VACANT PROPERTY REVIEW COMMITTEE

Room 401, Caucus Room Philadelphia, Pennsylvania Tuesday, October 11, 2016 10:21 a.m.

PRESENT:

SUSIE JARMON, OHCD

JEREMY GRADWOHL, COUNCIL PRESIDENT'S OFFICE

ANDREW FRISHKOFF, LISC

LINDA MEDLEY, LAW DEPARTMENT

GARRETT O'DWYER, PACDC

LISA WALKER, REVENUE DEPARTMENT

KEVIN HUNTER, COMMERCE

FRED PURNELL, OHC

JAMETTA JOHNSON, PLANNING COMMISSION

ALAN UREK, PUBLIC PROPERTY

ALSO PRESENT:

PAULA ADAMS, COUNCILWOMAN BLACKWELL'S OFFICE

Page 2 1 2 CHAIRMAN JARMON: Good morning. My name 3 is Susie Jarmon. We can now get started. 4 Are there any attorneys in the room? (Hands raised.) 6 MS. SWITZENBAUM: For 2228, 2235 and 2236 Wilder Street. 7 8 CHAIRMAN JARMON: Come up to the podium. 9 (Applicant approaches podium.) She's here for an extension on page 3. 10 11 MS. SWITZENBAUM: Yes. My name is Robin 12 Switzenbaum. I am here representing Stephanie 13 Green who purchased these three properties in And I received a call from your office 14 indicating that you were inquiring as to the 15 progress of the properties. And she was not 16 aware that there was a time limitation on the 17 18 development of the properties. 19 CHAIRMAN JARMON: There is a year that 20 you are to do the rehab or whatever your proposal 21 is in the deed. And we ordered inspections on properties we settled back in 2013 and 2014. And 22 23 hers happened to be one that wasn't in 24 compliance.

Page 3 1 Can you just state your name for the 2 record? 3 MS. GREEN: Stephanie A. Green. 4 CHAIRMAN JARMON: You are here 5 requesting an extension. Can you just let the 6 committee know what the holdup was, and what you plan to do? 8 MS. GREEN: It was basically -- I didn't 9 realize I had a time frame as far as when I needed to have the properties developed. 10 CHAIRMAN JARMON: Your proposal was to 11 12 build? 13 MS. GREEN: Yes. 14 CHAIRMAN JARMON: Build what? Single family dwellings? 15 MS. GREEN: Yes. 16 17 CHAIRMAN JARMON: Where does this stand 18 right now? 19 MS. GREEN: Right now I'm in the process of getting contractors, architects to get the 20 21 process moving along. 22 CHAIRMAN JARMON: Are there any 23 questions from the Committee?

MR. O'DWYER: Do you have confidence you

24

Page 4 will be able to move this to completion? 2 MS. GREEN: Yes. 3 MR. O'DWYER: What would be your time 4 frame for that? 5 MS. GREEN: I was looking in about three 6 years to be completed. MR. PURNELL: When do you think you will 8 be able to start? 9 MS. GREEN: The first of the year. CHAIRMAN JARMON: This Committee can 10 grant six-month extensions at a time. If the 11 12 Committee recommends it, we can grant a six-month 13 extension. And you can come back and let us know 14 where you are at that time. 15 Can I get a recommendation from the Committee? 16 MR. O'DWYER: I recommend that we grant 17 a six-month extension, but we do expect to see 18 19 some progress, meaningful progress, when you come back to get another one. 20 21 MS. GREEN: Okay. 22 MR. PURNELL: Second. 23 CHAIRMAN JARMON: All in favor? 24 (Ayes.)

- 1 Any other attorneys?
- 2 (No further attorneys.)
- 3 Okay. I think we are going to get started.
- 4 MS. MEDLEY: I think you should clarify
- 5 the typos that are underneath.
- 6 CHAIRMAN JARMON: Yeah. Just want the
- 7 Committee just to go through the agenda. A
- 8 couple items.
- 9 On page 2, 2332 Sharswood and 2335
- 10 Sharswood. I would like those deleted. The
- 11 Redevelopment Authority condemned these
- 12 properties over a year ago, and our department
- 13 was not aware of that. These need to be deleted
- 14 off of the agenda.
- MR. O'DWYER: What page are they on?
- 16 CHAIRMAN JARMON: Page 2, 2333 Sharswood
- 17 and 2335 Sharswood.
- 18 On page 3, in the middle of the page it
- 19 says this property was on a previous list, but
- 20 there was a typo which should go with the address
- 21 under there at 1412 South 19th Street. There was
- 22 several properties on the agendas last month.
- 23 They are properties I had verified that the
- 24 applicants were in compliance. This one was on

- 1 that list. However, it was listed as 412 South
- 2 19th Street and the address is 1412.
- 3 And one more item. Right under there,
- 4 there is another paragraph. The applicant was
- 5 here before the Committee in June requesting an
- 6 extension. This goes to page 5 under the
- 7 Cumberland Street. 2100 to 02 East Cumberland
- 8 Street.
- 9 And another item. Sorry guys. On page
- 10 4, 3613 Sears goes 3613 to 19 Sears Street.
- 11 So back to page 2. 2350 North Fairhill
- 12 Street, Wayne Plush. Can you come up to the
- 13 podium, please.
- 14 (Applicant approaches podium.)
- 15 CHAIRMAN JARMON: Mr. Plush owns 2348
- 16 North Fairhill Street. Can you state your name?
- MR. PLUSH: Wayne Plush, P-l-u-s-h.
- 18 CHAIRMAN JARMON: You are here to
- 19 purchase this lot?
- MR. PLUSH: Yes.
- 21 CHAIRMAN JARMON: What's your proposal?
- 22 MR. PLUSH: Basically, I want to use it
- 23 as a side yard because we own the garage next
- 24 door.

- 1 CHAIRMAN JARMON: It's not a garden at
- 2 2348, it's a garage?
- 3 MR. PLUSH: It's a garage, yes.
- 4 MS. JOHNSON: You live across the
- 5 street?
- 6 MR. PLUSH: Directly across the street,
- 7 yeah.
- 8 MS. JOHNSON: This is part of a large
- 9 assemblage of vacant land. It's part of a large
- 10 assemblage of other vacant lots.
- 11 MR. PLUSH: I think they all separate.
- 12 MS. JOHNSON: In the middle.
- 13 MR. PLUSH: There's three lots next to
- 14 each other. It's another three the City owns
- 15 that they converted into garden.
- 16 MS. JOHNSON: Right. You are putting a
- 17 garden just right there in the center of other
- 18 vacant land.
- 19 CHAIRMAN JARMON: Next to his garage.
- 20 MR. GRADWOHL: It's on the edge of the
- 21 assemblage.
- MS. JOHNSON: Might this be better used
- 23 for something else?
- 24 CHAIRMAN JARMON: Are there any further

Page 8 1 questions? 2 MR. GRADWOHL: You're planning to use this just as open space? Is there any other 3 4 specifics you can get into? MR. PLUSH: Well, basically, I wanted 5 to -- like she said, there is other lots next to 6 it. I wanted to get all three, but I'm not sure 7 who owns the other two. But I was going to use 8 it, fence it off, cement part of it, you know, 9 put some grass around it so we don't have to have 10 people -- like, we would have like a cookout or 11 12 anything like that. We don't have to have people back and forth through the house. 13 It's right directly across the street. 14 We don't have to arrange anything else, you know. 15 Put up some tables, you know, stuff like that. 16 17 CHAIRMAN JARMON: Any further questions? 18 Can I get a recommendation? 19 MR. GRADWOHL: Move we sell at fair 20 market value. 21 MR. FRISHKOFF: Second. 22 CHAIRMAN JARMON: All in favor? 23 (Ayes.)

Thank you. We will be

CHAIRMAN JARMON:

24

Page 9 in touch. 1 MR. PLUSH: Thank you. The next item is a CHAIRMAN JARMON: 3 4 side yard to be transferred to the adjacent 5 applicant who applied back in 2002. Actually, 6 her mother had applied. And once we acquired the property at sheriff sale, her mom had passed away. The Real Estate approved the daughter 8 receiving the lot as a side yard under the old 9 10 side yard program. 11 Can I get a recommendation. 12 MR. PURNELL: So moved. 13 MR. GRADWOHL: Second. 14 CHAIRMAN JARMON: All in favor? 15 (Ayes.) 16 CHAIRMAN JARMON: Thank you. The next items are Urban Garden 17 agreements which I can accept other than the one 18 19 that I am going to delete from the agenda, well two, 2333 Sharswood and 2335 Sharswood. 20 21 The next items are properties that are 22 being transferred to PHA. There is an attached 23 list. 1914 North 7th Street. There is an

attached list. I'm not really sure how many

24

Page 10 1 properties are on that list. 2 MR. GRADWOHL: Sixty. 3 CHAIRMAN JARMON: Okay. We had one 4 opposition from an attorney Peter D. Crawford who opposed us transferring a few of these properties 5 on this list. 6 Can I get a recommendation? MR. GRADWOHL: Move to transfer. 9 MR. O'DWYER: Second. CHAIRMAN JARMON: All in favor? 10 11 (Ayes.) 12 CHAIRMAN JARMON: The next properties 13 that are being transferred to the Land Bank Program. I'm not sure if I stated that the 14 previous ones were transferred to Land Bank to be 15 transferred out to PHA. 16 17 MS. MEDLEY: That's --18 MR. O'DWYER: 1914, that list of properties was all being transferred from 19 20 Department of Public Property or wherever to the 21 Land Bank for disposition? 22 CHAIRMAN JARMON: Disposition to PHA. 23 (Audience member asks a question.) 24 CHAIRMAN JARMON: I'm sorry? One

- 1 second.
- The next item is 844 North 19th Street,
- 3 et al. There is also a few properties that are
- 4 being transferred to --
- 5 MR. O'DWYER: Part of the package
- 6 includes this property the gentleman had a
- 7 question on.
- 8 MR. ALLEN: Here we wanted adverse
- 9 possession.
- 10 MR. O'DWYER: Means they want to make
- 11 claim on title of the property.
- 12 CHAIRMAN JARMON: You can speak up here,
- 13 but then we will have to take it before the Land
- 14 Bank Program who took title of these properties.
- What address are you here for?
- MR. ALLEN: 869 North 20th Street.
- 17 CHAIRMAN JARMON: That's one of the
- 18 properties. Let me just read the other addresses
- 19 that had been transferred to Land Bank: 844
- 20 North 19th Street, 715 North 20th Street, 1907 to
- 21 09 Brown Street, 1917 Brown, 836 North 19th
- 22 Street, 869 North 20th and 867 North Uber Street.
- Can you just state your name for the
- 24 record?

- 1 MR. ALLEN: My name is John Allen. My
- 2 father Donald Watkins and my brother Oliver
- 3 Watkins. My father has owned the property since
- 4 1980.
- 5 CHAIRMAN JARMON: What property?
- 6 MR. ALLEN: 871 North 20th Street. 869
- 7 is our back yard. He's maintained that. Been
- 8 closed off. It's not a vacant lot. We had been
- 9 in possession of that since he owned it.
- 10 CHAIRMAN JARMON: Now the 871, that's a
- 11 house or a lot?
- 12 MR. ALLEN: It's a house.
- 13 CHAIRMAN JARMON: He's been using and
- 14 maintaining the 869?
- MR. ALLEN: Yes, ma'am.
- 16 CHAIRMAN JARMON: What's your
- 17 dad's name? I'm sorry.
- 18 MR. ALLEN: Donald Watkins, Sr.
- MS. JOHNSON: What's the address that
- 20 you've been maintaining?
- 21 MR. ALLEN: 869.
- 22 MR. O'DWYER: You are on 861 North 20th?
- MR. ALLEN: Yes. That's our backyard.
- 24 869 is our backyard.

- 1 MR. GRADWOHL: What's before the
- 2 Committee today is whether the properties will be
- 3 transferred to the Land Bank to be conveyed for
- 4 workforce housing initiative. You made mention
- 5 to adverse possession, which is in itself a legal
- 6 matter, so not something that this Board will
- 7 would really have purview over.
- I move that we transfer the properties
- 9 to the Land Bank.
- 10 CHAIRMAN JARMON: Well, I think it's
- 11 going to be a legal matter with that so.
- MR. O'DWYER: Well --
- 13 CHAIRMAN JARMON: We can't make that
- 14 decision right now.
- 15 Linda can you make a --
- MS. MEDLEY: I think we should table it
- 17 and figure out what's going on with it whether or
- 18 not -- though they are making the claim, they are
- 19 going to have to file something, you know.
- 20 Coming here doesn't really stay it any. But I
- 21 think just a matter of being organized we should
- 22 just table it.
- MR. O'DWYER: Just that one property?
- 24 MR. PURNELL: But this property is part

- 1 of a eight-package development property that has
- 2 quite a lot of resources attached to it. I'm not
- 3 sure -- I'm not a lawyer, for the record. But
- 4 I'm not sure how we would handle this.
- 5 MR. ALLEN: This property has never been
- 6 vacant. It's never been a vacant lot. It's
- 7 always been in my father's possession.
- 8 MR. PURNELL: You're talking about the
- 9 property at 869 North 20th Street?
- 10 MR. ALLEN: Yes.
- 11 MR. PURNELL: It's a vacant lot.
- 12 MR. ALLEN: It's not.
- MR. PURNELL: I mean, there is not a
- 14 structure on the property. It's an open piece of
- 15 land.
- MR. ALLEN: It's gated off and attached
- 17 to our land. The only way you can occupy, get
- 18 into that lot is through our open home.
- MR. PURNELL: Okay. But do you have a
- 20 deed for the property?
- 21 MR. ALLEN: We have -- we claiming
- 22 adverse possession.
- MR. PURNELL: I understand what you are
- 24 saying today. But today, you do not have a deed

- 1 that shows that you own the property?
- 2 MR. WATKINS: It was given to us. When
- 3 we -- when I first purchased the property, it was
- 4 given to me 1980 August 8 purchased the property.
- 5 It was given to me the whole yard. The whole
- 6 yard was in completion in the deal.
- 7 We done kept it up for 36 years. The
- 8 law states that after 21 years you kept a
- 9 property, that it be can be yours. We done took
- 10 care of it for 36 years. And I don't understand
- 11 why all the sudden we didn't get this here until
- 12 last week.
- 13 MS. MEDLEY: The Committee can either
- 14 choose to table it for a month to do some
- 15 additional research to see what is going on with
- 16 their claim. And the claim they're making is a
- 17 legal claim. They are going to have to file
- 18 something out. That's what we can -- unless
- 19 there is some reason, we can move it forward now
- 20 or table it for a month. If not --
- 21 MR. FRISHKOFF: Just say for the
- 22 developers point of view, at this point they
- 23 should assume there will be legal action. They
- 24 would not be able to proceed regardless of what

- 1 this Committee does.
- 2 MR. O'DWYER: We should table it is your
- 3 suggestion?
- 4 MR. FRISHKOFF: I'm just saying there is
- 5 nothing necessarily that's moved forward by
- 6 action by this Committee.
- 7 MS. MEDLEY: I mean, if the Committee --
- 8 I guess the Committee can make the recommendation
- 9 that it be transferred. But then again, if
- 10 they're claim is proven where -- you are not
- 11 transferring it. So, why don't we just wait to
- 12 see how they are going to handle it.
- 13 MR. GRADWOHL: Right now the property is
- 14 being transferred interagency from the City to
- 15 the Land Bank to be further conveyed.
- MR. PURNELL: This transfer would affect
- 17 all eight properties that are in the RFP. So you
- 18 know, this property notwithstanding, there are
- 19 seven other properties.
- 20 MR. O'DWYER: We can move those
- 21 properties.
- 22 MR. GRADWOHL: You've have to redo the
- 23 agreement, right? I'm saying, the claim can
- 24 still be filed regardless of whether we transfer

- 1 it to the Land Bank or it stays within the Public
- 2 Property that one.
- 3 MS. MEDLEY: Unless there is some reason
- 4 that we can't wait until next month to transfer
- 5 it.
- 6 CHAIRMAN JARMON: Is it just that one or
- 7 the others? Like, can we just transfer the rest
- 8 and just table this one?
- 9 MS. MEDLEY: You can transfer the other
- 10 ones.
- 11 MR. HUNTER: Whether we do it now or in
- 12 a month, it doesn't really -- they still have to
- 13 file a legal claim for adverse possession.
- MR. ALLEN: We already have done that.
- 15 We have spoken to Councilman Clarke before
- 16 already on the record that this is our property.
- 17 It's been acknowledged that this is our property.
- 18 MR. HUNTER: That's a matter for the
- 19 courts to determine, not for this Committee.
- 20 MR. ALLEN: We ask you to table it.
- 21 MS. MEDLEY: You can transfer the other
- 22 ones.
- 23 CHAIRMAN JARMON: Right. That was my
- 24 recommendation because they had to post them.

- 1 They posted all of them.
- 2 MS. MEDLEY: I was just suggesting to
- 3 hold off on the whole thing because it's part of
- 4 a package and wait to see. But you can arguably
- 5 transfer all of the other ones and just hold off
- 6 on that one until that's resolved. But since
- 7 it's part of a, I guess, an RFP, to just maybe to
- 8 make it neater instead of breaking it apart.
- 9 But you can go ahead and transfer the
- 10 other ones -- make the recommendation to transfer
- 11 all of them. You can make the recommendation to
- 12 transfer all or that one or you can table it.
- 13 CHAIRMAN JARMON: What's the
- 14 recommendation of the Committee?
- MR. O'DWYER: Does transferring it
- 16 interagency have any new deed record if it gets
- 17 transferred? Does that complicate the claim or
- 18 make the decision of this body then subject to
- 19 that?
- 20 MS. MEDLEY: I think it complicates the
- 21 matter not the claim, but it complicates the
- 22 matter overall. We know about --
- MR. O'DWYER: Then we have additional
- 24 complications.

- 1 MR. PURNELL: These are scattered site
- 2 parcels. They are not contiguous.
- 3 CHAIRMAN JARMON: Right.
- 4 MR. PURNELL: I am going to move that we
- 5 table the recommendation for this specific
- 6 property and transfer the other seven and allow
- 7 the developer to continue moving forward with the
- 8 seven. They are not contiguous. It's not a
- 9 multi-unit projects. Each parcel will be
- 10 developed individually.
- 11 MR. O'DWYER: Second that.
- 12 CHAIRMAN JARMON: All in favor?
- 13 (Ayes.)
- 14 CHAIRMAN JARMON: We are going to table
- 15 this property from the agenda. We will be in
- 16 contact.
- 17 MR. ALLEN: Thank you.
- 18 CHAIRMAN JARMON: Next item, 2600 West
- 19 Girard Avenue, ABA Real Estate.
- 20 (Applicant approaches podium.)
- 21 CHAIRMAN JARMON: This is another
- 22 address that we had inspected. And the applicant
- 23 wasn't in compliance. And she's here requesting
- 24 a six-month extension.

- 1 Can you state your name for the record.
- 2 MS. PHILLIPS: Charlene Phillips.
- 3 CHAIRMAN JARMON: You are here
- 4 requesting an extension. Can you let the
- 5 Committee know why you haven't finished this
- 6 project?
- 7 MS. PHILLIPS: We haven't finished this
- 8 project because going through the neighborhood
- 9 and speaking with several business owners and
- 10 residents, they already started construction
- 11 directly across the street from our project. And
- 12 with everything going on, we were just kind of
- 13 holding off until they completed their project
- 14 just to kind of not over flood the neighborhood
- 15 with too much development and all that other
- 16 stuff that goes along with it.
- We were hoping to start this summer, but
- 18 a lot of our paperwork we couldn't get approve.
- 19 And finally, did so about maybe three or four
- 20 weeks ago. It just now hoping to start
- 21 construction in the middle of the winter.
- 22 MS. JOHNSON: What are your plans for
- 23 the site?
- 24 MS. PHILLIPS: We do have a plan right

- 1 now to do a mixed use. I did bring some
- 2 paperwork that I could print off of my email that
- 3 the architect gave us with a commercial store
- 4 front, and several apartments above the
- 5 commercial space.
- 6 MS. JOHNSON: Do you have finance and
- 7 all to do this?
- 8 MS. PHILLIPS: Yes. That was part of
- 9 the issue, as well, getting things approved
- 10 through the bank and, you know, getting all the
- 11 paperwork. It kind of took a while just to get
- 12 that approved.
- 13 CHAIRMAN JARMON: You already were
- 14 approved?
- MS. PHILLIPS: Yes.
- 16 CHAIRMAN JARMON: Can we just get a copy
- when you get a chance of that, the approval.
- 18 MR. UREK: Are these images on the
- 19 paperwork we have, those are renderings or they
- 20 the building partially completed?
- MS. PHILLIPS: This would be the
- 22 building partially completed. He plans on doing
- 23 more with the facade. This is just kind of, you
- 24 know, the rough.

