

1 IN THE UNITED STATES DISTRICT COURT

2 FOR THE DISTRICT OF HAWAII

3 UNITED STATES OF AMERICA,) CR 17-00101 LEK
 4)
 Plaintiff,) Honolulu, Hawaii
 5) February 13, 2020
 vs.)
 6) JURY TRIAL - DAY 8
 (1) ANTHONY T. WILLIAMS,)
 7)
 Defendant.)
 8 _____)

9
 10 TRANSCRIPT OF TRIAL PROCEEDINGS
 BEFORE THE HONORABLE LESLIE E. KOBAYASHI
 11 UNITED STATES DISTRICT JUDGE

12 APPEARANCES:

12 For the Government: KENNETH M. SORENSON, AUSA
 13 GREGG PARIS YATES, AUSA
 Office of the United States Attorney
 14 300 Ala Moana Boulevard, Suite 6100
 Honolulu, Hawaii 96850

15 Also Present: MEGAN CRAWLEY, FBI Special Agent

16 For the Defendant (1) ANTHONY T. WILLIAMS, *Pro Se*
 17 Anthony T. Williams: 05963-122
 Federal Detention Center Honolulu
 18 Inmate Mail/Parcels
 P.O. Box 30080
 19 Honolulu, Hawaii 96820

20 Standby Counsel: LARS ROBERT ISAACSON, ESQ.
 1100 Alakea Street, 20th Floor
 21 Honolulu, Hawaii 96813

22 Official Court Reporter: Debra Read, RDR
 United States District Court
 23 300 Ala Moana Boulevard
 Honolulu, Hawaii 96850

24 Proceedings recorded by electronic sound recording; transcript
 25 produced with computer-aided transcription (CAT).

I N D E X

CHRONOLOGICAL INDEX OF WITNESSES

4	GOVERNMENT'S WITNESSES	PAGE
5		
6	MACRINA PILLOS (Resumed the stand)	
	Direct Examination Resumed By Mr. Yates	9
7	Cross-Examination By The Defendant	11
	Redirect Examination By Mr. Yates	35
8		
	DAMON LESLIE JAMES BRIAN STANFORD	
9	Direct Examination By Mr. Yates	40
	Cross-Examination By The Defendant	45
10		
	MARY JANE LAFORTEZA	
11	Direct Examination By Mr. Yates	58
	Cross-Examination By The Defendant	71
12	Redirect Examination By Mr. Yates	109
13		
	NELSON MADAMBA	
	Direct Examination By Mr. Sorenson	112
14	Cross-Examination By The Defendant	130
	Redirect Examination By Mr. Sorenson	146
15		
	MARIETHEZ MADAMBA	
16	Direct Examination By Mr. Sorenson	151
	Cross-Examination By The Defendant	166
17	Redirect Examination By Mr. Sorenson	188
18		
	LAURICE OTSUKA	
	Direct Examination By Mr. Sorenson	192
19	Cross-Examination By The Defendant	199

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

I N D E X
E X H I B I T S

NO.	PAGE
504	130
805	64
903	198
904	196
2035-8	22
2138-20	176
2138-21	143

1 THURSDAY, FEBRUARY 13, 2020 8:40 A.M.

2 (Open court out of the presence of the jury.)

3 THE COURTROOM MANAGER: This is Criminal
4 No. 17-00101 LEK, United States versus Anthony Williams.

5 The matter is set for further jury trial, day 8.

6 Counsel, your appearances for the record, please.

7 MR. SORENSON: Good morning, Your Honor.

8 Assistant United States Attorneys Ken Sorenson and Gregg
9 Yates here for the United States. We have Megan Crawley from
10 the FBI with us

11 THE COURT: All right. Good morning to all of you.
12 Mr. Williams.

13 THE DEFENDANT: Good morning private Attorney
14 General Anthony Williams appearing sui juris.

15 THE COURT: All right. Mr. Isaacson?

16 MR. ISAACSON: Good morning, Your Honor.

17 Lars Isaacson with Ms. Beecher and Ms. Yeung.

18 THE COURT: Good morning to all of you. The record
19 will reflect the jury's not present. So we have an issue,
20 Mr. Williams, you want to bring up. Yes.

21 THE DEFENDANT: Yes, this is a discovery issue.
22 Government just gave me another production for discovery in the
23 midst of trial which is illegal and against their own federal
24 rules to provide me some discovery that they already had prior
25 to this. This is basically the judgment of my unlawful

1 conviction in Florida, and now they're just providing me this
2 information I guess to try to use it during this trial.

3 But the mere fact that it wasn't provided before is
4 against the law. It's against the rules. It's considered
5 gamesmanship and it's a reason to dismiss the case based on
6 prosecutorial misconduct, so I'm moving for dismissal for
7 violation of the discovery rules.

8 THE COURT: All right. Mr. Sorenson, will you be
9 addressing this?

10 MR. SORENSON: Your Honor, we acquired these
11 documents just -- was it just yesterday?

12 MR. YATES: Last week.

13 MR. SORENSON: In the last week. We just got
14 certified copies of his conviction record, also of his
15 conviction for the unauthorized practice of law in Florida.
16 Obviously these have become big issues from him with
17 the -- with his defense as articulated and as we've heard. We
18 don't plan to use them in our case-in-chief, but in the event
19 they become usable during the defense case, we will -- we do
20 intend to use them during that phase.

21 THE COURT: All right. So on the grounds for your
22 motion to dismiss, it's denied. This isn't an issue that you
23 were unaware of 'cause it's personal to you. And as I
24 understand it, they're not intending to use it in their
25 case-in-chief. Potentially it's for cross-examination or

1 impeachment, should that bridge be crossed.

2 All right. Is there anything else that we need to address
3 before we bring in the jury? Yes, Mr. Isaacson.

4 MR. ISAACSON: Your Honor, yesterday you indicated
5 that I would be now, pursuant to Mr. Williams's I guess
6 request -- be doing the objections throughout the -- I guess
7 the remainder of the trial, or I guess that's what this Court
8 has stated.

9 THE COURT: No, just during the period of time that
10 the government's putting on their case.

11 MR. ISAACSON: Oh, just the government's. I'm
12 sorry, Judge, I didn't know. Judge, I have an issue with that.

13 THE COURT: Well, he's going to be questioning so I
14 can't imagine -- or, you mean during cross?

15 MR. ISAACSON: No, Judge, during the government's
16 examination, objections of what I would be doing.

17 THE COURT: Correct.

18 MR. ISAACSON: 'Cause I do have a problem that after
19 thinking it over, Judge, the issue is I certainly don't have
20 trouble, you know, leading basic objections, but whether or not
21 documents are objected to that come in are more of a strategic
22 thing.

23 Mr. Williams has -- my view as an attorney might be very
24 different than his view of his defense. I think that's a
25 problem.

1 And more importantly, Judge, the 1,006 summaries that may
2 be put into evidence, I simply have not -- have not -- cannot
3 verify with this short amount of time the numbers and the
4 calculations of the 1,006, and so I would have -- if that type
5 of evidence is going to come in, I would -- again, it puts me
6 in a difficult position. I'm not really ready to argue the
7 numbers underneath it. And for that reason again, Judge, I
8 would object to me being appointed at this date due to those
9 issues.

10 If you are inclined to tell me to continue, I would ask
11 that the 1,006 summaries be delayed at least until Monday so I
12 can take -- make sure at least there's no numerical objection
13 at this time.

14 THE COURT: All right. Mr. Williams, do you have a
15 position on this? He doesn't want to raise the objections.

16 THE DEFENDANT: Well, it's -- well, his whole issue
17 is with the summary 'cause they didn't provide us with the
18 actual -- my bank account records.

19 THE COURT: I know. But he's saying he doesn't want
20 to raise the objection. So is that all right with you? You're
21 the one who requested it and wanted it.

22 THE DEFENDANT: I mean, that's fine.

23 THE COURT: Okay. So don't -- you're not going to
24 raise the objections. Only Mr. Williams will raise the
25 objections for the remainder of the trial, as you've pointed

1 out --

2 MR. ISAACSON: Well, Judge, I'll still be able to
3 you know, loudly whisper or try not to be loud, try to be -- I
4 will still assist him as best as I can as I have been.

5 THE COURT: Well, you're still standby counsel, so
6 you need to do what you need to do as standby counsel.

7 MR. ISAACSON: Yes, Your Honor.

8 THE COURT: All right. Mr. Sorenson, are you guys
9 going to rest today?

10 MR. SORENSON: Well --

11 THE COURT: I'm not saying you have to. I just want
12 to give them a heads-up.

13 MR. SORENSON: We have kept them apprised where we
14 are. I think there's a chance of that, Your Honor. It's going
15 to depend, obviously, on the witness length. But there's an --
16 I would say an outside chance of it.

17 We intend to close with Laurice Otsuka, the FBI forensic
18 accountant. We think she'll be super short. So -- and if that
19 gets bled over to next Tuesday, then so be it, but we're very
20 close.

