

COUNCIL OF THE CITY OF PHILADELPHIA
JOINT COMMITTEES ON PUBLIC SAFETY AND
HOUSING, NEIGHBORHOOD DEVELOPMENT AND
THE HOMELESS

Room 400, City Hall
Philadelphia, Pennsylvania
Tuesday, October 6, 2015
1:20 p.m.

PRESENT:

COUNCILMAN CURTIS JONES, JR., CO-CHAIR
COUNCILWOMAN JANNIE BLACKWELL, CO-CHAIR
COUNCILWOMAN CINDY BASS
COUNCILMAN WILLIAM K. GREENLEE
COUNCILMAN BOBBY HENON
COUNCILMAN DENNIS O'BRIEN
COUNCILMAN BRIAN J. O'NEILL
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCILMAN MARK SQUILLA

RESOLUTION 150361 - Resolution authorizing
joint hearings by the Committees on Public
Safety and Housing, Neighborhood Development
and Homelessness to conduct hearings on
mortgage foreclosure notice procedures and
requirements under Pennsylvania law that must
be provided to residential homeowners,
property occupants and all other parties of
interest.

- - -

1
2 COUNCILMAN JONES: Good
3 afternoon, everyone. We are going to
4 convene the hearing. This is a joint
5 committee on the Committee on Public
6 Safety and Housing, Development and
7 Homelessness chaired by myself,
8 Councilman Curtis Jones, and Councilwoman
9 Jannie Blackwell. Also joining us to my
10 left is Councilman O'Brien. To my right,
11 Councilwoman Bass and Councilman
12 Greenlee.

13 And with that, will the Clerk
14 please read the title of the resolution.

15 THE CLERK: Resolution 150361,
16 authorizing joint hearings by the
17 Committees on Public Safety and Housing,
18 Neighborhood Development and Homelessness
19 to conduct hearings on mortgage
20 foreclosure notice procedures and
21 requirements under Pennsylvania law that
22 must be provided to residential
23 homeowners, property occupants and all
24 other parties of interest.

25 COUNCILMAN JONES: Thank you.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I want to thank, first of all,
3 my Committee members for being a part of
4 this. I don't think there is a place in
5 the City, a district in the City of
6 Philadelphia that has not at some point
7 in time been heavily impacted by
8 foreclosures.

9 And I want to say good
10 afternoon to everyone, but I also want to
11 take us back in time for a minute. It
12 was 2007 that we started getting wind of
13 the fact that there was a crisis, not
14 just in the City of Philadelphia or the
15 Commonwealth of Pennsylvania but
16 throughout the nation dealing with
17 mortgage foreclosures.

18 A gentleman by the name of John
19 Dodds had done a workshop, and all of us
20 have been a part of the Tom Massaro
21 workshops. And he had come in.
22 Councilwoman was with us in that
23 particular workshop when John Dodds
24 presented, Councilwoman Sanchez, and he
25 mentioned briefly that we might want to

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 look at the stats on Sheriff Sales in the
3 City of Philadelphia, at which time I
4 said, Well, maybe let's take a look at
5 it, and I called then Sheriff Green and
6 said, Sheriff, could you give us a
7 comparison from two years ago to today,
8 2008, what we look like by way of a
9 possible spike in Sheriff Sales. There
10 was a pause, then there was a gasp, and
11 then the information came through.

12 We found out that the number of
13 Sheriff Sales had hit an all-time City
14 high and that there were more Sheriff
15 Sales than we knew how to process.

16 Also joining me is Councilman
17 Henon.

18 So there's not a part of the
19 districts that we represent that was not
20 impacted heavily by this.

21 At that time, we got together
22 as a body. Councilwoman Tasco had long
23 been an advocate for looking at the
24 Sheriff Sale process, foreclosure process
25 as it related to everything from payday

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 lending to some of the insidious clauses
3 that accelerated Sheriff Sales in some of
4 the lending processes.

5 We as a body took a stance and
6 not once, not twice, but three times
7 called on a moratorium on Sheriff Sales
8 to take a hard look at the process, and
9 in doing so, people stepped up. The
10 Mayor, the advocates, CLS, PHDC, housing
11 counselors all got together and said,
12 Let's take a look at trying to rectify
13 the situation. The banks said, It is
14 better to get some than none. It is
15 better to try to work it out than have a
16 stranded asset in a neighborhood that you
17 can't get a redeemable value for, so
18 let's try to keep as many people in our
19 homes.

20 Councilwoman Blackwell had
21 dealt with the homelessness question, and
22 foreclosures were making people in fact
23 homeless.

24 So as a body, we have had a
25 tradition of working with this process,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and to the credit of the Mortgage
3 Diversion Program, over 9,000 homes,
4 9,000 families have been saved.

5 Now, I say that in light of the
6 fact of what we're going to be talking
7 about today. There is nothing that God
8 made, other than himself, that was
9 perfect, that shouldn't be from time to
10 time looked at, that shouldn't be from
11 time to time tweaked, because good can
12 become better, better can become the
13 best. And that's what this process is
14 about.

15 We want to take a look at those
16 people who have been unfortunate enough
17 not to be able to survive the diversion
18 process and have lost their homes, and
19 we're going to look at the process for
20 three basic things. We want to look at
21 service to see what constitutes timely
22 service. We're going to take a look at
23 what constitutes the process, how long
24 does it take, how many people does it
25 involve, and do we have enough resources

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to do it. And, thirdly, timing. Timing
3 is everything. Are there gaps in the
4 process that allow for a failure to
5 protect the consumer and the opportunity
6 for those who take advantage of that
7 timing to take people's property.

8 One thing for sure and two for
9 certain, we will hear from people who
10 have been victimized by the process.
11 We'll hear from advocates who have fought
12 and done good deeds with the process, and
13 what this body will do is take the good
14 and not throw the baby out with the bath
15 water, but to make it better to save and
16 service more of Philadelphians in the
17 future.

18 So with that, I'm going to ask
19 my --

20 COUNCILWOMAN BLACKWELL: I'm
21 here. I'm good.

22 COUNCILMAN JONES: I was
23 looking for Jannie Blackwell.

24 Would any of my colleagues --
25 for the record, Councilman O'Neill is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 here. So that represents the whole
3 strength of Philadelphia pretty much.

4 So does anyone else have any
5 opening statements they might want to add
6 to that? If not, can we call the first
7 panel to testify.

8 THE CLERK: Deborah McColloch,
9 OHCD; Irwin Trauss, PLA; and Michael
10 Froelich, Community Legal Services.

11 (Witnesses approached witness
12 table.)

13 COUNCILMAN JONES: Thank you,
14 guys. Please come to the table. Have a
15 seat.

16 Now, I'm going to say this. I
17 said this in private. I'll say it for
18 the record now. Feel free to abbreviate
19 your testimony. We will not be offended.
20 Make sure that the key points are
21 covered, but we have an ambitious
22 schedule of maybe 20 people with eight
23 panels and we want to get to everybody.

24 So with that, please state your
25 name for the record and begin your

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 testimony.

3 I got that from Councilman
4 Greenlee.

5 MR. FROELICH: Thank you very
6 much. Good afternoon, members of the
7 Committee and Councilman Jones and
8 especially my Councilwoman, Jannie
9 Blackwell. Thank you so much for
10 convening this panel today. I'm the
11 Managing Attorney of Community Legal
12 Services. My name is Michael Froelich
13 and I am the Managing Attorney of
14 Community Legal Services Homeownership
15 and Consumer Rights Unit, and I welcome
16 the opportunity to speak on this
17 resolution. My full testimony was
18 submitted early yesterday and should be
19 available. So pursuant to the Chairman's
20 direction, I will abbreviate my comments.

21 First, I'm sure many folks are
22 familiar with Community Legal Services,
23 but for those that aren't, we were
24 established by the Philadelphia Bar
25 Association in 1966, and since then, we

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 have provided free legal services to more
3 than one million low-income Philadelphia
4 residents, representing both individual
5 cases and in class action lawsuits and
6 advocating on their behalf for improved
7 regulations and laws that affect their
8 lives.

9 As the City's largest provider
10 of free legal services, CLS assists more
11 than 11,600 Philadelphians with their
12 legal problems each year, and the
13 Homeownership and Consumer Rights Unit
14 represents approximately 600 homeowners
15 per year who are dealing with the
16 potential loss of their home.

17 The Homeownership and Consumer
18 Rights Unit, when we accept a client for
19 representation, we will litigate their
20 case in the Court of Common Pleas all the
21 way through trial, if necessary, in order
22 to defend their legal rights under the
23 law. Sometimes we can negotiate a
24 modification of the mortgage loan to
25 allow them to stay in their home, and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 other times if a homeowner has been able
3 to get back on her feet and can resume
4 making payments, we will consider
5 representing the homeowner in Bankruptcy
6 Court to give the homeowner a fresh
7 start.

8 Our mission when we represent
9 homeowners at all times is simple: We
10 enforce the clients' legal rights in an
11 effort to allow them to keep their homes
12 and avoid homelessness.

13 The original subject of this
14 hearing was on the Act 6 and Act 91
15 notices, so I do want to mention that
16 briefly. Many homeowners received this
17 pre-foreclosure notice that they are in
18 default of their mortgage under Act 6 and
19 Act 91 and that they're at risk of having
20 a mortgage foreclosure action filed
21 against them. The purpose of this notice
22 is to provide them with clear information
23 as to how they can cure the arrears and
24 avoid a foreclosure. Because as we all
25 know, once a foreclosure complaint is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 filed against the homeowner, then it
3 often becomes much more difficult to save
4 the home, mostly because of the cost.
5 Additional fees and costs and other
6 things will be added to the homeowner's
7 account.

8 The Act 91 notice is also
9 required to provide information to
10 homeowners on the availability of HEMAP,
11 the Homeowners Emergency Mortgage
12 Assistance Program, and tells folks about
13 free housing counselors who can meet with
14 them and discuss their options to save
15 their homes. HEMAP, I know as this panel
16 recognizes and has been involved in
17 preserving and expanding, is an
18 indispensable program to help people get
19 back on their feet after they've fallen
20 behind in their mortgage through no fault
21 of their own.

22 Unfortunately, CLS does see
23 numerous errors on these Act 6 and Act 91
24 notices. The main problem is, it seems
25 that these notices are oftentimes

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 computer generated and without any human
3 oversight. They're often unclear and
4 have odd language or mathematical errors.
5 So, for example, lenders sometimes demand
6 the entire balance of the loan instead of
7 just the arrears in order to avoid the
8 foreclosure.

9 Second, lenders frequently
10 require that a homeowner pay fees and
11 costs that they are prohibited from
12 charging under law in order to avoid the
13 foreclosure.

14 And, third, the lenders may not
15 fully explain the meaning of the arrears
16 or what is owed. They may demand
17 payments for unidentifiable line items
18 that frequently we see requests for,
19 quote, "corporate advances," and a
20 homeowner may be wary of paying for it
21 because she doesn't recognize that she
22 owes this or may not owe this.

23 We have also seen notices that
24 are printed in inscrutable nine point
25 type that a homeowner -- just is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 impossible to read.

3 Finally, some Act 91 notices
4 are mailed to homeowners without the
5 complete list of housing counseling
6 agencies that are available to assist
7 homeowners. As a result of these errors
8 on the Act notices, homeowners are not
9 able to pay the additional amounts
10 demanded to avoid the foreclosure or they
11 may hesitate to pay the amounts because
12 the notices do not clearly explain why
13 the lender believes the homeowners owe
14 this or they may not be told of the
15 housing counseling agencies that are
16 available to help them and miss out on
17 the opportunity to apply for HEMAP.

18 Pennsylvania requires these
19 notices to help homeowners avoid
20 foreclosure. After a foreclosure action
21 has been filed, however, a homeowner in
22 Philadelphia may still have an
23 opportunity to save their home through
24 the Residential Mortgage Foreclosure
25 Diversion Program that Councilman Jones

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 noted at the top of the hearing.

3 As was discussed earlier, in
4 early 2008, facing a rising tide of
5 residential mortgage foreclosure, the
6 Philadelphia City Council passed a
7 resolution urging Sheriff John Green and
8 the First Judicial District President C.
9 Darnell Jones to impose a moratorium on
10 residential mortgage foreclosure Sheriff
11 Sales, and as a result of this
12 resolution, the Philadelphia Court of
13 Common Pleas created the Diversion
14 Program. Today, the Diversion Program
15 has been recognized as a national model
16 for how a city can come together and work
17 together to save homes from foreclosure.
18 And as Chairman Jones said a moment ago,
19 as a result of the participation in the
20 Diversion Program, as of June of this
21 year, 9,713 Pennsylvania families have
22 saved their homes from foreclosure. This
23 is a remarkable, remarkable achievement
24 and a real example of what works in the
25 City.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 My prepared remarks that are
3 available go through and tell a story or
4 two about homeowners that Community Legal
5 Services has worked with directly to save
6 their homes, including one of a woman
7 living up in Logan who was a victim of
8 domestic violence and only through the
9 Diversion Program was able to save her
10 home.

11 I'll skip over that, because of
12 course any program can always be
13 improved, and the Diversion Program is no
14 exception. I'll give three small
15 examples I think of how the Diversion
16 Program should be improved but, again,
17 stressing the fact that the Diversion
18 Program is really an extraordinary effort
19 that saves homes.

20 First, some homeowners who
21 receive mortgage foreclosure complaints
22 fail to appear for their scheduled
23 conference at Diversion. While a case is
24 in the Diversion Program -- and this is
25 important. When a case is in the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Diversion Program, all the litigation is
3 stayed. It's all put on hold. However,
4 once a case leaves the Diversion Program
5 or if a homeowner does not appear for her
6 conference, the plaintiff; that is, the
7 mortgage lender or the servicer, may move
8 forward to take a judgment against the
9 homeowner. The City and in conjunction
10 with the Court and advocates for
11 homeowners should continue to seek ways
12 to encourage homeowners to participate in
13 the program.

14 Second, when it appears that no
15 resolution is possible in Diversion, the
16 Court issues an order allowing the
17 mortgage lender or servicer to proceed to
18 take a default judgment against the
19 homeowner after a certain period of time,
20 and some homeowners do not understand the
21 significance of this and do not realize
22 that if they don't act after the case
23 leaves Diversion, if they don't file an
24 answer or somehow respond to the
25 foreclosure complaint, a judgment may be

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 entered against them. And as proposed
3 above, the City and in conjunction with
4 the Court and advocates for homeowners
5 should also continue to seek out ways to
6 educate homeowners about the significance
7 of a case leaving the Diversion Program.

8 Finally, while legal aid
9 organizations such as Community Legal
10 Services and our sister organization,
11 Philadelphia Legal Assistance, provide
12 free representation to low-income
13 Philadelphian families facing
14 foreclosure, there's simply not enough
15 resources for us to represent everybody
16 who has a meritorious defense. CLS is
17 forced to turn down about half of the
18 homeowners who seek full legal
19 representation due to our lack of
20 resources. This is in part due to
21 reductions in the federal Community
22 Development Block Grant, or the CDBG
23 Block Grant, which this year has resulted
24 in a loss of funding from OHCD of
25 approximately \$50,000.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 We know that providing legal
3 representation for homeowners
4 dramatically increases the likelihood
5 that they will be able to work to save
6 their homes. Yet only 10 percent of
7 homeowners facing mortgage foreclosure
8 are represented by an attorney.

9 Additional funding from the City for
10 legal services and housing counselors
11 could start to address this.

12 Again, thank you for inviting
13 Community Legal Services to testify at
14 today's hearing, and CLS looks forward to
15 continue to work with City Council, the
16 Court, OHCD, and homeowners on these very
17 important issues.

18 Thank you very much.

19 COUNCILMAN JONES: Thank you.

20 We will hear from the second
21 panelist before we entertain questions.

22 MR. TRAUSS: Thank you very
23 much.

24 COUNCILMAN JONES: Pull the mic
25 to you, sir.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MR. TRAUSS: Thank you very
3 much. Chairman Jones, I'd like to thank
4 you for your invitation for me to testify
5 today. I'd also like to thank
6 Councilwoman Cindy Bass, who is my
7 Councilperson, for also inviting me to
8 participate in this hearing. I am an
9 attorney. My name is Irwin Trauss. I'm
10 an attorney with Philadelphia Legal
11 Assistance. I did submit written
12 testimony, which I commend to your
13 attention. I will try to be brief and
14 not to repeat too much of what I said
15 there, but to cover things that address
16 the testimony that I've read of
17 homeowners who have raised issues perhaps
18 this Council can address or they could be
19 addressed in other forums.

20 I just would want to preface my
21 remarks with some comments about the
22 Diversion Program, which will echo what
23 Mike said, and also I want to sort of put
24 things in perspective. I also want to
25 point out that I am an attorney who has

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 had 39 years of experience in
3 representing homeowners in foreclosures.
4 For the last 19 years, I've been the
5 Supervising Attorney of Philadelphia
6 Legal Assistance. Included in the unit
7 that I supervise is the Save Your Home
8 Philly Hotline, which in the seven years
9 of its existence and its present
10 incarnation has handled an average of
11 about 14,000 calls regarding foreclosures
12 and has helped about 3,200 people a year
13 on average address foreclosure problems.
14 My involvement with the hotline, my
15 representation of individual clients has
16 given me an intimate knowledge and
17 insight into foreclosures in
18 Philadelphia.

19 I'm also involved in the
20 Mortgage Foreclosure Steering Committee.
21 I'm currently the Co-Chair of the
22 Mortgage Foreclosure Steering Committee,
23 which was intimately involved in the
24 creation of the Diversion Program, and
25 have been an active participant in the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Save Your Homes Coalition, which has
3 throughout the years been a forceful
4 advocate for homeowners in preventing
5 foreclosure.

6 The Diversion Program, just to
7 put this in perspective, prior to the
8 creation of the Diversion Program,
9 approximately 90 percent of foreclosures
10 resulted in default judgments. That
11 means one out of -- only one out of ten
12 people even filed a response to the
13 complaint, participated at all in the
14 foreclosures. Approximately nine out of
15 ten default judgements were entered,
16 which meant that the next step was a
17 Sheriff Sale.

18 Now, some of these people in
19 Save Your Homes were filing bankruptcies
20 and some got lawyers and were able to
21 undue the judgements, but by and large,
22 foreclosures were a matter of complaints
23 being filed and defaults being taken and
24 there was no conversation with the
25 homeowners.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Since the creation of the
3 Diversion Program, close to 40 percent of
4 the people who have foreclosure
5 complaints filed against them are
6 reaching agreements in the Diversion
7 Program that helped them save their
8 homes. This is a remarkable
9 accomplishment, and it's remarkable both
10 in the context of what happened
11 previously in Philadelphia and what's
12 happened around the country. I mean,
13 these are extraordinary numbers. Not
14 just the absolute numbers, but also the
15 percentage of people who are reaching
16 resolutions in Diversion often without
17 attorneys, without having to hire an
18 attorney, pay an attorney, they're
19 getting resolutions.

20 Now, the Diversion Program is
21 limited in what it can do. The Diversion
22 Program is designed to require lenders to
23 sit down with the homeowners face to face
24 and try to work out amicable resolution
25 to enable people to stay in their homes,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and it is this face-to-face connection,
3 even if the face-to-face is with the
4 attorney for the mortgage company, that
5 often produces surprising results. It's
6 harder to throw somebody out of their
7 home when they're sitting across the
8 table from you and you have to confront
9 what this means to them than it is when
10 you're just signing papers and filing
11 them.

12 But the program can't force
13 lenders to enter into an agreement.
14 There is a point at which cases come out
15 of the program. Typically they'll come
16 out of the program for a number of
17 reasons. One is if the homeowner hasn't
18 participated. The other is that there is
19 either a legal dispute, a dispute about
20 the matter of law, or a dispute about a
21 matter of fact that needs to be resolved
22 by a court. The Diversion Program can't
23 resolve those disputes. The point of the
24 Diversion Program is to divert cases from
25 the litigation process. The litigation

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 process is the process for resolving
3 disputes. The Diversion Program diverts
4 those cases into this conciliation
5 process, but the conciliation process
6 can't resolve disputes if each party
7 insists that they have a right that's not
8 being enforced.

9 If a homeowner claims their
10 mortgage is invalid or they don't owe
11 money on the mortgage or that the
12 mortgage is already paid off and the
13 lender does not agree with that, the only
14 way that dispute can be resolved is by
15 the matter going back to court and being
16 resolved in court.

17 The other reason the cases come
18 out of the Diversion Program is if the
19 lenders are refusing to use the programs
20 that they're required to use in the
21 proper way. If a lender insists that
22 it's doing what it's supposed to be doing
23 and the homeowner insists that they're
24 not, the Diversion Program can't
25 adjudicate that dispute, and that also

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 needs to go to court.

3 Now, I should mention that at
4 the top, echoing what Mike said, that one
5 of the problems is that once the cases
6 come out of Diversion, people need
7 lawyers. It is very difficult for
8 somebody to represent themselves in a
9 foreclosure case and prevail, even if
10 they have the best defense in the world,
11 even if they have affirmative claims.

12 It's very hard for people to pro se
13 represent themselves. And this is one of
14 the problems. The Diversion Program
15 addressed those cases that could be
16 amicably resolved, but there is really
17 not sufficient resources to address the
18 cases of people whose cases can't be
19 amicably resolved. Many of them exceed
20 the limitations for legal services. They
21 are not eligible for free legal services.
22 And even those who are eligible for free
23 legal services can't find the legal
24 services simply because there's not
25 enough resources. We are able to take

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 perhaps one out of ten of the eligible
3 clients who come to us for
4 representation.

5 Now, I've had an opportunity to
6 look at much of the testimony about --
7 the testimony of about 12 people who are
8 going to be on subsequent panels and have
9 seen a number of problems that have been
10 raised, many of which are problems that
11 are not connected with the Diversion
12 Program. And I don't know if any of them
13 are amenable to solutions by City
14 Council, but I'm going to go through a
15 few of them and talk about them.

16 COUNCILMAN JONES: Please.

17 MR. TRAUSS: And also before I
18 do any of that, I want to hold myself out
19 to Council to be available on a
20 continuing basis to try to address
21 resolutions, to formulate resolutions,
22 and also with respect to individual
23 clients, the extent that those clients
24 are amenable to resolution by the
25 provision of legal services that we are

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 in a position to provide, to entertain
3 getting involved in those cases if they
4 are appropriate for our representation.

5 COUNCILMAN JONES: We
6 appreciate that offer, and it is on the
7 record.

8 MR. TRAUSS: I understand. I
9 see this mic in front of me.

10 So one of the problems that has
11 been raised -- so a number of the
12 problems that I saw were repeated in a
13 number of the case histories that were
14 submitted in the testimony. One of them
15 is the mortgage companies' refusal to
16 send notices to more than one place and
17 arbitrarily deciding who to send those
18 to.

19 Now, specifically, one of the
20 people who is testifying about how her
21 papers were being sent to -- in fact, it
22 was our office. Her paper was being sent
23 to our office, and these were the monthly
24 statements, when we had not been involved
25 in her case for perhaps three years and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 when she was not eligible for our
3 representation.

4 In that case, the mortgage
5 company apparently decided sua sponte,
6 because it had some communication with
7 us, to start sending her statements to
8 us. And this is a problem not just in
9 her case, but in many cases. The
10 mortgage companies, one, refuse for some
11 reason, even though they are
12 multi-million dollar companies with huge
13 computer systems, they claim often that
14 they're not able to send a statement to
15 more than one person. So if an attorney
16 is involved in the case, they do have
17 some obligation to copy the attorney on
18 any statements that are sent to the
19 homeowner, and they often decide they're
20 going to fulfill that obligation by
21 simply sending the statements to the
22 attorney and not sending the statements
23 to the homeowner, without notifying
24 either that they're intending to do that.
25 And getting them to stop doing that is in

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 itself a chore. They have their computer
3 systems set up, and once those computer
4 systems are set up, it is difficult,
5 almost impossible, to get them to change
6 that. This is a real problem. It's a
7 problem that occurs in many cases. And
8 even if it's a problem that exists only
9 for a short time because you're able to
10 get them to do what the right thing is,
11 during that short time there can be
12 notices that are not received by the
13 homeowner.

14 In the testimony that's been
15 submitted, the case is particularly
16 egregious because not only did they send
17 statements to the homeowner -- not send
18 statements to the homeowner, but when
19 they filed their complaint in
20 foreclosure, they used the address of the
21 attorney, which is completely improper,
22 and they also used the address of the
23 attorney that was an old address, that
24 was no longer a current address.

25 Now, is this amenable to a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 solution by City Council? I don't
3 believe it is, although I guess I'd be
4 willing to entertain to discuss this with
5 people. But there is an existence, the
6 Consumer Financial Protection Bureau, and
7 I think it is within the federal Consumer
8 Protection Financial Bureau, I think it
9 is within their bailiwick to address
10 that, and I think it is something that we
11 are seeing enough of that it's something
12 we can try to address at a level where it
13 can be changed. And one of the nice
14 things about the Consumer Financial
15 Protection Bureau is, the banks listen to
16 that bureau, because they are now in many
17 cases the regulator of the banks.

18 There's a related problem that
19 comes up in a number of these cases with
20 respect to service of the complaints.
21 Lenders -- the Rules of Civil Procedure
22 were changed a number of years ago. It
23 used to be if you're going to make
24 service on a person in any way other than
25 personal service, which is the expected

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 intended mode of service of getting
3 jurisdiction over a defendant in a
4 foreclosure, it was very difficult to do
5 that. In order to get alternative
6 service, there had to be some evidence
7 that the person was avoiding service or
8 that for some reason it was impossible to
9 serve them.

10 The rules were changed, and
11 those requirements were greatly relaxed.
12 And now the court procedure for
13 alternative service is one that is
14 troublesome, and it may be amenable by a
15 change in the rules. I don't know if the
16 City Council can change the court rules,
17 but the Pennsylvania Supreme Court can.

18 The rules now permit
19 alternative service with no showing of
20 any attempt to avoid service and with
21 very little evidence of an attempt to
22 service. Often there'll be several
23 attempts to serve someone during working
24 hours, while they're at work, when people
25 aren't home because they're working, and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 then an affidavit is filed saying we
3 tried to serve them and everything we
4 have says they live there, but we can't
5 find them. And then they file a motion
6 for alternative service, and the problem
7 is, the way the court is set up now --
8 and I don't know exactly what the basis
9 for this is, but the court treats these
10 motions without any opportunity for the
11 homeowners to respond. So motions are
12 filed, and after a day or two, orders are
13 entered permitting alternative service.
14 The alternative service varies depending
15 on what the movement requests. Often
16 it's posting. Often it's a combination
17 of posting and mailing, but it is done in
18 a way that does not ensure that people
19 are actually informed about the
20 litigation.

21 Now, there may be cases in
22 which people are informed about
23 litigation and forgotten that they're
24 informed about the litigation, but there
25 are also cases in which despite the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 attempts to service by mail and by
3 posting, service is never made. And this
4 is a systemic problem which I think needs
5 to be addressed, and I think the area for
6 addressing it would be with the Rules
7 Committee of the Pennsylvania Supreme
8 Court.

9 One of the things that was
10 raised by one or two of the people who
11 testified goes to a procedure that has
12 since been recognized as problematic in
13 the Diversion Program and has been
14 changed. There was -- in the Diversion
15 Program, there was an order, there was a
16 form order that is issued depending what
17 happens in the case. One of the boxes to
18 be checked -- and is still there to this
19 day -- is an order that provides for an
20 agreement that does not permanently solve
21 the problem. It's a forbearance
22 agreement, a repayment agreement that
23 allows the homeowner to make a certain
24 number of payments to catch up. There
25 was a time when that order provided that

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 in the event of a default in that
3 agreement, the lender could simply take a
4 default judgment, and that resulted in a
5 number of problems.

6 The problem that it resulted in
7 is that it was not unusual for
8 homeowners, according to their records,
9 to have been paying as required, but for
10 the lender, according to its records, to
11 say, no, there was a payment late or a
12 payment missed and to take a default
13 without notice to the homeowner. That
14 was changed probably two years ago when
15 this was brought to the attention of the
16 Steering Committee that this was
17 happening. There was a committee
18 created, and they came up with an
19 alternative to the order.

20 The current order requires that
21 whenever a case comes out of Diversion
22 because there's an agreement, which does
23 not permanently solve the problem but
24 requires the homeowner to make payments,
25 that a default judgment cannot be taken

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 without a new ten-day notice being sent.

3 That's a notice required by the Court

4 before a default can be taken, telling

5 the homeowner that there was a default,

6 that they have ten days to respond to the

7 complaint. If they don't respond in ten

8 days, that a judgement will be taken.

9 And that notice has to be sent to the

10 housing counselor, to any attorney that's

11 entered an appearance for the homeowner

12 in that case in the Diversion process,

13 and to VIP if a VIP attorney has been

14 involved in the case. And since that

15 change was made, the problems we've seen

16 in this area have drastically been

17 reduced, because people have notice. And

18 usually when people get a clear notice

19 that says notice of intention to take a

20 default, you've failed to act, you need

21 to act, most people if they get that

22 notice will take some action, and if they

23 can get their way to an attorney or

24 housing counselor, then steps can be

25 taken to resolve the problem.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 A number of homeowners in their
3 testimony have pointed to the fact that
4 the lenders do not properly advise
5 homeowners of their options. In addition
6 to that, we have seen and the homeowners
7 have testified in their written testimony
8 that they also don't follow the
9 requirements of the programs for loan
10 modifications. We see this all the time.
11 In fact, cases which we get involved,
12 often our defense in the case is that the
13 lender prior to filing the foreclosure
14 case did not do what they were supposed
15 to do, that a homeowner -- it is not
16 unusual in FHA mortgage cases, which have
17 special provisions for people who are
18 unemployed, homeowners will contact the
19 lender and say, I'm --

20 COUNCILMAN JONES: Excuse me.
21 Because you put a lot of good information
22 on the record, but you're talking about
23 in the case before a foreclosure action,
24 that there was a covenant in the mortgage
25 that said in case of economic impact by

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 layoff, there is a maybe diversion built
3 in, stay of two years for payment?

4 MR. TRAUSS: Well, it's not two
5 years, but there are -- so for a number
6 of mortgages -- and I don't want to
7 belabor this presently, so I'll try to be
8 brief. In a number of mortgages,
9 particularly FHA mortgages, mortgages
10 which are guaranteed by the Federal
11 Housing Administration, there is a
12 requirement that if someone is in default
13 because they lost their job, because
14 they're unemployed or receiving
15 unemployment, that they have a right to
16 something called a special forbearance
17 agreement. A special forbearance
18 agreement can run for up to a year where
19 a person makes reduced payments or even
20 no payments. And if a homeowner calls a
21 lender and says, I'm unemployed, help me,
22 what the lender is supposed to say is,
23 Oh, you're eligible for special
24 forbearance agreement, let's see if
25 you're eligible, submit the necessary

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 papers.

3 We have seen over the years
4 many people -- and this is just one
5 example -- who are told by the lenders,
6 We can't do anything for you if you don't
7 have income. Call us back when you have
8 income. This is precisely wrong. And
9 this is just an example of ways in which
10 lenders are telling people the wrong
11 thing. And people are told the wrong
12 thing even in the Diversion Program, and
13 this is a subject of litigation. I mean,
14 there are rights. There's rules.
15 There's regulations. There's these
16 mortgagee servicing letters that FHA, HUD
17 issues. They're not being properly
18 followed. The problem is, when this
19 happens, this is not something that could
20 be resolved in Diversion. This is
21 something that someone needs to present
22 to the Court and say, Court, they didn't
23 do what they were supposed to do before
24 they foreclosed.

25 When these cases are properly

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 presented in front of a judge or a jury
3 and the finder of fact finds the facts as
4 presented and finds the law to be as
5 presented, homeowners are able to
6 prevail. But if a homeowner is unable to
7 mount that defense, it is not unusual for
8 what happened happened to be what's
9 happened to some of the people who will
10 be testifying today.

11 Now, there again, the
12 resolution -- I think the resolution
13 unfortunately lies in litigation. The
14 rules are already there. The lenders --
15 it's already laid out what the lenders
16 are supposed to do, and what is needed is
17 some mechanism for enforcing those rules,
18 and the mechanism we currently have is
19 litigation.

20 Now, sometimes the government
21 will step in, as the Attorneys General
22 did, or the CFPB can file a lawsuit if
23 they see problems raised to a certain
24 level. But these are matters that need
25 to be raised by litigation, and facts

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 need to be found.

3 Fees in the conciliation
4 conference are a problem. Every time
5 there's a conciliation conference and
6 both parties appear, the lawyer for the
7 attorney -- I'm sorry; the attorney for
8 the lender bills their client, and then
9 the client adds that to the debt that is
10 owed. This is a matter that's currently
11 under discussion, has been under
12 discussion at the last couple of meetings
13 of the Steering Committee to address, to
14 try to reign in those fees and try to get
15 some agreement as to the circumstances in
16 which it is inappropriate to charge fees
17 for conciliation conferences and also try
18 to get some limit on what those fees are.
19 This is also something that can be
20 resolved in litigation.

21 There was a case recently
22 decided by the Superior Court, the Biddle
23 case, in which the Superior Court
24 remanded the case to the Court of Common
25 Pleas, and one of the issues was whether

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 the attorneys properly proved their fees
3 and their right to them.

4 One of the issues that has been
5 problematic is people knowing where they
6 stand after the Diversion Program has
7 ended. As we pointed out, Diversion is
8 diversion. You were diverting from the
9 regular litigation. When in litigation,
10 there are timelines. There are
11 requirements to file responses. If those
12 timelines aren't met, the lender has the
13 right to take action, and that action
14 usually is a default and then a judgment.

15 Homeowners often don't
16 understand when they're out of Diversion,
17 and this in part is a result of -- and
18 part of success of the Diversion Program.
19 There are sometimes people in Diversion
20 for two years while there's attempts to
21 resolve matters. The complaint might
22 have been filed and served at the
23 beginning of the Diversion process, and
24 there have been many attempts to get a
25 loan mod and many requests for

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 information which the homeowners have
3 diligently responded to and many requests
4 for more information and sometimes a
5 denial of an application for a loan
6 modification, which is then appealed
7 either in the Diversion Program or
8 outside the Diversion Program, but
9 results in the lender reconsidering its
10 decision. A lender could reconsider its
11 decision two or three times, and the
12 borrower is asked to provide information,
13 and it's fairly onerous information -
14 their income expenses -- their income,
15 their expenses, their bank statements,
16 award letters, statements from DPW and
17 Social Security. It's a whole package of
18 information they have to do, and they're
19 doing it over and over and over and over
20 again.

21 At some point, the lender says,
22 We have made our final decision. We have
23 determined this person is not eligible
24 for any of the programs we have to offer.
25 We want to be able to go and litigate the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 case. And sometimes this is something
3 that's fought about in front of a judge
4 pro tem or in front of the judge or the
5 judge's clerk and now Judge Robinson, who
6 is presiding over the program, and the
7 judge will say, Yes, it's been however
8 long it's been. It's been 11
9 conferences. We are not going to be able
10 to reach an amicable resolution in this
11 case. It's going to go to litigation,
12 and an order is entered. The problem is
13 that until now, the order that's been
14 entered has been similar in form to all
15 the other orders that are entered
16 continuing the cases, but it says
17 something different. The other orders,
18 there's a box checked that said case
19 continued and rescheduled for a
20 conference. The order removing the case
21 from Diversion will usually say that the
22 case is removed from Diversion and the
23 defendant has a certain amount of time in
24 which to file a response. These orders
25 don't have the necessary boldness to get

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 the attention of the homeowner.

3 And there's another problem
4 that even after the case comes out of
5 Diversion, lenders will sometimes still
6 try to work with the homeowner. If
7 there's been a change in circumstances,
8 they will accept another loan
9 modification program, and sometimes they
10 will informally instruct their attorneys
11 to put the case on hold while they try
12 one more time to review the papers and
13 see if they're willing to enter into an
14 agreement.

15 But then without notice, the
16 lenders might decide we're finished, will
17 instruct the attorney to take the hold
18 off the case, default judgment is
19 entered, the homeowners have no idea
20 what's going on and find themselves with
21 a default judgment.

22 One of the solutions that we've
23 recently come up with, there's a
24 subcommittee appointed to address this,
25 in concert with Judge Robinson and Judge

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Fox, who is in charge of the foreclosure
3 program in the Court of Common Pleas, and
4 we are working on a draft order that's
5 going to be a standalone order, separate
6 from the Diversion orders.

7 So now there's going to be two
8 orders when a case comes out of
9 Diversion. There's going to be an order
10 of the Diversion Court saying the case is
11 out of Diversion and setting forth a date
12 when the response has been filed, and
13 then there will be an additional order
14 that's going to come from the foreclosure
15 process saying this case is out of
16 Diversion, making clear what the
17 homeowner has to do and also requiring
18 that before a default can be taken, a new
19 ten-day notice will have to be sent by
20 the lender, giving the homeowner an
21 additional ten days to take whatever
22 action is required and also giving the
23 homeowner an additional time to try to
24 get an attorney.

25 A similar order is going to be

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 under consideration for those cases in
3 which homeowners are put out of the
4 program because they've failed to appear.
5 It's often the case that people have
6 legitimate reasons for failing to appear.
7 They may not have gotten proper notice.
8 They may have had to go to the hospital.
9 Emergencies happen. People can't appear.
10 Right now there's an order entered
11 telling the homeowner that they're out of
12 the program and that the lender can take
13 a default judgment. What I am going to
14 submit to the Steering Committee is a
15 proposal for an order providing that when
16 a case comes out of the program for
17 failure to appear, that two things
18 happen, that there be an order making
19 clear, a separate order, not one of the
20 orders with a check box, but a separate
21 standalone order saying you're out of the
22 process, and also try to include in that
23 order procedures that the homeowner can
24 use to try to get back in the process,
25 because there is a procedure for

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 requesting reentry into the process.

3 Judge Robinson will consider such
4 requests, but it's not clear to the
5 homeowner that that's available, so they
6 don't necessarily know what to do.

7 So we're going to be proposing
8 an order that will enable people if
9 they're told they're out of the program,
10 that they'll also be told how they can --
11 for failing to appear, that they'll be
12 told how they can get back in.

13 My last point that I'd like to
14 make is to reiterate that once the person
15 is out of the program, unless they're
16 very sophisticated, they're in
17 litigation, and homeowners are not likely
18 to prevail in litigation if they don't
19 have lawyers. One way to address this
20 problem is with the notion of civil
21 Gideon, which some of you may have heard
22 about.

23 Civil Gideon is a movement.
24 It's nationwide. It's been adopted by
25 the Philadelphia Bar Association of

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 guaranteeing people in civil cases the
3 right to an attorney involving basic --
4 when at issue is the right to basic human
5 needs, including child custody, income,
6 and homeownership and ejectment defense
7 or eviction defense. It takes its name
8 out of a criminal case, a Supreme Court
9 case, Gideon versus Wainwright, that
10 decided that in criminal cases,
11 defendants have a right to counsel.

12 I would commend to Council
13 consideration of an implementation of the
14 notion of civil Gideon, which would
15 guarantee people representation if
16 they're going to lose their homes. And I
17 submit that as a possible resolution.

18 Again, I want to thank you for
19 the opportunity to testify and I want to
20 once again on the record hold myself out
21 to provide any assistance that you might
22 feel I can provide in addressing problems
23 and solutions.

24 Thank you.

25 COUNCILMAN JONES: Thank you

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 both for your testimony, and thank you,
3 colleagues, for hanging in there, because
4 this is not a simple process to follow,
5 which is a part of the problem in the
6 sense that if I get a legal document in
7 the mail and I am not -- I may be a
8 baker, butcher, candlestick maker. I may
9 not understand all of these points,
10 because there are a couple of turns and
11 twists that you took that I had to really
12 focus and use whatever logic I have to
13 figure out where they were in the
14 process.

15 So to the best that I can, I
16 want to try to -- and thank you, because
17 it really helped. That's why I didn't
18 stop you earlier, but it was really
19 informative.

20 So, number one, I'm thinking
21 that this is a very stressful time for
22 people who are in jeopardy of losing the
23 one asset that usually means the most,
24 which is their house. So you're
25 reluctant from the door to open that

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 piece of mail, to understand that
3 document. You almost have an
4 ostrich-in-the-sand complex to try to
5 hope it goes away, but it doesn't. It
6 keeps moving on.

7 So you have, as I heard you,
8 two tracks that are happening. There is
9 a court-related track that a property
10 owner exhibiting his right of ownership
11 to take a property from a person, and
12 then we've created the second track,
13 which is the Diversion Program that
14 intersects that point. So Act 91, if I
15 have it, governs how these processes
16 should happen for the court side?

17 MR. TRAUSS: No.

18 COUNCILMAN JONES: Okay.

19 MR. TRAUSS: If I might, let me
20 just answer, and then Mike might have
21 something to say.

22 So Act 91 is a state-required
23 notice. There's two acts - Act 6 of 1974
24 and Act 91 of 1983, I believe. Those are
25 two notices that are required by the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 lender prior to the institution of an
3 action of foreclosure. They're required
4 by state law. The lender has to file
5 them. Before the lender sends those
6 notices, they don't have a cause of
7 action of foreclosure. They don't have a
8 right to foreclose. And those notices --
9 the Act 91 notice in particular relates
10 to a state program, the HEMAP program,
11 the Homeowner Emergency Mortgage
12 Assistance Program, which is designed to
13 provide people with loans that can help
14 them avoid foreclosure. So these notices
15 come first.

16 MR. FROELICH: Before the
17 foreclosure is even filed.

18 COUNCILMAN JONES: So this is
19 pre-foreclosure. Got it.

20 MR. TRAUSS: This is
21 pre-foreclosure.

22 COUNCILMAN JONES: So those are
23 the things that are available to the
24 consumer to take advantage of imposed by
25 the state?

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MR. TRAUSS: Yes.

3 COUNCILMAN JONES: Then we go
4 into the Sheriff's process, which we have
5 the Sheriffs -- well, the foreclosure
6 process. It's not the Sheriff's Office,
7 but the foreclosure process that goes
8 into that. My point is notice.

9 Let me ask a couple of
10 questions. One, what is the difference
11 between a Sheriff serving notice and the
12 private sector that serves notice?

13 MR. TRAUSS: The rules permit
14 service to be made in two ways, either by
15 an adult individual who is effectively
16 deputized. In the City of Philadelphia,
17 there's a rule pertaining to the City of
18 Philadelphia which permits service by
19 entities other than the Sheriff. This is
20 not a statewide rule. There may be other
21 places where this is permitted.

22 The reason that this rule was
23 enacted was that originally the rules
24 required that service be done by the
25 Sheriff. The backlog of service was so

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 tremendous when the service was only done
3 by the Sheriff that this rule was pressed
4 for and it was enacted, and it's a rule
5 that permits private -- service to be
6 done by private companies that do
7 service. And the service they're
8 required to do is the same. The rules
9 for service are the same for the Sheriff
10 as they are for these private
11 individuals. And the rules are in the
12 400 series of the Rules of Civil
13 Procedure, and generally they require
14 service, personal service, if the person
15 lives in the City of Philadelphia.

16 Now, there is one difference
17 that is somewhat important. If there's
18 any dispute about service, if the service
19 is done by someone other than the
20 Sheriff, there's nothing in their
21 affidavit that has to be accepted at face
22 value. And if there's a dispute about
23 whether service was made in court,
24 testimony can be taken and the finder of
25 fact can find to disbelieve the person

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 making the service and believe the person
3 who says they made service.

4 When service is made by the
5 Sheriff, any information of which the
6 Sheriff or his deputy has personal
7 knowledge is presumptively true.

8 Information the Sheriff does not have
9 personal knowledge of is not
10 presumptively true. So there is a higher
11 reliance given to service that is made by
12 the Sheriff in the courts than is made by
13 private individuals.

14 COUNCILMAN JONES: How many, if
15 you know this -- no. I'll reserve that
16 for the Sheriff's Office.

17 So in your general opinion, are
18 more acts of service done by the private
19 sector or by the Sheriff's Office?

20 MR. TRAUSS: Far more are done
21 privately. In foreclosure cases in
22 Philadelphia, far more are done by
23 private.

24 COUNCILMAN JONES: To your best
25 knowledge, what is that universe of

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 services annually?

3 MR. TRAUSS: How many? I could
4 not give you a number.

5 COUNCILMAN JONES: Is there --

6 MR. FROELICH: If I may, we
7 know that there's approximately 350
8 residential mortgage foreclosure
9 complaints filed every month, between 350
10 and 550 per month. So presumably every
11 complaint needs to be served.

12 MR. TRAUSS: I could tell you
13 this anecdotally. Of the 2,000-and-some
14 cases or 3,000 cases that we at PLA have
15 some exposure to in the course of a year,
16 I think I have seen one in recent years
17 that has been served by the Sheriff.

18 COUNCILMAN JONES: Why would
19 one choose to do it through the Sheriff's
20 Office versus the private sector in a
21 case like that? Why would I want to go
22 to the Sheriff's Office versus this
23 private entity? Is there a reason?

24 MR. TRAUSS: The case that I've
25 seen in which the Sheriff was used was a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 a case by someone -- it was an individual
3 that doesn't file a lot of foreclosures
4 and just used them.

5 COUNCILMAN JONES: But the
6 industry would rather go to --

7 MR. TRAUSS: The industry would
8 rather do it. And also this is not the
9 subject of this hearing, but there is
10 evidence that the industry, the big
11 foreclosure firms, own the companies that
12 do the service.

13 COUNCILMAN JONES: So let me
14 get this right. The people who are
15 entrusted to do proper service have a
16 vested interest at the end of the day by
17 owning the mortgages that they're --

18 MR. TRAUSS: They don't own the
19 mortgages. It's not the mortgage
20 companies who own the servicers. It's
21 the attorneys.

22 COUNCILMAN JONES: It's the law
23 firm?

24 MR. TRAUSS: It's the law
25 firms, yes. It is not unusual for these

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 entities that do service to have a
3 financial connection with the law firm
4 that does the service.

5 COUNCILMAN JONES: Are these
6 industries regulated by anyone?

7 MR. TRAUSS: Well, the law
8 firms are regulated by the Code of
9 Professional Responsibility and by the
10 Supreme Court.

11 COUNCILMAN JONES: Got that.
12 The service companies.

13 MR. TRAUSS: The service
14 companies are not -- to my knowledge,
15 they're not separately regulated by
16 anybody. I imagine City Council could
17 possibly --

18 COUNCILMAN JONES: Oh, yeah. I
19 got lawmakers here. They know what to
20 do. But I just want to get that on the
21 record so that we get a better
22 understanding -- and we are joined by
23 Councilman Squilla -- to be able to
24 understand that.

25 So there is a legal standard of

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 what service should be. That standard is
3 self-monitored by the companies that own
4 the service companies in a great many
5 cases?

6 MR. TRAUSS: I would say that
7 the companies that have a financial
8 interest. I don't know the exact
9 relationship. I can't -- so I'm not
10 going to speak to that, but I do know
11 that there's a connection. I do know
12 that there have been lawsuits filed about
13 that connection. There's been lawsuits
14 filed about the monetary advantage that
15 is enjoyed by the law firm when they make
16 these referrals and when they charge
17 their charges.

18 COUNCILMAN JONES: Okay. I'm
19 going to put a pin in that questioning
20 and I'm going to recognize Councilwoman
21 Bass.

22 COUNCILWOMAN BASS: Thank you.
23 Thank you, Mr. Chairman.

24 I just have a couple of
25 questions. Some of the information --

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 you both gave a lot of really good
3 information, and so I want to thank you
4 for being here. I hate to start off with
5 a criticism, but I do want to say to the
6 Chairman that I am extremely disappointed
7 that we don't have someone here from
8 OHCD, which is right around the corner,
9 which runs the City's housing counseling
10 program, which addresses foreclosure,
11 which is funded with CDBG dollars and
12 really, really, really should be here
13 today. And so maybe they're on their
14 way, you know, somebody, anybody. But to
15 me it's completely unacceptable to be a
16 no-show for something as important as
17 this conversation.

18 But nonetheless, I do have a
19 couple of questions for both of you, and
20 I guess the first question is if you
21 could go a little bit into detail. You
22 mention that about 10 percent of those
23 who have foreclosure notices are
24 represented by an attorney and the other
25 90 percent roughly -- and I want to make

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 sure I have these facts right -- haven't
3 responded and often is the case is that
4 there will be just a judgment against
5 them because they haven't responded.
6 There's probably so much happening in
7 someone's life by the time they are going
8 through a foreclosure. Often there's a
9 loss of a job or maybe a breakup of a
10 marriage or so many other things that are
11 happening, and so I can certainly
12 understand how this can get by and there
13 be no response. But if you could just
14 briefly touch on that and any thoughts
15 you may have in terms of how our programs
16 could operate a little bit better to make
17 sure that that doesn't happen.

18 MR. TRAUSS: Well, if I could
19 about the -- so what I said was that
20 prior to the Diversion Program, about 90
21 percent of the cases resulted in defaults
22 and about 10 percent were not defaults.
23 I don't know that you could extrapolate
24 from that that 10 percent had attorneys.

25 COUNCILWOMAN BASS: Okay. This

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 is completely separate.

3 MR. FROELICH: But separately,
4 I think, if I may, Councilwoman, I think
5 I'm the one that mentioned the 10 percent
6 are represented by attorneys. Separate
7 from this statistic, I've looked into the
8 number of homeowners who are represented
9 by attorneys in the Court of Common
10 Pleas, and it's about 10 percent as we're
11 speaking. Well, I think last week when I
12 did the numbers. Approximately 10
13 percent had retained lawyers, yes.

14 COUNCILWOMAN BASS: Okay.

15 MR. FROELICH: But do you want
16 to answer the petition to open?

17 MR. TRAUSS: So you're asking
18 about can we -- what can we do about the
19 90 percent who are -- let me step back
20 and say with the Diversion Program,
21 there's greater participation even though
22 only 10 percent are still able to get
23 lawyers, but what could we do about
24 people who are not filing responses. And
25 I guess there's two sides to that. One

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 goes to the question of notice. Is there
3 any other notice that could be given to
4 people to highlight the fact that they're
5 in foreclosure and they need to do
6 something. The other is what can they
7 do.

8 Most people -- there are
9 homeowners who will file pro se
10 responses. Most people don't feel like
11 they are able to do that, or if they do,
12 they don't raise the issues in the way
13 that's going to help them.

14 I think some of the people who
15 testified might have testified that they
16 filed responses, and motions for summary
17 judgments were filed against them and
18 then they didn't file a response to the
19 motion for summary judgment, so a
20 judgment was entered against them.

21 Motion for summary judgment is
22 a motion that's filed with the Court
23 saying there's no disputed issues of fact
24 and as a matter of law the party filing
25 the motion should win. So often these

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 answers don't raise or don't properly
3 raise legal issues or factual issues. So
4 that even if a homeowner files a
5 response, they still end up losing.

6 I don't know what can be done
7 about that, other than to find a way to
8 make lawyers affordable to homeowners to
9 defend these foreclosures. As we see
10 nationwide, a lot of people have good
11 defenses to the foreclosures, but they
12 need lawyers to raise them and --

13 COUNCILWOMAN BASS: Well, and
14 that's something that, again, as
15 lawmakers, what we want to do is get to
16 some of the remedies that we can -- the
17 things that we can do to make it a little
18 bit easier to be able to hold onto your
19 property or whatever it is that folks
20 need to do who don't have appropriate
21 counsel. So if there's something that we
22 can do, it might not be a question for
23 right this moment, but if there is an aha
24 moment later that something that is
25 thought of that could be particularly

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 helpful, I would suggest -- maybe if
3 there's some way to communicate that back
4 to us, we'd be most interested in finding
5 that information out.

6 MR. TRAUSS: Without belaboring
7 too much and we can talk about this
8 later, but one thing that might be
9 possible and we've seen in other
10 jurisdictions the numbers of foreclosures
11 going down when there has been a
12 requirement -- and this is particularly
13 in New York, I believe. There's a
14 requirement of certain certifications
15 before the complaint can be filed about
16 the bona fides of the person filing it,
17 that they really do own the mortgage,
18 they really have standing to file it.

19 It is possible that it would
20 not run afoul of the separation of the
21 courts and the legislative bodies that
22 the Council in Philadelphia could require
23 that certain things be done before a
24 complaint could be filed or that certain
25 papers accompany a complaint in a way

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 that's similar to what is now required in
3 landlord-tenant actions. So currently in
4 a landlord-tenant action, without proof
5 of a license to rent a property, the
6 Municipal Court will not accept an
7 eviction complaint or even a complaint
8 for damages.

9 So I think that may be
10 something that if we can hone in on
11 certain things that are common problems,
12 that are common abusive practices,
13 something that required some showing that
14 that abusive practice was not in place as
15 a pre-condition to a complaint being
16 filed might be possible.

17 Now, that doesn't solve the
18 problem completely, but it at least
19 addresses a problem that a homeowner
20 would otherwise have to raise themselves,
21 which would be harder for them to do, and
22 this would put the burden on the lender
23 to come forward with things ahead of
24 time.

25 COUNCILWOMAN BASS: Okay.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Thank you for that information. I'm
3 going to come back in a few minutes, but
4 I am very much a supporter of finding out
5 what other jurisdictions have done and
6 how they've been affected. And so you
7 said New York is such a case, so I think
8 if there's a way to also find out what
9 other cities are doing, similar cities to
10 Philadelphia, what steps are they taking
11 and how can we duplicate what others are
12 doing. But I'm going to come back
13 around.

14 MR. TRAUSS: In New York, I
15 don't know if that was judicially imposed
16 or statewide. I'm not sure by what
17 authority that was imposed.

18 COUNCILWOMAN BASS: We can find
19 out.

20 MR. TRAUSS: But there is one
21 other thing, if I might. Now, I know
22 money is tight all around, but there was
23 for a time a program that the state had
24 run or there was -- it was -- the program
25 was up and running for a time. There was

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 money that was available for people to
3 use to avoid foreclosures in certain
4 circumstances. There was a fund to
5 essentially buy people out of predatory
6 loans, and it was designed as a revolving
7 fund, and some of the seed money came
8 from places other than the City. It may
9 be -- even though in many people's minds
10 the foreclosure crisis is over, it is not
11 over by any means. It's not over in
12 Philadelphia. And the re-creation even
13 at a local level of some funds that could
14 be directed toward buying people out of
15 predatory loans or creating a fund for
16 money that would have to be paid back, a
17 revolving fund, that could help people
18 with foreclosure problems could, I think,
19 go a long way to resolving some cases,
20 which often snowball from an original
21 small default, as Mike said, into this
22 huge problem because of the addition of
23 fees and litigation costs. And if
24 there's some place to access money early
25 on in the process, that I think could

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 eliminate a lot of foreclosures.