Vacant Property Review Comittee October 11, 2016

		Page 22
1	MR. UREK: Frame.	
2	MS. PHILLIPS: Yeah.	
3	CHAIRMAN JARMON: Any more questions	
4	from the Committee?	
5	MR. HUNTER: Have you applied for zoning	
6	and building permits yet?	
7	MS. PHILLIPS: Yes.	
8	MR. HUNTER: Approved on those yet?	
9	MS. PHILLIPS: Yes, sir.	
10	MR. GRADWOHL: Move we grant six-month	
11	extension.	
12	MR. O'DWYER: Second.	
13	CHAIRMAN JARMON: All in favor?	
14	(Ayes.)	
15	CHAIRMAN JARMON: Thank you.	
16	The next item, 1412 South 19th Street.	
17	This is a property that, again, I had inspected,	
18	was in compliance. So, this is request for a	
19	release.	
20	Can I get a recommendation?	
21	MR. O'DWYER: Move we grant the release.	
22	MR. FRISHKOFF: Second.	
23	CHAIRMAN JARMON: All if favor?	
24	(Ayes.)	

- 1 CHAIRMAN JARMON: The next item, the
- 2 applicant, we already settled this property to
- 3 him. We added the attachment to the agenda. He
- 4 is just asking approval to change the name to
- 5 another entity.
- 6 1300 Bouvier Street? I'm not sure if I
- 7 invited him because it's just a name change.
- 8 Can I get a recommendation?
- 9 MR. O'DWYER: I move we authorize the
- 10 name change and grants of any restrictions to the
- 11 new entity.
- 12 MR. GRADWOHL: Second.
- 13 CHAIRMAN JARMON: He's the owner of that
- 14 new entity, also.
- 15 All in favor?
- 16 (Ayes.)
- 17 CHAIRMAN JARMON: 2106 Carpenter Street,
- 18 Dermot McCartan.
- 19 (Applicant approaches podium.)
- 20 CHAIRMAN JARMON: Good morning. State
- 21 your name.
- MS. WORSTER: Brook Worster.
- 23 CHAIRMAN JARMON: You are here
- 24 requesting a release of restrictions?

Page 24 MS. WORSTER: Yes. That's what I am 1 2 here. 3 CHAIRMAN JARMON: Any questions from the 4 Committee? Recommendations? 5 MR. GRADWOHL: So moved. 6 MR. FRISHKOFF: Second. 7 CHAIRMAN JARMON: All in favor? 8 (Ayes.) 9 CHAIRMAN JARMON: Thank you very much. MS. WORSTER: Thank you. They will send 10 11 a letter? 12 CHAIRMAN JARMON: My name is Susie 13 Jarmon. Have you sent me emails? 14 MS. WORSTER: Yes. 15 CHAIRMAN JARMON: I will let you know when I have the release. 16 MS. WORSTER: Wonderful. Thank you so 17 18 much. CHAIRMAN JARMON: 3613 to 19 Sears 19 20 Street, Anthony and Pamela Gora. 21 (Applicant approaches podium.) 22 CHAIRMAN JARMON: Good morning. 23 MR. DESALVO: Good morning. Chris 24 DeSalvo.

Page 25 1 MR. BRESSON: Justin Bresson. Anthony 2 out of town. 3 CHAIRMAN JARMON: These properties, 4 these lots were transferred as rear yards back in 5 '92. And you are here requesting a release to sell them? 6 MR. DESALVO: That's correct. CHAIRMAN JARMON: Any questions from the 8 9 Committee? MR. O'DWYER: Move we issue the 10 certificate of completion. 11 12 MR. GRADWOHL: Second. CHAIRMAN JARMON: All in favor? 13 14 (Ayes.) 15 CHAIRMAN JARMON: Okay. I will be in touch. 16 5516 Crowson, Stephanie Long. 17 18 (Applicant approaches podium.) 19 CHAIRMAN JARMON: State your name. 20 MR. HONGPING: Kyle Hongping. Purchased 21 this property tax sale in September. And we -there is some restrictions on there. We would 22 23 like release there. 24 CHAIRMAN JARMON: Was the deed ever

- 1 recorded? I know I have all the documentation of
- 2 the sheriff sale. Did they ever record the deed
- 3 into your name?
- 4 MR. HONGPING: Not a hundred percent
- 5 certain of that.
- 6 CHAIRMAN JARMON: Any questions from the
- 7 Committee?
- 8 MR. GRADWOHL: Is the property currently
- 9 vacant?
- 10 MR. HONGPING: It is.
- 11 MR. GRADWOHL: And the deed restrictions
- 12 are that it be --
- 13 CHAIRMAN JARMON: It's no deed
- 14 restriction. He acquires this at sheriff sale.
- 15 It was an old restriction on the deed that was
- 16 transferred as a gift back in --
- MR. HONGPING: From 1984.
- 18 CHAIRMAN JARMON: Granted as a gift back
- 19 in '84.
- 20 MR. GRADWOHL: This is through the gift.
- 21 Okay. But if you extend the deed restriction, it
- 22 would have to be rehabilitated for a year?
- 23 CHAIRMAN JARMON: There is no
- 24 restrictions to it. He acquired it from the

Page 27 sheriff sale. Wants the restriction off the old 2 deed. 3 MR. GRADWOHL: So moved. 4 MR. FRISHKOFF: Second. CHAIRMAN JARMON: All in favor? 6 (Ayes.) 7 CHAIRMAN JARMON: 909 North 15th Street 8 Mike and Anne McNicholas. 9 (Applicant approaches podium.) MS. FOY: Hello. 10 11 CHAIRMAN JARMON: State your name for 12 the record. 13 MS. FOY: Lauren Foy, F-o-y. I'm 14 representing owners. 15 CHAIRMAN JARMON: You are representing the current owner? 16 17 MS. FOY: Yes. We are trying to sell 18 the property to developer. However, we need to have the RDA restrictions removed. 19 20 CHAIRMAN JARMON: Okay. This is a junky 21 lot which needs to be cleaned. 22 MS. FOY: Yes. We have actually 23 completed that. 24 CHAIRMAN JARMON: It's been cleaned?

- 1 MS. FOY: I do have photos for you.
- 2 However, if you want them emailed or handed to
- 3 you today -- but we took care of that. We would
- 4 just like it released so we can sell.
- 5 CHAIRMAN JARMON: You can hand it to me.
- 6 This is it here?
- 7 MS. FOY: This is the interior of that
- 8 shed which there is another purchase. Originally
- 9 when you guys had it up, it was up to there.
- 10 (Referring to the pictures showing Ms. Jarmon.)
- 11 CHAIRMAN JARMON: So he's still
- 12 cleaning?
- MS. FOY: Yes.
- 14 CHAIRMAN JARMON: Let me know when he is
- done, and I will have my inspector come out to
- 16 verify that the lot is totally cleaned.
- 17 MS. FOY: Okay. Thank you very much.
- 18 CHAIRMAN JARMON: Any questions from the
- 19 Committee? Recommendation?
- 20 MR. O'DWYER: You said your inspector is
- 21 going to come out?
- 22 CHAIRMAN JARMON: I will have my
- 23 inspector go to it to verify that they totally
- 24 cleaned the lot.

Page 29 1 MS. FOY: Do you want me to contact you, 2 or the inspector will contact us? 3 CHAIRMAN JARMON: I will contact you 4 once I receive the release. 5 MS. FOY: Thank you. 6 MR. GRADWOHL: So, I move that we grant certificate of completion based upon satisfactory 7 8 inspection of the premises. 9 MR. O'DWYER: Second. CHAIRMAN JARMON: All in favor? 10 11 (Ayes.) 12 CHAIRMAN JARMON: Thank you. 13 533 Mercy Street, Ramon Diaz. 14 (Applicant approaches podium.) CHAIRMAN JARMON: Good morning. Can you 15 state your name for the record? 16 MR. HVOSTAL: My name is Chris Hvostal. 17 I am representing my client who owns the lot. 18 CHAIRMAN JARMON: You are here to 19 receive a release. This property was transferred 20 21 back in '84 as a side yard to Ramon Diaz. 22 Are there any questions from the 23 Committee? 24 MR. GRADWOHL: I didn't see a photo of

- 1 the property in the attachments.
- 2 MR. O'DWYER: Looks like there's a van
- 3 and stuff there in the lot.
- 4 MR. HVOSTAL: It was being sold to a
- 5 developer who is going to build a single family
- 6 residential home there. There is a reverter
- 7 clause on the title that's preventing, just
- 8 causing issues with that side.
- 9 MR. O'DWYER: Sure. But the point is
- 10 before that, the lot needs to be cleaned out.
- MR. HVOSTAL: Okay.
- MR. O'DWYER: In the photo I have here,
- 13 looks like beat up minivan and some other stuff
- 14 in there.
- MR. HVOSTAL: Okay. The lot needs to be
- 16 cleaned out before.
- MR. O'DWYER: Yes.
- 18 CHAIRMAN JARMON: Once that's done, send
- 19 me an email.
- MR. HVOSTAL: A photo.
- 21 CHAIRMAN JARMON: Or a photo that it's
- 22 cleaned.
- MR. HVOSTAL: Okay.
- MR. O'DWYER: I move that we grant

Page 31 certificate of completion contingent upon providing evidence that the lot has been cleaned. 2 Second. 3 MR. FRISHKOFF: 4 CHAIRMAN JARMON: All in favor? (Ayes.) 6 CHAIRMAN JARMON: Thank you. 7 2223 Palethorp. 8 (Applicant approaches podium.) 9 CHAIRMAN JARMON: Good morning. Can you 10 state your name? 11 MS. MONTANEZ: Isander Montanez. 12 CHAIRMAN JARMON: You are the administrator of the estate? 13 MS. MONTANEZ: 14 That's correct. CHAIRMAN JARMON: If I'm not mistaken, 15 this is a property that I think was in the lien 16 sale or going to sheriff sale? 17 18 MS. MONTANEZ: Supposed to every four --19 I just postponed it. 20 CHAIRMAN JARMON: What happened? 21 MS. MONTANEZ: I postponed the sale. 22 CHAIRMAN JARMON: You are still trying 23 to sell it. 24 MS. MONTANEZ: Uh-huh.

Page 32 1 CHAIRMAN JARMON: For \$20,000. How much 2 was against it with the taxes; do you remember? 3 MS. MONTANEZ: 33,863. 4 CHAIRMAN JARMON: Any questions from the Committee? Recommendation? Recommendation, 5 6 please? MR. O'DWYER: This house was -- the only 8 restriction was on it was they had to maintain 9 the property? CHAIRMAN JARMON: Right. This was a 10 gift back then, a transfer. 11 12 MR. O'DWYER: Okay. 13 CHAIRMAN JARMON: And it was in 14 compliance at that time. 15 MR. FRISHKOFF: Is it a motion to just release. All right, so moved. 16 17 MR. O'DWYER: Second.

- 18 CHAIRMAN JARMON: When they get the
- restriction, I mean, the release, it will have a 19
- letter stating that the taxes must be paid. 20
- 21 MS. MEDLEY: Right. Yes.
- CHAIRMAN JARMON: All in favor? 22
- 23 (Ayes.)
- 24 CHAIRMAN JARMON: 6100 Locust, Saul

Page 33 1 Walker? 2 (No response.) Going to table until next month. 3 4 1144 South Sydenham, Howard and B.A. 5 Austin. 6 (Applicant approaches podium.) 7 MR. CATALANO: My name is Anthony 8 Catalano. 9 CHAIRMAN JARMON: I never received an 10 agreement of sale on this property. How much are you -- who is the current owner? 11 12 MR. CATALANO: Alpha Funding Properties. 13 It's Alpha Funding One, LLC. CHAIRMAN JARMON: I don't know if it's 14 something wrong with my ears or what. Can you 15 16 just speak up a little bit. 17 MR. CATALANO: Alpha Funding Properties 18 One, LLC. 19 CHAIRMAN JARMON: You are trying to sell 20 it for? 21 MR. CATALANO: It's not -- we are not selling it. We own the property. And there's a 22 23 deed restriction from 1987. 24 CHAIRMAN JARMON: Oh, okay.

- 1 MR. CATALANO: It says we need to build
- 2 within the city limits, but there's no
- 3 description what that actually is.
- 4 CHAIRMAN JARMON: Any questions from the
- 5 Committee? Looks like the lot needs to be
- 6 cleaned.
- 7 MR. GRADWOHL: Yeah. I was going to
- 8 ask. That is non-satisfactory cleaned with the
- 9 bricks on the ground there?
- 10 CHAIRMAN JARMON: Yeah. The lot needs
- 11 to be cleaned before the release can be prepared.
- 12 MR. CATALANO: It's clear now.
- 13 CHAIRMAN JARMON: It doesn't look like
- 14 it.
- 15 MR. CATALANO: It's better than that.
- 16 CHAIRMAN JARMON: Okay.
- 17 MR. O'DWYER: All the windows and the
- 18 construction and bricks and so forth are gone
- 19 from the lot?
- 20 MR. CATALANO: Yeah. The lot is
- 21 cleared. They had the bulldozer in there last
- 22 week.
- 23 CHAIRMAN JARMON: Okay. Recommendation?
- 24 MR. GRADWOHL: I move that we grant the

Page 35 certificate of completion based on the reinspection that shows that the lot is 2 satisfactorally cleaned. 3 4 MR. O'DWYER: Second. CHAIRMAN JARMON: All in favor? 6 (Ayes.) MR. CATALANO: Do I need to schedule 7 8 that inspection? 9 CHAIRMAN JARMON: You said it's done? 10 MR. CATALANO: Yes. CHAIRMAN JARMON: I will order it. 11 12 MR. CATALANO: Thanks. 13 CHAIRMAN JARMON: 2324 Ellsworth, 14 Ms. Taylor? 15 (No response) We are going to table this until next 16 month. I don't see an agreement of sale. 17 18 2337 Emerald Street, Edward Wharton. 19 (Applicant approaches podium.) 20 CHAIRMAN JARMON: He just purchased 21 this. Can you state your name. 22 MR. VINEY: Yes. My name is Vince 23 Viney. Last name is spelled V-i-n-e-y. 24 owner of the two properties.

- 1 CHAIRMAN JARMON: You are building on
- 2 here already?
- 3 MR. VINEY: That's correct.
- 4 CHAIRMAN JARMON: So, what you are going
- 5 to need before the release is given is a
- 6 certificate of occupancy.
- 7 MR. VINEY: Mr. Jarmon, we just ask
- 8 that -- we are trying to get construction funding
- 9 for the loan. They are not willing to fund the
- 10 construction loan without the reversionary
- 11 removal first. So, it's actually holding up our
- 12 funding.
- 13 CHAIRMAN JARMON: Okay. Any questions
- 14 from the Committee?
- MR. O'DWYER: What is -- what do we
- 16 usually do in these cases? We can't issue a
- 17 certificate of completion when it's not completed
- 18 yet.
- 19 MS. JOHNSON: It was transferred in
- 20 1990?
- 21 CHAIRMAN JARMON: It was a lot back
- 22 then.
- MS. JOHNSON: It was to be developed?
- 24 CHAIRMAN JARMON: No. It was a side

- 1 yard.
- 2 MS. JOHNSON: It's transferred as a side
- 3 yard. They are just trying to get that clear.
- 4 CHAIRMAN JARMON: Right.
- 5 MS. MEDLEY: I was going to say it is
- 6 hard because they are not the original person.
- 7 In other situation that you might be thinking of,
- 8 we would just extend it over to the next person.
- 9 But it's not really that situation because he's
- 10 not buying it from --
- 11 MR. O'DWYER: I move that we issue
- 12 certificate of completion.
- MR. GRADWOHL: Second.
- 14 CHAIRMAN JARMON: All in favor?
- 15 (Ayes.)
- 16 CHAIRMAN JARMON: Next item, 1412 South
- 17 Ringgold Street.
- 18 MS. MEDLEY: I'm sorry. For that last
- 19 one, could we -- is it possible -- could you
- 20 have -- like I said, give Ms. Jarmon a letter
- 21 from the bank saying you need to release in order
- 22 to get the funding?
- MR. VINEY: Sure.
- MS. MEDLEY: That would be good.

- 1 CHAIRMAN JARMON: We can attach it to
- 2 the release to the Commissioner because it's a
- 3 little --
- 4 MS. MEDLEY: Right. It's a little
- 5 different.
- 6 (Applicant approaches podium.)
- 7 CHAIRMAN JARMON: Good morning. Can you
- 8 state your name for the record?
- 9 MR. WADLEY: Lodise Wadley.
- 10 MS. WADLEY: Marian Wadley.
- 11 CHAIRMAN JARMON: You are here asking
- 12 for release. I think you received this as a side
- 13 yard back in 2000?
- MR. WADLEY: Yes.
- 15 CHAIRMAN JARMON: Okay.
- Any questions from the Committee?
- 17 Looks like they started doing work on
- 18 the lot already. But I have a more recent
- 19 picture, so the lot is clean.
- 20 MS. JOHNSON: Are they building?
- 21 CHAIRMAN JARMON: The person that's
- 22 purchasing from you, are they going to build on
- 23 the lot?
- MR. WADLEY: Yes. Yes, they are.

Page 39 1 CHAIRMAN JARMON: Can I get a 2 recommendation? 3 MR. GRADWOHL: Move to grant the 4 release. 5 MR. FRISHKOFF: Second. 6 CHAIRMAN JARMON: All in favor? 7 (Ayes.) 8 CHAIRMAN JARMON: Thank you. 9 The next item, 2849 Mutter Street. 10 (Applicant approaches podium.). 11 CHAIRMAN JARMON: Can you state your 12 name? MR. SIMPSON: John Simpson. 13 14 CHAIRMAN JARMON: You are the Realtor? 15 MR. HONGPING: Yes. He represents the seller. 16 MR. SIMPSON: Representing the sellers 17 18 of the property. 19 CHAIRMAN JARMON: Mr. Simpson, you are 20 the Realtor? 21 MR. SIMPSON: Correct. 22 CHAIRMAN JARMON: And your name? 23 MS. WADLEY: Name is Kyle Hongping, 24 asset manager for the buyers.

- 1 CHAIRMAN JARMON: You are here to
- 2 purchase the property at 2849 North Mutter. I
- 3 think we had the incorrect picture attached, but
- 4 I brought around a correct picture.
- 5 MS. JOHNSON: It's a house.
- 6 CHAIRMAN JARMON: Yes. Any questions
- 7 from the Committee? We transferred this back in
- 8 1998 as a single family dwelling.
- 9 MR. GRADWOHL: The letter from
- 10 Mr. Morgan states that: "I plan on satisfying
- 11 any debts to the city on the day of the sale of
- 12 the property."
- What are the debts?
- 14 CHAIRMAN JARMON: Taxes.
- MR. GRADWOHL: How much?
- 16 CHAIRMAN JARMON: Do you remember what
- 17 the tax? I know I looked them up for you.
- 18 MR. SIMPSON: There were several
- 19 deficiencies on the property. All the funding
- 20 for any deficiencies show up in title are now in
- 21 escrow with the title company. It's in excess of
- 22 \$5,000.
- 23 CHAIRMAN JARMON: Linda also put a
- 24 letter in there that they must pay off the debt

Page 41 1 once you did sign the release. 2 MR. GRADWOHL: Okay. CHAIRMAN JARMON: Any further questions? 3 4 Recommendation? Can I get a recommendation? 5 MS. WALKER: Release to sale. 6 MR. PURNELL: Second. CHAIRMAN JARMON: All in favor? 8 (Ayes.) 9 CHAIRMAN JARMON: Thank you. MR. HONGPING: Do we need to file 10 anything? 11 12 CHAIRMAN JARMON: No. I will be in touch with whoever emailed me once I get the 13 release. 14 15 MR. HONGPING: Thank you. 16 MR. SIMPSON: Thank you. 2308 Collins Street. 17 CHAIRMAN JARMON: This is a property that was transferred. 18 19 Flanagan. 20 (Applicant approaches podium.) CHAIRMAN JARMON: We transferred this 21 22 property with a self-amortizing mortgage against 23 it for 14,242. And the applicant is requesting 24 to sell for 86,500.

