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IN THE CIRCUIT COURT, 11TH JUDICIAL CIRCUIT
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

CASE NO.: 09-29997 CA (11)

JP MORGAN CHASE BANK, N.A.,

Plaintiff,

vs.

EDUARDO OROZCO, et al.,

Defendants.

DEPOSITION OF
CINDY RILEY

DATE TAKEN: January 15, 2013

TIME: 10:00 a.m. - 12:23 p.m.

PLACE: 345 East Forsyth Street
Jacksonville, Florida 32202

Examination of the witness taken before:

Samantha Cordova, FPR, Notary Public
Hedquist & Associates Reporters, Inc.
345 East Forsyth Street
Jacksonville, Florida 32202

Hedquist & Associates Reporters, Inc.

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ALSO PRESENT

Eduardo Orozco, Defendant

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1 MR. SCHWARTZ: Hi. My name is Roland Schwartz.
2 I'm with the law firm of GrayRobinson. We represent
3 Chase. We also represent Ms. Riley as an employee
4 of the bank. There was a request by the borrower to
5 record -- audio record this deposition, which was
6 refused. And the borrower will not be recording
7 this deposition.

8 CYNTHIA RILEY,
9 acknowledged having been duly sworn to tell the truth
10 and testified upon her oath as follows:

11 THE WITNESS: Yes.

12 DIRECT EXAMINATION

13 BY MR. WRUBEL:

14 Q Okay. Could you state your name for the
15 record, please?

16 A Cynthia Riley.

17 Q And by whom are you employed?

18 A JP Morgan Chase.

19 Q Okay. And how long have you been employed by
20 them?

21 A I've been with Chase or Chase affiliates for
22 25 years.

23 Q Okay. And when you say Chase affiliates, I
24 take it you're referring to banks that were acquired
25 or --

1 A Right.

2 Q -- institutions that were acquired?

3 A Correct.

4 Q All right. Before we get into your work
5 history, have you ever given a deposition before?

6 A Yes.

7 Q Okay. Have you ever given a deposition with
8 reference to your work with either JP Morgan, WaMu, or
9 any of the predecessors?

10 A Yes.

11 Q How many times have you given a deposition so
12 far?

13 A Twice.

14 Q Twice.

15 A I think twice.

16 Q And when were they?

17 A I can't be sure of when they were.

18 Q To the best of your ability.

19 A I would want to say the last year sometime.

20 Q Okay. And I take it one of them was --

21 A Maybe two years ago.

22 Q One of them was in Tavares?

23 A Yes.

24 Q Okay. And the other one was where?

25 A New York.

1 Q In New York?

2 A (Nods head.)

3 Q Okay. Do you know what the name of that case
4 was?

5 A Don't recall.

6 Q Okay. Do you recall when you gave the
7 deposition?

8 A I -- I'm guessing -- I don't really know for
9 sure.

10 Q Okay. In any case, this will be your third
11 deposition with reference to this subject matter?

12 A Correct.

13 Q All right. And with reference to your
14 education, how far did you go?

15 A College. I went through college.

16 (Brief interruption.)

17 THE WITNESS: I'm sorry. My phone is obviously
18 on.

19 MR. WRUBEL: Take your time.

20 THE WITNESS: Took care of that. Thank you.

21 MR. WRUBEL: No worries.

22 THE WITNESS: My apologies.

23 MR. WRUBEL: Things like that happen all the
24 time.

25 THE WITNESS: Nobody ever calls me. Okay.

1 BY MR. WRUBEL:

2 Q Okay. You were mentioning you went to college.

3 A Yes.

4 Q Where'd you go?

5 A University of Colorado.

6 Q And what did you major in?

7 A Business administration.

8 Q And did you get a degree in business
9 administration?

10 A Yes, I did.

11 Q Did you do any post-college work?

12 A Some. Couple of years.

13 Q Couple years. Where?

14 A University of Colorado.

15 Q In what capacity did you do post-graduate?

16 A I started out a master's program and left that
17 for a job.

18 Q Okay. And what were you trying to get a
19 master's in?

20 A Accounting.

21 Q And from the language you're using, I take it
22 that you did not get a master's degree?

23 A I did not.

24 Q But you took courses towards it?

25 A I took some courses in the master's program.

1 Q Okay. Anything else besides accounting that
2 you took courses in master's area?

3 A No.

4 Q All right. Once you -- you said you left
5 because of a job?

6 A Yes.

7 Q And what job was that?

8 A I went to work for Hand Miller & Associates.

9 Q In what capacity?

10 A At the time they were called Landman Oil and
11 Gas Industry.

12 Q Can you spell that, please, Laman?

13 A Landman.

14 Q Oh, Landman.

15 A One word.

16 Q All right. So they were in the gas industry?

17 A They were a contractor providing services to
18 gas industries, yes.

19 Q And how did you assist them?

20 A I went out and researched legal records for
21 mineral ownership.

22 Q And how long did you have that job for?

23 A Year or two.

24 Q Okay. Did you do anything else for them
25 besides research legal records?

1 A No.

2 Q Okay. Where did you work after that?

3 A That's a long time ago.

4 Q Approximately. Okay. Well, we know that you
5 go back 25 years in the banking industry from what
6 you've told us so far.

7 A I think that's when I went to work.

8 MR. SCHWARTZ: Don't guess if you don't know.

9 A Yeah. I don't know the order anymore.

10 Q Okay. Without knowing the order, can you tell
11 me where -- if you had any other jobs before you entered
12 the banking industry?

13 A I worked at JP -- JC- --

14 Q JCPenny's?

15 A Penny's.

16 Q Okay.

17 A Yes. I worked at JCPenny's for a little while.

18 Q In what capacity?

19 A Sales.

20 Q And do you know approximately how long you
21 worked for JCPenny?

22 A Maybe a year.

23 Q Okay. And did you have any other jobs before
24 you got into the banking industry?

25 A Just the normal ones, you know, growing up. Is

1 that what you're interested in?

2 Q I'll tell you what --

3 A Sixteen-year-old I was a bus girl.

4 Q I'm going to let you go for precollege. We
5 don't need to know that.

6 A Okay. All right.

7 Q Just simply post college. Anything else before
8 you got into the banking industry?

9 A No, not that I can think of.

10 Q Okay. Before we get into your banking
11 history --

12 A Excuse me. I was in the insurance. I was
13 account executive for a health insurance company right
14 after college, Peak Health.

15 Q Peak, P-e-a-k?

16 A Uh-huh.

17 Q And as an account executive, what were your
18 duties?

19 A Sales.

20 Q And was that in Colorado also?

21 A That was in Colorado.

22 Q What city?

23 A Colorado Springs.

24 Q What about for Hand Miller & Associates? Where
25 was that located?

1 A That was in Denver, Denver, Colorado.

2 Q And JP -- JCPenny?

3 A That was Stockton, California. That would be
4 the third in the list.

5 Q Got it. So we're getting some clarity here.
6 Without telling me what was said, did you
7 prepare for this deposition with anybody?

8 A I met with Roland and Jonathan yesterday.

9 Q All right. And other than meeting with them
10 yesterday, did you meet with anybody? Was that the
11 first time?

12 A It was.

13 Q In preparation for this deposition.

14 A The first time we met for this deposition, yes.

15 Q All right. And approximately how much time did
16 you spend preparing?

17 A Two hours.

18 Q Okay. Did you review any of the documents with
19 reference to Mr. Orozco in your preparation?

20 A I saw the note.

21 Q Okay.

22 A And that's it.

23 Q All right. Okay. Back to your work history.
24 You say that you go back 25 years. Who was your first
25 job with, if you recall?

1 A American Savings Bank.

2 Q And where were they located?

3 A Stockton, California.

4 Q In what capacity did you start working for
5 them?

6 A I was in the records area where files were
7 moved in and out of records.

8 Q And what did you do with regards to the
9 records, if anything?

10 A I was a supervisor. I supervised a team of
11 people responsible for tracking files as they were
12 shipped in, as they came in and shipped out.

13 Q Okay. And as a supervisor of the team, what
14 types of things would they do?

15 A They looked at images that came through from
16 the files to make sure that they were quality checked
17 and jacketed them.

18 Q Right.

19 A Meaning they cut them, put them into jackets.
20 In terms of the shipping, we would write transmittals of
21 files in boxes and ship them to secure storage.

22 Q When the files came in, would you make copies
23 of notes and things of that nature and copies of the
24 loan?

25 A No.

1 Q Would there be any records made of the notes as
2 they came in?

3 A That was not an area I was involved in. I
4 really can't speak to that.

5 Q Okay. So as far as taking care of the files,
6 what would your team do?

7 MR. SCHWARTZ: I'll object as to relevance,
8 but go ahead.

9 Q Go ahead.

10 A They were the credit files. And they simply --
11 our job was to box them and send them to shipping after
12 the images had been verified and jacketed.

13 Q Okay. What images are you referring to?

14 A Of the loan files.

15 Q All right. And so images would be made
16 elsewhere and you would check to make sure that they
17 were accurate?

18 MR. SCHWARTZ: We make a standing objection as
19 to what specifically she did at that bank so I don't
20 have to interrupt you.

21 MR. WRUBEL: That's fine.

22 A Yes. The files were imaged somewhere. They
23 came in and rolled the film. Those rolls of films were
24 reviewed, cut, and jacketed for each borrower.

25 BY MR. WRUBEL:

1 Q Right.

2 A And then once that was done, then the credit
3 file is boxed up and shipped out.

4 Q Okay. And just so I can be clear, when you say
5 films, are we talking microfilm?

6 A Yes.

7 Q And so there would be a microfilm of the note
8 as it came in?

9 A I don't know if the note was in that or not.

10 Q I understand. But it would be loan documents
11 that would be filmed?

12 A Credit file was -- we dealt with the credit
13 file, and that's what was imaged and that we worked
14 with.

15 Q All right. And when you're referring to the
16 credit file, what would normally be in that?

17 A Everything except the letter.

18 Q Okay. But I need to know what everything is.

19 A Underwriting documents, your -- your loan
20 application, tax forms.

21 Q Okay. In other words, records that were
22 provided by the borrower or forms that they filled out
23 in the process of getting the loan?

