17:14 17:14 <b>determine</b> 100:9,12 <b>dhl</b> 74:12 <b>diamond</b> 11:9 12:17,21 14:2 16:11,22 17:7 17:17 19:5 20:11,21 21:2 21:6 22:16,20 22:21 24:10 25:7,9 27:6,14 27:21 28:4 34:3,8 35:19 36:6,8,11,16 37:2,10 38:3,9 38:11 40:2 44:18,22 45:4 45:11 48:4 52:5,11 55:12 58:19 66:4 75:13,18 77:14 81:6 84:16 98:6 110:19 111:8,10 114:3 114:20 <b>died</b> 112:5,7	<b>different</b> 12:6,8 13:22,22 14:1 14:5 24:19 26:5,21 63:4 82:13 83:15,19 88:11 97:7 100:11 101:22 116:21 <b>digital</b> 122:8 123:3 <b>dinner</b> 23:9 <b>direct</b> 85:7 105:7,8,9,9 119:15 <b>directed</b> 36:3 87:13 89:22 107:6 113:15 <b>directing</b> 85:16 <b>direction</b> 44:21 <b>directions</b> 107:19 <b>directly</b> 12:19 40:12 106:13 114:9 119:11 119:16 <b>directors</b> 7:15 57:8 58:11 61:2,11 117:17 <b>disagree</b> 60:13 95:4 <b>disagreed</b> 58:16 <b>disagrees</b> 47:11 47:11
--	---	---	--

<p><b>discuss</b> 25:11 30:6 76:22 119:17</p> <p><b>discussed</b> 13:12 18:11 46:9 89:18</p> <p><b>discussing</b> 94:9 112:13</p> <p><b>discussion</b> 25:13,14 87:18</p> <p><b>discussions</b> 76:11 89:16,17 107:12,15</p> <p><b>disguise</b> 22:8 22:15</p> <p><b>dispute</b> 70:14 76:6 113:21</p> <p><b>disputing</b> 115:4</p> <p><b>distance</b> 116:3 116:8,21</p> <p><b>distinctly</b> 74:12</p> <p><b>distribute</b> 87:7 88:11</p> <p><b>district</b> 9:10 122:19</p> <p><b>divide</b> 82:22</p> <p><b>division</b> 1:2 8:8</p> <p><b>dnfvi.com</b> 5:19 5:20</p> <p><b>document</b> 28:18 29:1,15 29:19 30:11 33:5 35:3,6 38:1,5 44:8 48:17,19 49:10</p>	<p>49:11,14 53:18 53:18,22 54:1 54:3 57:12,22 58:9,13 61:3,9 62:3 63:20 64:5,12 74:13 78:10 79:4,12 79:16 80:4 87:10,14,18 88:17 91:21 97:12,13,18 99:1 100:1 101:2 112:2 115:1,1 118:2</p> <p><b>documentation</b> 10:21 16:4 17:12 34:5,9 51:18,19 52:3 52:4,5,6 68:16 73:11</p> <p><b>documents</b> 17:22 18:2,4 28:12 33:6,21 39:21 51:8 56:1 62:6 63:17 64:19 74:15,15 82:6 90:18,22 91:2 91:4,8 92:15 92:19 93:14,18 97:11,18,20 99:18 100:15 101:13 102:19 115:16,19 117:12,13,16</p>	<p>117:20</p> <p><b>doing</b> 26:18 44:1 67:5 84:19 85:1,2 89:8 115:11</p> <p><b>doj</b> 88:17 103:17</p> <p><b>dollar</b> 95:14 100:16 101:6 114:3</p> <p><b>dollars</b> 30:14 34:12,13 46:12 66:10 87:20 88:1,16 90:14 90:20 101:18 101:20 103:21 108:17 109:1 109:14 110:22 111:13 114:19 115:4,7</p> <p><b>doubt</b> 46:1</p> <p><b>downstairs</b> 23:8</p> <p><b>draft</b> 63:17</p> <p><b>drafted</b> 64:19</p> <p><b>drawn</b> 36:5</p> <p><b>drew</b> 91:16</p> <p><b>drive</b> 4:15</p> <p><b>drop</b> 13:17</p> <p><b>dropped</b> 58:15</p> <p><b>dudley</b> 5:15 6:3</p> <p><b>due</b> 40:20 41:3</p> <p><b>duly</b> 10:8 122:5</p> <p><b>duration</b> 51:3 51:15 72:5</p>	<p><b>e</b></p> <p><b>e</b> 4:1,1 5:1,1 6:1 6:1 7:1,10,18 7:18,18 8:1,1</p> <p><b>eagerness</b> 89:9</p> <p><b>earlier</b> 46:2 50:16 54:15 71:2 73:22 103:18 111:22 112:13 116:11</p> <p><b>early</b> 24:1</p> <p><b>earmarked</b> 51:16</p> <p><b>earphones</b> 112:5,7</p> <p><b>easiest</b> 78:20</p> <p><b>easily</b> 21:11</p> <p><b>east</b> 17:2 26:1 105:4</p> <p><b>eastern</b> 119:9</p> <p><b>effect</b> 73:15</p> <p><b>eight</b> 26:15 103:20 112:11</p> <p><b>either</b> 12:1 13:17 15:15 23:5 39:4 41:20 53:19 57:18 60:13 97:21 108:4</p> <p><b>elaborate</b> 116:17 117:15</p> <p><b>elaboration</b> 35:21</p> <p><b>email</b> 41:20</p>
--	--	---	--

<p><b>employ</b> 108:21  <b>employed</b>  108:16 122:11  122:14 123:8  123:11  <b>employee</b>  122:13 123:10  <b>ended</b> 23:10  26:7  <b>endorse</b> 91:2  <b>english</b> 91:15  <b>entry</b> 94:10  97:8,9,14,15  <b>envelope</b> 21:19  74:13  <b>equals</b> 64:11  <b>es</b> 122:4  <b>escrow</b> 67:6,11  67:20  <b>escrowing</b>  47:18,19  <b>esquire</b> 4:5,14  5:4,12,14  <b>estate</b> 77:9,10  77:11  <b>et</b> 8:6,6  <b>eventually</b>  37:15 49:22  66:12 72:7  93:8,9  <b>everybody</b>  10:15 68:17  <b>everybody's</b>  54:4</p>	<p><b>everyone's</b> 54:5  <b>evidences</b>  30:13  <b>evidentiary</b>  9:20  <b>exactly</b> 12:5  31:13 38:13  42:21 45:9,19  46:6 47:7 51:1  60:16 68:15,20  75:15 77:19  83:5 94:15  107:6 116:10  119:19  <b>examination</b>  7:2 10:13 66:1  68:5 69:2,12  109:10  <b>examined</b>  10:10  <b>example</b> 17:10  54:6  <b>exceed</b> 82:5  <b>except</b> 84:10  <b>excess</b> 66:10  68:8  <b>exchange</b> 75:19  <b>exchanges</b> 99:5  <b>exclamation</b>  58:5,5,14 59:9  <b>excuse</b> 64:20  86:20 90:14  <b>executed</b> 42:3  119:18</p>	<p><b>executing</b> 62:2  <b>exhibit</b> 7:12,13  7:14,15,16,20  7:21,22 11:10  28:13,16,19  32:10,10,15  34:21 42:21  43:2,5 53:14  53:15 55:19  56:2 60:20,21  62:8,10 78:7,9  81:9 83:22  <b>exhibits</b> 28:9  80:4  <b>explain</b> 72:2,18  72:22 75:6  77:5 92:14  102:5,7 106:18  <b>explained</b>  77:21  <b>explaining</b>  94:13  <b>express</b> 49:16  <b>extent</b> 80:11  <b>extra</b> 11:7  16:17 19:6  24:16 34:1,6  35:17 67:15,15  86:1,3 88:9  109:15 112:15  112:21 113:12  115:9 116:4,6  120:7</p>	<p style="text-align: center;"><b>f</b></p> <p><b>fact</b> 64:18,19  81:10 86:10  <b>facts</b> 35:9  104:12  <b>fair</b> 20:19,21  41:12 53:7  111:8  <b>familiar</b> 28:18  45:3 56:1  <b>families</b> 117:10  <b>family</b> 22:9,15  44:11,20 85:6  85:7,7,12,17  87:1,6 108:22  109:5 116:4,6  118:7,9  <b>farm</b> 26:9  <b>fast</b> 60:18  <b>father</b> 58:21  75:11 86:8  91:7 93:15  119:17,19  <b>father's</b> 34:16  <b>fathi</b> 1:9 2:21  5:11 6:8 8:22  9:6 10:18  12:16,21 13:7  13:18 14:3,16  14:19 17:6  18:11 21:14  22:5,8 23:4,10  23:17,18 24:14  24:16 25:8,10  25:13,17 27:8</p>
--	--	---	---