3 MR. FROELICH: Councilwoman, if
4 I could just respond. You had mentioned
5 you're a big fan, as are we, of looking
6 at what other jurisdictions are doing. I
7 did want to also circle back to the idea
8 that our Diversion Program is something
9 that not just other states come to look
10 at as an example of something that we do
11 great and I know that it originated in
12 large part from the push from you guys,
13 but that internationally people have come
14 to look at it, to meet, to figure out how
15 we're doing it so well and what they can
16 learn from us as well.

17 COUNCILWOMAN BASS: I'm sorry.
18 Shoshana Bricklin from my office,
19 formerly of Councilman Jones' office,
20 worked on that.

21 MR. TRAUSS: Yes. Shoshana was
22 actively involved. I mention in my
23 testimony about the Save Your Homes
24 Philly Coalition, and Shoshana, on behalf
25 of Councilman Jones at the time, was very

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 active in that Coalition and was also
3 active in, I think, the efforts of the
4 Council to bring the issue to a head.

5 COUNCILWOMAN BASS: Okay. Very
6 good. Well, I take credit for it before
7 Councilman Jones.

8 COUNCILMAN JONES: As you
9 should. You recommended her. It was a
10 good recommendation. Then you came and
11 took her back. It was good stuff. Thank
12 you, Councilwoman.

13 COUNCILWOMAN BASS: Thank you.

14 COUNCILMAN JONES: Just real
15 quick rapid fire, because we have a lot
16 of people behind you. Doesn't HUD have a
17 fee schedule for allowable expenses for
18 attorneys that --

19 MR. TRAUSS: Yes.

20 COUNCILMAN JONES: So is there
21 any way -- I guess we will find that and
22 try to apply that to whatever would be
23 appropriate for foreclosure prevention.

24 And then the other thing is, do
25 you find a pattern where there is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 marketability for resale of properties,
3 more activity in Sheriff Sales? So if
4 you're in a hot real estate market,
5 you're going to see people unwilling to
6 kind of come to compromise on that and
7 they want to push things to Sheriff Sale
8 so that they can get -- is there a
9 private-sector market pressure for that
10 kind of activity?

11 MR. TRAUSS: Well, I don't know
12 if -- I think the answer is yes, though
13 it may not work in that direct a way.
14 The lenders, in evaluating whether to
15 enter into a loan modification with a
16 homeowner, often evaluate what they think
17 would happen if they're able to take the
18 property to foreclosure and sell it at
19 Sheriff Sale. And if you have a property
20 with a relatively low balance compared to
21 the value, regardless of the neighborhood
22 really, it's really a question of a
23 balance sheet. If you owe \$20,000 and
24 they think they could sell the property
25 for 100 or 120 or 200 or 300, they're

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 going to be less inclined to work with
3 that homeowner, because the pot of gold
4 is not so far away. If they can get to
5 the Sheriff Sale, they can sell it and
6 get their money back.

7 COUNCILMAN JONES: So I'm going
8 to look to believe that mankind is good
9 by nature, but let me just say that then
10 you are more likely to get a foreclosure
11 notice at the end of amortization of a
12 30-year loan than at the beginning, that
13 they'll come after you -- you become more
14 appealing.

15 MR. TRAUSS: No. The time --
16 so there are a number of things with
17 respect to when the homeowners have to
18 foreclose. Also on the point about the
19 value, the relative value of the property
20 to the debt, that evaluation is also
21 built into some of these federal
22 programs. Like the HAMP program itself
23 has a requirement with respect to the net
24 present value of the mortgage in default,
25 and that net present value calculation is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 used to determine whether a lender has to
3 work with a homeowner or not. And in the
4 case where there's a high present value
5 of the property and a relatively low
6 debt, that cuts in favor of the lender
7 being allowed to go ahead with the
8 foreclosure. So they're not required by
9 the federal HAMP program to deal with a
10 homeowner.

11 I don't believe there is --
12 that lenders are waiting for their loan
13 to foreclose and to jump on it at the end
14 of the case, because there's -- they
15 really -- servicers really can't do that.
16 There are HUD regulations about when an
17 FHA-insured mortgage can be foreclosed,
18 and they require foreclosures to happen
19 within a certain amount of time of a
20 default. So the lenders risk losing
21 their HUD insurance if they delay.

22 COUNCILMAN JONES: So if I
23 could, I got it. My final question then
24 on that is that when a mortgage is sold
25 to another entity that might be an

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 investor and that kind of equity-to-debt
3 ratio is appealing, they are prohibited
4 from -- so one of the complaints I'm
5 hearing is that, I didn't even know the
6 third person that bought this mortgage
7 came and sought relief through Sheriff
8 Sale. So that has nothing to do with
9 equity? That --

10 MR. TRAUSS: Yes.

11 COUNCILMAN JONES: -- has
12 nothing to do with market value?

13 MR. TRAUSS: This does, yes.
14 There are a class of mortgages where this
15 is relevant, where the market value is
16 particularly relevant, and I want -- I'd
17 like to -- indulge me to make two points.

18 COUNCILMAN JONES: See all
19 those people.

20 MR. TRAUSS: One is that the
21 way the loans are sold, homeowners get no
22 notice if the owner of the mortgage
23 changes. Homeowners are required to get
24 notice by the Consumer Financial
25 Protection Bureau and by the regulations

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 when there's a change in servicing. So
3 now there's a difference between the
4 people who own the mortgage and the
5 people who service the mortgage. The
6 people who service the mortgage are the
7 companies that have a face-to-face
8 interaction or letter-to-letter
9 interaction with the homeowners. They're
10 the ones that collect the money.

11 The owner of the mortgage will
12 appear on the assignment records in the
13 Department of Records, but there's no
14 requirement that the homeowner get a
15 notice every time the owner changes. So
16 homeowners often are confronted with
17 complaints with names on them that
18 they've never heard of, because they
19 might know who the servicer is as the
20 servicer changes -- and those servicing
21 changes happen often and people are
22 confused by that -- but they don't get
23 any notices when the owner changes, and
24 the ownership can change three, four,
25 five, six, ten times in the life of a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 loan without the homeowner ever knowing
3 it, and then they have a complaint from
4 somebody they don't know who that person
5 is.

6 Now, there's another piece of
7 this, which is there are loans, which if
8 a loan is non-performing for a certain
9 amount of time, those loans get sold to
10 what we call bottom feeders, people who
11 are interested in buying non-performing
12 loans because they think they can make
13 money out of them. And sometimes they
14 service them themselves. Sometimes they
15 have servicers. And these so-called
16 private investors, which are standalone
17 companies whose business model is to try
18 to buy cheap and get a house that's worth
19 a lot money, their behavior is different
20 than the behavior of other servicers
21 often. And they often -- if they service
22 them themselves, they often are not
23 required to participate in the HAMP
24 program. They often are not FHA
25 mortgages, and their motivations are

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 different, and it is much more likely
3 that the valuation of the property and
4 their desire to get to that valuation --
5 that property as quickly as possible will
6 result in foreclosures that would not
7 happen with other lenders.

8 COUNCILMAN JONES: What
9 percentage of the marketplace do they,
10 quote, "bottom feeders" --

11 MR. TRAUSS: I do not know. I
12 cannot really give you an intelligent
13 estimate of that.

14 COUNCILMAN JONES: Are there
15 any other questions of the panel?

16 (No response.)

17 COUNCILMAN JONES: Having none,
18 thank you for your testimony. We
19 appreciate the information, and it is
20 very helpful.

21 MR. TRAUSS: Thank you very
22 much.

23 (Applause.)

24 COUNCILMAN JONES: Can you read
25 the next panel to testify.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 THE CLERK: Kevin Lamb, Chief
3 Deputy Sheriff; Captain Al Innaurato,
4 Sheriff's Office; Mark Harvey, Water
5 Revenue Board.

6 COUNCILMAN JONES: Thank you,
7 guys, and thank you for your patience in
8 this process. As you can see, it's a lot
9 at stake. No one has to tell you.
10 You're the department that deals with a
11 lot of this stuff process-wise. So we
12 appreciate you testifying. If you
13 notice, I have my Sheriff's pin on today.
14 I was trying to represent.

15 So whatever order you want,
16 please state your name for the record and
17 begin your testimony.

18 DEPUTY SHERIFF LAMB: Good
19 afternoon, Councilman Jones, Councilman
20 Henon, and Councilwoman Bass. My name is
21 Kevin D. Lamb, Chief Deputy Sheriff for
22 the Philadelphia Sheriff's Office. To my
23 right I have Captain Al Innaurato, who is
24 our Captain and commanding officer for
25 our Civil Affairs Division, and to my

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 left I have retired Captain John
3 Keaveney, who is very familiar with this
4 process and kind of what occurred in past
5 years.

6 Attorney Trauss referred to a
7 number of things that we were going to
8 discuss this afternoon, so I will be
9 brief. And basically he was referring to
10 1990 when Chancellor Arthur G. Raynes of
11 the Philadelphia Bar Association wrote a
12 letter to Pennsylvania Justices of the
13 Supreme Court regarding a rule change in
14 the delivery service of original process.
15 This request was offered by resolution
16 sponsored by the Bar Association's
17 Cabinet and State Civil Judicial
18 Procedures Rules Committee.

19 At that time, Common Pleas
20 Administrative Judge Edward J. Blake,
21 with Administrative Judge Alan K.
22 Silberstein of the Philadelphia Municipal
23 Court and Judge Albert W. Sheppard,
24 ordered the Sheriff to assign two
25 deputies to each criminal courtroom.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Former Sheriff John Green

3 complied with Judge Blake's order, which
4 ceased service of original process due to
5 the demand of criminal courtroom coverage
6 and a result in the lack of staffing.

7 At that time, we were very well
8 staffed in our Civil Affairs Division,
9 some 70 Deputy Sheriffs that were doing
10 that service. So it wasn't because we
11 were backlogged in terms of service. We
12 became backlogged when we were moved into
13 the courtrooms at two per courtroom.

14 Immediately following, a
15 request was made to the Pennsylvania
16 Justices to temporarily suspend Civil
17 Rule 400 for Philadelphia only to allow
18 service of original process by certified
19 mail or by any deputized adult person.
20 The temporary measure and rule change was
21 approved by the Court.

22 At present, the Office of the
23 Sheriff delivers service of original
24 process in very few civil cases. The
25 Sheriff Office's involvement is upon Writ

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 of Execution, which is toward the end of
3 the mortgage foreclosure process
4 initiated by a lender.

5 Our Civil Affairs Division
6 physically posts a handbill generated
7 from the Writ for the public and for the
8 sale of the property, and we do have an
9 example of that bulletin for you.

10 Under Sheriff Jewell Williams'
11 administration, we have since doubled the
12 size of the Civil Affairs Division, which
13 is staffed by Deputy Sheriffs, our
14 Detective Division. The unit is still in
15 need of additional Deputy Sheriffs and
16 not at the adequate staffing levels.
17 However, we are prepared to execute the
18 wishes of the Court if given the
19 responsibility of the service of original
20 process that is currently handled by
21 external writ services and agencies.
22 This expanded utilization of the
23 Sheriff's Office will ensure the
24 integrity and assurance of proper
25 service.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 That's what we do, and we do it
3 extremely well.

4 At this time, I will defer to
5 Captain Al Innaurato, who can give you
6 some further information on such service.

7 COUNCILMAN JONES: Thank you.

8 CAPTAIN INNAURATO: Since that
9 temporary order --

10 COUNCILMAN JONES: Say your --

11 CAPTAIN INNAURATO: My name is
12 Captain Al Innaurato, Philadelphia
13 Sheriff's Office, Civil Division. I've
14 been in the Civil Division about 12
15 years. I was a Deputy, but I had other
16 duties at the time when they changed the
17 order.

18 Right now we get very few civil
19 complaints. We get a lot of them from
20 out of county that are deputized, because
21 they have to go through our Sheriff's
22 Office to get them served. But there's a
23 lot of outside agencies that popped up
24 since this order, and they have all kind
25 of people doing them. Some attorneys, I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 believe, have messengers in their office
3 making services. Some use regular filing
4 services. In fact, sometimes we get
5 calls about complaints the way they tried
6 to serve people or left things on their
7 doorstep, and I tell them there's no way
8 to track it. There's so many agencies
9 out there and companies. As long as I
10 can check our records and we have no
11 record of it, there's no way in the world
12 that I know who did it or who dropped
13 stuff on your door.

14 We get a lot of complaints
15 about different types of services, the
16 way they do them or their lack of doing
17 them.

18 COUNCILMAN JONES: Are you
19 done? Thank you.

20 CAPTAIN KEAVENEY: Good
21 afternoon.

22 COUNCILMAN JONES: Good
23 afternoon.

24 CAPTAIN KEAVENEY: My name is
25 John Keaveney. I'm a retired Captain

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 from the Sheriff's Office. I'm presently
3 working as a consultant with the Sheriff.
4 I actually was the Captain in charge of
5 the Northwest Division of the City back
6 in 1990, '91, '92 when this rule change
7 came into play.

8 What had happened, the
9 courts -- historically we were usually
10 behind in staffing the criminal courts,
11 whether it be in City Hall or the
12 Criminal Justice Center. The civil work
13 was being served, and as the Chief
14 indicated, we had -- exact numbers I'm
15 not remembering now -- in the
16 neighborhood of 60 deputies, plain
17 clothes deputies who would serve process
18 on a daily basis. It was very little
19 backlog in the beginning. Once --
20 apparently some powers-to-be got together
21 and tried to figure a way out of it,
22 solved the criminal court's problem with
23 getting deputies to a courtroom and some
24 private concerns that wanted to do this
25 type of work. We were ordered to produce

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Deputy Sheriffs and I believe it was 8:30
3 every morning upstairs on the 7th floor
4 of this building to report for courtroom
5 duty.

6 With that being said, that
7 legal process of service was not being
8 done during the daytime hours. It's
9 important to note, this type of
10 paperwork, especially mortgage
11 foreclosure, Writs of Execution, the
12 Deputies would serve that early in the
13 morning prior to people leaving their
14 homes for work or they catch them in the
15 late afternoon when coming home from work
16 and on Saturdays. But they were tied up
17 in the courtrooms beginning at 8:30 in
18 the morning, which turned out to be kind
19 of not in the best interest, because a
20 number of the courtrooms didn't start
21 until 10 o'clock in the morning.

22 Typically these deputies would have been
23 out in the street 7:00, 7:30, 8 o'clock
24 in the morning serving the paperwork and
25 then they would report into the offices

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 here in City Hall in the late morning to
3 return their services, do their
4 paperwork, and pick up the next day's
5 work, and then they'd head out back again
6 in the afternoon and try to catch some
7 people coming home from work. And then
8 in the afternoons, they would do their
9 businesses and places that were
10 relatively easy to serve.

11 But I'll say over the years
12 that we were doing that, very rarely did
13 we get a complaint from someone that they
14 were never notified, never received
15 original process, notice of suit. And I
16 can tell you for the two or so years that
17 I was in there after the rule change, it
18 was constant, every day people calling, I
19 got -- they got a posting that their
20 house was being sold and there was no
21 record that we served the papers, and it
22 was being done outside of the Sheriff's
23 Office by private writ servers, employees
24 of large law firms that are involved in
25 this business.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: Is that it?

3 DEPUTY SHERIFF LAMB: Yes, sir.

4 COUNCILMAN JONES: Thank you.

5 So if I understood it

6 correctly, there was a ruling that

7 required you guys to assume the

8 responsibility in the courtroom, which

9 required a shift of personnel --

10 CAPTAIN KEAVENEY: Yes.

11 COUNCILMAN JONES: -- that

12 created a void, that created a cottage

13 industry called service?

14 CAPTAIN KEAVENEY: Yes.

15 COUNCILMAN JONES: And the

16 standard by which your judge is a little

17 different -- and I'm not impugning the

18 integrity of anyone, but I am saying it

19 is different when you get a notice that

20 is official from the Sheriff's Department

21 versus some of the complaints that we've

22 gotten that these were kind of forged

23 documents, for lack of a better word.

24 CAPTAIN KEAVENEY: Yes. I did

25 this work myself. I supervised about 14

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 people in the Northwest at the time. Our
3 deputies had no vested interest. They
4 worked for their salary. They would do
5 two or three attempts at personal service
6 before they would send it back to the
7 attorney as what was called a "not
8 found," and then the attorney might get
9 additional information, maybe the owner
10 didn't actually live there, it was a
11 renter, and they'd come back and get it
12 reinstituted.

13 But we explained it. When we
14 delivered it to the person, we would tell
15 them, Hey, this is important, they're
16 trying to take your house, or there was
17 other things, taking your car. I mean,
18 there was a number of things. But the
19 mortgage foreclosures, we would explain
20 it to the people to the best of our
21 knowledge, the best of our ability, and
22 we had very few -- I don't know of any
23 complaints where people said, I never
24 received service, I didn't know this was
25 happening. And next thing you know,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 they're in the middle of a Sheriff Sale.

3 A Writ of Execution has been --

4 COUNCILMAN JONES: Do you have
5 any idea what the universe of services
6 are annually? We heard a number of 350.
7 And for the record, these are not
8 municipal Sheriff Sales. We're not suing
9 people for water and sewer where we
10 are -- do you do our municipal services
11 or does a private company do it? So if
12 you owe an extreme water bill or haven't
13 paid your real estate city taxes, do you
14 do the service for the City?

15 CAPTAIN INNAURATO: We get a
16 large amount from the City on Writ of
17 Executions trying to collect for
18 different reasons, judgements against
19 individual companies and things.

20 COUNCILMAN JONES: So the City
21 still --

22 CAPTAIN INNAURATO: Plus we
23 also post petition of rules, which the
24 City uses before they go to the tax sales
25 on people's homes.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: So you still
3 service --

4 CAPTAIN INNAURATO: Not
5 everything. Maybe not on the smaller
6 level water bills and stuff, but we still
7 do a lot of City work.

8 COUNCILMAN JONES: Well, when
9 it gets serious, when we get the
10 critical --

11 CAPTAIN INNAURATO: We go out
12 there, yeah.

13 COUNCILMAN JONES: It is you
14 that goes out and puts these notices
15 on --

16 CAPTAIN INNAURATO: Yeah. And
17 you got to remember, when we were doing
18 all those civil complaints, all that
19 money went into the City budget, which no
20 longer goes in there because you have
21 individuals serving them. I don't know
22 what kind of benefit the individual gets,
23 but whatever was filed in our office,
24 there was a fee. Everything that's done
25 in Civil Division is not generated by the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Sheriff. It's an individual that wants
3 something done, ordered by the Court. We
4 just enforce the Court order, and there's
5 a fee for everything we do. We don't do
6 anything for nothing.

7 COUNCILMAN JONES: Do you have
8 any idea what a service costs the Sheriff
9 on average? Because if you had to go out
10 multiple times, I get it.

11 CAPTAIN INNAURATO: There's
12 different fees for Municipal Court and
13 Common Pleas. It may be either \$84, I
14 believe, or 116 per service.

15 COUNCILMAN JONES: So \$84 or?

16 CAPTAIN INNAURATO: 84 up to
17 116 for service.

18 COUNCILMAN JONES: Is that
19 every attempt?

20 CAPTAIN INNAURATO: No. That's
21 one fee and that's -- we make at least
22 three attempts on it.

23 COUNCILMAN JONES: Okay.

24 Any questions?

25 COUNCILWOMAN BASS: I have a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 question.

3 COUNCILMAN JONES: The Chair
4 recognizes Councilwoman Bass.

5 COUNCILWOMAN BASS: Thank you,
6 Mr. Chairman.

7 I have a question on something
8 very specific that we've been working on
9 in our office for some time now, and it
10 was a Sheriff Sale. So I'm going to use
11 this opportunity to address a whole other
12 issue. But a Sheriff Sale that occurred
13 that never should have occurred. And so
14 I have a homeowner now who is really
15 fighting to hold onto his property and to
16 not be homeless essentially. And so this
17 is someone who was served, who came
18 downtown, was told, I guess, whatever
19 amount he needed to have to stop the
20 sale. He came down. It was within the
21 timeframe that was required. He made a
22 payment, but he made the payment at the
23 wrong window. And after he made the
24 payment at the wrong window, the Sheriff
25 Sale proceeded about a week later, five

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 days later or so, and his property was
3 sold. And as we tried to untangle this
4 situation, everyone seems to have a
5 hands-off approach about it. And so
6 whether it's the Department of Revenue
7 who accepted the payment or the Sheriff's
8 Office, we just really haven't been able
9 to address this issue and make sure that,
10 again, this person doesn't end up
11 homeless.

12 They did everything they were
13 supposed to do. They just didn't show up
14 at the right window. But they should be
15 able to show up at any window in the City
16 of Philadelphia, make a payment and it go
17 through to who it's supposed to go
18 through and stop the Sheriff Sale. It
19 should be our problem. We should be
20 untangling this situation and not saying,
21 Well, you showed up at the wrong window,
22 it's kind of his fault that this
23 happened. I'm not saying you're saying
24 that, but that's kind of the response
25 that we've gotten from different City

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 agencies all along the way.

3 (Witness approached witness
4 table.)

5 MR. STREET: Good evening.
6 Sharif Street, outside counsel to the
7 Sheriff's Office.

8 Councilwoman, to answer your
9 question, you're right. It should not
10 have a legal effect which window you pay
11 at. It sounds like this was a tax sale
12 or some kind of municipal lien sale if
13 you're making a payment to the City.
14 Otherwise you wouldn't be making a
15 payment to the City.

16 There is a consolidated --
17 generally speaking, you're told to go --
18 I think it's up to Zawalick's office
19 where they accept the payments. It's a
20 separate place from where you
21 traditionally pay your -- whether it was
22 a tax or water where you pay. And the
23 reason for that is merely administrative
24 expedience, that they can then keep track
25 of what's going on to sort of stop the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 sale.

3 However, if there was a valid
4 agreement entered into with the City's
5 Revenue Department vis-a-vis the Law
6 Department and the payment was made in a
7 manner consistent with that agreement,
8 regardless of whether it was made
9 downstairs or upstairs, that should have
10 been enough to stop the sale.

11 Unfortunately, if it doesn't stop the
12 sale and the sale goes forward, then that
13 takes an action of the Court to reverse
14 it.

15 So what should happen is that
16 the City as the plaintiff, the City is
17 the plaintiff, the City Law Department as
18 the plaintiff should because the person
19 acted in a manner consistent with the
20 agreement with the City, the City as the
21 plaintiff should then get an order from
22 the Court allowing the sale to be
23 reversed.

24 COUNCILWOMAN BASS: So we were
25 advised from the Revenue Department that

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 this gentleman now needs to get his own
3 legal counsel. So now clearly he was
4 about to lose his house, scraped up
5 enough money to keep it from Sheriff
6 Sale, and now we're telling him he needs
7 to go pay an attorney to unravel the
8 situation. But you're saying that that's
9 not accurate, that he does -- are you
10 saying that he does not need to get
11 counsel?

12 MR. STREET: No, I'm not saying
13 he shouldn't seek counsel, but what I'm
14 saying is if you have a valid agreement
15 entered into by the City of
16 Philadelphia -- clearly, if this was a
17 private mortgage company and if this was
18 a private-sector plaintiff that had
19 gotten -- I would tell the person you
20 need to go get counsel. But I would
21 imagine that if you have a valid
22 agreement with the City of Philadelphia
23 and the Law Department should not -- and
24 the Law Department is representing the
25 Revenue Department, the City should be a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 little bit more considerate than a
3 private -- although it does not have a
4 legal obligation to be, my experience is
5 the Law Department should be a little
6 more accommodating, because public
7 employees serve the public, that if in
8 fact you can demonstrate an error was
9 made on behalf of the City, which
10 effectively it was, then the Law
11 Department would have the ability to go
12 into court and reverse that sale.

13 COUNCILWOMAN BASS: Okay.

14 Well, we're going to follow up, and we
15 certainly hope that we can work with you
16 all through the Sheriff's Department to
17 remedy this situation. One of the
18 complaints we got was from the City,
19 which I just find incredulous, is that,
20 well, he waited too long. He waited too
21 long to get to us. This happened back in
22 January or February. Why did he just
23 show up in August?

24 And so this gentleman is saying
25 that he's been trying to reach Revenue,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 reach the Sheriff's Office, reach
3 different offices, to no avail. And I
4 don't know about any of you, but it's not
5 necessarily shocking that someone has
6 tried to reach a City agency and didn't,
7 just because of the volume, weren't able
8 to reach anyone, but at the same time, he
9 showed up on my front doorstep. I'm glad
10 he showed up on my front doorstep so that
11 we could make sure that he's not
12 homeless, that he doesn't lose his
13 property. So I am glad that he showed
14 up, but we need to figure out
15 collectively a way to make this situation
16 right. So I look forward to working with
17 you on that.

18 DEPUTY SHERIFF LAMB:

19 Absolutely. We have worked with many of
20 the Councilpersons. We deal with such
21 calls on a daily basis. It's our intent
22 even at the very last hour to assist
23 homeowners in holding onto their homes.
24 We do mortgage foreclosure prevention
25 workshops, Save Your Home workshops.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 When they do call, we give them the
3 information that they need to try to hold
4 onto their home as much as possible.

5 It's not a fun job to do, but we really
6 try to keep people in their homes as best
7 as possible. And we would encourage
8 people to call their Councilpersons and
9 surely call the office of Sheriff Jewell
10 Williams if they encounter any kind of
11 issues like that.

12 COUNCILWOMAN BASS: Thank you.

13 COUNCILMAN JONES: Thank you,
14 Councilwoman.

15 Real quick, because we have an
16 aggressive testimony agenda. To what
17 degree do you train Sheriffs on service?
18 Is there a course? Is it a part of their
19 training? How do you prepare someone on
20 what proper service is?

21 CAPTAIN INNAURATO: Captain
22 Innaurato again.

23 Until recently, most of our
24 guys were 30-year veterans. That's how
25 long it's been since any promotions or

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 anyone has been added to the Civil
3 Division. Recently with us doubling in
4 size, we train them in the office for a
5 couple weeks over services. We let them
6 go with other deputies to make services.
7 We teach them the computer system. We
8 have a whole printout of procedures and
9 rules to follow. And that's before they
10 go on the street. Then they go on the
11 street with a deputy and then they go in
12 their areas and they make attempts with
13 seasoned deputies, and it shows them the
14 proper way to talk to people and explain
15 things to people, and then we eventually
16 cut them on their own after we feel as
17 though they know what they're doing. We
18 give them a little work at a time and
19 ease them into it. We give them a
20 geographical area that they're
21 responsible for, you know.

22 COUNCILMAN JONES: So the
23 Sheriff's Department is monitored by whom
24 officially? I know the answer, but put
25 it on the record.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MR. STREET: Sharif Street

3 again.

4 So the Sheriff's deputies are
5 officers of the court under the Judicial
6 Code. They are officers of the court,
7 therefore bound both by the Judicial
8 Code, the Rules of Civil Procedure, and
9 all ethical procedures put forth.

10 Additionally, there are
11 rules -- there are statutory rules that
12 the General Assembly promulgates. And,
13 finally, all Sheriff Deputies have to
14 receive civil training from Harrisburg
15 prior to becoming deputized.

16 COUNCILMAN JONES: Happens at
17 Penn State, correct?

18 DEPUTY SHERIFF LAMB: Nineteen
19 weeks of training. There's an exclusive
20 two weeks on Rules of Civil Procedure.

21 COUNCILMAN JONES: That's what
22 I was getting to, Counsel. You go
23 through a process that is certified by
24 the Commonwealth of Pennsylvania so that
25 your acts are lawful in the execution of

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 your responsibility.

3 MR. STREET: That is correct.

4 And additionally, unlike a private writ
5 server, if the government either through
6 the courts or through the General
7 Assembly and in some limited cases
8 through counsel were to enact additional
9 provisions governing the conduct of the
10 Sheriff Deputies as officers of the court
11 and in limited cases officers of the
12 City, then those deputies will be bound
13 by those procedures in a way that private
14 writ servers are not. So Sheriff
15 Deputies are highly regulated.

16 COUNCILMAN JONES: Are there
17 any other questions for this panel?

18 (No response.)

19 COUNCILMAN JONES: Seeing none,
20 thank you for your testimony, gentlemen.

21 Will the Clerk please read the
22 next set of witnesses and panels.

23 THE CLERK: Attorney Robert
24 Cocco, consumer protections attorney;
25 Shawn McGeth, certified housing

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 supervisor; Mary Campbell, housing
3 supervisor; and Nanzetta Bostic.

4 (Witnesses approached witness
5 table.)

6 COUNCILMAN JONES: Thank you,
7 guys, and thank you for your patience.
8 Again, I will mention that if you want to
9 abbreviate, it's all right with the
10 members here, but to get your salient
11 points on the record.

12 Thank you and good afternoon.
13 Have a seat. Please state your name for
14 the record and begin your testimony.

15 MR. COCCO: Robert Cocco.

16 COUNCILMAN JONES: Pull that a
17 little closer.

18 MR. COCCO: I'm sorry. Robert
19 Cocco.

20 MS. McGETH: Shawn McGeth.

21 MS. CAMPBELL: Good afternoon.
22 Mary Campbell.

23 COUNCILMAN JONES: Good
24 afternoon.

25 No particular order. Whoever

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 wants to go first.

3 MR. COCCO: I got rather late
4 notice. I think I'm filling in for
5 another private counsel who couldn't make
6 it today.

7 As far as I understand the
8 proceedings here today, it's to make sure
9 that whatever foreclosure prevention
10 mechanisms that are in place can be
11 improved upon or critiqued in some way.
12 Having litigated predatory lending cases
13 back to the early 2000's, I've had a lot
14 of experience with these issues. I think
15 that the Diversion Program has been a
16 very good step in the right direction. I
17 do think it can be improved upon. It's
18 got a pretty high participation rate, and
19 Community Legal Services, who is one of
20 our country's best as far as legal
21 services providers are concerned, has
22 done a great job with it, modifying
23 people's loans and keeping them in their
24 homes.

25 I think that one way in which

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 it could be improved upon, I heard Irwin
3 Trauss earlier talk about the mortgage
4 servicers. The mortgage servicers
5 actually do not, for the most part,
6 interface directly with their own
7 counsel, unlike the normal
8 attorney-client relationship that you're
9 used to. Judge Sigmund of the Bankruptcy
10 Court before she retired several years
11 ago wrote a 50- or 60-page opinion
12 discussing this and voicing her alarm at
13 the inefficiencies that this places in
14 the system, that there's this -- the
15 principal company, LPS, is essentially a
16 vendor of foreclosure defense services
17 for the large mortgage servicers, and the
18 foreclosure counsel are required, for the
19 most part, to interface with LPS, who
20 then communicates with the servicer, and
21 to get anything done quickly, they have
22 to escalate. But any time someone is
23 about to lose their house, that should be
24 an escalation at the outset. It
25 shouldn't require a two-stage process.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 So this is just one of the many ways in
3 which -- and people say, Oh, we should
4 run the government like a corporation.
5 No. That's a bad idea. There's more
6 bureaucracy in corporations than there is
7 in government very often.

8 And I think that if we can -- I
9 think the banks have to have more skin in
10 the game in the diversion process. They
11 should have some kind of dedicated
12 personnel who are involved in this.
13 Because when I've been involved in the
14 program, I've had to come back two,
15 three, four, five, six times, because we
16 bring a proposal, we bring a completed
17 loan application, and it takes forever
18 for it to work its way through the
19 system. And I think that that has to be
20 addressed on the lender side, because
21 it's been a common refrain that, Oh, we
22 don't have this document, we don't have
23 that document. They lose them a lot, and
24 if we're going to have a court-government
25 process, they shouldn't get that many

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 bites at the apple to reckon with what's
3 been put before them. And if there's
4 something missing, fine. Let's know what
5 it is after the first --

6 COUNCILMAN JONES: And the
7 meter is still running while this is
8 happening, right?

9 MR. COCCO: Yeah. And I
10 understand it makes it difficult to
11 secure the modifications, because the
12 lawyers are -- they have to be paid for
13 their time like any other lawyer, and the
14 servicers aren't eating those costs.
15 They're advancing those costs.

16 One of the problems that came
17 out of the whole securitization scenario
18 with loans is that the -- by dividing
19 ownership and servicing of the loan, the
20 servicer has to advance a lot of the
21 costs that are involved in foreclosure.
22 If someone is not paying taxes,
23 insurance, they have to pay those things.
24 And so their incentive is to foreclose
25 and take the house, because that's when

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 they get paid back, at Sheriff's Sale.

3 So people are always wondering, why

4 doesn't the bank -- don't they want my

5 money on a monthly basis and pay the

6 interest? Well, the servicer actually

7 doesn't a lot of times. They're getting

8 one basis point or something like that to

9 service the loan on the amount of the

10 loan. They're making their money back.

11 They want -- they're not incentivized to

12 do it. And so if we have a process like

13 this, we have to incentivize them to be

14 efficient and to process things in a way

15 that they don't do outside the context of

16 litigation. That's when in the

17 litigation context they start paying

18 attention, but this is what we're trying

19 to avoid, is flooding the courts with

20 litigation through the Diversion Program.

21 So I think that's something that has to

22 be addressed.

23 Number two, I think that

24 although I understand the housing

25 counselors when they've exhausted their

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 ability -- and there's a lot of great
3 housing counselors who get the job done,
4 get modifications done, but at some point
5 their role is over, and if there's a
6 legal defense that the borrower has, they
7 need to get with a lawyer. I see too
8 many times that the housing counselor has
9 exhausted their ability to do anything
10 and then after the next conciliation
11 conference, a default judgment is
12 entered.

13 So what I'm trying to say is
14 that the borrower gets lulled into a
15 false sense of security by the housing
16 counselor as if they were a lawyer, as if
17 they can prevent a default judgment.
18 They can't. So there has to be a better
19 interface, and there already is.
20 Community Legal Services is supposed to
21 be the point of contact for the, as I
22 understand it at least, for the housing
23 counselors. So when things come to a
24 juncture where a lawyer has to get
25 involved, they let them know. If

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Community Legal Services can represent
3 the person based on their income, they do
4 so, but if not, they need to be funneled
5 to the private bar. Not just me. I know
6 that sounds self-serving. I'm not the
7 only lawyer out there who can handle a
8 foreclosure defense, but it would be
9 great if we had a little bit more
10 orientation of the housing counselors as
11 to how crucial it is to get a legal
12 defense when it's available. They
13 shouldn't be expected to know whether
14 there's a legal defense or not.

15 Lastly, I think another way in
16 which the Diversion Program can be
17 improved is, FHA and VA loans are
18 government-sponsored loans that have
19 their own loss mitigation guidelines.
20 You don't have to go under HAMP or some
21 of the other later programs that were
22 instituted to address the crisis. They
23 have very powerful remedies. If you're
24 12 or less months behind on the mortgage,
25 you almost -- and you have a current

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 income where you can pay the monthly
3 payment right now, that loan can be
4 modified. The defaulted sum could be put
5 on the end of the loan or there can be a
6 forbearance. So essentially you have
7 three tools that could pretty much save
8 just about anybody who has gotten back on
9 their feet at the time that they're in
10 the diversion process.

11 But, once again, servicers
12 don't treat FHA loans in the special
13 manner that they should be treated, and
14 they should be isolated up front, because
15 the mortgages usually will say this is an
16 FHA loan.

17 So those really are the three
18 items that I wanted to voice to the
19 Councilperson today.

20 COUNCILMAN JONES: Thank you
21 very much.

22 Are there others on the panel?

23 MS. CAMPBELL: Yes. Mary
24 Campbell from Intercultural --

25 COUNCILMAN JONES: You got to

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 pull that closer to you.

3 MS. CAMPBELL: Is that better?

4 COUNCILMAN JONES: Yes.

5 MS. CAMPBELL: Mary Campbell
6 from Intercultural Family Services. I'm
7 a certified housing counselor as well as
8 the Housing Department supervisor.

9 I have been involved in the
10 conciliation process now for about seven
11 years, since the time that it started
12 when it was a pilot till it's not a pilot
13 anymore.

14 COUNCILMAN JONES: It's a
15 national model.

16 MS. CAMPBELL: It's a national
17 program, and we should be very proud of
18 that.

19 When newspapers came, reporters
20 came, individuals from different parts of
21 the states came to see your housing
22 counselors perform in the courtroom. And
23 as a housing counselor, we had to go up
24 against attorneys from the lenders that
25 didn't respect us on the level as a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 profession, which we are. I would say in
3 the ranking of housing counselors in this
4 United States, Philadelphia's are the
5 best. I'm not just saying it because I'm
6 one. Because I know. We've had the best
7 teacher that they are -- two of them just
8 walked out the door, along with Bob
9 Lukens.

10 Going up against the banks has
11 not been a pretty thing. We are the
12 liaison in the court between the bank and
13 the homeowner. The homeowner -- you can
14 feel the tension in the courtroom when
15 you go in the courtroom, because they
16 feel that the foreclosure is going to
17 take place right now, especially if it's
18 their first time and they've never met
19 with a housing counselor.

20 We put together financial
21 packages for the banks. Now, when I was
22 going to school, they told me that's
23 plagiarizing, because then we have to
24 turn around and give it to the bank, give
25 it to the attorneys. They give it to the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 bank. They get the credit. And surely
3 on that application it has our name, it
4 has our agency's name on there, and to
5 have the connection with the banks that
6 we should have, we really don't have. We
7 can call the banks -- what I'm saying is,
8 calling the banks, if they feel that
9 there's an attorney involved, they don't
10 want to speak to us. And we can have the
11 client right in front of us talking and
12 they tell us, Well, we can't talk to you
13 because there's an attorney involved. So
14 they like to menaggle (ph) things or
15 create things that don't exist.

16 Like he was saying too in
17 reference to FHA loans, there are
18 different types of loans for -- I should
19 say different types of tools for
20 different types of loans. They shouldn't
21 be offering the partial claim, which you
22 can only get one time in the term of the
23 30 years when there may be repayment
24 plans or forbearance plans that the
25 person could actually get on to. A lot

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 of their people really don't know what
3 they're talking about, and I know they
4 could flip them -- well, they had the
5 robo sign, so we can't see the person.
6 We don't know who they are, where they're
7 from, but just in communicating with
8 them, the relationship for the homeowner
9 is not always there.

10 As housing counselors, we have
11 to fight for them, and we do fight for
12 them. I know when a client comes through
13 my door, I act like it's my house. So
14 I'm fighting for that house, believe me
15 in that, and any way that I can actually
16 help them, I'm there for them.

17 We do have assistants, and I
18 thank them too for that - Community Legal
19 Services, PLA, VIP. When a person can't
20 afford an attorney -- there's just not
21 enough of them, which I understand that
22 the budget is kind of low for them to
23 actually be there, but they also assist
24 us in the court.

25 We have our face-to-face

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 meetings, and it could be face-to-face,
3 over the telephone. We go to the owner's
4 homes in order to try to help them. So
5 if you can, we need to have more funding,
6 if that's possible. I know budgets is
7 really tight, but in order to make things
8 work, we got to have money to be able to
9 do that as well.

10 The homeowners need to have
11 more -- be more educated in the system.
12 I know I see the little sticker things
13 that can be on the buses, because I ride
14 public transportation. How come they
15 can't have a signage on SEPTA to say,
16 Well, if you're in this situation, just
17 give a situation and then refer them to a
18 housing counselor to say something like
19 that. Let them know too that the
20 services are free.

21 We know that when the lis
22 pendens is filed, which attorneys will go
23 and they will start sending letters like
24 they can guarantee that they can help the
25 person. I mean, I've had clients come to

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 me with handfuls of letters. The lis
3 pendens is when they put the notice of
4 default that's out there. Everybody
5 knows because it's public information.
6 So they get swamped with this
7 information. They go to attorneys, pay
8 them fees, and there's no service. Okay?
9 You pay them \$5,000 when you could have
10 come to us for nothing and got the same
11 service or maybe better.

12 So to educate the consumers
13 that way would be a just thing to do.
14 Put it in the water bills. I know when
15 the LIHEAP thing comes, it's in the water
16 bill. So why we can't stick something in
17 there for the foreclosure prevention in
18 order to assist them that way.

19 The other thing is, we can't
20 save everybody's house even though we
21 try. There's certain circumstances that
22 we just can't help them. So a graceful
23 exit has to be the end all. But in that
24 aspect too, the City gets paid for these
25 payments under the foreclosure whether it

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 be for real estate or for mortgage.

3 There's a surplus list that is not

4 available to the public. I know because

5 I went to the Sheriff Department to try

6 to get it. Their houses were sold. We

7 don't know what the amount of the houses

8 were sold for. That should be accessible

9 to housing counselors. And if there is a

10 surplus, give that back to the homeowner.

11 It rightfully belongs to them.

12 That's all I have to say.

13 Thank you.

14 COUNCILMAN JONES: Thank you.

15 MS. McGETH: Hello. My name is

16 Shawn McGeth and I am a certified housing

17 counselor.

18 Just to also chime in on what

19 Mary is saying, I had -- this folder

20 right here is just one of many clients

21 I've had. This client was from May of --

22 I'm sorry; April of 2012, and I finally

23 got a resolution in June of this year,

24 and this is after working at repeatedly

25 lenders saying, We haven't received the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 documents, send us another form, sign
3 this, do this. And it's just a
4 never-ending, vicious circle, which
5 pushed the client further and further
6 back when it's time for them to be able
7 to move forward. Then the lender says,
8 Okay, well, you don't fit into any plan
9 because the MPV is not consistent. Now
10 you're upside down. The house is -- you
11 owe much, much more than what the house
12 is worth.

13 With this client, she was able
14 to save like 2,100 -- well, a little more
15 than that, but they actually came back
16 and asked her for a down payment, which
17 she had, and that was due to my diligence
18 just telling her to continue to save,
19 save as much as you can, do not spend the
20 money, and she had the money to put down
21 as a down payment. But just imagine
22 without the tools that the counselors --
23 this young lady coming and sitting before
24 a counseling agency to get the
25 understanding about the budget, about

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 money management, about -- because most
3 of them don't wake up in the morning and
4 say, I don't want to pay a mortgage.
5 It's because of some extenuating
6 circumstances.

7 So when they come to us, that
8 is what we do, is to teach them and help
9 educate them about the points of being a
10 good homeowner, saving your money and
11 budget, where I think a lot of times
12 where the lender is just not willing to
13 try to help a little more, then wait
14 until 90 days when they're delinquent,
15 then send them out a notice. Send a
16 notice out 30 days and say, Hey, look, go
17 to this counseling agency, or give them a
18 list or even put in a program that will
19 help somebody understand financial when
20 they're going through a crisis. Because
21 saving money is one thing, but when
22 you're going through a major crisis like
23 this, there's other things that's
24 happening. Am I feeding my baby? Am I
25 keeping my lights on? You know, can I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 get to work? So there's like a domino
3 effect. So there are other challenges,
4 and I just think that with the help of a
5 lot with the housing counselors, that the
6 homeowners should definitely come out and
7 see.

8 That's all I got to say.

9 COUNCILMAN JONES: Thank you
10 for your testimony. Thank you.

11 MS. McGETH: Councilman, I'm
12 sorry. One more person.

13 COUNCILMAN JONES: Oh, I'm
14 sorry. I didn't see you behind there.
15 Come on up.

16 (Witness approached witness
17 table.)

18 COUNCILMAN JONES: State your
19 name for the record.

20 MS. BOSTIC: Good afternoon.
21 My name is Nanzetta Bostic.

22 I'm coming just to bring a
23 little bit of awareness. I'm the initial
24 contact of the people who come to us for
25 service who have received notices of

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 foreclosure. And I think the main thing
3 is, people are under stress and they are
4 not aware of how important the notices
5 are, the Act 91's are, to get to us in a
6 timely manner. I feel that the lending
7 agencies' language does not make it plain
8 to them that this is urgent, meaning
9 immediately, meaning right now that you
10 need to address this situation. So when
11 they get to us and I speak with them
12 firsthand before they meet with the
13 counselor, they're confused about how
14 this happened or what happened or what
15 steps they need to take to resolve the
16 situation.

17 So I would like for something
18 to be put in place where the language is
19 easier for them to understand, where it's
20 written for them. Like Ms. McGeth said,
21 in 30 days, you've been 30 days late, and
22 this is Step A, you need to do this.
23 Step B, this is what's going to happen.
24 Make it plain so that the borrowers can
25 see that now I'm in a crucial situation

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and I need to address my problem head on.

3 Oftentimes what has happened is
4 that the homeowner's loan has been sold,
5 as someone else had mentioned, to a
6 servicer. Now, they may have been in the
7 process of preparing their paperwork for
8 a loan modification with the original
9 lender. So they have gone through that
10 process. They sent all their paperwork
11 in, only to find out that now their loan
12 has been pushed off to another servicer
13 and they have to start the process all
14 over again.

15 So I would like to see some
16 legislation or some type of process put
17 into place where that doesn't happen to
18 people and they don't fall into the
19 middle of the crack just behind not
20 getting their paperwork to the right
21 person. It's a process situation, and I
22 think the process of how this is done
23 could be improved.

24 COUNCILMAN JONES: Thank you so
25 much.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MS. BOSTIC: Thank you.

3 COUNCILMAN JONES: You can pull
4 a chair up because you're probably going
5 to need to do that. A couple of
6 questions.

7 Is there anyone else on your
8 panel?

9 MS. McGETH: No.

10 COUNCILMAN JONES: So a couple
11 of things. Do you now consider being a
12 housing counselor a profession?

13 MS. CAMPBELL: I always have,
14 but a lot of people do not. In fact, if
15 you ask --

16 COUNCILMAN JONES: In reference
17 to banks?

18 MS. CAMPBELL: Banks, yes.
19 What does a housing counselor do? I
20 mean, actually that's what they ask, what
21 do you do. There's several things that
22 we do. When we put these financial
23 packages together, we're doing the
24 budgeting, we're sitting there listening
25 to their stories. They may have medical

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 problems. They may need food or
3 clothing. Now we have to have resources
4 or find resources for that, going out to
5 their homes and just be dealing with the
6 situations there. It may be family
7 abuse. We're dealing with seniors.
8 We're trying to find -- it's a multitude
9 of things, a multitude of things, but
10 it's recognized financially-wise,
11 payment-wise. I'm saying for us. We put
12 these financial packages together, like I
13 said.

14 On the applications -- and I
15 don't care whose it is -- that was a
16 problem too. Same application. The
17 banks had a problem because it didn't
18 have their name on it. Now we got to do
19 that package all over again.

20 COUNCILMAN JONES: So --

21 MS. CAMPBELL: I'm talking
22 about the document that's called the RMA.
23 The 4506-T is the bank one, but the RMA.
24 We had to change it or get the banks'
25 particular financial package, because

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 they didn't want to be lumped up to
3 say -- it's the same information.

4 COUNCILMAN JONES: Question on
5 that, because I've heard it in several
6 testimonies. What benefits the bank to
7 constantly send this back out and say
8 bring me the broom of the wicked witch of
9 the west? You didn't put this in there,
10 you didn't dot this I, you didn't cross
11 this T. Why would they want to --

12 MS. CAMPBELL: It may not be so
13 much the bank. It may be the employees
14 that they have there. They're just not
15 considerate. Just listen to some of the
16 conversations when you have homeowners
17 that -- they don't want to talk to the
18 bank. They want you to talk to them
19 because of the way that they're being
20 spoken to, disrespectfully, because it's
21 a bad time for them. They're hard on
22 their luck and they missed some payments
23 or something like that, not taking into
24 consideration why they missed the
25 payments. For them it's a commission, if

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 they can get payments in, that sort of
3 thing, and that's not the way that it
4 should be held. It should be more
5 personal. They didn't say that when they
6 was getting the money. When they was
7 taking that application, all real
8 friendly. Now that they have the loan in
9 place and it's bad money on the books,
10 they have people that are just not
11 conscious, and it should be turned
12 around. So they may need -- what's that
13 thing we call -- cultural training,
14 diversity training or something.

15 COUNCILMAN JONES: So how many
16 housing counselors are there?

17 MS. McGETH: How many --
18 agencies is 33.

19 COUNCILMAN JONES: If you were
20 to guess, how many -- so I know what the
21 demand is, 350 a month go to foreclosure.
22 So how many housing counselors do you
23 know of?

24 MS. McGETH: I'm going to say
25 maybe three to each agency.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: And you said
3 how many agencies?

4 MS. McGETH: Minimum.

5 MS. CAMPBELL: If that, because
6 sometimes it's just one and they do
7 everything.

8 COUNCILMAN JONES: So how are
9 you able to keep up with volume?

10 MS. CAMPBELL: The best we can.

11 MS. McGETH: God's grace and
12 mercy. And I'm being serious, because
13 one client -- one counselor could spend
14 at minimum two hours with one client, and
15 that means that that client may have to
16 come back again repeated times.

17 COUNCILMAN JONES: So is it
18 safe to say that the demand is exceeding
19 the available counselors?

20 MS. CAMPBELL: Yes.

21 MS. McGETH: Yes.

22 COUNCILMAN JONES: So how is a
23 counselor trained, prepared to take on
24 this burden? Do you guys get trained in
25 Act 91?

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MS. CAMPBELL: Well, Bob Lukens
3 is the attorney who we would have
4 trainings at OHCD in-house. It would be
5 certain things that will come up,
6 programs for taxes to avoid foreclosure,
7 the LOOP, and then we would have CLS that
8 would also train us on different things
9 that we should do in order to prevent
10 foreclosure. And then NeighborWorks.
11 NeighborWorks is our national certifying
12 body.

13 COUNCILMAN JONES: Say that
14 again for the record.

15 MS. McGETH: NeighborWorks.
16 That's an entity that do training, as
17 well as NREI, and that's an acronym for
18 National Real Estate Institute. And then
19 you also have the PHFA.

20 COUNCILMAN JONES: So they
21 offer these trainings and that agency
22 certifies you guys?

23 MS. McGETH: Absolutely.

24 COUNCILMAN JONES: Okay. So
25 what kind of training do you get in

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 validating debt, evidence that this
3 person does have a claim that is legal
4 to --

5 MS. McGETH: The complaint?

6 COUNCILMAN JONES: Yes. Do you
7 look at those things?

8 MS. CAMPBELL: We get the
9 complaint, yes.

10 COUNCILMAN JONES: Have you had
11 occasions where you said, You don't have
12 standing or we challenge that standing?

13 MS. CAMPBELL: Well, we can,
14 especially if it was assigned -- we find
15 that it can be challenged if the mortgage
16 has been assigned to someone else and
17 they don't actually own the mortgage that
18 they're coming after the person to
19 foreclose on, yes.

20 COUNCILMAN JONES: So have you
21 been able to thwart foreclosures that
22 way?

23 MS. McGETH: Yes.

24 MS. CAMPBELL: To prevent the
25 foreclosure, yes.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: Do you keep
3 records on how many of those?

4 MS. CAMPBELL: It's not as many
5 as the valid ones that come through the
6 door, but there are sometimes that the
7 person doesn't have the grounds to stand
8 on to be able to do that. And we consult
9 with different entities like Community
10 Legal Services, VIP.

11 COUNCILMAN JONES: Do you find
12 a trend of people that may have been
13 investors that are coming in and calling
14 on execution of the mortgage to
15 foreclose?

16 MS. CAMPBELL: That number is
17 very low compared to the ones that are
18 coming in like we say from Bank of
19 America, Wells Fargo, Chase.

20 COUNCILMAN JONES: So the big
21 boys.

22 MS. CAMPBELL: The big ones,
23 yeah.

24 COUNCILMAN JONES: Okay. So
25 have you ever gotten complaints against

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 law firms that are coming after
3 consumers? Do they complain to you about
4 these kinds of law firms, that they're
5 coming after them, that the service
6 wasn't correct? What are the complaints
7 you receive from consumers about the
8 process?

9 MS. CAMPBELL: I have one that
10 actually changed -- they changed the type
11 of mortgage that the client had, meaning
12 that the note that I saw had clearly
13 defined that it was an FHA mortgage. FHA
14 mortgages will start off either 441 or
15 442 dash whatever, and then once it goes
16 to the next mortgage company, the
17 original -- I should say the one that was
18 sold or bought, it will change to a
19 regular number. But when you're going to
20 go to a complaint about an FHA mortgage,
21 you have to give that number, the
22 original number, which is the 442. It
23 started off with the five big ones. This
24 man's service has changed at least five
25 times. I have not been able to track

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 where the transparency happened because
3 it was so long ago. When I'm talking
4 long ago, we're talking about when
5 Washington Mutual and EMU was the
6 catalyst and then Countrywide, when it
7 started getting like that. So in
8 different counties, they don't have what
9 we have. Like we have PhilaDox. All of
10 our stuff is recorded, except for the
11 note.

12 Now, that's one thing you can
13 get -- if you can get that recorded,
14 because there is no recordation of the
15 note. The mortgage is there. The deed
16 is there, but not the note. That needs
17 to happen.

18 COUNCILMAN JONES: So that's a
19 technicality that could save --

20 MS. CAMPBELL: Could improve
21 things, yes. When there's questions in
22 reference to the type of mortgage, yes.

23 COUNCILMAN JONES: And who
24 funds your housing counseling agencies?

25 MS. McGETH: Right now OHCD and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 then we also do fee for service with
3 PHFA, Pennsylvania Housing Finance
4 Agency.

5 COUNCILMAN JONES: You don't
6 receive any monies from banks, law firms?

7 MS. CAMPBELL: And HUD.

8 MS. McGETH: Well, that's part
9 of PHFA.

10 No; no banks.

11 COUNCILMAN JONES: It's HUD,
12 it's PHFA at the state, and it's OHCD
13 here?

14 MS. CAMPBELL: Yes.

15 COUNCILMAN JONES: Those are
16 your --

17 MS. CAMPBELL: Funding sources.

18 COUNCILMAN JONES:
19 Councilwoman, do you have any questions
20 for this panel?

21 COUNCILWOMAN BLACKWELL: We
22 certainly want to thank them. I was
23 caught in a meeting with PHA, but I came
24 back for my people. We appreciate all
25 that they do, and we want to thank you

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 for your commitment, because that's what
3 it's all about in the final analysis.
4 And we support you, and we want to do all
5 we can to make sure that you survive,
6 because it's all a challenge right now.