- 1 Any questions from the Committee?
- MR. O'DWYER: Is the balance now 14,242
- 3 or is --
- 4 CHAIRMAN JARMON: No. It depreciates
- 5 10 percent each year.
- 6 MR. O'DWYER: Okay.
- 7 CHAIRMAN JARMON: I'm not sure what the
- 8 balance is.
- 9 MS. JOHNSON: They have to pay back the
- 10 city -- this was sold in '13.
- 11 CHAIRMAN JARMON: Yeah. They would have
- 12 to pay the self-amortizing mortgage off, whatever
- 13 the balance is.
- MR. GRADWOHL: I had a question. Linda,
- do you know exactly how much they would have to?
- MS. MEDLEY: The way that it stands,
- 17 they would have to -- they are responsible in
- 18 these situations to pay the remainder of the
- 19 mortgage that's left. However, I think that
- 20 given the short amount of time that has gone by
- 21 since the property -- since 2013, I think it's
- 22 best if we tabled this.
- 23 And if the Committee made the
- 24 recommendation to table this so it can be

- 1 discussed further because we had a similar
- 2 situation about a month or so ago.
- 3 MR. GRADWOHL: Okay.
- 4 CHAIRMAN JARMON: Yeah. Can I get a
- 5 recommendation?
- 6 MR. FRISHKOFF: Is the question about
- 7 how much the City is owed?
- 8 CHAIRMAN JARMON: No. The question is
- 9 the profit that's being made.
- 10 MS. MEDLEY: The question is when -- the
- 11 point -- usually, you have a ten-year mortgage.
- 12 So, we only had three years pass. And it's a
- 13 significant windfall.
- MR. O'DWYER: Would be 9,969.
- MS. JOHNSON: The property is being sold
- 16 for 86,005.
- 17 MR. O'DWYER: That would be a profit of
- 18 70.
- 19 MR. PURNELL: Is it just this property,
- 20 or two other lots associated?
- 21 MS. FLANAGAN: Just this property.
- MR. GRADWOHL: Based on Linda's
- 23 recommendation, I move that we table this.
- MR. O'DWYER: Second.

Page 44 CHAIRMAN JARMON: All in favor? 1 2 (Ayes.) 3 CHAIRMAN JARMON: We are gong to table 4 this item. We need to have further discussions with the administration to find out how we are 5 6 going to dispose of properties in this particular situation. MS. FLANAGAN: So do I wait for you. 9 CHAIRMAN JARMON: We will contact you. 10 The next item, 1823 Wilmot. Community 11 Development Corp. 12 MR. FITZGERALD: My name is Sean 13 Fitzgerald. CHAIRMAN JARMON: Did you just recently 14 purchase this? 15 MR. FITZGERALD: 16 No. 17 CHAIRMAN JARMON: You are in the process 18 of purchasing it? 19 MR. FITZGERALD: No. I purchased the house back in 2000. I'm trying to get the deed 20 21 restriction and stuff removed so I can sell the 22 property? 23 MS. JOHNSON: You are selling it to the Community Development Corporation? 24

Page 45 1 MR. FITZGERALD: No. 2 CHAIRMAN JARMON: Did you get it from Community Development? 3 4 MR. FITZGERALD: Yes. CHAIRMAN JARMON: It was something where 6 they received it from Community Development of 7 Frankford. 8 MR. FITZGERALD: Right. 9 CHAIRMAN JARMON: And I think there was 10 a mortgage against the title to Community that 11 they had received. 12 MR. FITZGERALD: Correct. 13 CHAIRMAN JARMON: I think you need to 14 contact the RDA to get that off of there, the morning that's against the title. 15 MR. FITZGERALD: Yeah. I did that 16 actually November 16. But they told me I have to 17 go to this meeting to get restrictions. 18 19 CHAIRMAN JARMON: Okay. 20 MR. FITZGERALD: Because we have 21 closing. CHAIRMAN JARMON: It ends on the 16th? 22 23 MR. FITZGERALD: Correct. 24 CHAIRMAN JARMON: They will be issuing

- 1 you a release of mortgage that's against the
- 2 title that was to Community Venture because it
- 3 was a certain amount of years.
- 4 MR. FITZGERALD: Yes, ma'am.
- 5 CHAIRMAN JARMON: And then you will
- 6 be -- you are trying to sell it?
- 7 MR. FITZGERALD: Correct. We have
- 8 settlement date for the November 18.
- 9 CHAIRMAN JARMON: By then, you will have
- 10 the release from PRA.
- 11 MR. FITZGERALD: Correct.
- 12 CHAIRMAN JARMON: All right.
- 13 You guys understand?
- MR. PURNELL: We need to take any
- 15 action?
- 16 CHAIRMAN JARMON: Just to request the
- 17 restriction because there is a City restriction
- 18 against it off the deed.
- MR. O'DWYER: Move we issue the
- 20 certificate of completion.
- MR. GRADWOHL: Second.
- 22 MS. MEDLEY: Just to be clear, it's not
- 23 going to be contingent upon us receiving the
- 24 mortgage. We are going to issue the release.

Vacant Property Review Comittee October 11, 2016

		Page 47
1	CHAIRMAN JARMON: Right. Okay.	
2	All in favor?	
3	(Ayes.)	
4	MR. FITZGERALD: Will I receive	
5	anything?	
6	CHAIRMAN JARMON: Did you email me for	
7	this?	
8	MR. FITZGERALD: I think my Realtor	
9	might have.	
10	CHAIRMAN JARMON: Okay.	
11	2142 East Tucker and 2144 East Tucker.	
12	(Applicant approaches podium.)	
13	CHAIRMAN JARMON: Good morning.	
14	MR. VINEY: Good morning. My name is	
15	Vince Viney. I'm the owner of V2 Properties.	
16	CHAIRMAN JARMON: You are here to	
17	request release on the two lots on Tucker Street?	
18	MR. VINEY: Yes, that is correct.	
19	MS. JOHNSON: They are two new houses on	
20	the lots?	
21	MR. VINEY: That's correct.	
22	MS. JOHNSON: Are they complete? Do you	
23	have a photo of them?	
24	MR. VINEY: I do not. It's similar	

- 1 situation of the last where the bank is requiring
- 2 removal in order to fund the construction loan.
- 3 MR. O'DWYER: The similar situation that
- 4 they were -- they were transferred to side yards?
- 5 CHAIRMAN JARMON: Right. Yes. Back in
- 6 '98 and '99. So, the same situation. If we can
- 7 just get a letter from the bank that this is
- 8 holding you up.
- 9 MR. VINEY: Not a problem.
- 10 MR. O'DWYER: Move we issue certificate
- of completion provided you provide the Chairwoman
- 12 a letter from the bank.
- 13 MR. VINEY: Just to the point of
- 14 clarification. After the certificate of
- 15 completion is issued, does that automatically
- 16 mean the release is issued, as well?
- 17 CHAIRMAN JARMON: Right. Yes. You will
- 18 have to have it recorded on record.
- MR. GRADWOHL: Second.
- 20 CHAIRMAN JARMON: All in favor?
- 21 (Ayes.)
- MR. VINEY: Thank you.
- 23 CHAIRMAN JARMON: You're welcome.
- 24 1440 South Bouvier Street.

Page 49 1 (Applicant approaches podium.) 2 MR. ALLEGRETTI: Morning, Bud 3 Allegretti. 4 CHAIRMAN JARMON: Good morning. This 5 property is also being developed. 6 MR. ALLEGRETTI: Yes. It's currently 7 under construction. We expect to have it 8 completed and sold by the end of the year. We 9 purchased it from Ms. Miles in September of last year. And she then used it as a side yard for 10 11 the past ten years. CHAIRMAN JARMON: Will you be able to 12 13 get us a certificate of occupancy or we have to send you to the bank, too? 14 15 MR. ALLEGRETTI: No. It's financed. 16 can give you certificate of occupancy. 17 CHAIRMAN JARMON: (Laughter) 18 Okay. It will be contingent upon you 19 getting the certificate of occupancy. 20 MR. ALLEGRETTI: Okay. 21 CHAIRMAN JARMON: Can I get a 22 recommendation? 23 MR. GRADWOHL: So moved. 24 MR. PURNELL: Second.

Page 50
CHAIRMAN JARMON: All in favor?

(Ayes.)

CHAIRMAN JARMON: Thank you.

Last item, 2100 to 02 East Cumberland

Street, R&L Investment. This was the applicant
that was here in June and was asked to -- I don't
know what he was asked -- to get zoning.

- 8 He's asking permission to sell, right?
- 9 MR. LUX: That's correct. My name is
- 10 Christopher Lux, Lux. R&L Investments.
- 11 MS. JOHNSON: It was sold with
- 12 development restrictions. It was to be built as
- 13 senior housing.
- 14 MR. LUX: No. Request was to be able to
- 15 lift the deed restrictions to develop the
- 16 property.

1

2

3

4

5

6

- 17 MS. JOHNSON: But the original
- 18 restrictions.
- 19 MR. LUX: The original restrictions,
- 20 that's correct.
- 21 MR. O'DWYER: This property, so the
- 22 Committee knows, was sold over ten years ago with
- 23 restrictions to build low income or senior
- 24 housing. And in that time, the developer wasn't

- 1 able to meet those obligations. In that time,
- 2 it's been cited for levy violations, never got
- 3 vacant property license in those ten years.
- 4 There is photos shows trash and short dumping and
- 5 accumulated litter around the property.
- 6 And so, the request before this
- 7 Committee now to release for profit of the
- 8 \$111,000 to original purchase, never did what
- 9 they were supposed to do, and then the release
- 10 having to develop it at low income senior
- 11 housing; is that accurate?
- 12 CHAIRMAN JARMON: Yes.
- 13 MR. LUX: Could I provide some clarity
- 14 to that?
- 15 CHAIRMAN JARMON: Yes.
- MR. LUX: So over the past ten years,
- 17 what happened to this property, there's been a
- 18 significant amount of costs in water, sewer,
- 19 rents, taxes, insurance. We have had the
- 20 property cleaned on a monthly basis. It is a
- 21 continual dumping ground. I'm not sure how often
- 22 Google photos are updated. On a monthly basis,
- 23 we had it cleaned.
- We have documentation in excess of

- 1 \$40,000 in just maintaining those lots. I don't
- 2 believe there any violations on lots. There may
- 3 have been one at one point that we satisfied.
- 4 In addition to that, Mr. McKnight here
- 5 the developer we chose to partner with have
- 6 pretty significant amount invested in design
- 7 plans, permitting, geo tech, zoning approvals,
- 8 zoning permits have been issued, building permits
- 9 will be issued upon approval from the Streets
- 10 Department. As in excess of close to another
- 11 \$30,000 put in there.
- 12 So the net proceeds to the seller is far
- 13 different than the purchasing sales price would
- 14 indicate just to be clear.
- MS. JOHNSON: When you purchased it, you
- 16 purchased it to be developed. Those are costs
- 17 you incurred knowingly. Just because you
- 18 maintained it, you did not develop it in
- 19 accordance with the original restriction. Now
- 20 it's being sold to be developed for what?
- 21 MR. LUX: Two single family residences.
- MS. JOHNSON: Two single family
- 23 residences.
- 24 MR. LUX: You are correct. Those are

- 1 costs that would be incurred. The timing which
- 2 we purchased them and sold other business
- 3 ventures we were involved in.
- 4 MS. MEDLEY: What the Committee could do
- 5 is recommend that -- approve the sale, but have
- 6 the conditions transferred to the new developer.
- 7 And then that person would have a year to comply.
- 8 MR. LUX: So the conditions -- we would
- 9 be more than comfortable with the deed
- 10 restriction requiring quick development. Like I
- 11 said, we are only waiting on Streets approval
- 12 because the corner property required a ramp.
- 13 Upon the Streets approval, the building permits
- 14 can be issued.
- 15 Mr. McKnight is ready to put a hole in
- 16 the ground prior to it really getting cold
- 17 outside. We are asking the other restrictions be
- 18 lifted.
- 19 MR. O'DWYER: The other restrictions
- 20 being for low income or senior housing?
- MR. LUX: Correct.
- 22 CHAIRMAN JARMON: Recommendation?
- MR. O'DWYER: That's not something I'm
- 24 comfortable with.

- 1 MR. FRISHKOFF: What was our sale price?
- 2 MR. LUX: \$2,000 per property not being
- 3 sold for 50.
- 4 MR. FRISHKOFF: I think we would want to
- 5 have some stake as on the upside.
- 6 MS. JOHNSON: Actually, it's selling for
- 7 115.
- 8 MR. O'DWYER: You back out initial
- 9 purchase cost, it's 111,000.
- 10 MR. FRISHKOFF: Do we know what we would
- 11 have sold it for fair market value at the time?
- 12 CHAIRMAN JARMON: Well, he got it for an
- 13 appraised price at that time.
- 14 MR. FRISHKOFF: Appraisal for highest
- and best use or appraisal for senior and low
- 16 income housing?
- 17 CHAIRMAN JARMON: Appraisal for whatever
- 18 it was at that time.
- 19 MS. MEDLEY: You just -- the property is
- 20 appraised not for what it's going to be.
- MR. FRISHKOFF: We sold 2,000 based on
- 22 a --
- 23 MS. JOHNSON: Right. Was it discounted
- 24 because it was going to be low income housing?

- 1 MR. LUX: I don't believe sp.
- 2 CHAIRMAN JARMON: No. It wasn't
- 3 discounted. It was what the appraisal was back
- 4 then.
- 5 MR. LUX: Is it reasonable to take into
- 6 consideration the costs that have been put into
- 7 the property when considering the sale price? If
- 8 I was on your side of the table, I would say no
- 9 too. You put in 2,000 and you're selling for
- 10 115, totally reasonable. But I think the amount
- 11 invested and the time invested when I came here
- in June, I kind of brought this forward.
- 13 There was no communication from it
- 14 stating you haven't met deed restrictions. I
- 15 thought the right thing to do was to come before
- 16 you guys. We haven't met them. We try to get
- 17 something going. And I requested a six-month
- 18 extension. I was given 90 days to figure out a
- 19 development plan which was aggressive. I took
- 20 that on with the help of Mr. McKnight here.
- 21 We have met all the requests that the
- 22 Committee made of me back in June from zoning and
- 23 building permits.
- 24 MR. O'DWYER: As I recollect that

- 1 meeting, the issue at hand was that the time to
- 2 build had passed by such a great amount of time
- 3 -- I didn't even know that there were deed
- 4 restrictions on the property governing
- 5 construction for low income or senior housing.
- 6 MR. LUX: Okay.
- 7 MR. O'DWYER: That's what we're
- 8 considering at this moment is why we would
- 9 release those.
- 10 CHAIRMAN JARMON: It wasn't a deed
- 11 restriction for low income housing.
- MR. O'DWYER: I thought --
- 13 CHAIRMAN JARMON: It's not a
- 14 restriction.
- 15 MR. LUX: The deed restriction is
- 16 development for either low income housing or any
- 17 other use seen fit by Vacant Property Review
- 18 Committee. It leaves kind of a grey area.
- 19 MR. O'DWYER: It's in the letter that
- 20 they wrote to the Committee.
- 21 MR. LUX: We would see it as the
- 22 quickest way to develop the properties and have
- 23 the City develop them, as well. It can happen
- 24 quickly.

1 CHAIRMAN JARMON: Can I get a 2 recommendation? MS. MEDLEY: I think if the deed 3 4 actually says that they were to develop into low 5 income or senior housing and they didn't do that, 6 they're not going to be able to issue a certificate of completion. What the only alternative would be is to transfer the 9 conditions because you're not able to give them certificate of completion. 10 11 CHAIRMAN JARMON: To transfer the 12 conditions to the new owner. And then in a year, once he's done what he has to do, then he comes 13 back and they will give him a full release. 14 15 Okay. But to be clear, the MR. LUX: restriction does state or any other use deemed 16 acceptable in writing by the Vacant Property 17 18 Review Committee. I don't know if there's an 19 opportunity for the Committee to approve two single family residential in writing and satisfy 20 21 that deed restriction. 22 Is that a reasonable expectation? 23 MS. MEDLEY: I guess if the Committee 24 decides whether they feel would be the proper --

- 1 the Committee is okay with them developing it
- 2 into two single family homes, then that's fine if
- 3 they are.
- 4 MR. LUX: We also did seek support from
- 5 Councilman Squilla's office and received a letter
- 6 of support from Council.
- 7 MS. MEDLEY: Basically, needs to agree
- 8 to what they are proposed to use it or to approve
- 9 or not approve what they're currently bringing to
- 10 their plan.
- 11 MR. O'DWYER: What if the end use
- 12 included a workforce housing component as opposed
- 13 the restricted low income housing, that way it
- 14 would still be affordable to moderate income
- 15 people who can support the split of the
- 16 difference between market rate.
- 17 MR. MCKNIGHT: Mr. McKnight, BMK
- 18 Property. We are intending to be the end use of
- 19 this. Unfortunately, economics don't support
- 20 workforce housing. We are part of workforce
- 21 housing initiative. I'm about to take -- we
- 22 actually close on 13 lots on Marshall Street on
- 23 last Wednesday to provide workforce housing.
- The size and scope of those two houses,

- 1 the economics to deal with the construction of
- over an 1,800 square feet house doesn't apply or
- 3 won't relay to workforce housing.
- 4 MR. O'DWYER: Why won't it relate to?
- 5 MR. MCKNIGHT: Just because of the
- 6 median income restrictions that we would have to
- 7 be obliged to. We can't build for what we would
- 8 have to sell for. Workforce housing is under
- 9 stipulation of -- you have to meet a certain
- 10 median income in order to sell. The economics to
- 11 construct a large house doesn't afford the
- 12 ability for workforce housing.
- MR. O'DWYER: Under any condition or
- only under the sale price you issued and received
- 15 these properties?
- MR. MCKNIGHT: Pretty much the size and
- 17 scope that we have already gone through zoning
- 18 and building permits. We are literally two weeks
- 19 away from big build permits. Which is when
- 20 Mr. Lux contacted us, we went on an aggressive
- 21 schedule submitting building permits that is
- 22 geotechnical. Went through the whole design with
- 23 our architect.
- We are only waiting on Streets

- 1 Department approval for a handicap ramp on the
- 2 corner because one of these is a corner property.
- 3 All of the items listed in any building permit
- 4 review letter have been addressed. And it is
- 5 sitting on the reviewers table waiting to be
- 6 issued final approval building permits as soon as
- 7 Streets Departments issue their approval for this
- 8 ramp.
- 9 We are like at the finish line and ready
- 10 to move.
- 11 MR. FRISHKOFF: I think among other
- 12 choices, since I don't have the transcript. I
- don't know what the spirit of the Committee was
- 14 when they approved this originally. I don't know
- 15 how we got to those specific deed restrictions
- 16 including the specifics of low income, senior or
- 17 Vacant Property's sort of committee's choice.
- 18 So, I don't know what the spirit was.
- I don't know whether we want to review
- 20 those before making a decision.
- 21 MR. O'DWYER: Could we have those
- 22 available, those records, those transcripts from
- 23 the VPRC meeting when this was determined or
- 24 decided?

- 1 CHAIRMAN JARMON: Yeah. I should have
- 2 them.
- 3 MR. FRISHKOFF: One choice is to table
- 4 and review. The second would be to propose some
- 5 payment into the Housing Trust Fund for the
- 6 proceeds of the sale.
- 7 MR. O'DWYER: Perhaps start with the
- 8 table and review first.
- 9 MR. LUX: What would the proposed
- 10 payment of the Housing Trust Fund be? Any idea?
- 11 MR. FRISHKOFF: We --
- 12 MR. LUX: I want to make sure I don't
- 13 lose money.
- MR. FRISHKOFF: Whether VPRC is open to
- 15 that, there can't be -- we can talk outside.
- MR. LUX: I am open to that discussion
- 17 to contribute something is fine.
- 18 MR. O'DWYER: Then perhaps the motion
- 19 would be to table we will review the transcript
- 20 to see what was discussed. Then we will discuss
- 21 with you other possible decision and donation to
- 22 the Housing Trust Funds.
- MR. LUX: Is there any transcripts I can
- 24 clarify for you?