28:3 29:11	108:21 109:4	<b>feuerzeig</b> 5:15	<b>flag</b> 26:17
30:5,22 31:6	109:16,21	6:3	<b>flight</b> 21:8 22:9
31:11 32:1,5	110:15 111:11	<b>figure</b> 13:16	22:12
33:12,15 35:22	114:1 116:10	<b>file</b> 39:21 68:17	<b>folks</b> 42:1 63:7
36:2,7 39:4	118:7 119:22	84:1	70:13 118:9
41:12 42:3	120:10,13,14	<b>filed</b> 8:7 33:6	<b>follow</b> 68:4,22
43:19,22 44:10	<b>fathi's</b> 16:11,21	50:1 55:21	109:9
45:16 46:19	17:17 23:7,21	58:8,8,12,22	<b>following</b> 41:4
47:1,7,16	24:4 34:16	62:14,19 63:2	<b>follows</b> 10:10
49:15 50:14	52:4,10 54:5	63:4 117:1,8	<b>foregoing</b>
52:22 57:1,9	55:15 58:9	117:19	122:3,4 123:4
58:6,19,21	60:4 83:10,10	<b>files</b> 51:20	<b>foreign</b> 19:20
60:4 62:19	84:16 85:4	68:17	<b>forgeries</b> 84:18
64:13,13 67:19	119:11	<b>filing</b> 7:14 56:7	<b>forget</b> 42:21
67:22 69:4	<b>favor</b> 44:13	<b>financial</b> 24:11	<b>forgot</b> 72:14
71:9,15 73:4	48:16 114:18	24:13 99:5	<b>form</b> 95:18
74:4,9 75:9	<b>fawzyeh</b> 57:9	119:22	96:2,3,13
76:5,11,18,21	57:11,18 59:14	<b>financially</b>	<b>formation</b>
77:13,18 78:1	<b>fbi</b> 16:5 17:3,12	122:15 123:11	107:8
83:9,12,16	19:2 39:21	<b>find</b> 25:19 65:1	<b>forth</b> 33:7 54:7
85:6,11,14,15	51:20 53:19	68:18 73:16	61:12 66:13
85:17,21 86:2	82:4 87:13	<b>fine</b> 65:9 80:15	94:10 98:12,15
86:5,8,10,11,14	<b>february</b> 62:14	80:16 96:20	116:22 117:10
86:15,16,19	100:15,17,18	<b>finish</b> 86:20	<b>forward</b> 47:5,6
87:4 88:9,21	101:12 114:17	<b>finished</b> 65:6	48:8
88:22 89:17,18	115:7	<b>firm</b> 8:11 66:9	<b>found</b> 80:19
90:8 91:1,4,14	<b>federal</b> 45:9	<b>first</b> 7:22 10:8	93:9
91:20,20 92:18	47:18 66:16	11:5 19:7 20:2	<b>four</b> 37:6 40:16
93:4 94:22	68:11,17 71:14	29:2 32:11	50:12 51:5
95:2 96:10	71:17,21 72:10	70:18 71:9	52:16,18 53:1
99:2 100:2	87:11	72:10 74:4	91:16 93:1
101:2 103:7	<b>fedex</b> 49:16	77:13 85:10	109:1 111:12
104:4 105:9,21	<b>feel</b> 67:12	97:13 114:19	<b>francaise</b> 17:19
106:6,12 107:2	<b>fell</b> 68:1	<b>five</b> 26:15 65:7	17:20 36:2
107:19,20,21		93:1	54:6 55:16

<b>francs</b> 100:17 <b>frederksberg</b> 5:16 <b>freed</b> 63:8,17 64:20 65:2 <b>french</b> 16:5 81:22 90:18,22 91:15,17 92:15 92:19 93:8,9 93:18 97:11,18 97:20 98:14,14 98:20 99:13,19 100:1 111:22 <b>front</b> 51:18,21 79:4 91:9 <b>frowned</b> 73:17 <b>full</b> 40:20 75:12 <b>fun</b> 89:3,4 <b>funding</b> 90:1 <b>fun</b> 11:22 12:15,18 13:1 13:2,3,8,10,15 14:8,9,11,12,14 14:19 15:9 17:1,4 18:22 19:3,7 20:2 21:8 36:9 37:5 38:9,22 39:2 40:11,22 41:5 47:19,22 52:16 76:13 78:4,5 87:19 88:9,19 88:20,22 93:19 94:1,14 95:12 95:15 109:15	<b>furniture</b> 86:10 86:13,14 89:5 <b>further</b> 48:22 56:10 57:5,15 63:11 64:1 65:19 109:6 114:15 120:16 122:13 123:9 <b>fuzzy</b> 46:7	<b>gmail.com</b> 4:9 <b>go</b> 14:13,20 15:2,3,14,20 21:13 22:1,2,2 22:3,4 23:4,6 25:12,18 26:3 26:4,14 27:1 28:12 32:14 37:16 39:5 41:6,7 44:4 47:5,6,14 48:8 48:18,21,22 50:2 51:16 52:16 53:5 54:12 55:5,19 59:20 62:8,9 62:17 63:12,12 63:22,22 64:2 64:3 67:2 69:11 70:14 71:11,20,21 72:13 73:9 74:12 75:12 77:22 82:7,19 87:6 88:7 91:11 92:10 99:17 105:9 112:6 115:12 116:15 119:13 <b>god</b> 104:22 <b>goes</b> 82:8 115:13 <b>going</b> 8:3 11:3 16:13 22:9 28:11 35:20	46:14 50:2 65:10 67:9 76:15 77:15,16 77:17 81:14 97:1 107:13 109:8 112:12 <b>good</b> 8:2 9:1 10:15 25:17,18 59:6 66:14 69:14 78:2,3 93:13 96:16 105:11 <b>goodness</b> 123:2 123:15 <b>gotten</b> 88:1 <b>government</b> 45:9 47:18 48:1 66:17 71:17,21 72:11 92:19 99:19 115:13 <b>governmental</b> 98:14 <b>governor's</b> 55:22 <b>gross</b> 27:3 <b>grounds</b> 70:8 70:10 <b>grown</b> 22:11 107:5 <b>guess</b> 32:13 45:10 62:5 63:19 92:20 100:13,20
	<b>g</b> 8:1 <b>gade</b> 5:16 <b>general</b> 79:11 <b>getting</b> 38:22 39:2 74:5 83:15 <b>give</b> 13:5 14:19 21:22 28:11 36:22 37:17 43:18,19 44:2 44:3,3,5 71:12 75:12 81:16 83:8 <b>given</b> 13:3,4,15 13:19 16:4 28:17 32:6 34:1,7 35:18 37:3 38:9,10 47:22 53:4 <b>gives</b> 75:3 94:12 <b>giving</b> 37:11 119:21 <b>gloria</b> 40:1,1,8		

<b>gumms</b> 36:1 <b>guy</b> 37:4 85:16 <b>guys</b> 31:1 41:11 51:20 110:3 111:1 120:7	<b>hameds</b> 70:12 94:1 116:4,13 <b>hand</b> 10:5 56:14 <b>handed</b> 42:12 <b>handled</b> 93:11 <b>handwriting</b> 92:2 94:8 <b>handwritten</b> 84:7 91:16 92:22 <b>hang</b> 23:9 <b>hanun</b> 86:5 <b>happen</b> 67:8 <b>happened</b> 31:14 36:21 37:14 41:6 42:16 91:22 93:3 94:7 103:6,9 110:9 117:11 <b>happening</b> 36:18 49:22 76:3 <b>harping</b> 52:2 <b>harpul</b> 9:6 <b>hartmann</b> 4:14 7:7 8:19,20 18:14,18 48:14 48:16 49:2,8 65:9 69:9,13 69:17,20 70:2 70:7,16,17 78:6,12,17 79:2 80:3,6,9	80:16,22 81:3 88:5,6 90:7,12 92:4,11 94:18 94:20 95:5,9 95:10,20 96:5 96:6,15,20 97:3,6 99:9,11 99:16 109:6 <b>heading</b> 101:6 <b>hear</b> 37:8 112:7 <b>heard</b> 24:14 41:22 71:6 107:3 <b>hearing</b> 10:3 100:9 <b>heller</b> 6:6 8:9 <b>help</b> 15:8 24:7 25:1 42:18 43:11 89:2 <b>helped</b> 24:3 <b>hereto</b> 122:15 123:11 <b>herpel</b> 5:14 <b>hey</b> 49:17 <b>hisham</b> 1:4 <b>hit</b> 26:1 <b>hm</b> 111:4 <b>hold</b> 92:6 105:10,11 <b>holder's</b> 36:10 <b>holland</b> 4:16 <b>holt</b> 4:5,6 7:4,6 8:17,17 10:12 65:21 66:2 68:3,22 69:3,8	69:11 74:18 78:14 120:17 <b>homes</b> 102:12 102:16 <b>honestly</b> 37:13 73:16 102:6 <b>house</b> 23:7 83:9 83:12 <b>huge</b> 26:6,6 <b>hundred</b> 84:2 112:11 <b>hurricane</b> 25:22 26:1 <b>husband</b> 23:7 83:11 <b>hymes</b> 5:4,5 9:1 9:2 95:18 96:2 96:13,18,22 120:18 <b>hymeslawvi....</b> 5:8
<b>h</b>	<b>h</b> 4:5,6 7:10,18 7:20,21,22 11:2,10 28:9,9 28:16,19 32:15 34:21 78:15,18 81:10 <b>half</b> 111:13 <b>hamdan</b> 11:9 12:16,21 14:2 16:11,22 17:7 17:17 23:18,21 24:1,2,6,10 27:20 36:6,8 36:11,15 37:10 38:8 52:5,11 52:21 55:12 81:6 84:16 <b>hamed</b> 1:4 3:2 4:4 6:5 7:20 8:5,6,18 10:4,7 10:16 32:18 44:20 49:5 53:1 65:20 66:3 69:14,21 70:18 79:3 86:8 97:8 109:12 117:10 <b>hamed's</b> 35:4	<b>heard</b> 24:14 41:22 71:6 107:3 <b>hearing</b> 10:3 100:9 <b>heller</b> 6:6 8:9 <b>help</b> 15:8 24:7 25:1 42:18 43:11 89:2 <b>helped</b> 24:3 <b>hereto</b> 122:15 123:11 <b>herpel</b> 5:14 <b>hey</b> 49:17 <b>hisham</b> 1:4 <b>hit</b> 26:1 <b>hm</b> 111:4 <b>hold</b> 92:6 105:10,11 <b>holder's</b> 36:10 <b>holland</b> 4:16 <b>holt</b> 4:5,6 7:4,6 8:17,17 10:12 65:21 66:2 68:3,22 69:3,8	<b>idea</b> 25:17 78:2 78:3 113:14 120:8 <b>identification</b> 11:11 28:20 32:16 35:2 43:6 53:16 56:3 60:22 62:11 <b>identify</b> 35:5 <b>iii</b> 4:14 5:4,5 <b>important</b> 102:10
			<b>i</b>