7 Mr. Chairman, it's a challenge
8 to keep people and doing the job funding.

9 Thank you. Thank you all
10 again.

11 COUNCILMAN JONES: So I heard
12 note filing, more information, educated
13 consumer, more advertisement like on
14 SEPTA and water bills. Those are the
15 things -- and the note filing is what you
16 said --

17 MS. McGETH: Yes.

18 COUNCILMAN JONES: -- we could
19 do. And you don't feel that there is --
20 is there a problem with these law firms
21 that are doing the serving of the notice,
22 in your opinion?

23 MS. CAMPBELL: Well, yes.

24 COUNCILMAN JONES: You got to
25 move that mic.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MS. CAMPBELL: We have found
3 that at times when they come out of
4 conciliation -- or should I say, they're
5 supposed to stay in conciliation until a
6 default judgment is filed. We have
7 found, though, in certain cases a default
8 judgement has been filed and they're sent
9 to case management while they're still in
10 conciliation. That's not supposed to
11 happen.

12 COUNCILMAN JONES: So there's a
13 loophole?

14 MS. CAMPBELL: There's a
15 loophole there somewhere along the line,
16 yes.

17 COUNCILMAN JONES: How do you
18 suggest we close that?

19 MS. CAMPBELL: I would say more
20 monitoring of the servicing attorneys.
21 If they're the ones -- they have the
22 contracts with the banks. We don't
23 really know as housing counselors what
24 their agreement is or the procedures of
25 what they're doing. We only know it when

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 it comes to us and the client will tell
3 us, Well, I have a hearing, case
4 management.

5 I'm like, Case management? How
6 do you have a hearing at case management?
7 We're still in conciliation. And times
8 it will be -- which I heard that Shawn
9 said it too. We can work with a client
10 for two years.

11 It's getting better. It's
12 getting better, but just the time of
13 turnaround and we could have been working
14 with the client prior to getting into
15 conciliation. But we know at least once
16 we get in conciliation, it's going to be
17 a final come-about or outcome for the
18 client positively. That's what we're
19 looking for. But it happens when it gets
20 into conciliation, because we've been
21 working on the case hopefully that we
22 didn't have to go to conciliation, but
23 the banks be so slow in turning -- making
24 decisions. And it's just like this too.
25 We're required to turn in a package 14

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 days prior to we come into court, but yet
3 still when we get to court, we have to
4 wait for the attorneys to make the phone
5 calls to the banks. Why can't they have
6 their homework done prior to we getting
7 into the court instead of waiting?

8 Because at times, we may have -- well,
9 counselors could have, I would say, 20.

10 That's a long number, but it is times
11 that they do have 20 -- agencies have 20
12 people in the court. That's a lot. I've
13 had 18 myself that I've had to handle
14 myself. It's been -- I have help now,
15 but I know that I have done this.

16 So if you have to go and see
17 all of these people, then you got to go
18 see the attorney and they got to go make
19 the phone call to give you an order,
20 because we can't leave out without the
21 order of an outcome. Then we have
22 another hearing, do they have all the
23 documents. They should have all of their
24 homework done too. They're getting paid.
25 They are the ones who are getting paid.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 We're doing the work and they're getting
3 paid. Change that too, if you can.

4 MS. McGETH: That's what I was
5 going to say, because who is incurring
6 the cost is not -- it's the homeowner
7 that's constantly incurring --

8 COUNCILMAN JONES: So the meter
9 is constantly running.

10 MS. McGETH: Absolutely. As
11 many times as they come to court, that
12 homeowner is getting charged for that. I
13 think if you say, Okay, after two
14 hearings, but the attorney still have to
15 come, they don't get no more money, I
16 think that will be a change.

17 COUNCILMAN JONES: Well, thank
18 you for your testimony, and we are taking
19 note of this. I want to sit down with my
20 Co-Chair and figure out recommendations,
21 because I've heard several, and to see if
22 they can't kind of -- you take something
23 that is good, you make it better so that
24 you can make it the best.

25 I remember when Casey and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Specter had hearings in this building
3 about this program and making it a
4 national model. Do I think it's perfect?
5 No. Do people still get their houses
6 sold? Yes. And anything we can do to
7 tighten that up, we're going to do.

8 All right. Thank you for your
9 testimony.

10 MS. CAMPBELL: One more thing,
11 Councilman. For all the housing
12 counselors that's coming up with the HUD
13 certification, that's another thing
14 that's on our plate. We all have to be
15 certified now under HUD. If we get HUD
16 funding, we have to be certified. So
17 that's another layer of expertise that's
18 on us for us not to be recognized as a
19 profession, a legal profession. That's
20 what we do.

21 Thank you.

22 COUNCILMAN JONES: It's a
23 process. Thank you so much for your
24 testimony.

25 (Applause.)

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: Will the
3 Clerk please read the next panel to
4 testify.

5 THE CLERK: Cassandra Hayes,
6 Deneice Young, Lazara Gisone.
7 Councilman, Pam Mason submitted
8 written testimony.

9 COUNCILMAN JONES: Thank you.
10 (Witnesses approached witness
11 table.)

12 COUNCILMAN JONES: Thank you
13 for your patience. This is all about
14 you. So state your name and begin your
15 testimony. You got to pull that mic a
16 little closer. I got bad ears.

17 MS. HAYES: My name is
18 Cassandra. Ladies and gentlemen of City
19 Council, thank you for holding this
20 important hearing today. Again, my name
21 is Cassandra. I used to reside at 1436
22 South 16th Street in Philadelphia, and
23 then on Saturday, June the 27th, 2015,
24 six to seven men and one woman knocked on
25 my door and then started to break through

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 the door. By the time I responded to the
3 open door, a U-Haul truck was parked out
4 in front of the house. The woman who was
5 among the men in the group had on a blue
6 official-looking windbreaker. The woman
7 may have been Hispanic. Carl Grico, who
8 gave me his business card and phone
9 number, was with Inner City Rehab LLC.
10 He told me that he goes and cleans out
11 houses after foreclosure. A tall
12 Caucasian man in the group refused to
13 give me his name. He said, What
14 difference does it make? We're here to
15 do our job. He was the only Caucasian in
16 the group. The rest of the men were
17 Hispanic or Latino.

18 The people told me that my
19 house was sold at Sheriff Sale and I had
20 to get out of the house right now. I
21 said, But it's Saturday and the Sheriff's
22 Office doesn't do this kind of work on
23 Saturdays. The woman said that she was
24 from the Sheriff's Office. The workers
25 pushed past me and went into my house and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 immediately began taking the contents of
3 my house and putting it in boxes and
4 loading it into a U-Haul truck.

5 After they had loaded all my
6 stuff in boxes and placed them in a
7 U-Haul, they took it to the U-Haul
8 storage company at 12th and Washington
9 Avenue and paid the first month rent by
10 check in the amount of \$360.79 for two
11 storage units where they took my
12 belongings.

13 My family at the present time
14 has no place to go. We had made no
15 arrangements and we have no money for a
16 motel. None of our family members could
17 take all of us, and so we were split up.
18 My husband, who is sick, has not been
19 able to work, and that's how we fell
20 behind on the mortgage. He stayed with
21 one of his brothers. I went to live with
22 my sister. My grandson, who was living
23 with me at the time, had to go back to
24 his mother.

25 On the following Monday, I took

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 it upon myself and called the Sheriff
3 Office and spoke with a woman, who told
4 me that there was nothing in the system
5 regarding the sale of my house at the
6 Sheriff Sale and that the office does not
7 conduct evictions on Saturdays.

8 How did this happen to me? All
9 I knew at the time that I was put out is
10 my husband had fallen ill and wasn't able
11 to continue working and we fell behind on
12 our bills in 2013. I began to get
13 threats of foreclosure action from
14 Freedom Mortgage Company. I contacted a
15 good friend who is also an attorney. He
16 told me, I'm sorry, Cassandra. I don't
17 do that kind of work, but I know somebody
18 who does and I'll call him for you. At
19 that time, he made the call. That's how
20 I met Jermaine Harris. My friend called
21 me back and told me he had talked to
22 Jermaine and he would help me, but wasn't
23 going to be free. However, he told
24 Jermaine that I was a close friend, so I
25 received a much lower rate than he would

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 ordinarily charge.

3 As you can see from the Civil
4 Records Docket, Exhibit-1, McCabe,
5 Weisberg and Conway filed a complaint for
6 mortgage foreclosure against me, and a
7 default judgement was entered again on
8 August the 5th, 2013. I never received
9 any notice from court or anything. This
10 is one of the law firms that I have been
11 sued for illegal activities regarding
12 mortgage foreclosures.

13 Jermaine Harris filed --

14 COUNCILMAN JONES: Can you say
15 the name of that law firm again.

16 MS. HAYES: Oh, the law firm?
17 McCabe, Weisberg and Conway.

18 COUNCILMAN JONES: Thank you.

19 MS. HAYES: Jermaine Harris
20 filed a Petition to Open Judgment and a
21 motion to Stay Writ of Execution. Judge
22 Leon Tucker granted the petition and
23 eventually vacated the default judgment
24 on October the 28th, 2013. Then shortly
25 before Christmas, Attorney Jermaine

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Harris called and asked me if I had
3 gotten any correspondence from Freedom
4 Mortgage Company. I told him that I had
5 not. He told me then he had gotten
6 something, but he didn't say what it was.
7 I asked him was it a letter or something,
8 and he said, yes, it was a letter saying
9 that they wanted me to vacate the
10 property in 20 days. I said to him,
11 Well, how can I do that, Attorney Harris?

12 Well, we're going to give you
13 \$5,000.

14 And where I'm going to go for
15 5,000? I told him I don't want to vacate
16 my home. Attorney Harris said, Well, I
17 wish you the best of luck. I told you
18 that I could keep you in there for up to
19 six months. I told him that my cousin
20 would buy the property, and he said,
21 Well, the mortgage company don't want to
22 do any deals with you at all.

23 After Christmas, Attorney
24 Harris called me, asked me to come into
25 his office, and I went in January into

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 the new year, and he himself, Attorney
3 Harris, gave me a check written off his
4 account from Citizens Bank for 4,500. I
5 asked him, Why isn't this 5,000 like you
6 said on the phone?

7 And he told me that the 500 was
8 fee for paperwork. I was totally upset
9 and disappointed. He said to me, I wish
10 you the best of luck and I hope
11 everything works out. I did the best
12 that I can do.

13 Two months later, I had a
14 fraudulent Sheriff Sale notice posted on
15 my door as I was coming out of my house.
16 See Exhibit-2. A second one was taped to
17 my door in April, and it is attached to
18 my testimony as Exhibit-3. Then a couple
19 of days later, I got this letter from
20 Freedom Mortgage telling me that they
21 were going to buy hazard insurance for my
22 property because my insurance had
23 expired. I needed to have coverage. See
24 Exhibit-4. This letter made me think
25 that I still own the house and everything

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 was okay for that time being.

3 Then that awful Saturday on
4 June 27th happened, displacing my family
5 and possessions. My belongings were
6 haphazardly thrown into boxes. I can't
7 find half of the things I need.

8 On August 25th, 2015, I met
9 with Stacey Graham and told her my story.
10 She got a copy of my Civil Docket Report
11 and noticed on Page 8 there was an entry
12 of judgement entered by McCabe lawyers
13 for an agreement. She read it to me. I
14 told her that I hadn't made or signed any
15 agreement with McCabe or Freedom Mortgage
16 Company. Stacey then went back to the
17 Prothonotary Office and requested a copy
18 of the agreement. That's when I learned
19 that my paid attorney, Jermaine Harris,
20 had double-crossed me and fraudulently
21 and covertly entered into an agreement on
22 December the 1st, 2014 to put me out of
23 my own home without recourse on January
24 the 16th, 2015. See settlement agreement
25 included in Exhibit-5 attached to my

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 testimony.

3 Without ever sending me a copy
4 of the agreement or gaining my approval
5 or consent, this attorney signed away my
6 home in a cash-for-keys agreement. I
7 don't know whether Attorney Jermaine
8 Harris double-crossed me for \$500, the
9 difference between the 5,000 specific in
10 the agreement and the 4,500 he actually
11 gave me in January, or whether he got a
12 separate check from McCabe payable direct
13 to him for double-crossing me and signing
14 the agreement. What was the \$500
15 paperwork charge for anyway since McCabe
16 lawyer wrote the agreement and then filed
17 it with the court after Harris signed it?
18 I really hope he got more than a lousy
19 500 to screw me and my family out of our
20 home, because that seems like pennies for
21 the gravity of the loss he has to know
22 that we experienced.

23 Finally, it is important to
24 note that public documents that Stacey
25 requested from the Deed Recorder's Office

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 tell an entirely different story from the
3 Civil Docket Report on my property.

4 Exhibit-6 shows that my husband and I
5 originally purchased our home on
6 September the 10th, 2006 from Shirley
7 McCall. Exhibit-7, Pages 7 and 8 of 14
8 show that a mortgage entered into MERS by
9 me and my husband and it was recorded in
10 the Deed Office in 2009. MERS is the
11 same company that is successfully sued by
12 Montgomery County's Recorder on behalf of
13 all Pennsylvania citizens adversely
14 impacted by MERS' illegal and unethical
15 assignment of mortgages.

16 Finally, there was a recording
17 with the Deed Office for the Sheriff Sale
18 to Freedom Mortgage on April the 30th,
19 2013 as a result of a Writ of Execution
20 supposedly issued on October the 4th,
21 2013 in the suit between Freedom Mortgage
22 Company and Yamin Sabree and Cassandra
23 Hayes, my husband and me. See Exhibit-7,
24 Page 3 of 14. This alleged Writ of
25 Execution and Sheriff Sale never actually

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 happened. So according to the documents
3 filed with the Philadelphia Recorder's
4 Office, the double-crossing agreement by
5 Attorney Jermaine Harris on December the
6 1st, 2014 was additional coverage that
7 was necessary to conceal fraudulent
8 public signings and fake Sheriff Sales
9 and purchases that were never
10 adjudicated, ordered or even took place.
11 And this was all orchestrated by McCabe
12 law firm and Freedom Mortgage Company
13 with the help of somebody on the inside
14 at the Sheriff's Department and an easily
15 bribed attorney named Jermaine Harris.

16 In closing, after the meeting
17 with Stacey and getting a clear
18 understanding of what happened to me, I
19 decided to move back into my house. I
20 changed the locks. I replaced the screen
21 door to keep people out. I have family
22 members that check on my safety every
23 day. My house has been completely gutted
24 out on the inside and truly not fit to
25 live in. The walls and ceilings have

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 been torn in two and the insides are
3 completely exposed. I just hope there is
4 no asbestos in this house. As for my
5 belongings in storage, I have not been
6 successful retaining any of the
7 belongings. I have a couple of job
8 interviews that I need to show proof of
9 my academic credentials that I earned
10 myself. So when I went to the U-Haul
11 storage and asked the gentleman there
12 could I enter the unit and get my two
13 Master's degrees and my Bachelor's degree
14 out because I needed them for my job
15 application process, he stated to me that
16 Carl Grico did not pay any more of the
17 storage bill. I contacted Carl Grico on
18 the phone and he never returned my call.

19 COUNCILMAN JONES: Wow.

20 I want to hear everyone's
21 testimony, but I think we should -- I
22 need to ask a couple of questions, if
23 you'll indulge me.

24 Number one, if I understood
25 your testimony correctly -- and Stacey

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Graham is my attorney who worked with
3 you -- that you went and received notice
4 from the law firm about a foreclosure.
5 You then hired an attorney --

6 MS. HAYES: Yes.

7 COUNCILMAN JONES: -- to
8 represent your interest.

9 MS. HAYES: Correct.

10 COUNCILMAN JONES: You came to
11 find out that an agreement was -- well,
12 an offer was made that you rejected,
13 correct?

14 MS. HAYES: Correct.

15 COUNCILMAN JONES: And then the
16 attorney went back and threw his hands up
17 and then accepted money --

18 MS. HAYES: Yes.

19 COUNCILMAN JONES: -- on your
20 behalf, allegedly?

21 MS. HAYES: Yes.

22 COUNCILMAN JONES: Which
23 resulted in a false eviction?

24 MS. HAYES: Yes.

25 COUNCILMAN JONES: Which

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 resulted in your storage situation, which
3 resulted in you being out the house and
4 then you moved back?

5 MS. HAYES: Yes.

6 COUNCILMAN JONES: That's the
7 short version of this story.

8 Two questions. Is this a part
9 of a criminal complaint at this point?

10 MS. HAYES: Yes.

11 COUNCILMAN JONES: Anybody been
12 arrested? Anybody been charged?

13 MS. HAYES: No.

14 COUNCILMAN JONES: Who is your
15 attorney?

16 MS. HAYES: Attorney I had at
17 that time?

18 COUNCILMAN JONES: No; now.

19 MS. HAYES: I don't have no
20 attorney at this time.

21 COUNCILMAN JONES: But you've
22 brought this to the attention of the
23 District Attorney?

24 MS. HAYES: I brought this to
25 the attention as I seen Ms. Stacey.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 That's when I brought it to her
3 attention.

4 MS. GRAHAM: I brought it to
5 their attention.

6 COUNCILMAN JONES: So there
7 happens to be a representative of the
8 District Attorney's Office. My
9 suggestion, not as a lawyer, just as a
10 concerned person, is to -- this sounds
11 criminal on its face. I'm not an
12 attorney. I'm not a prosecutor, but to
13 me it's fraud.

14 MS. HAYES: Correct.

15 COUNCILMAN JONES: It's theft
16 by deception. It's a whole number of
17 charges that I could think of, and my
18 recommendation is to see the gentleman
19 over there after your testimony.

20 The other question I have for
21 you is, when they came with the Sheriff
22 wagon to move you out, why didn't you
23 call the police to make sure that this
24 was a valid act? I'm not saying I would
25 have under duress, under the stress of,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 but did you ever think to say, Wait a
3 minute, this jacket he's wearing, as I
4 heard you say, doesn't seem familiar and,
5 to your knowledge, the Sheriff Department
6 doesn't conduct its business on a
7 Saturday. Why didn't you call the
8 police?

9 MS. HAYES: At that time, I was
10 like totally upset, because from what I
11 understand as I've seen with other
12 people, that a police usually come escort
13 the Sheriff Department in to evict
14 someone. And no police car did not come.
15 No police car did not come.

16 COUNCILMAN JONES: Correct. So
17 my instincts would have been, Let's hold
18 that thought, let me call the police to
19 make sure -- so you've now moved back in,
20 and has there been any outreach from any
21 of the creditors?

22 MS. HAYES: No.

23 COUNCILMAN JONES: And they
24 just have let it be?

25 MS. HAYES: Yes. No outreach

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 from no one.

3 COUNCILMAN JONES: Interesting.

4 Vernon, if you would when she's
5 done, if you could take a look into this.

6 Only the DA has the ability to
7 charge some people, but just on its face,
8 without hearing from anyone else, it
9 warrants at least an investigation.

10 Thank you for your testimony,
11 and thank you for your bravery.

12 MS. HAYES: Thank you.

13 COUNCILMAN JONES: Thank you
14 for your bravery.

15 MS. YOUNG: Good afternoon,
16 Councilman Jones and Councilwoman
17 Blackwell. My name is Deneice. I've
18 settled on my real estate on April 12th,
19 2002 with Cendant Mortgage Corporation
20 doing business as Century 21 Mortgage.
21 Attached you'll see a copy of my
22 promissory note as Exhibit-1. Page 2 of
23 2 reads, Paid to the order of both
24 Cendant and Bishop Gates Residential
25 Mortgage Company. They have been paid.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I sent a notarized, certified,
3 qualified written request to Midland
4 Mortgage, which is a division of MidFirst
5 Bank, requesting validation and
6 verification of their interest in my
7 note. On December 6th, I received a
8 response letter by mail from Midland
9 Mortgage stating the note owner and
10 investor is GNMA, Government National
11 Mortgage Association, the office of
12 mortgage-backed securities located in
13 Washington, DC, attached as Exhibit-4.
14 Then I received a second letter
15 contradicting that letter, stating that
16 MidFirst -- claiming MidFirst Bank is the
17 owner/investor of the note. So now I'm
18 confused, and I send out another request
19 asking which one is it. Is it MidFirst
20 or is it Government National Mortgage
21 Association? In return, the very next
22 month they sent a letter saying that
23 MidFirst is now the new owner as of March
24 1st. All right. And it would be
25 publicly recorded in Philadelphia's

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Recorder of Deeds Office. I checked and
3 it wasn't there.

4 The letter does not even
5 mention how the action transpired nor is
6 it signed by anyone. I have never
7 received any validation or verification
8 beyond a letter from them on their own
9 letterhead telling me to send payments to
10 them just because they said so, without
11 producing any evidence and in complete
12 contradiction of their earlier
13 correspondence. It is impossible to
14 determine from the record when or even if
15 MidFirst Bank acquired an interest in the
16 underlying note.

17 Now, on May 28th, I received a
18 letter of notification from Midland
19 Mortgage, a division of MidFirst Bank,
20 that my real estate has been referred to
21 KML Law Group to begin foreclosure
22 action.

23 COUNCILMAN JONES: This is the
24 third entity?

25 MS. YOUNG: Yes.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Upon my research of KML Law
3 Group, it reveals that this is one of the
4 same lawyers from Goldbeck, McCafferty
5 and McKeever law firm that was sued for
6 fraudulently and illegally filing
7 foreclosures against Allegheny County in
8 Pennsylvania in which they were stealing
9 real estate from owners. Interestingly,
10 the firm pleaded guilty to the charges
11 and then changed the name of the firm to
12 KML Law Group. And ironically -- listen
13 to this -- Michael McKeever, one of the
14 firm's partners at Goldbeck, became the
15 Managing Partner at KML and, shockingly,
16 he is also the Co-Chair of the
17 Philadelphia Mortgage Foreclosure
18 Diversion Steering Committee.

19 COUNCILMAN JONES: Say that
20 again.

21 MS. YOUNG: Ironically, Michael
22 McKeever, one of the firm's partners at
23 Goldbeck, became the Managing Partner at
24 KML and, shockingly, he is also the
25 Co-Chair of the Philadelphia Mortgage

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Foreclosure Diversion Program's Steering
3 Committee. See the copies of just a few
4 of the numerous articles online about KML
5 Law Group, which ironically does
6 approximately 75 percent of all
7 Philadelphia foreclosures. That's
8 attached as Exhibit-8.

9 Now, why would we let a named
10 partner of a law firm that was guilty of
11 fraudulent foreclosures in Pittsburgh
12 determine how the foreclosure process
13 should go here for real estate owners in
14 Philadelphia? That's like letting a fox
15 into the henhouse.

16 MidFirst Bank tried to pull a
17 fast one here, so listen. Just 14 days
18 after that May 28th notification,
19 MidFirst then or their accomplices -- I'm
20 not sure who, because this was
21 electronically done -- KML or MidFirst
22 recorded a fraudulent Assignment of
23 Mortgage that named MERS as a nominee for
24 Cendant Mortgage Company, with the
25 execution date of May 29th. Again, I can

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 go back for you. May 28th they said they
3 would start the foreclosure proceeding.
4 The execution date on the Assignment of
5 Mortgage is May 29th. That was
6 electronically filed June the 11th.
7 Eight days after that they filed a
8 foreclosure procedure.

9 MERS -- well, she may have
10 mentioned this, but Nancy Becker in her
11 official capacity as Recorder of Deeds in
12 Montgomery County sued MERS and won the
13 litigation on behalf of all
14 Pennsylvanians adversely impacted by
15 MERS' illegal deed transfer action.
16 That's attached for an Exhibit-10.

17 The memorandum and the order
18 regarding the litigation applies to all
19 persons and deeds of records that have
20 become clouded and encumbered by MERS'
21 nationwide scam of fraudulent transfers
22 of mortgage-backed securities.

23 What appears to be happening in
24 Philadelphia is that real estate flippers
25 or investors from predatory lenders or

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 mortgage servicing companies targeting
3 real estate that has potential profit,
4 then they mail a letter to the real
5 estate owner falsely and fraudulently
6 asserting that they own the note and
7 demanding that the real estate owner send
8 payments to them, without ever validating
9 or verifying to anybody, not even our
10 courts here in Philadelphia. If this
11 scheme works, they get free money every
12 month. If it doesn't work, they hire
13 Phelan Hallinan or KML to get a free
14 house. It's a win-win for them;
15 homelessness for the poor and struggling
16 Philadelphians.

17 My real estate was stolen via
18 Sheriff Sale October 7th by KML Law Group
19 and then deeded back to MidFirst, who
20 told us they have never verified their
21 claim to my real estate. What I want is
22 the FBI, the Attorney General, and the
23 DA's Office is to tell me rather MidFirst
24 Bank is a subsidiary or a shareholder
25 with KML Law Group. I want to know

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 whether KML is getting paid real money by
3 MidFirst Bank, U.S. Bank and other couple
4 of common servicers/mortgagers' names
5 listed as plaintiffs that fraudulently
6 takes people real estate or whether KML
7 is really an entity behind a fictitious
8 business name of the plaintiffs and,
9 therefore, KML is getting paid real
10 property, because they are the ones
11 really taking the actual real estate in
12 the scam.

13 Corinthians 1 4:20, for the
14 kingdom of God is not in power -- is not
15 in word, but in power.

16 Council, the families of
17 Philadelphia have voted all of you into a
18 position of power.

19 Respectfully, thank you for
20 your time.

21 (Applause.)

22 COUNCILMAN JONES: Again, wow.
23 This is not a court of law, but this is a
24 public hearing.

25 MS. YOUNG: I understand.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: And

3 fortunately Mr. Price from the District
4 Attorney's Office has been sitting
5 patiently here. I would hope that we can
6 arrange a formal meeting. If these
7 allegations are true, it's very
8 disturbing, because it means compliance
9 on a number of levels. It means
10 cooperation on a number of levels. And
11 worst of all, that we have to protect
12 people who may not have law degrees but
13 are running into legalese. And so,
14 again, the concept of the right to be
15 represented raises its head in my mind.
16 But you guys are going in there armed
17 with common sense, but not necessarily
18 the banking experience, not necessarily
19 the legal experience to be able to refute
20 what people are alleging. That's deeply
21 concerning.

22 MS. YOUNG: Correct.

23 COUNCILMAN JONES:

24 Councilwoman, do you have any comments?

25 COUNCILWOMAN BLACKWELL: Well,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I think it's very, very sad that we have
3 to hear these complaints, because as many
4 people know, on the other end of it, once
5 you're on the outside, then I see you.

6 We have so many people who are
7 committed, the panel before you and those
8 who are sitting there whom I know
9 personally on that side of the room, and
10 we have people like you who are not
11 supposed to be -- it reminds me of many,
12 many years ago when they first started
13 taking properties. So many people had
14 family property in Jersey and other
15 places, and they found a way to take it,
16 and it's 2015 style of doing the same.

17 But I make my commitment to you
18 and by our Majority Leader that we're
19 committed to looking into this, to doing
20 what we can about this such that --
21 because we can't responsibly hear these
22 kinds of accounts and not do anything.
23 We know Vernon Price will do his part,
24 and we commit to you that we'll do our
25 part to improve the quality of life and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to alleviate some of the suffering you've
3 had to endure. I'm sorry. God bless
4 you.

5 MS. YOUNG: Thank you.

6 COUNCILMAN JONES: Thank you.

7 MS. GISONE: Can you hear me?

8 COUNCILMAN JONES: Yes.

9 MS. GISONE: Thank you,
10 Councilman Jones, Councilwoman Blackwell,
11 and all the members of City Council for
12 holding this very important hearing on
13 fraudulent foreclosures in Philadelphia
14 that are occurring as a direct result of
15 failure to serve notice to property
16 owners as required by law. My name is
17 Lazara. For many years I have been a
18 successful business owner of multiple
19 businesses and I own multiple residential
20 properties. My goal was to transfer a
21 home and a successful business to each of
22 my children. The path that I was on to
23 accomplish this goal shifted during 9/11
24 and basically after 9/11, because I had a
25 travel business and it went very, very

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 low.

3 Although I experienced
4 fraudulent mortgage foreclosure and
5 unjustified taking and demolition of
6 another one of my homes in Philadelphia,
7 I'm not here today about that one. I'm
8 here today to talk about my main
9 residence at 9951 Verree Road. I
10 purchased my family home on September
11 19th, 1996.

12 Can you understand me?

13 COUNCILMAN JONES: Yes. You're
14 doing fine.

15 MS. GISONE: Little nervous.
16 I'm sorry.

17 COUNCILMAN JONES: Take your
18 time.

19 MS. GISONE: By executing a
20 mortgage and promissory note with
21 Columbia National. See Attachment No. 1,
22 which is a copy of the original mortgage
23 recorded by Philadelphia County Recorder
24 of Deeds. American Home Mortgage
25 Servicing Inc. became the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 successor-in-interest to Columbia
3 National on August 31st, 2006. I
4 received a letter from the law firm of
5 Goldbeck, McCafferty and McKeeever
6 appended as Attachment No. 2. Notably,
7 this law firm changed its name to KML
8 after the firm had pled guilty to
9 fraudulent foreclosure activity in
10 Allegheny County.

11 Sometime thereafter I began to
12 receive correspondence from Midland
13 Mortgage. Due to the -- should I
14 continue?

15 COUNCILWOMAN BLACKWELL: Keep
16 going.

17 MS. GISONE: Due to the
18 fraudulent and false claims of debt and
19 foreclosure action that some companies
20 are making, I decided recently to contact
21 my title insurer for a report of the deed
22 recordings. I then learned that an
23 Assignment of Mortgage from American Home
24 was made to MidFirst Bank, attached as
25 Attachment No. 3. This assignment was

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 handled by the MERS Company, which also
3 has been sued on behalf of all the
4 Pennsylvanians for its unlawful process
5 that encumbered and clouded titles.

6 When I experienced a decrease
7 of income from my businesses, I fell
8 behind on my payments. I contacted
9 Midland Mortgage and attempted to reduce
10 my interest rate and/or monthly payments.
11 At that time, MidFirst Bank held my
12 mortgage at a 30-year fixed rate of 8
13 percent and my monthly payments were
14 \$1,262. I was informed by Midland Bank
15 that the only option for my home was a
16 title in lieu, which required me to sign
17 over the title to them and walk away from
18 my home or I can seek loan modification
19 to avoid foreclosure.

20 When I didn't want to sign over
21 my title to them, then they sought
22 payment of my arrears with HUD. I never
23 met with HUD personally. I was told by
24 Midland that I qualified for a grant of
25 free federal money from my hardship to

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 pay off the missed payments, which were
3 approximately six months delinquent.

4 With that news, I began to pray in
5 thankfulness and gratitude, because this
6 grant was just the thing I needed to get
7 me back on my feet.

8 The closing for the loan
9 modification happened entirely through
10 the mail. I quickly signed the documents
11 and returned them, rushing to get them
12 back to Midland Bank before the so-called
13 free grant money for residential
14 homeowners ran out. It wasn't until I
15 got my mortgage payment book immediately
16 after the loan modification that I
17 realized that something was terribly
18 wrong. My monthly payment increased from
19 1,200-and-some to 1,786. And then the
20 late fee was now \$71.41 each month. You
21 can see the annual escrow account.

22 That's on Attachment 4. If I couldn't
23 pay 1,262, how could I possibly afford
24 this? I struggled and I did make a
25 couple of payments, but just couldn't do

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 it.

3 In January 2013, Midland Bank,
4 through the attorney at KML, filed a
5 foreclosure complaint against me. I
6 received notice of the complaint from KML
7 Law Group. It's on Attachment No. 5.
8 But I never personally received -- things
9 were attached to my door. Those are my
10 notices. They're the affidavits of
11 service for January 6th and January 29th.

12 I want to call your attention
13 to the dates of these affidavits because
14 they are the only notice that I ever
15 received until after ordering -- after an
16 order granting summary judgment two years
17 later was entered.

18 When I was blind-sided by a
19 judge against me and researched what
20 happened, I noticed that these same two
21 affidavits were the same ones, where the
22 dates had been changed, that were
23 attached by KML law firm as evidence of
24 proper service of process that was
25 acquired in 2014 and 2015.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 In short, here's what KML seems
3 to have done and Midland Bank did to
4 steal my property out from under me:
5 When I got the complaint of foreclosure
6 action, I immediately hired an attorney,
7 Joshua Thomas, and he timely submitted
8 enters of appearance and an answer to the
9 complaint. Judge Rizzo ordered a
10 conciliation conference and stayed the
11 foreclosure action. I paid for my
12 attorney to attend the conciliation
13 conference with me, but every time we
14 went, we would sit down and wait for
15 the -- conciliation conference would be
16 postponed and rescheduled time and time
17 again, and then all these attorney fees
18 were added to my mortgage. We went a
19 total of seven times. KML and the lender
20 rescheduled. The Civil Docket Report
21 included as Attachment No. 6 shows that
22 Judge Rizzo delayed judgement on the
23 complaint five times until there was a
24 successful conciliatory conference. I
25 was paying legal fees to my attorney that

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 seemed unnecessary. After all, I could
3 go sit there myself without a lawyer and
4 reschedule the meeting. What I did not
5 know is that exhausting property owners
6 with legal fees through delay and
7 postponement was a part of the KML
8 strategy. All of those times we went to
9 conciliation conference, the KML
10 attorneys were there too. We just didn't
11 know who they were because they didn't
12 wear nametags. KML got the Diversion
13 Court workers to tell us that the bank
14 wasn't there, even though the workers and
15 KML know full well that the bank is never
16 going to be there. They supposedly
17 represent the bank.

18 Finally, I initiated and agreed
19 to my attorney's motion to withdraw. As
20 soon as he sent KML notice of the order
21 for withdrawal of appearance on February
22 14th, 2014, the conciliation conference
23 is falsely entered as concluded into the
24 docket on Page 10. I didn't go. I
25 didn't concile anything, and I didn't

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 tell them to conclude anything. They
3 just took it upon themselves, I guess.
4 Then without an order granting alternate
5 service of notice, KML independently
6 changed notice requirements from
7 in-person service of process postings and
8 certified mail to first-class regular
9 mail, which is in clear violation of the
10 law, because this method provides no way
11 to prove or disprove that I got the
12 notice. You see this on Page 9.

13 KML then filed three separate
14 affidavits of service with the court,
15 claiming that they mailed notice. But I
16 believe they never actually sent the
17 notice, because their mode of operation
18 is to conceal the legal action that
19 they're taking against you so that you
20 can't fight it. So when we're doing one
21 thing here, they're doing this over here.
22 So the house is being sold here because
23 KML has already put in something to sell
24 the house.

25 I'm sorry.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 So KML has already been granted
3 judgment to go ahead.

4 Let me continue, because I'm
5 getting off the script.

6 Then without an order granting
7 alternate service, KML -- I told you that
8 already. Hold on.

9 They actually sent the notice,
10 because their mode of operation is to
11 conceal legal action they're taking
12 against you so that you can't fight it.
13 I found out that my house was being
14 foreclosed the day before because there
15 was a sticker on my door. I mean, you
16 know, sold at Sheriff Sale, not
17 foreclosed. So it's like taking people's
18 property. They're making it as easy as
19 stealing candy from a baby.

20 I never got notice that further
21 action had been taken in the foreclosure
22 action, and to my understanding, it was
23 stayed by Judge Rizzo's order until I had
24 the conciliation conference, which never
25 happened. Most people get a default

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 judgment, but since I had an attorney at
3 one time who raised the improper and
4 insufficient notice issue as a new
5 matter, the Court granted a summary
6 judgment on January 16th, and that's
7 included in Attachment No. 7. I didn't
8 get the order until after it was decided
9 and I never had an accurate conciliation
10 conference or my day in court.

11 When I reviewed the actual
12 copies of the affidavits from the court
13 Record Department, I saw that KML
14 attached those two service of process
15 affidavits from January of 2013 under a
16 new cover page to make it look like I had
17 been served with notice when I truly was
18 not. You can see that the affidavits on
19 Page 5, 6, 7, 8, and 9 are the same as
20 Attachment 5. It's like an apparent cut
21 and paste.

22 After the foreclosure judgement
23 was entered against me, I began receiving
24 notices taped to my door by the Sheriff
25 regarding Sheriff Sale. My property was

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 sold at Sheriff Sale on May 5th. I
3 actually attended the Sheriff Sale and I
4 was sent home by the guard that was over
5 there. He told me that I couldn't do
6 anything to stop this sale.

7 I also never received notice
8 regarding the actions to amend the amount
9 allegedly owed to Midland Bank, yet
10 Victoria Chen from KML Law Group entered
11 an order that judgment on this issue was
12 entered by agreement of the amount of
13 \$202,000 -- 202,024.59, when the Docket
14 Report clearly indicates that Judge Nina
15 Wright Padilla independent of me ordered
16 the Sheriff and the Prothonotary to
17 change the amount in every entry above
18 Victoria Chen's action on Page 9 of
19 Attachment 6.

20 Also note even the
21 chronological entries on Page 9. You can
22 see that on November 17th, KML attorney
23 David Fein entered a motion for summary
24 judgment in the court. There should be
25 an entry for affidavit of service filed

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 immediately after that entry, but there's
3 not, because KML doesn't want property
4 owners to know they're taking their homes
5 until, like I was telling you before --
6 I'm sorry. I got ahead of myself
7 before -- until it's too late to stop it.
8 See attachment, an article explaining
9 that KML changed the name of the firm to
10 rebrand itself after it was sued and pled
11 guilty to foreclosure abuse in Allegheny
12 County. That's included in Attachment 8.

13 Thank you so much, and thank
14 you whoever else is here. I can't see.

15 COUNCILMAN JONES: Thank you
16 for your testimony.

17 MS. GISONE: Thank the media
18 and everybody else.

19 COUNCILMAN JONES: A couple
20 quick questions.

21 MS. GISONE: Yes.

22 COUNCILMAN JONES: The amount
23 of debt versus the amount of sale, was
24 there a difference? So if it was worth
25 \$100,000 and they sold it for 78, what

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 was --

3 MS. GISONE: I later -- when I
4 looked at the records, it says that they
5 sold it at Sheriff Sale for \$150,000.

6 COUNCILMAN JONES: What's it
7 worth?

8 MS. GISONE: Those are the fees
9 that the attorneys added on.

10 COUNCILMAN JONES: So what was
11 the amount of debt originally?

12 MS. GISONE: I bought my
13 property -- well, \$128,000. So it should
14 have been much less than that.

15 COUNCILMAN JONES: And so at
16 the end of the day --

17 MS. GISONE: They made money.

18 COUNCILMAN JONES: -- the
19 amount that they sold it for Sheriff Sale
20 exceeded the debt, and that was
21 attributable to conferences and fees?

22 MS. GISONE: Yes. They added
23 all this stuff. I bought it in 1996,
24 '97. So I didn't really fall behind for
25 many years, until 9/11 came around.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: All right.

3 Did you have an FHA mortgage?

4 MS. GISONE: I did. I had an
5 FHA. What happened --

6 COUNCILMAN JONES: Did you
7 apply for that covenant that gives you
8 relief?

9 MS. GISONE: They told me, KML
10 told me -- not KML. I'm sorry. The
11 MidFirst Bank told me that I was eligible
12 for all this free money, and in essence
13 what they did was, they took the HUD
14 money, 46,000-and-some dollars that the
15 HUD supposedly gave me as free money, and
16 made a second mortgage. I pulled that
17 out because I got scared, but they
18 basically took out a second mortgage on
19 my loan, then they got the money, and now
20 they're charging me the money that HUD
21 gave me. I don't understand. Like I'm
22 not understanding.

23 COUNCILMAN JONES: You're not
24 alone.

25 MS. GISONE: Yeah, KML. I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 don't know.

3 COUNCILMAN JONES: Are there
4 any questions?

5 (No response.)

6 COUNCILMAN JONES: Thank you
7 for your testimony, and thank you for
8 your patience and bravery.

9 MS. GISONE: Thank you.

10 MS. YOUNG: Thank you all.

11 COUNCILMAN JONES: Will the
12 Clerk please read the --

13 THE CLERK: Raheemah Beyah,
14 Wanda Davis, Arnet Woodall, Jorge Robles.

15 (Witnesses approached witness
16 table.)

17 COUNCILMAN JONES: Good
18 afternoon.

19 (Good afternoon.)

20 COUNCILMAN JONES: You can pull
21 the mics a little closer.

22 Thank you all for your
23 patience. Please state your name for the
24 record and begin your testimony.

25 MS. DAVIS: My name is Wanda

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Davis.

3 Good afternoon.

4 COUNCILMAN JONES: Good

5 afternoon.

6 MS. DAVIS: And before I

7 officially get started, I want to first

8 thank you, Councilman Curtis Jones and

9 Councilwoman Jannie Blackwell, for taking

10 up this important and controversial issue

11 on behalf of the families of

12 Philadelphia, and I also want to give

13 special thanks to your chief counsel,

14 Stacey Graham, who has been tremendous

15 and has really been a trooper in getting

16 the facts together, trying to keep us

17 organized and giving the facts and doing

18 much research, and she's had sleepless

19 nights. So I want to go on the record as

20 saying thank you on behalf of myself and

21 the families of Philadelphia.

22 COUNCILMAN JONES: Thank you.

23 MS. DAVIS: I have personally

24 brought this issue to the attention of

25 several high-ranking government

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 officials. Until we met your staff,
3 Councilman Jones, the issue appeared to
4 be falling on deaf ears. However, I only
5 wish we could have moved on this a lot
6 sooner because it could have saved our
7 homes.

8 I first visited City Hall with
9 this burden approximately a year and a
10 half ago. We were getting closer to
11 something being done last April, but it
12 was delayed after the budget hearings.
13 We understand that. And then it was
14 delayed until after the primary
15 elections. We all remember that. And
16 then there was the summer break, and we
17 appreciate and understand that we wanted
18 to have a full body to hear it.

19 Unfortunately, the delay of
20 this hearing date resulted in many of the
21 families of Philadelphia, myself
22 included, losing our homes to fraudulent
23 foreclosures and Sheriff Sales.
24 Unbeknownst to me, my own house was lost
25 on May 6th, 2014. Just this past Friday,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 two families of Crystal Stephens and
3 Raheemah Beyah were back in court
4 defending their homes from Sheriff Sale.
5 I don't know if you saw me walk in, but I
6 just arrived from Bankruptcy Court, where
7 my Chapter 13 was, as I anticipated,
8 dismissed, which means now I'm back to
9 the drawing board with another
10 foreclosure when I shouldn't be here to
11 begin with.

12 Every day families are at risk
13 of losing their homes due to fraud. On
14 January the 1st, 2005, which means I've
15 been in my home ten years, I purchased my
16 home from Jefferson Square CDC, who no
17 longer exists, and entered into a
18 mortgage agreement and promissory note
19 with Northeast Financial, which is also
20 attached to my testimony. Immediately
21 Northeast Financial transferred the loan
22 over to PHFA, Pennsylvania Housing
23 Finance Agency. I'm sure we're all
24 familiar with that as well. It's a state
25 agency. The Assignment of Mortgage is

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 attached as Exhibit-2.

3 In April of 2011, I was laid
4 off from my job at the Sheriff's Office,
5 at no fault of my own, but we won't go
6 into that, and I fell behind on my
7 mortgage. I received an EHLP loan, which
8 is an Emergency Homeowners Loan Program
9 at the time, and about a year passed and
10 then I qualified for HEMAP, which is
11 Homeowners Emergency Mortgage Assistance
12 Program. And after an initial denial, I
13 entered into an open-end mortgage on
14 September 2011. That's attached as
15 Exhibit-3.

16 Then on May 22nd, PHFA
17 transferred my mortgage to U.S. Bank on
18 May 22nd, 2013, and that's attached as an
19 exhibit. In February of 2014, I was
20 advised by my housing counselor of
21 Northwest Counseling Services to apply in
22 early of March 2014 for another HEMAP
23 loan, because my funds had not been
24 exhausted. As a result, I did so, and my
25 Sheriff Sale was cancelled on March 13th,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361
2 2014, according to my paperwork, by order
3 of KML Law Group.

4 On May 21st, I happened to be
5 sitting in the office where I was
6 volunteering and opened up a folder of
7 mine and reviewed what had been sent to
8 me as a notice from a law firm advertised
9 as Scott Bender. This is public notice,
10 and so that's where that came from. And
11 it said that my home was going up for
12 Sheriff Sale on June 4th. This was my
13 first time that I had noticed that. And
14 so I called the Sheriff's Office to see
15 if my house was actually going up for
16 June 4th, according to the ad. You can
17 look at Exhibit-5. This was my only
18 notice of the Sheriff Sale of my home at
19 that point. Normally you have to give
20 notice 30 or 60 days.

21 I called the Sheriff's Office
22 and spoke with a Tamiko to verify the
23 information, which had to have been
24 public at one time in order for me to
25 receive such a solicitation, to see if it

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 was in fact true. Instead she confirmed
3 that my home had already been sold on May
4 6th, 2014. She went on to confirm that
5 May 7th of 2014, talking to herself, a
6 deposit was made on the property, and
7 then she said at the time that it had
8 been uncanceled. See Exhibit-6. She
9 herself said, talking to herself,
10 Uncanceled? What does that mean?

11 I didn't know what uncanceled
12 meant, and I'm pretty articulate, astute.
13 And so I looked it up in Webster's
14 Dictionary, and the word didn't exist. I
15 said, let me try my other one. I looked
16 it up and nor did I find it in Black's
17 Law Dictionary.

18 After fighting for my home, on
19 November 4th KML Law Group agreed to set
20 aside the sale on the condition that the
21 default judgment that was entered on
22 January 31st, that I had no notice of,
23 remain attached. That's Exhibit-7. And
24 so that would allow them to put it back
25 up for Sheriff Sale. So I guess they

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 figured we gave it to her legally. She's
3 going to -- we took it from her
4 illegally. She's going to fight. Let's
5 give it back to her and take it from her
6 the right way.

7 Since the default judgment
8 remained, KML Law Group once again added
9 absorbent fees, put my home back up for
10 sale on the very next list that was
11 available. The fees are enormous and
12 nowhere near the industry standard
13 established by HUD for standard attorney
14 fees for mortgage foreclosures. That's
15 Exhibit-8. Look at those. That's
16 attached. My bankruptcy trustee even
17 questioned the fees as excessive. They
18 hardly ever question their colleagues and
19 the attorneys about fees, but told my
20 attorney to question it.

21 To further confuse me, on
22 September 16th, 2014, I received a letter
23 from Novad Management Consulting
24 LLC/Sutherland Mortgage Services stating
25 that it was the servicer for my HUD loan

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 on my mortgage attached on Exhibit-9.

3 How many people going to own my
4 home? How many times am I going to pay
5 for it?

6 Without receiving any notice of
7 the commencement of foreclosure action,
8 KML Law Group filed a complaint on behalf
9 of U.S. Bank June 23rd, who claimed to be
10 the trustee of PHFA, and banks not
11 supposed to own houses, as far as I know.
12 The Civil Docket Report is void of an
13 entry related to notice of service from
14 KML of the complaint until September
15 11th, 2013. See Exhibit-10, Page 4 for
16 that. At that time, they claimed that
17 service was executed on July 1st, 2013 in
18 person to me at my address. However,
19 normally in service you describe who it
20 is, what they look like, who they say
21 they were. But the information that was
22 supposed to be provided, absolutely none
23 of the minimum identifying information
24 required on the form was there, not even
25 the time of day.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Next, according to the Civil
3 Docket Report, I was sent notice under
4 Rule 236 of a conciliation conference,
5 but there is no evidence that they all
6 were sent. Upon inquiry of proof that
7 the notice was actually sent, the
8 Prothonotary's Office told me that this
9 particular notice is sent by the
10 courtroom through an automated computer
11 system that generates notice and the
12 process bypasses City workers and
13 eliminates human error. I never received
14 the notice for conciliation hearing that
15 supposedly led to my default judgement in
16 which they entered a Praecipe for Default
17 Judgement on January 31st, 2014, which
18 requires KML to provide service of notice
19 to me so that I can respond in 20 days to
20 avoid the default judgement. However,
21 KML entered an affidavit of service 90
22 days later, on April 24th, 2014, attached
23 as Exhibit-11. Ninety days is way beyond
24 the time period for response. And upon
25 further review of the affidavit, it

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 falsely states that service was provided
3 on February 17th, 2014 in person. On May
4 30th, 2014, without ever having a day in
5 court, Judge Ellen Ceisler entered the
6 default judgment and ordered the Sheriff
7 Sale of my home. See Exhibit-10, Page 6
8 for that.

9 What's more shocking than that
10 is, she did so just one day after she
11 denied KML's request to amend that
12 judgment because they lacked
13 documentation showing the complete chain
14 of assignment for the at-issue mortgage
15 on May 29th, 2014. See Exhibit-12.

16 They don't get to prove -- they
17 don't have to prove verification.

18 I was then bombarded with
19 solicitations from bankruptcy attorneys
20 and others about impending Sheriff Sales
21 and I got an attorney to submit a motion
22 to set aside the sale. Just last month I
23 went to the Records Office to request my
24 alleged notice of service, because I
25 never got to fairly argue my judgment. I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 was denied these documents, although I
3 possess an In Form Pauperis. And you all
4 know what that is. It was also known as
5 an IFP for indigent litigants. And so if
6 you don't have the money, you're supposed
7 to get these documents and file this
8 paperwork gratis, for free.

9 I was told that -- I was denied
10 the IFP and I was told it was because
11 people were taking advantage of the
12 system. How does a single department,
13 Councilman, Councilwoman, decide who gets
14 access to justice and who doesn't?

15 There was never a requirement
16 for U.S. Bank to prove ownership of the
17 debt. The notice that I received from
18 Novad warrants the inquiry of validation
19 of the debt, and Judge Ceisler knows it
20 based on the order dated May 29th, 2014,
21 but still I'm denied justice and I go
22 back again.

23 Thank you.

24 COUNCILMAN JONES: Thank you.

25 (Applause.)

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: Thank you.

3 State your name for the record,
4 please begin your testimony.

5 MR. DAVIS: Thank you,
6 Councilman Jones. I'm in your district
7 in Haddington. My name is Glenn Davis.
8 I reside at 5724 Vine Street. In '09 I
9 lost my job. I was a Regional
10 Maintenance Tech for Brightside Academy,
11 making approximately \$12 an hour, and
12 during this time, I went behind on my
13 mortgage. There was a process in which
14 during this time I'm communicating with
15 the bank and telling them that I'm in the
16 process of trying to work out an
17 agreement with them. They kept coming up
18 with saying that my property is not
19 owner-occupied. They sent paperwork
20 certified mail and asked me to send proof
21 to them once I received it. I did this,
22 and long story short, I did this multiple
23 times, and eventually coming home one day
24 looking on my doors, there was a paper
25 that said that my home has already been

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 sold at Sheriff Sale already. And I
3 didn't get any notice that it was going
4 in or whatever. And what I found out the
5 process of how they was able to do that
6 is because they kept coming up saying
7 that the property was non-owner-occupied,
8 which means that they can just snatch it
9 and that they don't have to go through
10 this process with the Act 91 and tell you
11 how to go about it.

12 I was directed to Community
13 Legal Services, in which I went, and they
14 immediately sent me to Philadelphia
15 Unemployment Project to get help with
16 counseling, and which I did. During this
17 process, the Diversion Program, which I'm
18 advocating for, which I'm glad that you
19 are actually looking at to improve,
20 forced the bank to sit down with me, and
21 we were allowed to present the paperwork
22 and get the deed eventually switched back
23 into my name.

24 I would like to -- so what I'm
25 actually here for is to say that the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 process that the Philadelphia Diversion
3 Court Program actually is providing is
4 actually helping to save a lot of homes.
5 And I think one of the things that we
6 need to focus on a little bit that's a
7 little bit different than what we talked
8 about here is the fact that the economy,
9 in which put me into foreclosure, the
10 lack of jobs, the lack of finding, and at
11 the time that I did save my home, I was
12 working at McDonald's. It helped me save
13 my home. Once I saved my home, I wasn't
14 able to keep up my payments, in which the
15 Diversion Court Program helped me with.
16 They helped me lower my bills and
17 everything, but I could not survive off
18 of a 7.25 minimum wage, getting 18 hours
19 a week. So some of the things that we're
20 talking about that's affecting us is the
21 same economic state that we were in in
22 '09. We are coming out of it, but it's
23 not able to effect some of the homeowners
24 that actually go through the program.
25 I'm actually getting ready to go back

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 into default even though this program
3 helped me, and it's not because of the
4 program itself. It's because of lack of
5 funding and lack of work. And that's all
6 I would like to say. I love the fact
7 that this program has saved so many
8 different people from their houses. I
9 heard earlier that 9,700 people actually
10 saved their homes, and that number does
11 not reflect families. That reflects the
12 actual person like myself, which is a
13 homeowner, but it did affect my three
14 children in which I actually have joint
15 custody and my children come over and
16 visit me every other weekend. It saved
17 my home so that my children can still
18 come in and visit me for the month of the
19 summer vacation. This is something that
20 kept me from being homeless, and I
21 appreciate the work and the ongoing
22 endeavors in which are being provided
23 today.

24 COUNCILMAN JONES: Wow. I keep
25 saying wow, not because I don't have a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 better vocabulary, but just the nature of
3 this, even in the success stories,
4 there's more work to be done. Now I know
5 why you were smiling Saturday.

6 MR. WOODALL: Good day, both of
7 you. I appreciate all the help that you
8 both have given me out in the community,
9 doing the community activism that we do.
10 My name is Arnet Woodall, and what I did
11 was, I live on 53rd and Walnut Street.
12 I've owned my home. I've had the home
13 since 1986. But what we did is we took,
14 to work with the City and to help the
15 City, I took and put a mortgage on that
16 home and bought a lot that was a drug lot
17 on 62nd and Market Street. And with the
18 help of Councilwoman Blackwell, we began
19 to build on that lot to knock the drugs
20 out of that area.