21 THE COURT: Okay. So I just want to make sure
22 everybody's on the same page.

23 All right. Very good. If there's nothing further, then
24 if you could bring the witness in and I'll have Ms. Elkington
25 get the jury. We're in recess till the jury arrives.

1 (A recess was taken.)

2 (Open court in the presence of the jury.)

3 THE COURTROOM MANAGER: This is Criminal
4 No. 17-00101 LEK, United States of America versus Anthony
5 Williams.

6 The case has been called for a further jury trial, day 8.
7 Counsel, please make your appearances for the record.

8 MR. SORENSON: Yes, Your Honor. Good morning.

9 Ken Sorenson and Gregg Yates, Assistant U.S. Attorneys
10 here for the United States. We have Special Agent Megan
11 Crawley with the FBI accompanying us.

12 THE COURT: All right. Good morning to all of you.
13 Mr. Williams?

14 THE DEFENDANT: Private attorney general Anthony
15 Williams appearing sui juris.

16 THE COURT: Good morning. Mr. Isaacson.

17 MR. ISAACSON: Good morning, Your Honor.

18 Lars Isaacson with Ms. Beecher who are present in the
19 courtroom today.

20 THE COURT: All right. Good morning to all of you.
21 Good morning, ladies and gentlemen. Welcome back.

22 The witness is on the stand. Mr. Yates, your witness.

23 MR. YATES: Thank you.

24 **MACRINA PILLOS, PREVIOUSLY SWORN, RESUMED THE STAND**

25 DIRECT EXAMINATION RESUMED

1 BY MR. YATES:

2 Q Good morning, Ms. Pillos.

3 A Good morning.

4 Q Could you please tell the jury the name of your
5 husband?

6 A Danilo Pillos.

7 Q And on our checks, whose name appears?

8 A Danilo, my husband.

9 Q Okay. Now, moving on from your testimony yesterday,
10 if you knew that MEI would not take over your Wells Fargo
11 mortgage, how would that have changed your decisions?

12 A Well, I have to pay my mortgage to Wells Fargo.

13 Q And if you knew that Anthony Williams could not
14 practice law, would that have changed your decision?

15 A I still -- I still have to pay for my mortgage to
16 Wells Fargo.

17 Q And if you knew that Anthony Williams could not
18 represent you in court, what would you have done?

19 A Pardon me?

20 Q If you knew that Anthony Williams could not
21 represent in court, would you still have signed up with MEI?

22 A No. I still have to go for my mortgage which is
23 Wells Fargo.

24 MR. YATES: I have no further questions on direct,
25 Your Honor.

1 THE COURT: All right. Mr. Williams, your witness.

2 CROSS-EXAMINATION

3 BY THE DEFENDANT:

4 Q Ms. Pillos?

5 A Yes.

6 Q Where were you born?

7 A I was born in the Philippines.

8 Q And the Philippines, did you go to school?

9 A Oh, yes.

10 Q And did you graduate high school?

11 A Yes.

12 Q Did you go to college?

13 A Sure.

14 Q Okay. So when you went to school in the
15 Philippines, was one of the curriculums that they taught you
16 how to speak English?

17 A Yes.

18 Q Did they teach you how to write English?

19 A Yes.

20 Q Did they teach you how to read English?

21 A Yes.

22 Q Was that a normal curriculum for Filipino children
23 in the Philippines?

24 A Yes.

25 Q So every Filipino child when they go to school they

1 learn to read, write, and speak English?

2 A Yes.

3 Q So there would be no Filipinos that went to school
4 in the Philippines that didn't know how to speak English,
5 correct?

6 MR. YATES: Objection.

7 THE COURT: Overruled. So to the extent you
8 understand the question --

9 THE WITNESS: Yes, Your Honor.

10 THE COURT: -- you can answer it. So do you have
11 the question before you?

12 THE WITNESS: No, Your Honor.

13 THE COURT: Could you repeat that?

14 Q (BY THE DEFENDANT:) With the Filipino curriculum,
15 so there would be no Filipino child that went to school that
16 didn't learn how to read, write, or speak English?

17 A Yes.

18 Q Okay. So every Filipino children they taught that?
19 That's their curriculum in school?

20 A Right.

21 Q Okay. So when did you meet me, Ms. Pillos? What
22 year?

23 A When I met you?

24 Q Yes. What year?

25 A That was in 2015, if I'm not mistaken, right.

1 Q Okay. So what year did you meet Anabel and Henry
2 Malinay?

3 A I met Henry Malinay in 2013.

4 Q Okay. So you met Henry Malinay before you ever met
5 me?

6 A Right.

7 Q And you met Anabel before you ever met me?

8 A Right.

9 Q And they're the ones that signed you up, correct?

10 A Right.

11 Q So when they signed you up, did they tell you -- did
12 they tell you personally that they actually was still working
13 for me?

14 A Yes.

15 Q And so you believed that they -- what they told you
16 was true?

17 A Right.

18 Q So did they tell you that the time that they wrote
19 you up that I was incarcerated, that I was in jail? Did they
20 tell you that?

21 A No.

22 Q So you didn't know that the whole time that they
23 dealt with you that I was actually unlawfully incarcerated at
24 the time?

25 MR. YATES: Mischaracterizes evidence, Your Honor.

1 THE COURT: All right. Overruled.

2 THE WITNESS: Pardon me?

3 Q (BY THE DEFENDANT:) So you didn't know that I was
4 incarcerated the whole time you was dealing with Anabel and
5 Henry?

6 A No, I don't know.

7 THE DEFENDANT: Okay. I'd like to pull up
8 Government Exhibit 820 -- no -- 819, please.

9 Q (BY THE DEFENDANT:) And you recognize this
10 document, Ms. Pillos?

11 A Yes.

12 Q And who filled out this document for you?

13 A Anabel Cabebe.

14 Q And can you see the date right there?

15 A Yes.

16 Q And that's -- it says November 4th, 2013, correct?

17 A Yes.

18 Q Okay. So Anabel and Henry didn't tell you that two
19 months prior --

20 MR. YATES: Objection, Your Honor. Mischaracterizes
21 the document.

22 THE DEFENDANT: I haven't finished the question.

23 THE COURT: I'm sorry. What is the date?

24 MR. YATES: November 4th, 2014.

25 THE DEFENDANT: I said 2013.

1 THE COURT: Well, let me look at the transcript.

2 All right. He said -- it's recorded as 2013. So your
3 question.

4 THE DEFENDANT: Okay.

5 THE COURT: The objection's overruled. Your
6 question.

7 Q (BY THE DEFENDANT:) So you didn't know that when
8 you -- this document was filed by Anabel that I had been
9 incarcerated two months prior to this? You didn't know that,
10 correct?

11 A No, I didn't know that.

12 Q Okay. Now, you said you had paid Anabel for the
13 services that she and Henry said that they could provide to
14 you, correct?

15 A Pardon me?

16 Q You said that -- yesterday you testified that
17 Anabel -- you had to pay Anabel for the services they said they
18 could provide to you, correct?

19 A Yes.

20 Q And did you pay her in cash?

21 A I paid him -- I paid Anabel \$1,000 to process this
22 paperwork.

23 Q Was that in cash or a check?

24 A In cash.

25 Q Did she give you a receipt?

1 A No.

2 Q So did you ask for a receipt?

3 A No.

4 Q You didn't think that was odd that you would pay
5 somebody a thousand dollars and they didn't want to give you a
6 receipt?

7 A Well, the thing was that because we are lots of us
8 who sign up, so I don't think none of us asked for the receipt.

9 Q So none of you asked for a receipt?

10 A No.

11 Q Okay. So you met Anabel you said in Maui?

12 A Yes.

13 Q And so she flew to Maui to meet you?

14 A Right.

15 Q Now, did she fly with Henry with you --

16 A No, only her.

17 Q So just her?

18 A Yes.

19 Q So when did you meet Henry?

20 A I met Henry for the first time that was in 2013.

21 Q Okay.

22 A And this was the times that he introduced us
23 regarding about MEI.

24 Q Okay. So did he actually tell you MEI, Mortgage
25 Enterprise Investments, or did he say Mortgage Enterprise?

1 A Mortgage Enterprise Investments.

2 Q So he actually used the word "investments"?

3 A Right.

4 Q And he said that he worked for that company?

5 A Right.

6 Q And that he was working for me?

7 A Right.

8 Q That's what Mr. Malinay told you?

9 A Right.

10 Q Now, if you knew that Mr. Malinay did not work for

11 me, would that have influenced you not to sign up with him?

12 A Sure.

13 Q Okay.

14 THE DEFENDANT: Now, give me Government Exhibit 807,

15 please.