<b>impossibility</b> 71:8	<b>indictment</b> 43:22 45:8,20	<b>interest</b> 13:11 49:18 50:11	31:11,16,22 32:5 34:2,7
<b>impossible</b> 82:19	51:15 68:12 71:14 102:11	<b>interested</b> 122:15 123:12	35:18 36:12,22 37:3,12 38:2
<b>improper</b> 71:22	102:20	<b>internet</b> 92:7	38:10,16,22
<b>inaccurate</b> 80:20	<b>individual</b> 45:11 46:4	<b>interrogatory</b> 69:5	39:2 40:12,18 41:10,16 42:3
<b>include</b> 80:13 80:14	76:18	<b>interrupt</b> 18:17 119:14	42:12 44:9,12 44:16,21 46:16
<b>included</b> 57:12 63:16	<b>individually</b> 1:4 114:9,12	<b>interrupting</b> 18:15	49:2,10 50:5,9 50:12,17,20
<b>including</b> 8:13 13:19,20,20 88:12	<b>information</b> 11:4 57:11 93:18 98:19	<b>introduced</b> 25:15	51:7,12,13,15 52:7,9,12 53:4
<b>inclusion</b> 57:21	<b>initial</b> 39:12,13 40:19 86:3	<b>investigated</b> 100:8	76:12,18 81:13 81:18,19 82:8
<b>incorporating</b> 106:22	107:8	<b>investigation</b> 98:20 100:7,9	82:9,12,17,22 83:8,9 85:4,15
<b>incorporator</b> 106:18	<b>initially</b> 21:10 58:11 59:3	<b>investigative</b> 91:17	85:19,22 86:3 86:9,9,14,21
<b>incorrect</b> 57:22 59:15 73:22	<b>instance</b> 92:1 97:14	<b>investment</b> 25:18	87:6,6,19,22 88:15 89:2,3,4
<b>increase</b> 63:13	<b>instruct</b> 21:13 21:18,18 26:14	<b>involved</b> 24:15 25:16 27:22	89:4,13,17,22 90:6,8,11,13
<b>indemnifies</b> 75:5	29:14	30:22 77:10 85:6 86:2,6	94:12,13 95:12 95:13 98:5,7,8
<b>independent</b> 88:19	<b>instructed</b> 26:4 30:8 39:4	87:3 104:11 107:1	100:14,18,20 100:21 101:11
<b>independently</b> 89:18	<b>instruction</b> 24:4	<b>isam</b> 1:9 9:3 13:3,5,15,15,19	103:1,20 104:3 104:5,6,6,6
<b>indicate</b> 19:18 54:21 69:4	<b>instructions</b> 21:12 52:15 85:4 105:20	13:19 15:12 16:10 21:5,6	112:12 113:17 114:2,7,9,16,18
<b>indicated</b> 11:6 11:13	106:5	21:20 22:3,4 23:5,17 25:8	115:4 118:4,7 118:8,9 120:5
<b>indicates</b> 61:9	<b>intended</b> 9:18 33:6	25:12 27:8,14 27:16 31:1,6	<b>isam's</b> 12:22 13:19,20 21:21
<b>indicted</b> 51:4 71:22			

<p>23:7,8 83:10 98:2,4 112:20 <b>island</b> 14:5,6 14:20 52:20 53:5 72:9 90:15 95:13 100:14,22 101:11 115:5 120:5 <b>islands</b> 1:1 8:7 11:19 12:19 19:21 20:1,4 <b>issued</b> 36:3 <b>item</b> 98:13</p>	<p><b>jordanian</b> 24:3 <b>judge</b> 72:12 <b>july</b> 54:22 56:5 81:5,17 <b>june</b> 56:6 <b>justice</b> 53:20 87:12</p>	<p><b>knew</b> 18:11 47:20,21 48:2 67:14 103:4,5 104:6 107:6 120:3 <b>know</b> 10:17 12:11 17:3,13 17:13,14 18:3 18:18 19:16 20:15,15,16 24:2,8,10,11,13 24:16 25:1 26:17,21 27:10 29:18,22 30:13 36:18 37:3 38:15,15 39:4 39:15,21 40:10 43:3,19 45:19 45:21 46:19 47:6 48:2 50:8 51:13,14 52:13 53:10 60:6 62:18 63:4 64:12,16,18 74:4 78:1 83:14 88:18 92:1 93:3,12 98:13 102:6,6 104:3 106:3 107:4,12 108:11 111:9 113:6 114:22 117:22 119:19 120:9</p>	<p><b>knowledge</b> 79:15 122:10 123:6 <b>known</b> 86:2,9 86:17 104:6,8 108:16 <b>knows</b> 85:21 107:2</p>
<p><b>j</b></p>	<p><b>k</b></p>	<p><b>know</b> 10:17 12:11 17:3,13 17:13,14 18:3 18:18 19:16 20:15,15,16 24:2,8,10,11,13 24:16 25:1 26:17,21 27:10 29:18,22 30:13 36:18 37:3 38:15,15 39:4 39:15,21 40:10 43:3,19 45:19 45:21 46:19 47:6 48:2 50:8 51:13,14 52:13 53:10 60:6 62:18 63:4 64:12,16,18 74:4 78:1 83:14 88:18 92:1 93:3,12 98:13 102:6,6 104:3 106:3 107:4,12 108:11 111:9 113:6 114:22 117:22 119:19 120:9</p>	<p><b>l</b></p>
<p><b>jabbar</b> 77:4,6,8 <b>jabber</b> 25:15 25:15 77:3,20 79:9 <b>jail</b> 73:18 <b>james</b> 5:4,5 9:1 <b>jamil</b> 1:10 9:2 <b>january</b> 90:20 <b>jealous</b> 89:6 <b>jim</b> 5:8 <b>job</b> 3:8 88:10 105:3 <b>joel</b> 4:5,6 8:17 25:15,15 69:18 77:4,6,8,20 <b>joelholtpc</b> 4:9 <b>jordan</b> 11:14 11:15 88:12 100:19 103:15</p>	<p><b>k</b> 5:12 7:18 <b>keep</b> 52:2 98:4 98:7,8 115:11 115:17 116:2,8 <b>keeping</b> 115:14 <b>kept</b> 14:6 93:10 93:12 120:11 <b>keturah</b> 19:5 20:11,21 21:3 21:6 22:17,20 22:22 25:7,9 27:6,14,21 28:4 34:3,8 35:19 37:2 38:3,11 40:3 44:18 45:1,4 45:11 48:4 58:20 66:4 75:13,18 77:14 98:6 110:19 111:8,10 114:3 114:20 <b>keys</b> 26:13 <b>khalid</b> 86:4 <b>kids</b> 22:10,11 <b>kind</b> 49:19</p>	<p><b>labeled</b> 94:10 <b>land</b> 36:12 <b>language</b> 63:16 <b>large</b> 15:6,13 15:17,18 20:17 34:11 78:3 101:14,17 113:6 <b>larger</b> 15:7,19 <b>late</b> 29:3 <b>launder</b> 13:1 26:11 50:13 51:17 52:21 53:2 <b>laundered</b> 34:17 48:6 93:19 94:1,5,9 94:14 95:12,15 120:12 <b>laundering</b> 13:16 18:12,13 26:6 33:11 51:3 53:12 72:1 73:3 83:3 85:11,13 87:2</p>	

87:5 88:18 90:15,16 104:7 <b>law</b> 4:6 5:5 <b>laws</b> 9:20 <b>lawsuit</b> 50:1 58:8,8 62:19 64:16 <b>left</b> 86:4,5,6 97:14 103:13 <b>leg</b> 73:14 <b>length</b> 115:12 115:15,18 116:3 <b>letter</b> 35:22 74:17 <b>level</b> 18:13 31:2 33:9 <b>license</b> 77:10 <b>lie</b> 50:7 104:9 104:10,14,14 107:4 <b>lien</b> 66:17 67:17 <b>liens</b> 66:21 67:3 <b>lieu</b> 61:2 <b>lieutenant</b> 55:22 100:8 <b>life</b> 24:2 <b>likely</b> 40:16,16 <b>likewise</b> 114:11 <b>limitation</b> 116:14 <b>line</b> 59:17 64:1 64:5 97:13,13 97:19	<b>lines</b> 101:15 <b>listed</b> 56:16 58:20 88:17 117:6 <b>listing</b> 53:20 <b>lists</b> 54:4 57:8 <b>little</b> 43:10,10 46:2,6 48:21 49:1 55:5 56:10 57:5,15 61:7 62:9 63:11 64:1 65:6 91:18 114:15 <b>lived</b> 83:11 <b>livelihood</b> 75:10 <b>living</b> 25:1 <b>llp</b> 5:15 <b>loan</b> 10:20,22 13:11 30:13 58:17,20,21 60:17 114:3 116:7,12 <b>loaned</b> 88:21 <b>loans</b> 60:10 64:9,10 115:16 117:1 <b>located</b> 20:14 <b>location</b> 3:5 81:20,22 <b>long</b> 35:4 53:22 67:6 68:13 86:17	<b>look</b> 21:14 30:5 50:22 58:13 60:20 72:4 78:18 80:7 81:4 82:3 97:14 98:12 119:8,8,9,10 <b>looked</b> 59:5 84:1 <b>looking</b> 78:11 93:12 111:21 <b>looks</b> 43:8,15 <b>lost</b> 92:3,7,7 <b>lot</b> 18:1 26:2,3 26:4 36:18,19 49:21 113:20 117:13 <b>lots</b> 20:7,12 37:3 <b>lying</b> 50:7 104:16,16 114:2	62:1 64:8 68:15 109:16 <b>made</b> 12:12 19:7 33:8 39:20 50:4,6 66:4,10 81:1 82:3 94:22 95:8 120:3 <b>mahar</b> 26:12 57:9,10,18 59:14 106:20 114:1 <b>mahar's</b> 26:10 <b>make</b> 13:17 15:3 21:6 37:16,19 39:19 50:10 60:11 61:6 82:13 83:1 89:3,3 96:16 112:8 119:6 <b>making</b> 10:16 30:1 84:17 90:18 91:21 97:10 101:2 <b>man</b> 25:12 81:19 107:5 <b>manager</b> 40:1 <b>manal</b> 1:19,22 2:6,15 5:3 9:2 10:21 28:17 30:13 31:1 33:18 41:17 44:13,17,22 46:16 48:20
		<b>m</b>	
		<b>m</b> 7:18 <b>ma'am</b> 11:12 13:14 16:19 20:22 23:15,20 28:21 29:7,10 29:13,20 32:8 32:20 33:4 35:7,11 41:21 49:7 50:22 54:10,17 55:3 55:18 56:4,15 57:3 61:20	