24 A Correct.

25 Q Anything else besides those types of documents?

1 A Generally what's in a credit file.

2 Q Okay. And I apologize. I'm just not an expert
3 in this area.

4 A That's all right.

5 Q So you're going to have to tell me as we go
6 through this.

7 And how long did you supervise these teams that
8 were doing this work for American Savings?

9 A Year, year and a half.

10 Q Okay. And where were you working at that time?

11 A Stockton, California.

12 Q Was that the headquarters of American Savings
13 at the time?

14 A Yes, it was.

15 Q All right. And you mentioned that we go back
16 25 years. So are we talking about approximately 1987,
17 in that area, 1988?

18 A Yes.

19 Q Okay. What did you do after the year and a
20 half of supervising the team that were reviewing credit
21 files and checking credit files?

22 A I moved into a group of trainers and became a
23 trainer.

24 Q All right. So you actually trained other
25 individuals?

1 A Yes.

2 Q In what capacities?

3 A We were responsible for training of any
4 employee at American Savings Bank, so...

5 Q Regardless of their responsibilities?

6 A Right. We wrote training material from
7 procedures, things like that. And then we trained new
8 employees.

9 Q Were you the head of that team as well?

10 A No.

11 Q Who was, if you recall?

12 A Karen Moran.

13 Q Good memory.

14 And how long did you do training for?

15 A Maybe a year, year and a half.

16 Q Okay. What did you do after you did the
17 training?

18 A Went to a supervisor in customer service.

19 Q And what does that job entail?

20 A That's a call center. Borrowers calls in, and
21 the team would respond to the questions.

22 Q For customers?

23 A Yes.

24 Q Okay. How long did you do that for
25 approximately?

1 A Couple years.

2 Q And you're still with American Savings at this
3 point?

4 A Yes.

5 Q Okay. Was American Savings acquired by
6 anybody?

7 A Later Washington Mutual, yes.

8 Q What was the next thing that you did for
9 American Savings after you supervised in the customer
10 service center?

11 A Tax and insurance supervisor.

12 Q And what does that entail?

13 A Making sure the tax escrow account, making sure
14 taxes get paid, forced order insurance, dealing with
15 correspondence regarding forced order insurance --

16 Q Okay.

17 A -- tracking, placement.

18 Q And were you doing the physical work, or were
19 you again supervising?

20 A I'm supervising. It is work.

21 Q Pardon me?

22 A That's work as well.

23 Q I understand. We all understand that.

24 And how long did you supervise in the tax and
25 insurance area?

1 A Probably a couple years.

2 Q What was your next position with American
3 Savings?

4 A Purchase servicing.

5 Q What does purchase servicing do?

6 A It was a -- a team of individuals that
7 coordinated the service transfers and bringing them on
8 board to the servicing systems.

9 Q Okay. When we're talking about service
10 transfers, are we talking about loans that are being
11 serviced by American Savings?

12 A No. We're talking about loans serviced by
13 somebody else that American Savings bought the servicing
14 and that American Savings was going to service.

15 Q So American Savings was doing the servicing
16 work?

17 A After it was moved on board, yes.

18 Q Right.

19 A My job as purchase servicer was to get those
20 loans on board, yes.

21 Q All right. And so you would go to other
22 entities to purchase the servicing rights to the loans;
23 am I understanding you correctly?

24 A I did not. The bank did that activity where
25 they purchase a servicing of loans and then moved it

1 over to mark in savings for servicing.

2 Q Okay. And your responsibilities would be?

3 A When the deal was -- was arranged and done, all
4 of the due diligence was done. My job was coordination
5 of all the departments and the information that had to
6 come in order to make that transfer happen.

7 Q Okay. And what types of departments are we
8 talking about that had to be brought on board?

9 A Every department is affected, so your
10 foreclosures, collections, modifications, payments,
11 customer service. Every loan servicing department is
12 generally affected by a purchase.

13 Q Okay. And, again, just so I'm clear on your
14 responsibilities, they were to make sure that the
15 records were transferred over to you so you could
16 effectively take care of the servicing obligations?

17 A That's correct. It could be the records, yes.
18 It's data records. It could be files. Uh-huh.

19 Q All right. So there'd be physical files that
20 were brought on board as well?

21 A Yes.

22 Q What types of physical files would be brought
23 on board?

24 A The credit file.

25 Q Okay.

1 A Collateral files could be part of the deal.

2 Q And what would be in the collateral files?

3 MR. SCHWARTZ: Object as to relevance, again,
4 but go ahead.

5 A Notes, sometimes title policies, deeds.

6 Q And when notes were brought on board, would
7 they be stored in a central location?

8 MR. WEISS: Objection to the form of the
9 question.

10 Q You can answer.

11 A If they go to a vault.

12 Q Okay. And did American Savings have more than
13 one vault that they would go to?

14 A At that time, no.

15 Q And where was the vault located?

16 A In the basement.

17 Q In Stockton?

18 A In Stockton.

19 Q What types of entities was American Savings
20 purchasing servicing rights from?

21 A I can't really speak to that. I don't know
22 that.

23 Q You didn't know where they were coming from,
24 the loans?

25 A I would know -- at the time I would know the

1 servicer we were getting the loans from.

2 Q Okay.

3 A Whether -- when you ask the entities, I don't
4 know if you're -- is that asking who owned the loans? I
5 don't know. I only know that we would service transfer
6 loans in, and at that time I would have known the
7 companies that we were getting them from.

8 Q Okay. I may be confused. But just so I'm
9 clear on this, would you all be getting the servicing
10 rights from other servicers or from entities that had
11 just freshly issued the loans or both?

12 A We did both.

13 Q Okay. And how long did you do the purchasing
14 of the --

15 MR. WEISS: I'm going to object, Mike. We've
16 spent 20 minutes talking about her job
17 responsibilities for a job 25 years ago. If you
18 want to get to something that's relevant, let's do
19 that, but at this pace we're going to be here all
20 day.

21 MR. SCHWARTZ: I'll join in that objection. I
22 mean, I already have a standing objection as to
23 relevance. We're talking about American Savings
24 Bank, has nothing to do with this case whatsoever.
25 Obviously I can't instruct her not to answer at this

1 point; but at some point, you know, if we continue
2 for the next 20 minutes about irrelevant stuff,
3 we'll consider it. Go ahead.

4 MR. WRUBEL: It's up to you.

5 BY MR. WRUBEL:

6 Q How long did you do purchasing and servicing
7 for?

8 A I want to say a number of years in that that
9 job would evolve.

10 Q Okay.

11 A As -- so I want to say it was probably several
12 years.

13 Q Okay. And when you say the job evolved, did
14 the responsibilities change? Is that what you're
15 referring to?

16 A Departments changed or grew, absorbed into
17 other departments, things like that.

18 Q Okay. And what did you do after the purchasing
19 and servicing?

20 A Purchase and servicing is more title. That was
21 really a department and a function that I was then
22 involved in up until November of 2006 then.

23 Q Okay. And I take it you're saying that your
24 responsibilities remained in servicing until November of
25 2006?

1 A In servicing, that's correct, yes.

2 Q Okay. What other responsibilities did you have
3 that we haven't talked about in servicing?

4 A That's -- that's pretty much the history. I
5 was in that department.

6 Q Okay.

7 A I grew with them. I did have other
8 responsibilities.

9 Q That's what I'm trying to understand. I'd like
10 to know what your history of your responsibilities were
11 in servicing.

12 A All right.

13 MR. WEISS: Object to the form of the question.
14 Vague and ambiguous as to the time period.

15 Q Okay. Let's take our time, then.

16 A Okay.

17 Q We'll take our time, then. We'll do it
18 chronologically. Please advise me how your servicing
19 responsibilities evolved from a chronological
20 standpoint.

21 A Oh, I stayed in a department. It was -- became
22 secondary delivery operations. The purchase of
23 servicing and movement of whole loan sales and so on
24 occurred in that department, along with -- and that's
25 what my -- my functions were, related to that.

1 Then I took on, in Stockton, the note review
2 unit and team and was also involved in special projects
3 outside of those functions.

4 Q Okay. What were your responsibilities with
5 regards to the movement of home loan sales?

6 A Whole loan sales.

7 Q Whole loan. I'm sorry. What does whole loan
8 sales mean?

9 A The loan file is sold along with the servicing.
10 Again, the -- the files would be collected. The
11 collateral would be collected and shipped to servicers,
12 purchasers of that.

13 Q Okay. And we're saying whole loans -- whole
14 loans were sold. I presume you're saying that the notes
15 as well as the servicing rights were sold?

16 A Yes.

17 MR. SCHWARTZ: Object. Calls for a legal
18 conclusion. Go ahead.

19 A Yes.

20 Q And these were loans that were originated by
21 American Savings or -- or WaMu?

22 A It could have been a combination of originated
23 or not originated by American Savings.

24 Q Okay. And I think you understand when I say
25 WaMu we're referring to Washington Mutual?

1 A Yes.

2 Q And you also indicated that you were involved
3 in Stockton with note review?

4 A Yes.

5 Q And what were your responsibilities with regard
6 to note review?

7 A I supervised the unit that did note review.

8 Q And what were their responsibilities with
9 regards to note review?

10 A They would ensure that the data that came on
11 the note matched what was on our servicing systems.

12 Q Do you know who would input that data?

13 A The data was not inputted. It came from our
14 originations systems and were fed to our servicing
15 systems.

16 Q Okay. And, I mean, what I'm trying to
17 understand is was it fed electronically, or was there
18 paper data?

19 A We got electronic data.

20 Q Okay. And --

21 A And we had the note.

22 Q And do you know who inputted the electronic
23 data?

24 A The origination centers.

25 Q Okay. And back when you first took over these

1 responsibilities, was American Savings located in
2 anywhere besides California?

3 A I --

4 MR. SCHWARTZ: If you know.

5 Q If you know.

6 A If we're -- if it's American Savings was
7 California only, I -- I don't remember when Washington
8 Mutual would have taken over, and I don't remember when
9 that -- it was seamless to me. I had the same job
10 functions.

11 Q Okay.

12 A So I can't answer that. I don't know if that
13 was Washington Mutual or American Savings at that
14 particular time.

15 Q Okay. I take it what you're saying, then, is
16 when it was American Savings alone, that was only in
17 California; but when WaMu acquired American Savings, it
18 became multi- --

19 MR. WEISS: Objection. Misstated her prior
20 testimony. I think she said she didn't know for
21 sure.

22 A I -- I don't know for sure that American
23 Savings was only in California.

24 Q Okay.

25 A I know for sure that Washington Mutual was

1 bigger than California.