- 1 MR. O'DWYER: I think we will have to
- 2 look at them ourselves.
- 3 MR. MCKNIGHT: As I stated, we are ready
- 4 to go. We would hope to have the resolution in
- 5 this matter so we can develop these lots and
- 6 transfer them.
- 7 MR. O'DWYER: We can do this. And next
- 8 month, have you on agenda next month without --
- 9 MR. GRADWOHL: Just to clarify, who will
- 10 be dealing with the current applicants right now
- 11 to determine what -- are we all going to do that?
- 12 CHAIRMAN JARMON: What happened?
- MR. GRADWOHL: What we are saying is, we
- 14 are going to back in 2005 transcript and look at
- 15 the nature of the transaction. I assume there is
- 16 going to be some kind of determination to be made
- 17 as what the appropriate use is going forward.
- 18 Who is going to clarify? Who is going
- 19 to work on that with them, with the applicants?
- 20 MS. JOHNSON: Who has the transcripts?
- 21 MS. MEDLEY: Think what would probably
- 22 be appropriate if Chairperson provided the
- 23 transcripts to everyone, specifically to. And
- 24 then since it's his motion, that he could

- 1 construct the motion on that to discuss amongst
- 2 the Committee.
- 3 MR. PURNELL: Would it help if the
- 4 developer proposed a payment as opposed to us
- 5 trying to determine? I'm just asking. I'm not
- 6 going to Housing Trust Fund.
- 7 MR. FRISHKOFF: The development could
- 8 propose something proactive.
- 9 MR. PURNELL: Or real estate -- I don't
- 10 know how we determine a number. Payments into
- 11 Trust Fund generally based on the cost to develop
- 12 a unit in that one very public time. I don't
- 13 know how we would determine that number.
- 14 MR. LUX: I'm not all that familiar with
- 15 the Trust Fund or how it works. I would say my
- 16 gut feeling knowing what we have into the
- 17 property, what's been invested to bring it
- 18 towards development, I would be comfortable with
- 19 \$7500 donated to whatever the housing thing is to
- 20 make it work better for the City itself.
- I mean, it would be -- taxes go to the
- 22 City and we pay the taxes on it for the past
- 23 decade. Hopefully, that's some good faith put
- 24 forward there. I thought it seemed pretty fair.

- 1 MR. HUNTER: Are there legal, possibly,
- 2 ramifications for requesting donation to the
- 3 Trust Fund over actually constructing?
- 4 CHAIRMAN JARMON: I have never heard
- 5 this before.
- 6 MS. MEDLEY: It's creative.
- 7 MR. LUX: We don't want to do anything
- 8 too creative.
- 9 MS. MEDLEY: I think that, again, we
- 10 should possibly table and see. I don't
- 11 necessarily think it's wrong or appropriate. The
- 12 Committee can make recommendations.
- 13 MR. HUNTER: Just like restriction can
- 14 use -- can be determined by Vacant Property
- 15 Review Committee not alternatives.
- MS. MEDLEY: I think it also said what I
- 17 heard it was or any other use deemed appropriate.
- 18 MR. HUNTER: Right. What is deemed
- 19 appropriate because of payment.
- 20 MS. JOHNSON: The is question is not so
- 21 much use but the profit being made on the sale at
- 22 this point.
- 23 MR. O'DWYER: It seems like there are a
- 24 number of different reasons to table this because

- 1 we want to make sure that the idea of doing a
- 2 payment in lieu of into the Trust Fund is
- 3 appropriate, in this case, to determine what
- 4 would be a fair amount and also review the
- 5 transcripts of what occurred when this property
- 6 was conveyed.
- 7 So, I motion that we table this
- 8 discussion until the next meeting of the VPRC to
- 9 discuss those three items.
- 10 MR. LUX: Is this something that can be
- 11 resolved reasonably within two to three weeks?
- 12 The only reason I ask because if Larry wants to
- 13 put a foundation into the ground, we start to
- 14 push it into the point of time where all the work
- 15 towards the construction is not usable until the
- 16 spring. That's just one piece from construction
- 17 side.
- MR. MCKNIGHT: We are amenable to the
- 19 start of work and completion within a year. It's
- 20 just as we start getting closer to these winter
- 21 months, that year gets chopped down to six months
- 22 because I won't be able to dig foundations.
- MR. HUNTER: You're saying in six months
- 24 you can build two houses?

- 1 MR. MCKNIGHT: Yeah.
- 2 MR. HUNTER: I think that's reasonable.
- 3 MR. LUX: We were able to pull all the
- 4 zoning and permit stuff together in three months.
- 5 I think having gotten to know Larry a little bit,
- 6 I would feel highly confident having not known
- 7 him before that his timeline is reasonable and
- 8 expectations that could be met.
- 9 MR. FRISHKOFF: Our next meeting is 15th
- 10 of November?
- 11 MR. O'DWYER: We can be -- we will be in
- 12 discussion. And we have a determination before
- that, we didn't do anything official until our
- 14 next meeting.
- 15 MR. FRISHKOFF: Not the 8th. That is
- 16 Election Day. We don't have it then.
- MR. O'DWYER: My motion is still on the
- 18 table.
- 19 MR. FRISHKOFF: Will second Garrett's
- 20 motion.
- 21 CHAIRMAN JARMON: All in favor?
- 22 (Ayes.)
- 23 CHAIRMAN JARMON: We are going to look
- 24 at the transcript and bring this back next month.

- 1 Somebody is going to see where this money or this
- 2 fund is going to go, whoever that is.
- 3 MR. FRISHKOFF: Is it possible also with
- 4 the transcript to make sure whether this was at
- 5 this discounted price or whether it was that full
- 6 appraised price?
- 7 MS. MEDLEY: We can just look at the
- 8 file.
- 9 CHAIRMAN JARMON: I don't have the file.
- 10 I have the transcript.
- 11 MR. GRADWOHL: That would be apparent in
- 12 the transcript.
- 13 CHAIRMAN JARMON: I think it was
- 14 approved at fair market value.
- 15 MS. MEDLEY: I don't understand the
- 16 question of where the money will go.
- 17 MR. FRISHKOFF: I think that was the
- 18 question here. Recommendation that I think was
- 19 not part of the formal motion was to have some of
- 20 the profits from the seller be donated to the
- 21 Housing Trust Fund which is dedicated for
- 22 affordable housing. Even if this site is not for
- 23 affordable housing, that would be something for
- 24 affordable housing that would be affordable to

- 1 the seller.
- 2 MS. JOHNSON: Would this appropriate for
- 3 interagency real estate committee to review given
- 4 the suggestion for the Housing Trust Fund how
- 5 much the contribution and --
- 6 MR. GRADWOHL: So, but it's been tabled.
- 7 So between now and November 15, we will have the
- 8 transcripts. We will renew the nature of the
- 9 this position. At that point, that would be the
- 10 point to whether you refer it to the Real Estate
- 11 Review Committee.
- 12 MS. JOHNSON: That would be just a
- 13 further delay. I'm thinking if there is some
- 14 suggestion about that's a reasonable suggestion
- or restrictions placed on it. And I mean, my
- 16 thought is that if it might be something we can
- 17 do parallel.
- 18 MR. FRISHKOFF: I would say the proposal
- 19 from developer is 7500. Interagency review wants
- 20 to start reviewing appropriateness of the request
- of the amount, that doesn't need to wait on us.
- 22 They are independent of us.
- MR. GRADWOHL: Do we know when they
- 24 meet?

- 1 MS. JOHNSON: Has to be scheduled. Has
- 2 to be taken to the Committee.
- 3 MR. LUX: Can I make something clear?
- 4 MS. JOHNSON: They are meeting today,
- 5 but they meet once a month. They meet actually
- 6 probably the same time we meet. And it's usually
- 7 the following -- they don't have established
- 8 meeting. It's --
- 9 CHAIRMAN JARMON: They just plan it
- 10 whenever.
- 11 MR. HUNTER: I am still concerned if
- 12 it's something legally we can do. I would like
- 13 to get clarification on that before we start
- 14 moving on.
- MS. MEDLEY: We are only making
- 16 recommendation for something to happen. It's
- 17 only -- we as a VPRC are only making
- 18 recommendation. And I think what -- I understand
- 19 your point. I think if we look to see whether
- 20 it's even a feasible recommendation based on --
- 21 MR. HUNTER: That's what I'm --
- MS. MEDLEY: That all can be worked out
- 23 and decided and researched before of whether it's
- 24 not possible. And then there's that answer or

- 1 whether or not it needs to go to Real Estate
- 2 Committee or some other agency even just sort to
- 3 the Commission to make the decision. Really VPRC
- 4 is only making recommendations how to handle this
- 5 property.
- 6 MR. LUX: I just like to make it clear,
- 7 for the record. My offer of \$7,500 was only done
- 8 as a result of it being suggested by the
- 9 committee. I wasn't --
- 10 MR. FRISHKOFF: Understood.
- 11 MR. LUX: Thank you very much.
- 12 MR. HUNTER: I don't want to make a
- 13 recommendation that can't be followed through on
- 14 by the city.
- MR. O'DWYER: The recommendation is to
- 16 table it.
- 17 MR. HUNTER: I am saying going forward,
- 18 if we are trying to come up with --
- 19 MS. MEDLEY: I actually this is a good
- 20 time for us to actually look further into it
- 21 because it seems we have these type of situations
- 22 or some variation of it happen oftentimes. I
- 23 think people tend to leave here kind of confused
- 24 or disturbed. But not sure if this is interest

- 1 best served by letting something -- by doing
- 2 this, is a good time to pause and to look at this
- 3 issue and then move forward and decide how the
- 4 Committee wants to handle these type of matters.
- 5 I understand.
- 6 MR. UREK: So I understand, since it's
- 7 my first time on this Committee, we will come
- 8 back to the next meeting with some recommendation
- 9 by individual members of this Committee that has
- 10 been teased out based on research? And there
- 11 will be proposal on the table for us to respond
- 12 to?
- MS. MEDLEY: There will be, yeah. I
- 14 want to say yes. But I think that anything
- 15 between now and the next meeting, it will be
- 16 researched and teased out more to see what the
- 17 possible or what the options are. We will look
- 18 into see what the options are at this point based
- 19 on investigation that we have.
- 20 MR. HUNTER: This is something you guys
- 21 are going to work on?
- MS. MEDLEY: Garrett and the Law
- 23 Department.
- 24 MR. O'DWYER: Right. I am taking this

Page 72 1 up. 2 CHAIRMAN JARMON: This is tabled until November 15. 3 4 MR. LUX: Should I expect you to be my 5 point of contact? 6 CHAIRMAN JARMON: Yes. 7 MR. LUX: If there is any progress made 8 between now or then or you have any information 9 that can help us move the administrative ball forward while waiting for this next meeting would 10 11 be much appreciated. 12 MR. O'DWYER: Absolutely. 13 MR. LUX: Thank you. 14 CHAIRMAN JARMON: Want to get an approval for the last month's meeting 15 September 13, 2016. We emailed them. 16 17 MR. GRADWOHL: Moved. 18 MR. O'DWYER: Second. CHAIRMAN JARMON: All in favor? 19 20 (Ayes.) 21 CHAIRMAN JARMON: The meeting is now 22 adjourned. 23 (VPRC Meeting adjourned at 11:39 a.m.) 24

CERTIFICATION

I, hereby certify that the proceedings and evidence noted are contained fully and accurately in the stenographic notes taken by me in the foregoing matter, and that this is a correct transcript of the same.

ANGELA M. KING, RPR Court Reporter - Notary Public

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)

							Page 1
	afford 59:11	Anne 27:8	52:9 53:11	automatical	hagiaally 2.0	53:2	10.2 12 14
A					basically 3:8		19:3,12,14
a.m 1:6 72:23	affordable	answer 69:24	53:13 60:1	48:15	6:22 8:5	buyers 39:24	19:18,21
ABA 19:19	58:14 67:22	Anthony	60:6,7	available	58:7	buying 37:10	20:3 21:13
ability 59:12	67:23,24,24	24:20 25:1	72:15	60:22	basis 51:20		21:16 22:3
able 4:1,8	agency 70:2	33:7	approvals	Avenue 19:19	51:22		22:13,15,23
15:24 49:12	agenda 5:7	apart 18:8	52:7	aware 2:17	beat 30:13	C 73:1,1	23:1,13,17
50:14 51:1	5:14 9:19	apartments	approve	5:13	believe 52:2	call 2:14	23:20,23
57:6,9	19:15 23:3	21:4	20:18 53:5	Ayes 4:24	55:1	care 15:10	24:3,7,9,12
65:22 66:3	62:8	apparent	57:19 58:8	8:23 9:15	best 42:22	28:3	24:15,19,22
Absolutely	agendas 5:22	67:11	58:9	10:11 19:13	54:15 71:1	Carpenter	25:3,8,13
72:12	aggressive	applicant 2:9	approved 9:8	22:14,24	better 7:22	23:17	25:15,19,24
accept 9:18	55:19 59:20	6:4,14 9:5	21:9,12,14	23:16 24:8	34:15 63:20	case 65:3	26:6,13,18
acceptable	ago 5:12	19:20,22	22:8 60:14	25:14 27:6	big 59:19	cases 36:16	26:23 27:5
57:17	20:20 43:2	23:2,19	67:14	29:11 31:5	bit 33:16 66:5	Catalano	27:7,11,15
accumulated	50:22	24:21 25:18	architect 21:3	32:23 35:6	BLACKW	33:7,8,12	27:20,24
51:5	agree 58:7	27:9 29:14	59:23	37:15 39:7	1:17	33:17,21	28:5,11,14
accurate	agreement	31:8 33:6	architects	41:8 44:2	BMK 58:17	34:1,12,15	28:18,22
51:11	16:23 33:10	35:19 38:6	3:20	47:3 48:21	Board 13:6	34:20 35:7	29:3,10,12
accurately	35:17	39:10 41:20	area 56:18	50:2 66:22	body 18:18	35:10,12	29:15,19
73:5	agreements	41:23 47:12	arguably	72:20	Bouvier 23:6	Caucus 1:5	30:18,21
acknowledg	9:18	49:1 50:5	18:4		48:24	causing 30:8	31:4,6,9,12
17:17	ahead 18:9	applicants	arrange 8:15	B	breaking	cement 8:9	31:15,20,22
acquired 9:6	al 11:3	5:24 62:10	asked 50:6,7	B.A 33:4	18:8	center 7:17	32:1,4,10
26:24	ALAN 1:13	62:19	asking 23:4	back 2:22	Bresson 25:1	certain 26:5	32:13,18,22
acquires	Allegretti	applied 9:5,6	38:11 50:8	4:13,20	25:1	46:3 59:9	32:24 33:9
26:14	49:2,3,6,15	22:5	53:17 63:5	6:11 8:13	bricks 34:9	certificate	33:14,19,24
action 15:23	49:20	apply 59:2	asks 10:23	9:5 12:7	34:18	25:11 29:7	34:4,10,13
16:6 46:15	Allen 11:8,16	73:16	assemblage	25:4 26:16	bring 21:1	31:1 35:1	34:16,23
ADAMS 1:17	12:1,1,6,12	appraisal	7:9,10,21	26:18 29:21	63:17 66:24	36:6,17	35:5,9,11
added 23:3	12:15,18,21	54:14,15,17	asset 39:24	32:11 36:21	bringing 58:9	37:12 46:20	35:13,20
addition 52:4	12:23 14:5	55:3	associated	38:13 40:7	Brook 23:22	48:10,14	36:1,4,13
additional	14:10,12,16	appraised	43:20	42:9 44:20	brother 12:2	49:13,16,19	36:21,24
15:15 18:23	14:21 17:14	54:13,20	assume 15:23	48:5 54:8	brought 40:4	57:7,10	37:4,14,16
	17:20 19:17	67:6	62:15	55:3,22	55:12	certification	38:1,7,11
address 5:20	allow 19:6	appreciated	attach 38:1	57:14 62:14	Brown 11:21	73:15	38:15,21
6:2 11:15 12:19 19:22	Alpha 33:12	72:11	attached 9:22	66:24 71:8	11:21	certify 73:3	39:1,6,8,11
	33:13,17	approaches	9:24 14:2	backyard	Bud 49:2	certifying	39:14,19,22
addressed	alternative	2:9 6:14	14:16 40:3	12:23,24	build 3:12,14	73:19	40:1,6,14
60:4	57:8	19:20 23:19	attachment	balance 42:2	30:5 34:1	CHAIRMAN	40:16,23
addresses	alternatives	24:21 25:18	23:3	42:8,13	38:22 50:23	2:2,8,19 3:4	41:3,7,9,12
11:18	64:15	27:9 29:14	attachments	ball 72:9	56:2 59:7	3:11,14,17	41:17,21
adjacent 9:4	amenable	31:8 33:6	30:1	bank 10:13	59:19 65:24	3:22 4:10	42:4,7,11
adjourned	65:18	35:19 38:6	attorney 10:4	10:15,21	building	4:23 5:6,16	43:4,8 44:1
72:22,23	amount 42:20	39:10 41:20	attorneys 2:4	11:14,19	21:20,22	6:15,18,21	44:3,9,14
administrat	46:3 51:18	47:12 49:1	5:1,2	13:3,9	22:6 36:1	7:1,19,24	44:17 45:2
44:5	52:6 55:10	appropriate	Audience	16:15 17:1	38:20 52:8	8:17,22,24	45:5,9,13
administrat	56:2 65:4	62:17,22	10:23	21:10 37:21	53:13 55:23	9:3,14,16	45:19,22,24
72:9	68:21	64:11,17,19	August 15:4	48:1,7,12	59:18,21	10:3,10,12	46:5,9,12
administrat	and/or 73:18	65:3 68:2	Austin 33:5	49:14	60:3,6	10:3,10,12	46:16 47:1
31:13	ANDREW	appropriat	Authority	based 29:7	built 50:12	11:12,17	47:6,10,13
adverse 11:8	1:10	68:20	5:11	35:1 43:22	bulldozer	12:5,10,13	47:16 48:5
13:5 14:22	ANGELA	approval	authorize	54:21 63:11	34:21	12:3,10,13	48:17,20,23
17:13	73:11	21:17 23:4	23:9	69:20 71:10	business 20:9	13:13 17:6	48:17,20,23
affect 16:16	13.11	41.11 43. 4	23.7	71:18	Dusiness 20.9	17:23 18:13	+2.4,1 <i>2</i> ,1 <i>1</i>
				/1.10		17.23 10.13	