61:14 71:2 73:20 114:2,8 114:12 116:7 <b>manal's</b> 117:4 117:5 <b>manipulate</b> 58:10 <b>manner</b> 9:21 49:17 <b>marilyn</b> 26:1 <b>mark</b> 43:2,2,4 58:5,6,14 59:9 <b>marked</b> 11:2 11:10 28:19 32:15 43:5 53:15 56:2 60:9,21 62:10 78:8 <b>marks</b> 59:10,12 59:13,15 <b>married</b> 87:1 118:18,18 119:5 <b>marshals</b> 73:7 73:14 <b>martin</b> 11:7,21 12:17 13:6,9 13:21 14:11 15:2,11,14 17:1 18:7 19:7 19:19 20:2 21:4,20 25:13 36:2 40:15 42:2,4,13 43:21 44:9	52:6 70:21 71:4,22 72:1 73:13 74:14 85:13 93:9 94:6 100:6,6 100:11 104:21 105:22 106:14 108:3 109:14 110:2,4 111:2 111:3 113:17 116:19 118:8 <b>mask</b> 18:9,9 <b>massive</b> 27:3 <b>matter</b> 8:6 13:12 42:1 80:5 86:10 100:8 <b>matters</b> 10:19 71:20 <b>maxick</b> 63:8,18 64:20 65:2 <b>maximum</b> 15:15 82:2 <b>mayor</b> 104:17 <b>mean</b> 16:2 18:3 19:15 26:6 34:9,14 36:18 38:14 47:19 49:20 52:2 58:11 59:9 65:1 70:5 72:18 80:8 82:18 83:18 93:12 100:21 103:2 106:5	109:2,3 110:8 110:21 111:11 111:16 117:16 118:21 119:13 <b>meaning</b> 42:12 116:6 117:17 <b>means</b> 9:22 41:20 102:5 113:7 <b>mechanics</b> 38:21 <b>media</b> 8:4 65:17 <b>meeting</b> 61:3 76:15,16 <b>meetings</b> 45:15 77:19 <b>member</b> 44:20 <b>members</b> 85:12 85:17 87:7 108:22 116:4,6 117:9 118:8,10 <b>memory</b> 38:13 51:19 53:10 <b>mentioned</b> 77:13 101:16 120:2 <b>mentioning</b> 101:14 <b>mentions</b> 113:5 <b>merely</b> 95:15 <b>messed</b> 92:8 <b>met</b> 10:18 23:21 24:1	<b>methods</b> 21:7 <b>mi</b> 4:16 <b>microphone</b> 47:3 <b>middle</b> 17:2 61:21 76:6 119:9 <b>mike</b> 21:13,19 104:17,19,22 105:2,7,15 106:22 107:13 107:15 <b>million</b> 28:17 30:14 34:12,13 39:8,8 46:12 60:11 61:14 64:7 66:10 68:9 90:13,20 103:21 108:4,5 108:9,12,17 109:1,14,22 110:1,2,12,13 110:17,22 111:5,12,13 112:11 114:3 114:17,19 115:4,7 <b>millionaires</b> 89:7 <b>millions</b> 22:13 22:14 87:20,20 88:1,16,16 <b>mind</b> 78:19 <b>mine</b> 58:14 78:17 84:14
---	--	---	--

<b>minute</b> 42:10 65:7	44:2,6 48:1,3 50:13,13 51:3 51:17 52:21	41:2 48:6,10 50:8,11 51:4 51:14 53:4,10	<b>moving</b> 85:18
<b>misstates</b> 90:5	53:2,12 67:6,9 67:11,20 72:1	67:14 98:2,9 111:9 112:16	<b>mufid's</b> 26:10
<b>mm</b> 111:4	73:3 77:22	120:5	<b>multiple</b> 13:18 23:2 34:10 66:12
<b>mo</b> 47:9	78:1 82:8 83:3	<b>monitor</b> 72:4,5	<b>muted</b> 47:3
<b>modest</b> 25:1	83:8,15,17	<b>monitor's</b>	<b>mutually</b> 76:7
<b>mohamad</b>	85:11,16,18	72:16	<b>n</b>
23:18 24:1 100:18	86:19 87:2,4,6	<b>monitored</b> 73:7	<b>n</b> 4:1 5:1 6:1 7:1 8:1
<b>mohamad's</b>	87:14 88:8,10	<b>monitoring</b>	<b>name</b> 8:9,17,19 8:21 11:8,9
112:12	88:18 90:1,14	72:20 73:13	20:15 26:9,10
<b>mohaman</b>	90:16 91:7,7	<b>monitors</b> 46:3	26:10,12 31:17
23:21	93:4,4,11 94:5	72:15	42:2 84:8,19
<b>mohamed</b>	94:9 95:2 98:5	<b>month</b> 106:7,8	98:8 100:14,14
27:20 52:21	98:5,6 99:20	<b>monthly</b> 72:8	101:11,11
86:8	103:10,11,14	<b>mortgage</b> 7:22	<b>necessarily</b>
<b>mohammad</b>	103:21 104:3,7	32:4,6,11,19	94:3
1:19,22 2:6,15	104:20 105:10	33:3,14,19	<b>need</b> 21:15,15
5:3	105:20 106:12	47:21,22 58:17	21:15,16,16
<b>moment</b> 31:4	106:13 108:2	58:18 59:2	25:11 27:17
89:15 92:8	108:22 109:3	61:17 64:15	49:18 65:6
<b>money</b> 11:14	109:13 110:4,8	67:9,13,14,21	89:2,6 105:13
13:16,17 14:2	112:11,21	76:13 104:4,4	<b>needy</b> 25:2
14:15 15:12,14	113:13 115:8,9	114:5,8,13	<b>negotiate</b> 44:5
16:10 17:9,16	116:19 117:4,5	115:21,22	<b>negotiated</b> 47:8
18:6 21:3,4,5,5	117:5 118:3,4	116:2,18,19	66:14
21:16,17 24:19	120:7,12	117:6,18 118:1	<b>negotiation</b>
24:21,22 25:20	<b>moneys</b> 11:6,20	119:18	45:10
25:21 26:5,6	13:22 16:20	<b>mortgages</b> 64:6	<b>negotiations</b>
26:11,20 31:3	17:8 19:19	<b>mother</b> 118:22	45:15 66:12
33:10,11 34:6	21:1,10,10	<b>move</b> 48:17	<b>neither</b> 108:16
34:6,11,14,15	25:6 33:22	87:7	108:20 122:11
34:15,16,16,17	35:16,17 37:5	<b>movement</b>	123:7
37:3,4 38:1	38:17 40:12	87:14,18 93:2	
40:5,13 41:7			

<b>nephew</b> 86:2,4 86:17,22,22 118:8,12,14,15 118:16,21 <b>never</b> 31:5,5 33:17 41:18 44:15,19 45:11 47:14 58:12,12 68:2 73:16 75:7,13 88:20 90:5 104:5,20 109:19 112:15 113:15 114:14 115:20,21 120:7 <b>newman</b> 5:15 6:3 <b>nice</b> 64:17 87:1 <b>night</b> 23:10 <b>nine</b> 26:15 <b>nobody's</b> 115:3 <b>nominal</b> 1:14 <b>normally</b> 59:4 <b>notarized</b> 71:5 <b>notary</b> 3:7 9:9 43:16 122:18 <b>note</b> 7:21 28:17 30:12,12,16,17 30:20 31:9,12 32:1 33:18 61:15 76:12 104:3 114:13 116:18 117:17 118:1 119:18	<b>notes</b> 64:6 91:21 <b>noticed</b> 101:21 <b>nova</b> 25:17 77:12 115:6 <b>number</b> 18:2 28:13 36:5,6 43:21 47:10,15 47:16 65:17 66:13 76:12 79:1 83:1,2 86:16 91:12 92:1 94:12 97:15,15 98:13 100:16,20,21 101:8 <b>numbers</b> 43:3 46:9 78:16 92:16 99:13 101:22 102:2	<b>objections</b> 96:1 <b>obviously</b> 31:15 80:18 <b>occasion</b> 22:8 <b>occasions</b> 13:22 24:19 84:10 <b>occurred</b> 45:18 53:6 102:9 113:21 <b>occurring</b> 38:18 <b>occurs</b> 84:8 <b>october</b> 55:7 102:17,18,21 110:9,13 111:2 <b>odd</b> 112:12 <b>offer</b> 68:7 <b>offers</b> 66:4,9 75:16,18 <b>office</b> 4:6 55:22 58:15 60:4 72:16 73:8 75:20 <b>officer</b> 122:1,2 <b>officers</b> 57:8 <b>offices</b> 5:5 33:7 <b>oh</b> 22:8 25:3 59:11 78:8,17 85:21 91:4 103:2,2 104:22 107:4 <b>okay</b> 11:13,17 11:20 12:3,8 13:2,5,8 14:8 15:1,10,17,20	16:9,20 17:5 17:15 18:5,20 19:5,17 20:9 20:19 21:1 23:16,21 27:5 27:10,13,19 28:2,8,13,14,16 28:22 29:8,11 29:14,18 30:6 30:10,18 31:4 31:10 32:3,9 32:21 33:2,5 33:13,17,21 34:18,21 35:8 35:12 36:22 37:7,21 38:7 39:7 40:4,18 41:9,14,19,22 42:9,16 43:17 44:7,16,20 45:3,7,13,17,21 46:19 47:2,3 47:13 48:13 50:2,8,19 52:18 53:3,13 53:14 54:3,11 54:14,18,21 55:4,11,14,19 55:20 56:9,13 56:16,19 57:1 57:4,5,14,21 58:2 59:8,13 59:20 60:9 61:6,21 62:2,7 62:8,17,22
	<b>o</b>		
	<b>o</b> 7:18 8:1 <b>oath</b> 71:3 109:21 <b>oaths</b> 9:10 <b>object</b> 70:6 80:9,10 95:7 95:18 96:13,21 96:21 <b>objection</b> 9:13 10:3 70:8 88:3 90:4,5 94:16 94:16 95:6,8 95:17 96:1,4 96:16 99:8,15		