2 Q Got you.

3 A Okay.

4 Q And you've indicated you don't know when
5 Washington Mutual acquired American Savings?

6 A No.

7 Q I don't want you to guess, but do you have any
8 range or idea?

9 MR. SCHWARTZ: Asked and answered. Go ahead.

10 A I really don't.

11 Q Okay.

12 A '89. I don't know.

13 MR. SCHWARTZ: Don't guess.

14 THE WITNESS: Okay. Thank you.

15 BY MR. WRUBEL:

16 Q All right. With reference to the notes that
17 were originated, they would be brought to Stockton?

18 MR. WEISS: Object to the form. Vague and
19 ambiguous.

20 A Yes.

21 Q Okay. And let me rephrase the question. How
22 did -- how were the notes originated that came to
23 Stockton, California, with American Savings?

24 A I don't understand the question. Say that
25 again, please.

1 Q What entities would originate the notes that
2 would come to Stockton, California, that you would
3 review?

4 A American Savings.

5 Q Okay. Anybody besides American Savings
6 initially?

7 MR. WEISS: Object to the form.

8 A I can't -- I don't know for sure. My unit
9 reviewed American Savings.

10 Q Okay. And what things would they review with
11 regards to the notes and the loans?

12 A The data in the notes, the term, maturity date,
13 borrower name, address, that it's all correct, matching
14 the system.

15 Q Okay. Anything that your team would do besides
16 making sure that all the information matched?

17 A And -- in Stockton?

18 Q Yes.

19 A The notes were endorsed, and they were shipped
20 to the custodian.

21 Q Okay. And where was the custodian located?

22 A In the same building.

23 Q All right. And when you say that the notes
24 were endorsed, are we going -- approximately what year
25 are we going back to approximately, if you know?

1 A Prior to 2004.

2 Q Do you know how long before 2004?

3 A No.

4 MR. WEISS: Object to the form. Are you asking
5 her for what period of time were notes endorsed, or
6 are you asking her --

7 MR. WRUBEL: I'm trying to -- I'm trying to
8 ascertain at what point in time they began endorsing
9 notes when they came into the Stockton facility.

10 MR. WEISS: Who's they?

11 MR. WRUBEL: Her team.

12 MR. WEISS: So you're asking her when she
13 worked in note review, when did people start
14 endorsing notes?

15 MR. WRUBEL: Effectively yes.

16 A I don't think that's one and the same. I
17 did -- I was the supervisor for that unit sometime 2002
18 I would say.

19 BY MR. WRUBEL:

20 Q Okay.

21 A We were endorsing the notes at that time.

22 Q All right. So you're saying back in 2002 your
23 team that was reviewing the data were also endorsing the
24 notes?

25 A Yes.

1 Q All right. And do you know if notes were
2 endorsed before 2002 when they came into your --

3 A I would only be guessing.

4 Q Okay. And -- but you are certain that in 2002
5 notes that were being reviewed for data were also being
6 endorsed when they came through your unit --

7 A Correct.

8 Q -- as supervisor?

9 A Correct.

10 Q Okay. And how were the notes endorsed?

11 A They were endorsed with an endorsement stamp.

12 Q Okay. And whose signature would be on the
13 endorsement stamp?

14 A Jess Alamanza.

15 Q Can you spell that, please?

16 A A-l-a-m-a-n-z-a.

17 Q Okay. And were these blank endorsements, or
18 were they specific endorsements?

19 MR. WEISS: Object to the form of the question.

20 MR. SCHWARTZ: I'll join. It's irrelevant. Go
21 ahead.

22 A That was a blank endorsement.

23 BY MR. WRUBEL:

24 Q Okay. And you indicated that it was placed
25 there with a stamp?

1 A Yes.

2 Q Okay. Jess Alamanza was whom?

3 A My boss.

4 Q Okay. And what was his position?

5 A VP secondary delivery operations.

6 Q And was there more than one stamp that was
7 being used?

8 A No.

9 Q Do you know how many people were using that
10 stamp?

11 A I don't remember specifically.

12 Q Okay. Do you recall approximately how many
13 people were in the team that you supervised?

14 MR. SCHWARTZ: I'll object, again. Relevance.
15 Thirty minutes now we have not talked about
16 Ms. Riley's endorsement or signature. It's been
17 30 minutes.

18 MR. WRUBEL: That's fine.

19 BY MR. WRUBEL:

20 Q You can answer.

21 A Ten to twelve.

22 Q And, to your knowledge, would all 10 to 12 be
23 using the endorsement stamp?

24 A I don't remember if we had 10 to 12 doing the
25 endorsements at that time.

1 Q Okay. And the time we're talking about is in
2 2002?

3 A It is while I supervised that unit.

4 Q And the time that you supervised that unit was
5 what period of time?

6 A I'm saying it should be around 2002, 2004 to
7 then.

8 Q Do you recall the names of anybody in that team
9 that was using the Jess Alamanza stamp?

10 A No.

11 Q And you indicated that once the notes were
12 endorsed they'd be sent to the custodian?

13 A Correct.

14 Q All right. And I take it the custodian would
15 place the notes in the vault?

16 A That's correct.

17 Q Did the custodian have any other
18 responsibilities, to your knowledge?

19 MR. SCHWARTZ: Don't guess.

20 A I -- I don't know what their responsibilities
21 would be.

22 Q Okay. Were you yourself endorsing any of
23 the -- any of the notes?

24 MR. WEISS: Object to the form of the question.

25 Q You can answer.

1 A I was not endorsing those notes, no.

2 Q Okay. And you weren't using the Jess Alamanza
3 stamp to endorse the notes either personally?

4 A I was not.

5 Q Okay. While you were in Stockton -- by the
6 way, how long were you in Stockton till?

7 A 2004.

8 Q Do you know what month?

9 A June.

10 Q So until June 2004 the only endorsement stamp
11 that was used in the Stockton area was the Jess Alamanza
12 stamp?

13 MR. SCHWARTZ: Form. Leading.

14 A The Jess Alamanza stamp was used in Stockton
15 prior to that. Uh-huh.

16 Q Okay. Did you ever have a stamp that was used
17 in the Stockton area?

18 A No.

19 Q What happened in June 2004?

20 MR. WEISS: Object to the form of the question.
21 Vague and ambiguous.

22 MR. SCHWARTZ: I'll join. Many things happened
23 in 2004, but go ahead.

24 A I moved to Jacksonville, Florida.

25 BY MR. WRUBEL:

1 Q Okay. As far as moving, were you requested to
2 make the move?

3 A Yes.

4 Q By whom?

5 A My manager.

6 Q And who was your manager?

7 A Brenda Brendle.

8 Q I'm sorry?

9 A Brenda Brendle.

10 Q And do you know what her title was?

11 A Vice president, first vice president.

12 Q Of -- at that time I presume it's WaMu?

13 A Yes.

14 Q Okay. And do you know if she's still with
15 JP Morgan?

16 A She is not.

17 Q Do you know where she is at this time?

18 A She's -- she's in Jacksonville.

19 Q Do you know if she's working for anyone?

20 A She's working.

21 Q For whom?

22 A I can't think of their name right now.

23 Q Okay. Is it a bank or credit agency or --

24 A It's a mortgage company.

25 Q Okay. And so you've indicated that Ms. Brendle

1 requested that you be transferred?

2 A I was offered a relocation package.

3 Q Okay. Was Stockton closing or --

4 A Yes, Stockton closed.

5 Q Okay. And when did Stockton close?

6 A January 2004, that -- that's when we were
7 notified that they were going to be shutting down.

8 Q Okay. And when did they actually shut down?

9 A Later 2004 I would...

10 Q And what was the relocation offer that was made
11 to you by Ms. Brendle?

12 MR. SCHWARTZ: Object. Proprietary
13 information.

14 MR. WEISS: Object to the form of the question.
15 Object on --

16 MR. SCHWARTZ: Confidential.

17 MR. WEISS: -- privacy grounds.

18 MR. SCHWARTZ: Exactly. Join.

19 BY MR. WRUBEL:

20 Q Were you told what your duties would be with
21 respect to your relocation?

22 A I was promoted and --

23 Q Okay.

24 A -- and took over the responsibilities of
25 secondary delivery operations in Jacksonville.

1 Q When you say you were promoted, can you tell me
2 what part of the promotion was? I mean, was it title?
3 Was it money?

4 MR. WEISS: Object to the form of the question.
5 Objection on privacy grounds.

6 MR. SCHWARTZ: Privacy. Proprietary
7 information. Confidential. Go ahead.

8 A I was promoted to a vice president and became
9 the department manager for secondary delivery operations
10 in Jacksonville, Florida.

11 BY MR. WRUBEL:

12 Q And when did this promotion become effective?

13 A Effective date I don't know.

14 Q Okay. Do you know if it was while you're still
15 in Stockton, California, or Jacksonville?

16 A I was making a transition between January and
17 June of 2004. I was offered that job, travelled back
18 and forth, and moved here in June 2004.

19 Q And would June of 2004 or couple months before
20 then be the first time that you were ever a vice
21 president with the bank?

22 A Correct.

23 Q Are you still a vice president with the bank?

24 A I am not.

25 Q When did you cease being a vice president with

1 the bank?

2 A 2008.

3 Q Do you know what month?

4 A January I would guess.

5 MR. SCHWARTZ: Don't guess.

6 A January 2008.

7 Q As a vice president did you have greater
8 authority than you had before they made you vice
9 president?

10 MR. WEISS: Object to the form of the question.
11 Vague and ambiguous.

12 MR. SCHWARTZ: Join.

13 BY MR. WRUBEL:

14 Q You can answer.

15 A I was managing a department as a vice president
16 versus leading a team. Responsibilities were different.

17 Q Okay. Briefly can you tell me what the
18 difference is between managing a team and leading a
19 team?

20 A Managing a department and leading a team?

21 Q Yes, please.

22 A The team is one piece of the department. The
23 department encompassed other responsibilities --

24 Q Okay.

25 A -- than my responsibility in note review as it

1 was as a team leader.

2 Q Okay. I recognize that it may vary. But when
3 you're managing a department, approximately how many
4 employees would be under your supervision?

5 MR. WEISS: Object to the form of the question.
6 Vague and ambiguous.

7 MR. SCHWARTZ: Overly broad as to what time
8 we're talking about.

9 A Thirty -- thirty to forty people.

10 BY MR. WRUBEL:

11 Q Okay. Did you manage any other departments
12 besides secondary delivery?

13 A No.

14 Q Okay. And how long did you manage secondary
15 delivery for?

16 A Till 11 of 2006.

17 Q And I take it you're saying you managed
18 secondary delivery approximately from June of 2004 to
19 November of 2006?