16 Q (BY THE DEFENDANT:) You recognize this form,

17 Ms. Pillos?

18 A Yes.

19 Q And that's your signature?

20 A Yes.

21 Q Do you see my signature anywhere on that form?

22 A No. But I saw this name, Williams, A. T.

23 Q Okay. Can you see that page, the foreclosure?

24 A Yeah.

25 Q Do you see my signature on that form?

1 A No.

2 Q Do you see my signature on that form, the next form?

3 A No.

4 Q Do you see my signature on this form?

5 A No.

6 Q Do you see my signature on this form?

7 A No.

8 Q Do you see my signature on this form?

9 A No.

10 Q But is that your signature?

11 A Yes.

12 Q And that's your husband's signature?

13 A Yes.

14 Q And do you see my signature on this form?

15 A No.

16 Q Is that your signature?

17 A Yes.

18 Q And that's your husband's signature?

19 A Yes.

20 Q Now, who filled this form out, Ms. Pillos?

21 A Anabel Cabebe.

22 Q So Anabel filled this form out?

23 A Right.

24 Q Now, why isn't there a date on the form?

25 A Just because Malinay told us not to put any dates on

1 it.

2 Q So doesn't it have the word "date" in a line -- can
3 you see --

4 A Yes, I can see that.

5 Q -- where it says "date" on a line --

6 A Yeah.

7 THE COURT: One of you at a time needs to speak. So
8 you need to wait till she finishes her answer, and you need to
9 wait until he finishes his question.

10 Okay. So I think she gave her last answer, so ask her
11 another question.

12 Q (BY THE DEFENDANT:) So they told -- what was the
13 reason they told you not to put a date on --

14 A They never gave us any reason why.

15 Q You didn't question that?

16 A No.

17 Q So did you question why neither one of them signed
18 as a representative if they worked for MEI?

19 A No.

20 Q Did you talk to any other MEI clients?

21 A No, because I don't know them.

22 Q So -- so Henry and Anabel talked to you and so you
23 never got to talk to any other --

24 A No.

25 THE COURT: Wait until he finishes the question,

1 okay? And wait until she finishes her answer. All right.

2 Q (BY THE DEFENDANT:) So you don't know of any other
3 clients in Maui that actually signed up for Mortgage Enterprise
4 Investments?

5 A No.

6 Q Okay. Now, Ms. Pillos, did you call the FBI and
7 file a complaint against me?

8 A Oh, I cannot remember. I cannot recall because that
9 was already way far. I couldn't remember.

10 Q Okay. Did you file a complaint with the DCCA
11 against me?

12 A I cannot remember, sir.

13 Q Did you make any complaint to any agency against me?

14 A Well, I did. I remember. Yes, I did call.

15 Q You called and made a complaint against me
16 personally?

17 A Right, right.

18 Q And what was the complaint?

19 A The complaint was regarding about my foreclosure.
20 That's my -- that's my complaint.

21 THE DEFENDANT: Okay. Now, give me
22 Government -- well, my exhibit, Defense Exhibit 2035 and it's
23 page 8.

24 Q (BY THE DEFENDANT:) Can you see that on your
25 screen, Ms. Pillos?

1 A Yes.

2 Q Now, this letter was addressed to you from the DCCA,
3 Ms. Pillos; is that correct?

4 A Yes.

5 Q And do you remember this letter?

6 A Yes, I remember this letter.

7 Q And what -- excuse me. What was this letter in
8 regards to?

9 MR. YATES: Your Honor, is this document going to be
10 placed into evidence? 'Cause if not, the government objects to
11 this.

12 THE COURT: All right. So you can't go into the
13 content of the letter unless it's in evidence. Do you want me
14 to receive it into --

15 THE DEFENDANT: Yes.

16 THE COURT: Any objection? Just this page of
17 Exhibit 2035.

18 THE DEFENDANT: Right.

19 THE COURT: Any objection, Mr. Yates?

20 MR. YATES: Yes, Your Honor. The government objects
21 to 2035, page 8. This is a hearsay document. It appears to be
22 merely an inquiry document, so this does not have any indicia
23 of authorship by the current witness and does not appear that
24 the current witness has any part in its creation or its
25 initiation.

1 THE COURT: Okay. But it clearly was received by
2 her. She's identified it as correspondence that she received.
3 So the court is going to receive it into evidence over the
4 objection of the government.

5 THE DEFENDANT: I'd like to publish it.

6 THE COURT: You may publish.

7 THE COURTROOM MANAGER: Your Honor, just to be
8 clear, that's page 8?

9 THE COURT: Just page 8. Yes.

10 THE COURTROOM MANAGER: Thank you.

11 THE COURT: The rest of the identified exhibit is
12 not received.

13 (Exhibit 2035-8 received into evidence.)

14 Q (BY THE DEFENDANT:) Okay. Ms. Pillos, on this
15 document, you see the date right there? I'm going to circle
16 it.

17 THE COURTROOM MANAGER: Your Honor, he's asked to
18 publish it?

19 THE COURT: Yes, he may.

20 Q (BY THE DEFENDANT:) And what is the date of that
21 document, Ms. Pillos?

22 A May 7, 2015.

23 Q And so when the DCCA contact you, were they
24 contacting you regarding numerous complaints that were filed by
25 other Maui residents?

1 A I'm not --

2 Q You can go ahead and read the -- read the -- can I
3 read it to her? Or she, you know, won't know how to read it?

4 THE COURT: No. She can't testify about anything
5 she doesn't remember.

6 THE DEFENDANT: What I'm saying, that was to her.

7 Q (BY THE DEFENDANT:) So you remember receiving this
8 letter, Ms. Pillos?

9 THE COURT: She already --

10 THE WITNESS: I couldn't -- I don't remember because
11 this was a long time.

12 Q (BY THE DEFENDANT:) I know. But you just said you
13 do --

14 THE COURT: All right. Ask her a question. She
15 said she doesn't remember receiving this letter.

16 THE DEFENDANT: Well --

17 THE COURT: So what do you want to ask her about it?

18 THE DEFENDANT: Well, the first question I did ask
19 her. She did remember it.

20 THE COURT: She just testified she doesn't remember,
21 this was a long time ago. You can ask her another question.
22 You can try to refresh her recollection. What do you want to
23 do?

24 Q (BY THE DEFENDANT:) When the DCCA contact you, did
25 they tell you that the complaints were against Mortgage

1 Enterprise?

2 A Right.

3 Q Right. But they didn't tell you it was against
4 Mortgage Enterprise Investments, right?

5 A They did.

6 Q So this letter, can you look at the first two
7 paragraph, first two sentences on the document? And you see
8 where it says, "The Office of Consumer Protection have received
9 numerous complaints against a business called Mortgage
10 Enterprise"?

11 A Yes.

12 Q Okay. And it does not say investments, correct?

13 A When they called me, they said Mortgage Enterprise
14 Investments.

15 Q Okay. So but you understood that it was Henry and
16 Anabel that wrote you up for this so-called -- their program,
17 correct?

18 A I don't remember.

19 Q Well, I'm saying you say Henry --

20 A Yes, Henry.

21 Q Right. So they're the ones that wrote you up for
22 the Mortgage Enterprise program that they promised you?

23 A Right.

24 Q And you paid them, correct?

25 A Right.

1 Q Do you have any documentation that you paid me?

2 A Yes. I have all the checks here, the copy of the
3 checks --

4 Q Yes.

5 A -- that I gave it to you.

6 Q Yes. What check did you pay Mortgage Enterprise
7 Investments?

8 A Hold on. Let me check if I have here. I
9 don't -- oh, it's not in this book. Yes, I'm so sorry, but I
10 have it.

11 Q Okay. Now, do you remember after you met me in
12 2015, that I informed you that Anabel and Henry did not work
13 for me? You don't remember that conversation we had?

14 THE COURT: Wait. Is your question that does she
15 remember or she doesn't remember? What's your question?

16 Q (BY THE DEFENDANT:) Do you remember the
17 conversation that we had about Anabel and Henry not working for
18 me?

19 A I don't remember.

20 THE DEFENDANT: Can I get exhibit -- Government
21 Exhibit 820? And I think this one's already been received into
22 evidence, hasn't it? The government -- it's already in
23 evidence?

24 THE COURT: Yes, it has been received.

25 THE DEFENDANT: Okay. I'd like to publish it.

1 THE COURT: You may.

2 Q (BY THE DEFENDANT:) Okay. Ms. Pillos, you see the

3 first line that I circled?

4 A Yes.

5 Q And on there does it state that the date that you

6 did this mortgage with Mortgage Enterprise Investments is the

7 21st day of April 2015?

8 A Right.

9 Q Okay. And is that your signature, Ms. Pillos?

10 A Yes.

11 Q That also your signature?

12 A Yeah, that's my signature.

13 Q Okay. And who was the notary that notarized this

14 document?