63:10,13,21 64:1,9,18,22 65:18 66:9 67:19 68:21 70:5,16 71:7 72:18,22 73:20 74:3,7,20 75:2 75:14 76:2,5 76:10,19,21 77:2,5 78:6,18 79:6,8,11,21 80:3,21,22 81:9 82:12,16 83:7,14,21 85:1,10 87:10 87:17,22 88:15 89:1,12,15,22 90:22 91:8,11 91:14 92:12,18 93:16 94:8 95:9,21 96:5,9 96:17 97:3 98:16 99:22 100:5 101:1,5 101:10,16 102:8,14,22 103:16,20 104:1,19 105:15 107:12 107:15,20 108:11,15 109:6,17 110:1 110:7,11 111:21 112:7,8 112:15,19	113:3,20 114:11 115:14 117:16 118:6 118:22 119:3 120:15 <b>old</b> 105:2 <b>once</b> 16:22 17:7 17:8 23:2 106:8 <b>ones</b> 19:12 75:21 100:2 109:3 <b>ongoing</b> 48:9 118:5 <b>open</b> 12:20 24:3,4,5 26:7,8 26:9,10 100:10 100:17 <b>opened</b> 11:8 24:7 25:22 26:5 54:18 55:2 100:13 101:10 <b>opening</b> 54:19 <b>operation</b> 26:6 27:4 51:3 53:12 85:11 87:2 106:4 <b>operations</b> 103:3 <b>opinion</b> 48:5 <b>opposed</b> 81:14 108:21 <b>orchestrated</b> 37:4	<b>order</b> 38:10 114:16,20 <b>orders</b> 26:20 105:10 <b>origin</b> 40:13 <b>original</b> 85:22 85:22 <b>originally</b> 107:10 <b>outcome</b> 122:16 123:12 <b>outside</b> 9:12 18:10 31:3 58:17 <b>own</b> 20:10 87:13 103:21 <b>owned</b> 20:20 71:13	112:2 114:15 <b>pages</b> 35:4 93:1 93:1 <b>paid</b> 47:22 48:10 <b>pam</b> 6:3 28:8 28:22 29:2 32:9,11 34:20 35:12 42:20 49:1 53:13 54:11 55:4 56:9 57:4 62:7 63:10 78:19 112:1,4 <b>paperwork</b> 19:15 <b>paragraph</b> 35:13,20,21 78:18 79:6,8 80:7 81:4,5 91:11,19 92:17 93:16 97:21 98:13,16 99:22 100:3 <b>paragraphs</b> 112:4 <b>paralegal</b> 6:3 <b>parcels</b> 20:17 <b>park</b> 105:6 <b>part</b> 24:17 38:9 40:11 48:11 53:11 60:4 62:5 73:2 81:1 85:20 94:20,21 103:18 104:8
		<b>p</b>	
		<b>p</b> 4:1,1 5:1,1 6:1,1 7:18 8:1 <b>p.m.</b> 3:4 8:3 65:11,13,16 120:20 121:2 <b>p.o.</b> 5:6,17 <b>pad</b> 93:1 <b>page</b> 7:2,11,19 29:2 32:12,13 32:19 35:13 49:6 54:12,12 59:21 60:10 63:11,22 64:2 91:5,5,16 97:17,19,21 98:13 111:22	

105:3 109:14 111:13 <b>particular</b> 54:19 66:16 67:13 <b>particularly</b> 91:18 <b>parties</b> 9:11,14 47:14 63:2 66:5 122:12,14 123:8,11 <b>partners</b> 86:1 116:4 <b>partnership</b> 34:15 58:9 67:15 75:11 86:1,3,9 88:9 <b>party</b> 2:19,22 60:11,17 <b>pass</b> 59:6,6 <b>passport</b> 100:18 <b>past</b> 75:10 115:20 <b>pay</b> 25:19 27:2 27:3 36:3,4,10 67:9 78:1 <b>payable</b> 64:6 <b>paying</b> 49:18 67:20 <b>payment</b> 13:11 39:12,13,15,20 40:5 50:10 <b>payments</b> 13:10 50:3,5	<b>payoff</b> 89:13 <b>pc</b> 5:5 <b>pelta</b> 6:6 8:9 <b>pending</b> 10:19 <b>people</b> 13:21 15:8 26:14 28:14 30:22 82:9,11 83:1,2 85:6 86:7 104:13,15 105:8,8,9,9 <b>percent</b> 20:20 71:13 <b>perell</b> 79:12 <b>perfect</b> 35:14 86:18 <b>period</b> 15:9 16:7 17:13 69:6 76:16 110:14 <b>permission</b> 66:20 71:17 72:9,10,11,12 72:12 73:10 75:8 <b>permitted</b> 9:18 <b>perrel</b> 81:11 <b>perrell</b> 5:12 7:3 7:5,8 8:21,22 9:4 10:14 18:16,20,21 28:8,15,22 29:4 32:9,17 34:20 35:1,12 35:15 42:20	43:7 47:2,4 48:15,21 49:4 49:9 53:13,17 54:11,13 55:4 55:6 56:9,12 57:4,6,14,16 59:20 60:1,19 61:1,6,8 62:7 62:12,17,21 63:10,15,21 64:4 65:5,18 68:4,6,21 69:15,18,22 70:5,9 78:15 78:19 80:8,10 80:21 88:3 90:4 92:3,6 94:16,19 95:4 95:7,17,22 99:8,15 103:17 104:1 109:8,11 112:1,9 120:15 <b>person</b> 29:22 30:1 70:4 85:2 86:18 94:21 <b>personal</b> 55:8 <b>personally</b> 13:5 <b>peter's</b> 26:9 <b>pfc</b> 81:21,21 100:12 <b>ph</b> 17:19,20 25:15,16 26:10 26:10,12 36:1 36:2 54:7 55:16 59:14	77:3,4,6,8,20 79:9 83:10,11 83:11 85:5 86:4,5 105:5,8 105:8,16 106:1 106:3,21 <b>physical</b> 42:11 71:8 <b>physically</b> 14:11,12 15:11 42:3 44:8 <b>pick</b> 14:17 21:21,21 <b>picked</b> 23:5,6 <b>picks</b> 14:18,19 <b>piece</b> 78:3 <b>place</b> 18:4 46:3 67:3,20 70:7 89:5 120:1 <b>placed</b> 66:17 67:6 73:14 <b>places</b> 11:15,17 27:1 88:12 108:13 <b>plaintiff</b> 1:7,17 2:1,7,13,19 4:2 4:3,12,13 5:2,2 6:5 <b>plan</b> 18:10 33:11 83:6 <b>planned</b> 107:9 <b>play</b> 60:18 103:21 <b>plaza</b> 11:6 16:17 19:6
--	--	--	--



24:16 26:1 33:22 34:1,6 35:17 40:13 67:15,15 86:1 86:3 88:9 105:4 109:15 112:15,21 113:12 115:8 116:4,6 120:7 <b>pleasant</b> 26:8 <b>please</b> 8:16 10:4 18:15 32:10 36:4 42:19 55:20 91:8,11 92:13 100:3 101:15 <b>plus</b> 1:6,13,16 2:3,9,12,18 4:3 4:13 7:13 8:20 10:20 12:10,13 19:14 20:5,6 20:10,20 29:15 30:14 32:7 38:17 39:1,3,6 44:4 55:22 56:17 57:19 61:11 62:13 64:11 69:17,19 70:1,3,12,13 89:19 90:16 94:13,14 95:16 98:3 106:16 114:18 115:5 115:20	<b>plus's</b> 115:6 <b>poa</b> 71:5 73:21 74:4,5,8 75:2 <b>point</b> 16:9 41:14 44:18 45:1,4 48:7 81:19 97:4 103:9 106:11 115:14 116:1 <b>police</b> 16:5 90:18 98:14 100:6,6,8 <b>pop</b> 85:21 <b>popped</b> 92:9 <b>portfolio</b> 100:19 <b>portion</b> 53:4 87:11 <b>possession</b> 7:17 49:11,13 <b>possibility</b> 45:3 <b>possible</b> 22:21 38:14 42:16 44:17 46:9 52:15 64:21 110:6 <b>possibly</b> 75:1 <b>potential</b> 44:22 45:14 46:5,17 46:20 78:4 <b>power</b> 7:16 41:16 42:2,11 42:21 43:12,19 43:19 44:3,3,5 44:13 49:12,17	70:19,20 71:12 <b>prepare</b> 29:15 <b>prepared</b> 29:18 53:19 60:2,3 63:17 64:12 65:3 123:3 <b>preparer</b> 65:4 <b>presence</b> 9:12 <b>present</b> 6:2 8:13 9:5 23:12 23:19 25:7 27:7 28:2 31:5 31:10,21 32:4 42:1 71:3 76:11,17 104:16 107:21 <b>presented</b> 95:1 <b>president</b> 56:17 56:17,18,20 57:19,19 107:9 107:13 <b>pretty</b> 16:4 51:21 68:16 73:17 <b>previously</b> 11:2 11:10 28:19 32:15 50:3 <b>price</b> 39:7 48:9 66:14 <b>primary</b> 29:21 106:18 <b>print</b> 84:7 <b>printed</b> 96:11 <b>prior</b> 22:19,20 34:11 100:4	122:5 <b>priority</b> 7:22 32:11 <b>privy</b> 51:21 <b>probably</b> 77:13 82:2,10 119:20 <b>problem</b> 73:19 <b>procedural</b> 9:19 <b>procedures</b> 72:1 <b>proceed</b> 10:12 39:3 70:6 79:21 <b>proceeding</b> 3:5 9:9,17 121:3 123:4 <b>proceedings</b> 66:6 122:3,5,6 122:9 123:6 <b>proceeds</b> 67:16 104:7 <b>process</b> 77:21 <b>produced</b> 9:16 <b>proffering</b> 80:3 <b>progression</b> 12:15 <b>promissory</b> 7:21 28:16 30:10,12,12,16 30:17,20 31:8 31:12 32:1 33:18 61:15,17 116:18 118:1 119:18
---	--	--	---