20 A Correct.

21 Q And during that period of time you had
22 approximately 30 to 40 employees under your supervision?

23 A Yes.

24 Q And tell us please what is secondary delivery?

25 A Secondary delivery operations, it was the name

1 of the department.

2 Q Okay.

3 A Secondary -- sorry. It's the name of the
4 department, but we delivered on the deals that were made
5 by secondary marketing.

6 Q Okay. And when you say you delivered on the
7 deals that were made in secondary marketing, are we
8 talking about the fact that notes were sold to other
9 entities from American Savings?

10 MR. WEISS: Object to the form of the question.

11 Q You can answer.

12 A That, yes.

13 Q And other things?

14 A Loans sold to Freddie and Fannie.

15 Q Do you know what percentage of Washington
16 Mutual's loans were sold to Fannie and Freddie between
17 June of 2004 and November of 2006?

18 MR. WEISS: Objection. Object to the form of
19 the question. You're asking her what percentage of
20 WaMu originated loans were sold to Fannie and
21 Freddie? How is she possibly going to be able to
22 answer that question?

23 MR. WRUBEL: I don't know. If she can't answer
24 it, she can't answer that.

25 A I don't know that percentage.

1 MR. SCHWARTZ: My issue is it's been 40 minutes
2 now. We haven't spoken about the note or the --

3 MR. WRUBEL: I don't care that we haven't
4 spoken about the note. I've got a right to take a
5 deposition, and I'm going to take it.

6 MR. WEISS: You have a right to take a
7 deposition.

8 MR. WRUBEL: I don't care about 30, 40 minutes.
9 And you guys can keep interrupting if you want, but
10 we're 30, 40 minutes. And if this takes all day,
11 it's going to take all day.

12 MR. SCHWARTZ: Well --

13 MR. WRUBEL: But I absolutely have a right to
14 get background and everything that I'm getting.

15 MR. SCHWARTZ: Background -- background is one
16 thing, and I didn't object as to background. But
17 when you started talking about what specifically was
18 done at American Savings by whom, what relevance
19 does it have to this case? I'm just struggling with
20 that.

21 MR. WRUBEL: I'm trying to learn what her
22 background was. All right. We're beyond that. So
23 if you want to keep talking about that and wasting
24 time, then you can object to it.

25 MR. SCHWARTZ: No, I won't, but --

1 MR. WRUBEL: We're --

2 MR. SCHWARTZ: -- I have a right to object, and
3 I will.

4 MR. WRUBEL: -- into the note. We're into the
5 note. We're into endorsements. And I intend to
6 thoroughly explore the area.

7 MR. SCHWARTZ: I told you what my objection is.
8 Go ahead.

9 MR. WRUBEL: Okay.

10 A Was there a question?

11 BY MR. WRUBEL:

12 Q Yes. I'll rephrase the question. You were
13 passing loans to the secondary market, and you've
14 indicated that Freddie and Fannie included some of
15 the --

16 MR. WEISS: Object to the form of the question.
17 Vague and ambiguous as respects passing loans.

18 A We -- we sold loans for Freddie and Fannie.
19 The actual percentage I have -- I do not know. The bulk
20 of our work was sold to Freddie and Fannie.

21 Q Okay. And that's where my question goes. As
22 far as the bulk of your work going to Freddie and
23 Fannie, were there also private investors besides
24 Freddie and Fannie that were buying loans in the
25 secondary market?

1 A Yes.

2 Q Okay. And those entities would be entities
3 such as?

4 A Lehman comes to mind, Ocwen comes to mind,
5 Bayview.

6 Q Deutsche Bank, Goldman Sachs.

7 A GMC. I don't remember Deutsche Bank. I
8 don't -- I don't know Sachs.

9 Q Okay. All right. And my question to you is
10 with regards to Washington Mutual, if you know: Of all
11 the loans that were being sold on the secondary
12 delivery, you said that the bulk of them went to Fannie
13 and Freddie; is that correct?

14 MR. WEISS: Object --

15 MR. SCHWARTZ: Form.

16 MR. WEISS: -- to the form of the question.

17 You're asking her about when she was working in the
18 secondary delivery operations department from June
19 2004 until November of 2006 if she knew that the
20 bulk of the loans that came in through that
21 department went to Fannie and Freddie.

22 MR. WRUBEL: That's what she testified to.

23 MR. WEISS: I just want to be clear, she's not
24 talking about WaMu originated the loan --

25 MR. WRUBEL: No.

1 MR. WEISS: -- generally.

2 MR. WRUBEL: No. I'm just talking about --

3 MR. WEISS: That's the way you asked the
4 question.

5 A The bulk of the loans were sold to Freddie and
6 Fannie.

7 BY MR. WRUBEL:

8 Q And when you say the bulk of the loans,
9 approximately what percentage are you talking about?

10 A I can't speak to percentage. I don't know
11 that.

12 Q All right. When you say the bulk, you know if
13 we're talking more than 50 percent or less than 50
14 percent?

15 MR. SCHWARTZ: Form. Speculative. Asked and
16 answered. Go ahead.

17 A I don't know that.

18 Q Okay. Did you review any screens with regards
19 to Mr. Orozco's loan before --

20 MR. SCHWARTZ: Form.

21 Q -- coming into this deposition?

22 MR. SCHWARTZ: Vague and ambiguous. Go ahead.

23 A Are you -- if I personally?

24 Q Yeah. Yes.

25 A No, I did not.

1 Q All right. And you understand when I say
2 screen, I'm talking about computer screens?

3 A Yes.

4 Q Okay. And you indicated you personally did not
5 for this deposition; correct?

6 A I did not review that note personally to a
7 screen.

8 Q Okay. You only reviewed the note?

9 A I didn't review the note.

10 MR. WEISS: Objection. Are you talking about
11 contemporaneously with the origination of the loan,
12 or are you talking about since then?

13 MR. SCHWARTZ: Yeah. I'm confused. Are you
14 talking in preparation for deposition? Can you put
15 some time frame on it?

16 MR. WRUBEL: I asked -- if you want her to read
17 it back -- the question was --

18 MR. SCHWARTZ: Yeah, please, because I'm
19 confused.

20 MR. WRUBEL: Well, the question was --

21 THE WITNESS: I'm confused now.

22 MR. WRUBEL: The question was before -- I mean,
23 you guys can keep interrupting, but the question was
24 for the deposition. And if you want her to read it
25 back, she can.

1 MR. SCHWARTZ: Oh, she already answered that at
2 the beginning of the --

3 A In the beginning I saw the note. Yesterday I
4 did not review it.

5 BY MR. WRUBEL:

6 Q Okay. And I asked about screens. And I did
7 not ask about screen before.

8 MR. WRUBEL: But if you guys want to keep
9 interrupting, just go ahead.

10 MR. WEISS: Mike --

11 MR. WRUBEL: We can take this deposition as
12 long as we want.

13 MR. WEISS: It's not about interrupting. You
14 can read back the record if you want. What you said
15 was very unclear. You asked if she'd seen any
16 screens in connection with the note. We made
17 objections as to form because it was vague and
18 ambiguous. You later asked a follow-on question
19 where you said in preparation for this deposition.

20 MR. WRUBEL: Yeah.

21 MR. WEISS: It's absolutely unclear if you were
22 talking about contemporaneously with the origination
23 with the loan if she viewed any screens that
24 reflected any information about the note or if in
25 the context of preparing for deposition she viewed a

1 screen that reflected any information about this
2 note. So let's make it clear.

3 MR. WRUBEL: Well, the record speaks for
4 itself.

5 MR. WEISS: That's right. It's absolutely
6 unclear.

7 MR. SCHWARTZ: And we've objected, so go ahead.

8 BY MR. WRUBEL:

9 Q All right. With regards to your work here in
10 Jacksonville between June of 2004 and November of 2006,
11 what types of things would you supervise being done in
12 order for loans to be sold to the secondary market?

13 MR. WEISS: Object to the form of the question.

14 A The unit -- I managed one of the units related
15 to the notes that -- the notes comes in the door. It's
16 reviewed for accuracy and moved to the custodian. It's
17 endorsed and moved to the custodian. That was one of
18 the units in secondary delivery operations.

19 Q Is there a name for that unit?

20 A The note review unit.

21 Q Okay. Were there other things that were done?

22 A Done to what?

23 Q In order to process the loans so they could be
24 sold on a secondary market.

25 A We cured loans that -- something was wrong with

1 the note, for example. We cured that.

2 Q Okay.

3 A I had a unit that would find a cure for that.

4 Q And when you say cure, can you elaborate on
5 what you mean?

6 A The borrower may not have signed. They signed
7 the note different from the typed name on the note.
8 That would be corrected.

9 Q Okay.

10 A Is an example.

11 Q Any other examples?

12 A Not coming to mind.

13 Q What other things were done in order to process
14 the loan so that they could be sold on the secondary
15 market that you would supervise or manage?

16 A That would be the answer to that question. We
17 did the note review. We ensured the accuracy and sent
18 them to the custodian.

19 Q Okay. And would anything be done to the notes
20 while they were in your unit or in your department?

21 A Anything --

22 MR. SCHWARTZ: Form. Asked and answered.

23 A -- else?

24 MR. SCHWARTZ: Go ahead.

25 Q Yes.

1 A They were reviewed. They were reviewed. They
2 were checked to the system for accuracy. They were
3 moved to the custodian. And they were endorsed.

4 Q Okay. So they were endorsed when they were in
5 your department as well?

6 A That's correct.

7 Q Okay. And who were they endorsed by?

8 A It was a facsimile signature stamp that was
9 used for the endorsements on the note.

10 Q Okay. But who would be the ones that would be
11 using the facsimile stamp?

12 A My staff.

13 Q All right. And how many people were in your
14 staff that were endorsing notes?

15 A Ten to twelve.

16 Q Do you remember the names of any of those
17 people?

18 A Not particularly that were endorsing the notes,
19 no.

20 Q Okay. What was the name of the -- the name of
21 the unit if I were to try to acquire the names of the
22 people that were in this unit?

23 A Note review unit.

24 Q Okay. And would all 10 to 12 people that were
25 in the note review unit have authority -- or strike

1 that.