49:21 50:1 Clarke 17:15 clause 30:7 26:7 28:19 clause 32:5 concerned 69:11 conveyed conveyed 66:16 day 40:11 design 52:6 design 52:6 discussion 43:1 discussed 43:1 61:6 51:15 53:22 clean 38:19 54:12,17 cleaned 27:21 38:16 40:7 55:2 56:10 27:24 28:16 65:2 56:13 57:1 28:24 30:10 50:22 51:7 59:13 condition 57:11 61:1 30:16,22 53:4 55:22 conditions 65:6 59:1 determinati 66:12 determinati 60:2,2 determinati 60:2,2 determinat
50:3 51:12 clause 30:7 29:23 32:5 69:11 7:15 66:16 days 55:18 design 52:6 discussion formula for condemned 55:25 56:10 27:24 28:16 42:1,23 condition 55:25 56:10 27:24 28:16 42:1,23 condition 55:25 56:10 28:24 30:10 50:22 51:7 59:13 conditions co
51:15 53:22 clean 38:19 34:5 36:14 condemned conveyed days 55:18 design 52:6 discussion 61:16 6 54:12,17 cleaned 27:21 38:16 40:7 5:11 13:3 16:15 59:12 determinati 66:12 6 55:2 56:10 27:24 28:16 42:1,23 condition 65:6 59:1 determinati 66:12 discussion 56:13 57:1 28:24 30:10 50:22 51:7 59:13 cookout 8:11 dealing 62:10 debt 40:24 determine 44:4 44:4 62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 confidence 57:12 60:2,2 40:13 63:5,10,13 disposition 63:5,10,13 disposition 63:5,10,13 disposition 63:5,10,13 disposition 63:5,10,13 disposition 63:2,12,13 decede 63:23 decide 60:24 decided 60:2
54:12,17 cleaned 27:21 38:16 40:7 5:11 13:3 16:15 deal 15:6 59:22 61:16 6 55:2 56:10 27:24 28:16 42:1,23 condition 65:6 59:1 determinati 66:12 56:13 57:1 28:24 30:10 50:22 51:7 59:13 cookout 8:11 dealing 62:10 62:16 66:12 discussion 57:11 61:1 30:16,22 53:4 55:22 conditions copy 21:16 debt 40:24 determine 44:4 62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 57:12 60:2,2 40:13 63:5,10,13 dispose 4 66:21,23 34:11 35:3 57:18,19,23 57:12 60:2,2 40:13 63:5,10,13 disposition 67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decide 71:3 determined disturbed 60:24 62:22 37:3 46:22 70:2,9 71:4 confused 31:14 36:3
55:2 56:10 27:24 28:16 42:1,23 condition 65:6 59:1 determinati 66:12 56:13 57:1 28:24 30:10 50:22 51:7 59:13 cookout 8:11 dealing 62:10 62:16 66:12 discussion 57:11 61:1 30:16,22 53:4 55:22 conditions copy 21:16 debt 40:24 determine 44:4 62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 corner 53:12 debts 40:11 17:19 62:11 dispose 4 66:21,23 34:11 35:3 57:18,19,23 57:12 60:2,2 40:13 63:5,10,13 disposition 67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decide 71:3 determine disturbed 72:14,19,21 28:12 68:11 69:2 66:6 correct 25:7 69:23 develop 50:15 documen 62:22 37:3 46:22 70:2,9 71:4 70:23 39:21 40:4 decides 57:24<
56:13 57:1 28:24 30:10 50:22 51:7 59:13 cookout 8:11 dealing 62:10 62:16 66:12 discussion 57:11 61:1 30:16,22 53:4 55:22 conditions copy 21:16 debt 40:24 determine 44:4 62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 corner 53:12 debts 40:11 17:19 62:11 dispose 4 66:21,23 34:11 35:3 57:18,19,23 57:12 60:2,2 40:13 63:5,10,13 disposition 67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 decide 71:3 determined disturbed 79:9 72:2,6 28:12 64:15 68:3 confident 44:24 decided 60:24 60:23 64:14 70:24 Chairperson clear 34:12 68:11 69:2 66:6 correct 25:7 69:23 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decides 57:24 51:10 52:18 26:1 51 chance 21:17 cleared 34:21 60:17 </td
57:11 61:1 30:16,22 53:4 55:22 conditions copy 21:16 debt 40:24 determine 44:4 62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 corner 53:12 debts 40:11 17:19 62:11 dispose 4 66:21,23 34:11 35:3 57:18,19,23 57:12 60:2,2 40:13 63:5,10,13 disposition 67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decided 60:24 60:23 64:14 70:24 Chairperson clear 34:12 68:11 69:2 66:6 correct 25:7 69:23 decides 57:24 develop 50:15 documen 62:22 37:3 46:22 70:2,9 71:4 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 </td
62:12 64:4 31:2 34:6,8 56:18,20 53:6,8 57:9 corner 53:12 debts 40:11 17:19 62:11 dispose 44 disposition 63:5,10,13 dispose 44 disposition 63:5,10,13 disposition 63:5,10,13 disposition 63:5,10,13 disposition 63:5,10,13 decide 63:23 decide 63:23 decide 63:23 decide 71:3 decide 71:3 decide 71:3 decide 71:3 decide 60:24
66:21,23 34:11 35:3 57:18,19,23 57:12 60:2,2 40:13 63:5,10,13 disposition decade 63:23 67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decide 71:3 determined disturbed 60:24 60:23 64:14 70:24 Chairperson 62:22 37:3 46:22 70:2,9 71:4 confused 31:14 36:3 decides 57:24 51:10 52:18 26:1 51 Chairwoman 48:11 69:3 70:6 committee's consideration chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decide 71:3 determined disturbed 60:24 72:14,19,21 28:12 64:15 68:3 confident 44:24 decided 60:24 60:23 64:14 70:24 Chairperson 62:22 37:3 46:22 70:2,9 71:4 confused 31:14 36:3 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
67:9,13 51:20,23 58:1 60:13 confidence Corp 44:11 decade 63:23 65:3 10:21,2 69:9 72:2,6 cleaning 63:2 64:12 3:24 Corporation decide 71:3 determined disturbed disturbed decided 60:24 72:14,19,21 28:12 64:15 68:3 confident 44:24 decided 60:24 60:23 64:14 70:24 Chairperson clear 34:12 68:11 69:2 66:6 correct 25:7 69:23 decides 57:24 decides 57:24 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decides 57:24 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
69:9 72:2,6 72:14,19,21 cleaning 72:14,19,21 63:2 64:12 64:15 68:3 confident 3:24 confident Corporation 44:24 decided 60:24 develop 50:15 document decided 60:24 develop 50:15 document decides 57:24 document <th< td=""></th<>
72:14,19,21 28:12 64:15 68:3 confident 44:24 decided 60:24 60:23 64:14 70:24 Chairperson clear 34:12 68:11 69:2 66:6 correct 25:7 69:23 develop 50:15 documen 62:22 37:3 46:22 70:2,9 71:4 70:23 31:14 36:3 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
Chairperson clear 34:12 68:11 69:2 66:6 correct 25:7 69:23 develop 50:15 documen 62:22 37:3 46:22 70:2,9 71:4 confused 31:14 36:3 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
62:22 37:3 46:22 70:2,9 71:4 confused 31:14 36:3 decides 57:24 51:10 52:18 26:1 51 Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
Chairwoman 52:14 57:15 71:7,9 70:23 39:21 40:4 decision 56:22,23 doing 21: 48:11 69:3 70:6 committee's consideration 45:12,23 13:14 18:18 57:4 62:5 38:17 6 chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 19
48:11 69:3 70:6 committee's chance 21:17 cleared 34:21 client 29:18 committee's consideration considering 45:12,23 description 45:12,23 developed 13:14 18:18 developed considering developed 57:4 62:5 developed considering developed considering developed 38:17 6 developed considering developed consideri
chance 21:17 cleared 34:21 60:17 55:6 46:7,11 60:20 61:21 63:11 71:1 change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 1:
change 23:4,7 client 29:18 communica considering 47:18,21 70:3 developed Donald 1
23:10 close 52:10 55:13 55:7 56:8 50:9.20 dedicated 3:10 19:10 12:18
Charlene 58:22 Community construct 52:24 53:21 67:21 36:23 49:5 donated
20:2 closed 12:8 44:10,24 59:11 63:1 73:8 deed 2:21 52:16,20 63:19 6
choice 60:17 closer 65:20 45:3,6,10 constructing cost 54:9 14:20,24 developer donation
61:3 closing 45:21 46:2 64:3 63:11 18:16 25:24 19:7 27:18 61:21 6
choices 60:12 cold 53:16 company construction costs 51:18 26:2,11,13 30:5 50:24 door 6:24
choose 15:14 Collins 41:17 40:21 20:10,21 52:16 53:1 26:15,21 52:5 53:6 dumping
chopped come 2:8 4:13 complete 34:18 36:8 55:6 27:2 33:23 63:4 68:19 51:4,21
65:21 4:19 6:12 47:22 36:10 48:2 Council 1:9 44:20 46:18 developers dwelling 4
chose 52:5 28:15,21 completed 49:7 56:5 58:6 50:15 53:9 15:22 dwellings
Chris 24:23 55:15 70:18 4:6 20:13 59:1 65:15 Councilman 55:14 56:3 developing 3:15
29:17 71:7 21:20,22 65:16 17:15 58:5 56:10,15 58:1
Christopher comes 57:13 27:23 36:17 contact 19:16 COUNCIL 57:3,21 development E
50:10 comfortable 49:8 29:1,2,3 1:17 60:15 2:18 14:1 E 73:1
cited 51:2 53:9,24 completion 44:9 45:14 couple 5:8 deemed 57:16 20:15 44:11 ears 33:15
city 7:14 63:18 4:1 15:6 72:5 Court 73:12 64:17,18 44:24 45:3 East 6:7
16:14 34:2 Coming 25:11 29:7 contacted courts 17:19 deficiencies 45:6 50:12 47:11,1
40:11 42:10 13:20 31:1 35:1 59:20 Crawford 40:19,20 53:10 55:19 50:4
43:7 46:17 COMMER 36:17 37:12 contained 10:4 delay 68:13 56:16 63:7 economic
56:23 63:20 1:12 46:20 48:11 73:5 creative 64:6 delete 9:19 63:18 58:19 5
63:22 70:14 commercial 48:15 57:7 contiguous 64:8 deleted 5:10 Diane 41:18 59:10
03.22 70.14 Confiner Car 48.13 37.7 Contiguous 04.8 Growson 04.8 Crowson 04.8 Diaz 29:13,21 edge 7:20
15:16,17
16:10,23 Commissio 19:23 22:18 49:18 6:7,7 50:4 5:12 10:20 different 38:5 eight 16:1
17:13 18:17 38:2 32:14 continual current 27:16 52:10 60:1 52:13 64:24 eight-pac
18:21 committee complicate 51:21 33:11 62:10 71:23 dig 65:22 14:1
claiming 1:2 3:6,23 18:17 continue 19:7 currently Departments direct 73:18 either 15:
14:21 4:10,12,16 complicates contractors 26:8 49:6 60:7 directly 7:6 56:16
clarification 5:7 6:5 13:2 18:20,21 3:20 58:9 depreciates 8:14 20:11 Election
48:14 69:13 15:13 16:1 complicatio contribute 42:4 discounted 66:16
clarify 5:4 16:6,7,8 18:24 61:17 Dermot 23:18 54:23 55:3 Ellsworth
61:24 62:9 17:19 18:14 comply 53:7 contribution D 10:4 DeSalvo 67:5 35:13
62:18 20:5 22:4 component 68:5 dad's 12:17 24:23,24 discuss 61:20 email 21:3
clarity 51:13 24:4 25:9 58:12 control 73:18 date 46:8 25:7 63:1 65:9 30:19 4
daughter 9:8 emailed 2

							Page 3
	1	l	1	l	l	l	l
41:13 72:16	father's 14:7	followed	64:3 65:2	15:15,17	30:24 34:24	26:4,10,17	51:10 53:20
emails 24:13	favor 4:23	70:13	67:2,21	16:12 19:4	39:3	39:15,23	54:16,24
Emerald	8:22 9:14	following	68:4	19:14 20:8	Granted	41:10,15	56:5,11,16
35:18	10:10 19:12	69:7	funding	20:12 28:21	26:18	hope 62:4	57:5 58:13
ends 45:22	22:13,23	foregoing	33:12,13,17	30:5 31:17	grants 23:10	Hopefully	58:14 59:6
entity 23:5,11	23:15 24:7	73:7,15	36:8,12	33:3 34:7	grass 8:10	63:23	59:10 60:16
23:14	25:13 27:5	formal 67:19	37:22 40:19	35:16 36:4	great 56:2	hoping 20:17	incorrect
escrow 40:21	29:10 31:4	forth 8:13	Funds 61:22	37:5 38:22	Green 2:13	20:20	40:3
established	32:22 35:5	34:18	further 5:2	44:6 46:23	3:3,3,8,13	house 8:13	incurred
69:7	37:14 39:6	forward	7:24 8:17	46:24 54:20	3:16,19 4:2	12:11,12	52:17 53:1
estate 9:8	41:7 44:1	15:19 16:5	16:15 41:3	54:24 55:17	4:5,9,21	32:7 40:5	independent
19:19 31:13	47:2 48:20	19:7 55:12	43:1 44:4	57:6 62:11	grey 56:18	44:20 59:2	68:22
63:9 68:3	50:1 66:21	62:17 63:24	68:13 70:20	62:14,16,17	ground 34:9	59:11	indicate
68:10 70:1	72:19	70:17 71:3		62:18,18	51:21 53:16	houses 47:19	52:14
et 11:3	feasible 69:20	72:10	G	63:6 66:23	65:13	58:24 65:24	indicating
evidence 31:2	feel 57:24	foundation	garage 6:23	67:1,2	guess 16:8	housing 13:4	2:15
73:4	66:6	65:13	7:2,3,19	70:17 71:21	18:7 57:23	50:13,24	individual
exactly 42:15	feeling 63:16	foundations	garden 7:1,15	gong 44:3	gut 63:16	51:11 53:20	71:9
excess 40:21	feet 59:2	65:22	7:17 9:17	good 2:2	guys 6:9 28:9	54:16,24	individually
51:24 52:10	fence 8:9	four 20:19	Garrett 1:11	23:20 24:22	46:13 55:16	56:5,11,16	19:10
expect 4:18	figure 13:17	31:18	71:22	24:23 29:15	71:20	57:5 58:12	information
49:7 72:4	55:18	Foy 27:10,13	Garrett's	31:9 37:24	, 1.20	58:13,20,21	72:8
expectation	file 13:19	27:13,17,22	66:19	38:7 47:13	H	58:23 59:3	initial 54:8
57:22	15:17 17:13	28:1,7,13	gated 14:16	47:14 49:4	hand 28:5	59:8,12	initiative 13:4
expectations	41:10 67:8	28:17 29:1	generally	63:23 70:19	56:1	61:5,10,22	58:21
66:8	67:9	29:5	63:11	71:2	handed 28:2	63:6,19	inquiring
extend 26:21	filed 16:24	frame 3:9 4:4	gentleman	Google 51:22	handicap	67:21,22,23	2:15
37:8	final 60:6	22:1	11:6	Gora 24:20	60:1	67:24 68:4	inspected
extension	finally 20:19	Frankford	geo 52:7	gotten 66:5	handle 14:4	Howard 33:4	19:22 22:17
2:10 3:5	finance 21:6	45:7	geotechnical	governing	16:12 70:4	hundred 26:4	inspection
4:13,18 6:6	financed	FRED 1:12	59:22	56:4	71:4	HUNTER	29:8 35:8
19:24 20:4	49:15	FRISHKO	getting 3:20	GRADWO	Hands 2:5	1:12 17:11	inspections
22:11 55:18	find 44:5	1:10 8:21	21:9,10	1:9 7:20 8:2	happen 56:23	17:18 22:5	2:21
extensions	fine 58:2	15:21 16:4	49:19 53:16	8:19 9:13	69:16 70:22	22:8 64:1	inspector
4:11	61:17	22:22 24:6	65:20	10:2,8 13:1	happened	64:13,18	28:15,20,23
4.11	finish 60:9	27:4 31:3	gift 26:16,18	16:13,22	2:23 31:20	65:23 66:2	29:2
F	finished 20:5	32:15 39:5	26:20 32:11	22:10 23:12	51:17 62:12	69:11,21	insurance
F 73:1	20:7	43:6 54:1,4	Girard 19:19	24:5 25:12	hard 37:6	70:12,17	51:19
F-o-y 27:13	first 4:9 15:3	54:10,14,21	give 37:20	26:8,11,20	heard 64:4,17	71:20	intending
facade 21:23	36:11 61:8	60:11 61:3	49:16 57:9	27:3 29:6	Hello 27:10	Hvostal 29:17	58:18
fair 8:19	71:7	61:11,14	57:14	29:24 34:7	help 55:20	29:17 30:4	
54:11 63:24	fit 56:17	63:7 66:9	given 15:2,4,5	34:24 37:13	63:3 72:9	30:11,15,20	interagency 16:14 18:16
65:4 67:14	Fitzgerald	66:15,19	_	39:3 40:9	highest 54:14	30:11,13,20	68:3,19
Fairhill 6:11	44:12,13,16	67:3,17	36:5 42:20 55:18 68:3	40:15 41:2	highly 66:6	30.23	interest 70:24
6:16		68:18 70:10	go 5:7,20 18:9		hold 18:3,5	I	
faith 63:23	44:19 45:1		28:23 45:18	42:14 43:3	holding 20:13	idea 61:10	interior 28:7
familiar	45:4,8,12	front 21:4 full 57:14	62:4 63:21	43:22 46:21	36:11 48:8	65:1	invested 52:6
63:14	45:16,20,23	67:5	67:2,16	48:19 49:23	holdup 3:6	images 21:18	55:11,11 63:17
	46:4,7,11		70:1	62:9,13 67:11 68:6	hole 53:15	included	
family 3:15	47:4,8	fully 73:5			home 14:18		investigation
30:5 40:8	Flanagan	fund 36:9	goes 6:6,10	68:23 72:17		58:12	71:19
52:21,22	41:19 43:21	48:2 61:5	20:16	grant 4:11,12	30:6	includes 11:6	Investment
57:20 58:2	44:8	61:10 63:6	going 5:3 8:8	4:17 22:10	homes 58:2	including	50:5
far 3:9 52:12	flood 20:14	63:11,15	9:19 13:11	22:21 29:6	Hongping	60:16	Investments
father 12:2,3			13:17,19		25:20,20	income 50:23	