<p><b>properties</b> 19:6 19:10,20,21,22 20:4,6 24:10</p> <p><b>property</b> 19:5 20:10,11,21 21:3,6 25:7,9 25:14,14,18 27:7,11,14,21 28:4 34:3,8 35:19 37:2 38:4,11 41:2 41:15 44:18 45:1,4 48:4,4 66:5,11,17,19 67:16 75:4,18 76:8,22 78:3 89:19 90:1 111:8 114:21</p> <p><b>protect</b> 48:5</p> <p><b>protection</b> 31:3 33:10</p> <p><b>provide</b> 50:4 51:9,12</p> <p><b>provided</b> 11:1 11:5 40:12,12 51:14 75:7 98:20</p> <p><b>providing</b> 52:12</p> <p><b>provisions</b> 61:10 83:4</p> <p><b>public</b> 3:7 33:8 122:18</p> <p><b>pull</b> 28:9,9 32:10 34:20</p>	<p>42:10,20 53:14 78:20 112:2,4</p> <p><b>pulling</b> 28:12</p> <p><b>purchase</b> 19:20 22:17,20,22 25:6,9,11,16 27:6,15,17,21 31:7,8 34:7 35:19 36:12 37:1 38:3,11 38:18 39:3,7 40:2 46:10,17 46:21 47:5 48:4,8 76:22 77:16 89:19 98:6 110:19 111:8,10 114:4 114:20</p> <p><b>purchased</b> 19:6 20:1,8 41:15 58:19</p> <p><b>purchaser</b> 45:14 46:5</p> <p><b>purchasing</b> 34:2</p> <p><b>purpose</b> 18:5 21:2 34:2 82:21,21 90:2</p> <p><b>purposes</b> 35:2</p> <p><b>pursuant</b> 61:9</p> <p><b>put</b> 16:10 21:10 21:13,19 26:5 41:11 52:9 58:10 59:1 73:17 78:7</p>	<p>92:16 97:21 108:22 109:2</p> <p><b>putting</b> 85:3</p> <p><b>q</b></p> <p><b>qualified</b> 122:7</p> <p><b>quantity</b> 14:14 14:16</p> <p><b>question</b> 11:5 16:13,14 31:20 32:3 34:4 38:6 38:19 42:9,10 51:11 59:10,11 59:13,14 61:18 69:1 79:12 80:1,13 81:15 92:12 95:19 96:3,3,14 97:7 99:10 108:1 110:21 111:14 113:10 116:11</p> <p><b>questions</b> 10:20 11:3 48:19 60:12 65:19 66:3 68:3 69:8 70:15 75:15 79:22 81:12 96:17 104:2 109:7 120:16 120:17,18</p> <p><b>quick</b> 65:6,7</p> <p><b>quite</b> 17:11,22 19:11 20:3 36:17 38:12,20 46:22 74:20 86:7</p>	<p><b>r</b></p> <p><b>r</b> 4:1 5:1 6:1 7:18,18 8:1</p> <p><b>raid</b> 110:4,9 112:16 120:6</p> <p><b>raided</b> 102:12 102:12,15,17 102:22</p> <p><b>raids</b> 103:3</p> <p><b>raise</b> 10:5 26:17</p> <p><b>range</b> 108:5</p> <p><b>rapport</b> 71:11</p> <p><b>rather</b> 76:17</p> <p><b>read</b> 35:20 75:2 100:3 101:15</p> <p><b>ready</b> 78:21 105:21</p> <p><b>real</b> 77:8,10,10 93:13</p> <p><b>really</b> 15:13 30:8 38:13 41:7 49:19 53:9 63:19 68:15 85:3 89:1 93:17 94:6 103:14 109:20 117:2 117:11,11 120:7</p> <p><b>reason</b> 47:1,6 47:13 48:8 118:6</p> <p><b>recall</b> 12:5 29:16 30:7</p>
--	--	---	--

31:13,21 32:2 32:4 37:2,10 38:13 40:15 42:5,6,10,11,14 42:14,17,18 45:9,17 46:6,8 47:7 51:1 53:4 54:18,19 61:3 61:5 62:2,4,16 63:16,19 68:15 68:20 77:19 87:15,17 103:11 108:1 119:19 <b>receipt</b> 27:3 <b>receive</b> 14:8,11 16:16 44:8 <b>received</b> 35:3 91:15 92:18 93:5 94:2,3 99:18 120:7,13 <b>receiving</b> 42:11 75:16 <b>recollection</b> 19:9,16 36:19 37:19 39:11 43:12 45:7 46:11 47:13 52:12 55:1 76:4,9 108:6,7 112:17 120:9 <b>record</b> 8:3,15 9:8,14 33:8 50:22 65:11,12 65:14,16,19	70:8 93:13 98:4 120:20 122:9 123:5 <b>recorded</b> 8:5 9:21 59:7 122:6 <b>recorders</b> 33:7 <b>recording</b> 9:16 122:8 123:4 <b>records</b> 19:2 34:10 <b>recross</b> 97:4 <b>reduced</b> 122:7 <b>redundant</b> 46:15 <b>refer</b> 79:6 91:19 <b>reference</b> 97:16 <b>referenced</b> 95:12 <b>referred</b> 97:17 <b>referring</b> 34:19 75:22 91:22 99:4 115:2 <b>refiled</b> 117:9 <b>reflect</b> 16:7 116:5,9 <b>refresh</b> 19:16 43:11 51:19 53:10 <b>refused</b> 60:7 <b>regard</b> 16:20 21:1 23:16 27:6 32:3 37:9 75:5 76:12	<b>regarding</b> 44:13,22 46:20 <b>relate</b> 79:9 <b>related</b> 60:11 60:17 71:20 119:11 122:11 123:7 <b>relates</b> 91:14 <b>relating</b> 10:20 10:22 27:20 28:3 31:7,12 32:1,6 33:18 35:9 44:17 52:3,4,5,7 114:7,13 <b>relation</b> 119:16 <b>relative</b> 122:13 123:10 <b>released</b> 73:2 73:18 <b>relied</b> 91:1,6 <b>relying</b> 101:2 <b>remember</b> 29:20,22 30:7 30:9 58:8 60:16 64:13 66:7 68:9 74:11 97:4 102:18 105:1 112:13 <b>remote</b> 3:5 <b>remotely</b> 8:14 9:12 <b>remove</b> 72:16 72:19	<b>repeat</b> 34:4 38:19 110:21 <b>repeatedly</b> 18:19 76:21 89:18 <b>report</b> 82:4 111:22 <b>reported</b> 3:7 <b>reporter</b> 7:17 8:11,15 9:7,8 10:11 65:12 78:7,10 <b>reporting</b> 56:6 100:7 <b>reports</b> 55:21 91:15,17 <b>repossessed</b> 77:14 <b>represent</b> 10:17 70:3,12 75:3,16 97:8,9 99:12,19 104:19 <b>representations</b> 79:16 94:22 <b>represented</b> 84:17 <b>representing</b> 8:10 69:16,18 69:20 70:1,4 70:11 <b>request</b> 68:18 68:19 <b>requisitions</b> 100:11
--	--	--	--

<b>resolved</b> 63:1	42:22 43:2	15:2,11,14	92:15 93:14
<b>resources</b> 24:10	44:4 46:4,8,13 48:11,13 52:1	17:1,10 18:7,8 19:7,19 20:2	98:1 109:12 110:2,7 115:3
<b>respect</b> 100:10	54:3 55:4,5,19	20:13,16 21:4	116:15 117:2
<b>respond</b> 80:1	56:13 57:14,18	21:20 25:13	117:18 120:4,8
<b>responsibility</b> 119:21	57:22 59:4 60:19 61:7	26:1,18 36:2 40:14 42:2,4	<b>says</b> 39:22 57:7 60:10,17 81:5
<b>rest</b> 82:8 84:15 85:17 96:16 109:4	62:7 63:7,8,21 64:3,22 65:4 70:18 81:21	42:13 43:21 44:9 52:6 70:21 71:4,21	90:10 94:11 101:6,10,12,13 112:10 113:1,3
<b>result</b> 100:5	91:20 99:2	72:1 73:13	113:5,7 114:15
<b>retiring</b> 119:21	101:22 103:2,3	74:14 85:13	114:22 115:1
<b>return</b> 89:15	109:8,18 110:5	88:12 90:17	115:22
<b>returns</b> 7:13 62:13 63:3,17 116:5,9 117:1 117:7,19	110:9,16 111:3 111:21 112:17 112:19 114:6 115:3,10	93:6,9 94:5 100:6,6,11 104:21 105:16 105:17,22	<b>scam</b> 18:12 <b>scheme</b> 116:17 <b>scotia</b> 25:17 40:3 77:12 115:6
<b>review</b> 7:12 53:20	118:10,11,12 118:13 119:4,5 119:13 120:4	106:6,6,11,11 106:13,14 108:3,14,14	<b>scratched</b> 58:4 59:19
<b>reviewed</b> 35:8 90:17	<b>room</b> 26:13 105:1,16,17	109:13 110:2,4 111:2,3 113:17 116:19 118:8	<b>scratching</b> 59:17
<b>richard</b> 123:2 123:15	<b>rules</b> 9:20	<b>sale</b> 44:17,22 45:4,11 67:3 67:20 68:1,2 89:19	<b>scroll</b> 29:1 32:12 42:22 56:10 57:5,15 63:11
<b>rid</b> 103:12	<b>run</b> 81:18 86:11		<b>seal</b> 43:16
<b>right</b> 10:5,15 16:8,9 20:9 21:1 23:3,12 23:14 24:9 25:3,5 27:16 28:12 29:5,21 30:10 32:10 33:13,21 35:12 35:14 37:19 38:16 39:11 40:10,18 41:14	<b>s</b> 4:1 5:1 6:1 7:10,18,18 8:1 <b>safe</b> 26:13 105:4,5 <b>safely</b> 108:2 <b>saint</b> 8:8 11:7 11:18,21,21,22 12:17 13:6,9 13:21 14:10	<b>sat</b> 77:20 <b>save</b> 48:17 <b>saw</b> 74:4 <b>saying</b> 12:14,18 16:8 19:17 53:8 59:8,16	<b>second</b> 28:11 31:2 33:9 92:6 92:9 100:1 112:6 <b>secondly</b> 43:22 <b>securing</b> 41:16 <b>see</b> 17:22 28:13 43:1 54:9 55:7