2 Would all 10 to 12 people that were in the unit
3 be using that facsimile stamp?

4 MR. WEISS: Object to the form of the question.
5 Vague and ambiguous.

6 A They certainly could in doing their job would
7 use that stamp. That's right.

8 Q Okay.

9 A They were a note reviewer. They would use that
10 stamp in their note review process.

11 Q All right. And I -- you're saying that stamp.
12 There's only one stamp?

13 A No. There was multiple stamps, nine to ten
14 stamps.

15 Q And the stamps had your name on it?

16 A Yes, my signature.

17 Q Do you know when the stamps were made?

18 A Not exactly.

19 Q I take it would have been sometime after
20 June 2004?

21 A Sometime in that range, yes. I don't know that
22 it was after June 2004.

23 Q Okay. And with regards to the stamp, did you
24 provide a signature for the stamps?

25 A Yes, I did.

1 Q Did you provide more than one signature for the
2 stamps?

3 A I don't remember that process, whether I signed
4 multiple times or once. I don't know what the creator
5 of stamps needs.

6 Q Do you know if the stamps were secured when
7 they were not being used?

8 A We had full procedures around the security of
9 those stamps, and they were in a secured location
10 requiring card access only by the collateral note review
11 people.

12 Q And when you say that you had full security and
13 procedures, can you elaborate on what those were?

14 A The procedures, they were in a locked cabinet.
15 The lead manager of that unit would unlock the cabinets.
16 In the morning the stamps would be checked out on a log.
17 They would be used as the representative needed to do
18 during the day. At the end of the night they were
19 checked back in and logged back in to the secured
20 cabinet. And, again, the room that the note review
21 occurred in was a secured access only.

22 Q Was there more than one lead manager to this
23 team?

24 A I had a manager over that team. She had a
25 lead.

1 Q Okay. And what -- who is that manager?

2 A Pat Eyles.

3 Q Can you spell the last name, please?

4 A E-y-l-e-s.

5 Q And is Pat male or female?

6 A Female.

7 Q Is she still with JP Morgan?

8 A Yes.

9 Q Here in Jacksonville?

10 A Yes.

11 Q And you've indicated that there was a secure
12 room where the note review would take place; is that
13 correct?

14 A Yes.

15 Q Can you elaborate on what -- how that was set
16 up?

17 A It's a partitioned off area, work area, that we
18 were in, and the doors to that were secured. You had to
19 have special card access to get in.

20 Q Again, was this a blank -- strike that.

21 With regards to the endorsement stamp, was it a
22 blank endorsement?

23 A Yes, it was.

24 Q To your knowledge, were the stamps always the
25 same as far as the facsimile signature of yours?

1 MR. WEISS: Object to the form of the question.

2 MR. SCHWARTZ: I join. What time period are we
3 talking about?

4 MR. WRUBEL: We're always talking about from
5 June -- June 2004 to November of 2006 right now.

6 A The stamps -- I don't know if they were always
7 the same. The facsimile signature, I don't have any
8 reason to think that they wouldn't have been the same on
9 a facsimile signature stamp.

10 BY MR. WRUBEL:

11 Q Okay. Excuse me one sec.

12 With regards to the notes once they were
13 endorsed, where would they go after they left that room?

14 A To the custodian.

15 Q And do you know what the custodian would do
16 with the notes?

17 A Put them in the vault.

18 Q Okay. And was there more than one vault that
19 they would be put in?

20 A The notes that came through Jacksonville,
21 Florida, they were -- there were different custodial
22 vaults at that time.

23 Q Right.

24 A Our notes went -- continued to go to Stockton.

25 Q Okay.

1 A Until Stockton was shipped out, and I don't
2 remember when that was.

3 Q Okay. So I think what you're telling me is
4 that Stockton did continue to function for a short
5 period of time after you left.

6 A Yes.

7 Q And when you first came to Jacksonville, were
8 the notes always shipped back to Stockton initially?

9 A Yes.

10 Q Okay. And then were there other locations
11 where the notes were shipped to?

12 A There was a location in Vernon Hills.

13 Q Vernon Hills where? What state?

14 A In Illinois.

15 Q And during what period of time were they
16 shipped to Vernon Hills, Illinois, if you know?

17 A I don't know.

18 Q Were they shipped anywhere else besides Vernon
19 Hills and Stockton?

20 A I can't be certain of that.

21 Q Okay. Were there any other vaults that WaMu
22 had besides in Vernon Hills and Stockton?

23 A A vault was built in Florence, South Carolina.

24 Q You know when that was built?

25 A No, not exactly.

1 Q Approximately?

2 A I would --

3 MR. SCHWARTZ: Don't guess.

4 Q I mean, are we talking in the 1990s? Was it in
5 2000, 2005?

6 A 2008. I don't know that it was in 2008. Let's
7 be clear. I don't know that it was 2008.

8 Q Okay. It was not in the 1990s?

9 A It was not in 1990s.

10 Q I'd like to just go back to the endorsements a
11 little bit. You'd indicated that there were nine to ten
12 stamps that were made; is that correct?

13 A Correct.

14 Q All right. And, to the best of your knowledge,
15 were they all made at the same time approximately?

16 A Yes.

17 Q Okay. So they all came back in from whoever
18 made them to WaMu at the same time, to your knowledge?

19 A Yes.

20 Q Do you know who made them?

21 A No.

22 Q Okay. And you've indicated that you have no
23 reason to think that the signatures were different on
24 any of the stamps; correct?

25 MR. WEISS: Object to the form of the question.

1 Q You can answer.

2 MR. WEISS: Objection. She testified that she
3 didn't know how the process exactly worked with
4 respect to getting the signature from her sample
5 signatures that she provided to the stamp. She
6 testified that she didn't know if -- what the
7 process was that captured her --

8 MR. WRUBEL: Mr. Weiss, just object to the
9 form. You don't have to coach the witness any
10 further. She testified --

11 MR. WEISS: I'm not coaching the witness.

12 MR. WRUBEL: And I'm instructing you not --

13 MR. WEISS: I'm not coaching the witness.

14 MR. WRUBEL: I'm telling you --

15 MR. WEISS: I'm trying to clarify a question.

16 MR. WRUBEL: You don't need to clarify,
17 Mr. Weiss.

18 MR. WEISS: The testimony that --

19 MR. WRUBEL: I don't want you coaching the
20 witness.

21 THE REPORTER: One at a time, please.

22 MR. WRUBEL: You got an objection to the form?

23 MR. WEISS: I've made my objection for the
24 record. I've stated it for the record.

25 BY MR. WRUBEL:

1 Q Now, as I was saying, you indicated earlier you
2 had no reason -- these are your words: You have no
3 reason to think that the signatures were different on
4 any of the stamps; is that correct?

5 A What I said was exactly that I don't know what
6 the process was to make those stamps, whether or not I
7 signed several times and they took one of those
8 signatures or not. I don't know what that process was.

9 Q Okay. But as far as you know you never saw any
10 differences with regards to the signatures on the
11 stamps?

12 MR. WEISS: Objection. Object to the form of
13 the question.

14 Q You can answer.

15 A I never inspected the stamps to ensure that the
16 signatures were all exactly the same.

17 Q Okay. All right. Now, you've indicated that
18 the notes were initially shipped to Stockton and then to
19 Vernon Hills?

20 MR. WEISS: Objection. Misstates prior
21 testimony.

22 A We were -- we shipped the notes to the
23 custodian.

24 Q Okay.

25 A And at the time frames from when that custodian

1 was in Stockton or Vernon Hills I can't speak to that.

2 Q Okay. Did you ship to any other custodians in
3 any locations other than Vernon Hills and Stockton?

4 MR. SCHWARTZ: Asked and answered. Form. Go
5 ahead.

6 A I just don't know at what time frames we were
7 shipping to some place other than those two.

8 Q Okay. Did there come a point in time that you
9 shipped to Florence, South Carolina?

10 A When the vault was built -- I don't know if
11 that -- I can't answer that.

12 MR. SCHWARTZ: If you don't know, say you don't
13 know.

14 A I left the department.

15 Q Okay. When did you leave the department?

16 A In November of 2006.

17 MR. SCHWARTZ: You need a break?

18 THE WITNESS: I think that would be nice if we
19 did.

20 MR. SCHWARTZ: You mind if she takes a break?

21 MR. WRUBEL: No.

22 (Break taken.)

23 BY MR. WRUBEL:

24 Q You've indicated that it was your team that did
25 the endorsements of the stamps in Jacksonville. Did you

1 yourself ever endorse any of the notes?

2 A No.

3 Q Never?

4 A I never put an endorsement stamp on the notes.

5 Q Okay. How many notes a day were coming into
6 the Jacksonville area, if you know, approximately?

7 A 2- to 3,000.

8 Q Assuming you only had 10, not 12, just if we
9 can get through the question, am I correct then that
10 your team would be each reviewing approximately 200 to
11 300 notes a day?

12 MR. SCHWARTZ: Form. Speculating. Go ahead.

13 A That sounds reasonable.

14 Q And they would be checking the notes and the
15 data for the loans -- strike that.

16 Each individual that was on the team would be
17 checking the notes as well as the data with regards to
18 the loans approximately 2- to 300 a day?

19 A They compared the data -- certain data on the
20 note to what was on the system.

21 Q Would they be comparing any other data besides
22 the data on the note to the system when they would go
23 through the system?

24 A Other data like what?

25 Q Information from the mortgage perhaps.

1 A They have a note. The notes is all they had.

2 Q That was the only information?

3 A Yeah, note review.

4 Q Okay. I'm curious. Being the supervisor or
5 the manager of the unit -- you've indicated that the
6 team leader was Pat Eyles; correct?

7 A Yes.

8 Q Okay. Would they have ever come to you with
9 problems with regards to the note review unit?

10 A Problems like what?

11 Q I don't know. I mean, I'm just kind of curious
12 as to what type of things you would be managing with
13 regards to the unit during this two-year period.

14 A Productivity is what we managed to.

15 Q Okay.

16 A We tracked how well each individual did
17 their -- did their job.

18 Q Okay. So your responsibilities were basically
19 to make sure the unit was working efficiently?

20 MR. WEISS: Object to the form of the question.

21 A I oversaw that unit, that we were following the
22 procedures that we did our quality checks on, the
23 results of those quality checks, and personnel.

24 Q Okay. Did you ever find that there were
25 problems with regards to the quality of the work that

1 the unit did from time to time?

2 A Yes.

3 Q What types of problems were they having?

4 A When we did a QC check, we might see that they
5 didn't properly check a -- a data element or that it
6 needed a correction. It could be that they -- live
7 signature versus a copy signature on a note.