1.00								Page 4
mivted 23:7 24:22 25:3 66:21 24:4 50:17 50:23.24 53:8.21 54:25:15, 5 54:10 50:16.18 54:25:15, 5 54:10 50:16.18 54:25:15, 5 54:10 57:15 58:4		0.1.10.17.10	l	l	l.,		1	l
imolved 53:3 258,13,15 662,123 knows 666 knows 50:2 512,515 moment 56:8 knows 50:2 512,515 moment 56:8 size 21.9 266,13.18 69.912.26 Kpke 52:0 39:23 size 21.9 27:21,11.5 JREMY 1:9 27:71,11.5 JREMY 1:9 27:71,11.5 JREMY 1:9 27:71,11.5 JREMY 1:9 John 12:1 James 1:1 James 2:1 John 12:1 James 2:1 James 2:1 James 3:1 James 2:1 James 3:1 James 2:1 James 3:1 J						· · · · · · · · · · · · · · · · · · ·		
					/			
Sisse 21-9 266,13,18 69-972-2.6 25-103 61.6 26-23 27.5 27-14,19 27-71,115 27-71,115 27-71,11							_	
25:10 36:16 26:23 27:5 73:14 19:21 9						, ,		
37:1146:19 27:77.11,15 JEREMY 1:9 Loure 27:13 56:157:6 28:51,0.11 30:13 JOHNSON 10:13.15,21 little 33:16 63:14.64:7 59:14.60:6 31:46,9.12 21:19.20:22 14:15,17 sissues 30:8 31:15.20,22 36:23.37:2 sissuing 48:24 32:14,10 sissue 30:8 31:15.20,22 36:23.37:2 sissuing 48:24 sissue 30:8 31:15.20,22 sissuing 48:24 sissuing 48					·			
46:24 48:10 27:20;24 John 12:1 39:13 Inal 79:18 Inal 79:19 Inal 79:18 Inal 79:18 Inal 79:18 Inal 79:18 Inal 79:				39:23				· ·
Sel. 57:6 28:51.0.11 28:14,18.22 30HNSON 10:13,15,21 11:0.54 31:18,21,24 32:3 32:3 32:14,10 30:18,21 21:16.22 33:3,9 33:14,69,12 21:6.36:61 34:14,69,12 21:6.36:61 34:14,69,12 21:6.36:61 34:14,69,12 21:6.36:61 32:14,10 38:20.40:5 3								
607.71:3 28:14.18.22 JOHNSON 10:13.15.21 live 7.4 69:3.70:6 1:10.5:4 32:3 48:16.52:8 29:15.19 7:12.16.22 13:3.9 33:18 72:7.15 15:13.16:7 15:14.20 59:14.60:6 31:4.6.9.12 21:6.36:10 16:15.71 loan 36:9.10								
Sixued 48:15 29:3,10,12 1:13.74,8 1:13.19 LC 33:13 70:11.72:4 10:17.31.6 month 5:22 13:59.5 13:40.06 31:4,6,9,12 2:16.36:19 16:15.17:1 16:15.7:1				· ·				
48:16.52:8 29:15.19 7:12.16.22 13:3.9 14:15.17 16:15.17 18:2.20 31:4.6.9.12 12:19.20:22 14:15.17 148:2 17:3.9.21 17:4.12 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.30 18:2.20 33:3.3.5:17 18:2.30 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.30 18:2.20 33:3.3.5:17 18:2.30 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 33:3.3.5:17 18:2.20 18:2.20 33:3.3.5:17 18:2.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 33:3.20 3								
529-953:14 30:18,21 20:22 14:15,17 doan 36:9,10 M 17:39,21 17:4,12 17:4,12 issuing 45:24 31:15,20,22 36:23 37:2 large 7:8,9 Locust 32:24 M 73:11 18:2,20 33:33:51:7 43:2 62:8,8 M 73:11 18:2,20 33:33:14 43:2 62:8,8 M 73:11 18:2,20 33:33:17 43:2 62:8,8 M 73:11 32:21 37:5 43:2 62:8,8 66:5 72:15 72:15 48:11 66:2 69:1 49:17 17:2,17 10:10 ded 40:17 10:10 ded 40:1				,				
59:14 60:6						72:7,13		
Issues 30.8 31:15.20.22 36:23 37:2 36:23 37:2 36:23 37:2 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:20 40:5 38:40 40:10 40:22 44:41.0								
Issuing 45:24 32:14.10 38:20 40:5 59:11 Lory 65:12 Lory 65:12 Lory 25:17 66:5 Maintain 32:24 33:9 44:23 47:19 66:5 Laughter 66:23 67:7 66:24 67:7 66:24 67:7								
itiem 63,9 9:3 32:13,18,22 42:9 43:15 Larry 65:12 Long 25:17 46:4 38:4 42:16 month's 11:2 19:18 32:24 33:9 44:23 47:19 66:5 look 34:13 32:18 43:10 46:22 72:15 37:16 39:9 34:4,10,13 50:17 52:15 49:17 66:23 67:7 67:10 57:3,23 51:20,22 50:4 35:5,9,11 54:23 62:20 baw 1:10 15:8 71:22 71:20 12:7 52:18 58:7 62:21 monthly 65:9 36:14,7,13 68:12 69:1 baweer 14:3 looking 4:5 52:1 66:6.9 66:7,15 66:4 69:4 69:4 43:74,14,16 June 6:5 50:6 left 42:19 look 61:13 15:16 60:20 70:19 71:13 40:10 JAMETTA 38:7,11,15 junky 27:20 legal 13:5,11 lose 61:13 39:68.11 70:4 59:9 68:24 24:23 29:15 2:2,38,19 39:68,11 KEVIN 1:12 22:13 64:1 14:26,11 market 8:20 66:9.14 45:15 47:13 3:14,10,24 42:47,11 55:12 56:18								
11:19:18 32:24 33:9 44:23 47:19 66:5 look 34:13 maintain 32:8 monthly							,	
22:16 23:1 33:14,19,24 47:22 50:11 Laughter 66:2.14 32:8 53:4 54:19 monthly 37:16 39:9 34:4,10,13 50:17 52:15 49:17 66:23 67:7 69:19 70:20 12:14,20 63:25:11 63:10,22 63:10,23 63:14,7,13 63:12 69:1 63:26 69:1	· ·							
37:16 39:9								
44:4,10								•
50:4 35:5,9,11 54:23 62:20 law 1:10 15:8 71:2,17 looked 40:17 12:14,20 67:7,15 66:4 Morgan 9:12 10:3 36:13,47,13 68:12 69:1 lawyer 14:3 leaves 70:23 leaves 56:18 37:4,14,16 June 6:5 50:6 left 42:19 left 42:19 lose 61:13 37:4,14,16 37:2,0 38:1 55:12,22 left 42:19 lose 61:13 38:7,11,15 junky 27:20 legal 13:5,11 lose 61:13 38:21 39:1 Justin 25:1 15:1,7,23 12:8,11 2:2,3,8,19 39:14,19,22 33:1,11,4 40:16,6,14 kept 15:7,8 letter 24:11 2:14,12,21 40:16,23 kept 15:7,8 letter 24:11 3:17,22 40:16,23 kept 15:7,8 letter 24:11 42:4,7,11 55:12 56:18 56:19 58:5 34:10,32,14,16 44:17 45:2 17:13 60:4 letter 24:11 39:3,14,16 44:17 45:2 17:13 60:4 letter 31:10 letter 31:10 39:3,14,16 44:17 45:2 10:2,2,24 45:19,2,2,24 45:19,2,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,2,24 47:19,13 47:10,13 47:1		, ,						
9:21 60:3 36:1,4,7,13 68:12 69:1 69:4 69:4 69:4 69:4 69:4 70:23 leaves 70:23 leaves 70:23 leaves 66:18 34:5,38:17 15:16 60:20 71:22 met 51:1 70:4 70:19 71:13 70:4 70:23 (23:20 24:22 23:20 24:20 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:22 23:20 24:20								
65:9 36:21,24 37:4,14,16 37:4,14,16 37:20 37:4,14,16 37:20 37:20 38:1 37:20 38:1 38:21 39:1 38:21 39:1 39:14,19,22 38:4,11,14 40:1,6,14 31:7,22 40:16,23 41:10,23 5:6 41:3,7,9,12 51:16 6:15 41:17,21 61:18,217,22 43:4,8,44:1 62:16 70:23 60:4 43:17,22,24 43:4,8,44:1 62:16 70:23 60:4 43:17,22,24 44:4,9,14 61:16 13:10 60:4 43:17,22 46:6,15 61:13 60:6 15 60:4 60:16 60:9 60:13 60:16 60:9 60:16 60:10 60:								
Section Sect								
J 37:20 38:1 JAMETTA 37:20 38:1 38:7,11,15 junky 27:20 legal 13:5,11 lose 61:13 lot 6:19 9.9 foil 6:19 1.5,17 69:15,17 foil 6:19 9.9 foil 6:19 foil 6:19 9.9 foil 6:19 foil 6:19 9.9 foil 6:19 foil 6:19 foil 6:19 p.9 foil 6:19 foil 6:19 p.9 foil 6:19 foil 6:19 p.9 foil 6:19	65:9							
JAMETTA 38:7,11,15 junky 27:20 legal 13:5,11 15:17,23 38:21 39:1 Justin 25:1 15:17,23 17:13 64:1 legally 69:12 letter 24:11 legally 69:12 letter 24:11 27:21 28:16 market 8:20 60:23 65:8 49:4 mortgage 43:48,44:1 62:16 70:23 44:17,21 42:47,11 55:12 56:18 56:19 58:5 56:19 58:1 10:3,10,12 45:5,9,13 44:18 19:31,14,16 44:17 45:2 44:18,19 13:13 17:6 47:6,10,13 21:22 42:15 13:13 17:6 47:16 48:5 26:12 8:14 13:13 17:6 47:16 48:5 26:12 8:14 13:13,17,15 15:15,23,23 23:20,23 56:13 57:1 knowing LiSA 1:11 Lisa 1:16 Lisa 1:10 27:23 8:13 56:13 57:1 knowing LiSA 1:11 Lisa 1:16 Lisa 1:16 Lisa 1:15 Lisa 1								
1:13								
Trip Sign								
2:2;3,8,19 39:14,19,22 K kept 15:7,8 legally 69:12 letter 24:11 14:18 20:18 market 8:20 Marian 38:10 market 8:20 45:18 56:1 60:23 65:8 47:14 49:2 49:4 3:17,22 40:16,23 kind 20:12,14 40:9,24 4:10,23 5:6 61:5 41:3,7,9,12 kind 20:12,14 21:11,23 48:7,12 21:11,23 48:7,12 43:4,7,11 55:12 56:18 56:19 58:5 66:19 58:5 66:19 58:5 66:19 58:5 66:19 58:2 7:19,24 43:4,8 44:1 62:16 70:23 60:4 8:17,22,24 44:3,9,14 kind 20:12,14 know 3:6 10:3,10,12 45:5,9,13 4:13 8:9,15 10:3,10,12 45:5,9,13 4:13 8:9,15 10:22,24 45:19,22,			Jusun 23:1					
3:4,11,14			K					
3:17,22								
4:10,23 5:6 41:3,7,9,12 kind 20:12,14 40:9,24 30:3,10,15 67:14 69:4,8 71:8 41:22 42:12 5:16 6:15 41:17,21 21:11,23 48:7,12 31:2 34:5 31:2 34:5 71:15 72:10 42:19 43:11 6:18,21 7:1 42:4,7,11 55:12 56:18 56:19 58:5 34:10,19,20 58:22 72:15,21,23 45:10 46:1 7:19,24 43:4,8 44:1 62:16 70:23 60:4 35:2 36:21 matter 13:6 member 46:24 9:3,14,16 44:17 45:2 know 3:6 letting 71:1 letting 71:1 letting 71:1 13:11,21 10:23 mother 9:6								
5:16 6:15 41:17,21 21:11,23 48:7,12 31:2 34:5 Marshall 71:15 72:10 42:19 43:11 6:18,21 7:1 42:4,7,11 55:12 56:18 56:19 58:5 34:10,19,20 35:23 6:21 matter 13:6 member 46:24 8:17,22,24 44:3,9,14 KING 73:11 letting 71:1 38:18,19,23 13:11,21 10:23 mother 9:6 9:3,14,16 44:17 45:2 know 3:6 levy 51:2 lots 7:10,13 17:18 18:21 member motion 32:15 10:3,10,12 45:5,9,13 4:13 8:9,15 license 51:3 license 51:3 8:6 52:4 18:22 62:5 71:9 61:18 62:24 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 metters 71:4 Mercy 29:13 66:17,20 12:16 13:10 47:6,10,13 21:24 24:15 lifted 53:18 limitation low 50:23 McKnight middle 5:18 move 4:1 8:19 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 56:5,11,16 55:20 58:17 Mike 27:8 19:4 22:10 19:3,2,14	· · · · · · · · · · · · · · · · · · ·							
6:18,21 7:1 42:4,7,11 55:12 56:18 56:19 58:5 34:10,19,20 58:22 72:15,21,23 45:10 46:1 7:19,24 43:4,8 44:1 62:16 70:23 60:4 35:2 36:21 matter 13:6 member 46:24 8:17,22,24 44:3,9,14 KING 73:11 letting 71:1 38:18,19,23 13:11,21 10:23 mother 9:6 9:3,14,16 44:17 45:2 know 3:6 letting 71:1 levy 51:2 lots 7:10,13 17:18 18:21 member mother 9:6 10:22,24 45:19,22,24 8:16 13:19 license 51:3 8:6 25:4 18:22 62:5 71:9 61:18 62:24 11:12,17 46:59,12 16:18 18:22 lice 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:16 13:10 47:61,013 21:24 24:15 lifted 53:18 62:5 McCartan met 55:14,16 67:19 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:10 56:3 McKnight midle 5:18 10:8 13:8 19:18,21 49:21 50:1 54:10 56:3 13:15 40:23 </td <td>· ·</td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td>	· ·				, ,			
7:19,24 43:4,8 44:1 62:16 70:23 60:4 35:2 36:21 matter 13:6 member 46:24 8:17,22,24 44:3,9,14 44:17 45:2 letting 71:1 38:18,19,23 13:11,21 10:23 mother 9:6 9:3,14,16 44:17 45:2 know 3:6 levy 51:2 lots 7:10,13 17:18 18:21 members motion 32:15 10:22,24 45:19,22,24 8:16 13:19 license 51:3 license 51:3 8:6 25:4 18:22 62:5 71:9 61:18 62:24 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:5,10,13 47:6,10,13 21:24 24:15 lifted 53:18 lifted 53:18 limitation 23:18 55:21 66:8 move 4:1 8:19 13:13 17:6 47:16 48:5 26:1 28:14 limits 34:2 52:4 53:15 7:2 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 55:20 58:17 Mike 27:8 19:4 22:10 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23								
8:17,22,24 44:3,9,14 KING 73:11 letting 71:1 38:18,19,23 13:11,21 10:23 mother 9:6 9:3,14,16 44:17 45:2 45:5,9,13 4:13 8:9,15 license 51:3 8:6 25:4 18:22 62:5 71:9 61:18 62:24 10:22,24 45:19,22,24 8:16 13:19 lien 31:16 43:20 47:17 73:7 mention 13:4 63:1 65:7 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:16 13:10 47:6,10,13 21:24 24:15 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight middle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Mike 27:8 19:4 22:10 20:3 21:13 50:3 51:12 57:18 60:13	· ·				, ,			
9:3,14,16 44:17 45:2 know 3:6 levy 51:2 lots 7:10,13 17:18 18:21 members motion 32:15 10:3,10,12 45:5,9,13 45:13 8:9,15 license 51:3 8:6 25:4 18:22 62:5 71:9 61:18 62:24 10:22,24 45:19,22,24 45:19,22,24 8:16 13:19 lien 31:16 43:20 47:17 73:7 mention 13:4 63:1 65:7 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:16 13:10 47:6,10,13 21:24 24:15 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight midle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13	· ·							
10:3,10,12 45:5,9,13 4:13 8:9,15 license 51:3 8:6 25:4 18:22 62:5 71:9 61:18 62:24 10:22,24 45:19,22,24 8:16 13:19 lien 31:16 43:20 47:17 73:7 mention 13:4 63:1 65:7 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:16 13:10 47:6,10,13 21:24 24:15 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight middle 5:18 10:8 13:8 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:10,53:20 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>· ·</td><td></td><td></td></t<>						· ·		
10:22,24 45:19,22,24 8:16 13:19 lien 31:16 43:20 47:17 73:7 mention 13:4 63:1 65:7 11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:5,10,13 46:16 47:1 20:5 21:10 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight middle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:15,24 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
11:12,17 46:5,9,12 16:18 18:22 lieu 65:2 47:20 52:1 matters 71:4 Mercy 29:13 66:17,20 12:5,10,13 46:16 47:1 20:5 21:10 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 12:16 13:10 47:6,10,13 21:24 24:15 lifted 53:18 limitation 23:18 55:21 66:8 move 4:1 8:19 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:10,56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1								
12:5,10,13 46:16 47:1 20:5 21:10 lift 50:15 52:2 58:22 McCartan met 55:14,16 67:19 12:16 13:10 47:6,10,13 21:24 24:15 lifted 53:18 lifted 53:18 55:21 66:8 move 4:1 8:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight middle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:15,24 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 Linda's 43:22 Lux 50:9,10 McNicholas 30:13 30:24 34:24 23:13,13,17 55:2 56:10 66:5 68:23 l								
12:16 13:10 47:6,10,13 21:24 24:15 lifted 53:18 62:5 23:18 55:21 66:8 move 4:1 8:19 13:13 17:6 47:16 48:5 26:1 28:14 limitation 0w 50:23 McKnight middle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:15,24 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10							•	
13:13 17:6 47:16 48:5 26:1 28:14 limitation low 50:23 McKnight middle 5:18 10:8 13:8 17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:10,56:3 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Mike 27:8 19:4 22:10 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10	, , , , , , , , , , , , , , , , , , ,							
17:23 18:13 48:17,20,23 33:14 40:17 2:17 51:10 53:20 52:4 53:15 7:12 20:21 15:19 16:20 19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:15,24 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:1,13,17 55:2 56:10 66:5 68:23 line 60:9 50:10,14,19 27:8 31:15 43:23 46:19 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
19:3,12,14 49:4,12,17 42:15 50:7 limits 34:2 54:15,24 55:20 58:17 Mike 27:8 19:4 22:10 19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
19:18,21 49:21 50:1 54:10 56:3 Linda 1:10 56:5,11,16 58:17 59:5 Miles 49:9 22:21 23:9 20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
20:3 21:13 50:3 51:12 57:18 60:13 13:15 40:23 57:4 58:13 59:16 62:3 minivan 25:10 29:6 21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:1,13,17 55:2 56:10 66:5 68:23 line 60:9 50:10,14,19 27:8 31:15 43:23 46:19 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
21:16 22:3 51:15 53:22 60:14,18,19 42:14 60:16 65:18 66:1 30:13 30:24 34:24 22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:1,13,17 55:2 56:10 66:5 68:23 line 60:9 50:10,14,19 27:8 31:15 43:23 46:19 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
22:13,15,23 54:12,17 63:10,13 Linda's 43:22 Lux 50:9,10 McNicholas mistaken 37:11 39:3 23:1,13,17 55:2 56:10 66:5 68:23 line 60:9 50:10,14,19 27:8 31:15 43:23 46:19 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
23:1,13,17 55:2 56:10 66:5 68:23 line 60:9 50:10,14,19 27:8 31:15 43:23 46:19 23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
23:20,23 56:13 57:1 knowing LISA 1:11 51:13,16 mean 14:13 mixed 21:1 48:10 60:10								
21.5,7,2,12		50.15 57.1			31.13,10			70.10 00.10
	21.3,1,7,12		03.10	2100 1.10	l	10.7 52.17	l	l

F-							Page 5
	1	I	I	1	I	1	I
71:3 72:9	57:12	66:17 70:15	10:4	partially	40:3,4	premises 29:8	25:3 33:12
moved 9:12	non-satisfa	71:24 72:12	options 71:17	21:20,22	pictures	prepared	33:17 35:24
16:5 24:5	34:8	72:18	71:18	particular	28:10	34:11	44:6 47:15
27:3 32:16	North 6:11	obligations	order 35:11	44:6	piece 14:14	PRESENT	56:22 59:15
49:23 72:17	6:16 9:23	51:1	37:21 48:2	partner 52:5	65:16	1:8,16	property 1:2
moving 3:21	11:2,16,20	obliged 59:7	59:10	pass 43:12	placed 68:15	PRESIDEN	1:13 5:19
19:7 69:14	11:20,21,22	occupancy	ordered 2:21	passed 9:7	plan 3:7	1:9	9:7 10:20
multi-unit	11:22 12:6	36:6 49:13	organized	56:2	20:24 40:10	pretty 52:6	11:6,11
19:9	12:22 14:9	49:16,19	13:21	PAULA 1:17	55:19 58:10	59:16 63:24	12:3,5
Mutter 39:9	27:7 40:2	occupy 14:17	original 37:6	pause 71:2	69:9	preventing	13:23,24
40:2	Notary 73:12	occurred 65:5	50:17,19	pay 40:24	planning 1:13	30:7	14:1,5,9,14
	noted 73:4	October 1:6	51:8 52:19	42:9,12,18	8:2	previous 5:19	14:20 15:1
N	notes 73:6	offer 70:7	originally	63:22	plans 20:22	10:15	15:3,4,9
N 73:1	notwithstan	office 1:9,17	28:8 60:14	payment 61:5	21:22 52:7	price 52:13	16:13,18
name 2:2,11	16:18	2:14 58:5	outside 53:17	61:10 63:4	please 6:13	54:1,13	17:2,16,17
3:1 6:16	November	official 66:13	61:15	64:19 65:2	32:6	55:7 59:14	19:6,15
11:23 12:1	45:17 46:8	oftentimes	overall 18:22	Payments	Plush 6:12,15	67:5,6	22:17 23:2
12:17 20:1	66:10 68:7	70:22	owed 43:7	63:10	6:17,17,20	print 21:2	25:21 26:8
23:4,7,10	72:3	Oh 33:24	owned 12:3,9	Pennsylvania	6:22 7:3,6	prior 53:16	27:18 29:20
23:21 24:12	number	OHC 1:12	owner 23:13	1:5	7:11,13 8:5	proactive	30:1 31:16
25:19 26:3	63:10,13	OHCD 1:9	27:16 33:11	people 8:11	9:2	63:8	32:9 33:10
27:11 29:16	64:24	okay 4:21 5:3	35:24 47:15	8:12 58:15	podium 2:8,9	probably	33:22 39:18
29:17 31:10		10:3 14:19	57:12	70:23	6:13,14	62:21 69:6	40:2,12,19
33:7 35:21	0	25:15 26:21	owners 20:9	percent 26:4	19:20 23:19	problem 48:9	41:18,22
35:22,23	O 73:1	27:20 28:17	27:14	42:5	24:21 25:18	proceed	42:21 43:15
38:8 39:12	O'DWYER	30:11,15,23	owns 6:15	permission	27:9 29:14	15:24	43:19,21
39:22,23	1:11 3:24	32:12 33:24	7:14 8:8	50:8	31:8 33:6	proceedings	44:22 49:5
44:12 47:14	4:3,17 5:15	34:16,23	29:18	permit 60:3	35:19 38:6	73:4	50:16,21
50:9	10:9,18	36:13 38:15		66:4	39:10 41:20	proceeds	51:3,5,17
nature 62:15	11:5,10	41:2 42:6	P	permits 22:6	47:12 49:1	52:12 61:6	51:20 53:12
68:8	12:22 13:12	43:3 45:19	P-l-u-s-h 6:17	52:8,8	point 15:22	process 3:19	54:2,19
neater 18:8	13:23 16:2	47:1,10	PACDC 1:11	53:13 55:23	15:22 30:9	3:21 44:17	55:7 56:4
necessarily	16:20 18:15	49:18,20	package 11:5	59:18,19,21	43:11 48:13	profit 43:9,17	56:17 57:17
16:5 64:11	18:23 19:11	56:6 57:15	18:4	60:6	52:3 64:22	51:7 64:21	58:18 60:2
need 5:13	22:12,21	58:1	page 2:10 5:9	permitting	65:14 68:9	profits 67:20	63:17 64:14
27:18 34:1	23:9 25:10	old 9:9 26:15	5:15,16,18	52:7	68:10 69:19	program 9:10	65:5 70:5
35:7 36:5	28:20 29:9	27:1	5:18 6:6,9	person 37:6,8	71:18 72:5	10:14 11:14	Property's
37:21 41:10	30:2,9,12	Oliver 12:2	6:11	38:21 53:7	position 68:9	progress 2:16	60:17
44:4 45:13	30:17,24	once 9:6 29:4	paid 32:20	Peter 10:4	possession	4:19,19	proposal 2:20
46:14 68:21	32:7,12,17	30:18 41:1	Palethorp	PHA 9:22	11:9 12:9	72:7	3:11 6:21
needed 3:10	34:17 35:4	41:13 57:13	31:7	10:16,22	13:5 14:7	project 20:6,8	68:18 71:11
needs 27:21	36:15 37:11	69:5	Pamela 24:20	Philadelphia Philadelphia	14:22 17:13	20:11,13	propose 61:4
30:10,15	42:2,6	ones 10:15	paperwork	1:5	possible	projects 19:9	63:8
34:5,10	43:14,17,24	17:10,22	20:18 21:2	Phillips 20:2	37:19 61:21	proper 57:24	proposed
58:7 70:1	46:19 48:3	18:5,10	21:11,19	20:2,7,24	67:3 69:24	properties	58:8 61:9
neighborho	48:10 50:21	open 8:3	paragraph	21:8,15,21	71:17	2:13,16,18	63:4
20:8,14	53:19,23	14:14,18	6:4	22:2,7,9	possibly 64:1	2:22 3:10	proven 16:10
net 52:12	54:8 55:24	61:14,16	parallel 68:17	photo 29:24	64:10	5:12,22,23	provide 48:11
never 14:5,6	56:7,12,19	opportunity	parcel 19:9	30:12,20,21	post 17:24	9:21 10:1,5	51:13 58:23
33:9 51:2,8	58:11 59:4	57:19	parcels 19:2	47:23	post 17.24 posted 18:1	10:12,19	provided
64:4	59:13 60:21	opposed 10:5	part 7:8,9 8:9	photos 28:1	posted 18.1	11:3,14,18	48:11 62:22
new 18:16	61:7,18	58:12 63:4	11:5 13:24	51:4,22	31:19,21	13:2,8	providing
23:11,14	62:1,7	opposition	18:3,7 21:8	picture 38:19	PRA 46:10	16:17,19,21	31:2
47:19 53:6	64:23 66:11	opposition	58:20 67:19	pictare 30.19	1101 70.10	10.17,19,21	21.2
77.17.33.0	07.23 00.11	l	30.20 07.19		l		