<p>55:12 56:10 59:5 62:9 64:7 83:19,19 101:8 102:8 111:15 117:14 <b>seeing</b> 62:16 64:13 117:14 <b>seems</b> 54:21 56:5 <b>seen</b> 35:5 36:9 39:21 49:14 53:22 61:4 62:14 111:15 <b>seized</b> 103:3,4 <b>sell</b> 77:17 <b>selling</b> 76:7 <b>semes</b> 92:8 <b>send</b> 18:7 21:16 24:18,22 38:2 40:19 41:7 49:10 81:13 90:1 110:8 <b>sending</b> 18:6 38:17 58:14 82:21 110:3 <b>sense</b> 37:16,18 37:20 <b>sent</b> 19:19 40:18 49:15,15 74:9,12 94:13 98:9 100:11 103:12 108:2 115:4 118:4,4 <b>sentence</b> 91:5,6</p>	<p><b>september</b> 29:9 32:22 35:22 61:16 62:3 102:16,21 <b>serial</b> 96:16 <b>series</b> 75:15 81:12 104:2 <b>serves</b> 112:17 <b>set</b> 31:14 61:12 87:4 106:17 116:10,17 <b>setting</b> 85:11 107:16 <b>seven</b> 26:15 112:11 <b>sevens</b> 26:15 <b>several</b> 16:2 21:7 81:6 82:13 101:14 101:16 108:13 113:6 <b>sham</b> 30:16,20 33:3,14 47:21 58:18 67:13 104:4 114:5 116:2,17 117:12 118:2 <b>share</b> 75:9 <b>shareholder</b> 58:17,20 60:15 115:17 116:6 116:12 <b>shareholders</b> 64:10,11 116:13 117:2</p>	<p><b>sheet</b> 100:19 <b>shell</b> 106:17 <b>sherpel</b> 5:20 <b>shift</b> 116:19 <b>shifting</b> 76:13 <b>shonda</b> 8:11 <b>shondra</b> 3:7 122:2,17 <b>show</b> 17:12 18:9 19:15 33:10 73:10 82:6 90:18 91:2 93:22 98:9 115:22 <b>showed</b> 25:3 103:18 118:2 <b>showing</b> 54:8 81:11,11 96:10 <b>shown</b> 87:10 91:19 92:17 <b>shows</b> 16:5 31:3 34:6 51:1 51:4 64:5,7,9 81:6 97:19 98:10 109:3 115:2 <b>shut</b> 62:19 <b>sic</b> 8:5 <b>side</b> 21:14 56:14 81:22 <b>sign</b> 29:8 58:16 60:7,13 116:18 <b>signature</b> 29:2 29:5,11 32:12 32:18 48:20</p>	<p>49:3,6 56:13 57:2 58:2,4 59:16,17 60:7 60:9 61:19,21 61:22 74:2 84:8,15,21 100:16 121:1 122:16 123:13 <b>signatures</b> 49:6 56:11 83:19,20 84:12 <b>signed</b> 30:18 32:21 33:5 36:4 56:22 58:12 59:3 62:4 64:13 70:21 72:11 73:21 74:13 79:15 80:18 84:11 <b>significant</b> 17:4 18:3,3 <b>signing</b> 56:19 <b>simply</b> 15:3 48:19 81:16 113:3 <b>single</b> 76:16 <b>sir</b> 67:18 72:18 74:6 76:9 79:5 79:10,20 83:13 84:4,9,21 86:20 87:9 88:14 89:21 90:3,21 99:3,7 101:9 105:19</p>
---	---	---	---

<b>sister's</b> 31:17 <b>sisters</b> 119:1 <b>sit</b> 31:21 42:17 47:16 104:9,14 105:12 107:5 <b>site</b> 71:4 <b>sitting</b> 97:10 104:15,16 120:5 <b>situation</b> 77:11 77:18 <b>sixteen</b> 1:6,13 1:16 2:3,9,12 2:18 4:3,13 7:13 8:20 10:20 12:9,13 19:14 20:5,6 20:10,20 29:15 30:14 32:6 38:17 39:1,2,6 44:4 55:22 56:17 57:19 61:11 62:13 64:11 69:17,19 70:1,3,12,13 89:19 90:16 94:12,14 95:16 98:3 106:16 114:18 115:5,6 115:20 <b>skills</b> 122:10 123:6 <b>skimmed</b> 48:3 <b>skimming</b> 25:21	<b>skip</b> 101:5 <b>sleep</b> 23:8 <b>slightly</b> 101:22 <b>slip</b> 72:12 <b>slips</b> 83:20 84:2 84:5,6 <b>slow</b> 92:5 <b>small</b> 15:22 20:17,18 87:11 <b>smaller</b> 20:7 83:2 <b>sold</b> 66:19 <b>somebody</b> 64:15 84:21 <b>someone's</b> 47:3 <b>somewhat</b> 80:19 <b>son</b> 14:17 23:11 58:10 <b>soon</b> 77:16 <b>sorry</b> 16:14 18:16 28:13 30:11 32:13 43:15 54:1 59:11,12 63:12 69:15 78:9 91:12 94:18 105:13 108:19 116:11 119:13 <b>sort</b> 53:20 75:8 <b>source</b> 95:14 <b>sources</b> 18:10 <b>space</b> 36:20 <b>speak</b> 24:8 25:2 71:11 77:9	90:11 119:11 <b>speaking</b> 104:15 <b>specific</b> 36:20 37:22 68:14 94:22 <b>specifically</b> 25:5 27:5 29:16 34:2,7 35:16 37:9 39:16 51:17 53:8 87:5 95:11,12 103:11 104:5 <b>speculation</b> 88:4 94:17 95:2 <b>spelled</b> 68:19 <b>split</b> 82:12 <b>spoke</b> 74:18 90:6 <b>st</b> 1:2 5:7,18 <b>stable</b> 92:9 <b>stand</b> 82:5 <b>start</b> 49:18 91:12 93:14 <b>started</b> 43:22 71:10 77:2 91:21 110:3 111:1 119:21 <b>starts</b> 47:10 <b>state</b> 8:14 65:18 117:22 <b>stated</b> 35:21 36:4 70:6,9,19	93:13 100:8 109:21 112:15 <b>statement</b> 7:20 11:1,4 34:18 35:4,9 36:14 78:8,12,22 79:13 80:15 81:5,10 83:22 91:9,14 100:4 112:3 113:5 <b>statements</b> 36:19 80:12 93:6 101:14,16 <b>states</b> 66:20 71:19 <b>stating</b> 99:4 <b>statues</b> 61:10 <b>statute</b> 116:14 <b>stay</b> 15:14,15 23:6 42:4 81:20 <b>stayed</b> 83:9,12 86:7 <b>steal</b> 75:9,13 <b>stealing</b> 44:2,6 <b>stefan</b> 5:14 9:6 <b>stenographic</b> 9:22 <b>stipulation</b> 10:1 <b>stole</b> 91:7,7 93:15,15 <b>stop</b> 18:15 96:15
---	---	--	--

<b>stopped</b> 111:3	17:22 18:1	<b>talk</b> 14:9 27:18	<b>testifying</b> 96:19
<b>store</b> 14:20	19:11,14 20:3	30:7 47:17,19	97:1 112:21
26:1 86:11,13	20:7 22:10,13	70:18 83:21	122:5
86:15 102:22	32:13 34:5	89:12	<b>testimony</b> 13:2
105:4,6,6	36:17,21 37:14	<b>talked</b> 89:10	16:16 19:1,18
<b>stores</b> 102:12	38:12,21 40:21	90:8 104:5	21:3 23:16
102:15,16	41:4 46:7,22	107:18,18	24:9 33:2 35:9
105:7	49:13 51:21	<b>talking</b> 68:8	37:8,22 38:7
<b>street</b> 4:7	56:21 60:3,6	76:7 92:15	41:22 42:5,6
<b>stuck</b> 89:5	64:21 68:16	99:1	42:14 43:10
<b>stuff</b> 31:9 59:2	73:17 77:9	<b>tax</b> 7:13 62:13	44:7 50:3 53:3
76:13 85:3	86:7 103:7	63:3,17 115:15	80:5,11,13
86:19 89:4,14	107:1 108:15	115:19 116:5,8	81:1,2 90:5
103:5	111:19,20	117:1,7,19	107:3 110:16
<b>subject</b> 10:21	112:8 118:1	<b>tell</b> 10:9 71:7	111:5 113:21
<b>submitted</b> 65:3	120:1	87:22 91:18	114:1 117:7
<b>successors</b>	<b>suspicious</b>	100:3 101:21	<b>thank</b> 9:7 10:5
58:11	82:15	102:14	10:11,16 49:1
<b>sudden</b> 60:14	<b>swear</b> 8:16	<b>telling</b> 99:20	49:8 65:19
64:14,15 85:21	9:11 10:4	117:13	<b>thing</b> 22:6
<b>suggested</b>	<b>swore</b> 71:3	<b>ten</b> 68:13 90:18	26:19 49:19
85:12 104:2	<b>sworn</b> 9:14	108:4,5,9,11,17	58:7 59:4 98:9
<b>summary</b> 53:20	10:8 122:5	108:22 109:14	<b>things</b> 36:18
<b>summer</b> 55:3	<b>sx</b> 1:9,19 2:9	109:22 110:1,2	44:1 47:10
<b>superior</b> 1:1	<b>systematically</b>	110:11,13,17	49:21 63:5
8:7	97:22	110:22 111:6	64:15 71:10
<b>supermarket</b>	<b>t</b>	111:12,13	74:16 76:12
86:12	<b>t</b> 7:10,18	<b>terms</b> 61:15	93:14 115:16
<b>supplemental</b>	<b>take</b> 9:8,9 22:9	<b>testified</b> 10:10	119:9,10,22
63:2	26:11 60:19	31:4 48:20	120:1
<b>supplied</b> 92:20	65:7 67:3	49:2 50:16	<b>think</b> 17:11
<b>supposed</b> 25:16	88:10 105:3	54:15 73:21	20:5,16 34:18
65:2	106:13	90:10 104:20	37:13 39:8
<b>sure</b> 14:14 16:2	<b>taken</b> 8:5 122:3	107:20 111:11	40:22 43:1
16:4 17:3,11	122:12 123:9	113:20	46:2,13 47:7