21 Once we built -- once I put
22 that mortgage on my home and took that
23 seed money, built the West Philadelphia
24 Produce in the community and built it
25 from the ground up, then the City didn't

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 give me the tax abatement. I fought for
3 it, asked for it. Councilwoman Blackwell
4 office even helped me go after that tax
5 abatement once we didn't get it.

6 Now, this store has been open
7 for six years now from the ground up.
8 When you build in the City of
9 Philadelphia, you should get a tax
10 abatement for ten years tax free. That
11 building was just Sheriff sold two weeks
12 ago, even after Councilwoman Blackwell's
13 office helped me file paperwork to make
14 sure and prevent this from happening. We
15 didn't get a letter. We didn't get any
16 notice. Somebody that just happened to
17 know me that was at the Sheriff Sales
18 hearing texts me on my phone and said,
19 Arnet, your building just sold for
20 \$35,000 here. I just spent \$400,000
21 building it.

22 So on top of that happening, we
23 still fighting with the mortgage company
24 for the little mortgage that we took out
25 on our home to seed this process. When I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 took out that loan on my home at 53rd and
3 Walnut Street, I only took out a \$60,000
4 mortgage. By the time we fall into
5 foreclosure and start dealing with the
6 foreclosure process or even once we start
7 dealing with the banking process, the
8 same banks that was just mentioned by
9 people that just sat up here at this
10 table are the same lawyers that I'm
11 dealing with.

12 So if I go for a modification,
13 I'm going for a modification so that my
14 mortgage can be lowered. The mortgage
15 can't be lowered and our mortgages can't
16 be lowered because the amount that the
17 lawyers are charging us takes a \$60,000
18 mortgage and raises it to \$90,000. And
19 then once you raise that mortgage to
20 \$90,000 and you take that extra 30,000
21 and attach it to the mortgage, you can't
22 get a low mortgage. The mortgage doesn't
23 come in lower because of these lawyer
24 fees.

25 These fees for people living in

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 poverty -- and actually Philadelphia

3 being the number one city in poverty --

4 those lawyers fees should be capped.

5 That's what I came here to say. Because

6 I know from working with people in the

7 community and pointing them to some of

8 these agencies that's in this room --

9 because once you take and become a

10 stakeholder in West Philadelphia,

11 everybody comes to you thinking that you

12 got the answers. It's almost like they

13 treat me like I'm one of you, a

14 politician or something. And they come

15 to you for help, and you point them in

16 the right direction, but you know that

17 they're going to be facing these odds,

18 because once they start this process,

19 their mortgages are not going to become

20 lower. It's a hard fight because of

21 those legal fees that are attached, and

22 something has to be done just about that

23 legal fee that's being attached to some

24 of these mortgages, because just like the

25 lady just said over here, she said she

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 had a \$1,200 mortgage. By the time the
3 lawyers added their money into it, now
4 her mortgage is up to \$1,700 a month, and
5 that's where the disconnect comes from
6 and people thinking that -- if my
7 mortgage is going to come in the same or
8 my mortgage is going to come in lower
9 when I'm going through this process, I
10 can handle that, but when the paperwork
11 come in the mail and you see that you're
12 not getting a lower rate, your rate is
13 higher, it's hurting people and it's
14 killing people out there, and what needs
15 to be looked into is for some kind of cap
16 or something, especially when you're
17 number one in poverty in the United
18 States of America. Something got to be
19 done for the people in the community.

20 That's all I wanted to say.

21 Thank you for your time.

22 COUNCILMAN JONES: Thank you.

23 (Applause.)

24 COUNCILMAN JONES: Don't go

25 anywhere.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 MR. ROBLES: Greetings,
3 Councilman.

4 COUNCILMAN JONES: Can you pull
5 that a little closer.

6 MR. ROBLES: Greetings. My
7 name is Jorge and I made settlement on my
8 property, on my real estate, September
9 30th, 2002 with SIB Mortgage Corporation.
10 In turn, they transferred the mortgage to
11 many other servicers without my
12 knowledge. The last company allegedly
13 claimed is Deutsche Bank. However,
14 Deutsche never validated or verified the
15 debt itself. Francis S. Hallinan, who is
16 the Managing Partner of Phelan Hallinan
17 law firm, started the foreclosure
18 procedures. After receiving several
19 intimidating letters demanding me to
20 vacate the real estate, my real estate, I
21 left. I wanted to try my luck and return
22 to my real estate. However, the key no
23 longer worked, and I walked away feeling
24 that my civil rights had been completely
25 violated.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I hope it's clear that my
3 reason for leaving was of fear.

4 After meeting with Stacey
5 Graham and other families of
6 Philadelphia, I retrieved my civil
7 dockets and learned that I was not
8 properly served. I really need your help
9 in this matter.

10 I just want to let you know
11 something. The Bible -- there is a
12 passage in the Bible that I would like to
13 add to this. It's Psalms 27:13, which it
14 says, I would have lost heart unless I
15 have believed that I would see the
16 goodness of the Lord in the land of the
17 living.

18 We're here. We need your help.

19 (Applause.)

20 MR. ROBLES: In addition, the
21 docket that I got, I have a docket here
22 that says that my house was sold on
23 Sheriff Sale September 4th, 2007, five
24 years after I had bought it, and it was
25 sold for \$10,600, a property that's worth

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 close to \$400,000.

3 Thank you very much and
4 continue your good work.

5 COUNCILMAN JONES: Thank you.

6 Please come up to the table and
7 state your name. Again, thank you for
8 the -- so after you testify, we're going
9 to take -- how many more people are here
10 to testify?

11 We're going to take a break for
12 the stenographer, some mercy for her, and
13 then we'll come back, five minutes.

14 (Witness approached witness
15 table.)

16 MS. BEYAH: Hi. Good
17 afternoon.

18 COUNCILMAN JONES: Good
19 afternoon.

20 MS. BEYAH: Thank you, Council.
21 Thank you, Stacey, for putting all this
22 together. My name is Raheemah. Thank
23 you for hosting the public hearing to
24 give victims of fraudulent foreclosure a
25 platform for our voices to be heard. We

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 have been denied due process, justice,
3 and prevented from having our day in
4 court. We have also lost our biggest and
5 most sentimental assets - our estates,
6 our homes. They have been stolen right
7 from underneath us.

8 My home was bequeathed to me by
9 my father. Owning his own home was a
10 tremendous source of pride and joy to my
11 father, and he would turn over in his
12 grave if he knew that it was covertly
13 taken by unscrupulous City workers and
14 scandalous, scheming lawyers.

15 While I was grieving the loss
16 of my beloved father, I was targeted by
17 the Register of Wills Office. It was
18 suggested to me -- excuse me. I was
19 targeted at the Register of Wills. I
20 went there to get my will probated, and I
21 was informed that I needed to pay
22 additional fees and have the real estate
23 deed transferred into my name.
24 Everything cost money. I had just paid
25 thousands of dollars for the burial of my

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 father.

3 While I was overcome with
4 emotion, Louis DiRenzo, the supervisor,
5 told me that they work deals with people
6 in my situation like me, people who owned
7 or inherited property. Mr. DiRenzo next
8 told me that he could get me a loan to
9 pay for these fees, and after that when
10 he told me -- when I told him I wasn't
11 interested, he then offered to buy my
12 property. No, thank you. Absolutely
13 not.

14 As I sat there trying to
15 compose myself from grief, I was
16 approached by another worker in the
17 Register of Wills Office. An African
18 American female walked over to me and
19 told me that I needed an attorney to help
20 me transfer the deed. She said that she
21 had a friend that would help me out, and
22 then she slid the contact information and
23 told me to give them a call and let them
24 know that she referred me, as if she was
25 getting a kickback.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Soon after my experience in the
3 Register of Wills, I got a notice that I
4 was scheduled for a conciliation
5 conference on October the 16th, 2014. I
6 attended and signed the register that
7 everybody has to sign there. I spoke
8 with a supervisor who advised me that
9 they did not have my paperwork and Chase
10 Bank was not there. She then told me
11 that the conference would not happen
12 today and I would get a notice
13 rescheduling the conciliation conference
14 with Chase Bank.

15 About a month ago I learned
16 that there was a default judgment from my
17 homeowners insurance company. There was
18 a robbery at the house, and the insurance
19 adjuster came out at the time. He
20 informed me that there was a default
21 judgment entered against me on my house.
22 I didn't quite exactly know what that
23 meant until I spoke with Stacey Graham in
24 preparation for this hearing. Stacey
25 told me that my testimony didn't sound

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 quite right about the supervisor at the
3 Diversion Court. She told me that Chase
4 Bank is never there personally, but they
5 have attorneys from Phelan and Hallinan
6 at the court all day and they have full
7 authority to negotiate on behalf of Chase
8 Bank.

9 Clearly, obviously I was lied
10 to and misled by the supervisor of the
11 Diversion Court. At the time, it just
12 didn't make sense to me then. But
13 deception does explain why I never got a
14 rescheduled date. I never received
15 anything rescheduling the conference, and
16 I thought that the foreclosure action was
17 ceased until I had a face-to-face meeting
18 with Chase Bank. I was shocked when the
19 next thing I got -- the next thing I
20 found out, that my house was up for
21 Sheriff Sale.

22 Again, I got no notice of
23 anything, no court dates, no conferences,
24 no housing counselors, nothing. As a
25 matter of fact, I've been working with

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Chase Bank jumping through hoops to
3 submit documentation for a mortgage
4 modification. I have piles of paperwork
5 corresponding back and forth with Chase
6 up until the end of August of 2015. I
7 still even get mortgage bills.

8 On September the 22nd, I met
9 with Stacey Graham, and she took me to
10 the Prothonotary's Office in this
11 building and we got a copy of the Docket
12 Report for my property attached with my
13 written testimony as Exhibit-1. The
14 report says that I received notice by
15 posting it on my home on October the 2nd,
16 2014 at 2:30 p.m. with first-class mail.
17 See attached the affidavit of service as
18 Exhibit-2.

19 First of all, the order for
20 alternate services also requires
21 certified mail. There's no evidence that
22 that was done. Therefore, the service
23 was insufficient, improper, and
24 non-compliant with the Court order dated
25 September the 22nd of 2014, attached as

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Exhibit-3.

3 There is also another
4 fraudulent document filed with the court
5 by Attorney Paul Cressman with Phalen
6 Hallinan that says that he mailed the
7 notice to me by certified mail with a
8 return receipt request. See Exhibit-4.
9 I never got any certified mail about a
10 foreclosure action. I know he doesn't
11 have the green card to prove the
12 certified mail because I didn't get any
13 certified mail. This is another example
14 of the false information being filed with
15 the courts to deny due process to
16 homeowners.

17 According to the Docket Report,
18 a default judgment was entered against me
19 in favor of Chase Bank on January 30th,
20 2014. See Page 5 of Exhibit-1. Also see
21 ongoing correspondence from Chase Bank
22 attached as Exhibit-5 regarding my
23 pending applications for loan
24 modification for the same property that
25 they already took a judgment against two

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to three months prior to their letter
3 requesting more information and
4 supportive documents from me. It makes
5 me wonder, who is the ring leader for
6 theft of our homes? The bank or Phalen
7 Hallinan, the attorneys?

8 It also occurred to me that all
9 of this trouble with this house might
10 have been started by the supervisor at
11 the Register of Wills who offered to buy
12 my house. I decided to go back there the
13 other day to talk to him and to get his
14 name, because I didn't have his card
15 anymore. And he gave me step-by-step
16 details of what I needed to do to have
17 the house where I could sell the
18 property. He also said give him a call
19 for any assistance that is needed. That
20 is also in the exhibit as Exhibit-6.

21 The Sheriff Sale of my house
22 was scheduled for today. I was able to
23 complete a petition to postpone the
24 Sheriff Sale last week to delay it. I am
25 asking for City Council's help to vacate

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 the default judgement and to validate the
3 debt.

4 I know everyone in here is not
5 Muslim, but I have something I would like
6 to say from the Quran. It's called the
7 Spoils of War. It's Surah No. 10, Verse
8 83. And Allah will establish the truth
9 by his words even if the criminals
10 dislike it.

11 I'd like to thank you again for
12 your time. I really appreciate this, and
13 I really hope something can be done.

14 COUNCILMAN JONES: Thank you so
15 much for your testimony.

16 (Applause.)

17 COUNCILMAN JONES: Is that the
18 last of this panel? We're going to take
19 a five-minute break and then we're going
20 to --

21 COUNCILWOMAN BLACKWELL:

22 Mr. Chair, may I say that the gentleman
23 in the middle, I've seen him with his
24 children, and it's obvious how much you
25 love them. We've seen him in the 6th

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Ward over there.

3 And let me say to Arnet

4 Woodall, Arnet Woodall even now -- and,

5 Mr. Chairman, he talked to me about a bus

6 that hit 62nd and Market, how they hit

7 the new El platform, and many times he

8 called to get us to help fix that. Even

9 now he gives out fruit. He's given me

10 fruit. He gives out food. He gives out

11 fruit to people. He does everything he

12 can to not only provide food, but to help

13 keep the community clean and have

14 programs so that the young people and

15 others have something to do so that

16 they're not frustrated. And it's so

17 unfair. It's so wrong that we've been

18 hearing all this testimony about people

19 who have been wronged by the system. And

20 I just thank God that they have not let

21 it embitter them and that their focus is

22 straight, Wanda, their focus is honest,

23 and they know that we have to fight

24 together. And it puts pressure on you

25 and I to find some way.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I heard, Arnet, what you said,
3 that they need to lower these fees. They
4 know people don't have them. And we
5 commit to you that we're going to try to
6 come up with an active solution to make
7 life better for you and that we want to
8 personally work with you as well.

9 MR. WOODALL: Thank you very
10 much, both of you. Thank you very much.

11 COUNCILWOMAN BLACKWELL: Thank
12 you.

13 COUNCILMAN JONES:
14 Understand -- and I agree with the
15 Councilwoman 100 percent. Programs like
16 this were designed to be a life raft.
17 They were designed to be the doughnut
18 tire to get you down the road to the
19 place where you need to be to get real
20 long-term help. A lot of things happened
21 along the way, whether it's the economy
22 and we can't seem to get a living wage so
23 that we can afford the lifestyle we had,
24 but some of this isn't that. Some of
25 this sounds like out-and-out deception,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and I'm not -- you know, I'm not a
3 prosecutor but, again, one of the
4 things -- and I thank him. Vernon Price
5 was sitting here listening to this stuff
6 and actually has now all of the exhibits
7 that were given, and he's taken it back
8 to his office to take a look at it. And
9 as the Councilwoman said, it's on the
10 record. We're going to do our best to
11 come up with resolution.

12 And let me say this: I don't
13 believe that everybody -- and I said this
14 in the beginning -- has a sinister heart,
15 but if you are of good intent with a bad
16 result because we're not fixing the
17 loopholes, then it doesn't feel any
18 different to you when the Sheriff or
19 those people evicting you come to the
20 door.

21 So we want to get it right.
22 We're committed to working with this
23 process to get it right, and one of the
24 things that the advocacy agencies, quite
25 frankly, said -- and I heard them with my

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 good ear -- was that they don't have
3 enough money to provide all of the
4 counselors to provide you with adequate
5 representation all the time.

6 So we got some things to fix on
7 our end. We have some things that need
8 fixing on the DA's end, and together it
9 is my intention to make it better.

10 We're going to take a
11 five-minute break. Anybody who is going
12 to testify, you can come right in on the
13 row now. I think we're down to about
14 four, three. So you can go ahead.

15 (Short recess.)

16 (Witnesses approached witness
17 table.)

18 COUNCILMAN JONES: We are
19 reconvening the joint Committee on Public
20 Safety and Housing and Homelessness, and
21 we have a new panel.

22 Will the Clerk please read the
23 names.

24 THE CLERK: Crystal Stephens,
25 Sheila Lloyd, Johnny Young. Is Glenn

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Davis here?

3 Oh, he was on the previous
4 panel.

5 COUNCILMAN JONES: Thank you
6 for your patience, and you're the last
7 panel, so let's start.

8 MS. STEPHENS: Good afternoon,
9 Council. My name is Crystal Stephens.

10 I entered an adjustable rate
11 mortgage on January the 26th, 2007 with
12 Citizens Trust Financial. My new payment
13 was lowered by \$200, as anticipated. I
14 was told that in two years when the
15 mortgage began adjusting, I could go back
16 to a fixed rate.

17 In March of that same year, my
18 loan was sold or transferred to
19 Homecoming Financial, Exhibit-1. My loan
20 was substantially sold numerous times,
21 according to the property securitization
22 analysis audit that I had prepared by
23 Certified Forensic Loan Auditors to
24 determine who legally owns the rights to
25 my debt and property, Exhibit-2.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 In June of 2009 when the
3 mortgage began adjusting, I fell behind
4 on payments. Four months later in 2009
5 of September, I received a Notice of
6 Complaint of Mortgage Foreclosure by
7 Aurora Loan Services, LLC. They were
8 represented by the law firm of Zucker,
9 Goldberg, and Ackerman, Exhibit-3. I had
10 already been making payments to Aurora
11 when the very next month I received a
12 letter from MERS informing me that they
13 were assigning the mortgage to Aurora
14 Loan, Exhibit-4.

15 Now, hold that thought. In the
16 City of Philadelphia, if a homeowner
17 falls behind on their mortgage payments,
18 they can seek the assistance of a housing
19 counseling agency. I was referred to
20 ACORN. I was then introduced to the
21 Mortgage Foreclosure Diversion Program.
22 Through this program, assisted by ACORN,
23 on November the 24th of 2009, I was
24 granted a special forbearance agreement,
25 Attachment 5. As a result of the mutual

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 agreement dated December the 10th, 2009,
3 Judge Rizzo entered an order staying the
4 foreclosure, which could only be relieved
5 if I defaulted on the agreement,
6 Exhibit-6. I did well enough to merit a
7 second agreement the following year, on
8 May the 28th, 2010, Exhibit-7. Now,
9 exactly four days later, June 10th,
10 Zucker, Goldberg, and Ackerman submitted
11 a Praecipe for Default Judgment on the
12 Complaint for Mortgage Foreclosure,
13 Exhibit-8. I continued the payments as
14 agreed, Exhibit-9.

15 How did the attorneys ignore
16 the judge's order that was clearly signed
17 by the Court? Now, that's Exhibit-10.

18 Now, I tried to sell my house
19 to avoid foreclosure and attempted to
20 list it with Coldwell Bankers. They told
21 me outright they could not sell my house
22 because the title was clouded. My
23 property situation is the exact scenario
24 that MERS has been sued all over the
25 country for clouding people's titles.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 This is the same issue that Nancy Becker
3 from Montgomery County Recorder of Deeds
4 successfully sued MERS over. The
5 decision is entered by District Court,
6 Exhibit-11.

7 I now realize that under the
8 law, there cannot be a Sheriff Sale
9 without a judge or order on the Complaint
10 for Mortgage Foreclosure. Therefore, 7
11 out of 11 times I was granted a
12 postponement. I believe three of the
13 denials resulted because of the confusion
14 about the entry of the Praecipe for
15 Default Judgment.

16 Now, if you look at Exhibit-10,
17 Page 12, Judge Fox described my petition
18 as moot, which means the debate is
19 already resolved. On Page 20 of that
20 Exhibit-10, there's an entry that the
21 case is closed due to default judgment on
22 6/11/10, which was not an order but a
23 praecipe.

24 As a result of my title search,
25 this situation became more confusing.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 When I received this report, it was full
3 of dead people. There was company after
4 company claiming to hold the Assignment
5 of Mortgage. They are all out of
6 business, including, but not limited to,
7 Citizens Trust Financial, Homecomings
8 Financial, Aurora, and Zucker, Goldberg,
9 and Ackerman. This firm filed a Chapter
10 11 in August of this year.

11 My home is scheduled for
12 Sheriff Sale today. I had my 11th
13 hearing to postpone Sheriff Sale last
14 Thursday before Judge Nina Wright
15 Padilla. Although I told her several
16 reasons and presented her with evidence
17 that I've proven or provided to you
18 today, she denied the motion. Her words
19 and actions indicated that she didn't
20 care what the facts of the case are. She
21 was upset that I was in court 11 times
22 for the same issues and she simply wanted
23 me to stop wasting the resources of the
24 court, refusing to accept the faults in
25 this case.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 It is unfair and unjust that I
3 cannot sell my home, but it can be
4 auctioned at a Sheriff Sale? Where is
5 justice?

6 Thank you.

7 COUNCILMAN JONES: Thank you
8 for your testimony.

9 MS. STEPHENS: You're welcome.

10 MS. LLOYD: Thank you,
11 Councilmembers, for being here today on
12 the behalf of the Philadelphia families
13 that has been denied justice and swindled
14 by the same representatives whose job is
15 to uphold justice. We desperately need
16 you to do something about the corruption
17 of a few government workers that are
18 denying us our property rights and
19 constitutional rights.

20 I inherited my real estate from
21 my father in 1990 when he added me on to
22 the deed. I first entered into an
23 agreement with Old Stone Credit. In
24 2007, I borrowed \$400,000 using my real
25 estate as collateral with Delta Funding,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Exhibit-1. The purpose was to convert my
3 real estate into a group home for girls
4 and to pay off the existing note.

5 Unfortunately, I never could get zoning
6 approval for the group home.

7 In 2010, I went to make a
8 payment and I was told that Delta was no
9 longer in business and I was to pay Citi
10 Mortgage. I required Citi Mortgage to
11 validate and verify the note. In good
12 faith, I continued making installments
13 with the hope that Citi Mortgage would
14 provide validation of the note. Citi
15 Mortgage recorded an Assignment of
16 Mortgage with the Philadelphia Records
17 Office, Exhibit-2.

18 I sought help from PUP, NACCA,
19 and my ward leader's attorney tried to
20 help me. Then Citi Mortgage called me
21 and asked me if I knew anything about
22 loan modification. I gave them all of my
23 financial information and I was told that
24 I would go into a trial modification at a
25 3 percent interest and payments at 311 a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 month for one year based on my income.

3 When I go to make my final payment in

4 August of 2011, they told me that Citi

5 Mortgage no longer owned my note. It was

6 sold to PennyMac. When I contacted

7 PennyMac and I asked about reduced

8 payments, they said they had no knowledge

9 about it and would not honor it. I

10 continued to request validation for each

11 transfer and it was never given. I asked

12 why wasn't I notified about the note

13 being transferred and I asked why MERS

14 was appearing on my title and not them.

15 I was waiting on validation from PennyMac

16 in response to my inquiries, when

17 Tomasina Wright calls me and tells me

18 that my property is on the Sheriff Sale

19 for November the 1st of 2012. Tomasina

20 Wright said she saw it in the paper. I

21 got no notice from anybody about mortgage

22 foreclosure or Sheriff Sale, no housing

23 counselors, no HEMAP, no Save Your Philly

24 Home. Nothing.

25 At that point, I went to

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Bankruptcy Court and I filled out the
3 paperwork enough to stop the Sheriff Sale
4 myself. I had sent proof of payment of
5 my promissory note to Phelan and
6 Hallinan, and they would not honor it. I
7 continued to request proof of the claim
8 from PennyMac, from KML law firm, and
9 then Phelan and Hallinan law firms. This
10 was especially important because my title
11 said MERS was the lender. I never got a
12 response to my calls or letters.

13 The next thing I get is a
14 letter from REO Company in Bristol, PA
15 offering me 5K to move out. A month
16 later REO Company sent me another offer
17 for 10K to move out. I didn't respond.
18 Right about this time, the City was
19 without a Sheriff and there was a
20 moratorium on Sheriff Sales, so any
21 scheduled sales were postponed. You'll
22 see that my Civil Docket Report,
23 Exhibit-3, reflects several postponed
24 Sheriff Sales, but I didn't know this at
25 the time because I never got any notice

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 about Sheriff Sales. I was still in
3 possession of my real estate.

4 On December the 3rd of 2012, I
5 came to my home from the store and a
6 black Subaru with New York plates was
7 parked in front of my property and the
8 driver was walking around my house
9 peeping in the windows, looking all
10 around and observing the exterior of my
11 property. He told me that he was an
12 investor from New York and the real
13 estate was up for Sheriff Sale on
14 December the 4th of 2012. I told him he
15 was dead wrong, and he left.

16 Later that same day, a truck
17 pulled up to my house and four men got
18 out with power washing machines. I ran
19 out and I asked them what the -- and I
20 ain't going to say that, but what the
21 bleep were they doing, and they said they
22 had had a work order from REO to power
23 wash the bricks. I ran them off.

24 The next morning I went to 3801
25 Market Street for the Sheriff Sale and I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 recognized the same four men and the New
3 York investor at the Sheriff Sale. I sat
4 in the audience and I watched Phelan and
5 Hallinan bid against the New York
6 investors, the four men and other
7 investors/potential buyers. The real
8 estate sold for 250,000. About two days
9 later I went to the Sheriff's Office and
10 I asked for the fee sheet for the real
11 estate of 913 South 13th Street. I was
12 given the attached document stating that
13 my real estate sold for 19,500. You can
14 see Exhibit-4.

15 I continued to have possession
16 of my property for two years.
17 Occasionally people would simply walk
18 into my house and say they were the bank.
19 Then out of nowhere, I received mail from
20 Phelan and Hallinan law firm on a motion
21 of ejectment. Please note, please note
22 that I received nothing prior to that. I
23 tried to answer -- boy, oh, boy. I tried
24 to answer it in 20 days, in the 20-day
25 deadline period. Each time I went to the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Prothonotary's Office, Joseph Evers would
3 not allow me to file it. On the last day
4 of the filing period, I contacted Rodney
5 Little via telephone. He suggested that
6 I contact Councilman David Oh's office
7 and ask for help getting the answer filed
8 after being denied the same day. I spoke
9 with Kimberly in Councilman David Oh's
10 office and she made a call to the
11 Prothonotary's Office and I was
12 immediately permitted to file the answer
13 to the ejectment.

14 Following that ordeal,
15 following that ordeal, I get an
16 unsolicited call Sunday evening from a
17 Hiram Carmona or Hiram Rivera. He gives
18 both names. He said he was with OHCD.
19 He asked me to come and meet with him and
20 CLS Attorney Robert Lukens about my real
21 estate. I did not know how he obtained
22 my personal cell phone number.

23 I met with Hiram Carmona and
24 Attorney Robert Lukens on November the
25 16th, 2013 at 1234 Chestnut Street. At

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 that meeting, Hiram Carmona and Attorney
3 Robert Lukens asked me to allow them to
4 enter a motion to amend my answer and
5 allow Robert Lukens, Attorney Robert
6 Lukens, to rewrite it. I agreed.

7 Four days later, Attorney
8 Robert Lukens telephoned me and said that
9 the motion was denied. I never received
10 any documents from the Court saying that
11 the motion was denied or that the
12 ejectment was moving forward. For that
13 matter, I never received a copy of the
14 amendment that Attorney Robert Lukens
15 allegedly entered. Attorney Robert
16 Lukens told me there was nothing he could
17 do. Attorney Robert Lukens then put me
18 in touch with Bianca Barnes at Liberty
19 Resources, and this is what made me think
20 that he had been paid off by the Phelan
21 and Hallinan law firm. Out of Attorney
22 Robert Lukens' own personal checking
23 account with PFCU, Attorney Robert Lukens
24 paid for movers to relocate me out of my
25 property to Anthony Wayne Senior Housing,

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and Attorney Robert Lukens paid for the
3 deposit and first month's rent. See
4 Exhibit-5.

5 When I took Attorney Robert
6 Lukens' check to deposit it, the manager
7 at the bank said he had never heard of an
8 attorney writing a personal check to a
9 client before. Because of that, he
10 immediately researched Attorney Robert
11 Lukens online. He suddenly blurted out,
12 Wow, this is really weird. Attorney
13 Robert Lukens' own house is up for sale.
14 So why on earth would he be paying your
15 moving costs?

16 I don't know if Attorney Robert
17 Lukens got a check from Phelan and
18 Hallinan law firm to amend my motion to
19 guarantee that it would be denied or if
20 he accepted a cash-for-keys payoff to
21 lock me out of my property in a deal like
22 the ones that I got from REO Company and
23 used the money to pay my moving expenses
24 or if he cut a deal to get me out of my
25 home to save his. I don't know. Phelan

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 and Hallinan law firm is one out of the
3 two law firms that do 75 percent of the
4 mortgage foreclosures against
5 Philadelphians. So chances are high that
6 if Attorney Robert Lukens was under water
7 with his mortgage, it was the same law
8 firm after him. What I do know is that I
9 asked Stacey Graham to get him here
10 today, to get him here today to answer me
11 and explain his relationship with OHCD
12 and the Philly foreclosure firms.

13 Not long after Attorney Robert
14 Lukens conspired to put me out of my
15 home, I was sent a court notice that read
16 rent/lease/ejectment and the hearing date
17 was July the 10th of 2014, Exhibit-6. It
18 was mailed to my home even though
19 Attorney Robert Lukens knew that I was at
20 the Anthony Wayne housing, because he
21 paid my rent to be there. I know
22 Attorney Robert Lukens didn't expect me
23 to get the notice and he was shocked when
24 I walked into the courtroom. When Judge
25 Nina Wright Padilla called my -- when she

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 called my case, I told the judge that
3 Attorney Robert Lukens had paid to put me
4 out of my home. Judge Nina Wright
5 Padilla said to Attorney Robert Lukens,
6 Is that right? Why am I hearing a
7 petition for an ejectment if she's
8 already out of her property? And then
9 Attorney Robert Lukens said he was
10 seeking a motion to withdraw
11 representation. Judge Nina Wright
12 Padilla was then confused and asked me
13 had I gone to CLS or the Philadelphia Bar
14 Association.

15 I said, Why would I go to CLS?
16 That's where he works.

17 Judge Nina Wright Padilla then
18 advised me to go to the Bar Association,
19 and I had to tell the judge that
20 unfortunately I had depleted all of my
21 funds trying to save my real estate and I
22 had been swindled out of large sums of
23 money.

24 When I heard about Council
25 holding this hearing and I came into

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Councilman Jones' office and they pulled
3 my Civil Docket Report, strangely enough
4 it tells a very different story. It
5 states an order for alternate service was
6 granted in February of 2009, allowing
7 Phelan and Hallinan law firm to send
8 notice via certified mail and other
9 methods. I know that Phelan and Hallinan
10 law firm and associates -- I know that
11 Phelan and Hallinan law firm cannot show
12 certified mail slips because I never got
13 any notice. Michael McKeever, the same
14 guy that co-chairs the Governing
15 Committee for the Mortgage Foreclosure
16 Diversion Court, filed some fraudulent
17 affidavits of service. Had it not been
18 for Tomasina Wright, I never would have
19 known nothing about my real estate going
20 to Sheriff Sale.

21 Then on May 8th, 2009, Michael
22 McKeever from KML Law Group filed a
23 Praecipe for Entry of Default Judgment
24 against me for failure to answer within
25 the required time without me ever

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 receiving prior notices.

3 Michael McKeever from KML Law
4 Group then filed a motion to reassess
5 charges and added another \$54,785.64 for
6 reasonable attorney fees, and he got it
7 all. On the Docket Report, it shows a
8 default judgement --

9 COUNCILMAN JONES: I'm sorry.
10 Hold up. Repeat the amount, legal fees.

11 MS. LLOYD: \$54,785.64 for
12 reasonable attorney fees, and he got it
13 all. On the Docket Report, it shows that
14 a default judgment was entered against me
15 and in favor of Citi Mortgage October the
16 13th of 2010 for over a half a million
17 dollars. And if you don't find that
18 unbelievable, then consider this: Citi
19 Mortgage don't even own my note. The
20 Court didn't require Phelan and Hallinan
21 nor KML Law Group to validate the debt.
22 Six months later, a praecipe to
23 substitute party was granted to PennyMac,
24 no questions asked by our fine
25 Philadelphia courts, who has also failed

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to validate or verify the debt.

3 In closing, Councilman and
4 Councilwoman Blackwell, our late beloved
5 President John F. Kennedy stated in his
6 inaugural address in 1961, In a sense we
7 have come to our nation's capital to cash
8 a check. When the architects of our
9 republic wrote the magnificent words of
10 the Constitution and the Declaration of
11 Independence, they were signing a
12 promissory note to which every American
13 was to fall heir. This note was a
14 promise that all men, yes, black men as
15 well as white men, would be guaranteed
16 the unalienable rights of life, liberty,
17 and the pursuit of happiness. It is
18 obvious today that America has defaulted
19 on this promissory note insofar as her
20 citizens of color are connected. Instead
21 of honoring this sacred obligation,
22 America has given the Negro people a bad
23 check, a check which has come back marked
24 "insufficient funds."

25 Dr. Martin Luther, Jr. stated

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 in his "I Have a Dream" speech in 1963,
3 But we refuse to believe that the bank of
4 justice is bankrupt. We refuse to
5 believe that there are insufficient funds
6 in the great vaults of opportunity of
7 this nation. And so we have come to cash
8 this check, a check that will give us
9 upon demand the riches of freedom and the
10 security of justice.

11 Phelan attorneys are felons,
12 spelled F-E-L-O-N-S, and the Diversion
13 Court judges and the Prothonotary Office
14 are its accomplices.

15 I want to thank you for your
16 patience and for your time in this
17 matter.

18 (Applause.)

19 COUNCILMAN JONES: Thank you.
20 I'm not going to use wow again, but it
21 was articulate and pointed. I mean, I
22 listen to a lot of testimony and
23 sometimes you have to really struggle to
24 follow where the twists and turns are,
25 but I didn't have to do that.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Do you have any questions,
3 Councilwoman?

4 COUNCILWOMAN BLACKWELL: No.

5 COUNCILMAN JONES: So we have
6 one more person?

7 THE CLERK: Yes.

8 COUNCILMAN JONES: Thank you
9 for your testimony.

10 MR. YOUNG: Thank you.

11 Greeting, Council. My name is Johnny
12 Young. As a former Senior Executive
13 Recruiter for the Vanguard Group, I
14 learned a great deal from hedge fund
15 brokers and others just how
16 mortgage-backed securities transactions
17 occur and how the SEC functions in
18 general. This served me in understanding
19 the root cause of fraudulent foreclosures
20 that are presently occurring to real
21 estate owners here in Philadelphia.

22 For example, under Pennsylvania
23 law, the Court has ruled that in order
24 for a mortgage debt to be valid, any
25 subsequent purchaser of that must possess

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 a copy of the mortgage agreement which
3 establishes the term, but also the
4 purchaser must possess the original
5 promissory note which it signed securing
6 the note. Finally, as to put the public
7 on notice as to any encumbrances to the
8 real estate owned, anyone who has a
9 financial interest in the real estate is
10 required under Pennsylvania law to record
11 such encumbrances with the County Deed
12 Recorder's Office.

13 By contract, my wife and I
14 originally settled on our real estate in
15 2006 by endorsing a mortgage agreement
16 and promissory note that we issued to
17 Countrywide, attached as Exhibit-1. A
18 few years later, in July 2007,
19 Countrywide bifurcated and securitized
20 the agreement and de-registered and
21 de-listed all their assets and they went
22 bankrupt, which simply means that the
23 note is void.

24 Later in 2012, Bank of America
25 claimed to have owned the note. I

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361
2 responded to this claim by issuing them a
3 QWR, which is a Qualified Written
4 Request, requesting an original copy of
5 the promissory note from the CFO of Bank
6 of America. It was later sent by Federal
7 Express mail to me with the "paid to the
8 order" note stamped on it by
9 Countrywide's Managing Director, with no
10 other endorsements.

11 In March 2013, Nationstar filed
12 a Complaint for Mortgage Foreclosure
13 using a debt collector named Jonathan
14 Etkowicz from PHS, which we know is
15 Phelan Hallinan, and falsely stating to
16 this Court that I defaulted on payments.
17 However, I never received any notice of
18 transfer or assignment of my agreement or
19 the note from Bank of America. I
20 requested that Nationstar validate and
21 verify by producing the original
22 promissory note, as it is required by
23 law, to establish their claim. See
24 Paragraph 2 of Act 91. Notice is
25 attached as Exhibit-3, which states you

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 must dispute the validity of the debt or
3 any portion thereof within 30 days after
4 the receipt of this notice. This is
5 required by law.

6 Nationstar never produced a
7 copy of the original promissory note and
8 cannot produce a documentation or
9 agreement that validates its alleged
10 ownership of my note.

11 Nevertheless, the Diversion
12 Court ordered a conciliation conference
13 on June 13th, 2013 and then, on the very
14 same day, an order granting Nationstar
15 the right to enter a default judgment. I
16 need to read that once more.

17 Nevertheless, the Mortgage Foreclosure
18 Diversion Program Court ordered a
19 conciliation conference to be scheduled
20 on June 13th, 2013, and then, the very
21 next day, an order granting Nationstar
22 the right to enter a default judgment
23 against me for an unsubstantiated claim
24 that was granted, so they say, by my
25 failure to attend the first conciliation

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 conference. "Wow" was the only word I
3 could get out of my mouth at the time.
4 See Page 4 of Exhibit-4.

5 I was successful filing the
6 motion to strike. Then the case was
7 listed for pretrial conference -- see
8 Page 6 of Exhibit-4 -- on July 1st, 2014.
9 Judge Idee Fox ordered a mandatory
10 pretrial conference to be scheduled any
11 time after February the 2nd, 2015. See 7
12 of Exhibit-4. Then just three weeks
13 later, PHS submitted a motion for summary
14 judgment without ever providing notice to
15 me, as required by the Rules of Civil
16 Procedure. See Page 8 of Exhibit-4. No
17 notice was provided to me, as you can see
18 from the Civil Docket Report. However,
19 the motion was assigned then to Judge
20 Nina Wright Padilla, and on September the
21 30th, 2014, Judge Nina Wright Padilla
22 granted the motion for summary judgment
23 without me ever having my day in court to
24 defend myself or my property and, more
25 importantly, without Nationstar providing

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 proof that any payments were owed to
3 them. The judgement entered against me
4 was \$248,787.08, plus unspecified
5 interest and other charges. See Page 8
6 of Exhibit-4.

7 Also important here, this
8 motion for summary judgment was granted
9 without the mandatory pretrial conference
10 that was Court ordered by Judge Idee Fox
11 on July 1st, 2014. See the case
12 management order attached as Exhibit-5.
13 Although I filed timely and proper
14 documents with the Court to reverse the
15 judgment, all my efforts were denied
16 several times. I was obstructed and
17 prevented from filing documents in the
18 Prothonotary's Office.

19 Finally, I met with Hiram
20 Carmona from the Office of Housing and
21 Community Development to alert him of
22 possible misconduct and violations being
23 committed by PHS. When I presented the
24 order issued by Judge Fox, he immediately
25 scanned it and e-mailed it over to PHS.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 The response that came back from Jonathan
3 Etkowicz from PHS stated that our motion
4 will override the order issued by Judge
5 Fox. Refer to the attached e-mail
6 exchange, Exhibit-6. I also attempted to
7 alert several public officials of
8 misconduct, fraud, and malfeasance being
9 committed against me and my property. I
10 addressed notarized letters to the
11 following individuals: Joseph Evers
12 received three letters, Nina Wright
13 Padilla, Idee Fox, Hiram Carmona, who I
14 personally visited, Zygmunt Pines,
15 Francis Hallinan, and Leon Tucker, just
16 to name a few.

17 On March 3rd, the real estate
18 was allegedly sold with the aid of
19 Attorney Jonathan Etkowicz by a deed pool
20 from PHS. See Page 12 of Exhibit-4.
21 Then on August 6th, 2015, as I was
22 backing out of my driveway, I noticed
23 some papers under a shrub. When I picked
24 them up, it was a notice of ejectment
25 action, an attempt to evict me and my

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 family from our home. See attached as
3 Exhibit-7. Unbeknownst to me, an order
4 for alternate service was granted by
5 Judge -- or somebody by the name of
6 Stamato states that service would be
7 provided by first-class mail. Again,
8 this is not how I received the documents.

9 Also important, the action for
10 ejectment is now being brought on by
11 Federal Home Loan Mortgage and
12 fraudulently alleges that it purchased my
13 real estate at Sheriff Sale on March 3rd.
14 See Page 3 of Exhibit-7. According to
15 the Civil Docket Report, the property
16 sold to PHS for \$18,000. See Page 12 of
17 Exhibit-4.

18 What I would hope that this
19 legislative body would take into
20 consideration, as long as we continue to
21 allow law firms to violate federal and
22 state regulated laws, omit and step over
23 Court orders, we're going to continue not
24 only having people like this come before
25 you, but you're going to increase

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 homelessness, and that should be
3 something very alarming and we should be
4 able to stop that with the efforts of
5 you. And I appreciate your time and
6 patience on this and courage for bringing
7 this up.

8 (Applause.)

9 COUNCILMAN JONES: Thank you
10 for your testimony. And to hear some of
11 the processes, each time we get something
12 new, and what we got a little bit more of
13 from your testimony was some of the lack
14 of conforming to the regs. Not just
15 notice but documents, notes that are
16 supposed to be in there. And I don't
17 want to say I get the impression that
18 people are moving paper, moving
19 properties, moving people, but not paying
20 attention to the process that is legally
21 binding. So it raises some concerns.

22 Is there anyone else to
23 testify?

24 THE CLERK: Irwin Trauss.

25 COUNCILMAN JONES: Please come

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 forward.

3 Thank you again for your

4 testimony.

5 (Thank you.)

6 (Witness approached witness

7 table.)

8 COUNCILMAN JONES: I want to

9 thank Councilwoman Blackwell for

10 co-chairing this hearing. She has a

11 prior engagement, as she always does.

12 You missed three already?

13 We're going to get you to this one.

14 COUNCILWOMAN BLACKWELL: This

15 came first.

16 COUNCILMAN JONES: All right.

17 COUNCILWOMAN BLACKWELL:

18 Thanks.

19 COUNCILMAN JONES: Thank you.

20 Yes. Please have a seat.

21 Again, state your name for the record.

22 MR. TRAUSS: Irwin Trauss.

23 Thank you for letting me speak

24 again. There's just a couple points I

25 wanted to make. I suspect they're not

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 going to make me very popular. But on 39
3 years of litigating against mortgage
4 companies, it struck me that it's good to
5 focus on those things that are real
6 problems and not raise red herrings that
7 allow the opponents to quibble about
8 those things that don't really matter.

9 And I just felt compelled to make a
10 couple comments about testimony I heard.

11 One was that there's a couple
12 people who have testified that Mike
13 McKeever's law firm was sued for
14 fraudulently and illegally filing for
15 foreclosures against Allegheny County in
16 Pennsylvania which they were stealing
17 real estate from owners. Interestingly,
18 the firm pled guilty to the charges and
19 then changed the firm's name to KML Law
20 Group. I'm just reading from one of the
21 couple people that testified.

22 I would just like to point out
23 that it is not true that the KML law firm
24 or Mike McKeever pled guilty to any
25 charges of fraud. There was no criminal

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 prosecutions brought against Mike
3 McKeever or his firm. There was a
4 lawsuit filed against the McKeever firm
5 alleging unauthorized practice of law
6 based on the practice of the law firm of
7 having paralegals sign the attorneys'
8 names to documents. The McKeever firm is
9 defending that lawsuit. I don't know
10 what the outcome of the lawsuit is. It
11 was filed in 2011. I haven't been able
12 to find anything in the court records.
13 His position is that, yes, indeed they
14 had paralegals sign the documents, but
15 they believe it was appropriate because
16 they were doing it under the supervision
17 of attorneys.

18 I just raise this because
19 allegations of fraud are very serious
20 things. They can often distract people
21 from what is really the issue, and the
22 issues are the things that the people
23 have raised here that they -- their
24 properties may be foreclosed when they
25 shouldn't be. But I don't think you need

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to cloud the issue with allegations that
3 are not accurate.

4 Similarly, there's been a
5 reference to a lawsuit that was filed
6 against MERS that was won in District
7 Court by, I think it was, Montgomery
8 County challenging the practice of
9 allowing mortgages to be transferred
10 without the transfer being recorded in
11 the court documents. That case was
12 overruled by the Third Circuit. I happen
13 to agree with the lawsuit that was filed
14 and wish the Third Circuit did not
15 overrule it, but that's what the Third
16 Circuit did. So that the law presently
17 at the time -- at the present time in
18 this circuit is that what they were doing
19 was not actionable.

20 Finally, I just want to make an
21 observation about another problem which
22 potentially is a notice problem that
23 could be creating problems for
24 homeowners. In the Court of Common Pleas
25 when an attorney enters an appearance for

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 a client, the Court generally sends all
3 the notices, all the papers that are
4 filed in that case to the attorney. It
5 is then the attorney's responsibility to
6 communicate with the client about what's
7 happening. In some circumstances that
8 could be problematic, because sometimes
9 attorneys and clients -- the client fires
10 the attorney, the attorney agrees to stop
11 representing the person, but there's no
12 formal withdrawal of appearance, and then
13 notices continue to be sent to the
14 attorney. I believe this would require a
15 rule change, but I think it's a rule
16 change that the Court should consider,
17 which is to require the Court to continue
18 sending notices to the clients in
19 addition to the attorney in foreclosure
20 cases, because that could, I think, in
21 some number of cases avoid the problems
22 that we've heard here from people saying,
23 and I think credibly saying, that things
24 happened and they never got a notice.
25 And it's quite possible they never got a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 notice because the notice was going to
3 their attorney and the communication with
4 that attorney had ended for one reason or
5 another and they really didn't know what
6 was going on. It's a similar problem to
7 what I spoke about earlier where the
8 mortgage companies decide that they're
9 going to stop sending things to the
10 homeowner. I think that is something
11 that is remediable, but I think the
12 remedy lies with the Rules Committee and
13 the Pennsylvania Supreme Court.

14 So I thank you. I appreciate
15 the opportunity to make those few
16 comments.

17 COUNCILMAN JONES: Just one
18 question before you go. The issue of the
19 promissory note being affixed, where are
20 you on that?

21 MR. TRAUSS: The promissory
22 note being recorded?

23 COUNCILMAN JONES: Yes.

24 MR. TRAUSS: Being recorded?
25 Well, the requirement that mortgages be

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 recorded is statutory. It's part of the
3 recording structure that requires real
4 property transfers to be recorded in
5 order to be effective under certain
6 circumstances. There's no requirement
7 that notes be recorded. One of the
8 problems with requiring notes to be
9 recorded is that the Recorder of Deeds in
10 Pennsylvania, Philadelphia County and
11 Pennsylvania generally, will not accept
12 documents for recording which are not
13 acknowledged, which means it has to be
14 taken, signed in front of a notary and
15 acknowledged. Generally speaking, notes
16 are not acknowledged. So the Recorder of
17 Deeds will not accept a note for
18 recording. They're not permitted to.
19 They're not authenticating documents, but
20 they are legally enforceable documents.
21 In order to have a system where the note
22 is recorded, that would require notes to
23 be acknowledged and, generally speaking,
24 notes are documents that are -- if
25 they're negotiable instruments, they're

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 covered by the Uniform Commercial Code,
3 which applies in 50 states. And I think
4 it would be a very hard lift to get a
5 legislature to require notes to be
6 acknowledged in connection with
7 mortgages. Though it is something that
8 is not impossible, I don't think it's
9 something that City Council could
10 require.

11 COUNCILMAN JONES: Are you
12 talking about the sheer volume of
13 processing, the sheer volume of
14 processing?

15 MR. TRAUSS: Yes. Well,
16 notes -- the problem is is the note
17 itself is a negotiable instrument.
18 Mortgages are not negotiable instruments.
19 I don't know if you want to get into a
20 lot of detail about this. But a note --
21 the entitlement to collect a note, it's
22 like a check. If you endorse the note
23 and hand it to somebody, that somebody
24 now has the right to endorse -- to
25 enforce the note. And in some cases, if

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 you endorse it in blank, you don't even
3 put the names of persons on it, it's just
4 endorsed in blank, whoever is the holder
5 of the note has the right to enforce that
6 note. And the idea behind notes is that
7 like checks, they need to be freely
8 alienable so that they can be passed from
9 people -- from one person to another.
10 And the recording would disturb that
11 whole system with respect to notes and it
12 would have ramifications beyond the
13 mortgage foreclosure sphere.

14 COUNCILMAN JONES: Stay tuned.
15 We'll take a look at that, because it
16 poses the interesting question as to if
17 there is no note, is there a debt, and in
18 this age of technology, is there a way to
19 do that more efficiently, and I don't
20 know the answer to those.

21 MR. TRAUSS: If I could just
22 make one more observation. The law
23 regarding notes particularly in
24 Pennsylvania is clouded. In most of the
25 rest of the country it is clear that the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 mortgage follows the note, which is to
3 say that whoever holds the note is
4 entitled to enforce the mortgage.

5 In Pennsylvania, there is a
6 history that goes back 150 or 200 years
7 where with respect to mortgage
8 foreclosure actions, the courts had
9 ignored the note. They just looked at
10 who had the mortgage. That law is
11 changing and Pennsylvania is catching up
12 with the rest of the country, and more
13 and more the note follows the mortgage
14 even in Pennsylvania cases. There's a
15 Superior Court case that has said that an
16 entity that does not hold the note cannot
17 foreclose, which for us is progress.

18 Unfortunately, most cases that
19 have raised -- there have been a number
20 of places in which people have raised the
21 issue that if the note and the mortgage
22 are not held by the same entity, that
23 neither entity can enforce either. That
24 argument has lost virtually every place
25 it's been raised except, I think, in one

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 court. There's not a lot of sympathy --
3 I think most recently the argument was
4 made in New Jersey and rejected by
5 Bankruptcy Court. The courts have not
6 been sympathetic to that argument. So
7 the argument that if the two are split,
8 which was the problem with MERS, there
9 was a split between who owned the
10 mortgage and who held the note, then that
11 means nobody can collect the debt. The
12 courts have rejected that, and now the
13 question is who can collect it. Is it
14 the holder of the note or is it the
15 holder of the mortgage? That's where the
16 current state of the jurisprudence is,
17 and it will be fought. It will be fought
18 out, and eventually we'll get a clear
19 rule in Pennsylvania as well.

20 COUNCILMAN JONES: Well, thank
21 you for the clarification, and thank you
22 all for your testimony. And I want you
23 to know that this has been recorded, that
24 this is being considered. Councilwoman
25 Blackwell particularly, particularly was

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 touched by this, and she didn't say a
3 lot, but I could hear some of the things
4 that she was responding to.

5 Vernon Price from the District
6 Attorney's Office heard what was going
7 on, and there will be a follow-up
8 conference to digest all of these things
9 so that something good comes out of
10 something bad. I cannot guarantee where
11 individual cases will wind up, but I can
12 guarantee that the issue has been raised.
13 It has been memorialized, and we will
14 address it hopefully for the better for
15 everybody.

16 MR. RANDALL: Can I say
17 something, Councilman?

18 COUNCILMAN JONES: If you must.
19 It's been four hours, but come on up.

20 MR. RANDALL: I came too far
21 not to say anything.

22 COUNCILMAN JONES: Okay. Come
23 on. That's right, you sure did. You
24 came from out of town.

25 MR. RANDALL: Yes; South

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Carolina.

3 COUNCILMAN JONES: That's

4 right.

5 MR. RANDALL: You did an

6 excellent job.

7 COUNCILMAN JONES: You're going

8 to have to say your name for the record.

9 (Witness approached witness

10 table.)

11 MR. RANDALL: Paul Randall. I

12 just want to echo Brother Trauss. I do

13 this all across the country nationwide.

14 So I heard the questions you asked

15 earlier, and by far, he has been the best

16 that I've ever heard as it relates to the

17 subject matter in terms of an attorney,

18 and he did an excellent job, along with

19 the other gentleman who was here earlier.

20 But just real quick, because

21 it's been a long day for all of us. Just

22 in terms of -- one of the questions you

23 asked earlier was in terms of the 90

24 days. The chemistry behind the 90 days

25 is this: Typically for a loan

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 modification, they're asking to be 90
3 days late. The ideal is 90 days, because
4 on the 91st day, the banks get paid again
5 from the insurance company and REMIC.
6 REMIC is short for Real Estate Mortgage
7 Investment Conduit. The banks get
8 anywhere from 70 to 100 percent of the
9 value of the home. So as a result, the
10 debt has been settled unbeknownst to the
11 homeowners and everyone else. So as a
12 result, this is actually the third time
13 the banks have gotten paid.

14 So it was broadcast on CNN, on
15 national television, fraudulent
16 foreclosure. It's not a question of if
17 there's fraud. It's a matter of fact.
18 So much so, it was on CNN. In addition
19 to that, all 49 Attorney Generals went up
20 against the banks and they had to come up
21 with the \$26 billion of fraudulent
22 foreclosure, which, by the way, has not
23 been allocated. This is happening in
24 Maryland. This is happening all across
25 the country. So not just in

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 Philadelphia; this is a national issue.

3 So the first time is when you
4 go to closing, and someone brought up
5 securitization. That word
6 "securitization" means it's been
7 securitized. In other words, it's been
8 converted to a security. It's no longer
9 a mortgage. It's now stock. Once it's
10 stock, it's forever stock. It can never
11 go back to being a mortgage. Now it
12 falls on the auspices of SEC and not the
13 Department of HUD and treated as such.

14 And then, secondly, when they
15 take yours and thousands of others, they
16 bundle them up. Then they sell them to
17 foreign investors as mortgage-backed
18 security. Now it's a security. It's
19 being traded. It has what you call a
20 CUSIP number, C-U-S-I-P, which identifies
21 it as a stock.

22 Prior to getting into the
23 mortgage defense, I had ten years in the
24 mortgage industry, residential as well as
25 commercial. What goes on behind the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 scenes I'm well astute, as well as
3 working five years with traders, for
4 options and commodities traders. The
5 mortgages now become converted. So now
6 you cannot foreclose on a stock. It's
7 impossible.

8 The word "QWR" was mentioned
9 several times. In the QWR -- I've been
10 doing this for four years. To date, not
11 one bank has answered question No. 11,
12 which is -- they ask the question about
13 it being registered with SEC, prospective
14 8K. No bank to date has ever answered
15 that question because it will incriminate
16 them. See, during the Savings and Loan
17 Crisis during the late '80s, early '90s,
18 people went to jail. It was
19 approximately 1,500 people. But under
20 this auspices right now, foreclosure was
21 never heard of until 2005. The banks
22 would work with the homeowners. How you
23 doing, Mr. Johnson? Ms. Jones, how is
24 your children, et cetera, et cetera. But
25 in 2005, we got -- the new effort is they

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 like to call this foreclosure. So as a
3 result, these bankers devised a system.