8 Q Okay. And when you say QC, I take it you're
9 referring to quality control?

10 A Correct.

11 Q Okay. Who would be the individual or
12 individuals who would be doing the review of the work?

13 A The lead or the manager of the unit.

14 Q Okay. And in the case of the note review unit,
15 that would have been Pat Eyles?

16 A Pat or her lead.

17 Q Who was her lead?

18 A Karen Woodward.

19 Q Can you spell Woodward, please?

20 A Woodward, W-o-o-d-w-a-r-d.

21 Q To your knowledge, is she still with JP Morgan?

22 A Yes.

23 Q Here in Jacksonville?

24 A Yes.

25 Q Okay. With respect to your responsibilities,

1 what happened in November of 2006? What changed?

2 MR. WEISS: Object to the form of the question.
3 Vague and ambiguous.

4 A The department was closed and moved to the --
5 the Florence, South Carolina, office.

6 Q And when you say the department, we're talking
7 about which department?

8 A Secondary delivery operations.

9 Q Did you move to Florence, South Carolina, also?

10 A No.

11 Q Where did you stay?

12 A Jacksonville.

13 Q Okay. I'm going to go back just before we come
14 into this area. No, we can go to this area. What
15 responsibilities did you take on after June 2006,
16 immediately thereafter?

17 A After June of 2000- --

18 Q I'm sorry. November of 2006.

19 A I did project management work for about
20 12 months.

21 Q What type of project management?

22 A At that time we were moving -- the project that
23 I was involved with was helping to move the custodial
24 vault from Stockton to Florence, South Carolina.

25 Q I'm a little bit confused. I thought Stockton

1 closed somewhere between 2004?

2 A No.

3 Q It continued to operate?

4 A Yes.

5 Q Okay. When did the Stockton plant close down?

6 A That's what I can't be specific about. The
7 custodial vault was still there when I moved to
8 Jacksonville.

9 Q And, to your knowledge, you continued to ship
10 notes back to Stockton and Vernon Hills during the
11 period -- although you're not exactly sure when it
12 ended, somewhere between the period of June 2004 and
13 November of 2006?

14 MR. SCHWARTZ: Form. Compound question. Go
15 ahead.

16 A Yes. We would have been shipping to the
17 custodial vault in one of those two locations.

18 Q And come November of 2006 you got involved with
19 the project of doing exactly what?

20 A I project managed for about the next 12 months.
21 One of the projects was the movement of the vault from
22 Stockton to Florence, South Carolina.

23 Q What types of things would you have to do
24 during this period of time to oversee or help move the
25 vault from Stockton to Florence, South Carolina?

1 A I coordinated, you know, meetings, meetings and
2 the activities. Generally we'd have a weekly meeting of
3 what needed to be done, progress. A building was built.
4 So I helped on the project management side.

5 Q Okay. And during this period of time you've
6 indicated that the secondary...

7 A Delivery operations.

8 Q Thank you. Secondary delivery operations was
9 shut down in November of 2006?

10 A Jacksonville -- secondary delivery operations
11 was shut down in Jacksonville. The Florence, South
12 Carolina, office was a -- part of it was a -- we had
13 secondary delivery operations in two locations. That
14 location continued. The Jacksonville office shut down.

15 Q Okay. And I take it you're saying that
16 Florence, South Carolina, secondary delivery operations
17 picked up around November of 2006, December 2006?

18 A No, that's not correct. They were in parallel
19 with Jacksonville --

20 Q Okay.

21 A -- for sometime --

22 Q Okay.

23 A -- prior.

24 Q All right. So they started up before November
25 of 2006?

1 A Yeah.

2 Q When I say they, I'm referring to Florence,
3 South Carolina.

4 A They were in existence before November of 2006.

5 Q Okay. Do you know approximately how long
6 before November of 2006, approximately?

7 A They were in existence prior to 2004.

8 Q Okay. Did they have a vault there before 2004?

9 A Yes.

10 MR. SCHWARTZ: Form.

11 Q And there I'm referring to Florence, South
12 Carolina.

13 A Yes.

14 Q Okay. Are you clear that Jacksonville's
15 operation, as far as secondary delivery operations,
16 closed down in November of 2006?

17 MR. WEISS: Object to the form of the question.

18 A We were laid off the end of that year.

19 Q Okay. And so is your answer yes, there was --
20 strike that.

21 Is it your answer that there were no secondary
22 delivery operations going on in Jacksonville by the end
23 of 2006?

24 A Correct.

25 Q And when you say you were laid off, you were

1 laid off from that department. You continued to work
2 for JP Morgan; correct?

3 MR. SCHWARTZ: Form.

4 A I was laid off and subsequently got a job back
5 with JP Morgan in January.

6 Q January of what year?

7 A 2009.

8 Q And when were you laid off?

9 A It had to have been 11, November.

10 Q Okay. When you came back in January 2009, what
11 did you do?

12 A I went to work in MIS, management information
13 systems, in the default division.

14 Q And I take it you no longer had the title of
15 vice president?

16 A That's correct.

17 Q And would I be correct in -- strike that.

18 With regards to defaults and management
19 information systems, what were your responsibilities
20 there?

21 A Management information systems, I provided
22 information to the auditing agencies.

23 Q What types of auditing -- auditing entities are
24 we talking about?

25 A Moody's, S&P, Fitch.

1 Q Did MIS provide any information to anyone
2 besides Moody's, S&P, Fitch? Was the --

3 A I'm sure they did.

4 Q Was the information used for other purposes, I
5 guess is my question?

6 A Other purposes like what?

7 Q I don't know. But, I mean, you're saying that
8 the name of the unit was management information systems.
9 Was it strictly for auditing purposes?

10 A Wait a minute. I was speaking of my
11 responsibilities at MIS.

12 Q Okay.

13 A And your question is those responsibilities?

14 Q Right.

15 A Okay. My responsibilities, I provided data for
16 the auditing.

17 Q Okay. And I take it you're implying that
18 management information system was used for other
19 purposes, but that was not your responsibility?

20 MR. SCHWARTZ: Form.

21 MR. WEISS: Object to the form of the question.

22 A That was one function in MIS.

23 BY MR. WRUBEL:

24 Q Okay. What were the other functions?

25 A They provide reporting to all the departments.

1 Q And how long did you provide the information
2 for auditing purposes?

3 MR. WEISS: Object to the form. Vague and
4 ambiguous.

5 A I'm still at MIS with other responsibilities.

6 Q Okay. What types of responsibilities do you
7 have now?

8 A I'm doing reporting for our borrowers' systems
9 groups.

10 Q What are you referring to as borrowers' systems
11 groups? I'm not sure I understand the term.

12 A Customers that call in looking for assistance.

13 Q Okay. And you also mentioned that you were
14 involved with defaults when you came back on board?

15 A Originally MIS was a default under the default
16 umbrella.

17 Q Is it still under the default umbrella?

18 MR. SCHWARTZ: If you don't --

19 A I don't know.

20 Q Okay. When you said originally, I thought
21 things may have changed.

22 Have you worked in any other units besides MIS
23 since you came back in 2009?

24 A No. Any other departments --

25 Q Yes.

1 A -- at MIS? No.

2 Q Were there any other projects that you worked
3 on besides helping transfer everything to the Florence,
4 South Carolina, vault?

5 A Yes.

6 Q During that 12-month period that you referred
7 to after November of 2006.

8 A Yes, there were other projects that I worked
9 on.

10 Q Okay. What other types of projects?

11 A They were like a Z state -- I want to call
12 it -- where you're -- process improvement.

13 Q Process?

14 A Improvement.

15 Q Okay. What does that entail?

16 A We looked at -- we helped implement projects in
17 departments where they saw improvements and needed to
18 make changes.

19 Q Any other projects besides project improvements
20 and working on the vault during that 12-month period?

21 A No. Unh-unh.

22 Q Okay. And at the end of that 12-month period
23 that's when you were laid off?

24 A That was -- I was laid off and went to the job
25 in MIS.

1 Q Okay.

2 A I applied and got a new job in MIS, yes.

3 Q Okay. Did you ever supervise any of the
4 employees in Florence, South Carolina?

5 A I did not.

6 Q And none of them were under your authority?

7 MR. WEISS: Object to the form of the question.

8 MR. SCHWARTZ: Join.

9 BY MR. WRUBEL:

10 Q None of the employees in Florence, South
11 Carolina, were ever under your direction?

12 A They were not.

13 Q Or your supervision?

14 A They were not.

15 MR. WRUBEL: I take it you have seen this note?

16 MR. SCHWARTZ: Which one is it? I don't know.

17 MR. WRUBEL: It's the only one relevant to this
18 litigation.

19 Mark this as Defense Exhibit 1.

20 (Defendants' Exhibit 1 was marked for
21 identification.)

22 BY MR. WRUBEL:

23 Q Ms. Riley, I'm showing you what's been marked
24 as Defense Exhibit 1. And I'll ask you if you've ever
25 seen a copy or -- of this document.

1 A Yesterday.

2 Q That was the first time?

3 A I believe so.

4 Q Okay. And with reference to the endorsement,
5 which is on the last page, does that appear to be your
6 signature?

7 A Yes, my signature.

8 Q Okay. And does that appear to be similar to
9 the facsimile stamps that were used during your time
10 when you managed the -- the secondary delivery unit?

11 MR. WEISS: Object to the form of the question.

12 MR. SCHWARTZ: I'll join. Calls for
13 speculation. Lacks predicate. Lacks foundation.
14 Go ahead.

15 A Say the question, again. Would you, please?

16 BY MR. WRUBEL:

17 Q I'll be glad to. Does the signature that
18 appears there appear similar to the -- to the facsimile
19 stamps that were used during your tenure between June of
20 2004 and November of 2006?

21 A This is my signature, yes.

22 Q Okay. And does your signature vary materially
23 at any time?

24 MR. SCHWARTZ: Objection. Calls for
25 speculation.

1 MR. WRUBEL: You can just say form.

2 MR. SCHWARTZ: Lack of predicate. Lack of
3 foundation.

4 MR. WRUBEL: You can say form.

5 A My signature's certainly over time made
6 changes.

7 BY MR. WRUBEL:

8 Q Okay.

9 MR. WRUBEL: I'd like to take a break for a
10 couple of minutes.

11 (Break taken.)

12 BY MR. WRUBEL:

13 Q Ms. Riley, I don't know if you're aware of it
14 or not, but some of the attorneys moved for a protective
15 order before we took this deposition. Is there any
16 reason that you're concerned about any of the testimony
17 that you've provided here that may be confidential, or
18 do you have other concerns with regard to your
19 testimony?

20 A Well, I'm not sure about the protective order
21 that you're talking about, but yes, I have concerns on
22 where it ends up and where it's going.