15 A Piros, Cecelia Piros.

16 Q And where was this document notarized at?

17 A Pardon me?

18 Q Where were you at when this document was notarized?

19 A In her office.

20 Q And where is her office?

21 A In Kahului.

22 Q Kahului?

23 A Yes.

24 Q Is that in Maui?

25 A That's in Maui.

1 Q Okay. Now, was I present when you signed this
2 document?

3 A No, you wasn't present.

4 Q So I wasn't present?

5 A No.

6 Q Did you receive a note? 'Cause a note goes with
7 this. Did you receive a MEI note to sign?

8 MR. YATES: Objection. Testifying.

9 THE DEFENDANT: No.

10 Q (BY THE DEFENDANT:) Did you receive a MEI note to
11 sign?

12 THE COURT: He objected. What's your objection?

13 MR. YATES: Objection. He's testifying with respect
14 to the presence of a note.

15 THE COURT: Overruled.

16 So you're asking her was there a note attached to this
17 when she signed?

18 THE DEFENDANT: Right.

19 THE WITNESS: I don't remember.

20 Q (BY THE DEFENDANT:) Okay. So you don't remember
21 signing this document and then a separate document?

22 A Yeah, I don't remember.

23 Q Okay. So do you have any paperwork, any
24 documentation that has your signature and my signature on it?

25 A No.

1 Q And so when you signed this mortgage document, what
2 did Ms. Piros tell you?

3 THE COURT: She's Ms. Pillos.

4 THE DEFENDANT: No, I mean Piros, Ms. Piros.

5 THE WITNESS: Anabel was with her.

6 Q (BY THE DEFENDANT:) So Anabel was with her?

7 A Yes.

8 Q So Anabel was present when Ms. Pea rows notarized
9 the document?

10 A Right.

11 Q And what did Anabel tell you about once you signed
12 this document? What did she tell you?

13 A Well, in fact, that was the first time that I met
14 Anabel, and that was -- she introduce me that you are
15 the -- you are the, uhm, promoter on this mortgage, you are the
16 owner of this mortgage.

17 Q Okay. Wait a minute, Ms. Pillos. So you saying
18 this -- when you signed this mortgage document, you saying now
19 this was the first time you met Anabel?

20 A Yes.

21 Q But you just testified that Anabel -- you met Anabel
22 in 2013 and you paid her cash without a receipt.

23 A Yeah -- oh, this is my second time. I'm sorry.
24 Yeah, this is my second time to meet Anabel. The first time
25 was the one he did the other paperwork.

1 Q So this is the second time --

2 A Yeah.

3 Q -- you met Anabel?

4 A This is the second time.

5 Q Okay. So when Anabel filled out this document for

6 you and -- did you see her draft it or was it already prepared?

7 A It's already prepared.

8 Q Okay. So when she gave you the document, did she

9 explain to you what the document was?

10 A No.

11 Q Did she --

12 THE COURT: Wait. Okay. Wait. You guys are

13 talking over each other. So let her finish her answer.

14 THE WITNESS: I don't remember at all.

15 Q (BY THE DEFENDANT:) Okay. So you don't remember

16 her explaining what the purpose of this document was?

17 A No, I don't remember. I for- -- I don't remember.

18 Q Okay. Now, you signed this document. It

19 says -- okay. On the first page it says you signed the

20 document on the 21st day of April 2015. But can you see the

21 date here that it's filed?

22 A Yes.

23 Q Okay. Did you ask Ms. Anabel why the late filing?

24 Why was it filed over a month after you signed up, after you

25 signed this document?

1 A No, I don't remember if I call -- I don't remember.

2 Q Okay. So do you remember how many checks that you
3 sent or that you gave Anabel after you signed this document?

4 A Well, ever since we started paying her, we always
5 mailed it to her because she told us that we have to mail the
6 check to her and she will be the one to mail it out to you.

7 Q Okay. So Anabel told you to mail the check from
8 Maui?

9 A Yeah.

10 Q To her?

11 A To her.

12 Q And then that she would mail the check to me?

13 A Right.

14 Q Okay. Now, after this exchange, did you talk to me
15 on the phone after this document was created?

16 A No, because I don't even know you. I didn't even
17 know your number.

18 Q Right. Now, if you was in foreclosure, did you call
19 my 800 number to contact me to -- if you was in foreclosure?

20 A No, because I don't know your number. You never
21 give me -- us your number. The only thing I call was Cabebe.

22 Q Okay. So your only contact was Anabel?

23 A Yes.

24 Q And did you have any contact with Henry after this?

25 A No.

1 Q So from this time it was just you and Anabel?

2 A Right.

3 Q Okay. So you didn't know whether she had
4 authorization from me or not 'cause you never talked to me,
5 correct?

6 A Right.

7 Q Okay. So yesterday you had talked about your
8 foreclosure. Did Anabel send you any documents to file on your
9 behalf to fight your foreclosure?

10 A No.

11 Q Did she send any documents to your husband?

12 A No.

13 Q Did you see any documents that were filed on your
14 behalf?

15 A No. I don't remember.

16 Q Okay. So when none of this happened -- 'cause
17 remember the DCCA had sent you a letter on May 7th, 2015,
18 correct?

19 A Right.

20 Q Okay. So this document was filed after DCCA had
21 already contacted you about the fraudulent Mortgage Enterprise
22 that had the deal with Henry and Anabel. So if they contacted
23 you before this document was filed, why would you continue to
24 do business with Anabel?

25 A Well, because that was the time that we still -- we

1 knew that you would be able to help us out.

2 Q So that's what she told you?

3 A Yes.

4 Q So -- but you never talked to me after you talked to
5 Anabel? You said you couldn't -- you didn't know my number?

6 A No.

7 Q So how could you know that if you never talked to
8 me?

9 A Well, because when I called Anabel, she told me to
10 call -- that she will be the one to call you. That's why we
11 kept on calling Anabel because I don't know your number. I
12 never even met you at that time yet.

13 Q So why didn't you ask Anabel just to give you my
14 number so you can call me directly?

15 A Well, you know, because I was kind of stressing and
16 we really didn't know what to do that time. So since I have
17 Anabel Cabebe's number, I always call her because I know that
18 she's working for you.

19 Q Okay. Ms. Pillos --

20 Can I get Government Exhibit 807 back up again,
21 please?

22 Okay. Ms. Pillos, you see this form right here?

23 A Yeah.

24 Q Okay. You see it says Client and Company Protection
25 Form? You see that at the top under Mortgage Enterprise

1 Investments?

2 A Yeah.

3 Q Okay. Now, did Anabel explain to you why I had to
4 add this cover page to all the applications?

5 A No. I don't remember.

6 THE DEFENDANT: Okay. Can you -- can we blow this
7 up a little bit?

8 Q (BY THE DEFENDANT:) Can you see where it says
9 Client under there, Ms. Pillos?

10 A Yes.

11 Q And can you read that -- do you understand what it's
12 saying, this -- this little excerpt on this form?

13 A Yes.

14 Q And does it have my toll free 800 number on this
15 form, Ms. Pillos?

16 A Yes.

17 Q And does it have my direct extension?

18 A Yes.

19 Q And is it talking about that if a rep charge you
20 fees beyond what's stated in the app, to call me personally?

21 A Well, the thing we didn't -- I don't remember if we
22 received this letter. I don't remember at all.

23 Q Okay. Ms. Pillos, is that your signature? Is that
24 your signature, Ms. Pillos?

25 A Yes.

1 Q Okay. So you signed this form that had my direct
2 number, my direct extension to call me if you had any questions
3 about Anabel, what she did, if you had any questions. So you
4 telling me that Anabel told you that she would call me?

5 A Right.

6 Q But you had the form with my direct line and my
7 direct number to call and talk to me.

8 A Well, the thing is that, okay, we signed the
9 paperwork, but I really don't remember.

10 Q I'm saying when you signed this paperwork, you
11 didn't read the document? You didn't read the -- what you were
12 signing?

13 A No. I forget.

14 Q And so you didn't see the number on here?

15 A No. I don't remember.

16 Q So you never got to really talk to me to verify that
17 Anabel didn't work for me no more?

18 A Well, she introduced me. She introduced -- Anabel
19 introduced me that you are the owner of the Mortgage
20 Enterprise -- Mortgage Enterprise Investments.

21 Q Right. Well, I am the owner of Mortgage Enterprise
22 Investments. But did she tell you that I'm not the owner of
23 Mortgage Enterprise?

24 A No, she never say that that you are not the owner.

25 Q So she didn't -- did she make a distinction between

1 Mortgage Enterprise Investments and Mortgage Enterprise?

2 A She did say Mortgage Enterprise Investments and you
3 are the owner.

4 Q Okay. I'm asking you did she make a distinction?
5 Did she say there's a Mortgage Enterprise Investments and then
6 there's a Mortgage Enterprise?

7 A No. I forget.

8 Q So you don't remember?

9 A I don't remember.

10 Q Okay. So, Ms. Pillos, if you knew at this time that
11 Anabel nor Henry actually worked for me, that I actually fired
12 them for fraud, would you have done business with them?

13 A No.

14 THE DEFENDANT: Okay. I have no more questions.

15 THE COURT: All right. Redirect. Your witness.

16 MR. YATES: Yes, Your Honor.

17 REDIRECT EXAMINATION

18 BY MR. YATES:

19 Q Ms. Pillos, when was your meeting with Henry Malinay
20 when you discussed signing up for MEI?

21 A This was the middle of the year. I think this is
22 June 2013.

23 Q Okay. And I believe you testified just now
24 regarding some documents, so I'd like to put them up.

25 Your Honor, the first document is Exhibit 807 which

1 is in evidence. May I publish?