4 You heard about interest-only
5 loans, amortization loans. I don't care
6 if you're not in foreclosure. Everyone
7 in this country who has a loan that
8 didn't pay cash, the banks committed
9 fraud. You just don't know it. So all
10 49 Attorney Generals said there is fraud.
11 The banks didn't say there wasn't fraud,
12 so much so they had a Senate hearing in
13 DC where I'm normally at. Elizabeth
14 Warren, Senator Warren, said -- and you
15 can look it up online. She said the
16 banks have now become from "too big to
17 fail" to "too big to jail." And she had
18 a meeting with OCC, and she asked the
19 question, she said, When was the last
20 time you actually have taken a bank to
21 trial?

22 So they began to deliberate and
23 filibuster. Then after they discoursed,
24 she said, But let me ask you again. When
25 was the last time you actually took a

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 bank to trial? Not settlement, but
3 trial. They could not answer.

4 So we've gone as high as the
5 Treasury Department with this. So in my
6 statement -- and I think she gave you a
7 copy briefly. The first ever GAO audit,
8 the Government Accountability Office of
9 the Federal Reserve, showed that 16
10 trillion, with a T, has been given
11 secretly to banks. This is in addition
12 to the 26 billion. Bernanke as well as
13 Greenspan, I believe it was, they denied
14 it, and this testimony is public
15 information. It's not me making this up.
16 Sixteen trillion. Bank of America got
17 about 2 trillion, another bank another
18 trillion, in addition to what they've
19 already gotten.

20 So these guys have committed
21 crimes, but they've been awarded with bad
22 behavior. You don't reward bad behavior.
23 You actually punish these guys. These
24 are criminal acts. You asked that
25 question earlier, and you said that the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 attorneys were involved. Yes, attorneys
3 oftentimes with the robo signing and sold
4 other documents. Not the attorneys that
5 represent the homeowners, but those who
6 are representing the banks have
7 oftentimes more times -- this is across
8 the country. I get it all the time.
9 They misrepresent. They send documents
10 out in terms of saying you getting ready
11 to get evicted. Only a Sheriff should be
12 doing that. And what happens is, if the
13 homeowners leave their home without a
14 Sheriff -- the Constitution backs the
15 Sheriff. The only one who can put you
16 out the house is the Sheriff, not a bank,
17 not a mortgage company, not a realtor.
18 The Sheriff. If he or she doesn't do
19 that, it's invalidated. In other words,
20 it protects -- the Constitution put
21 certain things in place so that only they
22 can do it. And the numbers were
23 astonishing in terms of only -- I don't
24 know how many Sheriffs put notices, but
25 private companies, because there's an

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 incentive for them to get paid. So as a
3 result, this is first taking place and
4 then there's no oversight.

5 So I've been to many of these
6 Council hearings. We had a Senate and a
7 Housing hearing in Maryland with the
8 Supreme Court, and the questions you
9 asked are very engaging and the questions
10 that need to be brought about, because
11 this problem is still in existence. It
12 hasn't stopped since 2007. It's still
13 the same. The stats are still there.
14 They're increasing.

15 Maryland, PG County is the
16 highest -- it's the richest black
17 community in America, but the
18 foreclosures are 500 a month. And one of
19 these Senators asked the question -- we
20 were in a Senate hearing like this. He
21 said, Well, why is it?

22 I couldn't tell you. I really
23 couldn't tell you, but this is cross
24 country, and we had the stats to show
25 what communities were affected more so.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 And unbeknownst, it was the African
3 American community. So all across the
4 country you'll see a panel and then you
5 have the homeowners, and yet I have
6 clients from -- I have clients that are
7 Sheriffs who are in foreclosure. I have
8 one ex-ambassador that's in foreclosure.
9 I have court reporters who are in
10 foreclosure, stars. The list goes on.
11 This affects everyone, every color.
12 We're one of the few countries with a
13 middle class, and what this has done
14 throughout history more than any time
15 before, it has made the divide wider than
16 ever before, and now it's by design.
17 These things didn't happen -- because my
18 background is a mortgage broker. I know
19 what goes on behind the scene, and you
20 would never know as a homeowner. You
21 would think they're not charging you
22 points. Anyone tell they're not charging
23 you points, they are. If you think
24 everything is okay with your mortgage,
25 you don't have to be in foreclosure. You

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 could be current. I could look through
3 your documents and tell you, yes, there
4 are problems, because my background is
5 not just as a person who represent. I
6 come from the background of mortgage
7 industry and the financial industry. So
8 more so than an attorney, anyone else,
9 because even private banking in terms of
10 what I've done, the information I just
11 shared with you was never supposed to be
12 made public. That's the whole purpose of
13 a fraud or a scheme. It was not to let
14 you know.

15 The 49 Attorney Generals went
16 up against them and they admitted and
17 they had to come up with 26 billion. If
18 you are innocent, you wouldn't come up
19 with \$26 billion. You wouldn't do it.
20 You would say, We didn't do anything.

21 But people look at the
22 homeowners as if they're deadbeats. No.
23 My average client is either divorced,
24 through the economic turndown what
25 happened, people lost their jobs, and

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 these are the things. It's not that
3 they're not trying to. Someone gets
4 hurt, someone dies. That's what happens.
5 But in years past, banks would work with
6 people. You never heard about
7 foreclosure growing up. I know I never
8 did. So as of 2005, all the sudden it's
9 because they started creating all these
10 new devices and then the paper. It's
11 just so many. And investors come at me
12 all the time. I say, I'm not on that
13 side of the fence. I'm here to help the
14 homeowners stay in their home.

15 If I said yes, I can have
16 investors and flood this room
17 immediately, because they want -- and
18 they're overseas. And, by the way, the
19 investors who they sold the paper to, it
20 was subprime. In other words, it wasn't
21 triple A rated, but they lied to them.
22 So not only did the American people get
23 duped, the foreign investors got duped.

24 So all this is documented.
25 This is not me talking. You can go

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 online and find it, because this is what
3 they're doing. So that chemistry of the
4 banks selling the note, the service --
5 the service is just another name for a
6 debt collector. And at the bottom of the
7 paper by law, they have to put, This is
8 an attempt to collect a debt.

9 A servicer is not the owner.
10 If he sells me a car and he doesn't give
11 me the title, guess what? Who owns the
12 car? He still does. As it is with cars,
13 so it is with mortgages. When they sell
14 the mortgage, there must be an assignment
15 of deed. Oftentimes or not, 90 percent
16 of the time in my experience they don't
17 do a transfer of deeds correctly, because
18 if there's not a proper assignment, then
19 it can't be transferred to the other
20 person. So consequently it's
21 invalidated. And there's so many other
22 nuances that are involved, but just to
23 suffice it to say because of time, it is
24 so many things that are involved with
25 this, but because the homeowners don't

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 know, it's not enough attorneys around to
3 do this -- there's about 30 million
4 people in foreclosure, 30 million and
5 counting. So it's not -- it's larger
6 than all the casualties of war in
7 American soil throughout our history.
8 This is a huge tsunami. If your house is
9 unstable, then you can't send your
10 children off.

11 They called me -- I call this
12 the silent killer. The average client I
13 have, they have high blood pressure,
14 those have tried to commit suicide, heart
15 attack, and the list goes on, and they're
16 concerned every day. If we can dial in
17 and put it on the television and ask how
18 many people are dealing with sicknesses
19 and illnesses and what-have-you because
20 they just don't know what to do, it's
21 overwhelming. And that's just it.

22 But I thank you for your time,
23 Councilmembers, Stacey. Thank you so
24 much.

25 (Applause.)

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 COUNCILMAN JONES: Thank you

3 for your patience and your testimony.

4 Is that it? Is there anybody

5 else here to speak?

6 That was rhetorical.

7 MINISTER ALI: Can I make a

8 comment?

9 COUNCILMAN JONES: That was

10 really rhetorical.

11 (Witness approached witness

12 table.)

13 MINISTER ALI: I have one more

14 thing to say --

15 COUNCILMAN JONES: Hold up.

16 MINISTER ALI: My name is

17 Minister Mahdian Ali, M-A-H-D-I-A-N,

18 A-L-I.

19 COUNCILMAN JONES: Have a seat.

20 MINISTER ALI: It would be

21 unjust --

22 COUNCILMAN JONES: This will be

23 an abbreviated --

24 MINISTER ALI: Real quick. The

25 cases that -- it would be unjust for me

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 to come today and not share with you the
3 actual pinpoint of the money. Where is
4 the Bank of America's consent judgment
5 money? If you Google Bank of America's
6 consent judgement, go to Page 4 of that
7 consent judgment. It states that there
8 is 10 point something billion dollars put
9 in a fund for anyone who has lost a home
10 or was injured in the bank fraud.

11 Now, the gentleman sitting
12 here, they baked the cake. They put the
13 cake together. I'm here to put the icing
14 on it. Because we like cake, but without
15 icing, it doesn't sweeten it up, and many
16 of us got a sweet tooth.

17 The word "fraud" means that
18 someone is saying something that is not
19 true and they know it. When you go to a
20 mortgage loan process and you give the
21 bank the note, because they always want
22 the note, the note is stamped "paid to
23 the order of" without recourse, and it's
24 deposited. So if I give someone a note,
25 like when I go to the bank and you give

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 them your check, a check is a note. When
3 you go to deposit a note, you become a
4 depositor. When you deal in a mortgage,
5 you are the investor. You're not the
6 borrower. That's the fraud, and the
7 Attorney Generals of Utah versus the
8 Federal Reserve Bank put the President of
9 the Federal Reserve Bank on the stand and
10 asked him, Where are you getting the
11 money that you're lending out?

12 He said, We create it.

13 They said, Hold up. What do
14 you mean you create it?

15 He said, We create it out of
16 thin air.

17 So when the homeowner, the
18 landowner, not the property owner, as
19 soon as you mention property, you come
20 outside of -- the Supreme Court ruled in
21 that case, the Attorney General of Utah
22 versus the Federal Reserve Bank, that the
23 banks cannot give notes or Federal
24 Reserve notes, property of the Federal
25 Reserve Bank. They don't even own the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 money that they coming into these courts
3 alleging to be collecting, like they say
4 they are a debt collector. They don't
5 own the money that they're trying to
6 collect. The Federal Reserve Bank does,
7 and they don't have power of authority
8 from the Federal Reserve Bank to proceed
9 to get back the note that they gave.

10 But the fraud -- and I want to
11 express this -- the fraud is when they
12 call you and every City Councilmember and
13 every citizen and every national and
14 every more in this country a borrower,
15 the bank is the borrower, because they
16 take the note and deposit it as cash and
17 borrow on a daily deposit, because we
18 know -- it's called fractional reserve
19 banking when the bank borrows ten times
20 from the Federal Reserve Bank. So the
21 fraud is when they call the
22 depositor/investor, you and me and our
23 mothers and fathers and grandparents and
24 everybody present in this room, a
25 borrower. That's the fraud, because the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 bank is the borrower. You are the
3 investor/depositor. And that mortgage
4 contract is a fraudulent contract,
5 because the reason they do it is because
6 the United States Constitution and the
7 Commonwealth of Pennsylvania's
8 Constitution says the state cannot impair
9 the obligations of a contract. So they
10 get the poor, ignorant investor/depositor
11 to deposit the note. They take and
12 borrow it. They borrow off of it. So
13 the banks are the borrower. That's the
14 fraud that the Attorney Generals knew,
15 but they couldn't come out and say it
16 because it would be a massive uproar when
17 people who have lost they homes and put
18 out in the street realize that they were
19 the depositor/investor and that the bank,
20 who was supposed to be they agent, and
21 your agent can't turn around -- I can't
22 work for you, Councilman Jones, and then
23 turn around and come and take your house.
24 I can't move in as a tenant and then turn
25 around and put you and your wife in the

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 basement and I start to sleep in your
3 house. So you would be totally against
4 that.

5 So to put the icing on the cake
6 and to help the people, we need to do a
7 class action investigation. Because I am
8 an independent associate press, private
9 investigator, and a trustee. We need a
10 note to the public that City Council is
11 just investigating whether or not to file
12 a class action suit against the banks and
13 attorneys, just like the Attorney General
14 in Utah sued all of the attorneys for
15 Bank of America. So it's two cases, the
16 Attorney General of Utah versus the
17 Federal Reserve Bank and the Attorney
18 General of Utah and other attorneys. If
19 you go to that website, they sued the
20 attorneys for Bank of America because
21 they were committing massive fraud.

22 The bank is a fiction, an
23 organization. It doesn't have life. It
24 can't injure you. It's the individuals
25 calling themselves attorneys. And you

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 have two types of lawyers that we need.

3 We need, one, a free independent lawyer

4 and we need a counselor at law. We don't

5 need no attorneys, because they job is to

6 turn over the ruling -- turn over the

7 property to the ruling party. So when

8 you mention the word "property," the

9 Supreme Court say they can't take land

10 and house. They can't give notes,

11 promises, and come and take land and

12 house. But when you say "property," "my

13 property," you're outside of that

14 protection, and there's some key words

15 that we need to start eliminating from

16 our vocabulary. And at the next hearing,

17 I will prepare a term paper, research

18 paper, whatever y'all call it, and submit

19 it to you.

20 And I thank you for listening,

21 and I pray that almighty God bless us and

22 save Philadelphia from these attorneys

23 who will turn every City Councilmember

24 over for less than a few pieces of

25 silver.

1 10/6/15 - PUBLIC SAFETY/HOUSING - RES. 150361

2 I thank you for listening.

3 COUNCILMAN JONES: I want to
4 thank you for your testimony.

5 (Applause.)

6 COUNCILMAN JONES: My kids live
7 in the basement and they would turn me
8 over too, no doubt about it. But we're
9 going to try to legally protect me, my
10 wife, and you.

11 All right. Thank you all for
12 your testimony.

13 We will recess to the call of
14 the Chair.

15 Thank you very much.

16 (Joint Committees on Public
17 Safety and Housing, Neighborhood
18 Development and the Homeless concluded at
19 6:05 p.m.)

20 - - -

21

22

23

24

25

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

CERTIFICATE

I HEREBY CERTIFY that the
proceedings, evidence and objections are
contained fully and accurately in the
stenographic notes taken by me upon the
foregoing matter, and that this is a true and
correct transcript of same.

MICHELE L. MURPHY
RPR-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.)

**Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015**

Page 1

A	194:10	172:25	activity 71:3	108:22	advocacy	86:8	148:13,15
A-L-I 272:18	accelerated	acronym	71:10 169:9	244:10	216:24	age 255:18	148:18,21
abatement	5:3	129:17	acts 51:23	addresses	advocate 4:23	agencies 14:6	148:24
199:2,5,10	accept 10:18	act 11:14,14	55:18	60:10 66:19	22:4	14:15 81:21	149:4,6,10
abbreviate	45:8 66:6	11:18,19	101:25	addressing	advocates	82:23 83:8	149:14,16
8:18 9:20	94:19	12:8,23,23	264:24	34:6 49:22	5:10 7:11	94:2 127:18	151:4
103:9	222:24	14:3,8	actual 164:11	adds 41:9	17:10 18:4	128:3	153:11
abbreviated	253:11,17	17:22 36:20	177:11	adequate	advocating	133:24	178:12
272:23	accepted	36:21 51:14	197:12	81:16 217:4	10:6 195:18	138:11	185:18
ability 88:21	54:21 93:7	51:22,23,24	273:3	adjudicate	Affairs 78:25	201:8	194:17
97:11 109:2	153:17	52:9 115:13	ad 187:16	25:25	80:8 81:5	216:24	219:24
109:9 157:6	231:20	122:5	add 8:5	adjudicated	81:12	agencies'	220:2,5,7
able 6:17	access 68:24	128:25	204:13	151:10	affect 10:7	122:7	223:23
11:2 14:9	193:14	155:24	added 12:6	adjustable	197:13	agency 98:6	239:2,15,20
16:9 19:5	accessible	195:10	100:2	218:10	affidavit 33:2	119:24	240:18
22:20 26:25	118:8	240:24	173:18	adjuster	54:21	120:17	241:9
29:14 30:9	accommoda...	acted 95:19	180:9,22	208:19	178:25	127:25	agreements
40:5 43:25	97:6	action 10:5	189:8 202:3	adjusting	191:21,25	129:21	23:6
44:9 58:23	accompany	11:20 14:20	223:21	218:15	210:17	134:4	agrees 251:10
62:22 63:11	65:25	36:22 37:23	235:5	219:3	affidavits	185:23,25	aha 64:23
64:18 71:17	accomplices	42:13,13	addition 37:5	administrat...	172:10,13	219:19	ahead 66:23
93:8,15	161:19	46:22 52:3	68:22	38:11 81:11	172:21	agency's	73:7 176:3
98:7 116:8	237:14	52:7 66:4	204:20	administrat...	175:14	114:4	179:6
119:6,13	accomplish	95:13	251:19	79:20,21	177:12,15	agenda 99:16	217:14
128:9	167:23	144:13	260:18	94:23	177:18	agent 276:20	aid 18:8
130:21	accomplish...	159:5,22	264:11,18	admitted	234:17	276:21	244:18
131:8	23:9	162:15	additional	268:16	affirmative	aggressive	ain't 227:20
132:25	account 12:7	169:19	12:5 14:9	adopted	26:11	99:16	air 274:16
143:19	147:4	173:6,11	19:9 46:13	48:24	affixed	ago 4:7 15:18	Al 78:3,23
144:10	171:21	175:18	46:21,23	adult 53:15	252:19	31:22 35:14	82:5,12
165:19	230:23	176:11,21	81:15 88:9	80:19	afford 115:20	105:11	Alan 79:21
195:5	Accountabi...	176:22	102:8 151:6	advance	171:23	133:3,4	alarm 105:12
196:14,23	264:8	178:18	206:22	107:20	215:23	166:12	alarming
212:22	accounts	190:7	additionally	advances	affordable	184:10	246:3
246:4	166:22	209:16	101:10	13:19	64:8	199:12	Albert 79:23
249:11	accurate 96:9	211:10	102:4	advancing	afoul 65:20	208:15	alert 243:21
absolute	177:9 250:3	244:25	address 19:11	107:15	African	agree 25:13	244:7
23:14	accurately	245:9 277:7	20:15,18	advantage	207:17	215:14	Ali 272:7,13
absolutely	280:5	277:12	21:13 26:17	7:6 52:24	267:2	250:13	272:16,17
98:19	achievement	actionable	27:20 30:20	59:14	afternoon 2:3	agreed	272:20,24
129:23	15:23	250:19	30:22,23,24	193:11	3:10 9:6	174:18	alienable
139:10	Ackerman	actions 66:3	31:9,12	adversely	78:19 79:8	188:19	255:8
190:22	219:9	178:8	41:13 45:24	150:13	83:21,23	220:14	all-time 4:13
207:12	220:10	222:19	48:19 92:11	162:14	85:15 86:6	230:6	Allah 213:8
absorbent	222:9	256:8	93:9 110:22	advertised	103:12,21	agreement	allegations
189:9	acknowledg...	active 21:25	122:10	187:8	103:24	24:13 34:20	165:7
abuse 125:7	253:13,15	70:2,3	123:2	advertisem...	121:20	34:22,22	249:19
179:11	253:16,23	215:6	190:18	135:13	157:15	35:3,22	250:2
abusive 66:12	254:6	actively 69:22	236:6	advise 37:4	182:18,19	38:17,18,24	alleged
66:14	ACORN	activism	258:14	advised 95:25	183:3,5	41:15 45:14	150:24
academic	219:20,22	198:9	addressed	186:20	205:17,19	95:4,7,20	192:24
152:9	acquired	activities	20:19 26:15	208:8	218:8	96:14,22	241:9
Academy	159:15	145:11	34:5 106:20	233:18	afternoons	136:24	allegedly

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 2

153:20	231:18	51:20 62:16	appearing	121:16	143:15	130:14,16	attached
178:9	amendment	71:12 94:8	225:14	141:10	arrear 11:23	242:19	147:17
203:12	230:14	100:24	appears	182:15	13:7,15	assigning	148:25
230:15	America	173:8	17:14	205:14	170:22	219:13	157:21
244:18	131:19	228:23,24	162:23	207:16	arrested	assignment	158:13
alleges	202:18	229:7,12	appended	217:16	154:12	75:12	161:8
245:12	236:18,22	230:4	169:6	247:6 259:9	arrived 185:6	150:15	162:16
Allegheny	239:24	232:10	Applause	272:11	Arthur 79:10	161:22	169:24
160:7	240:6,19	234:24	77:23	appropriate	article 179:8	162:4	172:9,23
169:10	264:16	255:20	140:25	28:4 64:20	articles 161:4	169:23,25	177:14
179:11	266:17	264:3	164:21	70:23	articulate	185:25	185:20
248:15	277:15,20	answered	193:25	249:15	188:12	192:14	186:2,14,18
alleging	America's	262:11,14	202:23	approval	237:21	222:4	188:23
165:20	273:4,5	answers 64:2	204:19	149:4 224:6	asbestos	224:15	189:16
249:5 275:3	American	201:12	213:16	approved	152:4	240:18	190:2
alleviate	168:24	Anthony	237:18	80:21	aside 188:20	270:14,18	191:22
167:2	169:23	230:25	246:8	approximat...	192:22	assist 14:6	201:21,23
allocated	207:18	232:20	271:25	10:14 18:25	asked 43:12	98:22	210:12,17
260:23	236:12	anticipated	279:5	22:9,14	119:16	115:23	210:25
allow 7:4	267:3	185:7	apple 107:2	56:7 62:12	146:2,7,24	117:18	211:22
10:25 11:11	269:22	218:13	application	161:6 171:3	147:5	assistance	228:12
80:17	271:7	anybody	43:5 106:17	184:9	152:11	12:12 18:11	239:17
188:24	amicable	58:16 60:14	114:3	194:11	194:20	20:11 21:6	240:25
229:3 230:3	23:24 44:10	111:8	125:16	262:19	199:3	49:21 52:12	243:12
230:5	amicably	154:11,12	127:7	April 118:22	224:21	186:11	244:5 245:2
245:21	26:16,19	163:9	152:15	147:17	225:7,11,13	212:19	attachment
248:7	amortization	217:11	applications	150:18	227:19	219:18	168:21
allowable	72:11 263:5	225:21	125:14	157:18	228:10	assistants	169:6,25
70:17	amount 44:23	272:4	211:23	184:11	229:19	115:17	171:22
allowed 73:7	73:19 76:9	anymore	applies	186:3	230:3 232:9	assisted	172:7
195:21	89:16 92:19	112:13	162:18	191:22	233:12	219:22	173:21
allowing	108:9 118:7	212:15	254:3	arbitrarily	235:24	assists 10:10	177:7,20
17:16 95:22	143:10	anyway	apply 14:17	28:17	259:14,23	associate	178:19
234:6 250:9	178:8,12,17	149:15	70:22 181:7	architects	263:18	277:8	179:8,12
allows 34:23	179:22,23	apparent	186:21	236:8	264:24	associates	219:25
almighty	180:11,19	177:20	280:21	area 34:5	266:9,19	234:10	attack 271:15
278:21	200:16	apparently	appointed	36:16	274:10	Association	attempt
alternate	235:10	29:5 84:20	45:24	100:20	asking 62:17	9:25 48:25	32:20,21
175:4 176:7	amounts 14:9	appealed	appreciate	198:20	158:19	79:11	91:19
210:20	14:11	43:6	28:6 77:19	areas 100:12	212:25	158:11,21	244:25
234:5 245:4	analysis	appealing	78:12	argue 192:25	260:2	233:14,18	270:8
alternative	135:3	72:14 74:3	134:24	argument	aspect 117:24	Association's	attempted
32:5,13,19	218:22	appear 16:22	184:17	256:24	Assembly	79:16	170:9
33:6,13,14	and/or	17:5 41:6	197:21	257:3,6,7	101:12	assume 87:7	220:19
35:19	170:10	47:4,6,9,17	198:7	armed 165:16	102:7	assurance	244:6
ambitious	280:23	48:11 75:12	213:12	Arnet 182:14	asserting	81:24	attempts
8:21	anecdotaly	appearance	246:5	198:10	163:6	astonishing	32:23 34:2
amenable	56:13	36:11 173:8	252:14	199:19	asset 5:16	265:23	42:20,24
27:13,24	annual	174:21	approach	214:3,4	50:23	astute 188:12	88:5 91:22
30:25 32:14	171:21	250:25	93:5	215:2	assets 206:5	262:2	100:12
amend 178:8	annually 56:2	251:12	approached	arrange	239:21	at-issue	attend 173:12
192:11	89:6	appeared	8:11 94:3	165:6	assign 79:24	192:14	241:25
230:4	answer 17:24	184:3	103:4	arrangeme...	assigned	attach 200:21	attended

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 3

attention	230:17,21	277:25	11:24 13:7	163:19	164:3,3	192:19	78:20 91:25
20:13 35:15	230:23	278:5,22	13:12 14:10	171:7,12	169:24	226:2 257:5	92:4,5
45:2 108:18	231:2,5,8	attorneys'	14:19 32:20	185:3,8	170:11,14	banks 5:13	95:24 97:13
154:22,25	231:10,12	249:7	52:14 68:3	188:24	171:12	31:15,17	99:12
155:3,5	231:16	attributable	108:19	189:5,9	172:3 173:3	106:9	bath 7:14
172:12	232:6,13,19	180:21	129:6	193:22	174:13,15	113:10,21	Becker
183:24	232:22	auctioned	170:19	195:22	174:17	114:5,7,8	162:10
246:20	233:3,5,9	223:4	191:20	196:25	178:9	124:17,18	221:2
attorney 9:11	235:6,12	audience	220:19	205:13	181:11	125:17	becoming
9:13 19:8	244:19	228:4	251:21	210:5	186:17	134:6,10	101:15
20:9,10,25	250:25	audit 218:22	avoiding 32:7	212:12	190:9	136:22	began 143:2
21:5 23:18	251:4,10,10	264:7	award 43:16	216:7	193:16	137:23	144:12
23:18 24:4	251:14,19	Auditors	awarded	218:15	194:15	138:5	169:11
29:15,17,22	252:3,4	218:23	264:21	236:23	195:20	190:10	171:4
30:21,23	259:17	August 97:23	aware 122:4	244:2 256:6	203:13	200:8 260:4	177:23
36:10,13,23	260:19	145:8 148:8	awareness	261:11	208:10,14	260:7,13,20	198:18
41:7,7	263:10	169:3 210:6	121:23	275:9	209:4,8,18	262:21	218:15
45:17 46:24	268:8,15	222:10	awful 148:3	background	210:2	263:8,11,16	219:3
49:3 60:24	274:7,21	225:4		267:18	211:19,21	264:11	263:22
79:6 88:7,8	276:14	244:21	B	268:4,6	212:6	265:6 269:5	beginning
96:7 102:23	277:13,16	Aurora 219:7	B 122:23	backing	228:18	270:4	42:23 72:12
102:24	277:17	219:10,13	baby 7:14	244:22	231:7 237:3	274:23	84:19 85:17
114:9,13	attorney's	222:8	120:24	backlog	239:24	276:13	216:14
115:20	155:8 165:4	auspices	176:19	53:25 84:19	240:5,19	277:12	behalf 10:6
129:3	174:19	261:12	Bachelor's	backlogged	262:11,14	banks'	69:24 97:9
138:18	251:5 258:6	262:20	152:13	80:11,12	263:20	125:24	150:12
139:14	attorney-cli...	authentica...	back 3:11	backs 265:14	264:2,16,17	bar 9:24	153:20
144:15	105:8	253:19	11:3 12:19	bad 106:5	265:16	48:25 79:11	162:13
145:25	attorneys	authority	25:15 39:7	126:21	273:4,5,10	79:16 110:5	170:3
146:11,16	23:17 40:21	67:17 209:7	47:24 48:12	127:9	273:21,25	233:13,18	183:11,20
146:23	42:2 45:10	275:7	62:19 65:3	141:16	274:8,9,22	Barnes	190:8 209:7
147:2	57:21 61:24	authorizing	67:3,12	216:15	274:25	230:18	223:12
148:19	62:6,9	1:18 2:16	68:16 69:7	236:22	275:6,8,15	based 110:3	behavior
149:5,7	70:18 82:25	automated	70:11 72:6	258:10	275:19,20	193:20	76:19,20
151:5,15	112:24	191:10	84:5 86:5	264:21,22	276:2,19	225:2 249:6	264:22,22
153:2,5,16	113:25	avail 98:3	88:6,11	bailiwick	277:15,17	basement	belabor 38:7
154:15,16	116:22	availability	97:21	31:9	277:20,22	277:2 279:7	belaboring
154:20,23	117:7	12:10	104:13	baked 273:12	bankers	basic 6:20	65:6
155:12	136:20	available	106:14	baker 50:8	220:20	49:3,4	believe 31:3
163:22	138:4	9:19 14:6	108:2,10	balance 13:6	263:3	basically 79:9	51:24 55:2
172:4 173:6	174:10	14:16 16:3	111:8	71:20,23	banking	167:24	65:13 72:8
173:12,17	180:9	27:19 48:5	118:10	bank 43:15	165:18	181:18	73:11 83:2
173:25	189:19	52:23 68:2	119:6,15	108:4	200:7 268:9	basis 27:20	85:2 91:14
177:2	192:19	110:12	126:7	113:12,24	275:19	33:8 84:18	115:14
178:22	209:5 212:7	118:4	128:16	114:2	bankrupt	98:21 108:5	175:16
189:13,20	220:15	128:19	134:24	125:23	237:4	108:8	216:13
192:21	237:11	189:11	143:23	126:6,13,18	239:22	Bass 1:13	221:12
207:19	249:17	Avenue 143:9	144:21	131:18	bankruptcies	2:11 20:6	237:3,5
211:5	251:9 265:2	average	148:16	147:4 158:5	22:19	59:21,22	249:15
224:19	265:2,4	21:10,13	151:19	158:16	bankruptcy	61:25 62:14	251:14
229:20,24	271:2	91:9 268:23	153:16	159:15,19	11:5 105:9	64:13 66:25	264:13
230:2,5,7	277:13,14	271:12	154:4	161:16	185:6	67:18 69:17	believed
230:14,15	277:18,20	avoid 11:12	156:19	163:24	189:16	70:5,13	204:15
			162:2				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 4

believes 14:13	204:12	215:11	275:19	broker 142:8 156:6	38:16 87:13	84:4 87:10
belongings 143:12	bid 228:5	236:4 238:4	Bostic 103:3	267:18	88:7 125:22	87:14,24
148:5 152:5	Biddle 41:22	247:9,14,17	121:20,21	brokers 238:15	144:2,20	89:15,22
152:7	bifurcated 239:19	257:25	124:2	broom 126:8	146:2,24	90:4,11,16
belongs 118:11	big 57:10	Blackwell's 199:12	bottom 76:10	Brother 259:12	167:18,21	91:11,16,20
beloved 206:16	69:5 131:20	Blake 79:20	77:10 270:6	brothers 143:21	167:25	99:21,21
236:4	131:22	Blake's 80:3	bought 74:6	brought 35:15	222:6 224:9	car 88:17
Bender 187:9	132:23	blank 255:2,4	132:18	butcher 50:8	86:9 167:19	156:14,15
benefit 90:22	263:16,17	bleep 227:21	180:12,23	buy 68:5	170:7	270:10,12
benefits 126:6	biggest 206:4	bless 167:3	198:16	76:18	271:11	card 142:8
bequeathed 206:8	bill 89:12	278:21	204:24	154:22,24	275:18	211:11
Bernanke 264:12	117:16	blind-sided 172:18	bound 101:7	155:2,4	calling 86:18	212:14
best 6:13	152:17	Block 18:22	102:12	183:24	114:8	care 125:15
26:10 50:15	billion 260:21	18:23	box 44:18	245:10	131:13	222:20
55:24 85:19	264:12	blood 271:13	47:20	249:2 261:4	277:25	263:5
88:20,21	268:17,19	blue 142:5	boxes 34:17	266:10	calls 21:11	Carl 142:7
99:6 104:20	273:8	blurted 231:11	143:3,6	budget 90:19	38:20 83:5	152:16,17
113:5,6	bills 41:8 90:6	185:9	148:6	115:22	98:21 138:5	Carmona 229:17,23
128:10	117:14	board 78:5	boy 228:23	119:25	225:17	230:2
139:24	135:14	185:9	228:23	120:11	226:12	243:20
146:17	144:12	Bob 113:8	boys 131:21	184:12	Campbell 103:2,21,22	244:13
147:10,11	196:16	129:2	bravery 157:11,14	budgeting 124:24	111:23,24	Carolina 259:2
216:10	210:7	BOBBY 1:14	break 141:25	budgets 116:6	112:3,5,5	cars 270:12
259:15	binding 246:21	bodies 65:21	184:16	build 198:19	112:16	case 10:20
better 5:14	Bishop 157:24	body 4:22 5:5	205:11	199:8	124:13,18	16:23,25
5:15 6:12	bit 60:21	5:24 7:13	213:19	building 85:4	125:21	17:4,22
6:12 7:15	61:16 64:18	129:12	217:11	140:2	126:12	18:7 26:9
58:21 61:16	97:2 110:9	184:18	breakup 61:9	199:11,19	128:5,10,20	28:13,25
87:23	121:23	245:19	BRIAN 1:15	199:21	129:2 130:8	29:4,9,16
109:18	196:6,7	boldness 44:25	bribed 151:15	210:11	130:13,24	30:15 34:17
112:3	246:12	bombarded 192:18	Bricklin 69:18	built 38:2	131:4,16,22	35:21 36:12
117:11	bites 107:2	bona 65:16	bricks 227:23	72:21	132:9	36:14 37:12
137:11,12	black 227:6	book 171:15	brief 20:13	198:21,23	133:20	37:14,23,25
139:23	236:14	books 127:9	38:8 79:9	198:24	134:7,14,17	41:21,23,24
198:2 215:7	266:16	borrow 275:17	briefly 3:25	bulletin 81:9	135:23	44:2,11,18
217:9	Black's 188:16	276:12,12	11:16 61:14	bundle 261:16	136:2,14,19	44:20,22
258:14	Blackwell 1:12 2:9	borrowed 223:24	264:7	burden 66:22	140:10	45:4,11,18
Beyah 182:13	5:20 7:20	borrower 43:12 109:6	Brightside 194:10	128:24	cancelled 186:25	46:8,10,15
185:3	7:23 9:9	109:14	bring 70:4	184:9	candlestick 50:8	47:5,16
205:16,20	134:21	274:6	106:16,16	bureau 31:6	candy 176:19	49:8,9
beyond 159:8	157:17	275:14,15	121:22	31:8,15,16	cap 202:15	56:21,24
191:23	165:25	275:25	126:8	74:25	capacity 162:11	57:2 61:3
255:12	167:10	276:2,13	bringing 246:6	bureaucracy 106:6	capital 236:7	67:7 73:4
Bianca 230:18	169:15	borrowers 122:24	Bristol 226:14	burial 206:25	capped 201:4	73:14 136:9
Bible 204:11	183:9	borrows	broadcast 260:14	bus 214:5	Captain 78:3	137:21
	198:18			buses 116:13	78:23,24	221:21
	199:3			business 76:17 86:25	79:2 82:5,8	222:20,25
	213:21				82:11,12	233:2 242:6
					83:20,24,25	243:11
					called 4:5 5:7	250:11

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 5

251:4	60:11	certifying	172:22	270:3	17:9 18:3	191:2	217:22,24
256:15	CDC 185:16	129:11	175:6 179:9	Chen 178:10	19:9,15	203:24	238:7
274:21	ceased 80:4	280:24	248:19	Chen's	27:13 31:2	204:6	246:24
cases 10:5	209:17	cetera 262:24	changes	178:18	32:16 53:16	226:22	client 10:18
24:14,24	ceilings	262:24	74:23 75:15	Chestnut	53:17 54:15	234:3	41:8,9
25:4,17	151:25	CFO 240:5	75:20,21,23	229:25	58:16 68:8	242:15,18	114:11
26:5,15,18	Ceisler 192:5	CFPB 40:22	changing	chief 78:2,21	84:5,11	245:15	115:12
26:18 28:3	193:19	chain 192:13	256:11	84:13	86:2 89:13	claim 29:13	118:21
29:9 30:7	cell 229:22	chair 92:3	Chapter	183:13	89:14,16,20	114:21	119:5,13
31:17,19	Cendant	124:4	185:7 222:9	child 49:5	89:24 90:7	130:3	128:13,14
33:21,25	157:19,24	213:22	charge 41:16	children	90:19 93:15	163:21	128:15
37:11,16	161:24	279:14	46:2 59:16	167:22	93:25 94:13	226:7 240:2	132:11
39:25 44:16	Center 84:12	chaired 2:7	84:4 145:2	197:14,15	94:15 95:16	240:23	137:2,9,14
47:2 49:2	Century	Chairman	149:15	197:17	95:16,17,20	241:23	137:18
49:10 55:21	157:20	15:18 20:3	157:7	213:24	95:20 96:15	claimed	231:9 251:2
56:14,14	certain 7:9	59:23 60:6	charged	262:24	96:22,25	190:9,16	251:6,9
59:5 61:21	17:19 34:23	92:6 135:7	139:12	271:10	97:9,18	203:13	268:23
68:19 80:24	40:23 44:23	214:5	154:12	chime 118:18	98:6 102:12	239:25	271:12
102:7,11	65:14,23,24	Chairman's	charges 59:17	choose 56:19	117:24	claiming	clients 21:15
104:12	66:11 68:3	9:19	155:17	chore 30:2	141:18	158:16	27:3,23,23
136:7	73:19 76:8	challenge	160:10	Christmas	142:9	175:15	116:25
251:20,21	117:21	130:12	235:5 243:5	145:25	167:11	222:4	118:20
254:25	129:5 136:7	135:6,7	248:18,25	146:23	184:8	claims 25:9	251:9,18
256:14,18	253:5	challenged	charging	chronological	191:12	26:11	267:6,6
258:11	265:21	130:15	13:12	178:21	198:14,15	169:18	clients' 11:10
272:25	certainly	challenges	181:20	Cindy 1:13	198:25	clarification	close 23:3
277:15	61:11 97:15	121:3	200:17	20:6	199:8 201:3	257:21	136:18
Casey 139:25	134:22	challenging	267:21,22	circle 69:7	206:13	class 10:5	144:24
cash 236:7	CERTIFIC...	250:8	Chase 131:19	119:4	212:25	74:14	205:2
237:7 263:8	280:2	Chancellor	208:9,14	circuit 250:12	219:16	267:13	closed 221:21
275:16	certification	79:10	209:3,7,18	250:14,16	226:18	277:7,12	closer 103:17
cash-for-keys	140:13	chances	210:2,5	250:18	254:9	clauses 5:2	112:2
149:6	280:20	232:5	211:19,21	circumstan...	275:12	clean 214:13	141:16
231:20	certifications	change 30:5	cheap 76:18	41:15 45:7	277:10	cleans 142:10	182:21
Cassandra	65:14	32:15,16	check 47:20	68:4 117:21	278:23	clear 11:22	184:10
141:5,18,21	certified	36:15 45:7	83:10	120:6 251:7	City's 10:9	36:18 46:16	203:5
144:16	80:18	75:2,24	143:10	253:6	60:9 95:4	47:19 48:4	closing
150:22	101:23	79:13 80:20	147:3	Citi 224:9,10	civil 31:21	151:17	151:16
casualties	102:25	84:6 86:17	149:12	224:13,14	48:20,23	175:9 204:2	171:8 236:3
271:6	112:7	125:24	151:22	224:20	49:2,14	255:25	261:4
catalyst	118:16	132:18	231:6,8,17	225:4	54:12 78:25	257:18	clothes 84:17
133:6	140:15,16	139:3,16	236:8,23,23	235:15,18	79:17 80:8	clearly 14:12	clothing
catch 34:24	158:2 175:8	178:17	237:8,8	cities 67:9,9	80:16,24	96:3,16	125:3
85:14 86:6	194:20	251:15,16	254:22	citizen 275:13	81:5,12	132:12	cloud 250:2
catching	210:21	changed	274:2,2	citizens 147:4	82:13,14,18	178:14	clouded
256:11	211:7,9,12	31:13,22	checked	150:13	84:12 90:18	209:9	162:20
Caucasian	211:13	32:10 34:14	34:18 44:18	218:12	90:25 100:2	220:16	170:5
142:12,15	218:23	35:14 82:16	159:2	222:7	101:8,14,20	clerk 2:13,15	220:22
caught	234:8,12	132:10,10	checking	236:20	145:3	8:8 44:5	255:24
134:23	certifies	132:24	230:22	city 1:2,8 3:5	148:10	78:2 102:21	clouding
cause 52:6	129:22	151:20	checks 255:7	3:5,14 4:3	150:3	102:23	220:25
238:19	CERTIFY	160:11	chemistry	4:13 15:6	173:20	141:3,5	CLS 5:10
CDBG 18:22	280:3	169:7	259:24	15:16,25	190:12	182:12,13	10:10 12:22

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 6

18:16 19:14	24:14,15	121:22	Committees	58:14 59:3	190:8,14	84:24	41:17 44:9
129:7	25:17 26:6	130:18	1:3,18 2:17	59:4,7 75:7	219:6	246:21	180:21
229:20	27:3 45:23	131:13,18	279:16	76:17 83:9	220:12	concert 45:25	209:23
233:13,15	46:14 52:15	132:2,5	committing	89:19 163:2	221:9	concile	confirm
CNN 260:14	66:23 67:3	140:12	277:21	169:19	240:12	174:25	188:4
260:18	67:12 69:9	147:15	commodities	248:4 252:8	complaints	conciliation	confirmed
Co-Chair	69:13 71:6	194:17,23	262:4	265:25	16:21 22:22	25:4,5 41:3	188:2
1:12,12	72:13 88:11	195:6	common	companies'	23:5 31:20	41:5,17	conforming
21:21	106:14	196:22	10:20 15:13	28:15	56:9 74:4	109:10	246:14
139:20	109:23	275:2	41:24 46:3	company	75:17 82:19	112:10	confront 24:8
160:16,25	116:14,25	commanding	62:9 66:11	24:4 29:5	83:5,14	136:4,5,10	confronted
co-chairing	117:10	78:24	66:12 79:19	89:11 96:17	87:21 88:23	137:7,15,16	75:16
247:10	120:7 121:6	commence...	91:13	105:15	90:18 97:18	137:20,22	confuse
co-chairs	121:15,24	190:7	106:21	132:16	131:25	173:10,12	189:21
234:14	128:16	commend	164:4	143:8	132:6 166:3	173:15	confused
Coalition	129:5 131:5	20:12 49:12	165:17	144:14	complete 14:5	174:9,22	75:22
22:2 69:24	136:3 138:2	comment	250:24	146:4,21	159:11	176:24	122:13
70:2	139:11,15	272:8	Commonwe...	148:16	192:13	177:9 191:4	158:18
Cocco 102:24	146:24	comments	3:15 101:24	150:11,22	212:23	191:14	233:12
103:15,15	156:12,14	9:20 20:21	276:7	151:12	completed	208:4,13	confusing
103:18,19	156:15	165:24	communicate	157:25	106:16	241:12,19	221:25
104:3 107:9	197:15,18	248:10	65:3 251:6	161:24	completely	241:25	confusion
Code 58:8	200:23	252:16	communica...	170:2	30:21 60:15	conciliatory	221:13
101:6,8	201:14	commercial	105:20	199:23	62:2 66:18	173:24	conjunction
254:2	202:7,8,11	254:2	communica...	203:12	151:23	conclude	17:9 18:3
Coldwell	205:6,13	261:25	115:7	208:17	152:3	175:2	connected
220:20	215:6	commission	194:14	222:3,4	203:24	concluded	27:11
collateral	216:11,19	126:25	communica...	226:14,16	complex 51:4	174:23	236:20
223:25	217:12	commit	29:6 252:3	231:22	compliance	279:18	connection
colleagues	229:19	166:24	communities	260:5	165:8	condition	24:2 58:3
7:24 50:3	236:7 237:7	215:5	266:25	265:17	complied	188:20	59:11,13
189:18	245:24	271:14	community	compared	80:3	conduct 1:19	114:5 254:6
collect 75:10	246:25	commitment	8:10 9:11	71:20	compose	2:19 102:9	conscious
89:17	258:19,22	135:2	9:14,22	131:17	207:15	144:7 156:6	127:11
254:21	260:20	166:17	16:4 18:9	comparison	compromise	Conduit	consent 149:5
257:11,13	268:6,17,18	committed	18:21 19:13	4:7	71:6	260:7	273:4,6,7
270:8 275:6	269:11	166:7,19	104:19	compelled	computer	conference	consequently
collecting	273:2	216:22	109:20	248:9	13:2 29:13	16:23 17:6	270:20
275:3	274:19	243:23	110:2	complain	30:2,3	41:4,5	consider 11:4
collectively	276:15,23	244:9 263:8	115:18	132:3	100:7	44:20	48:3 124:11
98:15	278:11	264:20	131:9	complaint	191:10	109:11	235:18
collector	come-about	committee	195:12	11:25 17:25	conceal 151:7	173:10,13	251:16
240:13	137:17	2:5,5 3:3	198:8,9,24	22:13 30:19	175:18	173:15,24	considerate
270:6 275:4	comes 31:19	9:7 21:20	201:7	36:7 42:21	176:11	174:9,22	97:2 126:15
color 236:20	35:21 45:4	21:22 34:7	202:19	56:11 65:15	concept	176:24	consideration
267:11	46:8 47:16	35:16,17	214:13	65:24,25	165:14	177:10	47:2 49:13
Columbia	115:12	41:13 47:14	243:21	66:7,7,15	concerned	191:4 208:5	126:24
168:21	117:15	79:18	266:17	76:3 86:13	104:21	208:11,13	245:20
169:2	137:2	160:18	267:3	130:5,9	155:10	209:15	considered
combination	201:11	161:3	companies	132:20	271:16	241:12,19	257:24
33:16	202:5 258:9	217:19	29:10,12	145:5 154:9	concerning	242:2,7,10	consistent
come 3:21	coming 85:15	234:15	54:6 57:11	172:5,6	165:21	243:9 258:8	95:7,19
8:14 15:16	86:7 119:23	252:12	57:20 58:12	173:5,9,23	concerns	conferences	119:9

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 7

consolidated 94:16	144:11 169:14	164:13 corner 60:8	277:10 Council's 212:25	128:22 129:13,20	236:3 237:19	216:9 236:4 238:3,4	133:8 counting
conspired 232:14	176:4 205:4 245:20,23	corporate 13:19	Councilman 1:12,13,14	129:24 130:6,10,20	238:5,8 246:9,25	247:9,14,17 257:24	271:5 countries
constant 86:18	251:13,17 continued	corporation 106:4	1:14,15,16 2:2,8,10,11	131:2,11,20 131:24	247:8,16,19 252:17,23	counsel 49:11 64:21 94:6	267:12 country
constantly 126:7 139:7	44:19 220:13	157:19 203:9	2:25 4:16 7:22,25	133:18,23 134:5,11,15	254:11 255:14	96:3,11,13 96:20	23:12 220:25
139:9 constitutes	224:12 225:10	corporations 106:6	8:13 9:3,7 14:25 19:19	134:18 135:11,18	257:20 258:17,18	101:22 102:8 104:5	255:25 256:12
6:21,23 Constitution	226:7 228:15	correct 101:17	19:24 27:16 28:5 37:20	135:24 136:12,17	258:22 259:3,7	105:7,18 183:13	259:13 260:25
236:10 265:14,20	continuing 27:20 44:16	102:3 132:6 153:9,13,14	49:25 51:18 52:18,22	139:8,17 140:11,22	272:2,9,15 272:19,22	counseling 14:5,15	263:7 265:8 266:24
276:6,8 constitutional	contract 239:13	155:14 156:16	53:3 55:14 55:24 56:5	141:2,7,9 141:12	276:22 279:3,6	60:9 119:24 120:17	267:4 275:14
223:19 consult 131:8	276:4,4,9 contracts	165:22 280:8	56:18 57:5 57:13,22	145:14,18 152:19	Councilme... 275:12	133:24 186:21	country's 104:20
consultant 84:3	136:22 contradicting	correctly 87:6 152:25	58:5,11,18 58:23 59:18	153:7,10,15 153:19,22	278:23 Councilme...	195:16 219:19	Countrywide 133:6
Consulting 189:23	158:15 contradiction	270:17 correspond...	69:19,25 70:7,8,14	153:25 154:6,11,14	223:11 271:23	counselor 36:10,24	239:17,19 Countrywi...
consumer 7:5 9:15 10:13	159:12 control	146:3 159:13	70:20 72:7 73:22 74:11	154:18,21 155:6,15	Councilper... 20:7 111:19	109:8,16 112:7,23	240:9 county 82:20
10:17 31:6 31:7,14	280:23 controversial	169:12 211:21	74:18 77:8 77:14,17,24	156:16,23 157:3,13,16	Councilper... 98:20 99:8	113:19 116:18	160:7 162:12
52:24 74:24 102:24	183:10 convene 2:4	correspondi... 210:5	78:6,19,19 82:7,10	159:23 160:19	Councilwo... 1:12,13,15	118:17 122:13	168:23 169:10
135:13 consumers	convening 9:10	corruption 223:16	83:18,22 87:2,4,11	164:22 165:2,23	2:8,11 3:22 3:24 4:22	124:12,19 128:13,23	179:12 221:3
117:12 132:3,7	conversation 22:24 60:17	cost 12:4 139:6	87:15 89:4 89:20 90:2	167:6,8,10 168:13,17	5:20 7:20 9:8 20:6	186:20 278:4	239:11 248:15
contact 37:18 109:21	conversations 126:16	206:24 costs 12:5	90:8,13 91:7,15,18	179:15,19 179:22	59:20,22 61:25 62:4	counselors 5:11 12:13	250:8 253:10
121:24 169:20	convert 224:2 converted	13:11 68:23 91:8 107:14	91:23 92:3 99:13	180:6,10,15 180:18	62:14 64:13 66:25 67:18	19:10 108:25	266:15 County's
207:22 229:6	261:8 262:5 Conway	107:15,21 231:15	100:22 101:16,21	181:2,6,23 182:3,6,11	69:3,17 70:5,12,13	109:3,23 110:10	150:12 couple 41:12
contacted 144:14	145:5,17 cooperation	cottage 87:12 Council 1:2	102:16,19 103:6,16,23	182:17,20 183:4,8,22	78:20 91:25 92:4,5 94:8	112:22 113:3	50:10 53:9 59:24 60:19
152:17 170:8 225:6	165:10 copies 161:3	15:6 19:15 20:18 27:14	107:6 111:20,25	184:3 193:13,24	95:24 97:13 99:12,14	115:10 118:9	100:5 124:5 124:10
229:4 contained	177:12 copy 29:17	27:19 31:2 32:16 49:12	112:4,14 118:14	194:2,6 197:24	134:19,21 157:16	119:22 121:5	147:18 152:7,22
280:5 contents	148:10,17 149:3	58:16 65:22 70:4 141:19	121:9,11,13 121:18	202:22,24 203:3,4	165:24,25 167:10	127:16,22 128:19	164:3 171:25
143:2 context 23:10	157:21 168:22	164:16 167:11	123:24 124:3,10,16	205:5,18 213:14,17	169:15 183:9	136:23 138:9	179:19 247:24
108:15,17 continue	210:11 230:13	205:20 218:9	125:20 126:4	215:13 217:18	193:13 198:18	140:12 209:24	248:10,11 248:21
17:11 18:5 19:15	239:2 240:4 241:7 264:7	233:24 238:11	127:15,19 128:2,8,17	218:5 223:7 229:6,9	199:3,12 213:21	217:4 225:23	courage 246:6
119:18 Corinthians	254:9 266:6	254:9 266:6		234:2 235:9	215:11,15 counties		course 16:12