23 Q Okay.

24 A Yes.

25 Q Okay. And can you elaborate on what your

1 concerns are?

2 A Well, I've seen things on the Internet that has
3 gone way beyond, that has -- frankly, there's phrases in
4 there that are threatening. Going to run me down, run
5 me out of breath. That sounds pretty threatening. So
6 yes, I have concerns about where this kind of
7 information ends up.

8 Q Okay. Is there any other concerns that you
9 have besides that it may end up on the Internet that
10 you're aware of or that you --

11 A You're saying it may end up on the Internet?

12 Q It won't. It won't. I can assure you it
13 won't.

14 A Okay. I have no concerns about what I told you
15 today.

16 Q Right.

17 A I have -- I can't speak to specific dates that
18 you've asked about.

19 Q Right.

20 A But what we've -- I've told you what I know.

21 Q No. No. And just so you're clear on it, there
22 already is a protective order in place which says that
23 it's not to go on the Internet. So I just want you to
24 be aware of that and seems to be -- but you're saying
25 other than that you really don't have any other concerns

1 with any of the other --

2 MR. SCHWARTZ: Form.

3 A I don't have concerns about what I said today.

4 Q Okay.

5 MR. WEISS: Objection to the form of the
6 question. Just to clarify, I'm -- you're asking her
7 if -- she seems to be responding to, Do you have any
8 concerns what you've testified about? You're asking
9 her, Do you have any concerns about this deposition?

10 MR. WRUBEL: I'm asking her both.

11 MR. SCHWARTZ: Let's be clear. She's not a
12 lawyer. The legal concerns are not under her
13 purview.

14 MR. WRUBEL: I understand.

15 MR. SCHWARTZ: She's talking about the facts.

16 MR. WRUBEL: Right. She's concerned from her
17 own personal standpoint about it going on the
18 Internet, and I'm assuring her it will not.

19 MR. WEISS: So are you asking -- but are you
20 asking her does she have any other concerns about it
21 being publicly disseminated?

22 MR. WRUBEL: I've asked her what I've asked
23 her. That's it.

24 MR. SCHWARTZ: All right.

25 MR. WEISS: All right.

1 BY MR. WRUBEL:

2 Q There's issue as to whether or not you were
3 actually subpoenaed for today or not. If this matter
4 goes to trial, and it's set in March, I would like to be
5 able to subpoena you to come to trial. Now, I presume
6 that you don't want to be harassed with a subpoena, but
7 I want to be in a position where I can serve you. Is
8 there a place where I can serve you with a subpoena, or
9 would you be willing to indicate that the attorneys at
10 GrayRobinson can accept a subpoena for you?

11 MR. SCHWARTZ: Any subpoenas that are
12 appropriate under the Florida law and applicable to
13 Ms. Riley can be served on me.

14 MR. WRUBEL: Okay. That takes care of that.

15 MR. SCHWARTZ: And we reserve all rights to
16 object to any improprieties as related to the
17 subpoenas.

18 MR. WRUBEL: Improprieties such as?

19 MR. SCHWARTZ: To the extent your subpoena form
20 or substance is improper, I reserve the right to
21 object, but you can serve me, yes.

22 MR. WRUBEL: Okay. For her.

23 MR. SCHWARTZ: Yes.

24 MR. WEISS: Let's just clarify. He's saying
25 for purposes of an address, service address?

1 MR. WRUBEL: No.

2 MR. WEISS: He said care of Roland Schwartz?

3 MR. WRUBEL: Right.

4 MR. WEISS: Whether or not, you know, it's
5 within the subpoena power of the court. He's not --

6 MR. SCHWARTZ: That's what I said.

7 MR. WEISS: He's not waiving the formality --

8 MR. SCHWARTZ: That's why I said for purposes
9 of the address serve subpoenas on me. To the extent
10 that there's an impropriety with respect to the
11 subpoena, we reserve the right to object. But
12 that's a legal issue, obviously.

13 MR. WRUBEL: Obviously.

14 MR. SCHWARTZ: But no, you don't need to go to
15 her house to serve her.

16 MR. WRUBEL: You're authorized to accept for
17 her.

18 MR. SCHWARTZ: Correct.

19 MR. WRUBEL: That's all I need.

20 MR. SCHWARTZ: Okay. But reserve the rights to
21 still object once -- once I'm served.

22 MR. WEISS: You're not stipulating --

23 MR. SCHWARTZ: Correct.

24 MR. WEISS -- that --

25 MR. SCHWARTZ: Right.

1 MR. WEISS: -- that's service --

2 MR. SCHWARTZ: Right.

3 MR. WEISS: -- or anything from you.

4 MR. WRUBEL: I understand.

5 MR. SCHWARTZ: Can be addressed to me, and then
6 we'll take it from there.

7 MR. WRUBEL: Okay.

8 BY MR. WRUBEL:

9 Q For the record, what is the address that you
10 work at?

11 A 7757 Bayberry.

12 Q 7757?

13 A Bayberry Road.

14 Q And I take it that's part of Jacksonville
15 proper?

16 A Yes, it is.

17 Q Does -- Jacksonville proper is the whole county
18 still?

19 A I don't think it is.

20 Q I don't know. I just remember years ago they
21 did it that way.

22 MR. WRUBEL: I got nothing else. You got
23 anything?

24 MR. OROZCO: No.

25 MR. SCHWARTZ: Let's take five minutes, and

1 in South Carolina?

2 A My counterparts.

3 Q What were they tasked with?

4 MR. WRUBEL: Objection to the form.

5 Q Go ahead.

6 A Their functions would be the same as mine.
7 There was dual operations in Jacksonville and South
8 Carolina.

9 Q Okay. You know for a fact that those
10 endorsement procedures stayed the same --

11 MR. WRUBEL: Objection.

12 Q -- once the operations were moved to South
13 Carolina?

14 MR. WRUBEL: Objection to the form.

15 A Yes. I helped move those procedures to South
16 Carolina, and they had the dual operations already in
17 effect.

18 Q You also testified that you provide -- while
19 you were in Jacksonville from 2004 to 2006 you provided
20 a few sample signatures from which stamps were made; is
21 that fair?

22 A Yes.

23 Q Okay. Let's just --

24 MR. WRUBEL: Objection to the form of the last
25 question.

1 MR. SCHWARTZ: You need to object before I ask
2 the question, but that's fine -- before she answers
3 actually, not before I ask the question.

4 MR. WRUBEL: It's all right.

5 BY MR. SCHWARTZ:

6 Q Were you involved in any way, shape, or form in
7 actually manufacturing the stamps?

8 A No.

9 Q Do you know which sample signatures were picked
10 for what stamp?

11 MR. WRUBEL: Objection to the form.

12 A No.

13 Q You also testified you were not endorsing notes
14 yourself with a stamp; is that accurate?

15 A That's correct. I was not.

16 Q Do you know for sure that one sample signature
17 was picked for all of the stamps that were made?

18 A I don't know.

19 Q So can you be sure that all of the stamps were
20 assigned the same sample signature?

21 MR. WRUBEL: Objection to the form.

22 A I don't know that I can be sure of that. I can
23 be sure it's my signature.

24 Q Also while in Jacksonville from 2004 to 2006
25 did you endorse notes by hand, yes or no?

1 A Yes.

2 Q Let's go back to Stockton before 2004. Was
3 there a stamp made with your name to endorse notes while
4 at -- while in Stockton?

5 A There was a stamp with my name on it, yes,
6 without a signature.

7 Q Was there -- and you would, then, sign
8 endorsements by hand while in Stockton?

9 A I would have to sign.

10 Q Was there one version of the stamp made while
11 in Stockton or more?

12 A There could -- there were other versions in
13 Stockton. There were other versions of the stamp, yes.

14 Q How -- how were the versions different?

15 A In the case there would be Cindy Riley on a
16 stamp, and in another case it would be Cynthia A. Riley.

17 Q In both cases it was you?

18 A It was me.

19 Q And you would sign that by hand?

20 A And I would -- there were occasions where I
21 signed by hand, yes.

22 Q Were you authorized by your employer to sign
23 notes by hand?

24 MR. WRUBEL: Objection. Form.

25 A Yes, I had authorization.

1 Q Did you authorize other people to use stamps
2 with your name on it?

3 A Yes.

4 MR. WRUBEL: Objection. Form.

5 Q Did your employer authorize you to allow other
6 name -- stamp your name on notes?

7 MR. WRUBEL: Objection. Form.

8 A I don't understand the question actually.

9 Q The whole process of stamping the name on
10 notes, did that come from your supervisor?

11 MR. WRUBEL: Objection. Form.

12 A Yes. It was the procedures that we used, and
13 there was authorization.

14 Q Was there any secrecy or fraud about it?

15 A No.

16 MR. WRUBEL: Objection. Form.

17 Q Was it all in the open?

18 MR. WRUBEL: Objection. Form.

19 A It was all in the open.

20 Q Your employers received communication from
21 supervisors as far as policies and procedures --

22 MR. WRUBEL: Objection. Form.

23 Q -- as far as what policies and procedures to
24 follow?

25 A Yes.

1 Q And they followed those policies and
2 procedures?

3 A Absolutely.

4 MR. WRUBEL: Objection. Form.

5 Q Is it -- the Exhibit 1 that was presented to
6 you during this deposition, is that your signature on
7 the note?

8 A Yes, it is.

9 MR. SCHWARTZ: You go ahead. I'll think.

10 MR. WEISS: Okay.

11 MR. WRUBEL: I'm going to object to you asking
12 any questions, Mr. Weiss. You're not a party to
13 this litigation.

14 MR. WEISS: Okay.

15 MR. SCHWARTZ: We can take a two-minute break.
16 I mean, we can short-circuit this, but that's no
17 problem.

18 (Break taken.)

19 BY MR. SCHWARTZ:

20 Q Ms. Riley, when you were in Jacksonville from
21 2004 to 2006, as a matter of business practice how soon
22 would notes get endorsed after the deed of closing?

23 MR. WRUBEL: Objection. Form.

24 A The notes after closing occurred were shipped
25 into our office, and we would go through the note review

1 process, endorse them, send them to the custodian. And
2 that would just be a matter of days.