2 THE COURT: You may.

3 Q (BY MR. YATES:) Okay. Now, Mrs. Pillos, you recall
4 this document? This is the MEI application?

5 A Yes.

6 Q Okay. And what were you told regarding filling in
7 dates for this application?

8 A Henry Malinay told us not to put the dates on it.

9 MR. YATES: Your Honor, I'd like to put up 820 which
10 is in evidence. May I publish?

11 THE COURT: You may.

12 Q (BY MR. YATES:) Now, Ms. Pillos, do you recall
13 testifying regarding this MEI mortgage?

14 A Right.

15 Q Okay. And you recall testifying that you signed
16 this mortgage, correct?

17 A Correct.

18 Q Okay. Now I'm going to turn to the first page here.
19 There appears to be a date that's written in. Is that your
20 handwriting?

21 A No.

22 Q And the handwriting refers to a date, correct?

23 A Correct.

24 Q And I turn to the signature page for this MEI
25 mortgage, and the MEI mortgage page here has some signatures,

1 and I believe you testified those -- that's your signature and
2 your husband's signature, correct?

3 A Right, correct.

4 Q Is that your handwriting where the date is?

5 A Right.

6 Q Is that your handwriting?

7 A Right.

8 Q Whose handwriting is the date?

9 A Oh, the date, Mrs. Piros.

10 Q Piros?

11 A Yeah, the one who did the --

12 Q Do you recall when you filled out the MEI mortgage
13 document?

14 A Pardon me?

15 Q Do you recall when you filled out this MEI mortgage
16 document?

17 A Can you repeat?

18 Q When did you fill out the MEI mortgage document,
19 this document?

20 A This was in 2013.

21 Q Okay. But I see that the dates that are on this
22 document are 2015. Do you have an explanation for that?

23 A They supposed to take over my mortgage which is
24 Wells Fargo.

25 Q Okay. But you recall that you signed this document

1 in 2013, correct?

2 A Right.

3 Q Without dates?

4 A Right.

5 Q Now, you recall that you had signed up with the

6 entity Mortgage Enterprise Investments, correct?

7 A Correct.

8 Q And who did you sign your checks to?

9 A Oh, payable to Mortgage Enterprise Investments.

10 Q And where did you send those checks?

11 A To Cabebe.

12 Q And to Anabel Cabebe in -- on Oahu?

13 A On Oahu.

14 Q Do you remember if it was the Democrat Street house?

15 A Yes, 600 something.

16 Q And when you were in foreclosure, who did you call?

17 A Anabel Cabebe.

18 Q And after you called Anabel Cabebe, who visited you

19 in Maui to help you?

20 A Uhm, Mr. Williams.

21 Q Did you understand where your checks were going

22 to -- whose account the checks were going to?

23 A Mr. Williams's.

24 Q Okay. And those were the checks that were written

25 to MEI, correct?

1 A Correct.

2 MR. YATES: Nothing further on redirect, Your Honor.

3 THE COURT: All right. Thank you very much --

4 THE WITNESS: Well, I just only want to express my
5 feelings.

6 THE COURT: Yes. I'm so sorry. You know, I know
7 you've been through a lot, but this is a trial. So there has
8 to be an attorney or Mr. Williams asking you questions. But if
9 you would like to, you know, speak to the assistant from their
10 office and express your feelings.

11 THE WITNESS: Thank you so much, Your Honor. Thank
12 you very much.

13 THE COURT: So you're excused as a witness, okay?

14 THE WITNESS: Thank you so much, Your Honor.

15 THE COURT: Do you have another witness?

16 MR. YATES: Yes, Your Honor. One moment. I want to
17 see -- we'll figure something.

18 THE COURT: Okay.

19 MR. YATES: We'll see who walks through the door
20 first.

21 THE COURT: Okay.

22 MR. YATES: The government will be calling Damon
23 Stanford to the.

24 DAMON LESLIE JAMES BRIAN STANFORD, GOVERNMENT'S WITNESS,

25 WAS SWORN

1 THE COURTROOM MANAGER: Thank you. Please be
2 seated.

3 If you can state your full name and spell your last name
4 for the record.

5 THE WITNESS: Full name is Damon Leslie James Brian
6 Stanford. Last name is spelled S-t-a-n-f-o-r-d.

7 THE COURT: Your witness.

8 MR. YATES: Yes, Your Honor.

9 DIRECT EXAMINATION

10 BY MR. YATES:

11 Q Good morning, Mr. Stanford. Can you please tell the
12 jury who your employer is?

13 A I'm currently employed by Central Pacific Bank.

14 Q And what is your title at Central Pacific Bank?

15 A I am the Resolution and Recovery Manager Assistant
16 Vice President.

17 Q Now, what are your responsibilities as the
18 Resolution and Recovery Assistant Vice President?

19 A My duties include overseeing of foreclosures,
20 bankruptcy, complex litigation, and troubled debt for the bank.

21 Q Now, are you -- do your responsibilities also
22 include being a records custodian for Central Pacific Bank?

23 A They do.

24 Q And was Central Pacific Bank the lender for
25 Mr. Reymundo and Ms. Mary Jane Laforteza?

1 A Yes.

2 Q Are you familiar with the records of Central Pacific
3 Bank for Mr. Reymundo and Ms. Mary Jane Laforteza?

4 A Yes.

5 Q Now, Mr. Stanford, can you please explain to the
6 jury when the Lafortezas became clients of Central Pacific
7 Bank?

8 A Mr. and Mrs. Laforteza became clients of the bank in
9 May of 2012.

10 Q And how did the Lafortezas become clients of Central
11 Pacific Bank?

12 A They had submitted a mortgage application for a
13 property.

14 Q And was this a refinance?

15 A Yes.

16 Q And how much money did the Lafortezas borrow?

17 It appears, Mr. Stanford, that you're referring to
18 some documents. If you need to refresh your recollection,
19 please do ask. But if you don't need to refresh your
20 recollection, I ask that you close that.

21 A Yes, sorry. The amount of the financing was
22 approximately \$525,000.

23 Q What was the term of the Lafortezas' loan?

24 A It was 30 years, sir.

25 Q Okay. And for that -- that was for a house at

1 94-284 Loaa Street?

2 A Yes.

3 Q And that was subject to a Central Pacific Bank
4 mortgage, correct?

5 A Yes.

6 Q So let's talk a little bit about the Lafortezas'
7 payment history after refinancing with Central Pacific Bank.
8 So from June 2012 through November of 2012, how would you
9 characterize the Lafortezas' payment history?

10 A They were making their payments on time.

11 Q And how about from December 2012 to approximately
12 June of 2013?

13 A The payments were being made on time.

14 Q Okay. And did there come a time when payments
15 stopped?

16 A Yes.

17 Q Okay. And when was that?

18 A I would need to refer to the exhibits, if I could.

19 Q You may -- Your Honor, may he refresh his
20 recollection with respect to an exhibit?

21 A Thank you.

22 Q What, may I ask -- for the record, what exhibit
23 would help you refresh your recollection?

24 A The payment history.

25 Q Okay. And so --

1 A Which would be Exhibit 415.

2 MR. YATES: Your Honor, may the witness refresh his
3 recollection with Exhibit 415?

4 THE COURT: He may.

5 THE WITNESS: Thank you.

6 The last payment that was received was on July 25th, 2013,
7 and there were no more payments thereafter.

8 Q (BY MR. YATES:) Okay. So what did Central Pacific
9 Bank do after the Lafortezas stopped paying their mortgage in
10 or about July of 20-- you said -13?

11 A Yes.

12 Q What did Central Pacific Bank do?

13 A We sent a demand letter to the Lafortezas.

14 Q Okay. And did you receive any response from the
15 Lafortezas?

16 A We did not.

17 Q And what happened then?

18 A We subsequently assigned the account to outside
19 counsel to commence the foreclosure action.

20 Q Okay. And what was the end result of the
21 foreclosure action against the Lafortezas?

22 A Once the foreclosure was completed, title was
23 transferred back to the bank.

24 Q Okay. And did the bank take the house and sell it?

25 A Yes.

1 Q What was the final loss amount for Central Pacific
2 Bank?

3 A \$99,000.

4 Q Now, could the Lafortezas have done anything to stop
5 the foreclosure on their house after --

6 THE DEFENDANT: Objection. Speculation.

7 MR. YATES: It's his job.

8 THE COURT: All right. So why don't you ask him and
9 lay the foundation for that. I'll sustain.

10 Q (BY MR. YATES:) Mr. Stanford, do your
11 responsibilities as the Recovery and Resolution Manager or Vice
12 President include overseeing foreclosure actions?