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 8

56:15 99:18	238:23	206:12	217:24	194:5,7	228:25	41:22 49:10	145:23
court 10:20	240:16	crack 123:19	218:9	218:2	deaf 184:4	151:19	176:25
11:6 15:12	241:12,18	create 114:15	cultural	day 33:12	deal 73:9	169:20	188:21
17:10,16	242:23	274:12,14	127:13	34:19 57:16	98:20	177:8	189:7
18:4 19:16	243:10,14	274:15	cure 11:23	86:18	231:21,24	212:12	191:15,16
24:22 25:15	245:23	created 15:13	current 30:24	151:23	238:14	deciding	191:20
25:16 26:2	249:12	35:18 51:12	35:20	176:14	274:4	28:17	192:6 197:2
32:12,16,17	250:7,11,24	87:12,12	110:25	177:10	dealing 3:16	decision	208:16,20
33:7,9 34:8	251:2,16,17	creating	257:16	180:16	10:15 125:5	43:10,11,22	211:18
36:3 39:22	252:13	68:15	268:2	185:12	125:7 200:5	221:5	213:2
39:22 41:22	256:15	250:23	currently	190:25	200:7,11	decisions	220:11
41:23,24	257:2,5	269:9	21:21 40:18	192:4,10	271:18	137:24	221:15,21
46:3,10	266:8 267:9	creation	41:10 66:3	194:23	deals 78:10	Declaration	234:23
49:8 51:16	274:20	21:24 22:8	81:20	198:6 206:3	146:22	236:10	235:8,14
54:23 58:10	278:9	23:2	Curtis 1:12	209:6	207:5	decrease	241:15,22
62:9 63:22	court's 84:22	credentials	2:8 183:8	212:13	dealt 5:21	170:6	defaulted
66:6 79:13	court-gover...	152:9	CUSIP	227:16	debate	dedicated	111:4 220:5
79:23 80:21	106:24	credibly	261:20	229:3,8	221:18	106:11	236:18
81:18 91:3	court-related	251:23	custody 49:5	241:14,21	Deborah 8:8	deed 133:15	240:16
91:4,12	51:9	credit 6:2	197:15	242:23	debt 41:9	149:25	defaults
95:13,22	courtroom	70:6 114:2	cut 100:16	259:21	72:20 73:6	150:10,17	22:23 61:21
97:12 101:5	79:25 80:5	223:23	177:20	260:4	130:2	162:15	61:22
101:6	80:13 84:23	creditors	231:24	271:16	169:18	169:21	defend 10:22
102:10	85:4 87:8	156:21	cuts 73:6	day's 86:4	179:23	195:22	64:9 242:24
105:10	112:22	Cressman		days 36:6,8	180:11,20	206:23	defendant
113:12	113:14,15	211:5	D	46:21 93:2	193:17,19	207:20	32:3 44:23
115:24	191:10	crimes	D 1:15 78:21	120:14,16	203:15	223:22	defendants
138:2,3,7	232:24	264:21	DA 157:6	122:21,21	213:3	239:11	49:11
138:12	courtrooms	criminal 49:8	DA's 163:23	138:2	218:25	244:19	defending
139:11	80:13 85:17	49:10 79:25	217:8	146:10	235:21	270:15	185:4 249:9
145:9	85:20	80:5 84:10	daily 84:18	147:19	236:2	deeded	defense 18:16
149:17	courts 55:12	84:12,22	98:21	161:17	238:24	163:19	26:10 37:12
164:23	65:21 84:9	154:9	275:17	162:7	240:13	deeds 7:12	40:7 49:6,7
174:13	84:10 102:6	155:11	damages 66:8	187:20	241:2	159:2	105:16
175:14	108:19	248:25	Darnell 15:9	191:19,22	255:17	162:11,19	109:6 110:8
177:5,10,12	163:10	264:24	dash 132:15	191:23	257:11	168:24	110:12,14
178:24	211:15	criminals	date 46:11	220:9 228:8	260:10	221:3 253:9	261:23
185:3,6	235:25	213:9	161:25	228:24	270:6,8	253:17	defenses
192:5 196:3	256:8 257:5	crisis 3:13	162:4	230:7 241:3	275:4	270:17	64:11
196:15	257:12	68:10	184:20	259:24,24	December	deeply 165:20	defer 82:4
206:4 209:3	275:2	110:22	209:14	260:3,3	148:22	default 11:18	defined
209:6,11,23	cousin 146:19	120:20,22	232:16	daytime 85:8	151:5 158:7	17:18 22:10	132:13
210:24	covenant	262:17	262:10,14	DC 158:13	220:2 227:4	22:15 35:2	definitely
211:4	37:24 181:7	critical 90:10	dated 193:20	263:13	227:14	35:4,12,25	121:6
220:17	cover 20:15	criticism 60:5	210:24	de-listed	deception	36:4,5,20	degree 99:17
221:5	177:16	critiqued	220:2	239:21	155:16	38:12 42:14	152:13
222:21,24	coverage 80:5	104:11	dates 172:13	de-registered	209:13	45:18,21	degrees
226:2	147:23	cross 126:10	172:22	239:20	215:25	46:18 47:13	152:13
230:10	151:6	266:23	209:23	dead 222:3	decide 29:19	68:21 72:24	165:12
232:15	covered 8:21	crucial	David 178:23	227:15	45:16	73:20	delay 73:21
234:16	254:2	110:11	229:6,9	deadbeats	193:13	109:11,17	174:6
235:20	covertly	122:25	Davis 182:14	268:22	252:8	117:4 136:6	184:19
237:13	148:21	Crystal 185:2	182:25	deadline	decided 29:5	136:7 145:7	212:24
			183:2,6,23				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 9

delayed 173:22 184:12,14	75:13 78:10 87:20 93:6 95:5,6,17	described 221:17	216:18 234:4	241:2	174:12 195:17	269:24	domino 121:2
deliberate 263:22	95:25 96:23	design 267:16	difficult 12:3	disputed 63:23	196:2,15	documents 87:23 119:2	door 50:25
delinquent 120:14	96:24,25	designed 23:22 52:12	26:7 30:4	disputes 24:23 25:3	209:3,11	138:23	83:13 113:8
171:3	97:5,11,16	68:6 215:16	32:4 107:10	25:6	219:21	149:24	115:13
delivered 88:14	100:23	215:17	digest 258:8	disrespectf... 126:20	234:16	151:2	131:6
delivers 80:23	112:8 118:5	desire 77:4	diligence 119:17	distract 249:20	237:12	171:10	141:25
delivery 79:14	151:14	desperately 223:15	diligently 43:3	district 3:5	241:11,18	193:2,7	142:2,3
Delta 223:25	156:5,13	despite 33:25	direct 71:13	15:8 154:23	diversity 127:14	212:4	147:15,17
224:8	177:13	detail 60:21	149:12	155:8 165:3	divert 24:24	230:10	151:21
demand 13:5	193:12	254:20	167:14	194:6 221:5	diverting 42:8	243:14,17	172:9
13:16 80:5	261:13	details 212:16	280:23	250:6 258:5	diverts 25:3	245:8	176:15
127:21	264:5	Detective 81:14	directed 68:14	districts 4:19	divide 267:15	246:15	177:24
128:18	depleted 233:20	determine 73:2 159:14	195:12	disturb 255:10	dividing 107:18	249:8,14	216:20
237:9	deposit 188:6	161:12	direction 9:20	disturbing 165:8	division 78:25 80:8	250:11	doors 194:24
demanded 14:10	231:3,6	218:24	201:16	diversion 6:3	81:5,12,14	253:12,19	doorstep 83:7
demanding 163:7	274:3	determined 43:23	directly 16:5	6:17 14:25	82:13,14	253:20,24	dot 126:10
203:19	275:16,17	Deutsche 203:13,14	105:6	15:13,14,20	84:5 90:25	265:4,9	double-cros... 148:20
demolition 168:5	276:11	Development 1:4,19 2:6	Director 240:9	16:9,13,15	100:3 158:4	268:3	149:8
demonstrate 97:8	273:24	2:18 18:22	DiRenzo 207:4,7	16:17,23,24	159:19	Dodds 3:19	double-cros... 149:13
Deneice 141:6	274:4	243:21	disappointed 60:6 147:9	17:2,4,15	divorced 268:23	3:23	151:4
157:17	275:22	279:18	disbelieve 54:25	17:23 18:7	docket 145:4	doing 5:9	doubled 81:11
denial 43:5	276:19	devices 269:10	disconnect 202:5	20:22 21:24	148:10	25:22,22	doubling 100:3
186:12	deputies 79:25 84:16	devised 263:3	discourse 263:23	22:6,8 23:3	150:3	29:25 43:19	doubt 279:8
denials 221:13	84:17,23	dial 271:16	discuss 12:14	23:6,16,20	173:20	67:9,12	doughnut 215:17
denied 192:11	85:12,22	Dictionary 188:14,17	31:4 79:8	23:21 24:22	174:24	69:6,15	doubling 100:3
193:2,9,21	88:3 100:6	dies 269:4	discussed 15:3	24:24 25:3	178:13	80:9 82:25	doubt 279:8
206:2	100:13	difference 53:10 54:16	discussing 105:12	25:18,24	190:12	83:16 86:12	doughnut 215:17
222:18	101:4,13	75:3 142:14	discussion 41:11,12	26:6,14	191:3	90:17	downtown 92:18
223:13	102:10,12	149:9	dislike 213:10	27:11 34:13	204:21,21	100:17	DPW 43:16
229:8 230:9	102:15	179:24	dismissed 185:8	34:14 35:21	210:11	124:23	Dr 236:25
230:11	82:20	different 44:17 76:19	displacing 148:4	36:12 38:2	211:17	135:8,21	draft 46:4
231:19	101:15	77:2 83:15	disprove 175:11	39:12,20	226:22	136:25	dramatically 19:4
243:15	78:3,18,21	87:17,19	dispute 24:19	42:6,7,8,16	234:3 235:7	139:2	drastically 36:16
264:13	80:9 81:13	89:18 91:12	24:19,20	42:18,19,23	235:13	157:20	drawing 185:9
DENNIS 1:14	81:15 82:15	93:25 98:3	25:14,25	43:7,8	242:18	166:16,19	Dream 237:2
deny 211:15	85:2 87:3	112:20	54:18,22	44:21,22	245:15	168:14	driver 227:8
denying 223:18	98:18	114:18,19		45:5 46:6,9	dockets 204:7	175:20,21	driveway 244:22
department	100:11	114:20		46:10,11,16	document 50:6 51:3	183:17	dropped 83:12
	101:18	129:8 131:9		51:13 61:20	106:22,23	198:9	drug 198:16
	describe 190:19	133:8 150:2		62:20 69:8	125:22	227:21	drugs 198:19
		196:7 197:8		104:15	211:4	249:16	due 18:19,20
				106:10	228:12	250:18	80:4 119:17
				108:20	documentat... 192:13	262:10,23	
				110:16	210:3 241:8	265:12	
				111:10	documented	270:3	
				160:18		dollar 29:12	
				161:2		dollars 60:11	
						181:14	
						206:25	
						235:17	
						273:8	
						domestic 16:8	

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 10

169:13,17 185:13 206:2 211:15 221:21 duped 269:23 269:23 duplicate 67:11 duress 155:25 duties 82:16 duty 85:5	120:9 educated 116:11 135:12 Edward 79:20 effect 94:10 121:3 196:23 effective 253:5 effectively 53:15 97:10 efficient 108:14 efficiently 255:19 effort 11:11 16:18 262:25 efforts 70:3 243:15 246:4 egregious 30:16 EHLP 186:7 eight 8:22 162:7 either 24:19 29:24 43:7 53:14 91:13 102:5 132:14 256:23 268:23 ejectment 49:6 228:21 229:13 230:12 233:7 244:24 245:10 El 214:7 elections 184:15 electronically 161:21 162:6 eligible 26:21 26:22 27:2 29:2 38:23 38:25 43:23 181:11	eliminate 69:2 eliminates 191:13 eliminating 278:15 Elizabeth 263:13 Ellen 192:5 embitter 214:21 Emergencies 47:9 Emergency 12:11 52:11 186:8,11 emotion 207:4 employees 86:23 97:7 126:13 EMU 133:5 enable 23:25 48:8 enact 102:8 enacted 53:23 54:4 encounter 99:10 encourage 17:12 99:7 encumbered 162:20 170:5 encumbran... 239:7,11 endeavors 197:22 ended 42:7 252:4 endorse 254:22,24 255:2 endorsed 255:4 endorseme... 240:10 endorsing 239:15 endure 167:3 enforce 11:10 91:4 254:25 255:5 256:4	256:23 enforceable 253:20 enforced 25:8 enforcing 40:17 engagement 247:11 engaging 266:9 enjoyed 59:15 enormous 189:11 ensure 33:18 81:23 enter 24:13 45:13 71:15 152:12 230:4 241:15,22 entered 18:2 22:15 33:13 36:11 44:12 44:14,15 45:19 47:10 63:20 95:4 96:15 109:12 145:7 148:12,21 150:8 172:17 174:23 177:23 178:10,12 178:23 185:17 186:13 188:21 191:16,21 192:5 208:21 211:18 218:10 220:3 221:5 223:22 230:15 235:14 243:3 enters 173:8 250:25 entertain	19:21 28:2 31:4 entire 13:6 entirely 150:2 171:9 entities 53:19 58:2 131:9 entitled 256:4 entitlement 254:21 entity 56:23 73:25 129:16 159:24 164:7 256:16,22 256:23 entries 178:21 entrusted 57:15 entry 148:11 178:17,25 179:2 190:13 221:14,20 234:23 equity 74:9 equity-to-d... 74:2 error 97:8 191:13 errors 12:23 13:4 14:7 escalate 105:22 escalation 105:24 escort 156:12 escrow 171:21 especially 9:8 85:10 113:17 130:14 202:16 226:10 essence 181:12 essentially 68:5 92:16 105:15 111:6	establish 213:8 240:23 established 9:24 189:13 establishes 239:3 estate 71:4 89:13 118:2 129:18 157:18 159:20 160:9 161:13 162:24 163:3,5,7 163:17,21 164:6,11 203:8,20,20 203:22 206:22 223:20,25 224:3 227:3 227:13 228:8,11,13 229:21 233:21 234:19 238:21 239:8,9,14 244:17 245:13 248:17 260:6 estates 206:5 estimate 77:13 et 262:24,24 ethical 101:9 Etkowicz 240:14 244:3,19 evaluate 71:16 evaluating 71:14 evaluation 72:20 evening 94:5 229:16 event 35:2 eventually 100:15	145:23 194:23 195:22 257:18 Evers 229:2 244:11 everybody 8:23 18:15 117:4 179:18 201:11 208:7 216:13 258:15 275:24 everybody's 117:20 everyone's 152:20 evict 156:13 244:25 evicted 265:11 evicting 216:19 eviction 49:7 66:7 153:23 evictions 144:7 evidence 32:6 32:21 57:10 130:2 159:11 172:23 191:5 210:21 222:16 280:4 ex-ambassa... 267:8 exact 59:8 84:14 220:23 exactly 33:8 208:22 220:9 example 13:5 15:24 39:5 39:9 69:10 81:9 211:13 238:22 examples 16:15	exceed 26:19 exceeded 180:20 exceeding 128:18 excellent 259:6,18 exception 16:14 excessive 189:17 exchange 244:6 exclusive 101:19 excuse 37:20 206:18 execute 81:17 executed 190:17 executing 168:19 execution 81:2 85:11 89:3 101:25 131:14 145:21 150:19,25 161:25 162:4 Executions 89:17 Executive 238:12 exhausted 108:25 109:9 186:24 exhausting 174:5 exhibit 186:19 212:20 Exhibit-1 145:4 157:22 210:13 211:20 218:19 224:2 239:17 Exhibit-10 162:16
--	--	---	---	---	--	---	--

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 11

190:15	Exhibit-9	exposure	fail 16:22	fan 69:5	100:16	176:12	filibuster
192:7	190:2	56:15	263:17	far 55:20,22	113:14,16	189:4	263:23
220:17	220:14	express 240:7	failed 36:20	72:4 104:7	114:8 122:6	201:20	filing 22:19
221:16,20	exhibiting	275:11	47:4 235:25	104:20	135:19	214:23	24:10 37:13
Exhibit-11	51:10	extent 27:23	failing 47:6	190:11	216:17	fighting	62:24 63:24
191:23	exhibits	extenuating	48:11	258:20	feeling	92:15	65:16 83:3
221:6	216:6	120:5	failure 7:4	259:15	203:23	115:14	135:12,15
Exhibit-12	exist 114:15	exterior	47:17	Fargo 131:19	fees 12:5	188:18	160:6 229:4
192:15	188:14	227:10	167:15	fast 161:17	13:10 41:3	199:23	242:5
Exhibit-2	existence 21:9	external	234:24	father 206:9	41:14,16,18	figure 50:13	243:17
147:16	31:5 266:11	81:21	241:25	206:11,16	42:2 68:23	69:14 84:21	248:14
186:2	existing 224:4	extra 200:20	fairly 43:13	207:2	91:12 117:8	98:14	filled 226:2
210:18	exists 30:8	extraordina...	192:25	223:21	173:17,25	139:20	filing 104:4
218:25	185:17	16:18 23:13	faith 224:12	fathers	174:6 180:8	figured 189:2	final 43:22
224:17	exit 117:23	extrapolate	fake 151:8	275:23	180:21	file 17:23	73:23 135:3
Exhibit-3	expanded	61:23	fall 123:18	fault 12:20	189:9,11,14	33:5 40:22	137:17
147:18	81:22	extreme	180:24	93:22 186:5	189:17,19	42:11 44:24	225:3
186:15	expanding	89:12	200:4	faults 222:24	200:24,25	52:4 57:3	finally 14:3
211:2 219:9	12:17	extremely	236:13	favor 73:6	201:4,21	63:9,18	18:8 101:13
226:23	expect 232:22	60:6 82:3	fallen 12:19	211:19	206:22	65:18 193:7	118:22
240:25	expected		144:10	235:15	207:9 215:3	199:13	149:23
Exhibit-4	31:25	F	falling 184:4	FBI 163:22	235:6,10,12	229:3,12	150:16
147:24	110:13	F 236:5	falls 219:17	fear 204:3	feet 11:3	277:11	174:18
158:13	expedience	F-E-L-O-N-S	261:12	February	12:19 111:9	filed 11:20	239:6
211:8	94:24	237:12	false 109:15	97:22	171:7	12:2 14:21	243:19
219:14	expenses	face 23:23,23	153:23	174:21	Fein 178:23	22:12,23	250:20
228:14	43:14,15	54:21	169:18	186:19	fell 143:19	23:5 30:19	Finance
242:4,8,12	70:17	155:11	211:14	192:3 234:6	144:11	33:2,12	134:3
242:16	231:23	157:7	falsely 163:5	242:11	170:7 186:6	42:22 46:12	185:23
243:6	experience	face-to-face	174:23	federal 18:21	219:3	52:17 56:9	financial 31:6
244:20	21:2 97:4	24:2,3 75:7	192:2	31:7 38:10	felons 237:11	59:12,14	31:8,14
245:17	104:14	115:25	240:15	72:21 73:9	felt 248:9	63:16,17,22	58:3 59:7
Exhibit-5	165:18,19	116:2	familiar 9:22	170:25	female	65:15,24	74:24
148:25	208:2	209:17	79:3 156:4	240:6	207:18	66:16 90:23	113:20
187:17	270:16	facing 15:4	185:24	245:11,21	fence 269:13	116:22	120:19
211:22	experienced	18:13 19:7	families 6:4	264:9 274:8	FHA 37:16	136:6,8	124:22
231:4	149:22	201:17	15:21 18:13	274:9,22,23	38:9 39:16	145:5,13,20	125:12,25
243:12	168:3 170:6	fact 3:13 5:22	164:16	274:24	76:24	149:16	185:19,21
Exhibit-6	expertise	6:6 16:17	183:11,21	275:6,8,20	110:17	151:3 162:6	218:12,19
150:4 188:8	140:17	24:21 28:21	184:21	277:17	111:12,16	162:7 172:4	222:7,8
212:20	expired	37:3,11	185:2,12	fee 70:17	114:17	175:13	224:23
220:6	147:23	40:3 54:25	197:11	90:24 91:5	132:13,13	178:25	239:9 268:7
232:17	explain 13:15	63:4,23	204:5	91:21 134:2	132:20	190:8 211:4	financially---
244:6	14:12 88:19	83:4 97:8	223:12	147:8	181:3,5	211:14	125:10
Exhibit-7	100:14	124:14	family 112:6	171:20	FHA-insured	222:9 229:7	find 26:23
150:7,23	209:13	188:2 196:8	125:6	201:23	73:17	234:16,22	33:5 45:20
188:23	232:11	197:6	143:13,16	228:10	fiction 277:22	235:4	54:25 64:7
220:8 245:3	explained	209:25	148:4	feeders 76:10	fictitious	240:11	67:8,18
245:14	88:13	260:17	149:19	77:10	164:7	243:13	70:21,25
Exhibit-8	explaining	facts 40:3,25	151:21	feeding	fides 65:16	249:4,11	97:19
161:8	179:8	61:2 183:16	166:14	120:24	fight 115:11	250:5,13	123:11
189:15	exposed	183:17	168:10	feel 8:18	115:11	251:4	125:4,8
220:13	152:3	222:20	245:2	49:22 63:10	175:20	files 64:4	130:14
		factual 64:3					

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 12

131:11	first 3:2 8:6	folder 118:19	21:13,20,22	234:15	formerly	263:9,10,11	fresh 11:6
148:7	9:21 15:8	187:6	22:5 23:4	240:12	69:19	268:13	Friday
153:11	16:20 52:15	folks 9:21	26:9 30:20	241:17	formulate	273:10,17	184:25
188:16	60:20 104:2	12:12 64:19	32:4 37:13	251:19	27:21	274:6	friend 144:15
214:25	107:5	follow 37:8	37:23 46:2	255:13	forth 46:11	275:10,11	144:20,24
235:17	113:18	50:4 97:14	46:14 52:3	256:8	101:9 210:5	275:21,25	207:21
249:12	143:9	100:9	52:7,14,17	260:16,22	fortunately	276:14	friendly
270:2	166:12	237:24	53:5,7	262:20	165:3	277:21	127:8
finder 40:3	183:7 184:8	follow-up	55:21 56:8	263:2,6	forums 20:19	fraudulent	Froelich 8:10
54:24	187:13	258:7	57:11 60:10	267:7,8,10	forward 17:8	147:14	9:5,12
finding 65:4	210:19	followed	60:23 61:8	267:25	19:14 66:23	151:7	52:16 56:6
67:4 196:10	223:22	39:18	63:5 68:10	269:7 271:4	95:12 98:16	161:11,22	62:3,15
finds 40:3,4	231:3	following	68:18 70:23	foreclosures	119:7	162:21	69:3
fine 107:4	241:25	80:14	71:18 72:10	3:8,17 5:22	230:12	167:13	front 28:9
168:14	247:15	143:25	73:8 81:3	21:3,11,17	247:2	168:4 169:9	40:2 44:3,4
235:24	261:3 264:7	220:7	85:11 98:24	22:9,14,22	fought 7:11	169:18	98:9,10
finished	266:3	229:14,15	104:9	57:3 64:9	44:3 199:2	184:22	111:14
45:16	first-class	244:11	105:16,18	64:11 65:10	257:17,17	205:24	114:11
fire 70:15	175:8	follows 256:2	107:21	68:3 69:2	found 4:12	211:4	142:4 227:7
fires 251:9	210:16	256:13	110:8	73:18 77:6	41:2 88:8	234:16	253:14
firm 57:23	245:7	food 125:2	113:16	88:19	136:2,7	238:19	fruit 214:9,10
58:3 59:15	firsthand	214:10,12	117:17,25	130:21	166:15	260:15,21	214:11
145:15,16	122:12	forbearance	122:2	145:12	176:13	276:4	frustrated
151:12	fit 119:8	34:21 38:16	127:21	160:7 161:7	195:4	fraudulently	214:16
153:4 160:5	151:24	38:17,24	129:6,10	161:11	209:20	148:20	fulfill 29:20
160:10,11	five 75:25	111:6	130:25	167:13	four 75:24	160:6 163:5	full 9:17
161:10	92:25	114:24	142:11	184:23	106:15	164:5	18:18
169:4,7,8	106:15	219:24	144:13	189:14	217:14	245:12	174:15
172:23	132:23,24	force 24:12	145:6 153:4	232:4	219:4 220:9	248:14	184:18
179:9 187:8	173:23	forced 18:17	159:21	238:19	227:17	free 8:18 10:2	209:6 222:2
203:17	204:23	195:20	160:17	248:15	228:2,6	10:10 12:13	fully 13:15
219:8 222:9	205:13	forceful 22:3	161:2,12	266:18	230:7	18:12 26:21	280:5
226:8	262:3	foreclose 52:8	162:3,8	foregoing	258:19	26:22	fun 99:5
228:20	five-minute	72:18 73:13	168:4 169:9	280:7,20	262:10	116:20	functions
230:21	213:19	107:24	169:19	foreign	fox 46:2	144:23	238:17
231:18	217:11	130:19	170:19	261:17	161:14	163:11,13	fund 68:4,7
232:2,8	fix 214:8	131:15	172:5 173:5	269:23	221:17	170:25	68:15,17
234:7,10,11	217:6	256:17	173:11	Forensic	242:9	171:13	238:14
248:13,18	fixed 170:12	262:6	176:21	218:23	243:10,24	181:12,15	273:9
248:23	218:16	foreclosed	177:22	forever	244:5,13	193:8	funded 60:11
249:3,4,6,8	fixing 216:16	39:24 73:17	179:11	106:17	fractional	199:10	funding
firm's 160:14	217:8	176:14,17	185:10	261:10	275:18	278:3	18:24 19:9
160:22	flip 115:4	249:24	190:7 196:9	forged 87:22	Francis	freedom	116:5
248:19	flippers	foreclosure	200:5,6	forgotten	203:15	144:14	134:17
firms 57:11	162:24	1:20 2:20	203:17	33:23	244:15	146:3	135:8
57:25 58:8	flood 269:16	4:24 11:20	205:24	form 34:16	frankly	147:20	140:16
86:24 132:2	flooding	11:24,25	209:16	44:14 119:2	216:25	148:15	197:5
132:4 134:6	108:19	13:8,13	211:10	190:24	fraud 155:13	150:18,21	223:25
135:20	floor 85:3	14:10,20,20	219:6,21	193:3	185:13	151:12	funds 68:13
145:10	focus 50:12	14:24 15:5	220:4,12,19	formal 165:6	244:8	237:9	133:24
226:9 232:3	196:6	15:10,17,22	221:10	251:12	248:25	freely 255:7	186:23
232:12	214:21,22	16:21 17:25	225:22	former 80:2	249:19	frequently	233:21
245:21	248:5	18:14 19:7	232:12	238:12	260:17	13:9,18	236:24

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 13

237:5 funneled 110:4 further 82:6 119:5,5 176:20 189:21 191:25 future 7:17 G G 79:10 gaining 149:4 game 106:10 GAO 264:7 gaps 7:3 gasp 4:10 Gates 157:24 general 40:21 55:17 101:12 102:6 163:22 238:18 274:21 277:13,16 277:18 generally 54:13 94:17 251:2 253:11,15 253:23 Generals 260:19 263:10 268:15 274:7 276:14 generated 13:2 81:6 90:25 generates 191:11 gentleman 3:18 96:2 97:24 152:11 155:18 213:22 259:19 273:11 gentlemen 102:20 141:18	geographical 100:20 getting 3:12 23:19 28:3 29:25 32:2 84:23 101:22 108:7 123:20 127:6 133:7 137:11,12 137:14 138:6,24,25 139:2,12 151:17 164:2,9 176:5 183:15 184:10 196:18,25 202:12 207:25 229:7 261:22 265:10 274:10 Gideon 48:21 48:23 49:9 49:14 girls 224:3 Gisone 141:6 167:7,9 168:15,19 169:17 179:17,21 180:3,8,12 180:17,22 181:4,9,25 182:9 give 4:6 11:6 16:14 56:4 77:12 82:5 99:2 100:18 100:19 113:24,24 113:25 116:17 118:10 120:17 132:21 138:19 142:13 146:12	183:12 187:19 189:5 199:2 205:24 207:23 212:18 237:8 270:10 273:20,24 273:25 274:23 278:10 given 21:16 55:11 63:3 81:18 198:8 214:9 216:7 225:11 228:12 236:22 264:10 gives 181:7 214:9,10,10 229:17 giving 46:20 46:22 183:17 glad 98:9,13 195:18 Glenn 194:7 217:25 GNMA 158:10 go 16:3 26:2 27:14 43:25 44:11 47:8 53:3 56:21 57:6 60:21 68:19 73:7 82:21 89:24 90:11 91:9 93:16,17 94:17 96:7 96:20 97:11 100:6,10,10 100:11 101:22 104:2 110:20 112:23 113:15 116:3,22 117:7 120:16	127:21 132:20 137:22 138:16,17 138:18 143:14,23 146:14 161:13 162:2 174:3 174:24 176:3 183:19 186:5 193:21 195:9,11 196:24,25 199:4 200:12 202:24 212:12 217:14 218:15 224:24 225:3 233:15,18 252:18 261:4,11 269:25 273:6,19,25 274:3 277:19 goal 167:20 167:23 God 6:7 164:14 167:3 214:20 278:21 God's 128:11 goes 34:11 51:5 53:7 63:2 90:14 90:20 95:12 132:15 142:10 256:6 261:25 267:10,19 271:15 going 2:3 6:6 6:19,22 7:18 8:16 25:15 27:8	27:14 29:20 31:23 44:9 44:11 45:20 46:5,7,9,14 46:25 47:13 48:7 49:16 59:10,19,20 61:7 63:13 65:11 67:3 67:12 71:5 72:2,7 79:7 92:10 94:25 97:14 106:24 113:10,16 113:22 120:20,22 122:23 124:4 125:4 127:24 132:19 137:16 139:5 140:7 144:23 146:12,14 147:21 165:16 169:16 174:16 187:11,15 189:3,4 190:3,4 195:3 200:13 201:17,19 202:7,8,9 205:8,11 213:18,19 215:5 216:10 217:10,11 227:20 234:19 237:20 245:23,25 247:13 248:2 252:2 252:6,9 258:6 259:7 279:9 gold 72:3 Goldbeck 160:4,14,23	169:5 Goldberg 219:9 220:10 222:8 good 2:2 3:9 6:11 7:12 7:13,21 9:6 37:21 60:2 64:10 70:6 70:10,11 72:8 78:18 83:20,22 94:5 103:12 103:21,23 104:16 120:10 121:20 139:23 144:15 157:15 182:17,19 183:3,4 198:6 205:4 205:16,18 216:15 217:2 218:8 224:11 248:4 258:9 goodness 204:16 Google 273:5 gotten 47:7 87:22 93:25 96:19 111:8 131:25 146:3,5 260:13 264:19 governing 102:9 234:14 government 40:20 102:5 106:4,7 158:10,20 183:25 223:17 264:8 governmen... 110:18 governs 51:15	grace 128:11 graceful 117:22 Graham 148:9 153:2 155:4 183:14 204:5 208:23 210:9 232:9 grandparents 275:23 grandson 143:22 grant 18:22 18:23 170:24 171:6,13 granted 145:22 176:2 177:5 219:24 221:11 234:6 235:23 241:24 242:22 243:8 245:4 granting 172:16 175:4 176:6 241:14,21 gratis 193:8 gratitude 171:5 grave 206:12 gravity 149:21 great 59:4 69:11 104:22 109:2 110:9 237:6 238:14 greater 62:21 greatly 32:11 green 4:5 15:7 80:2 211:11 Greenlee 1:13 2:12 9:4 Greenspan 264:13	Greeting 238:11 Greetings 203:2,6 Grico 142:7 152:16,17 grief 207:15 grieving 206:15 ground 198:25 199:7 grounds 131:7 group 142:5 142:12,16 159:21 160:3,12 161:5 163:18,25 172:7 178:10 187:3 188:19 189:8 190:8 224:3,6 234:22 235:4,21 238:13 248:20 growing 269:7 guarantee 49:15 116:24 231:19 258:10,12 guaranteed 38:10 236:15 guaranteeing 49:2 guard 178:4 guess 31:3 60:20 62:25 70:21 92:18 127:20 175:3 188:25 270:11 guidelines 110:19 guilty 160:10
---	---	---	--	---	--	--	--

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 14

161:10	93:5	26:12	139:21	Hello 118:15	high-ranking	32:25 85:15	246:2
169:8	hanging 50:3	126:21	156:4 197:9	help 12:18	183:25	86:7 98:25	homeowner
179:11	haphazardly	201:20	205:25	14:16,19	higher 55:10	99:4 146:16	11:2,5,6
248:18,24	148:6	254:4	215:2	38:21 52:13	202:13	148:23	12:2 13:10
gutted 151:23	happen 47:9	harder 24:6	216:25	63:13 68:17	highest	149:6,20	13:20,25
guy 234:14	47:18 51:16	66:21	231:7	115:16	266:16	150:5	14:21 17:5
guys 8:14	61:17 71:17	hardship	233:24	116:4,24	highlight	167:21	17:9,19
69:12 78:7	73:18 75:21	170:25	248:10	117:22	63:4	168:10,24	24:17 25:9
87:7 99:24	77:7 95:15	Harris	251:22	120:8,13,19	highly 102:15	169:23	25:23 29:19
103:7	122:23	144:20	258:6	121:4	Hiram	170:15,18	29:23 30:13
128:24	123:17	145:13,19	259:14,16	138:14	229:17,17	178:4	30:17,18
129:22	133:17	146:2,11,16	262:21	144:22	229:23	185:15,16	34:23 35:13
165:16	136:11	146:24	263:4 269:6	151:13	230:2	187:11,18	35:24 36:5
264:20,23	144:8	147:3	hearing 2:4	195:15	243:19	188:3,18	36:11 37:15
	208:11	148:19	11:14 15:2	198:7,14,18	244:13	189:9 190:4	38:20 40:6
H	250:12	149:8,17	19:14 20:8	201:15	hire 23:17	192:7	45:2,6
Haddington	267:17	151:5,15	57:9 74:5	204:8,18	163:12	194:23,25	46:17,20,23
194:7	happened	Harrisburg	137:3,6	207:19,21	hired 153:5	196:11,13	47:11,23
half 18:17	23:10,12	101:14	138:22	212:25	173:6	196:13	48:5 52:11
148:7	40:8,8,9	Harvey 78:4	141:20	214:8,12	Hispanic	197:17	64:4 66:19
184:10	84:8 93:23	hate 60:4	157:8	215:20	142:7,17	198:12,12	71:16 72:3
235:16	97:21	Hayes 141:5	164:24	224:18,20	historically	198:16,22	73:3,10
Hall 1:8	122:14,14	141:17	167:12	229:7	84:9	199:25	75:14 76:2
84:11 86:2	123:3 133:2	145:16,19	184:20	269:13	histories	200:2 206:8	92:14
184:8	148:4 151:2	150:23	191:14	277:6	28:13	206:9	113:13,13
Hallinan	151:18	153:6,9,14	199:18	helped 21:12	history 256:6	210:15	115:8
163:13	171:9	153:18,21	205:23	23:7 50:17	267:14	222:11	118:10
203:15,16	172:20	153:24	208:24	196:12,15	271:7	223:3 224:3	120:10
209:5 211:6	176:25	154:5,10,13	214:18	196:16	hit 4:13 214:6	224:6	139:6,12
212:7 226:6	181:5 187:4	154:16,19	222:13	197:3 199:4	214:6	225:24	197:13
226:9 228:5	199:16	154:24	232:16	199:13	hold 17:3	227:5	219:16
228:20	215:20	155:14	233:6,25	helpful 65:2	27:18 45:11	231:25	252:10
230:21	251:24	156:9,22,25	247:10	77:20	45:17 49:20	232:15,18	267:20
231:18	268:25	157:12	263:12	helping 196:4	64:18 92:15	233:4 245:2	274:17
232:2 234:7	happening	hazard	266:7,20	HEMAP	99:3 156:17	245:11	homeowner's
234:9,11	35:17 51:8	147:21	278:16	12:10,15	176:8	260:9	12:6 123:4
235:20	61:6,11	head 70:4	hearings 1:18	14:17 52:10	219:15	265:13	homeowners
240:15	88:25 107:8	86:5 123:2	1:19 2:16	186:10,22	222:4	269:14	1:21 2:23
244:15	120:24	165:15	2:19 139:14	225:23	235:10	273:9	10:14 11:9
HAMP 72:22	162:23	hear 7:9,11	140:2	henhouse	256:16	Homecoming	11:16 12:10
73:9 76:23	199:14,22	19:20	184:12	161:15	272:15	218:19	12:11 14:4
110:20	251:7	152:20	266:6	Henon 1:14	274:13	Homecomi...	14:7,8,13
hand 254:23	260:23,24	166:3,21	heart 204:14	4:17 78:20	holder 255:4	222:7	14:19 16:4
handbill 81:6	happens	167:7	216:14	herrings	257:14,15	homeless 1:5	16:20 17:11
handfuls	34:17 39:19	184:18	271:14	248:6	holding 98:23	5:23 92:16	17:12,20
117:2	101:16	246:10	heavily 3:7	hesitate 14:11	141:19	93:11 98:12	18:4,6,18
handle 110:7	137:19	258:3	4:20	Hey 88:15	167:12	197:20	19:3,7,16
138:13	155:7	heard 48:21	hedge 238:14	120:16	233:25	279:18	20:17 21:3
202:10	265:12	51:7 75:18	heir 236:13	Hi 205:16	holds 256:3	homelessness	22:4,25
handed	269:4	89:6 105:2	held 127:4	high 4:14	home 10:16	1:19 2:7,18	23:23 33:11
21:10 81:20	happiness	126:5	170:11	73:4 104:18	10:25 12:4	5:21 11:12	35:8 37:2,5
170:2	236:17	135:11	256:22	232:5 264:4	14:23 16:10	163:15	37:6,18
hands 153:16	hard 5:8	137:8	257:10	271:13	21:7 24:7	217:20	40:5 42:15
hands-off							

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 15

43:2 45:19	hoops 210:2	265:16	181:13,15	185:20	87:17	independen...	211:14
47:3 48:17	hope 51:5	271:8	181:20	195:14	in-house	175:5	212:3
62:8 63:9	97:15	276:23	189:13,25	229:12	129:4	indicated	224:23
64:8 72:17	147:10	277:3	261:13	231:10	in-person	84:14	264:15
74:21,23	149:18	278:10,12	huge 29:12	243:24	175:7	222:19	268:10
75:9,16	152:3 165:5	houses 118:6	68:22 271:8	269:17	inappropri...	indicates	informative
98:23	204:2	118:7 140:5	human 13:2	impact 37:25	41:16	178:14	50:19
116:10	213:13	142:11	49:4 191:13	impacted 3:7	inaugural	indigent	informed
121:6	224:13	190:11	hurt 269:4	4:20 150:14	236:6	193:5	33:19,22,24
126:16	245:18	197:8	hurting	162:14	incarnation	indispensable	170:14
171:14	hopefully	housing 1:4	202:13	impair 276:8	21:10	12:18	206:21
186:8,11	137:21	1:19 2:6,17	husband	impending	incentive	individual	208:20
196:23	258:14	5:10 12:13	143:18	192:20	107:24	10:4 21:15	informing
208:17	hospital 47:8	14:5,15	144:10	implementa...	266:2	27:22 53:15	219:12
211:16	hosting	19:10 36:10	150:4,9,23	49:13	incentivize	57:2 89:19	inherited
250:24	205:23	36:24 38:11		important	108:13	90:22 91:2	207:7
260:11	hot 71:4	60:9 102:25	I	16:25 19:17	incentivized	258:11	223:20
262:22	hotline 21:8	103:2	icing 273:13	54:17 60:16	108:11	individuals	initial 121:23
265:5,13	21:14	108:24	273:15	85:9 88:15	inclined 72:2	54:11 55:13	186:12
267:5	hour 98:22	109:3,8,15	277:5	122:4	include 47:22	90:21	initiated 81:4
268:22	194:11	109:22	idea 45:19	141:20	included 21:6	112:20	174:18
269:14	hours 32:24	110:10	69:7 89:5	149:23	148:25	244:11	injure 277:24
270:25	85:8 128:14	112:7,8,21	91:8 106:5	167:12	173:21	277:24	injured
homeowner...	196:18	112:23	255:6	183:10	177:7	indulge 74:17	273:10
9:14 10:13	258:19	113:3,19	ideal 260:3	226:10	179:12	152:23	Innaurato
10:17 49:6	house 50:24	115:10	Idee 242:9	243:7 245:9	184:22	industries	78:3,23
homes 5:19	76:18 86:20	116:18	243:10	importantly	including	58:6	82:5,8,11
6:3,18	88:16 96:4	118:9,16	244:13	242:25	16:6 49:5	industry 57:6	82:12 89:15
11:11 12:15	105:23	121:5	identifies	impose 15:9	222:6	57:7,10	89:22 90:4
15:17,22	107:25	124:12,19	261:20	imposed	income 39:7,8	87:13	90:11,16
16:6,19	115:13,14	127:16,22	identifying	52:24 67:15	43:14,14	189:12	91:11,16,20
19:6 22:2	117:20	133:24	190:23	67:17	49:5 110:3	261:24	99:21,22
22:19 23:8	119:10,11	134:3	IFP 193:5,10	impossible	111:2 170:7	268:7,7	Inner 142:9
23:25 49:16	142:4,19,20	136:23	ignorant	14:2 30:5	225:2	inefficiencies	innocent
69:23 85:14	142:25	140:11	276:10	32:8 159:13	increase	105:13	268:18
89:25 98:23	143:3 144:5	185:22	ignore 220:15	254:8 262:7	245:25	informally	inquiries
99:6 104:24	147:15,25	186:20	ignored 256:9	impression	increased	45:10	225:16
116:4 125:5	151:19,23	209:24	ill 144:10	246:17	171:18	information	inquiry 191:6
168:6 179:4	152:4 154:3	217:20	illegal 145:11	improper	increases	4:11 11:22	193:18
184:7,22	163:14	219:18	150:14	30:21 177:3	19:4	12:9 37:21	inscrutable
185:4,13	175:22,24	225:22	162:15	210:23	increasing	43:2,4,12	13:24
196:4	176:13	230:25	illegally	improve	266:14	43:13,18	inside 151:13
197:10	184:24	232:20	160:6 189:4	133:20	incredulous	55:5,8	151:24
206:6 212:6	187:15	243:20	248:14	166:25	97:19	59:25 60:3	insides 152:2
276:17	204:22	266:7	illnesses	195:19	incriminate	65:5 67:2	insidious 5:2
homework	208:18,21	279:17	271:19	improved	262:15	77:19 82:6	insight 21:17
138:6,24	209:20	HUD 39:16	imagine	10:6 16:13	incurring	88:9 99:3	insists 25:7
hone 66:10	212:9,12,17	70:16 73:16	58:16 96:21	16:16	139:5,7	117:5,7	25:21,23
honest 214:22	212:21	73:21 134:7	119:21	104:11,17	Independen...	126:3	insofar
honor 225:9	220:18,21	134:11	immediately	105:2	236:11	135:12	236:19
226:6	227:8,17	140:12,15	80:14 122:9	110:17	independent	187:23	installments
honoring	228:18	140:15	143:2	123:23	178:15	190:21,23	224:12
236:21	231:13	170:22,23	171:15	impugning	277:8 278:3	207:22	instincts
			173:6 179:2				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 16

156:17	263:4	investors/p...	42:4 63:12	259:6,18	91:23 92:3	182:3,6,11	193:19
Institute	interested	228:7	63:23 64:3	278:5	99:13	182:17,20	220:3 221:9
129:18	65:4 76:11	invitation	64:3 99:11	jobs 196:10	100:22	183:4,8,22	221:17
instituted	207:11	20:4	104:14	268:25	101:16,21	184:3	222:14
110:22	interesting	inviting 19:12	222:22	John 3:18,23	102:16,19	193:24	232:24
institution	157:3	20:7	249:22	15:7 79:2	103:6,16,23	194:2,6	233:2,4,11
52:2	255:16	involve 6:25	issuing 240:2	80:2 83:25	107:6	197:24	233:17,19
instruct	Interestingly	involved	items 13:17	236:5	111:20,25	202:22,24	242:9,19,21
45:10,17	160:9	12:16 21:19	111:18	Johnny	112:4,14	203:4 205:5	243:10,24
instrument	248:17	21:23 28:3		217:25	118:14	205:18	244:4 245:5
254:17	interface	28:24 29:16	J	238:11	121:9,13,18	213:14,17	judge's 44:5
instruments	105:6,19	36:14 37:11	J 1:15 79:20	Johnson	123:24	215:13	220:16
253:25	109:19	69:22 86:24	jacket 156:3	262:23	124:3,10,16	217:18	judgement
254:18	internation...	106:12,13	jail 262:18	joined 58:22	125:20	218:5 223:7	36:8 136:8
insufficient	69:13	107:21	263:17	joining 2:9	126:4	235:9	145:7
177:4	intersects	109:25	Jannie 1:12	4:16	127:15,19	237:19	148:12
210:23	51:14	112:9 114:9	2:9 7:23 9:8	joint 1:3,18	128:2,8,17	238:5,8	173:22
236:24	interviews	114:13	183:9	2:4,16	128:22	246:9,25	177:22
237:5	152:8	265:2	January	197:14	129:13,20	247:8,16,19	191:15,17
insurance	intimate	270:22,24	97:22	217:19	129:24	252:17,23	191:20
73:21	21:16	involvement	146:25	279:16	130:6,10,20	254:11	213:2 235:8
107:23	intimately	21:14 80:25	148:23	Jonathan	131:2,11,20	255:14	243:3 273:6
147:21,22	21:23	involving	149:11	240:13	131:24	257:20	judgements
208:17,18	intimidating	49:3	172:3,11,11	244:2,19	133:18,23	258:18,22	22:15,21
260:5	203:19	ironically	177:6,15	Jones 1:12	134:5,11,15	259:3,7	89:18
insurer	introduced	160:12,21	185:14	2:2,8,25	134:18	262:23	judges
169:21	219:20	161:5	188:22	7:22 8:13	135:11,18	272:2,9,15	237:13
integrity	invalid 25:10	Irwin 8:9	191:17	9:7 14:25	135:24	272:19,22	judgment
81:24 87:18	invalidated	20:9 105:2	211:19	15:9,18	136:12,17	276:22	17:8,18,25
intelligent	265:19	246:24	218:11	19:19,24	139:8,17	279:3,6	35:4,25
77:12	270:21	247:22	Jefferson	20:3 27:16	140:22	Jones' 69:19	42:14 45:18
intended 32:2	investigating	isolated	185:16	28:5 37:20	141:2,9,12	234:2	45:21 47:13
intending	277:11	111:14	jeopardy	49:25 51:18	145:14,18	Jorge 182:14	61:4 63:19
29:24	investigation	issue 49:4	50:22	52:18,22	152:19	203:7	63:20,21
intent 98:21	157:9 277:7	70:4 92:12	Jermaine	53:3 55:14	153:7,10,15	Joseph 229:2	109:11,17
216:15	investigator	93:9 177:4	144:20,22	55:24 56:5	153:19,22	244:11	136:6
intention	277:9	178:11	144:24	56:18 57:5	153:25	Joshua 173:7	145:20,23
36:19 217:9	Investment	183:10,24	145:13,19	57:13,22	154:6,11,14	joy 206:10	172:16
interaction	260:7	184:3 221:2	145:25	58:5,11,18	154:18,21	Jr 1:12	176:3 177:2
75:8,9	investor 74:2	249:21	148:19	59:18 69:25	155:6,15	236:25	177:6
Intercultural	158:10	250:2	149:7 151:5	70:7,8,14	156:16,23	judge 40:2	178:11,24
111:24	227:12	252:18	151:15	70:20 72:7	157:3,13,16	44:3,4,5,7	188:21
112:6	228:3 274:5	256:21	Jersey 166:14	73:22 74:11	159:23	45:25,25	189:7 192:6
interest 1:22	investor/de...	258:12	257:4	74:18 77:8	160:19	48:3 79:20	192:12,25
2:24 57:16	276:3,10	261:2	Jewell 81:10	77:14,17,24	164:22	79:21,23	208:16,21
59:8 85:19	investors	issued 34:16	99:9	78:6,19	165:2,23	80:3 87:16	211:18,25
88:3 108:6	76:16	150:20	job 38:13	82:7,10	167:6,8,10	105:9	220:11
153:8 158:6	131:13	239:16	61:9 99:5	83:18,22	168:13,17	145:21	221:15,21
159:15	162:25	243:24	104:22	87:2,4,11	179:15,19	172:19	234:23
170:10	228:6	244:4	109:3 135:8	87:15 89:4	179:22	173:9,22	235:14
224:25	261:17	issues 17:16	142:15	89:20 90:2	180:6,10,15	176:23	241:15,22
239:9 243:5	269:11,16	19:17 20:17	152:7,14	90:8,13	180:18	178:14	242:14,22
interest-only	269:19,23	39:17 41:25	186:4 194:9	91:7,15,18	181:2,6,23	192:5	243:8,15
			223:14				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 17

judgments 22:10 63:17	169:15 183:16	174:7,9,12 174:15,20	118:4,7 120:25	known 193:4 234:19	52:4 57:22 57:24 58:3	laws 10:7 245:22	10:2,10,12 10:22 11:10
Judicial 15:8 79:17 101:5 101:7	196:14 197:24 214:13	175:5,13,23 176:2,7 177:13	127:20,23 136:23,25 137:15	knows 117:5 193:19	58:7 59:15 63:24 86:24 95:5,17	lawsuit 40:22 249:4,9,10 250:5,13	16:4 18:8,9 18:11,18 19:2,10,13
judicially 67:15	keeping 104:23	178:10,22 179:3,9	138:15 144:17	L	96:23,24 97:5,10	lawsuits 10:5 59:12,13	20:10 21:6 24:19 26:20
July 190:17 232:17	120:25 keeps 51:6	181:9,10,25 187:3	149:7,21 163:25	lack 18:19 80:6 83:16	132:2,4 134:6	lawyer 41:6 107:13	26:21,23,23 27:25 50:6
239:18	Kennedy 236:5	188:19 189:8 190:8	166:4,8,23 174:5,11,15	87:23 196:10,10	135:20 145:10,15	109:7,16,24 110:7	58:25 64:3 85:7 94:10
242:8	kept 194:17	190:14 191:18,21	176:16 179:4 182:2	197:4,5 246:13	145:16 151:12	149:16 155:9 174:3	96:3 97:4 104:19,20
jump 73:13	195:6	226:8	185:5	lacked 192:12	153:4	200:23	109:6,20
jumping 210:2	Kevin 78:2 78:21	234:22 235:3,21	188:11 190:11	Ladies 141:18	159:21 160:2,5,12	278:3	110:2,11,14
juncture 109:24	key 8:20 203:22	248:19,23 KML's 192:11	193:4 198:4 199:17	lady 119:23 201:25	161:5,10 163:18,25	lawyers 22:20 26:7 48:19	115:18 130:3
June 15:20 118:23	278:14 kickback 207:25	knew 4:15 144:9	201:6,16 204:10	laid 40:15 186:3	164:23 165:12	62:13,23 64:8,12	131:10 140:19
141:23	kids 279:6	206:12	207:24	Lamb 78:2 78:18,21	167:16 169:4,7	107:12 148:12	165:19 173:25
148:4 162:6	killer 271:12	224:21	208:22	87:3 98:18 101:18	172:7,23 175:10	160:4 200:10,17	174:6 175:18
187:12,16	killing 202:14	232:19	211:10	land 204:16 278:9,11	178:10 187:3,8	201:4 202:3 206:14	176:11 195:13
190:9 219:2	Kimberly 229:9	276:14 knock 198:19	213:4 214:23	landlord-te... 66:3,4	188:17,19 189:8 190:8	278:2 layer 140:17	201:21,23 235:10
220:9	kind 71:6,10 74:2 79:4	knocked 141:24	215:4 216:2 226:24	landowner 274:18	203:17 219:8 221:8	layoff 38:2 Lazara 141:6	legalese 165:13
241:13,20	82:24 85:18 87:22 90:22	know 11:25 12:15 19:2	229:21 231:16,25	language 13:4 122:7	226:8,9 228:20	leader 166:18 212:5	legally 189:2 218:24
jurisdiction 32:3	93:22,24 94:12 99:10	27:12 32:15 33:8 48:6	232:8,21 234:9,10	122:18 large 22:21	230:21 231:18	leader's 224:19	246:20 253:20
jurisdictions 65:10 67:5	106:11 115:22	55:15 56:7 58:19 59:8	240:14 249:9 252:5	69:12 86:24 89:16	232:2,3,7 234:7,10,11	learn 69:16 learned 148:18	279:9 legislation 123:16
69:6	129:25 139:22	59:10,11 60:14 61:23	254:19 255:20	105:17 233:22	234:22 235:3,21	167:17 leader 166:18	legislative 65:21
jurisprude... 257:16	142:22 144:17	64:6 67:15 67:21 69:11	257:23 263:9	larger 271:5 largest 10:9	238:23 239:10	169:22 204:7	218:24 246:20
jury 40:2	146:17 202:15	71:11 74:5 75:19 76:4	265:24 267:18,20	lastly 110:15 late 35:11	238:23 240:23	208:15 238:14	253:20 279:9
justice 84:12 193:14,21	kinds 132:4 166:22	77:11 83:12 88:22,24,25	268:14 269:7 271:2	85:15 86:2 104:3	240:23 241:5	leave 138:20 265:13	legislature 254:5
206:2 223:5	kingdom 164:14	90:21 98:4 100:17,21	271:20 273:19	122:21 171:20	245:21 248:13,19	leaves 17:4 17:23	legitimate 47:6
223:13,15	KML 159:21 160:2,12,15	100:24 107:4	275:18 knowing 42:5	179:7 236:4 260:3	248:23 249:5,6	leaving 18:7 85:13 204:3	lender 14:13 17:7,17
237:4,10	160:24 161:4,21	109:25 110:5,13	76:2 knowledge 21:16 55:7	262:17 Latino 142:17	250:16 255:22	led 191:15 left 2:10 79:2	25:13,21 35:3,10
Justices 79:12 80:16	163:13,18 163:25	113:6 115:2 115:3,6,12	55:9,25 58:14 88:21	law 1:20 2:21 10:23 13:12	256:10 270:7 278:4	37:13,19 38:21,22	37:13,19 38:21,22
K	164:2,6,9 169:7 172:4	116:6,12,19 116:21	156:5 203:12	24:20 40:4	lawful 101:25 lawmakers 58:19 64:15	41:8 42:12 43:9,10,21	41:8 42:12 43:9,10,21
K 1:13 79:21	172:6,23 173:2,19	117:14	225:8			46:20 47:12 52:2,4,5	46:20 47:12 52:2,4,5
Keaveney 79:3 83:20							
83:24,25							
87:10,14,24							
keep 5:18 11:11 94:24							
96:5 99:6							
128:9 131:2							
135:8							
146:18							
151:21							