49:5 54:14 55:21 59:9 64:1,2 65:5,7 70:9 71:20 72:6,7 77:12 78:15,20 86:5 103:6 111:18 112:18 <b>thinking</b> 59:3 <b>third</b> 2:19,22 61:13 66:5 <b>thomas</b> 5:7,18 20:13,16 26:2 26:18 93:6 105:17 106:6 106:14 <b>thought</b> 25:17 50:16 78:2 119:20 <b>thousand</b> 26:15 112:12 <b>threaten</b> 74:9 <b>threatening</b> 49:17 <b>three</b> 12:18 16:15 17:6 52:10 55:8 76:17 89:17 90:9 <b>threw</b> 24:15 <b>thursday</b> 3:3 8:3 <b>time</b> 3:4 16:7 18:6 22:7,12 23:5 24:17	25:21 26:12 30:19 31:14 34:12,13 36:20 40:2,2,7,22 41:2,6,15 43:18,20 44:18 45:5,20 46:1 49:20 65:11,16 66:11,16 68:13 69:6 71:13,18 72:8 74:5,9,18 76:16 79:15 80:18 86:11,13 86:17,20,21 92:20 105:1,7 106:20,20 110:3,14 117:1 117:19 118:20 120:6,20 <b>timeframe</b> 43:11 45:17,22 68:10,11 77:15 110:12 117:8 <b>timeline</b> 68:9 <b>times</b> 15:1,6 16:2 23:2 106:13 <b>timing</b> 41:5 <b>titled</b> 35:3 <b>today</b> 10:17 24:14 31:21 42:15,17 71:2 73:22 <b>together</b> 85:3 89:5,14 97:22	<b>told</b> 50:7 77:12 77:18 85:7,15 87:5 89:1,10 90:1 <b>took</b> 22:9,13 52:9 102:19 <b>tool</b> 115:11 <b>top</b> 66:21 <b>total</b> 26:22 71:12 109:13 110:3,13,17 111:6 <b>totaled</b> 90:19 <b>totally</b> 36:8 74:1 <b>toto</b> 80:4 <b>trace</b> 102:2 <b>track</b> 93:10 <b>tracking</b> 93:1 94:6 <b>trade</b> 100:14 101:11 <b>transaction</b> 22:4,5 40:7 41:1 77:6 91:22 115:12 115:15 118:3,5 120:3 <b>transactions</b> 27:2 75:21 76:2 93:3 <b>transcriber</b> 123:1 <b>transcript</b> 9:16 123:3,5	<b>transcriptionist</b> 122:8 <b>transfer</b> 12:2 21:16 36:15 39:5 88:2,16 100:19 103:1 114:16,20 115:1 <b>transferred</b> 11:6,7,14,15 17:2 92:22 103:14 <b>transferring</b> 34:12 90:13 95:15 <b>transfers</b> 12:12 101:14,17 111:14 113:2,6 113:7 <b>translated</b> 91:15 <b>transport</b> 104:21 105:22 <b>transported</b> 14:12 21:11 <b>transporting</b> 21:7 <b>travel</b> 21:20 43:20 71:14,15 71:16,18,19 72:2,8,17 73:11 <b>traveled</b> 73:6 73:12,13 83:8 103:6,7,8
--	--	--	---



<p><b>treasurer</b> 57:2  <b>trick</b> 64:17  <b>tried</b> 58:6 59:5  <b>trigger</b> 83:3  <b>trip</b> 22:9,15              42:13  <b>true</b> 50:19              62:22 79:16              80:17 90:17              113:19 117:18              118:17,22              119:2 122:9              123:5  <b>trust</b> 85:9  <b>trusted</b> 86:16              86:19 118:7  <b>trustworthy</b>              87:2  <b>truth</b> 10:9,9,10              91:3 107:6              117:3  <b>trying</b> 12:14              17:15 18:17,17              19:22 37:21              48:5 52:8,11              52:19 58:10              59:1 60:14,18              75:9 93:22              102:2 115:17              116:8  <b>turn</b> 18:7 35:13              58:7 98:16  <b>turning</b> 58:17              99:22</p>	<p><b>twice</b> 106:7  <b>twist</b> 107:5  <b>two</b> 15:16              19:10 20:12              34:12,13 36:10              57:10 70:3              84:10 86:7              94:21 101:15              101:22 105:7              111:15,15              114:17,19              115:4,6 118:18              118:18,20  <b>type</b> 76:6  <b>typed</b> 43:9  <b>typewriting</b>              122:7</p>	<p><b>undersigned</b>              61:10  <b>understand</b>              9:15 12:15              17:16 19:22              31:19 36:1              37:7,21 38:20              52:9,11,19              55:15 85:19              104:12,13              113:11 116:11  <b>understanding</b>              33:13 48:7  <b>understood</b>              52:13 67:12  <b>unit</b> 8:4 65:17  <b>united</b> 66:5,20              117:10  <b>untrue</b> 74:1  <b>use</b> 26:21 31:17              36:12 37:1              38:2 82:9              85:17 87:6              88:21  <b>used</b> 13:1 19:20              20:1 21:2,7              25:6,12 35:18              40:5 48:3              50:13 52:21              53:1 67:9,14              67:16 78:15,17              85:12 86:11              89:2,3 93:14              106:6 111:7              116:10</p>	<p><b>uses</b> 9:18  <b>using</b> 93:18              99:2,13</p>
	<p style="text-align: center;"><b>u</b></p> <p><b>u</b> 7:18  <b>u.s.</b> 17:20 73:7              73:14 75:19              101:18,19  <b>ultimately</b>              35:18 63:2              74:8 117:20  <b>unanimously</b>              61:12  <b>uncle</b> 50:7 85:9              119:6  <b>under</b> 9:19              19:13,14 22:8              22:15 24:3              43:22 71:3              107:19 109:21</p>		<p style="text-align: center;"><b>v</b></p> <p><b>v</b> 1:8,18 2:2,8              2:14,20 7:18              8:6  <b>vague</b> 43:10  <b>various</b> 11:7              19:1 23:13              42:1 54:8              61:10 62:13              66:5 70:13              113:21 117:9  <b>vendors</b> 27:2  <b>ventured</b> 73:16  <b>veritext</b> 8:10,12              9:8  <b>vi</b> 4:8 5:7,18              17:21  <b>vibir</b> 63:3  <b>vice</b> 56:16,18              57:19  <b>video</b> 8:4 65:10              65:16 120:19  <b>videoconfere...</b>              4:5,14 5:4,13              5:14 6:4,5,7,8  <b>videographer</b>              6:6 8:2,10              65:10,15              120:19  <b>videotaped</b> 3:1  <b>virgin</b> 1:1 8:7              11:18 12:19</p>

19:21 20:1,4 <b>virtually</b> 9:17	<b>ways</b> 13:18 <b>we've</b> 10:18 13:12 23:13 24:15 70:6,9 73:4 116:15 <b>wealthy</b> 24:22 25:2,4 <b>web</b> 30:6 <b>week</b> 15:15 <b>weekly</b> 72:7 <b>went</b> 12:15 17:4 19:3,7 20:2 21:4 23:5 24:6 34:10 37:15 45:12 49:3 53:8 60:15 68:2 80:18 83:7 84:11 86:12 91:5,20 92:19 93:4,6 97:12 97:13 98:2,3 98:10,11 99:21 108:12,13,13 108:13,14 109:13 110:1 110:17,19 112:21 <b>west</b> 105:6 <b>western</b> 119:9 <b>whatsoever</b> 76:4 <b>whereabout</b> 37:15	<b>wife</b> 13:20 22:10 58:10 82:10 119:1 <b>willy</b> 105:5,8 105:16 106:1,3 106:21 <b>wire</b> 12:1 <b>wish</b> 96:15 <b>withdraw</b> 67:3 99:9 <b>withdrawals</b> 36:10 <b>witness</b> 8:16 9:12,14,15 10:4,8 62:18 73:21 78:22 97:1 122:4 <b>witnessed</b> 70:20 <b>witnesses</b> 113:22 <b>words</b> 40:11 <b>work</b> 77:21 <b>worked</b> 38:14 72:3,22 <b>working</b> 86:14 <b>worth</b> 24:12,13 <b>write</b> 24:8 26:22 <b>writing</b> 68:18 <b>written</b> 10:1 <b>wrong</b> 96:19 106:8 <b>wrote</b> 84:19	<b>x</b> <b>x</b> 7:1,10,18 <b>y</b> <b>y</b> 7:12,13,14,15 7:16,18 43:4,5 53:14,15 55:19 55:20 56:2 60:20,21 61:2 62:8,10,13 78:8,9 <b>yeah</b> 13:4 18:1 18:18 20:3 38:5,21 43:15 63:12,13 68:14 77:4 94:19 98:19 110:6 112:17 <b>year</b> 41:3,4 42:7,18 59:5 64:6 68:15,20 102:18 <b>years</b> 18:2 58:18 60:15 68:13 75:6,10 105:1,2 110:18 <b>yellow</b> 93:1 <b>yesterday</b> 69:22 <b>younger</b> 105:2 <b>yousef</b> 1:19,22 2:6,15 5:3 9:2 10:21 28:17 33:18 44:13,17 44:22 46:16 57:9,9,11,11,18
<b>w</b>			
<b>wait</b> 90:4,4 <b>waiting</b> 71:4 <b>waived</b> 121:1 <b>waleed</b> 3:2 4:4 7:20 8:18 10:7 35:4 52:22 <b>waleen</b> 8:5 <b>walk</b> 81:15 82:1,17 <b>walked</b> 82:2 <b>walli</b> 6:5 49:3 92:5 <b>walli's</b> 78:8,12 <b>want</b> 10:19 52:2 70:3,7 71:21 80:14 112:3,7 <b>wanted</b> 35:5 47:20 48:1 67:11 <b>wanting</b> 47:8 <b>washington</b> 3:6 <b>watched</b> 103:4 <b>way</b> 19:8 20:5,8 21:6 23:4 25:19 34:17 37:14,17 47:8 47:9 67:12 74:7 82:1 89:10,17 90:9 93:10 97:7 116:19,20			

57:18 61:14	30:5 31:6,11
71:3 73:20	32:1,5 36:7
106:21 114:2,2	42:3 46:19
114:8,13	49:15 52:22
<b>yousuf</b> 1:9,10	57:9 58:6
9:2,3 27:8,14	59:14 67:19
31:6,11,22	69:4 71:15
32:5 34:7	73:4 74:9 75:3
35:18 36:22	75:8,9 76:11
37:3 38:2	76:18,21 85:4
41:16 44:9,12	85:5,12,14,17
44:17,21 46:16	85:22 86:8,10
49:10 50:5,9	86:11 87:4
50:17,20 51:7	88:21 91:1,5
51:12 52:12	96:10 99:2
81:13 82:22	100:2 101:2
85:4 87:19	104:17,20
88:1,15 94:12	105:9 106:6,22
95:13,13,15	107:13,19,20
100:14,18,21	108:22 109:16
100:21 101:11	109:21 114:1
114:2,7,16,18	117:9 118:7,10
115:4 119:10	119:10 120:10
<b>yousuf's</b> 52:7	<b>yusuf's</b> 11:8
120:5	12:16,21 23:18
<b>ysuf</b> 2:21	29:11 57:1
<b>yusa</b> 83:10	85:7 86:2
<b>yusa's</b> 83:11	105:22 107:21
<b>yusrai</b> 85:5	109:4 118:12
<b>yusuf</b> 1:9 5:11	118:18 119:1
6:8 8:6,22 9:6	<b>yusufs</b> 94:2
10:18 14:3	116:5,13
21:12,13 22:5	
23:17 25:8,10	
27:8 28:3 30:2	