							Page 6
	l	l	l	l	l	l	1
public 1:13	56:22	9:11 10:7	39:4 41:1,5	30:6 57:20	68:20	59:21	sent 24:13
10:20 17:1	quickly 56:24	16:8 17:24	41:14 46:1	residents	RFP 16:17	scheduled	separate 7:11
63:12 73:12	quite 14:2	18:10,11,14	46:10,24	20:10	18:7	69:1	September
pull 66:3		19:5 22:20	47:17 48:16	resolution	right 3:18,19	scope 58:24	25:21 49:9
purchase	R	23:8 28:19	51:7,9 56:9	62:4	6:3 7:16,17	59:17	72:16
6:19 28:8	R 73:1	32:5,5	57:14	resolved 18:6	8:14 13:14	Sean 44:12	served 71:1
40:2 44:15	R&L 50:5,10	34:23 39:2	released 28:4	65:11	16:13,23	Sears 6:10,10	settled 2:22
51:8 54:9	raised 2:5	41:4,4	remainder	resources	17:23 19:3	24:19	23:2
purchased	ramifications	42:24 43:5	42:18	14:2	20:24 32:10	second 4:22	settlement
2:13 15:3,4	64:2	43:23 49:22	remember	respond	32:16,21	8:21 9:13	46:8
25:20 35:20	Ramon 29:13	53:22 57:2	32:2 40:16	71:11	37:4 38:4	10:9 11:1	seven 16:19
44:19 49:9	29:21	67:18 69:16	removal	response 33:2	45:8 46:12	19:11 22:12	19:6,8
52:15,16	ramp 53:12	69:18,20	36:11 48:2	35:15	47:1 48:5	22:22 23:12	sewer 51:18
53:2	60:1,8	70:13,15	removed	responsible	48:17 50:8	24:6 25:12	Sharswood
purchasing	rate 58:16	71:8	27:19 44:21	42:17	54:23 55:15	27:4 29:9	5:9,10,16
38:22 44:18	RDA 27:19	recommend	renderings	rest 17:7	62:10 64:18	31:3 32:17	5:17 9:20
52:13	45:14	24:4 64:12	21:19	restricted	71:24	35:4 37:13	9:20
PURNELL	read 11:18	70:4	renew 68:8	58:13	Ringgold	39:5 41:6	shed 28:8
1:12 4:7,22	ready 53:15	recommends	rents 51:19	restriction	37:17	43:24 46:21	sheriff 9:7
9:12 13:24	60:9 62:3	4:12	reporter	26:14,15,21	Robin 2:11	48:19 49:24	26:2,14
14:8,11,13	real 9:8 19:19	record 3:2	73:12,19	27:1 32:8	room 1:5,5	61:4 66:19	27:1 31:17
14:19,23	63:9 68:3	11:24 14:3	representing	32:19 33:23	2:4	72:18	short 42:20
16:16 19:1	68:10 70:1	17:16 18:16	2:12 27:14	44:21 46:17	rough 21:24	see 4:18	51:4
19:4 41:6	realize 3:9	20:1 26:2	27:15 29:18	46:17 52:19	RPR 73:11	15:15 16:12	show 40:20
43:19 46:14	really 9:24	27:12 29:16	39:17	53:10 56:11	XX X 73.11	18:4 29:24	showing
49:24 63:3	13:7,20	38:8 48:18	represents	56:14,15	S	35:17 56:21	28:10
63:9	17:12 37:9	70:7	39:15	57:16,21	sale 9:7 25:21	61:20 64:10	shows 15:1
purview 13:7	53:16 70:3	recorded 26:1	reproduction	64:13	26:2,14	67:1 69:19	35:2 51:4
push 65:14	Realtor 39:14	48:18	73:17	restrictions	27:1 31:17	71:16,18	side 6:23 9:4
put 8:10,16	39:20 47:8	records 60:22	request 22:18	23:10,24	31:17,21	seek 58:4	9:9,10
40:23 52:11	rear 25:4	Redevelop	46:16 47:17	25:22 26:11	33:10 35:17	seen 56:17	29:21 30:8
53:15 55:6	reason 15:19	5:11	50:14 51:6	26:24 27:19	40:11 41:5	self-amortiz	36:24 37:2
55:9 63:23	17:3 65:12	redo 16:22	68:20	45:18 50:12	53:5 54:1	41:22 42:12	38:12 48:4
65:13	reasonable	refer 68:10	requested		55:7 59:14	sell 8:19 25:6	49:10 55:8
	55:5,10	Referring	55:17	50:15,18,19 50:23 53:17	61:6 64:21	27:17 28:4	65:17
putting 7:16	57:22 66:2	28:10			sales 52:13	31:23 33:19	
Q	66:7 68:14		requesting 3:5 6:5	53:19 55:14 56:4 59:6	satisfactora		sign 41:1 significant
question	reasonably	regardless		60:15 68:15	35:3	41:24 44:21	
10:23 11:7	65:11	15:24 16:24	19:23 20:4			46:6 50:8	43:13 51:18 52:6
		rehab 2:20	23:24 25:5	result 70:8	satisfactory 29:7	59:8,10	
42:14 43:6	reasons 64:24	rehabilitated	41:23 64:2	REVENUE		seller 39:16	similar 43:1
43:8,10	receive 29:4	26:22	requests	1:11	satisfied 52:3	52:12 67:20	47:24 48:3
64:20 67:16	29:20 47:4	reinspection	55:21	reversionary	satisfy 57:20	68:1	Simpson
67:18	received 2:14	35:2	required	36:10	satisfying	sellers 39:17	39:13,13,17
questions	33:9 38:12	relate 59:4	53:12	reverter 30:6	40:10	selling 33:22	39:19,21
3:23 8:1,17	45:6,11	relay 59:3	requiring	review 1:2	Saul 32:24	44:23 54:6	40:18 41:16
22:3 24:3	58:5 59:14	release 22:19	48:1 53:10	56:17 57:18	saying 14:24	55:9	single 3:14
25:8 26:6	receiving 9:9	22:21 23:24	research	60:4,19	16:4,23	send 24:10	30:5 40:8
28:18 29:22	46:23	24:16 25:5	15:15 71:10	61:4,8,19	37:21 62:13	30:18 49:14	52:21,22
32:4 34:4	recollect	25:23 29:4	researched	64:15 65:4	65:23 70:17	senior 50:13	57:20 58:2
36:13 38:16	55:24	29:20 32:16	69:23 71:16	68:3,11,19	says 5:19	50:23 51:10	sir 22:9
40:6 41:3	recommend	32:19 34:11	residences	reviewers	34:1 57:4	53:20 54:15	site 19:1
42:1	4:17 53:5	36:5 37:21	52:21,23	60:5	scattered	56:5 57:5	20:23 67:22
quick 53:10	recommend	38:2,12	residential	reviewing	19:1	60:16	sitting 60:5
quickest	4:15 8:18				schedule 35:7		
	1	ı	ı	ı	ı	ı	