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 18

66:22 73:2	244:10,12	listen 31:15	198:11	110:17,18	looking 4:23	198:16,16	machines
73:6 81:4	letting 161:14	126:15	279:6	111:12	7:23 69:5	198:19	227:18
106:20	247:23	160:12	lives 10:8	114:17,18	137:19	215:20	magnificent
119:7	level 31:12	161:17	54:15	114:20	166:19	237:22	236:9
120:12	40:24 68:13	237:22	living 16:7	263:5,5	194:24	254:20	Mahdian
123:9	90:6 112:25	listening	143:22	local 68:13	195:19	257:2 258:3	272:17
173:19	levels 81:16	124:24	200:25	located	227:9	Louis 207:4	mail 34:2
226:11	165:9,10	216:5	204:17	158:12	looks 19:14	lousy 149:18	50:7 51:2
lenders 13:5	liaison 113:12	278:20	215:22	lock 231:21	LOOP 129:7	love 197:6	80:19 158:8
13:9,14	liberty	279:2	LLC 142:9	locks 151:20	loophole	213:25	163:4
23:22 24:13	230:18	litigants	219:7	Logan 16:7	136:13,15	low 71:20	171:10
25:19 31:21	236:16	193:5	LLC/Suthe...	logic 50:12	loopholes	73:5 115:22	175:8,9
37:4 39:5	license 66:5	litigate 10:19	189:24	long 4:22	216:17	131:17	194:20
39:10 40:14	lied 209:9	43:25	Lloyd 217:25	6:23 44:8	Lord 204:16	168:2	202:11
40:15 45:5	269:21	litigated	223:10	68:19 83:9	lose 49:16	200:22	210:16,21
45:16 71:14	lien 94:12	104:12	235:11	97:20,21	96:4 98:12	low-income	211:7,9,12
73:12,20	lies 40:13	litigating	loaded 143:5	99:25 133:3	105:23	10:3 18:12	211:13
77:7 112:24	252:12	248:3	loading 143:4	133:4	106:23	lower 144:25	228:19
118:25	lieu 170:16	litigation	loan 10:24	138:10	losing 50:22	196:16	234:8,12
162:25	life 61:7	17:2 24:25	13:6 37:9	194:22	64:5 73:20	200:23	240:7 245:7
lending 5:2,4	75:25	24:25 33:20	42:25 43:5	232:13	184:22	201:20	mailed 14:4
104:12	166:25	33:23,24	45:8 71:15	245:20	185:13	202:8,12	175:15
122:6	215:7,16	39:13 40:13	72:12 73:12	259:21	loss 10:16	215:3	211:6
274:11	236:16	40:19,25	76:2,8	long-term	18:24 61:9	lowered	232:18
Leon 145:22	277:23	41:20 42:9	106:17	215:20	110:19	200:14,15	mailing 33:17
244:15	lifestyle	42:9 44:11	107:19	longer 30:24	149:21	200:16	main 12:24
let's 4:4 5:12	215:23	48:17,18	108:9,10	90:20	206:15	218:13	122:2 168:8
5:18 38:24	lift 254:4	68:23	111:3,5,16	185:17	lost 6:18	LPS 105:15	Maintenance
107:4	light 6:5	108:16,17	123:4,8,11	203:23	38:13	105:19	194:10
156:17	lights 120:25	108:20	127:8	224:9 225:5	184:24	luck 126:22	major 120:22
189:4 218:7	LIHEAP	162:13,18	170:18	261:8	194:9	146:17	Majority
letter 79:12	117:15	little 32:21	171:8,16	look 4:2,4,8	204:14	147:10	166:18
146:7,8	likelihood	60:21 61:16	181:19	5:8,12 6:15	206:4	203:21	maker 50:8
147:19,24	19:4	64:17 84:18	185:21	6:19,20,22	256:24	Lukens 113:9	making 5:22
158:8,14,15	limit 41:18	87:16 97:2	186:7,8,23	27:6 69:9	268:25	129:2	11:4 46:16
158:22	limitations	97:5 100:18	189:25	69:14 72:8	273:9	229:20,24	47:18 55:2
159:4,8,18	26:20	103:17	200:2 207:8	98:16	276:17	230:3,5,6,8	83:3 94:13
163:4 169:4	limited 23:21	110:9	211:23	120:16	lot 37:21 57:3	230:14,16	94:14
189:22	102:7,11	116:12	218:18,19	130:7 157:5	60:2 64:10	230:17,23	108:10
199:15	222:6	119:14	218:23	177:16	69:2 70:15	231:2,11,17	137:23
212:2	line 13:17	120:13	219:7,14	187:17	76:19 78:8	232:6,14,19	140:3
219:12	136:15	121:23	224:22	189:15	78:11 82:19	232:22	169:20
226:14	lis 116:21	141:16	245:11	190:20	82:23 83:14	233:3,5,9	176:18
letter-to-let...	117:2	168:15	259:25	216:8	90:7 104:13	Lukens'	194:11
75:8	list 14:5	182:21	262:16	221:16	106:23	230:22	219:10
letterhead	118:3	196:6,7	263:7	255:15	107:20	231:6,13	224:12
159:9	120:18	199:24	273:20	263:15	108:7 109:2	lulled 109:14	264:15
letters 39:16	189:10	203:5 229:5	loans 52:13	268:2,21	114:25	lumped 126:2	malfeasance
43:16	220:20	246:12	68:6,15	looked 6:10	120:11	Luther	244:8
116:23	267:10	live 33:4	74:21 76:7	62:7 180:4	121:5	236:25	man 142:12
117:2	271:15	88:10	76:9,12	188:13,15	124:14		man's 132:24
203:19	listed 164:5	143:21	104:23	202:15	138:12	M	management
226:12	242:7	151:25	107:18	256:9	184:5 196:4	M-A-H-D-I...	120:2 136:9
						272:17	

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 19

137:4,5,6	Massaro 3:20	234:13,22	209:17	messengers	248:12,24	modifications	150:12
189:23	massive	235:3	230:2	83:2	249:2	37:10	162:12
243:12	276:16	248:24	263:18	met 42:12	million 10:3	107:11	221:3 250:7
manager	277:21	249:3,4,8	meetings	113:18	235:16	109:4	month 56:9
231:6	Master's	McKeever's	41:12 116:2	144:20	271:3,4	modified	56:10
Managing	152:13	248:13	members 3:3	148:8	mind 165:15	111:4	127:21
9:11,13	mathematic...	mean 23:12	9:6 103:10	170:23	minds 68:9	modifying	143:9
160:15,23	13:4	39:13 88:17	143:16	184:2 210:8	mine 187:7	104:22	158:22
203:16	matter 22:22	116:25	151:22	229:23	minimum	moment	163:12
240:9	24:20,21	124:20	167:11	243:19	128:4,14	15:18 64:23	171:20
mandatory	25:15 41:10	176:15	memorand...	meter 107:7	190:23	64:24	192:22
242:9 243:9	63:24 177:5	188:10	162:17	139:8	196:18	Monday	197:18
mankind	204:9	237:21	memorialized	method	Minister	143:25	202:4
72:8	209:25	274:14	258:13	175:10	272:7,13,16	monetary	208:15
manner 95:7	230:13	meaning	men 141:24	methods	272:17,20	59:14	219:11
95:19	237:17	13:15 122:8	142:5,16	234:9	272:24	money 25:11	225:2
111:13	248:8	122:9	227:17	mic 19:24	minute 3:11	67:22 68:2	226:15
122:6	259:17	132:11	228:2,6	28:9 135:25	156:3	68:7,16,24	266:18
March	260:17	means 22:11	236:14,14	141:15	minutes 67:3	72:6 75:10	month's
158:23	280:7	24:9 50:23	236:15	Michael 8:9	205:13	76:13,19	231:3
186:22,25	matters 40:24	68:11	menaggle	9:12 160:13	misconduct	90:19 96:5	monthly
218:17	42:21	128:15	114:14	160:21	243:22	108:5,10	28:23 108:5
240:11	Mayor 5:10	165:8,9	mention	234:13,21	244:8	116:8	111:2
244:17	McCabe	185:8,14	11:15 26:3	235:3	misled 209:10	119:20,20	170:10,13
245:13	145:4,17	195:8	60:22 69:22	MICHELE	misrepresent	120:2,10,21	171:18
MARIA 1:15	148:12,15	221:18	103:8 159:5	280:14	265:9	127:6,9	months
Mark 1:16	149:12,15	239:22	274:19	mics 182:21	missed 35:12	139:15	110:24
78:4	151:11	253:13	278:8	middle 89:2	126:22,24	143:15	146:19
marked	McCafferty	257:11	mentioned	123:19	171:2	153:17	147:13
236:23	160:4 169:5	261:6	3:25 62:5	213:23	247:12	163:11	171:3 212:2
market 71:4	McCall 150:7	273:17	69:4 123:5	267:13	missing 107:4	164:2	219:4
71:9 74:12	McColloch	280:22	162:10	MidFirst	mission 11:8	170:25	235:22
74:15	8:8	meant 22:16	200:8 262:8	158:4,16,16	mitigation	171:13	moot 221:18
198:17	McDonald's	188:12	mercy 128:12	158:19,23	110:19	180:17	moratorium
214:6	196:12	208:23	205:12	159:15,19	mod 42:25	181:12,14	5:7 15:9
227:25	McGeth	measure	merely 94:23	161:16,19	mode 32:2	181:15,19	226:20
marketabili...	102:25	80:20	merit 220:6	161:21	175:17	181:20	morning 85:3
71:2	103:20,20	mechanism	meritorious	163:19,23	176:10	193:6	85:13,18,21
marketplace	118:15,16	40:17,18	18:16	164:3	model 15:15	198:23	85:24 86:2
77:9	121:11	mechanisms	MERS 150:8	169:24	76:17	202:3	120:3
marriage	122:20	104:10	150:10	170:11	112:15	206:24	227:24
61:10	124:9	media 179:17	161:23	181:11	140:4	217:3	mortgage
Martin	127:17,24	medical	162:9,12	Midland	modification	231:23	1:20 2:19
236:25	128:4,11,21	124:25	170:2	158:3,8	10:24 43:6	233:23	3:17 6:2
Mary 103:2	129:15,23	meet 12:13	219:12	159:18	45:9 71:15	273:3,5	10:24 11:18
103:22	130:5,23	69:14	220:24	169:12	123:8	274:11	11:20 12:11
111:23	133:25	122:12	221:4	170:9,14,24	170:18	275:2,5	12:20 14:24
112:5	134:8	229:19	225:13	171:12	171:9,16	monies 134:6	15:5,10
118:19	135:17	meeting	226:11	172:3 173:3	200:12,13	monitored	16:21 17:7
Maryland	139:4,10	134:23	250:6 257:8	178:9	210:4	100:23	17:17 19:7
260:24	McKeever	151:16	MERS'	Mike 20:23	211:24	monitoring	21:20,22
266:7,15	160:5,13,22	165:6 174:4	150:14	26:4 51:20	224:22,24	136:20	24:4 25:10
Mason 141:7	169:5	204:4	162:15,20	68:21	260:2	Montgomery	25:11,12

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 20

28:15 29:4	200:21,22	201:19,24	246:19	247:21	36:20 40:24	129:10,11	214:7
29:10 37:16	200:22	250:9	MPV 119:9	248:19	41:2 63:5	129:15	217:21
37:24 52:11	202:2,4,7,8	252:25	multi-million	259:8 270:5	64:12,20	neither	218:12
56:8 57:19	203:9,10	254:7,18	29:12	272:16	81:15 96:10	256:23	227:6,12
65:17 72:24	210:3,7	262:5	multiple	named	96:20 98:14	nervous	228:2,5
73:17,24	218:11,15	270:13	91:10	151:15	99:3 109:7	168:15	246:12
74:6,22	219:3,6,13	motel 143:16	167:18,19	161:9,23	110:4 116:5	net 72:23,25	257:4
75:4,5,6,11	219:17,21	mother	194:22	240:13	116:10	never 34:3	262:25
81:3 85:10	220:12	143:24	multitude	names 75:17	122:10,15	75:18 86:14	269:10
88:19 96:17	221:10	mothers	125:8,9	164:4	122:22	86:14 88:23	news 171:4
98:24 105:3	222:5	275:23	municipal	217:23	123:2 124:5	92:13	newspapers
105:4,17	224:10,10	motion 33:5	66:6 79:22	229:18	125:2	113:18	112:19
110:24	224:13,15	63:19,21,22	89:8,10	249:8 255:3	127:12	145:8	nice 31:13
118:2 120:4	224:16,20	63:25	91:12 94:12	nametags	148:7 152:8	150:25	nights 183:19
130:15,17	225:5,21	145:21	MURPHY	174:12	152:22	151:9	Nina 178:14
131:14	232:4,7	174:19	280:14	Nancy 162:10	196:6 204:8	152:18	222:14
132:11,13	234:15	178:23	Muslim 213:5	221:2	204:18	159:6	232:25
132:16,20	235:15,19	192:21	mutual 133:5	Nanzetta	215:3,19	163:20	233:4,11,17
133:15,22	238:24	222:18	219:25	103:3	217:7	170:22	242:20,21
143:20	239:2,15	228:20		121:21	223:15	172:8	244:12
144:14	240:12	230:4,9,11	N	nation 3:16	241:16	174:15	nine 13:24
145:6,12	241:17	231:18	NACCA	237:7	249:25	175:16	22:14
146:4,21	245:11	233:10	224:18	nation's	255:7	176:20,24	Nineteen
147:20	248:3 252:8	235:4 242:6	name 3:18	236:7	266:10	177:9 178:7	101:18
148:15	255:13	242:13,19	8:25 9:12	national	277:6,9	191:13	Ninety
150:8,18,21	256:2,4,7	242:22	20:9 49:7	15:15	278:2,3,4,5	192:25	191:23
151:12	256:10,13	243:8 244:3	78:16,20	112:15,16	278:15	193:15	no-show
157:19,20	256:21	motions	82:11 83:24	129:11,18	needed 40:16	203:14	60:16
157:25	257:10,15	33:10,11	103:13	140:4	92:19	209:4,13,14	nominee
158:4,9,11	260:6 261:9	63:16	114:3,4	158:10,20	147:23	211:9 224:5	161:23
158:20	261:11,23	motivations	118:15	168:21	152:14	225:11	non-compli...
159:19	261:24	76:25	121:19,21	169:3	171:6	226:11,25	210:24
160:17,25	265:17	mount 40:7	125:18	260:15	206:21	230:9,13	non-owner-...
161:23,24	267:18,24	mouth 242:3	141:14,17	261:2	207:19	231:7	195:7
162:5 163:2	268:6	move 17:7	141:20	275:13	212:16,19	234:12,18	non-perfor...
168:4,20,22	270:14	119:7	142:13	Nationstar	needs 24:21	240:17	76:8,11
168:24	273:20	135:25	145:15	240:11,20	26:2 34:4	241:6	normal 105:7
169:13,23	274:4 276:3	151:19	157:17	241:6,14,21	39:21 49:5	251:24,25	normally
170:9,12	mortgage-b...	155:22	160:11	242:25	56:11 96:2	261:10	187:19
171:15	158:12	226:15,17	164:8	nationwide	96:6 133:16	262:21	190:19
173:18	162:22	276:24	167:16	48:24 64:10	202:14	267:20	263:13
181:3,16,18	238:16	moved 80:12	169:7 179:9	162:21	negotiable	268:11	Northeast
185:18,25	261:17	154:4	182:23,25	259:13	253:25	269:6,7	185:19,21
186:7,11,13	mortgagee	156:19	194:3,7	nature 72:9	254:17,18	never-ending	Northwest
186:17	39:16	184:5	195:23	198:2	negotiate	119:4	84:5 88:2
189:14,24	mortgages	movement	198:10	near 189:12	10:23 209:7	Nevertheless	186:21
190:2	38:6,8,9,9	33:15 48:23	203:7 205:7	necessarily	Negro 236:22	241:11,17	Notably
192:14	57:17,19	movers	205:22	48:6 98:5	neighborho...	new 36:2	169:6
194:13	74:14 76:25	230:24	206:23	165:17,18	1:4,19 2:18	46:18 65:13	notarized
198:15,22	111:15	moving 51:6	212:14	necessary	5:16 71:21	67:7,14	158:2
199:23,24	132:14	230:12	218:9	10:21 38:25	84:16	147:2	244:10
200:4,14,14	150:15	231:15,23	238:11	44:25 151:7	279:17	158:23	notary
200:18,19	200:15	246:18,18	244:16	need 26:6	NeighborW...	177:4,16	253:14
			245:5				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 21

note 85:9	2:20 11:17	251:24	88:18 89:6	OCC 263:18	148:17	18:24 19:16	263:15
132:12	11:21 12:8	252:2,2	108:23	Occasionally	149:25	60:8 129:4	270:2
133:11,15	35:13 36:2	noticed	131:16	228:17	150:10,17	133:25	open 50:25
133:16	36:3,9,17	148:11	132:19,21	occasions	151:4 155:8	134:12	62:16 142:3
135:12,15	36:18,19,22	172:20	132:22	130:11	158:11	229:18	145:20
139:19	45:15 46:19	187:13	138:10	occupants	159:2	232:11	199:6
149:24	47:7 51:23	244:22	142:9	1:21 2:23	163:23	okay 51:18	open-end
157:22	52:9 53:8	notices 11:15	152:24	occur 238:17	165:4 186:4	59:18 61:25	186:13
158:7,9,17	53:11,12	12:24,25	155:16	occurred 79:4	187:5,14,21	62:14 66:25	opened 187:6
159:16	63:2,3	13:23 14:3	165:9,10	92:12,13	191:8	70:5 91:23	opening 8:5
163:6	72:11 74:22	14:8,12,19	197:10	212:8	192:23	97:13 117:8	operate 61:16
168:20	74:24 75:15	28:16 30:12	201:3	occurring	199:4,13	119:8	operation
178:20	78:13 86:15	51:25 52:6	202:17	167:14	206:17	129:24	175:17
185:18	87:19 104:4	52:8,14	229:22	238:20	207:17	131:24	176:10
224:4,11,14	117:3	60:23 75:23	251:21	occurs 30:7	210:10	139:13	opinion 55:17
225:5,12	120:15,16	90:14	256:19	October 1:9	216:8	148:2	105:11
226:5	135:21	121:25	261:20	145:24	224:17	258:22	135:22
228:21,21	145:9	122:4	numbers	150:20	228:9 229:2	267:24	opponents
235:19	147:14	172:10	23:13,14	163:18	229:6,10,11	old 30:23	248:7
236:12,13	153:3	177:24	62:12 65:10	208:5	234:2	223:23	opportunity
236:19	167:15	235:2 251:3	84:14	210:15	237:13	omit 245:22	7:5 9:16
239:5,6,16	172:6,14	251:13,18	265:22	235:15	239:12	once 5:6	14:17,23
239:23,25	174:20	265:24	numerous	odd 13:4	243:18,20	11:25 17:4	27:5 33:10
240:5,8,19	175:5,6,12	notification	12:23 161:4	odds 201:17	258:6 264:8	26:5 30:3	49:19 92:11
240:22	175:15,17	159:18	218:20	offended 8:19	Office's 80:25	48:14 49:20	237:6
241:7,10	176:9,20	161:18		offer 28:6	officer 78:24	84:19	252:15
252:19,22	177:4,17	notified 86:14	O	43:24	officers 101:5	111:11	option 170:15
253:17,21	178:7 187:8	225:12	O'Brien 1:14	129:21	101:6	132:15	options 12:14
254:16,20	187:9,18,20	notifying	2:10	153:12	102:10,11	137:15	37:5 262:4
254:21,22	188:22	29:23	o'clock 85:21	226:16	offices 85:25	166:4 189:8	orchestrated
254:25	190:6,13	notion 48:20	85:23	offered 79:15	98:3	194:21	151:11
255:5,6,17	191:3,7,9	49:14	O'Neill 1:15	207:11	official 87:20	196:13	ordeal 229:14
256:2,3,9	191:11,14	Novad	7:25	212:11	162:11	198:21,21	229:15
256:13,16	191:18	189:23	objections	offering	official-look...	199:5 200:6	order 10:21
256:21	192:24	193:18	280:4	114:21	142:6	200:19	13:7,12
257:10,14	193:17	November	obligation	226:15	officially	201:9,18	17:16 32:5
270:4	195:3	178:22	29:17,20	office 28:22	100:24	241:16	34:15,16,19
273:21,22	199:16	188:19	97:4 236:21	28:23 53:6	183:7	261:9	34:25 35:19
273:22,24	208:3,12	219:23	obligations	55:16,19	officials 184:2	onerous	35:20 44:12
274:2,3	209:22	225:19	276:9	56:20,22	244:7	43:13	44:13,20
275:9,16	210:14	229:24	observation	69:18,19	oftentimes	ones 75:10	46:4,5,9,13
276:11	211:7 219:5	NREI 129:17	250:21	78:4,22	12:25 123:3	131:5,17,22	46:25 47:10
277:10	225:21	nuances	255:22	80:22 81:23	265:3,7	132:23	47:15,18,19
noted 15:2	226:25	270:22	observing	82:13,22	270:15	136:21	47:21,23
notes 246:15	232:15,23	number 4:12	227:10	83:2 84:2	oh 38:23	138:25	48:8 78:15
253:7,8,15	234:8,13	24:16 27:9	obstructed	86:23 90:23	58:18 106:3	164:10	80:3 82:9
253:22,24	239:7	28:11,13	243:16	92:9 93:8	106:21	172:21	82:17,24
254:5,16	240:17,24	31:19,22	obtained	94:7,18	121:13	231:22	91:4 95:21
255:6,11,23	241:4	34:24 35:5	229:21	98:2 99:9	145:16	ongoing	103:25
274:23,24	242:14,17	37:2 38:5,8	obvious	100:4	218:3	197:21	116:4,7
278:10	244:24	50:20 56:4	213:24	142:22,24	228:23	211:21	117:18
280:6	246:15	62:8 72:16	236:18	144:3,6	Oh's 229:6,9	online 161:4	129:9
notice 1:20	250:22	79:7 85:20	obviously	146:25	OHCD 8:9	231:11	138:19,21
			209:9				

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 22

157:23	81:19 86:15	owes 13:22	244:13	27:8 102:22	104:18	120:4	227:9
162:17	123:8	owned 198:12	page 148:11	paper 28:22	particular	152:16	pendens
172:16	132:17,22	207:6 225:5	150:24	194:24	3:23 52:9	171:2,23	116:22
174:20	168:22	239:8,25	157:22	225:20	103:25	190:4	117:3
175:4 176:6	239:4 240:4	257:9	174:24	246:18	125:25	206:21	pending
176:23	240:21	owner 51:10	175:12	269:10,19	191:9	207:9 224:4	211:23
177:8	241:7	74:22 75:11	177:16,19	270:7	particularly	224:9	Penn 101:17
178:11	originally	75:15,23	178:18,21	278:17,18	30:15 38:9	231:23	pennies
187:2,24	53:23 150:5	88:9 158:9	190:15	papers 24:10	64:25 65:12	263:8	149:20
193:20	180:11	158:23	192:7	28:21 39:2	74:16	payable	Pennsylvania
210:19,24	239:14	163:5,7	211:20	45:12 65:25	255:23	149:12	1:8,20 2:21
220:3,16	originated	167:18	221:17,19	86:21	257:25,25	payday 4:25	3:15 14:18
221:9,22	69:11	270:9	242:4,8,16	244:23	parties 1:21	paying 13:20	15:21 32:17
227:22	ostrich-in-t...	274:18	243:5	251:3	2:24 41:6	35:9 107:22	34:7 79:12
234:5	51:4	owner's 116:3	244:20	paperwork	partner	108:17	80:15
238:23	out-and-out	owner-occu...	245:14,16	85:10,24	160:15,23	173:25	101:24
240:8	215:25	194:19	273:6	86:4 123:7	161:10	231:14	134:3
241:14,21	outcome	owner/inves...	Pages 150:7	123:10,20	203:16	246:19	150:13
243:12,24	137:17	158:17	paid 25:12	147:8	partners	payment	160:8
244:4 245:3	138:21	owners 160:9	68:16 89:13	149:15	160:14,22	35:11,12	185:22
253:5,21	249:10	161:13	107:12	187:2 193:8	parts 112:20	38:3 92:22	238:22
273:23	outreach	167:16	108:2	194:19	party 25:6	92:22,24	239:10
ordered	156:20,25	174:5 179:4	117:24	195:21	63:24	93:7,16	248:16
79:24 84:25	outright	238:21	138:24,25	199:13	235:23	94:13,15	252:13
91:3 151:10	220:21	248:17	139:3 143:9	202:10	278:7	95:6 111:3	253:10,11
173:9	outset 105:24	ownership	148:19	208:9 210:4	passage	119:16,21	255:24
178:15	outside 43:8	51:10 75:24	157:23,25	226:3	204:12	170:22	256:5,11,14
192:6	82:23 86:22	107:19	164:2,9	Paragraph	passed 15:6	171:15,18	257:19
241:12,18	94:6 108:15	193:16	173:11	240:24	186:9 255:8	218:12	Pennsylvan...
242:9	166:5	241:10	206:24	paralegals	paste 177:21	224:8 225:3	276:7
243:10	274:20	owning 57:17	230:20,24	249:7,14	path 167:22	226:4	Pennsylvan...
ordering	278:13	owns 218:24	231:2	parked 142:3	patience 78:7	payment-wi...	162:14
172:15	overcome	270:11	232:21	227:7	103:7	125:11	170:4
orders 33:12	207:3		233:3 240:7	part 3:3,20	141:13	payments	PennyMac
44:15,17,24	override		260:4,13	4:18 18:20	182:8,23	11:4 13:17	225:6,7,15
46:6,8	244:4	P	266:2	42:17,18	218:6	34:24 35:24	226:8
47:20	overrule	p.m 1:9	273:22	50:5 69:12	237:16	38:19,20	235:23
245:23	250:15	210:16	Pam 141:7	99:18 105:5	246:6 272:3	94:19	people 5:9,18
ordinarily	overruled	279:19	panel 8:7	105:19	patiently	117:25	5:22 6:16
145:2	250:12	PA 226:14	9:10 12:15	134:8 154:8	165:5	126:22,25	6:24 7:9
organization	overseas	package	77:15,25	166:23,25	pattern 70:25	127:2 159:9	8:22 12:18
18:10	269:18	43:17	102:17	174:7 253:2	Paul 211:5	163:8 170:8	21:12 22:12
277:23	oversight	125:19,25	111:22	partial	259:11	170:10,13	22:18 23:4
organizations	13:3 266:4	137:25	124:8	114:21	Pauperis	171:2,25	23:15,25
18:9	overwhelmi...	packages	134:20	participant	193:3	196:14	26:6,12,18
organized	271:21	113:21	141:3 166:7	21:25	pause 4:10	219:4,10,17	27:7 28:20
183:17	owe 13:22	124:23	213:18	participate	pay 13:10	220:13	31:5 32:24
orientation	14:13 25:10	125:12	217:21	17:12 20:8	14:9,11	224:25	33:18,22
110:10	71:23 89:12	Padilla	218:4,7	76:23	23:18 94:10	225:8	34:10 36:17
original	119:11	178:15	267:4	participated	94:21,22	240:16	36:18,21
11:13 68:20	owed 13:16	222:15	panelist	22:13 24:18	96:7 107:23	243:2	37:17 39:4
79:14 80:4	41:10 178:9	232:25	19:21	participation	108:5 111:2	payoff 231:20	39:10,11
80:18,23	243:2	233:5,12,17	panels 8:23	15:19 62:21	117:7,9	peeping	40:9 42:5
		242:20,21					

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 23

42:19 47:5	236:22	person 29:15	233:7	196:2	Pines 244:14	please 2:14	position 28:2
47:9 48:8	245:24	31:24 32:7	PFCU 230:23	198:23	pinpoint	8:14,24	164:18
49:2,15	246:18,19	38:19 43:23	PG 266:15	199:9 201:2	273:3	27:16 78:16	249:13
50:22 52:13	248:12,21	48:14 51:11	ph 114:14	201:10	Pittsburgh	102:21	positively
57:14 62:24	249:20,22	54:14,25	PHA 134:23	204:6	161:11	103:13	137:18
63:4,8,10	251:22	55:2 65:16	Phalen 211:5	219:16	PLA 8:9	141:3	possess 193:3
63:14 64:10	255:9	74:6 76:4	212:6	223:12	56:14	182:12,23	238:25
68:2,5,14	256:20	80:19 88:14	PHDC 5:10	224:16	115:19	194:4 205:6	239:4
68:17 69:13	262:18,19	93:10 95:18	Phelan	233:13	place 3:4	217:22	possession
70:16 71:5	268:21,25	96:19 110:3	163:13	235:25	28:16 66:14	228:21,21	227:3
74:19 75:4	269:6,22	114:25	203:16	238:21	68:24 94:20	246:25	228:15
75:5,6,21	271:4,18	115:5,19	209:5 226:5	253:10	104:10	247:20	possessions
76:10 82:25	276:17	116:25	226:9 228:4	261:2	113:17	pled 169:8	148:5
83:6 85:13	277:6	121:12	228:20	278:22	122:18	179:10	possible 4:9
86:7,18	people's 7:7	123:21	230:20	Philadelphi...	123:17	248:18,24	17:15 49:17
88:2,20,23	68:9 89:25	130:3,18	231:17,25	113:4	127:9	plus 89:22	65:9,19
89:9 99:6,8	104:23	131:7	234:7,9,11	158:25	143:14	243:4	66:16 77:5
100:14,15	176:17	155:10	235:20	Philadelphi...	151:10	point 3:6	99:4,7
106:3 108:3	220:25	190:18	237:11	18:13	215:19	13:24 20:25	116:6
115:2	percent 19:6	192:3	240:15	Philadelphi...	256:24	24:14,23	243:22
121:24	22:9 23:3	197:12	PHFA 129:19	7:16 10:11	265:21	43:21 48:13	251:25
122:3	60:22,25	238:6	134:3,9,12	163:16	266:3	51:14 53:8	possibly
123:18	61:21,22,24	251:11	185:22	232:5	placed 143:6	72:18 108:8	58:17
124:14	62:5,10,13	255:9 268:5	186:16	PhilaDox	places 53:21	109:4,21	171:23
127:10	62:19,22	270:20	190:10	133:9	68:8 86:9	154:9	post 89:23
131:12	161:6	personal	Philadelphia	Philly 21:8	105:13	187:19	posted 147:14
134:24	170:13	31:25 54:14	1:2,8 3:6,14	69:24	166:15	201:15	posting 33:16
135:8	215:15	55:6,9 88:5	4:3 8:3 9:24	225:23	256:20	225:25	33:17 34:3
138:12,17	224:25	127:5	10:3 14:22	232:12	plagiarizing	248:22	86:19
140:5	232:3 260:8	229:22	15:6,12	phone 138:4	113:23	273:8	210:15
142:18	270:15	230:22	18:11 20:10	138:19	plain 84:16	pointed 37:3	postings
151:21	percentage	231:8	21:5,18	142:8 147:6	122:7,24	42:7 237:21	175:7
156:12	23:15 77:9	personally	23:11 48:25	152:18	plaintiff 17:6	pointing	postpone
157:7 164:6	perfect 6:9	166:9	53:16,18	199:18	95:16,17,18	201:7	212:23
165:12,20	140:4	170:23	54:15 55:22	229:22	95:21 96:18	points 8:20	222:13
166:4,6,10	perform	172:8	65:22 67:10	PHS 240:14	plaintiffs	50:9 74:17	postponed
166:13	112:22	183:23	68:12 78:22	242:13	164:5,8	103:11	173:16
176:25	period 17:19	209:4 215:8	79:11,22	243:23,25	plan 119:8	120:9	226:21,23
190:3	191:24	244:14	80:17 82:12	244:3,20	plans 114:24	247:24	postponeme...
193:11	228:25	personnel	93:16 96:16	245:16	114:24	267:22,23	174:7
197:8,9	229:4	87:9 106:12	96:22	physically	plate 140:14	police 155:23	221:12
200:9,25	permanently	persons	141:22	81:6	plates 227:6	156:8,12,14	posts 81:6
201:6 202:6	34:20 35:23	162:19	151:3	pick 86:4	platform	156:15,18	pot 72:3
202:13,14	permit 32:18	255:3	160:17,25	picked	205:25	politician	potential
202:19	53:13	perspective	161:7,14	244:23	214:7	201:14	10:16 163:3
205:9 207:5	permits 53:18	20:24 22:7	162:24	piece 51:2	play 84:7	pool 244:19	potentially
207:6	54:5	pertaining	163:10	76:6	pleaded	poor 163:15	250:22
214:11,14	permitted	53:17	164:17	pieces 278:24	160:10	276:10	poverty 201:2
214:18	53:21	petition 62:16	167:13	piles 210:4	Pleas 10:20	popped 82:23	201:3
215:4	229:12	89:23	168:6,23	pilot 112:12	15:13 41:25	popular	202:17
216:19	253:18	145:20,22	183:12,21	112:12	46:3 62:10	248:2	power 164:14
222:3	permitting	212:23	184:21	pin 59:19	79:19 91:13	portion 241:3	164:15,18
228:17	33:13	221:17	195:14	78:13	250:24	poses 255:16	227:18,22

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 24

275:7	38:7 84:2	principal	135:20	47:24 48:2	producing	161:2	249:24
powerful	238:20	105:15	250:21,22	50:4,14	159:11	programs	property 1:21
110:23	250:16	printed 13:24	252:6	53:4,6,7	240:21	25:19 37:9	2:23 7:7
powers-to-be	preserving	printout	254:16	68:25 78:8	profession	43:24 61:15	51:9,11
84:20	12:17	100:8	257:8	79:4,14	113:2	72:22	64:19 66:5
practice	President	prior 22:7	266:11	80:4,18,24	124:12	110:21	71:18,19,24
66:14 249:5	15:8 236:5	37:13 52:2	problematic	81:3,20	140:19,19	129:6	72:19 73:5
249:6 250:8	274:8	61:20 85:13	34:12 42:5	84:17 85:7	Professional	214:14	77:3,5 81:8
practices	presiding	101:15	251:8	86:15	58:9	215:15	92:15 93:2
66:12	44:6	137:14	problems	101:23	profit 163:3	progress	98:13
praecipe	press 277:8	138:2,6	10:12 21:13	105:25	program 6:3	256:17	146:10,20
191:16	pressed 54:3	212:2	26:5,14	106:10,25	12:12,18	prohibited	147:22
220:11	pressure 71:9	228:22	27:9,10	108:12,14	14:25 15:14	13:11 74:3	150:3
221:14,23	214:24	235:2	28:10,12	111:10	15:14,20	Project	164:10
234:23	271:13	247:11	35:5 36:15	112:10	16:9,12,13	195:15	166:14
235:22	presumably	261:22	40:23 49:22	123:7,10,13	16:16,18,24	promise	167:15
pray 171:4	56:10	private 8:17	66:11 68:18	123:16,21	17:2,4,13	236:14	173:4 174:5
278:21	presumptiv...	53:12 54:5	107:16	123:22	18:7 20:22	promises	176:18
pre-condition	55:7,10	54:6,10	125:2 248:6	132:8	21:24 22:6	278:11	177:25
66:15	pretrial 242:7	55:13,18,23	250:23	140:23	22:8 23:3,7	promissory	179:3
pre-foreclos...	242:10	56:20,23	251:21	152:15	23:20,22	157:22	180:13
11:17 52:19	243:9	76:16 84:24	253:8 268:4	161:12	24:12,15,16	168:20	188:6
52:21	pretty 8:3	86:23 89:11	procedure	170:4	24:22,24	185:18	194:18
precisely 39:8	104:18	96:17 97:3	31:21 32:12	172:24	25:3,18,24	226:5	195:7 203:8
predatory	111:7	102:4,13	34:11 47:25	175:7	26:14 27:12	236:12,19	204:25
68:5,15	113:11	104:5 110:5	54:13 101:8	177:14	34:13,15	239:5,16	207:7,12
104:12	188:12	265:25	101:20	191:12	39:12 42:6	240:5,22	210:12
162:25	prevail 26:9	268:9 277:8	162:8	194:13,16	42:18 43:7	241:7	211:24
preface 20:20	40:6 48:18	private-sect...	242:16	195:5,10,17	43:8 44:6	252:19,21	212:18
preparation	prevent	71:9 96:18	procedures	196:2	45:9 46:3	promotions	218:21,25
208:24	109:17	privately	1:20 2:20	199:25	47:4,12,16	99:25	220:23
prepare	129:9	55:21	47:23 79:18	200:6,7	48:9,15	promulgates	223:18
99:19	130:24	pro 26:12	100:8 101:9	201:18	51:13 52:10	101:12	225:18
278:17	199:14	44:4 63:9	102:13	202:9 206:2	52:10,12	proof 66:4	227:7,11
prepared	prevented	probably	136:24	211:15	60:10 61:20	152:8 191:6	228:16
16:2 81:17	206:3	35:14 61:6	203:18	216:23	62:20 67:23	194:20	230:25
128:23	243:17	124:4	proceed	246:20	67:24 69:8	226:4,7	231:21
218:22	preventing	probated	17:17 275:8	273:20	72:22 73:9	243:2	233:8
preparing	22:4	206:20	proceeded	process-wise	76:24	proper 25:21	242:24
123:7	prevention	problem	92:25	78:11	104:15	47:7 57:15	244:9
present 1:11	70:23 98:24	12:24 29:8	proceeding	processes 5:4	106:14	81:24 99:20	245:15
21:9 39:21	104:9	30:6,7,8	162:3	51:15	108:20	100:14	253:4
72:24,25	117:17	31:18 33:6	proceedings	246:11	110:16	172:24	274:18,19
73:4 80:22	previous	34:4,21	104:8 280:4	processing	112:17	243:13	274:24
143:13	218:3	35:6,23	process 4:15	254:13,14	120:18	270:18	278:7,8,12
195:21	previously	36:25 39:18	4:24,24 5:8	produce	140:3 186:8	properly 37:4	278:13
250:17	23:11	41:4 44:12	5:25 6:13	84:25	186:12	39:17,25	proposal
275:24	Price 165:3	45:3 48:20	6:18,19,23	198:24	195:17	42:2 64:2	47:15
presented	166:23	50:5 66:18	7:4,10,12	241:8	196:3,15,24	204:8	106:16
3:24 40:2,4	216:4 258:5	66:19 68:22	24:25 25:2	produced	197:2,4,7	properties	proposed
40:5 222:16	pride 206:10	84:22 93:19	25:2,5,5	241:6	219:21,22	71:2 166:13	18:2
243:23	primary	123:2	36:12 42:23	produces	241:18	167:20	proposing
presently	184:14	125:16,17	46:15 47:22	24:5	Program's	246:19	48:7

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 25

prosecutions 249:2	provider 10:9	76:1 77:1	173:1 174:1	269:1 270:1	113:20	264:25	249:18
prosecutor 155:12 216:3	providers 104:21	78:1 79:1	175:1 176:1	271:1 272:1	117:3,14	266:19	raised 20:17
prospective 262:13	provides 34:19	80:1 81:1,7	177:1 178:1	273:1 274:1	119:20	questioned 189:17	27:10 28:11
protect 7:5 165:11 279:9	providing 175:10	82:1 83:1	179:1 180:1	275:1 276:1	120:18	questioning 59:19	34:10 40:23
protection 31:6,8,15 74:25 278:14	provision 19:2 47:15	84:1 85:1	181:1 182:1	277:1,10	122:18	questions 19:21 53:10	40:25 177:3
protections 102:24	provisions 204:13	86:1 87:1	183:1 184:1	278:1 279:1	123:16	raises 165:15	249:23
protects 265:20	Psalms 107:1 108:1	88:1 89:1	185:1 186:1	279:16	124:22	256:19,20	256:25
Prothonotary 148:17 178:16 237:13	public 1:3,18 2:5,17 3:1	90:1 91:1	187:1,9,24	280:15	125:11	258:12	ran 171:14
Prothonota... 191:8 210:10 229:2,11 243:18	4:1 5:1 6:1	92:1 93:1	188:1 189:1	publicly 158:25	126:9 144:9	77:15 91:24	227:18,23
proud 112:17	7:1 8:1 9:1	94:1 95:1	190:1 191:1	pull 19:24	148:22	102:17	Randall 258:16,20
prove 175:11 192:16,17 193:16 211:11	10:1 11:1	96:1 97:1,6	192:1 193:1	103:16	175:23	124:6	258:25
proved 42:2	12:1 13:1	97:7 98:1	194:1 195:1	112:2 124:3	188:24	133:21	259:5,11,11
proven 222:17	14:1 15:1	99:1 100:1	196:1 197:1	141:15	189:9 196:9	134:19	ranking 113:3
provide 11:22 12:9 18:11 28:2 43:12 49:21,22 52:13 191:18 214:12 217:3,4 224:14	16:1 17:1	101:1 102:1	198:1 199:1	161:16	198:15,21	152:22	rapid 70:15
provided 1:21 2:22 10:2 34:25 190:22 192:2 197:22 222:17 242:17 245:7	18:1 19:1	103:1 104:1	200:1 201:1	182:20	230:17	154:8	rarely 86:12
	20:1 21:1	105:1 106:1	202:1 203:1	203:4	232:14	179:20	rate 104:18
	22:1 23:1	107:1 108:1	204:1 205:1	pulled 181:16	233:3 239:6	182:4	144:25
	24:1 25:1	109:1 110:1	205:23	227:17	255:3	235:24	170:10,12
	26:1 27:1	111:1 112:1	206:1 207:1	234:2	265:15,20	238:2	202:12,12
	28:1 29:1	113:1 114:1	208:1 209:1	punish 264:23	265:24	259:14,22	218:10,16
	30:1 31:1	115:1 116:1	210:1 211:1	PUP 224:18	270:7	266:8,9	rated 269:21
	32:1 33:1	116:14	212:1 213:1	purchased 150:5	271:17	quibble 248:7	ratio 74:3
	34:1 35:1	117:1,5	214:1 215:1	168:10	273:8,12,13	quick 70:15	Raynes 79:10
	36:1 37:1	118:1,4	216:1 217:1	185:15	274:8	99:15	re-creation 68:12
	38:1 39:1	119:1 120:1	217:19	245:12	276:17,25	179:20	reach 44:10
	40:1 41:1	121:1 122:1	218:1 219:1	purchaser 238:25	277:5	259:20	97:25 98:2
	42:1 43:1	122:1 123:1	220:1 221:1	239:4	puts 90:14	272:24	98:2,6,8
	44:1 45:1	123:1 124:1	222:1 223:1	purchases 151:9	214:24	quickly 77:5	reaching 23:6
	46:1 47:1	125:1 126:1	224:1 225:1	purpose 11:21 224:2	putting 143:3	105:21	23:15
	48:1 49:1	127:1 128:1	226:1 227:1	268:12	205:21	171:10	read 2:14
	50:1 51:1	129:1 130:1	228:1 229:1	pursuant 9:19		QUINONE... 1:15	14:2 20:16
	52:1 53:1	131:1 132:1	230:1 231:1	pursuit 236:17	quality 166:25	quite 208:22	77:24
	54:1 55:1	133:1 134:1	232:1 233:1	push 69:12	question 5:21	209:2	102:21
	56:1 57:1	135:1 136:1	234:1 235:1	71:7	60:20 63:2	216:24	141:3
	58:1 59:1	137:1 138:1	236:1 237:1	pushed 119:5	64:22 71:22	251:25	148:13
	60:1 61:1	139:1 140:1	238:1 239:1	123:12	73:23 92:2	quote 13:19	182:12
	62:1 63:1	141:1 142:1	241:1 242:1	142:25	92:7 94:9	77:10	217:22
	64:1 65:1	143:1 144:1	243:1 244:1	put 17:3	126:4	Quran 213:6	232:15
	66:1 67:1	144:1 145:1	244:7 245:1	20:23 22:7	155:20	QWR 240:3	241:16
	68:1 69:1	145:1 146:1	246:1 247:1	37:21 45:11	189:18,20	262:8,9	reading 248:20
	70:1 71:1	147:1 148:1	248:1 249:1	47:3 59:19	252:18		reads 157:23
	72:1 73:1	149:1,24	250:1 251:1	66:22	255:16	raise 63:12	ready 196:25
	74:1 75:1	150:1 151:1	252:1 253:1	100:24	257:13	64:2,3,12	
		151:8 152:1	254:1 255:1	101:9 107:3	260:16	66:20	
		153:1 154:1	256:1 257:1	111:4	262:11,12	200:19	
		155:1 156:1	258:1 259:1		262:15	248:6	
		157:1 158:1	260:1 261:1		263:19		
		159:1 160:1	262:1 263:1				
		161:1 162:1	264:1,14				
		163:1 164:1	265:1 266:1				
		164:24	267:1 268:1				
		165:1 166:1	268:12				
		167:1 168:1					
		169:1 170:1					
		171:1 172:1					

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 26

265:10	136:23	209:14	183:19	redeemable	206:17,19	50:25	replaced
real 15:24	149:18	210:14	194:3	5:17	207:17	remain	151:20
30:6 70:14	164:7,11	219:5,11	216:10	reduce 170:9	208:3,6	188:23	report 85:4
71:4 89:13	180:24	222:2	239:10	reduced	212:11	remained	85:25
99:15 118:2	183:15	228:19,22	247:21	36:17 38:19	registered	189:8	148:10
127:7	204:8	230:9,13	259:8	225:7	262:13	remanded	150:3
129:18	213:12,13	240:17	recording	reductions	regs 246:14	41:24	169:21
157:18	231:12	244:12	133:14	18:21	regular 42:9	remarkable	173:20
159:20	237:23	245:8	recorded	reentry 48:2	83:3 132:19	15:23,23	178:14
160:9	248:8	receiving	133:10,13	refer 116:17	175:8	23:8,9	190:12
161:13	249:21	38:14	150:9	244:5	regulated	remarks 16:2	191:3
162:24	252:5	177:23	158:25	reference	58:6,8,15	20:21	210:12,14
163:3,4,7	266:22	190:6	161:22	114:17	102:15	remediable	211:17
163:17,21	272:10	203:18	168:23	124:16	245:22	252:11	222:2
164:2,6,9	realtor	235:2	224:15	133:22	regulations	remedies	226:22
164:11	265:17	recess 217:15	250:10	250:5	10:7 39:15	64:16	234:3 235:7
203:8,20,20	reason 25:17	279:13	252:22,24	referrals	73:16 74:25	110:23	235:13
203:22	29:11 32:8	reckon 107:2	253:2,4,7,9	59:16	regulator	remedy 97:17	242:18
206:22	53:22 56:23	recognize	253:22	referred 79:6	31:17	252:12	245:15
215:19	94:23 204:3	13:21 59:20	257:23	159:20	Rehab 142:9	remember	reporter
223:20,24	252:4 276:5	recognized	Recorder	207:24	reign 41:14	90:17	280:24
224:3 227:3	reasonable	15:15 34:12	150:12	219:19	reinstated	139:25	reporters
227:12	235:6,12	125:10	159:2	referring	88:12	184:15	112:19
228:7,10,13	reasons 24:17	140:18	162:11	79:9	reiterate	remembering	267:9
229:20	47:6 89:18	228:2	168:23	reflect 197:11	48:14	84:15	represent
233:21	222:16	recognizes	221:3 253:9	reflects	rejected	REMIC	4:19 11:8
234:19	reassess	12:16 92:4	253:16	197:11	153:12	260:5,6	18:15 26:8
238:20	235:4	recommend...	Recorder's	226:23	257:4,12	reminds	26:13 78:14
239:8,9,14	rebrand	70:10	149:25	refrain	related 4:25	166:11	110:2 153:8
244:17	179:10	155:18	151:3	106:21	31:18	removed	174:17
245:13	receipt 211:8	recommend...	239:12	refusal 28:15	190:13	44:22	265:5 268:5
248:5,17	241:4	recommend...	recording	refuse 29:10	relates 52:9	removing	representat...
253:3	receive 16:21	recommend...	150:16	237:3,4	259:16	44:20	10:19 18:12
259:20	101:14	70:9	253:3,12,18	refused	relationship	rent 66:5	18:19 19:3
260:6	132:7 134:6	reconsider	255:10	142:12	59:9 105:8	143:9 231:3	21:15 27:4
272:24	169:12	43:10	recordings	refusing	115:8	232:21	28:4 29:3
realize 17:21	187:25	reconsidering	169:22	25:19	232:11	rent/lease/e...	49:15 217:5
221:7	received	43:9	records 35:8	222:24	relative 72:19	232:16	233:11
276:18	11:16 30:12	reconvening	35:10 75:12	refute 165:19	relatively	renter 88:11	representat...
realized	86:14 88:24	217:19	75:13 83:10	regarding	71:20 73:5	REO 226:14	155:7
171:17	118:25	record 7:25	131:3 145:4	21:11 79:13	86:10	226:16	representat...
really 16:18	121:25	8:18,25	162:19	144:5	relaxed 32:11	227:22	223:14
26:16 50:11	144:25	28:7 37:22	180:4	145:11	relevant	231:22	represented
50:17,18	145:8 153:3	49:20 58:21	192:23	162:18	74:15,16	repayment	19:8 60:24
60:2,12,12	158:7,14	78:16 83:11	224:16	177:25	reliance	34:22	62:6,8
60:12 65:17	159:7,17	86:21 89:7	249:12	178:8	55:11	114:23	165:15
65:18 71:22	169:4 172:6	100:25	recourse	211:22	relief 74:7	repeat 20:14	219:8
71:22 73:15	172:8,15	103:11,14	148:23	255:23	181:8	235:10	representing
73:15 77:12	178:7 186:7	121:19	273:23	regardless	relieved	repeated	10:4 11:5
92:14 93:8	189:22	129:14	Recruiter	71:21 95:8	220:4	28:12	21:3 96:24
99:5 111:17	191:13	159:14	238:13	Regional	relocate	128:16	251:11
114:6 115:2	193:17	177:13	rectify 5:12	194:9	230:24	repeatedly	265:6
116:7	194:21	182:24	red 248:6	register	reluctant	118:24	represents

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 27

8:2 10:14 reproduction 280:21 republic 236:9 request 79:15 80:15 158:3 158:18 192:11,23 211:8 225:10 226:7 240:4 requested 148:17 149:25 240:20 requesting 48:2 158:5 212:3 240:4 requests 13:18 33:15 42:25 43:3 48:4 require 13:10 23:22 54:13 65:22 73:18 105:25 235:20 251:14,17 253:22 254:5,10 required 12:9 25:20 35:9 36:3 46:22 51:25 52:3 53:24 54:8 66:2,13 73:8 74:23 76:23 87:7 87:9 92:21 105:18 137:25 167:16 170:16 190:24 224:10 234:25 239:10 240:22 241:5 242:15 requirement 38:12 65:12	65:14 72:23 75:14 193:15 252:25 253:6 requirements 1:20 2:21 32:11 37:9 42:11 175:6 requires 14:18 35:20 35:24 191:18 210:20 253:3 requiring 46:17 253:8 RES 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1 13:1 14:1 15:1 16:1 17:1 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 27:1 28:1 29:1 30:1 31:1 32:1 33:1 34:1 35:1 36:1 37:1 38:1 39:1 40:1 41:1 42:1 43:1 44:1 45:1 46:1 47:1 48:1 49:1 50:1 51:1 52:1 53:1 54:1 55:1 56:1 57:1 58:1 59:1 60:1 61:1 62:1 63:1 64:1 65:1 66:1 67:1 68:1 69:1 70:1 71:1 72:1 73:1 74:1 75:1 76:1	77:1 78:1 79:1 80:1 81:1 82:1 83:1 84:1 85:1 86:1 87:1 88:1 89:1 90:1 91:1 92:1 93:1 94:1 95:1 96:1 97:1 98:1 99:1 100:1 101:1 102:1 103:1 104:1 105:1 106:1 107:1 108:1 109:1 110:1 111:1 112:1 113:1 114:1 115:1 116:1 117:1 118:1 119:1 120:1 121:1 122:1 123:1 124:1 125:1 126:1 127:1 128:1 129:1 130:1 131:1 132:1 133:1 134:1 135:1 136:1 137:1 138:1 139:1 140:1 141:1 142:1 143:1 144:1 145:1 146:1 147:1 148:1 149:1 150:1 151:1 152:1 153:1 154:1 155:1 156:1 157:1 158:1 159:1 160:1 161:1 162:1 163:1 164:1 165:1 166:1 167:1 168:1 169:1 170:1 171:1 172:1 173:1 174:1 175:1 176:1 177:1 178:1 179:1 180:1 181:1 182:1	183:1 184:1 185:1 186:1 187:1 188:1 189:1 190:1 191:1 192:1 193:1 194:1 195:1 196:1 197:1 198:1 199:1 200:1 201:1 202:1 203:1 204:1 205:1 206:1 207:1 208:1 209:1 210:1 211:1 212:1 213:1 214:1 215:1 216:1 217:1 218:1 219:1 220:1 221:1 222:1 223:1 224:1 225:1 226:1 227:1 228:1 229:1 230:1 231:1 232:1 233:1 234:1 235:1 236:1 237:1 238:1 239:1 240:1 241:1 242:1 243:1 244:1 245:1 246:1 247:1 248:1 249:1 250:1 251:1 252:1 253:1 254:1 255:1 256:1 257:1 258:1 259:1 260:1 261:1 262:1 263:1 264:1 265:1 266:1 267:1 268:1 269:1 270:1 271:1 272:1 273:1 274:1 275:1 276:1 277:1 278:1 279:1 resale 71:2 reschedule 174:4 rescheduled	44:19 173:16,20 209:14 rescheduling 208:13 209:15 research 160:2 183:18 278:17 researched 172:19 231:10 reserve 55:15 264:9 274:8 274:9,22,24 274:25 275:6,8,18 275:20 277:17 reside 141:21 194:8 residence 168:9 residential 1:21 2:22 14:24 15:5 15:10 56:8 157:24 167:19 171:13 261:24 residents 10:4 resolution 1:18,18 2:14,15 9:17 15:7 15:12 17:15 23:24 27:24 40:12,12 44:10 49:17 79:15 118:23 216:11 resolutions 23:16,19 27:21,21 resolve 24:23 25:6 36:25 42:21 122:15 resolved	24:21 25:14 25:16 26:16 26:19 39:20 41:20 221:19 resolving 25:2 68:19 resources 6:25 18:15 18:20 26:17 26:25 125:3 125:4 222:23 230:19 respect 27:22 31:20 72:17 72:23 112:25 255:11 256:7 Respectfully 164:19 respond 17:24 33:11 36:6,7 69:4 191:19 226:17 responded 43:3 61:3,5 142:2 240:2 responding 258:4 response 22:12 44:24 46:12 61:13 63:18 64:5 77:16 93:24 102:18 158:8 182:5 191:24 225:16 226:12 244:2 responses 42:11 62:24 63:10,16 responsibility 58:9 81:19 87:8 102:2 251:5 responsible 100:21 responsibly	166:21 rest 142:16 255:25 256:12 result 14:7 15:11,19 42:17 77:6 80:6 150:19 167:14 186:24 216:16 219:25 221:24 260:9,12 263:3 266:3 resulted 18:23 22:10 35:4,6 61:21 153:23 154:2,3 184:20 221:13 results 24:5 43:9 resume 11:3 retained 62:13 retaining 152:6 retired 79:2 83:25 105:10 retrieved 204:6 return 86:3 158:21 203:21 211:8 returned 152:18 171:11 reveals 160:3 Revenue 78:5 93:6 95:5 95:25 96:25 97:25 reverse 95:13 97:12 243:14 reversed 95:23 review 45:12	191:25 reviewed 177:11 187:7 revolving 68:6,17 reward 264:22 rewrite 230:6 rhetorical 272:6,10 riches 237:9 richest 266:16 ride 116:13 right 2:10 25:7 30:10 38:15 42:3 42:13 47:10 49:3,4,11 51:10 52:8 57:14 60:8 61:2 64:23 78:23 82:18 93:14 94:9 98:16 103:9 104:16 107:8 111:3 113:17 114:11 118:20 122:9 123:20 133:25 135:6 140:8 142:20 158:24 165:14 181:2 189:6 201:16 206:6 209:2 216:21,23 217:12 226:18 233:6 241:15,22 247:16 254:24 255:5 258:23 259:4 262:20 279:11
--	---	--	---	---	--	---	---