13 A Yes.

14 Q Okay. And for Central Pacific Bank, correct?

15 A Yes.

16 Q Okay. Now, could the Lafortezas have stopped the
17 foreclosure on their house once the proceedings began?

18 A Yes.

19 Q Okay. And what could they have done?

20 A They would need to have submitted some financial
21 information to support that they wished to retain the home.

22 Q Did the Lafortezas do that?

23 A No.

24 Q Now, are you familiar with Anthony Williams?

25 A Yes.

1 Q How are you familiar with Anthony Williams?

2 A Mr. Williams had sent a letter, I believe in April
3 of 2015 or 2016, as I recall, indicating that the bank did not
4 have reason to foreclose nor for the commissioner who was
5 assigned by the court to collect rents.

6 Q And did Central Pacific Bank engage with Anthony
7 Williams?

8 A No, we did not.

9 Q Why not?

10 A We are required under Hawaii Revised Statutes to
11 only engage in counsels which hold a bar license.

12 Q And did you understand that Anthony Williams had a
13 bar license?

14 A To my knowledge, he did not.

15 MR. YATES: Nothing further on direct, Your Honor.

16 THE COURT: All right. Any cross-examination?

17 THE DEFENDANT: Yes.

18 THE COURT: Okay. Your witness.

19 CROSS-EXAMINATION

20 BY THE DEFENDANT:

21 Q Now, Mr. Stanford, you said that you come to know
22 me?

23 A Yes.

24 Q And you came to know me through correspondence?

25 A Yes.

1 Q So you said that your policy is that you
2 don't -- your company don't deal with someone who's not a
3 member of the bar?

4 A I said that when an attorney is licensed, attorneys
5 speak to attorneys under Hawaii Revised Statutes.

6 Q So -- and so you're saying that in order for you all
7 to correspond with someone, they would have to be a member of
8 the bar?

9 A Our attorney would need to correspond if you are an
10 attorney.

11 Q So you cannot correspond with anybody unless they're
12 an attorney?

13 A Our attorneys will correspond with other attorneys.
14 I do not personally correspond with attorneys.

15 Q So is that what the bank attorneys told you?

16 A We did not have any indication that you were a
17 licensed attorney.

18 Q Okay. Now, you just said that your -- the attorneys
19 for the bank deal with that, correct?

20 A Correct.

21 Q So you didn't deal with that, correct?

22 A I received the correspondence that was sent to the
23 commissioner, as stated.

24 Q And so when you received that correspondence, what
25 did you do with the correspondence?

1 A It was noted and it was filed.

2 Q Did you send it to your attorneys?

3 A The attorney was the recipient of the document via
4 the foreclosure commissioner.

5 Q Okay. Now, did you have privy to the letter that I
6 sent to your bank's attorney?

7 A Yes.

8 Q And was that a power of attorney form that I sent?
9 Do you remember I sent to your bank attorneys?

10 A I would need to refresh my memory by looking at the
11 document.

12 Q I mean, you said you all received the correspondence
13 from me, correct?

14 A Right. I did not bring it into the courtroom today.

15 Q Okay. So do you understand the power of attorney
16 statute in Hawaii?

17 A Yes.

18 Q And do you know that what statute it is? Do you
19 know what the actual law is?

20 A I cannot quote it to you verse.

21 Q If I was to tell you that it's Hawaii Revised
22 Statutes 551D, would you recognize that?

23 A No.

24 Q So you still wouldn't recognize it. So do you know
25 what the statute says in regards to power of attorney?

1 A Specifically I have to refresh my memory and read
2 the document.

3 Q Okay. So right now you don't know really what a
4 power of attorney does in reference to someone corresponding
5 with your attorneys regarding their property?

6 A Because this was a matter under litigation and was
7 already adjudicated or in judication with the court, that
8 information would needed to be asked to by the court.

9 Q So -- so I was dealing with your bank attorneys,
10 correct?

11 A Yes.

12 Q Okay. So did you ever send a letter back to me
13 personally from you?

14 A No. I don't need to.

15 Q Okay. So in my correspondence with the attorneys,
16 did you see the other letters that I sent your bank attorneys?

17 A The letter that I saw was specifically written to
18 the commissioner.

19 Q So you didn't see the letter that I sent to your
20 bank attorneys?

21 A No, I did not.

22 Q Okay. So you don't know what the contents of that
23 letter that I sent to them?

24 A I could not speak to it.

25 Q Okay. So you can't testify here truthfully that I

1 did not have a right to assist the LaFortezas because I had a
2 power of attorney; that correct?

3 A No.

4 Q So -- so then you do know the Hawaii Revised
5 Statutes, what it says according to power of attorneys then?

6 A I'm familiar with it, but we rely on outside counsel
7 to direct the bank for foreclosures.

8 Q So you don't -- do you understand what Hawaii law is
9 and that everybody still have to follow the law?

10 A Yes.

11 Q Okay. So if the Hawaii Revised Statutes 551D states
12 that once I get a power of attorney, that if I send a letter to
13 your bank or to your bank attorney, that they would have to
14 deal with me directly on behalf of my clients, now, do you
15 understand that?

16 A I understand that that expectation would need to
17 have been sent to the court as well.

18 Q The court has nothing to do with the correspondence
19 between the client and the bank, sir. Do you not understand
20 that?

21 A I understand that there was an intercession by the
22 commissioner of a letter by Mr. Anthony Williams, and in my
23 understanding, it didn't have any weight.

24 Q Okay. So -- and so you very versed in law then?

25 A I am not an attorney.

1 Q Okay. So how can you make that statement they
2 didn't have any weight if you're not an attorney and you don't
3 know the law?

4 A It was my understanding that if you were a power of
5 attorney that you would have filed some action for the
6 Lafortezas in open court.

7 Q I -- so you didn't see all the motions I filed for
8 the Lafortezas in court?

9 A I understand that those motions were denied.

10 Q No. Where -- you got some paperwork that said the
11 motions were denied?

12 THE COURT: So that's his understanding, so you can
13 ask him another question.

14 Q (BY THE DEFENDANT:) So -- so your whole
15 understanding is from what someone told you, but not in, like,
16 your actual knowledge of the law?

17 A I have knowledge of foreclosures.

18 Q Okay. You just mentioned about the commissioner,
19 right?

20 A Yes.

21 Q Okay. Now, do you know the law regarding
22 appointment of commissioners?

23 A I am familiar with the law regarding appointment of
24 commissioners.

25 Q Okay. So did you know that that law is Title 12

1 U.S.C. 3754, correct?

2 A That law refers to nonjudicial foreclosure action.
3 In this case it was a court oversight commissioner appointed.

4 Q No, sir, that's a misstatement of law. Now --

5 MR. YATES: Objection. Argumentative.

6 THE COURT: I'm sorry. So what's your objection?

7 MR. YATES: Argument.

8 THE COURT: All right. Sustained.

9 All right. Ask a question.

10 Q (BY THE DEFENDANT:) Okay. So under the Title 12
11 U.S.C. 3754, who has to appoint a commissioner by law in order
12 to be a commissioner in a foreclosure whether it's nonjudicial
13 or judicial?

14 MR. YATES: Objection. Relevance.

15 THE DEFENDANT: 'Cause he says he -- he said he
16 knows --

17 THE COURT: True, that's true, but how is it
18 relevant to the issues that were raised in his direct
19 examination?

20 THE DEFENDANT: Because he's saying that the letter
21 was sent to him. He's saying I sent the letter to the
22 commissioner, which I did, I sure did --

23 THE COURT: Right, right. So you've asked him. Now
24 we're going far afield about how commissioners --

25 THE DEFENDANT: Right because --

1 THE COURT: So nobody's disputing that a
2 commissioner was appointed.

3 THE DEFENDANT: Right. So my --

4 THE COURT: All right. So he has testified with
5 regard to they put no weight on the letter that you sent, so
6 you can ask him about that. But we're not going to go down
7 this whole road about commissioners and what does the law
8 require 'cause that's not at issue in this case.

9 THE DEFENDANT: Well, see, that was the issue where
10 the commissioner was trying to foreclose and so that's the
11 letter I sent. So I'm asking him when I sent him that letter,
12 I was challenging the legality or the commissioner actually
13 being properly authorized in order to be a commissioner to
14 initiate a foreclosure, and that was the correspondence I had
15 with the bank.

16 THE COURT: Right. So that's not relevant because
17 it wasn't covered by Mr. Yates in his direct examination. You
18 can question him why he's saying they placed no weight on your
19 letter or didn't give it any -- didn't take any action as a
20 result of it. You can ask him that. But we're not going to
21 litigate the fact that the Lafortezas were foreclosed and the
22 bank took the house back and sold it.

23 You're trying to bring that issue in and say whatever you
24 want to say with regard to the commissioner. Does that make
25 sense?

1 THE DEFENDANT: Well, yeah, because he -- his whole
2 testimony was, okay, he sent the letter, you know, to the
3 commissioner, and that's why I was asking him, okay, well, what
4 law did he have --

5 THE COURT: So I'm not going to let you ask him
6 about the law, okay? You can ask him a question about he
7 testified about the letter you sent, if you want, whatever you
8 want to ask him about it.