3 Q So the endorsement would be placed on the note
4 within days after closing as a matter of business
5 practice?

6 A Yes.

7 MR. WRUBEL: Objection to the form.

8 MR. SCHWARTZ: This is what I'll show Ms. Riley
9 next (tenders document).

10 MR. WRUBEL: I'd like a chance to review it
11 before you show her.

12 MR. SCHWARTZ: Fine.

13 MR. WRUBEL: Okay.

14 MR. SCHWARTZ: Okay. We'll call this -- what
15 are we doing, numbers or letters? We'll call this
16 Plaintiff's Exhibit 1 to the deposition. It says A,
17 so we'll just change it.

18 Do you want to mark it before I ask questions?

19 (Plaintiff's Exhibit 1 was marked for
20 identification.)

21 BY MR. SCHWARTZ:

22 Q Ms. Riley, on top of what's been marked as
23 Plaintiff's Exhibit 1 on top of Page 1 it has a
24 reference to foreclosure hamlet.

25 A Yes.

1 Q Have you heard of foreclosure hamlet before?

2 A I have, yes.

3 Q How so?

4 A In -- on the Internet with association with my
5 name.

6 Q Do you recognize this as a printout from that
7 website?

8 A It appears to be, absolutely.

9 Q If you go to Page 6 of this exhibit, the
10 comment in the middle of the page that's dated June 10th
11 of 2010, do you see that?

12 A Yes.

13 Q At 12:56 p.m.?

14 A Yes.

15 Q In the middle of that paragraph that starts
16 with, Riley is not one of the corporate executives, you
17 see that?

18 A Yes.

19 Q She's just a low-level secretary now being used
20 to take away homes. I've been quietly watching her for
21 over seven months. Then down below it says, They're
22 trying to hide her, but for how long? She's on the run.
23 Let's run her down and run her out of breath.

24 Does this provide you with a feeling of safety
25 and security?

1 A Absolutely not.

2 Q Do you feel like you're being hunted and
3 watched by someone out there?

4 A Yes.

5 Q When you said that you had no concerns with
6 what you said today during your deposition, did you mean
7 you had no reservations how you did your job at
8 Washington Mutual?

9 MR. WRUBEL: Objection to the form.

10 A I have no reservations about my job at
11 Washington Mutual and what I did, correct.

12 Q And instead your reservation comes from people
13 like this, misconstruing what you did and putting it in
14 a threatening fashion; is that correct?

15 MR. WRUBEL: Objection to the form.

16 A Absolutely what's on here is -- is very
17 threatening.

18 Q On the same chain in this exhibit, which is a
19 blog chain, on Page 2, do you see -- the first entry at
20 6:24 p.m., do you see the name of Eduardo Orozco in the
21 same chain?

22 A Yes.

23 Q Is that the borrower in this case?

24 A Yes.

25 Q In fact, is that the gentleman sitting in front

1 of you today?

2 A Yes.

3 Q Do you have reservations about people
4 misconstruing what you did and making it a matter of
5 public report?

6 MR. WRUBEL: Objection to the form.

7 Q Go ahead.

8 A Absolutely, yes.

9 Q Do you get unanimous calls today?

10 A I get unanimous calls. Yes, I do.

11 Q When was the most recent call?

12 A I had a call just last week. Somebody calling
13 up asking where 7757 was located.

14 Q What did you say?

15 A I asked who was calling. They would not
16 identify themselves initially. Then they'd claim to be
17 60 Minutes and -- and that they were looking to find the
18 location. And I -- I did not help them with that, and
19 the call was ended.

20 Q Have you had people calling you and telling you
21 that your career's going to go down the toilet?

22 MR. WRUBEL: Objection to form.

23 A I've had a number of calls, and that was one of
24 them where it was -- he kept calling back, and he called
25 back several times. Finally he left a message that

1 said, This is what's going to happen with your career,
2 and it's going down the toilet, yes. That's happened as
3 well.

4 Q Does this seem -- these calls, these
5 threatening, unanimous call, is there any end in
6 sight --

7 MR. WRUBEL: Objection to the form.

8 Q -- as far as you know?

9 A It doesn't seem like it, no

10 Q Have they decreased over time in frequency?

11 MR. WRUBEL: Objection to the form.

12 A No. They've -- actually I've been getting more
13 recently.

14 Q Are they pleasant?

15 A No. I generally screen the calls now.

16 MR. WRUBEL: Form.

17 A If I don't recognize the area code on the phone
18 or the phone number, I let it go to message.

19 Q Do you want them to stop?

20 A Of course I do.

21 MR. WRUBEL: Form.

22 Q Would you wish what's in Exhibit -- in
23 Plaintiff's Exhibit 1 upon somebody?

24 A Absolutely not.

25 Q Did you do anything wrong?

1 MR. WRUBEL: Objection to form.

2 A I did not do anything wrong.

3 Q Do you know if someone used your stamp without
4 authority?

5 MR. WRUBEL: Objection to the form.

6 Q Go ahead.

7 A I don't believe anybody used my stamp without
8 authority.

9 Q And if you knew about it, you would have not
10 authorized it; right?

11 MR. WRUBEL: Objection.

12 A It would not be authorized in any manner.

13 Q All you did was follow the process, didn't you?

14 MR. WRUBEL: Same. Form.

15 A I followed the procedures in the department.

16 MR. SCHWARTZ: By the way, not that we're
17 stipulating to your objection. Jonathan couldn't
18 testify. But I would like to know what that
19 objection is for the record so that we can preserve
20 it for the Judge, if necessary.

21 MR. WRUBEL: He's not a party to the
22 litigation. There's no reason for him to be, you
23 know, asking questions. If he wants to protect her
24 with regards to the questions that I ask, that's
25 fine. But as far as him being involved in this

1 litigation, I see no reason for it.

2 MR. SCHWARTZ: Thanks for stating that on the
3 record.

4 BY MR. SCHWARTZ:

5 Q Do you -- do -- these Internet postings and
6 phone calls, does that affect your personal life in any
7 way once you go home?

8 MR. WRUBEL: Objection to the form.

9 A Well, it does in that I've had a server come to
10 the door. I walk out the building looking around to see
11 if somebody is lurking in the parking lot. I'm
12 screening my phone calls. It's upsetting that my name
13 is on the Internet like this. Having -- I did my job.
14 I followed the procedures. And this kind of stuff on
15 the Internet is very disturbing.

16 Q Do you sometimes take it out on your husband?

17 MR. WRUBEL: Objection to the form.

18 Q Go ahead. Go ahead.

19 A My husband -- I certainly have said things
20 like, Can you believe this? And so I have had
21 discussions with him about -- I called him the other day
22 and said, Somebody called and asked for my address.

23 Q So you share your angst with him?

24 A I do, absolutely.

25 Q Oh, have you had borrowers' lawyers call you at

1 work?

2 MR. WRUBEL: Objection to the form.

3 A I had a law office -- I had a phone call.
4 They -- the number popped up. They hung up. I said,
5 What is this about? I called them back, and it turned
6 out to be a law office.

7 Q Did they tell you what the call was about?

8 A They called a second time --

9 MR. WRUBEL: Wait a minute. Let her finish.

10 A They called a second time on a number that
11 wasn't recognized then, and I called them back. And I
12 said, Did you just call me? And it was in fact a law
13 office, yes.

14 Q And you recognized that as being one of the
15 borrower's counsel? Not in this case but --

16 A Not in this. Yeah, I -- I don't remember now
17 whose counsel it was, but it was a law office related
18 to --

19 Q Did they give you a reason as to why they
20 called --

21 MR. WRUBEL: Objection to form.

22 Q -- when you called them back?

23 A No. They wouldn't talk to me.

24 MR. SCHWARTZ: No more questions.

25 (Break taken.)

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MR. WRUBEL: We've got no questions.

Ms. Riley, you're allowed to read this deposition.

MR. SCHWARTZ: We'll read.

MR. WRUBEL: Pardon me?

MR. SCHWARTZ: We'll read it.

MR. WRUBEL: Okay. We're done.

(Witness excused.)

(Deposition concluded at 12:23 p.m.)

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CERTIFICATE OF OATH

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STATE OF FLORIDA)
COUNTY OF DUVAL)

I,
Samantha Cordova, FPR, and a Notary Public, State of
Florida, certify that CYNTHIA RILEY personally appeared
before me on January 15, 2013, and was duly sworn.

WITNESS
my hand and official seal on this 18th of January 2013.

Samantha Cordova, FPR

REPORTER'S CERTIFICATE

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STATE OF FLORIDA)
COUNTY OF DUVAL)

I,
Samantha Cordova, FPR, certify that I was authorized to
and did stenographically report the deposition of
CYNTHIA RILEY; that a review of the transcript was
requested; and that the foregoing transcript, pages 1
through 92, is a true record of my stenographic notes.

I further
certify that I am not a relative, employee, attorney, or
counsel of any of the parties, nor am I a relative or
employee of any of the parties' attorney or counsel
connected with the action, nor am I financially
interested in the action.

DATED on
this 18th of January, 2013, Jacksonville, Duval County,
Florida.

Samantha

Cordova, FPR

1 In re: JP MORGAN CHASE BANK, N.A. vs. EDUARDO OROZCO,
et al, 09-29997 CA (11)

2 DEPOSITION OF CYNTHIA RILEY

3 TAKEN - 01/15/2013

4 DATE SENT TO WITNESS: January 18, 2013

5 TO: CYNTHIA RILEY
6 c/o Mr. Jonathan Weiss
7 Simpson, Thacher & Bartlett, LLP
8 1999 Avenue of the Stars
29th Floor
9 Los Angeles, California 900067

10 Dear Mr. Weiss:

11 The referenced transcript has been completed and
12 awaits reading and signing.

13 Please arrange to have Ms. Riley read and sign the
14 transcript. The transcript is 92 pages long, and you
15 should allow her sufficient time.

16 Please complete by February 18, 2013.

17 The original of this deposition has been forwarded
18 to the ordering party, and your Errata Sheet, once
19 received, will be forwarded to all ordering parties as
20 listed below.

21 Thank you.

22 Samantha
Cordova, FPR

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24
25 cc: ROLAND E. SCHWARTZ, Esquire
MICHAEL J. WRUBEL, Esquire

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E R R A T A S H E E T

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In Re: JP MORGAN CHASE BANK, N.A. vs. EDUARDO OROZCO,
et al, 09-29997 CA (11)

DEPOSITION OF CYNTHIA RILEY

TAKEN - 01/15/2013

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Under penalties of perjury, I declare that I have read
the foregoing document and that the facts stated in it
are true.

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Date

CYNTHIA RILEY

cc: SAMANTHA CORDOVA

ROLAND E. SCHWARTZ, Esquire

MICHAEL J. WRUBEL, Esquire

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