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 28

118:11	275:24	279:17	107:1 108:1	213:1 214:1	178:2,3,6	22:19 23:7	204:14,22
rights 9:15	root 238:19	SAFETY/H...	109:1 110:1	215:1 216:1	179:23	69:23 98:25	210:14
10:13,18,22	roughly	3:1 4:1 5:1	111:1 112:1	217:1 218:1	180:5,19	111:7	211:6 276:8
11:10 39:14	60:25	6:1 7:1 8:1	113:1 114:1	219:1 220:1	185:4	117:20	scam 162:21
203:24	row 217:13	9:1 10:1	115:1 116:1	221:1 222:1	186:25	119:14,18	164:12
218:24	RPR-Notary	11:1 12:1	117:1 118:1	223:1 224:1	187:12,18	119:19	scandalous
223:18,19	280:15	13:1 14:1	119:1 120:1	225:1 226:1	188:20,25	133:19	206:14
236:16	rule 53:17,20	15:1 16:1	121:1 122:1	227:1 228:1	189:10	196:4,11,12	scanned
ring 212:5	53:22 54:3	17:1 18:1	123:1 124:1	229:1 230:1	192:7,22	225:23	243:25
rising 15:4	54:4 79:13	19:1 20:1	125:1 126:1	231:1 232:1	195:2	231:25	scared 181:17
risk 11:19	80:17,20	21:1 22:1	127:1 128:1	233:1 234:1	204:23	233:21	scenario
73:20	84:6 86:17	23:1 24:1	129:1 130:1	235:1 236:1	209:21	278:22	107:17
185:12	191:4	25:1 26:1	131:1 132:1	237:1 238:1	212:21,24	saved 6:4	220:23
Rivera	251:15,15	27:1 28:1	133:1 134:1	239:1 240:1	221:8	15:22 184:6	scene 267:19
229:17	257:19	29:1 30:1	135:1 136:1	241:1 242:1	222:12,13	196:13	scenes 262:2
Rizzo 173:9	ruled 238:23	31:1 32:1	137:1 138:1	243:1 244:1	223:4	197:7,10,16	schedule 8:22
173:22	274:20	33:1 34:1	139:1 140:1	245:1 246:1	225:18,22	saves 16:19	70:17
220:3	rules 31:21	35:1 36:1	141:1 142:1	247:1 248:1	226:3	saving 120:10	scheduled
Rizzo's	32:10,15,16	37:1 38:1	143:1 144:1	249:1 250:1	227:13,25	120:21	16:22 208:4
176:23	32:18 34:6	39:1 40:1	145:1 146:1	251:1 252:1	228:3	Savings	212:22
RMA 125:22	39:14 40:14	41:1 42:1	147:1 148:1	253:1 254:1	231:13	262:16	222:11
125:23	40:17 53:13	43:1 44:1	149:1 150:1	255:1 256:1	234:20	saw 28:12	226:21
road 168:9	53:23 54:8	45:1 46:1	151:1 152:1	257:1 258:1	245:13	132:12	241:19
215:18	54:11,12	47:1 48:1	153:1 154:1	259:1 260:1	sales 4:2,9,13	177:13	242:10
robbery	79:18 89:23	49:1 50:1	155:1 156:1	261:1 262:1	4:15 5:3,7	185:5	scheme
208:18	100:9 101:8	51:1 52:1	157:1 158:1	263:1 264:1	15:11 71:3	225:20	163:11
Robert	101:11,11	53:1 54:1	159:1 160:1	265:1 266:1	89:8,24	saying 33:2	268:13
102:23	101:20	55:1 56:1	161:1 162:1	267:1 268:1	151:8	46:10,15	scheming
103:15,18	242:15	57:1 58:1	163:1 164:1	269:1 270:1	184:23	47:21 63:23	206:14
229:20,24	252:12	59:1 60:1	165:1 166:1	271:1 272:1	192:20	87:18 93:20	school 113:22
230:3,5,5,8	ruling 87:6	61:1 62:1	167:1 168:1	273:1 274:1	199:17	93:23,23	Scott 187:9
230:14,15	278:6,7	63:1 64:1	169:1 170:1	275:1 276:1	226:20,21	96:8,10,12	scraped 96:4
230:17,22	run 38:18	65:1 66:1	171:1 172:1	277:1 278:1	226:24	96:14 97:24	screen 151:20
230:23	65:20 67:24	67:1 68:1	173:1 174:1	279:1	227:2	113:5 114:7	screw 149:19
231:2,5,10	106:4	69:1 70:1	175:1 176:1	salary 88:4	salient 103:10	114:16	script 176:5
231:13,16	running	71:1 72:1	177:1 178:1	sale 4:24	Sanchez 3:24	118:19,25	se 26:12 63:9
232:6,13,19	67:25 107:7	73:1 74:1	179:1 180:1	22:17 71:7	sat 200:9	125:11	search 221:24
232:22	139:9	75:1 76:1	181:1 182:1	71:19 72:5	207:14	146:8	seasoned
233:3,5,9	165:13	77:1 78:1	183:1 184:1	74:8 81:8	228:3	155:24	100:13
Robinson	runs 60:9	79:1 80:1	185:1 186:1	89:2 92:10	Saturday	158:22	seat 8:15
44:5 45:25	rushing	81:1 82:1	187:1 188:1	92:12,20,25	141:23	183:20	103:13
48:3	171:11	83:1 84:1	189:1 190:1	93:18 94:11	142:21	194:18	247:20
Robles		85:1 86:1	191:1 192:1	94:12 95:2	148:3 156:7	195:6	272:19
182:14	S	87:1 88:1	193:1 194:1	95:10,12,12	198:5	197:25	SEC 238:17
203:2,6	S 203:15	89:1 90:1	195:1 196:1	95:22 96:6	Saturdays	230:10	261:12
204:20	Sabree	91:1 92:1	197:1 198:1	97:12 108:2	85:16	251:22,23	262:13
robo 115:5	150:22	93:1 94:1	199:1 200:1	142:19	142:23	265:10	second 13:9
265:3	sacred 236:21	95:1 96:1	201:1 202:1	144:5,6	144:7	273:18	17:14 19:20
Rodney 229:4	sad 166:2	97:1 98:1	203:1 204:1	147:14	save 7:15	says 33:4	51:12
role 109:5	safe 128:18	99:1 100:1	205:1 206:1	150:17,25	12:3,14	36:19 38:21	147:16
room 1:8	safety 1:3,19	101:1 102:1	207:1 208:1	163:18	14:23 15:17	43:21 44:16	158:14
166:9 201:8	2:6,17	103:1 104:1	209:1 210:1	176:16	16:5,9 19:5	55:3 119:7	181:16,18
269:16	151:22	105:1 106:1	211:1 212:1	177:25	21:7 22:2	180:4	220:7
	217:20						

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 29

secondly 261:14	187:14,25 188:8	266:6,20 Senator	62:2,6 94:20	54:18,23 55:2,3,4,11	services 8:10 9:12,14,22	shareholder 163:24	186:25 187:12,18
secretly 264:11	190:15 192:7,15	263:14 Senators	149:12 175:13	55:18 57:12 57:15 58:2	10:2,10 16:5 18:10	Sharif 94:6 101:2	188:25 192:6,20
sector 53:12 55:19 56:20	202:11 204:15	266:19 send 28:16,17	separately 58:15 62:3	58:4,12,13 59:2,4 75:5	19:10,13 26:20,21,23	Shawn 102:25	195:2 199:11,17
secure 107:11	210:17 211:8,20,20	29:14 30:16 30:17 88:6	separation 65:20	75:6 76:14 76:21 79:14	26:24 27:25 56:2 81:21	103:20 118:16	204:23 209:21
securing 239:5	226:22 228:14	119:2 120:15,15	SEPTA 116:15	80:4,10,11 80:18,23	83:3,4,15 86:3 89:5	137:8 sheer 254:12	212:21,24 216:18
securities 158:12	231:3 240:23	126:7 158:18	135:14 September	81:19,25 82:6 85:7	89:10 100:5 100:6	254:13 sheet 71:23	221:8 222:12,13
162:22 238:16	242:4,7,11 242:16,17	159:9 163:7 194:20	150:6 168:10	87:13 88:5 88:24 89:14	104:19,21 105:16	228:10 Sheila 217:25	223:4 225:18,22
securitization 107:17	243:5,11 244:20	234:7 265:9 271:9	186:14 189:22	90:3 91:8 91:14,17	109:20 110:2 112:6	Sheppard 79:23	226:3,19,20 226:24
218:21 261:5,6	245:2,14,16 262:16	sending 29:7 29:21,22	190:14 203:8	99:17,20 108:9 117:8	115:19 116:20	Sheriff 4:2,5 4:6,9,13,14	227:2,13,25 228:3
securitized 239:19	267:4 seed 68:7	116:23 149:3	204:23 210:8,25	117:11 121:25	131:10 186:21	4:24 5:3,7 15:7,10	234:20 245:13
261:7 security	198:23 199:25	251:18 252:9	219:5 242:20	132:5,24 134:2	189:24 195:13	22:17 53:11 53:19,25	265:11,14 265:15,16
43:17 109:15	seeing 31:11 102:19	sends 52:5 251:2	series 54:12 serious 90:9	172:11,24 175:5,7,14	210:20 219:7	54:3,9,20 55:5,6,8,12	265:18 Sheriff's 53:4
237:10 261:8,18,18	seek 17:11 18:5,18	Senior 230:25 238:12	128:12 249:19	176:7 177:14	servicing 39:16 75:2	56:17,25 71:3,7,19	53:6 55:16 55:19 56:19
see 6:21 12:22 13:18	96:13 170:18	238:12 seniors 125:7	249:19 serve 32:9,23	177:14 178:25	75:20 107:19	72:5 74:7 78:3,18,21	56:22 78:4 78:13,22
28:9 37:10 38:24 40:23	170:18 219:18	sense 50:6 109:15	33:3 83:6 84:17 85:12	190:13,17 190:19	136:20 163:2	79:24 80:2 80:23,25	81:23 82:13 82:21 84:2
45:13 64:9 71:5 74:18	seeking 233:10	165:17 209:12	86:10 97:7 167:15	191:18,21 192:2,24	168:25 serving 53:11	81:10 84:3 87:3 89:2,8	86:22 87:20 93:7 94:7
78:8 109:7 112:21	seen 13:23 27:9 36:15	236:6 sent 28:21,22	served 42:22 56:11,17	210:17,22 234:5,17	85:24 90:21 135:21	91:2,8 92:10,12,24	97:16 98:2 100:23
115:5 116:12	37:6 39:3 56:16,25	29:18 36:2 36:9 46:19	82:22 84:13 86:21 92:17	245:4,6 270:4,5	set 30:3,4 33:7 102:22	93:18 96:5 98:18 99:9	101:4 108:2 142:21,24
121:7,14 122:25	65:9 154:25 156:11	123:10 136:8 158:2	177:17 204:8	servicer 17:7 17:17 75:19	188:19 192:22	101:13,18 102:10,14	151:14 186:4
123:15 138:16,18	213:23,25 self-monito...	158:22 174:20	238:18 server 102:5	75:20 105:20	setting 46:11 settled 157:18	118:5 142:19	187:14,21 228:9
139:21 145:3	59:3 self-serving	175:16 176:9 178:4	servers 86:23 102:14	107:20 108:6 123:6	239:14 260:10	144:2,6 147:14	Sheriffs 53:5 80:9 81:13
147:16,23 148:24	110:6 sell 71:18,24	187:7 191:3 191:6,7,9	serves 53:12 service 6:21	123:12 189:25	settlement 148:24	150:17,25 151:8	81:15 85:2 99:17
150:23 155:18	72:5 175:23 212:17	194:19 195:14	6:22 7:16 31:20,24,25	270:9 servicers	203:7 264:2 seven 21:8	155:21 156:5,13	265:24 267:7
157:21 161:3 166:5	220:18,21 223:3	226:4,16 232:15	32:2,6,7,13 32:19,20,22	57:20 73:15 76:15,20	112:10 141:24	163:18 176:16	shift 87:9 shifted
168:21 171:21	261:16 270:13	240:6 251:13	33:6,13,14 34:2,3	105:4,4,17 107:14	173:19 sewer 89:9	177:24,25 178:2,3,16	167:23 Shirley 150:6
175:12 177:18	selling 270:4 sells 270:10	sentimental 206:5	53:14,18,24 53:25 54:2	111:11 203:11	share 273:2 shared	180:5,19 184:23	shocked 209:18
178:22 179:8,14	Senate 263:12	separate 46:5 47:19,20	54:5,7,7,9 54:14,14,18	servicers/m... 164:4	268:11	185:4	232:23

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 30

shocking 98:5 192:9	239:5 253:14	221:25 situations	245:16 265:3	110:6 155:10	Stacey 148:9 148:16	132:23 133:7	240:15 statistic 62:7
shockingly 160:15,24	significance 17:21 18:6	125:6 six 75:25	269:19 solicitation	215:25 source 206:10	149:24 151:17	141:25 166:12	stats 4:2 266:13,24
short 30:9,11 154:7 173:2	signing 24:10 149:13	106:15 141:24	187:25 solicitations	sources 134:17	152:25 154:25	183:7 203:17	statutory 101:11
194:22 217:15	236:11 265:3	146:19 171:3 199:7	192:19 solution 31:2	South 141:22 228:11	183:14 204:4	212:10 269:9	253:2 stay 10:25
260:6 shortly	signings 151:8	235:22 Sixteen	215:6 solutions	258:25 speak 9:16	205:21 208:23,24	state 8:24 52:4,10,25	23:25 38:3 136:5
145:24 Shoshana	Silberstein 79:22	264:16 size 81:12	27:13 45:22 49:23	59:10 114:10	210:9 232:9 271:23	67:23 78:16 79:17	145:21 255:14
69:18,21,24 show 93:13	silent 271:12 silver 278:25	100:4 skin 106:9	solve 34:20 35:23 66:17	122:11 247:23	staff 184:2 staffed 80:8	101:17 103:13	269:14 stayed 17:3
93:15 97:23 150:8 152:8	similar 44:14 46:25 66:2	skip 16:11 sleep 277:2	solved 84:22 somebody	272:5 speaking	81:13 staffing 80:6	121:18 134:12	143:20 173:10
234:11 266:24	67:9 252:6 Similarly	sleepless 183:18	24:6 26:8 60:14 76:4	62:11 94:17 253:15,23	81:16 84:10 stake 78:9	141:14 182:23	176:23 staying 220:3
showed 93:21 98:9,10,13	250:4 simple 11:9	slid 207:22 slips 234:12	120:19 144:17	special 37:17 38:16,17,23	stakeholder 201:10	185:24 194:3	steal 173:4 stealing 160:8
264:9 showing	50:4 simply 18:14	slow 137:23 small 16:14	151:13 199:16	111:12 183:13	Stamato 245:6	196:21 205:7	176:19 248:16
32:19 66:13 192:13	26:24 29:21 35:3 222:22	68:21 smaller 90:5	245:5 254:23,23	219:24 specific 92:8	stamped 240:8	245:22 247:21	Steering 21:20,22
shows 100:13 150:4	228:17 239:22	smiling 198:5 snatch 195:8	someone's 61:7	149:9 specifically	273:22 stance 5:5	257:16 276:8	35:16 41:13 47:14
173:21 235:7,13	single 193:12 sinister	snowball 68:20	somewhat 54:17	28:19 Specter 140:2	stand 42:6 131:7 274:9	276:8 state-requir...	160:18 161:2
shrub 244:23 SIB 203:9	216:14 sir 19:25 87:3	so-called 76:15	soon 174:20 208:2	speech 237:2 spelled	standalone 46:5 47:21	51:22 stated 152:15	205:12 stenographer
sick 143:18 sicknesses	sister 18:10 143:22	171:12 Social 43:17	274:19 sooner 184:6	237:12 spend 119:19	76:16 standard	244:3 statement	205:12 stenographic
271:18 side 51:16	sit 23:23 139:19	soil 271:7 sold 73:24	sophisticated 48:16	spent 199:20 sphere	58:25 59:2 87:16	29:14 264:6 statements	280:6 step 22:16
106:20 166:9	173:14 174:3	74:21 76:9 86:20 93:3	sorry 41:7 69:17	spike 4:9 255:13	189:12,13 standing	8:5 28:24 29:7,18,21	40:21 62:19 104:16
269:13 sides 62:25	195:20 sitting 24:7	118:6,8 123:4	103:18 118:22	split 143:17 257:7,9	65:18 130:12,12	29:22 30:17 30:18 43:15	122:22,23 245:22
Sigmund 105:9	119:23 124:24	132:18 140:6	121:12,14 144:16	Spoils 213:7 spoke 144:3	stars 267:10 start 11:7	43:16 states 69:9	212:15 Stephens
sign 115:5 119:2	165:4 166:8 187:5 216:5	142:19 175:22	167:3 168:16	187:22 208:7,23	19:11 29:7 60:4 85:20	112:21 113:4 192:2	185:2 217:24
170:16,20 208:7 249:7	273:11 situation 5:13	176:16 178:2	175:25 179:6	229:8 252:7 spoken	108:17 116:23	202:18 234:5	218:8,9 223:9
249:14 signage	93:4,20 96:8 97:17	179:25 180:5,19	181:10 235:9	126:20 sponsored	123:13 132:14	240:25 245:6 254:3	stepped 5:9 steps 36:24
116:15 signed 148:14	98:15 116:16,17	188:3 195:2 199:11,19	sort 20:23 94:25 127:2	79:16 sponte 29:5	162:3 200:5 200:6	273:7 276:6 statewide	67:10 122:15
149:5,17 159:6	122:10,16 122:25	204:22,25 218:18,20	sought 74:7 170:21	Square 185:16	201:18 218:7 277:2	53:20 67:16 stating 158:9	stick 117:16 sticker
171:10 208:6	123:21 154:2 207:6	225:6 228:8 228:13	224:18 sound 208:25	Squilla 1:16 58:23	278:15 started 3:12	158:15 189:24	116:12 176:15
220:16	220:23	244:18	sounds 94:11		112:11	228:12	stock 261:9

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 31

261:10,10	155:25	successful	Sunday	sure 7:8 8:20	T 126:11	206:13	255:18
261:21	stressful	152:6	229:16	9:21 61:2	264:10	216:7	telephone
262:6	50:21	167:18,21	Superior	61:17 67:16	table 8:12,14	253:14	116:3 229:5
stolen 163:17	stressing	173:24	41:22,23	93:9 98:11	24:8 94:4	263:20	telephoned
206:6	16:17	242:5	256:15	104:8 135:5	103:5	280:6	230:8
Stone 223:23	strike 242:6	successfully	supervise	155:23	121:17	takes 49:7	television
stop 29:25	struck 248:4	150:11	21:7	156:19	141:11	95:13	260:15
50:18 92:19	structure	221:4	supervised	161:20	182:16	106:17	271:17
93:18 94:25	253:3	successor-i...	87:25	185:23	200:10	164:6	tell 16:3
95:10,11	struggle	169:2	Supervising	199:14	205:6,15	200:17	56:12 78:9
178:6 179:7	237:23	sudden 269:8	21:5	258:23	217:17	talk 27:15	83:7 86:16
222:23	struggled	suddenly	supervision	surely 99:9	247:7	65:7 100:14	88:14 96:19
226:3 246:4	171:24	231:11	249:16	114:2	259:10	105:3	114:12
251:10	struggling	sued 145:11	280:23	surplus 118:3	272:12	114:12	137:2 150:2
252:9	163:15	150:11	supervisor	118:10	take 3:11 4:4	126:17,18	163:23
stopped	stuff 70:11	160:5	103:2,3	surprising	5:8,12 6:15	168:8	174:13
266:12	78:11 83:13	162:12	112:8 207:4	24:5	6:22,24 7:6	212:13	175:2
storage 143:8	90:6 133:10	170:3	208:8 209:2	survive 6:17	7:7,13 17:8	talked 144:21	195:10
143:11	143:6	179:10	209:10	135:5	17:18 26:25	196:7 214:5	233:19
152:5,11,17	180:23	220:24	212:10	196:17	35:3,12	talking 6:6	266:22,23
154:2	216:5	221:4	support	suspect	36:19,22	37:22	267:22
store 199:6	style 166:16	248:13	135:4	247:25	42:13 45:17	114:11	268:3
227:5	sua 29:5	277:14,19	supporter	suspend	46:21 47:12	115:3	telling 36:4
stories 124:25	Subaru 227:6	suffering	67:4	80:16	51:11 52:24	125:21	39:10 47:11
198:3	subcommitt...	167:2	supportive	swamped	70:6 71:17	133:3,4	96:6 119:18
story 16:3	45:24	suffice 270:23	212:4	117:6	88:16	188:5,9	147:20
148:9 150:2	subject 11:13	sufficient	supposed	sweet 273:16	107:25	196:20	159:9 179:5
154:7	39:13 57:9	26:17	25:22 37:14	sweeten	113:17	254:12	194:15
194:22	259:17	suggest 65:2	38:22 39:23	273:15	122:15	269:25	tells 12:12
234:4	submit 20:11	136:18	40:16 93:13	swindled	128:23	tall 142:11	225:17
straight	38:25 47:14	suggested	93:17	223:13	139:22	Tamiko	234:4
214:22	49:17	206:18	109:20	233:22	143:17	187:22	tem 44:4
stranded 5:16	192:21	229:5	136:5,10	switched	157:5	taped 147:16	temporarily
strangely	210:3	suggestion	166:11	195:22	166:15	177:24	80:16
234:3	278:18	155:9	190:11,22	sympathetic	168:17	targeted	temporary
strategy	submitted	suicide	193:6	257:6	189:5	206:16,19	80:20 82:9
174:8	9:18 28:14	271:14	246:16	sympathy	200:20	targeting	ten 22:11,15
street 85:23	30:15 141:7	suing 89:8	268:11	257:2	201:9 205:9	163:2	27:2 36:6,7
94:5,6	173:7	suit 86:15	276:20	system 100:7	205:11	Tasco 4:22	46:21 75:25
96:12	220:10	150:21	supposedly	105:14	213:18	tax 89:24	185:15
100:10,11	242:13	277:12	150:20	106:19	216:8	94:11,22	199:10
101:2,2	subprime	sum 111:4	174:16	116:11	217:10	199:2,4,9	261:23
102:3	269:20	summary	181:15	144:4	245:19	199:10	275:19
141:22	subsequent	63:16,19,21	191:15	191:11	255:15	taxes 89:13	ten-day 36:2
194:8	27:8 238:25	172:16	Supreme	193:12	261:15	107:22	46:19
198:11,17	subsidiary	177:5	32:17 34:7	214:19	275:16	129:6	tenant 276:24
200:3	163:24	178:23	49:8 58:10	253:21	276:11,23	teach 100:7	tension
227:25	substantially	242:13,22	79:13	255:11	278:9,11	120:8	113:14
228:11	218:20	243:8	252:13	263:3	taken 22:23	teacher 113:7	term 114:22
229:25	substitute	summer	266:8	systemic 34:4	35:25 36:4	Tech 194:10	239:3
276:18	235:23	184:16	274:20	systems 29:13	36:8,25	technicality	278:17
strength 8:3	success 42:18	197:19	278:9	30:3,4	46:18 54:24	133:19	terms 61:15
stress 122:3	198:3	sums 233:22	Surah 213:7		176:21	technology	80:11
				T			

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 32

259:17,22	246:10,13	213:11,14	71:7 72:16	152:21	247:12	187:13,24	262:9 265:7
259:23	247:4	214:20	79:7 83:6	155:17	threw 153:16	188:7	275:19
265:10,23	248:10	215:9,10,11	88:17,18	156:2 166:2	throw 7:14	190:16,25	timing 7:2,2,7
268:9	257:22	216:4 218:5	89:19	196:5	24:6	191:24	tire 215:18
terribly	264:14	223:6,7,10	100:15	217:13	thrown 148:6	194:12,14	title 2:14
171:17	272:3 279:4	237:15,19	107:23	230:19	Thursday	196:11	169:21
testified	279:12	238:8,10	108:14	249:25	222:14	200:4 202:2	170:16,17
34:11 37:7	texts 199:18	246:9 247:3	109:23	250:7	thwart	202:21	170:21
63:15,15	thank 2:25	247:5,9,19	114:14,15	251:15,20	130:21	208:19	220:22
248:12,21	3:2 8:13 9:5	247:23	116:7,12	251:23	tide 15:4	209:11	221:24
testify 8:7	9:9 19:12	252:14	120:23	252:10,11	tied 85:16	213:12	225:14
19:13 20:4	19:18,19,22	257:20,21	124:11,21	254:3,8	tight 67:22	217:5	226:10
49:19 77:25	20:2,3,5	271:22,23	125:9,9	256:25	116:7	226:18,25	270:11
141:4 205:8	49:18,24,25	272:2	129:5,8	257:3 264:6	tighten 140:7	228:25	titles 170:5
205:10	50:2,16	278:20	130:7	267:21,23	till 112:12	234:25	220:25
217:12	59:22,23	279:2,4,11	133:21	thinking	time 3:7,11	237:16	today 4:7 6:7
246:23	60:3 67:2	279:15	135:15	50:20	4:3,21 6:9	242:3,11	9:10 15:14
testifying	70:11,13	thankfulness	148:7 172:8	201:11	6:10,11,11	246:5,11	20:5 40:10
28:20 40:10	77:18,21	171:5	196:5,19	202:6	17:19 30:9	250:17,17	60:13 78:13
78:12	78:6,7 82:7	thanks	215:20	third 13:14	30:11 34:25	260:12	104:6,8
testimonies	83:19 87:4	183:13	216:4,24	74:6 159:24	37:10 41:4	261:3	111:19
126:6	92:5 99:12	247:18	217:6,7	250:12,14	44:23 45:12	263:20,25	141:20
testimony	99:13	theft 155:15	248:5,8	250:15	46:23 50:21	265:8	168:7,8
8:19 9:2,17	102:20	212:6	249:20,22	260:12	61:7 66:24	267:14	197:23
20:12,16	103:6,7,12	thereof 241:3	251:23	thirdly 7:2	67:23,25	269:12	208:12
27:6,7	111:20	they'd 86:5	252:9 258:3	Thomas	69:25 72:15	270:16,23	212:22
28:14 30:14	115:18	88:11	258:8	173:7	73:19 75:15	271:22	222:12,18
37:3,7 50:2	118:13,14	thin 274:16	265:21	thought	76:9 79:19	timeframe	223:11
54:24 69:23	121:9,10	thing 7:8	267:17	64:25	80:7 82:4	92:21	232:10,10
77:18 78:17	123:24	30:10 39:11	269:2	156:18	82:16 88:2	timelines	236:18
99:16	124:2	39:12 65:8	270:24	209:16	92:9 98:8	42:10,12	273:2
102:20	134:22,25	67:21 70:24	think 3:4	219:15	100:18	timely 6:21	today's 19:14
103:14	135:9,9	88:25	16:15 31:7	thoughts	105:22	122:6 173:7	told 14:14
121:10	139:17	113:11	31:8,10	61:14	107:13	243:13	39:5,11
139:18	140:8,21,23	117:13,15	34:4,5	thousands	111:9	times 5:6 11:2	48:9,10,12
140:9,24	141:9,12,19	117:19	40:12 56:16	206:25	112:11	11:9 43:11	92:18 94:17
141:8,15	145:18	120:21	62:4,4,11	261:15	113:18	75:25 91:10	113:22
147:18	157:10,11	122:2 127:3	63:14 66:9	threats	114:22	106:15	142:10,18
149:2	157:12,13	127:13	67:7 68:18	144:13	119:6	108:7 109:8	144:3,16,21
152:21,25	164:19	133:12	68:25 70:3	three 5:6 6:20	126:21	120:11	144:23
155:19	167:5,6,9	140:10,13	71:12,16,24	16:14 28:25	137:12	128:16	146:4,5,15
157:10	179:13,13	171:6	76:12 94:18	43:11 75:24	142:2	132:25	146:17,19
179:16	179:15,17	175:21	104:4,14,17	88:5 91:22	143:13,23	136:3 137:7	147:7 148:9
182:7,24	182:6,7,9	209:19,19	104:25	106:15	144:9,19	138:8,10	148:14
185:20	182:10,22	226:13	106:8,9,19	111:7,17	148:2	139:11	163:20
194:4	183:8,20,22	272:14	108:21,23	127:25	154:17,20	173:19,23	170:23
208:25	193:23,24	things 6:20	110:15	175:13	156:9	174:8 190:4	176:7 178:5
210:13	194:2,5	12:6 20:15	120:11	197:13	164:20	194:23	181:9,10,11
213:15	202:21,22	20:24 31:14	121:4 122:2	212:2	168:18	214:7	189:19
214:18	205:3,5,7	34:9 47:17	123:22	217:14	170:11	218:20	191:8 193:9
223:8	205:20,21	52:23 61:10	139:13,16	221:12	173:13,16	221:11	193:10
237:22	205:22	64:17 65:23	140:4	242:12	173:16	222:21	207:5,8,10
238:9	207:12	66:11,23	147:24	244:12	177:3 186:9	243:16	207:10,19

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 33

207:23	transactions	259:12	20:13 23:24	237:24	152:10	unemployed	untangling
208:10,25	238:16	travel 167:25	27:20 31:12	tweaked 6:11	U.S 164:3	37:18 38:14	93:20
209:3	transcript	Treasury	38:7 41:14	twice 5:6	186:17	38:21	unusual 35:7
218:14	280:8,21	264:5	41:14,17	twists 50:11	190:9	unemploym...	37:16 40:7
220:20	transfer	treat 111:12	45:6,11	237:24	193:16	38:15	57:25
222:15	162:15	201:13	46:23 47:22	two 4:7 7:8	unable 40:6	195:15	unwilling
224:8,23	167:20	treated	47:24 50:16	16:4 33:12	unacceptable	unethical	71:5
225:4	207:20	111:13	51:4 70:22	34:10 35:14	60:15	150:14	uphold
227:11,14	225:11	261:13	76:17 86:6	38:3,4	unalienable	unfair 214:17	223:15
230:16	240:18	treats 33:9	99:3,6	42:20 43:11	236:16	223:2	uproar
233:2	250:10	tremendous	116:4	46:7 47:17	unauthorized	unfortunate	276:16
Tom 3:20	270:17	54:2 183:14	117:21	51:8,23,25	249:5	6:16	upset 147:8
Tomasina	transferred	206:10	118:5	53:14 62:25	unbeknownst	unfortunat...	156:10
225:17,19	185:21	trend 131:12	120:13	74:17 79:24	184:24	12:22 40:13	222:21
234:18	186:17	trial 10:21	188:15	80:13 86:16	245:3	95:11	upside 119:10
tools 111:7	203:10	224:24	203:21	88:5 101:20	260:10	184:19	upstairs 85:3
114:19	206:23	263:21	215:5 279:9	106:14	267:2	224:5	95:9
119:22	218:18	264:2,3	trying 5:12	108:23	unbelievable	233:20	urgent 122:8
tooth 273:16	225:13	tried 33:3	78:14 88:16	113:7	235:18	256:18	urging 15:7
top 15:2 26:4	250:9	83:5 84:21	89:17 97:25	128:14	uncancelled	unidentifia...	use 25:19,20
199:22	270:19	93:3 98:6	108:18	137:10	188:8,10,11	13:17	47:24 50:12
torn 152:2	transfers	161:16	109:13	139:13	unclear 13:3	Uniform	68:3 83:3
total 173:19	162:21	220:18	125:8	143:10	underlying	254:2	92:10
totally 147:8	253:4	224:19	183:16	147:13	159:16	unit 9:15	237:20
156:10	transparency	228:23,23	194:16	152:2,12	underneath	10:13,18	uses 89:24
277:3	133:2	271:14	207:14	154:8	206:7	21:6 81:14	usually 36:18
touch 61:14	transpired	trillion	233:21	172:16,20	understand	152:12	42:14 44:21
230:18	159:5	264:10,16	269:3 275:5	177:14	17:20 28:8	United 113:4	50:23 84:9
touched	transportat...	264:17,18	tsunami	185:2	42:16 50:9	202:17	111:15
258:2	116:14	triple 269:21	271:8	199:11	51:2 58:24	276:6	156:12
town 258:24	Trauss 8:9	trooper	Tucker	211:25	61:12 104:7	units 143:11	Utah 274:7
track 51:9,12	19:22 20:2	183:15	145:22	218:14	107:10	universe	274:21
83:8 94:24	20:9 27:17	trouble 212:9	244:15	228:8,16	108:24	55:25 89:5	277:14,16
132:25	28:8 38:4	troublesome	Tuesday 1:9	232:3 257:7	109:22	unjust 223:2	277:18
tracks 51:8	51:17,19	32:14	tuned 255:14	277:15	115:21	272:21,25	utilization
traded	52:20 53:2	truck 142:3	turn 18:17	278:2	120:19	unjustified	81:22
261:19	53:13 55:20	143:4	113:24	two-stage	122:19	168:5	
traders 262:3	56:3,12,24	227:16	137:25	105:25	156:11	unlawful	V
262:4	57:7,18,24	true 55:7,10	203:10	type 13:25	164:25	170:4	VA 110:17
tradition 5:25	58:7,13	165:7 188:2	206:11	84:25 85:9	168:12	unnecessary	vacate 146:9
traditionally	59:6 61:18	248:23	276:21,23	123:16	181:21	174:2	146:15
94:21	62:17 65:6	273:19	276:24	132:10	184:13,17	unravel 96:7	203:20
train 99:17	67:14,20	280:7	278:6,6,23	133:22	215:14	unscrupulous	212:25
100:4 129:8	69:21 70:19	truly 151:24	279:7	types 83:15	understand...	206:13	vacated
trained	71:11 72:15	177:17	turnaround	114:18,19	58:22	unsolicited	145:23
128:23,24	74:10,13,20	Trust 218:12	137:13	114:20	119:25	229:16	vacation
training	77:11,21	222:7	turndown	278:2	151:18	unspecified	197:19
99:19	79:6 105:3	trustee	268:24	Typically	176:22	243:4	valid 95:3
101:14,19	246:24	189:16	turned 85:18	24:15 85:22	181:22	unstable	96:14,21
127:13,14	247:22,22	190:10	127:11	259:25	238:18	271:9	131:5
129:16,25	252:21,24	277:9	turning		understood	unsubstanti...	155:24
trainings	254:15	truth 213:8	137:23	U	87:5 152:24	241:23	238:24
129:4,21	255:21	try 5:15,18	turns 50:10	U-Haul 142:3	undue 22:21	untangle 93:3	validate
				143:4,7,7			213:2

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 34

224:11	277:16	wagon 155:22	170:20	263:11	166:24	212:24	81:10
235:21	vested 57:16	Wainwright	172:12	269:20	205:13	weekend	willing 31:4
236:2	88:3	49:9	179:3 183:7	wasting	255:15	197:16	45:13
240:20	veterans	wait 120:13	183:12,19	222:23	257:18	weeks 100:5	120:12
validated	99:24	138:4 156:2	204:10	watched	we're 6:6,19	101:19,20	Wills 206:17
203:14	vicious 119:4	173:14	215:7	228:4	6:22 45:16	199:11	206:19
validates	victim 16:7	waited 97:20	216:21	water 7:15	48:7 62:10	242:12	207:17
241:9	victimized	97:20	237:15	78:4 89:9	69:15 89:8	weird 231:12	208:3
validating	7:10	waiting 73:12	246:17	89:12 90:6	96:6 97:14	Weisberg	212:11
130:2 163:8	victims	138:7	247:8	94:22	106:24	145:5,17	win 63:25
validation	205:24	225:15	250:20	117:14,15	108:18	welcome 9:15	win-win
158:5 159:7	Victoria	wake 120:3	254:19	135:14	124:23,24	223:9	163:14
193:18	178:10,18	walk 170:17	257:22	232:6	125:7,8	Wells 131:19	wind 3:12
224:14	Vine 194:8	185:5	259:12	way 4:8 10:21	133:4 137:7	went 90:19	258:11
225:10,15	violate	228:17	269:17	25:14,21	137:18,25	118:5	windbreaker
validity 241:2	245:21	walked 113:8	273:21	31:24 33:7	139:2 140:7	142:25	142:6
valuation	violated	203:23	275:10	33:18 36:23	142:14	143:21	window 92:23
77:3,4	203:25	207:18	279:3	48:19 60:14	146:12	146:25	92:24 93:14
value 5:17	violation	232:24	wanted 84:24	63:12 64:7	166:18	148:16	93:15,21
54:22 71:21	175:9	walking	111:18	65:3,25	175:20	152:10	94:10
72:19,19,24	violations	227:8	146:9	67:8 68:19	185:23	153:3,16	windows
72:25 73:4	243:22	walls 151:25	184:17	70:21 71:13	196:19	167:25	227:9
74:12,15	violence 16:8	Walnut	202:20	74:21 83:5	204:18	173:14,18	wish 146:17
260:9	VIP 36:13,13	198:11	203:21	83:7,11,16	205:8,11	174:8 188:4	147:9 184:5
Vanguard	115:19	200:3	222:22	84:21 94:2	213:18,19	192:23	250:14
238:13	131:10	Wanda	247:25	98:15	215:5	194:12	wishes 81:18
varies 33:14	virtually	182:14,25	wants 91:2	100:14	216:10,16	195:13	witch 126:8
vaults 237:6	256:24	214:22	104:2	102:13	216:22	206:20	withdraw
vendor	vis-a-vis 95:5	want 3:2,9,10	war 213:7	104:11,25	217:10,13	224:7	174:19
105:16	visit 197:16	3:25 6:15	271:6	106:18	245:23	225:25	233:10
verification	197:18	6:20 8:5,23	ward 214:2	108:14	247:13	227:24	withdrawal
158:6 159:7	visited 184:8	11:15 20:20	224:19	110:15	267:12	228:9,25	174:21
192:17	244:14	20:23,24	warrants	115:15	279:8	239:21	251:12
verified	vocabulary	27:18 38:6	157:9	117:13,18	we've 36:15	260:19	witness 8:11
163:20	198:2	43:25 49:18	193:18	126:19	45:22 51:12	262:18	94:3,3
203:14	278:16	49:19 50:16	Warren	127:3	65:9 87:21	268:15	103:4
verify 187:22	voice 111:18	56:21 58:20	263:14,14	130:22	92:8 93:25	weren't 98:7	121:16,16
224:11	voices 205:25	60:3,5,25	wary 13:20	166:15	113:6	west 126:9	141:10
236:2	voicing	62:15 64:15	wash 227:23	175:10	137:20	198:23	182:15
240:21	105:12	69:7 71:7	washing	189:6	213:25	201:10	205:14,14
verifying	void 87:12	74:16 78:15	227:18	191:23	214:17	what-have-...	217:16
163:9	190:12	103:8 108:4	Washington	214:25	251:22	271:19	247:6,6
Vernon 157:4	239:23	108:11	133:5 143:8	215:21	264:4	white 236:15	259:9,9
166:23	volume 98:7	114:10	158:13	255:18	wear 174:12	wicked 126:8	272:11,11
216:4 258:5	128:9	120:4 126:2	wasn't 80:10	260:22	wearing	wider 267:15	witnesses
Verree 168:9	254:12,13	126:11,17	132:6	269:18	156:3	wife 239:13	8:11 102:22
Verse 213:7	volunteering	126:18	144:10,22	Wayne	website	276:25	103:4
version 154:7	187:6	134:22,25	159:3	230:25	277:19	279:10	141:10
versus 49:9	voted 164:17	135:4	171:14	232:20	Webster's	WILLIAM	182:15
56:20,22		139:19	174:14	ways 17:11	188:13	1:13	217:16
87:21	W	146:15,21	196:13	18:5 39:9	week 62:11	Williams	woman 16:6
179:23	W 79:23	152:20	207:10	53:14 106:2	92:25	99:10	141:24
274:7,22	wage 196:18	163:21,25	225:12	we'll 7:11	196:19	Williams'	142:4,6,23
	215:22						

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 35

144:3	98:19 153:2	233:4,11,17	225:2	244:14	60:1 61:1	166:1 167:1	272:1 273:1
won 162:12	203:23	234:18	years 4:7		62:1 63:1	168:1 169:1	274:1 275:1
250:6	worker	242:20,21	21:2,4,8	<u>0</u>	64:1 65:1	170:1 171:1	276:1 277:1
wonder 212:5	207:16	244:12	22:3 28:25	09 194:8	66:1 67:1	172:1 173:1	278:1 279:1
wondering	workers	writ 80:25	31:22 35:14	196:22	68:1 69:1	174:1 175:1	100 71:25
108:3	142:24	81:7,21	38:3,5 39:3	<u>1</u>	70:1 71:1	176:1 177:1	215:15
Woodall	174:13,14	86:23 89:3	42:20 56:16	1 164:13	72:1 73:1	178:1 179:1	260:8
182:14	191:12	89:16 102:4	79:5 82:15	168:21	74:1 75:1	180:1 181:1	100,000
198:6,10	206:13	102:14	86:11,16	1,200 202:2	76:1 77:1	182:1 183:1	179:25
214:4,4	223:17	145:21	105:10	1,200-and-s...	78:1 79:1	184:1 185:1	10K 226:17
215:9	working 5:25	150:19,24	112:11	171:19	80:1 81:1	186:1 187:1	10th 150:6
word 87:23	32:23,25	writing 231:8	114:23	1,262 170:14	82:1 83:1	188:1 189:1	220:2,9
164:15	46:4 84:3	Writs 85:11	137:10	171:23	84:1 85:1	190:1 191:1	232:17
188:14	92:8 98:16	written 20:11	166:12	1,500 262:19	86:1 87:1	192:1 193:1	11 44:8
242:2 261:5	118:24	37:7 122:20	167:17	1,700 202:4	88:1 89:1	194:1 195:1	221:11
262:8	137:13,21	141:8 147:3	172:16	1,786 171:19	90:1 91:1	196:1 197:1	222:10,21
273:17	144:11	158:3	180:25	1,20 1:9	92:1 93:1	198:1 199:1	262:11
278:8	196:12	210:13	185:15	10 19:6 60:22	94:1 95:1	200:1 201:1	11,600 10:11
words 213:9	201:6	240:3	199:7,10	61:22,24	96:1 97:1	202:1 203:1	116 91:14,17
222:18	209:25	wrong 39:8	204:24	62:5,10,12	98:1 99:1	204:1 205:1	11th 162:6
236:9 261:7	216:22	39:10,11	218:14	62:22 85:21	100:1 101:1	206:1 207:1	190:15
265:19	262:3	92:23,24	228:16	174:24	102:1 103:1	208:1 209:1	222:12
269:20	works 15:24	93:21	239:18	213:7 273:8	104:1 105:1	210:1 211:1	12 27:7 82:14
278:14	147:11	171:18	248:3 256:6	10,600	106:1 107:1	212:1 213:1	110:24
work 5:15	163:11	214:17	261:23	204:25	108:1 109:1	214:1 215:1	194:11
15:16 19:5	233:16	227:15	262:3,10	10/6/15 3:1	110:1 111:1	216:1 217:1	221:17
19:15 23:24	workshop	wronged	269:5	4:1 5:1 6:1	112:1 113:1	218:1 219:1	244:20
32:24 45:6	3:19,23	214:19	yesterday	7:1 8:1 9:1	114:1 115:1	220:1 221:1	245:16
71:13 72:2	workshops	wrote 79:11	9:18	10:1 11:1	116:1 117:1	222:1 223:1	120 71:25
73:3 84:12	3:21 98:25	105:11	York 65:13	12:1 13:1	118:1 119:1	224:1 225:1	1234 229:25
84:25 85:14	98:25	149:16	67:7,14	14:1 15:1	120:1 121:1	226:1 227:1	128,000
85:15 86:5	world 26:10	236:9	227:6,12	16:1 17:1	122:1 123:1	228:1 229:1	180:13
86:7 87:25	83:11		228:3,5	18:1 19:1	124:1 125:1	230:1 231:1	12th 143:8
90:7 97:15	worst 165:11	<u>X</u>	young 119:23	20:1 21:1	126:1 127:1	232:1 233:1	157:18
100:18	worth 76:18	<u>Y</u>	141:6	22:1 23:1	128:1 129:1	234:1 235:1	13 185:7
106:18	119:12	y'all 278:18	157:15	24:1 25:1	130:1 131:1	236:1 237:1	13th 186:25
116:8 121:2	179:24	Yamin	159:25	26:1 27:1	132:1 133:1	238:1 239:1	228:11
137:9 139:2	180:7	150:22	160:21	28:1 29:1	134:1 135:1	240:1 241:1	235:16
142:22	204:25	yeah 58:18	164:25	30:1 31:1	136:1 137:1	242:1 243:1	241:13,20
143:19	wouldn't	90:12,16	165:22	32:1 33:1	138:1 139:1	244:1 245:1	14 87:25
144:17	94:14	107:9	167:5	34:1 35:1	140:1 141:1	246:1 247:1	137:25
163:12	268:18,19	131:23	182:10	36:1 37:1	142:1 143:1	248:1 249:1	150:7,24
194:16	wow 152:19	181:25	214:14	38:1 39:1	144:1 145:1	250:1 251:1	161:17
197:5,21	164:22	year 10:12,15	217:25	40:1 41:1	146:1 147:1	252:1 253:1	14,000 21:11
198:4,14	197:24,25	15:21 18:23	238:10,12	42:1 43:1	148:1 149:1	254:1 255:1	1436 141:21
205:4 207:5	231:12	21:12 38:18	<u>Z</u>	44:1 45:1	150:1 151:1	256:1 257:1	14th 174:22
215:8	237:20	56:15	Zawalick's	46:1 47:1	152:1 153:1	258:1 259:1	150 256:6
227:22	242:2	118:23	94:18	48:1 49:1	154:1 155:1	260:1 261:1	150,000
262:22	Wright	147:2 184:9	zoning 224:5	50:1 51:1	156:1 157:1	262:1 263:1	180:5
269:5	222:14	186:9	Zucker 219:8	52:1 53:1	158:1 159:1	264:1 265:1	150361 1:18
276:22	225:17,20	218:17	220:10	54:1 55:1	160:1 161:1	266:1 267:1	2:15 3:1 4:1
worked 16:5	232:25	220:7	222:8	56:1 57:1	162:1 163:1	268:1 269:1	5:1 6:1 7:1
69:20 88:4		222:10	Zygmunt	58:1 59:1	164:1 165:1	270:1 271:1	8:1 9:1 10:1

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 36

11:1 12:1	117:1 118:1	223:1 224:1	1996 168:11	224:7	186:18	31st 169:3	50 254:3
13:1 14:1	119:1 120:1	225:1 226:1	180:23	235:16	210:8,25	188:22	50- 105:11
15:1 16:1	121:1 122:1	227:1 228:1	19th 168:11	2011 186:3	236 191:4	191:17	50,000 18:25
17:1 18:1	123:1 124:1	229:1 230:1	1st 148:22	186:14	23rd 190:9	33 127:18	500 147:7
19:1 20:1	125:1 126:1	231:1 232:1	151:6	225:4	248,787.08	35,000	149:8,14,19
21:1 22:1	127:1 128:1	233:1 234:1	158:24	249:11	243:4	199:20	266:18
23:1 24:1	129:1 130:1	235:1 236:1	185:14	2012 118:22	24th 191:22	350 56:7,9	53rd 198:11
25:1 26:1	131:1 132:1	237:1 238:1	190:17	225:19	219:23	89:6 127:21	200:2
27:1 28:1	133:1 134:1	239:1 240:1	225:19	227:4,14	250,000	360.79	54,785.64
29:1 30:1	135:1 136:1	241:1 242:1	242:8	239:24	228:8	143:10	235:5,11
31:1 32:1	137:1 138:1	243:1 244:1	243:11	2013 144:12	25th 148:8	3801 227:24	550 56:10
33:1 34:1	139:1 140:1	245:1 246:1		145:8,24	26 260:21	39 21:2 248:2	5724 194:8
35:1 36:1	141:1 142:1	247:1 248:1	2	150:19,21	264:12	3rd 227:4	5K 226:15
37:1 38:1	143:1 144:1	249:1 250:1	2 157:22,23	172:3	268:17,19	244:17	5th 145:8
39:1 40:1	145:1 146:1	251:1 252:1	169:6	177:15	26th 218:11	245:13	178:2
41:1 42:1	147:1 148:1	253:1 254:1	240:24	186:18	27:13 204:13		
43:1 44:1	149:1 150:1	255:1 256:1	264:17	190:15,17	27th 141:23	4	6
45:1 46:1	151:1 152:1	257:1 258:1	2,000-and-s...	229:25	148:4	4 171:22	6 1:9 11:14
47:1 48:1	153:1 154:1	259:1 260:1	56:13	240:11	28th 145:24	190:15	11:18 12:23
49:1 50:1	155:1 156:1	261:1 262:1	2,100 119:14	241:13,20	159:17	242:4 273:6	51:23
51:1 52:1	157:1 158:1	263:1 264:1	2:30 210:16	2014 148:22	161:18	4,500 147:4	173:21
53:1 54:1	159:1 160:1	265:1 266:1	20 8:22 138:9	151:6	162:2 220:8	149:10	177:19
55:1 56:1	161:1 162:1	267:1 268:1	138:11,11	172:25	29th 161:25	4:20 164:13	178:19
57:1 58:1	163:1 164:1	269:1 270:1	146:10	174:22	162:5	40 23:3	192:7 242:8
59:1 60:1	165:1 166:1	271:1 272:1	191:19	184:25	172:11	400 1:8 54:12	6/11/10
61:1 62:1	167:1 168:1	273:1 274:1	221:19	186:19,22	192:15	80:17	221:22
63:1 64:1	169:1 170:1	275:1 276:1	228:24	187:2 188:4	193:20	400,000	6:05 279:19
65:1 66:1	171:1 172:1	277:1 278:1	20-day	188:5	2nd 210:15	199:20	60 84:16
67:1 68:1	173:1 174:1	279:1	228:24	189:22	242:11	205:2	187:20
69:1 70:1	175:1 176:1	16 264:9	20,000 71:23	191:17,22		223:24	60-page
71:1 72:1	177:1 178:1	16th 141:22	200 71:25	192:3,4,15	3	441 132:14	105:11
73:1 74:1	179:1 180:1	148:24	218:13	193:20	3 150:24	442 132:15	60,000 200:3
75:1 76:1	181:1 182:1	177:6	256:6	208:5	169:25	132:22	200:17
77:1 78:1	183:1 184:1	189:22	2000's 104:13	210:16,25	224:25	4506-T	600 10:14
79:1 80:1	185:1 186:1	208:5	2002 157:19	211:20	245:14	125:23	62nd 198:17
81:1 82:1	187:1 188:1	229:25	203:9	232:17	3,000 56:14	46,000-and...	214:6
83:1 84:1	189:1 190:1	17th 178:22	2005 185:14	242:8,21	3,200 21:12	181:14	6th 158:7
85:1 86:1	191:1 192:1	192:3	262:21,25	243:11	30 114:23	49 260:19	172:11
87:1 88:1	193:1 194:1	18 138:13	269:8	2015 1:9	120:16	263:10	184:25
89:1 90:1	195:1 196:1	196:18	2006 150:6	141:23	122:21,21	268:15	188:4
91:1 92:1	197:1 198:1	18,000	169:3	148:8,24	187:20	4th 150:20	213:25
93:1 94:1	199:1 200:1	245:16	239:15	166:16	241:3 271:3	187:12,16	244:21
95:1 96:1	201:1 202:1	19 21:4	2007 3:12	172:25	271:4	188:19	
97:1 98:1	203:1 204:1	19,500	204:23	210:6	30-year 72:12	204:23	7
99:1 100:1	205:1 206:1	228:13	218:11	242:11	99:24	227:14	7 150:7 177:7
101:1 102:1	207:1 208:1	1961 236:6	223:24	244:21	170:12		177:19
103:1 104:1	209:1 210:1	1963 237:2	239:18	202,000	30,000	5	221:10
105:1 106:1	211:1 212:1	1966 9:25	266:12	178:13	200:20	5 172:7	242:11
107:1 108:1	213:1 214:1	1974 51:23	2008 4:8 15:4	202,024.59	300 71:25	177:19,20	7.25 196:18
109:1 110:1	215:1 216:1	1983 51:24	2009 150:10	178:13	30th 150:18	211:20	7:00 85:23
111:1 112:1	217:1 218:1	1986 198:13	219:2,4,23	21 157:20	192:4 203:9	219:25	7:30 85:23
113:1 114:1	219:1 220:1	1990 79:10	220:2 234:6	21st 187:4	211:19	5,000 117:9	70 80:9 260:8
115:1 116:1	221:1 222:1	84:6 223:21	234:21	22nd 186:16	242:21	146:13,15	71.41 171:20
			2010 220:8		311 224:25	147:5 149:9	75 161:6

Public Safety & Housing-Neighborhood Development & the Homeless
October 6, 2015

Page 37

232:3	92 84:6						
78 179:25	97 180:24						
7th 85:3	9951 168:9						
163:18							
188:5							
8							
8 85:23							
148:11							
150:7							
170:12							
177:19							
179:12							
242:16							
243:5							
8:30 85:2,17							
80s 262:17							
83 213:8							
84 91:13,15							
91:16							
8K 262:14							
8th 234:21							
9							
9 175:12							
177:19							
178:18,21							
9,000 6:3,4							
9,700 197:9							
9,713 15:21							
9/11 167:23							
167:24							
180:25							
90 22:9 60:25							
61:20 62:19							
120:14							
191:21							
259:23,24							
260:2,3							
270:15							
90,000							
200:18,20							
90s 262:17							
91 11:14,19							
12:8,23							
14:3 51:14							
51:22,24							
52:9 84:6							
128:25							
195:10							
240:24							
91's 122:5							
913 228:11							
91st 260:4							