9 THE DEFENDANT: Okay.

10 THE COURT: But on the law with regard to the
11 commissioner, I'm not going to let you question in that area.

12 Q (BY THE DEFENDANT:) Okay. So in your -- so you
13 said you with Central Pacific Bank, correct?

14 A I'm sorry. I don't understand the question.

15 Q So you're with Central Pacific Bank? That's who you
16 work for?

17 A Yes.

18 Q Okay. And so on your mortgages, do you all ever
19 have MERS as an assignee on there?

20 A Yes.

21 Q Yes. Okay. So do you understand who MERS is?

22 A I understand the concept and the entity of MERS.

23 Q Okay.

24 MR. YATES: Objection. Relevance.

25 THE COURT: Sustained. All right. So I'm not going

1 to let you ask in this area. He's not here to testify with
2 regard to how the mortgage system works. He's talking
3 specifically to this one mortgage.

4 THE DEFENDANT: Right, and that's what I'm talking
5 about 'cause their mortgage has MERS on there; that's why I'm
6 fid'na question him about it 'cause the Lafortezas' mortgage
7 has MERS on it. That's why I'm questioning him.

8 THE COURT: No, you're not going to be allowed to
9 ask those questions. He's testified as to the facts that they
10 stopped making payments, that it was foreclosed, as a result
11 the bank took it back and they sold it at a loss.

12 So if you want to ask him about that or correspondence --

13 THE DEFENDANT: No --

14 THE COURT: -- that he may have received from you,
15 you may --

16 THE DEFENDANT: So --

17 THE COURT: -- not the whole MERS system and the
18 mortgage system in America.

19 Q (BY THE DEFENDANT:) Okay. So, Mr. Stanford, so
20 since you work for the bank, then you do know that MERS is a
21 fraudulent company, correct?

22 MR. YATES: Objection. Relevance.

23 THE COURT: Sustained. All right. He's not here to
24 testify with regard to that and so it's not relevant to his
25 testimony.

1 So you can ask him a question about the Lafortezas and
2 what he testified to.

3 Q (BY THE DEFENDANT:) So you saying that Central
4 Pacific Bank lost you said \$99,000?

5 A Yes.

6 Q How did they lose \$99,000, sir?

7 A It was the loss between the amount owed by the
8 Lafortezas versus the sales price.

9 Q Okay. So you're alleging that Central Pacific Bank
10 loaned the Lafortezas you said \$500,000?

11 A 520-some odd thousand dollars, yes.

12 Q 500-some odd thousand. Do you have the bank records
13 to present in court today to show that you loaned the
14 Lafortezas \$520,000?

15 MR. YATES: Objection. Relevance.

16 THE COURT: All right. So overruled.

17 Okay. So, Mr. Stanford, are there -- is there
18 documentation that reflects that Central Pacific Bank loaned
19 that amount of money to the Lafortezas on that 30-year
20 mortgage?

21 THE WITNESS: Yes, Your Honor, that would be the
22 note and mortgage.

23 THE COURT: So there are documents.

24 THE DEFENDANT: Okay. No. The note and mortgage
25 is --

1 THE COURT: Okay. I'm not going to let --

2 THE DEFENDANT: Well, I'm fid'na ask him --

3 THE COURT: -- you question him -- no. I'm not
4 going to let you question him about the mortgage. He's not
5 here to testify about that, of you can't contest the legality
6 of the foreclosure. That's not the issue.

7 THE DEFENDANT: Well, I'm --

8 THE COURT: The fact is it did get foreclosed and
9 CPB took it back. So you can ask him about that.

10 Q (BY THE DEFENDANT:) Okay. So do you have in your
11 possession and can you provide to this Court your bank ledger
12 from Central Pacific Bank on the date that you said you loaned
13 the Lafortezas the \$520,000 that showed that as a deduction for
14 \$520,000 on that date out of Central Pacific Bank's account?

15 THE COURT: Again, that's not relevant.

16 THE DEFENDANT: Well, it --

17 THE COURT: It's not relevant to his testimony on
18 direct.

19 THE DEFENDANT: He's --

20 THE COURT: You need to form a question that has to
21 do with the facts that he testified about. So form a question.

22 THE DEFENDANT: Well, I'm going to because he asked
23 him did they loan the Lafortezas money. He said yes. He said
24 they -- they loaned the Lafortezas \$520,000.

25 Now, my question is can you provide the proof of that?

1 That should be very easy to prove. If you've loaned somebody
2 \$520,000, you should be able to get a bank statement from
3 Central Pacific Bank, Here, we deducted \$520,000 today for the
4 Lafortezas.

5 That's what I'm asking him, can he provide that.

6 THE COURT: Okay. That is not relevant to the
7 issues in the case because he's testified with regard to the
8 court judgment that they got on the foreclosure. So that's
9 relevant to the foreclosure action, but it's not relevant to
10 the issues in this case. And what Mr. Yates has asked him --

11 THE DEFENDANT: But that's what Mr. Yates asked him,
12 did they loan him and he said yes, so I'm questioning him --

13 THE COURT: No. I've ruled. So you can ask him a
14 question, or if you're done questioning him, then we'll go to
15 the next witness.

16 Q (BY THE DEFENDANT:) So did you see the check that
17 was cut to the Lafortezas for \$520,000, Mr. Stanford?

18 A No.

19 Q So did you see a money order that was cut for the
20 \$520,000 for the Lafortezas?

21 A No.

22 Q Did you see a certified check, cashier's check that
23 was for \$520,000 for the Lafortezas?

24 A Those transactions regarding the transfer of the
25 property to money were held in escrow.

1 Q So did you see the -- did you see the money, the
2 \$520,000? Did you see the actual money that was put up for the
3 Lafortezas? Did you personally see it?

4 A No, I did not.

5 THE DEFENDANT: Got no more questions for this
6 witness.

7 THE COURT: All right. Any redirect?

8 MR. YATES: No redirect, Your Honor.

9 THE COURT: All right. Mr. Stanford, thank you very
10 much for your testimony. You're excused as a witness. Please
11 don't discuss your testimony with anyone until the conclusion
12 of the trial.

13 Your next witness?

14 MR. YATES: Yes, Your Honor. The government will be
15 calling Mary Jane Laforteza.

16 **MARY JANE LAFORTEZA, GOVERNMENT'S WITNESS, WAS SWORN**

17 THE COURTROOM MANAGER: Thank you. Please be
18 seated.

19 THE WITNESS: Thank you.

20 THE COURTROOM MANAGER: If you can state your name
21 and spell your last name for the record.

22 THE WITNESS: Mary Jane L-a-f-o-r-t-e-z-a.

23 THE COURT: Your witness.

24 MR. YATES: Yes, Your Honor.

25 DIRECT EXAMINATION

1 BY MR. YATES:

2 Q Ms. Laforteza, can you please tell us where you're
3 employed?

4 A I'm working with Dr. Hugo Higa.

5 Q Since when?

6 A Since 2017.

7 Q And where did you work before then?

8 A Oahu Care Facility.

9 Q And what do you do for a living?

10 A Uhm, I'm ophthalmic assistant and surgical tech.

11 Q And what is your educational background?

12 A College graduate.

13 Q And where are you from originally?

14 A From Philippines.

15 Q And what is your first language?

16 A Filipino, Ilocano.

17 Q And are you married?

18 A Yes.

19 Q And what's the name of your husband?

20 A Rey Laforteza.

21 Q Now, at some point, Ms. Laforteza, you became a
22 client of Mortgage Enterprise Investments and Anthony Williams;
23 is that correct?

24 A Yes.

25 Q Okay. So let's talk about the period before then.

1 A All right.

2 Q Now, before you joined with MEI, who was the lender
3 on your house?

4 A Central Pacific Bank.

5 Q Okay. So you owned your own house, correct?

6 A Yes.

7 Q And you purchased it with a loan?

8 A Uh-huh.

9 Q You purchased it with a loan?

10 A Yes.

11 Q With Central Pacific, correct?

12 A Yes.

13 Q And did you refinance that loan at some point with
14 Central Pacific?

15 A Yes.

16 Q Okay. And what year was that?

17 A That was 2012.

18 Q Okay. And how much did you borrow from Central
19 Pacific, if you recall?

20 A About 500,000.

21 Q And did you have monthly payments to Central
22 Pacific?

23 A Yes.

24 Q Okay. And approximately how much were your monthly
25 payments?

1 A About 3300.

2 Q At the time that you had loaned this -- or you
3 borrowed this money, how many people were living in your house?

4 A Ten.

5 Q And before you applied for and joined with Mortgage
6 Enterprise Investments, what was the status of your mortgage
7 payments?

8 A We're paying our mortgage regularly and there was
9 even a time it was late, but we're still paying.

10 Q Okay. And you were not in foreclosure, correct?

11 A No.

12 Q Okay. So how were you and your husband first
13 introduced to Mortgage Enterprise Investments?

14 A It was Anabel Cabebe.

15 Q And who did Anabel Cabebe speak with first?

16 A My husband.

17 Q Do you recall at some point that you were introduced
18 to Anthony Williams?

19 A Yes.

20 Q Please tell the jury what you recall about the
21 introduction.

22 A He told me that he -- he's an FBI agent, he's a
23 lawyer, and he's helping out people to pay their mortgage.
24 That's what I remember.