stration 37.7 stake 54.5 strands 42.16 44.7 48.1.3 44.7 48.1.3 44.7 48.1.3 44.7 48.1.3 44.7 48.1.4 48.4 44.7 48.1.3 48.6 44.7 48.1.3 48.6 44.7 48.1.3 48.6 44.7 48.1.3 48.6 48.7 48.6 48.6 48.7 48.6 4								Page /
3379 43.2 stands 43.16 stard 4.7 alk1.3 stands 42.16 stard 4.8 stard 4.8 stard 4.8 stard 4.8 20.16 30.3 stard 4.21.18 70.21 61.7 65.13 66.4 stard 4.8 stard 4.8 stard 4.8 stard 4.8 stard 4.8 stard 4.23 stard 4.21.12 stard 2.3 stard 4.21.12 s		1	I	1	l	1	l <u>-</u>	1
448-13 48-6								
488.6 strat.4-8 20:17-20. 20:17-20. 30:13-42.12 46:14-55.5 40:08.14 56:14-55.5 40:14-55.5 40:14-55.5 40:12-14-14.11.12.18 41:11.2.18 41								
4218 70:21 66:17 55:17 56:24 57:25 56:24 57:25								
six 65:21,23 65:19,20 subject 18:18 stacken 69:2 66:324 68:16 10:19 11:4 mit 63:12 W W Wadley 38:9 38:9 Mallsing 14:8 20:19 43:12 11:19 23:3 mit 63:12 W Wadley 38:9 38:9 Mallsing 14:8 20:19 43:12 18:17 25:4 Upside 4:5 51:22 38:91.01 38:91.01 38:91.01 38:91.01 38:91.01 38:91.01 38:91.01 38:91.01 38:10 91:19 43:12 48:10 48:10 39:23 38:91.01 38:10 38:91.01 38:10 10:00 38:10 38:90.10 38:10 38:10 38:90.10 38:10 38:90.10 38:10 38:10 39:23 38:10 39:23 38:10 39:23 38:11 39:23 39:23 39:23 39:23 39:23 39:24 39:24 41:11 41:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24 48:24<						· · · · · · · · · · · · · · · · · · ·		
six-month 68:20 69:13 submitting 73:6 three 2:13 4:5 11:19 13:3 updated Waley 38:9 4:11,12,18 59:21 sudden 15:11 talking 14:8 20:19 43:12 18:17 25:4 upside 54:5 38:9,10,10 55:17 38:17 state 3:1 6:16 70:8 40:17 66:9,11 26:16 29:20 Urban 9:17 38:14,24 59:16 23:20 25:19 18:2 40:14 5:19 43:11,14 41:12 14:8:4 11:23 20:1 wait 16:11 38:34:24 49:10 30:3 27:11 29:16 68:14,14 tessed 71:10 55:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 55:11 5:11 58:11 5:19 58:24 5:11 58:11 5:19 58:24 5:11 65:14 69:6 40:17 20:2 66:12 2:16 6:7 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:10 72:11 72:11 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>72:23</td>								72:23
4:11,12,18 started 2:3 59:21 talk 61:15 7:13,14 8:7 16:9,14 51:22 upside 54:5 38:17 70:8 talking 148 20:19 43:12 18:17 25:4 upside 54:5 38:14,24 upside 54:5 upside 54		· ·						
19924 22:10 53:2 0:10 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:17 38:18 38:98:18 40:17 59:16 23:20 25:19 18:2 40:14 51:19 40:17 39:14 20:18 22							-	
Sixty 102 State 31-61					· ·	· ·		
Sixty 10:2 state 3:1 6:16 23:20 25:19 88:2 40:14 51:19 43:31:1,14 41:21 48:4 71:6 17:4 18:4 43:21 48:5 53:6 40:7 41:18 21:18 22:1 44:8 63:1,14 43:31:1,14 41:21 48:4 41:11 48:4 41:21 48:4 41:11 48:4 41:21 48:4 41:11 48:4 41:11 48:4 41:21 48:4 41:11 48:4 41:11 48:4 41:21 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 41:11 48:4 4				_			-	
size 58:24 11:23 20:1 suggesting old 30:4 taxes 32:2.20 time 2:17:3.9 40:74:1.8 21:18 22:1 wait 16:11 71:4 18:4 21:18 22:1 wait 16:11 71:4 18:4 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:14 51:19 40:15 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 51:3 50:22 51:3 50:22 51:3 50:22 51:3 70:20 71:16 55:11 50:1 18:15 56:17 57:16 59:24 60:5 59:24 60:5 59:24 60:5 72:10 Somebody sorry 6:9 stating 32:20 58:6;15.19 supposed 43:11 71:7 65:14 69:6 71:7 61:12 6:23:6 64:17,21 wait 16:11 33:14:15 56:17 57:16 50:18 59:2 50:15 59:2 50:25 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 51:1 50:20 52:1								
59:16 23:20 25:19 58:21 40:14 51:19 43:11,14 41:21 48:4 71:6 17:4 18:4 42:10 43:15 31:10 35:21 16:3 68:4 Taylor 35:14 50:22 52:20 57:16 summer 71:16 53:2 54:3 stated 10:14 20:17 supervision 54:11,13,18 54:11,21 62:3 supervision 53:11 55:22 51:3 stated 10:14 20:17 states 15:8 73:19 50:22 51:3 50:22 51:3 stated 10:14 50:22 52:3 55:14 50:22 51:3 50:14 60:17 55:14 55:14 58:8,11,18 59:24 60:5 50:22 51:3	-							
sold 30:4 27:11 29:16 suggestion 63:21,22 32:14 42:20 53:6 usable 65:15 44:8 68:21 49:8 50:11 31:0 35:21 38:8 39:11 68:14,14 teased 71:10 54:11,13,18 10:5 16:11 21:1 54:15 55:14 55:14 55:14 55:14 55:14 55:14 55:14 56:2 3:12 teased 71:10 55:11 55:14 56:13 56:17 57:16 55:14 56:13 56:17 57:16 55:14 56:13 70:20 71:2 62:3 73:19 50:22 51:3 70:20 71:2 61:22 63:6 64:17.21 40:10 8upport 58:4 51:16 17:7 61:12 26:36 64:17.21 40:10 8usport 60:17 71:7 63:11,15 63:11,15 56:17 64:14 33:1 41:5 43:11 43:11 43:11 44:11 44:11 45:11 43:11 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21 44:17.21<								
49:8 50:11 38:8 39:11 38:8 39:11 50:22 51:3 54:11,13,18 50:22 51:3 54:11,13,18 54:11,21 52:22:20 57:16 summer 71:16 55:11 56:11 18:15 56:17 57:16 72:10 72:1								
498.50:11 388.8 39:11 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 52:20 57:16 50:22 51:3 50:22								
50:22 52:20 57:16 stated 10:14 summer 71:16 ct. 52:7 56:2 63:12 ct. 15:16 trans 51:4 trans 51:4 st. 58:8,11,18 72:10 Walker 1:11 54:11,21 62:3 supervision 73:19 states 15:8 56:2 63:12 rot. 62:13 70:20 71:2 st. 61:22 63:6 64:17,21 st. want 5:6 6:22 st. 33:1 4:5 60:16 sorty 6:9 sorty 6:9 str 10:24 12:17 55:14 stay 13:20 stay 13:20 58:6,15,19 stay 13:20 stay 13:20 stay 13:20 stay 13:20 58:6,15,19 stay 13:20 stay 13:20 stay 13:20 58:6,15,19 stay 13:20 stay 13:20 stay 13:20 stay 13:20 58:6,15,19 stay 13:20 stay 13:20 stay 13:20 stay 13:20 58:6,15,19 stay 13:20 stay 13:21 stay 13:21 stay 13:20 stay 13								
53:2 54:3 stated 10:14 20:17 tech 52:7 56:2 63:12 trash 51:4 58:8.11,18 Walker 1:11 Somebody 67:1 40:10 support 58:4 51:16 70:20 71:7 65:14 69:6 71:7 63:11,15 43:11 susually 36:16 64:17,21 want 5:6 6:22 sorry 6:9 55:14 supposed 43:11 timeline 6:7 64:3 65:2 43:11 6:217 64:4 43:11 55:14 supposed 43:11 timeline 6:7 64:3 65:2 43:11 6:21 66:12 60:19 61:12 50:19 6:22 11:10 28:2 20:11 5:44 43:11 60:19 61:12 60:19 61:12 60:19 61:12 70:20 70:20 73:6 14:4 23:6 19:17 22:15 45:15 46:2 36:8 37:3 V-i-ne-ey 70:12 71:14 40:11 4:3 30:9 37:23 72:14 40:14 5:10 31:23 3:19 35:23 72:14 40:14 5:10 33:4 47:51 40:14 5:34 40:21 45:10 40:21 45:10 31:23 3:19 43:11 6:2 43:11 6:2 43:11 6:2 43:11 6:2 43:13 6:2 43:13 6:2 43:13 6:2 44:12 40:6 43:13 6:2 43:13 6:2			,					
54:11,21 62:3 states 15:8 doi:10.20 states 15:8 doi:10.20 states 15:8 doi:10.20 states 15:8 doi:10.20 stating 32:20 stating 32:20 sorry 6:9 stating 32:20 stry 6:9. doi:10.22 fi.3.6 51:16 supposed stating 32:20 stry 6:9. doi:10.22 fi.3.6 51:16 ten-year timeline 66:7 doi:10.2 doi:10.2 doi:10.20 doi:10.2								
Somebody States 15:8 73:19 50:22 51:3 70:20 71:2 61:22 63:6 64:17,21 stating 32:20 58:6,15,19 supposed 31:18 51:9 stay 17:1 stay 37:18 stay 17:1 strengraphic 70:2 10:24 12:17 73:6 12:14 42:36 12:17 73:6 12:12 61:12 65:17 61:12 65:17 61:12 65:17 61:12 65:17 61:12 65:17 61:12 65:17 61:12 65:17 61:12 65:18 65:19 60:15 11:16,20,20 specifically 11:21,22,22 12:23 specifically 11:21,22,22 specific								
66:1 40:10 support 58:4 51:16 71:7 63:11,15 usually 36:16 11:10 28:2 soon 60:6 stating 32:20 58:6,15,19 ten-year timeline 66:7 64:3 65:2 43:11 60:6 29:1 54:4 sory 69:9 55:14 supposed 43:11 timeline 66:7 64:3 65:2 43:11 60:6 29:1 54:4 37:18 stays 17:1 sure 8:7 9:24 Thank 8:24 30:7 40:20 title 11:11,14 try 55:16 V V-in-e-y 70:12 71:14 70:2 73:6 14:4 23:6 19:17 22:15 45:15 46:2 36:8 37:3 V2 47:15 wanted 8:5,7 South 5:21 21:2 3:3 42:7 51:21 28:17 29:5 14:2 42.4 46:35:70:18 79:10.18 wanted 8:5,7 33:4 37:16 25:17 61:12 65:1 29:12 31:6 28:3 69:4 Tucker 47:11 12:8 14:6,6 65:12 68:19 71:4 space 8:3 store 21:3 24:12 48:225:03 28:23 55:10 touch 9:1 Tuskal 7:21 47:11,10 14:11 6:9 71:4 49:12 47:11,10 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
soon 60:6 sorry 6:9 10:24 12:17 37:18 stating 32:20 55:14 stays 17:1 10:24 12:17 37:18 58:6,15,19 supposed stays 17:1 10:14 14:3 17:22:15 10:14 14:3 10:24 12:17 10:24 12:16 10:24 12:17 10:24 12:16 10:14 14:3 10:24 12:16 10:14 14:3 10:24 12:16 10:14 14:3 10:14 14:3 10:12 14:14 10:14 14:5 10:14 14:3 10:14 14:3 10:14 14:3 10:14 14:3 10:14 14:3 10:12 14:14 10:14 14:3 10:14 14:3 10:14 14:3 10:12 14:14 12:14 10:14 14:3 10:12 14:14 10:14 14:5 10:14 14:3 10:14 14:16 16:14 10:14 14:3 10:14 14:16 16:14 10:14 14:								
sorry 6:9 55:14 supposed 43:11 timing 53:1 67:21 68:4 — 60:19 61:12 37:18 stay 13:20 31:18 51:9 trend 70:23 Thank 8:24 30:7 40:20 Thank 8:24 30:7 40:20 V-in-e-cy 70:12 71:14 50uth 5:21 Stephanie 30:9 37:23 24:9,10,17 40:21 45:10 31:22 33:19 35:23 72:14 6:1 22:16 22:13:3 42:7 51:21 28:17 29:5 14:24,24 63:5 70:18 79:91,018 4mats 57:1 48:24 stipulation 67:4 70:24 39:8 41:9 28:3 69:4 Tucker 47:11 12:8 14:6,6 65:12 68:19 space 8:3 store 21:3 24:12 48:22 50:3 28:23 55:10 two 8:8 9:20 57:17 60:17 19:23 50:24 33:16 6:10,12,16 Sydenham 55:16 63:19 55:16 63:19 55:16 63:19 55:16 64:13 55:15 63:19 55:16 64:13 70:11 72:13 55:15 63:19 55:19 64:13 70:12 71:14 47:17,19 40:21 45:10 47:17,19 40:14 20:46:6 62:15 51:3 56:17 19:23 50:24								
10:24 12:17 37:18 stay 13:20 stay 17:1 sta							43:11 69:6	
37:18								
sort 60:17 stenographic 70:2 10:14 14:3 9:2,16 40:21 45:10 31:22 33:19 35:23 72:14 wanted 8:5,7 South 5:21 Stephanie 30:9 37:23 24:9,10,17 today 13:2 42:20 46:6 vacant 1:2 uanted 8:5,7 6:1 22:16 2:12 3:3 42:7 51:21 28:17 29:5 today 13:2 42:20 46:6 vacant 1:2 uanted 8:5,7 33:4 37:16 25:17 61:12 65:1 29:12 31:6 28:3 69:4 Tucker 47:11 12:8 14:6,6 65:12 68:19 space 8:3 store 21:3 24:12 48:22 50:3 70:11 72:13 told 45:17 trusker 47:11 12:8 14:6,6 65:12 68:19 33:16 6:10,12,16 Sydenham 70:11 72:13 touch 9:1 35:24 43:20 57:17 60:17 9:23 50:24 specking 20:9 7:5,6 8:14 33:4 33:4 55:15 63:19 think 4:7 5:3 transaction 58:24 59:18 Watkins 12:2 ware 51:18 Watkins 12:2 yeight 58:1 Watkins 12:2 55:15 63:19 transcript 40:21 46:24 47:4 47:4 47:14 47:4		•						
70:2 73:6 14:4 23:6 19:17 22:15 45:15 46:2 today 13:2 36:8 37:3 V2 47:15 vacant 1:2 wanted 8:5,7 6:1 22:16 2:12 3:3 42:7 51:21 24:9,10,17 today 13:2 44:20 46:6 vacant 1:2 11:8 33:4 37:16 25:17 61:12 65:1 29:12 31:6 14:24,24 7:9,10,18 7:9,10,18 wants 27:1 48:24 stipulation 67:4 70:24 39:8 41:9 told 45:17 47:11,17 14:11 26:9 71:4 want* 27:1 space 8:3 store 21:3 24:12 48:22 50:3 28:3 69:4 50:16 49:11 51:3 56:17 51:3 56:17 want* 2:23 speak 11:12 5:21 6:2,7,8 2:6,11,12 70:11 72:13 touch 9:1 25:16 41:13 47:17,19 value 8:20 70:9 water 51:18 specific 19:5 9:23 11:2 5yeen flings 21:9 1 55:15 63:19 55:16 63:19 55:16 41:13 47:17,19 value 8:20 70:9 water 51:18 specifically 11:21,22,22 T73:1,1 13:10,16,21 54:7:11 62:14 66:24		•						
South 5:21 Stephanie 30:9 37:23 24:9,10,17 today 13:2 44:20 46:6 63:5 70:18 vacant 1:2 11:8 wants 27:1 6:1 22:16 2:12 3:3 42:7 51:21 28:17 29:5 14:24,24 63:5 70:18 7:9,10,18 wants 27:1 33:4 37:16 48:24 stipulation 67:4 70:24 39:8 41:9 told 45:17 47:11,17 14:11 26:9 71:4 sp 55:1 59:9 Susie 1:9 2:3 41:15,16 48:22 50:3 28:23 55:10 totally 28:16 51:3 56:17 wasn't 2:23 21:5 street 2:7 Switzenbaum 70:11 72:13 28:23 55:10 touch 9:1 35:24 43:20 64:14 55:25 6:10 speak 11:12 5:21 6:27,8 2:611,12 Thanks 35:12 25:16 41:3 47:17,19 value 8:20 70:9 33:16 6:10,12,16 Sydenham 55:15 63:19 things 21:9 55:15 63:19 town 25:2 57:19 58:2 variation 70:9 specifically 11:26;14:9 12:6 14:9 13:22 15:14 13:10,16,21 62:15 62:15 71:4 vari		O .						
6:1 22:16 2:12 3:3 42:7 51:21 28:17 29:5 14:24,24 63:5 70:18 7:9,10,18 wants 27:1 65:12 68:19 48:24 stipulation 67:4 70:24 39:8 41:9 told 45:17 told 45:17 tucker 47:11 12:8 14:6,6 7:14 65:12 68:19 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:11 26:9 7:14 47:11,17 14:12 26:9 47:17 47:11 47:17,19 47:14 47:17,19 48:22 50:10 47:21,22 47:13 47:17,19 47:17,19 47:14 47:17,19 47:14 47:17,19 47:14 47:17,19 47:14 47:17,19 47:14 47:17,19 47:14								
33:4 37:16 48:24 25:17 stipulation 61:12 65:1 67:4 70:24 29:12 31:6 39:8 41:9 41:15,16 48:22 50:3 24:12 28:3 69:4 41:15,16 48:22 50:3 24:12 Tucker 47:11 told 45:17 12:8 14:6,6 47:11,17 65:12 68:19 71:4 71:4 wasn't 2:23 space 8:3 21:5 speak 11:12 33:16 street 2:7 5:21 6:2,7,8 33:16 Switzenbaum 6:10,12,16 5yednham Thanks 35:12 55:15 63:19 thing 8:3 55:15 63:19 thing 8:21:9 55:15 63:19 think 4:7 5:3 specifically 60:15 12:8 14:6,6 47:11,17 51:3 56:17 51:3 56:17 wasn't 2:23 57:16 41:13 47:17,19 wasn't 2:23 64:14 wasn't 2:23 57:16 41:13 55:2 56:10 wasn't 2:23 64:14 wasn't 2:23 57:16 41:13 47:17,19 walue 8:20 57:19 58:2 70:9 54:11 67:14 57:19 58:2 value 8:20 57:19 58:2 70:9 54:11 67:14 70:22 water 51:18 70:22 water 51:18 70:22 Watkins 12:2 55:16 56:19 water 51:18 70:22 Watkins 12:2 70:22 Venture 46:2 71:4 variation 70:22 Venture 46:2 70:22 Ven								
48:24 sp 55:1 stipulation 59:9 67:4 70:24 Susie 1:9 2:3 39:8 41:9 41:15,16 space 8:3 told 45:17 totally 28:16 two 8:8 9:20 51:3 56:17 totally 28:16 two 8:8 9:20 57:17 60:17 57:17 60:17 57:25 6:10 street 2:7 71:4 sp 55:10 totally 28:16 two 8:8 9:20 57:17 60:17 57:17 60:17 57:25 6:10 street 2:7 71:4 sp 55:10 totally 28:16 two 8:8 9:20 57:17 60:17 57:17 60:17 57:25 6:10 space 8:1 10:12 5:21 6:2,7.8 2:6,11,12 33:16 5:21 6:1,12,16 speaking 20:9 specific 19:5 60:15 11:16,20,20 specifically 62:23 12:6 14:9 table 13:16 62:23 12:6 14:9 table 13:16 60:16 23:6,17 60:16 23:6,17 60:18 37:17 39:9 specific 8:4 60:18 37:17 39:9 specific 9:13 35:18 41:17 47:17 35:16 42:24 55:10 57:3 60:18 spint 60:13 spint 60:18 37:17 39:9 spint 65:16 58:22 55:8 60:5 sping 65:16 58:22 55:8 60:5 square 59:2 Squilla's 58:5 53:11,13 64:10,24 square 59:2 Squilla's 58:5 53:11,13 64:10,24 square 59:2 Squilla's 58:5 53:11,13 64:10,24 spink for 10:18 square 59:2 Squilla's 58:5 53:11,13 64:10,24 66:2,5 square 59:2 Sq								
sp 55:1 59:9 Susie 1:9 2:3 41:15,16 totally 28:16 Tuesday 1:6 51:3 56:17 wasn't 2:23 space 8:3 store 21:3 24:12 48:22 50:3 70:11 72:13 touch 9:1 35:24 43:20 57:17 60:17 59:23 50:24 speak 11:12 52:1 6:2,7,8 22:6,11,12 Thanks 35:12 25:16 41:13 47:17,19 value 8:20 70:9 water 51:18 speaking 20:9 7:5,6 8:14 33:4 55:15 63:19 thing 18:3 town 25:2 52:21,22 54:11 67:14 water 51:18 specific 19:5 9:23 11:2 T T73:1,1 60:15 11:16,20,20 T T73:1,1 60:12 61:19 58:24 59:18 variation 12:3,18 specifics 8:4 20:11 22:16 13:20 16:2 38:12 40:3 73:8,16 67:4,10,12 typo 5:20 Venture 46:2 way 14:17 spelled 35:23 24:20 27:7 17:8,20 45:9,13 60:22 61:23 60:22 61:23 12:2 Verify 28:16 Wayne 6:12 spirit 60:13 92:13 35:18 18:12 19:5 45:9,13								
space 8:3 21:5 speak 11:12 33:16 speaking 20:9 specific 19:5 60:15 specifically 62:23 specifics 8:4 60:16 52:21 60:16 52:23 specifics 8:4 60:16 52:23 specifics 8:4 60:16 50:16 50:17 60:17 60:18 speaking 20:9 specific 8:4 60:18 speaking 20:9 specific 8:4 60:16 50:16								
Speak 11:12 33:16 5:21 6:2,7,8 33:14 5:21 6:2,7,8 33:14 5:21 6:10,12,16 5peaking 20:9 5pecific 19:5 60:15 11:16,20,20 T 5pecifically 62:23 12:6 14:9 12:2,122 5pecifics 8:4 60:16 23:6,17 15:20 16:2 5pelled 35:23 5pirit 60:13 60:18 5pirit 60:13 5pirit 60:15 5pirit 60:16 5pirit 60:1						_		
speak 11:12 5:21 6:2,7,8 asi:16 2:6,11,12 bydenham Thanks 35:12 thing 18:3 asi:16 25:16 41:13 town 25:2 thing 18:3 asi:16 47:17,19 sepecific 19:5 footnotes asi:18 value 8:20 sepecific 19:5 footnotes asi:18 70:9 water 51:18 water 51:18 specific 19:5 footnotes asi:19 specifically footnotes asi:10 specifically footnotes asi:11 specifically footnotes asi:12 specifically footnotes asi:13 specifically footnotes asi:14 specifically footnotes asi:15 specifically								
Syeaking 20:9 7:5,6 8:14 33:4 55:15 63:19 thing 18:3 55:15 63:19 things 21:9 think 4:7 5:3 transcript 60:12 61:19 62:23 12:6 14:9 13:22 15:14 60:16 23:6,17 speift 60:13 29:13 35:18 spirit 60:13 29:13 35:18 spirit 60:13 spirit 60:15 spirit 60:16								
speaking 20:9 7:5,6 8:14 33:4 55:15 63:19 things 21:9 transaction 62:15 transcript 57:19 58:2 58:24 59:18 transcript variation 70:22 transcript Watkins 12:2 12:3,18 transcript specifically 11:16,20,20 11:21,22,22 transcript T 73:1,1 table 13:16 13:10,16,21 13:10,16,21 13:10,16,21 13:20,16:21 13:22 15:14 13:20,16:21 13:20,16:21 13:22 15:14 13:20,16:21 13:20,16:21 13:22 15:14 13:20,16:21 13:20,16:21 13:20,16:21 13:20,16:2 13								
specific 19:5 9:23 11:2 things 21:9 62:15 58:24 59:18 variation 70:22 12:3,18 specifically 11:16,20,20 T think 4:7 5:3 transcript 65:11,24 veriation 70:22 15:2 way 14:17 62:23 12:6 14:9 table 13:16 13:10,16,21 62:14 66:24 71:4 ventures 53:3 42:16 56:22 specifics 8:4 20:11 22:16 13:22 15:14 18:20 31:16 67:4,10,12 typo 5:20 verified 5:23 58:13 60:16 23:6,17 15:20 16:2 38:12 40:3 73:8,16 typos 5:5 verify 28:16 Wayne 6:12 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 28:23 6:17 60:18 37:17 39:9 19:14 33:3 47:8 54:4 62:20,23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath			·			· · · · · · · · · · · · · · · · · · ·		
60:15 11:16,20,20 T think 4:7 5:3 transcript 65:11,24 70:22 15:2 specifically 11:21,22,22 T 73:1,1 table 13:16 5:4 7:11 60:12 61:19 type 70:21 Venture 46:2 way 14:17 specifics 8:4 20:11 22:16 13:22 15:14 18:20 31:16 67:4,10,12 typo 5:20 verified 5:23 58:13 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts transcripts verify 28:16 Wayne 6:12 spilt 60:13 37:17 39:9 19:14 33:3 47:8 54:4 62:20,23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 transfer 10:8 31:24 Vince 35:22 Wednesday spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Square 59:2 Streets 52:9 61:3,8,19 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 47:21,24 welcome <td></td> <td>· ·</td> <td>33.4</td> <td></td> <td></td> <td></td> <td></td> <td></td>		· ·	33.4					
specifically 11:21,22,22 T 73:1,1 5:4 7:11 60:12 61:19 type 70:21 Venture 46:2 verified 5:23 way 14:17 specifics 8:4 20:11 22:16 13:22 15:14 13:20 16:2 13:20 16:2 38:12 40:3 73:8,16 type 5:20 verified 5:23 verify 28:16 Wayne 6:12 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 29:13 35:18 18:12 19:5 45:9,13 60:22 61:23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 13:8 16:16 underneath 35:23 36:3 34:22 Square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
62:23 12:6 14:9 table 13:16 13:10,16,21 62:14 66:24 71:4 ventures 53:3 42:16 56:22 specifics 8:4 20:11 22:16 13:22 15:14 18:20 31:16 67:4,10,12 typo 5:20 verified 5:23 58:13 60:16 23:6,17 15:20 16:2 38:12 40:3 73:8,16 typos 5:5 verify 28:16 Wayne 6:12 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 28:23 6:17 60:18 37:17 39:9 19:14 33:3 47:8 54:4 62:20,23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 14:23 15:10 47								
specifics 8:4 20:11 22:16 13:22 15:14 18:20 31:16 67:4,10,12 typo 5:20 verified 5:23 58:13 60:16 23:6,17 15:20 16:2 38:12 40:3 73:8,16 typo 5:20 verify 28:16 Wayne 6:12 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 28:23 6:17 60:18 37:17 39:9 19:14 33:3 47:8 54:4 62:20,23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spoken 17:15 48:24 50:5 43:23 44:3 60:11 62:1 transfer 10:8 31:24 Viney 35:22 week 15:12 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10								
60:16 23:6,17 15:20 16:2 38:12 40:3 73:8,16 typos 5:5 verify 28:16 Wayne 6:12 spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 28:23 6:17 spirit 60:13 29:13 35:18 18:12 19:5 45:9,13 60:22 61:23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 square 59:2 Streets 52:9 61:3,8,19 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome								
spelled 35:23 24:20 27:7 17:8,20 42:19,21 transcripts 28:23 6:17 spirit 60:13 29:13 35:18 18:12 19:5 45:9,13 60:22 61:23 U U Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 Wednesday spoken 17:15 48:24 50:5 43:23 44:3 60:11 62:1 transfer 10:8 31:24 Viney 35:22 week 15:12 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 Square 59:2 Streets 52:9 61:3,8,19 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome	_							
spirit 60:13 29:13 35:18 18:12 19:5 45:9,13 60:22 61:23 Uber 11:22 view 15:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 31:24 Viney 35:22 week 15:12 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome					· ·	v J P 00 3.3		-
split 58:15 37:17 39:9 19:14 33:3 47:8 54:4 62:20,23 Uber 11:22 Vince 35:22 Wednesday split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 31:24 Viney 35:22 week 15:12 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome				· ·		U		
split 58:15 41:17 47:17 35:16 42:24 55:10 57:3 65:5 68:8 Uh-huh 47:15 58:23 spoken 17:15 48:24 50:5 43:23 44:3 60:11 62:1 transfer 10:8 31:24 Viney 35:22 week 15:12 spring 65:16 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 week 15:12 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome								
spoken 17:15 48:24 50:5 43:23 44:3 60:11 62:1 transfer 10:8 31:24 Viney 35:22 week 15:12 spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome					,			-
spring 65:16 58:22 55:8 60:5 62:21 64:9 13:8 16:16 underneath 35:23 36:3 34:22 square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome								
square 59:2 Streets 52:9 61:3,8,19 64:11,16 16:24 17:4 5:5 36:7 37:23 weeks 20:20 Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome								
Squilla's 58:5 53:11,13 64:10,24 66:2,5 17:7,9,21 understand 47:14,15,18 59:18 65:11 Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome								
Sr 12:18 59:24 60:7 65:7 66:18 67:13,17,18 18:5,9,10 14:23 15:10 47:21,24 welcome				· ·				
	_	· ·						
10.13 07.13	DI 12.10	57.2 T 00.7		07.13,17,10	10.5,7,10		· ·	
			, 0.10 , 1.11	<u> </u>	<u> </u>	I	,10,22	l

4 50 00 00	42.5.46.6	1005 22 22	l ——		•	
went 59:20,22	42:5 49:8	1987 33:23	4			
West 19:18	49:10 53:7	1990 36:20	4 6:10			
Wharton	57:12 65:19	1998 40:8	40,000 52:1			
35:18	65:21	19th 5:21 6:2	401 1:5			
Wilder 2:7	years 4:6	11:2,20,21	412 6:1			
willing 36:9	15:7,8,10	22:16				
Wilmot 44:10	43:12 46:3		5			
windfall	49:11 50:22	2	5 6:6			
43:13	51:3,16	2 5:9,16 6:11	5,000 40:22			
windows		2,000 54:2,21	50 54:3			
34:17	Z	55:9	533 29:13			
winter 20:21	zoning 22:5	20,000 32:1	5516 25:17			
65:20	50:7 52:7,8	2000 38:13	3310 23.17			
Wonderful	55:22 59:17	44:20	6			
24:17	66:4	2002 9:5				
work 38:17	00.4	2005 62:14	6100 32:24			
62:19 63:20	0	2003 02.14 2013 2:22				
65:14,19	02 6:7 50:4	2013 2:22 42:21	7			
			7,500 70:7			
71:21	09 11:21	2014 2:14,22	70 43:18			
worked 69:22	1	2016 1:6	715 11:20			
workforce	1	72:16	7500 63:19			
13:4 58:12	1,800 59:2	20th 11:16,20	68:19			
58:20,20,23	10 42:5	11:22 12:6	7th 9:23			
59:3,8,12	10:21 1:6	12:22 14:9				
works 63:15	11 1:6	21 15:8	8			
Worster	11:39 72:23	2100 6:7 50:4	8 15:4			
23:22,22	111,000 51:8	2106 23:17	836 11:21			
24:1,10,14	54:9	2142 47:11	84 26:19			
24:17	1144 33:4	2144 47:11	29:21			
writing 57:17	115 54:7	2223 31:7	844 11:2,19			
57:20	55:10	2228 2:6				
wrong 33:15	13 42:10	2235 2:6	86,005 43:16			
64:11	58:22 72:16	2236 2:7	86,500 41:24			
	1300 23:6	2308 41:17	861 12:22			
wrote 56:20	14,242 41:23		867 11:22			
X		2324 35:13 2332 5:9	869 11:16,22			
	42:2		12:6,14,21			
Y	1412 5:21 6:2	2333 5:16	12:24 14:9			
	22:16 37:16	9:20	871 12:6,10			
yard 6:23 9:4	1440 48:24	2335 5:9,17	8th 66:15			
9:9,10 12:7	15 68:7 72:3	9:20				
15:5,6	15th 27:7	2337 35:18	9			
29:21 37:1	66:9	2348 6:15 7:2	9,969 43:14			
37:3 38:13	16 45:17	2350 6:11	90 55:18			
49:10	16th 45:22	2600 19:18	909 27:7			
yards 25:4	18 46:8	2849 39:9	92 25:5			
48:4	1823 44:10	40:2	98 48:6			
yeah 5:6 7:7	19 6:10 24:19		99 48:6			
22:2 34:7	1907 11:20	3	77 10.0			
34:10,20	1914 9:23	3 2:10 5:18				
42:11 43:4	10:18	30,000 52:11				
45:16 61:1	1917 11:21	33,863 32:3				
66:1 71:13	1980 12:4	36 15:7,10				
	15:4					
year 2:19 4:9 5:12 26:22	15:4 1984 26:17	3613 6:10,10 24:19				
311//01//	1 1 704 /D'l/	1 /4.14				I