25 Q Was he wearing anything when you met with him that

1 stood out?

2 A He had a badge of FBI.

3 MR. YATES: Your Honor, at this time I would like to
4 approach the courtroom manager with Exhibit 500 to be published
5 to the witness.

6 THE COURT: You may.

7 Q (BY MR. YATES:) Now, Ms. Laforteza, I just handed
8 to you what's been marked as Exhibit 500. Do you recognize
9 this badge?

10 A Yes.

11 Q Was this the badge that you recall Anthony Williams
12 showed you when you first met with him?

13 A Yes.

14 Q Okay. Did you also see anything else that Anthony
15 Williams presented to you at the time that you met him?

16 A Just the badge and he was showing it to me
17 the -- the one that he had online.

18 Q Okay. And when you say the one that he had online,
19 are you referring to a website?

20 A Yes, website.

21 Q Do you recall the address of the website?

22 A Uhm, commonlaw -- that's the only one that I
23 remember.

24 Q commonlaw?

25 A Yes.

1 Q Okay. Now, what do you recall Anthony Williams
2 offering you as part of the MEI program?

3 A He told us -- told me that we're going to stop
4 paying CPB and the MEI will be the one to pay -- to do
5 everything and we'll just start paying them.

6 Q Okay. And what did you understand Anthony Williams
7 would do with respect to your CPB mortgage?

8 A That he were gonna do everything, that he were gonna
9 talk to them, pay off whatever we have in there and we'll just
10 continue paying the MEI.

11 Q Okay.

12 A It's just like transferring our mortgage to them.

13 Q Okay. I'm going to show you an exhibit. This is
14 not yet in evidence. I would like to lay a foundation with
15 this witness.

16 Ms. Laforteza, do you have in front of you on the
17 screen a document with some handwriting on that? Do you
18 recognize -- oh, and you also have a binder in front of you,
19 Ms. Laforteza, so you can also turn to Exhibit 805. And if you
20 don't mind flipping through 805, do you recognize Exhibit 805?

21 A I can see it in the screen.

22 Q They're tabbed on the side of the pages.

23 A Yeah, I have it here.

24 Q Okay. And if you flip through Exhibit 805, do you
25 recognize that document?

1 A Yes.

2 Q And do you recognize your signatures on that
3 document?

4 A Yes.

5 Q Do you recognize that as -- that document as the MEI
6 application that you filled out?

7 A Yes.

8 MR. YATES: Your Honor, at this time I would like to
9 move to admit Exhibit 805.

10 THE COURT: Any objection?

11 THE DEFENDANT: No objection.

12 THE COURT: Received.

13 (Exhibit 805 received into evidence.)

14 MR. YATES: May I publish, Your Honor?

15 THE COURT: You may.

16 Q (BY MR. YATES:) So, Ms. Laforteza, is this your MEI
17 application?

18 A Yes.

19 Q And you signed this MEI application, correct?

20 A Yes.

21 Q All right. Now, it says here that your new mortgage
22 payment will be 1505. Do you see that?

23 A Yes.

24 Q Is that consistent with your recollection of --

25 A Yes.

1 Q -- the offer? And is that amount what you paid to
2 MEI?

3 A Yes.

4 Q Okay. Now, further down on that page next to the
5 signatures -- next to the signature of it appears to be Anthony
6 Williams and next to what appears to be your signature, there
7 are some dates. Do you see that?

8 A Yes.

9 Q June 20th, 2013, is that your handwriting?

10 A No.

11 Q Okay.

12 A That's not my handwriting.

13 Q Did you write in these dates?

14 A No.

15 Q What do you remember --

16 A 'Cause we were told not to put dates. We just sign
17 and we don't -- just don't put dates. That's it.

18 Q Now, Ms. Laforteza, I'm going to show you another
19 document. This has been admitted into evidence. It's
20 Exhibit 202.

21 May I publish, Your Honor?

22 THE COURT: You may.

23 Q (BY MR. YATES:) So, Ms. Laforteza, do you recognize
24 Exhibit 202?

25 A Yes.

1 Q And this is a UCC financing statement that MEI
2 recorded for you, correct?

3 A Yes.

4 Q Who do you recall prepared this document?

5 A Anabel Cabebe.

6 Q And she did that on behalf of you, correct?

7 A Yes.

8 Q Now, after you signed up for the MEI program, how
9 did you pay MEI?

10 A Through Anabel Cabebe.

11 Q Okay. And in what form?

12 A Check.

13 Q In check? And do you recall who the checks were
14 made out to?

15 A MEI.

16 Q Okay. Mortgage Enterprise Investments, correct?

17 A Yes.

18 Q Now, when you say that you sent the checks to Anabel
19 Cabebe, do you recall the address?

20 A No.

21 Q Okay. Was it Democrat Street?

22 THE DEFENDANT: Objection. That's leading.

23 THE WITNESS: Yes, Democrat Street.

24 THE COURT: Okay. I'm sorry. I have to rule on
25 that. Overruled. Democrat Street is her answer.

1 Ask the next question.

2 Q (BY MR. YATES:) Okay. And after you started with
3 MEI, how many payments -- or excuse me. I'll withdraw that
4 question.

5 How often and how frequently were you paying MEI?

6 A Every month.

7 Q Okay. And what about your CPB payments?

8 A We stopped paying CPB.

9 Q Now, if you knew that the badge that Anthony
10 Williams showed you was not a government-issued FBI badge, how
11 would that have affected your decision to sign up for MEI?

12 A I would not sign anything.

13 Q Now, did Anthony Williams make any representation
14 about himself, any title?

15 A Yes, he's a lawyer.

16 Q Okay. And if you understood that Anthony Williams
17 was not a lawyer, how would that have affected your decision to
18 sign up for MEI?

19 A I will not sign anything.

20 Q And if you understood that MEI would not take over
21 your mortgage from Central Pacific Bank, how would that have
22 affected your decision to sign up for MEI?

23 A Can you --

24 Q I sure can. If you knew that Mortgage Enterprise
25 Investments would not take over your mortgage from CPB, Central

1 Pacific, how would that have affected your --

2 A Of course I had to continue paying CPB even though
3 it's late or whatever.

4 Q So let's talk about what happened after you stopped
5 paying CPB. So I believe you testified that you were paying
6 regularly prior to joining MEI, correct?

7 A Uh-huh.

8 Q Okay. And so what happened after you stopped paying
9 CPB?

10 A We receive foreclosure notices from the CPB.

11 Q And what did you do in response?

12 A And my husband brought it to them and they said we
13 don't need to worry about it.

14 Q Okay. And did they tell you why not?

15 A Because like you don't -- 'cause we were scared
16 about that, like, 'cause we might be even evicted, and they
17 said, "Oh, no, no, don't worry about it; we have a lot of FBI
18 agents coming to guard your house and they cannot just do
19 evicting you," and that's what they told me.

20 Q And did any guards come to protect your house?

21 A No.

22 Q So please explain to the jury what happened
23 ultimately.

24 A We were evicted October 2015.

25 Q Okay. And what happened on that day?

1 A Nobody help us, not even the FBI agents that he was
2 saying that going to come and help us in the early morning.
3 That was Sunday.

4 Q How were you notified that you were being evicted?

5 A We receive letters from them, but they always say --
6 Anabel Cabebe, according to Anthony Williams, that's what
7 Anabel told us, that we will not -- they cannot do that to us
8 'cause somebody was gonna come and guard us and help us around
9 the house. But that time when we were evicted, no one was
10 there and we cannot even call them.

11 Q How many people were at the house on the day of the
12 eviction?

13 A So it's just my family and the renters, 'cause my
14 sister move out already that time 'cause they have a new house.

15 Q And where did you go?

16 A Our neighbor.

17 THE COURT: Would you like to take a few moments?
18 Why don't we take a break. We're coming up to our first
19 morning recess, so why don't we take a break, give her an
20 opportunity to catch her breath.

21 All right. So, ladies and gentlemen, we are going to take
22 our 15-minute recess. If you would leave your iPads and your
23 notes behind.

24 THE WITNESS: I'm sorry.

25 THE COURT: Don't discuss the case with anyone or

1 allow anyone to discuss it with you.

2 That's all right. Just take your time. We're going to
3 take a recess.

4 All right. We're in recess for 15 minutes.

5 (A recess was taken.)

6 (Open court out of the presence of the jury.)

7 THE COURT: Let the record reflect that the jury's
8 not present. Present are Mr. Williams and counsel.

9 Shall we bring in the witness and have Ms. Elkington get
10 the jury?

11 MR. YATES: Yes, Your Honor.

12 THE COURT: All right. We're in recess until the
13 jury's present.

14 (A recess was taken.)

15 (Open court in the presence of the jury.)

16 THE COURT: Let the record reflect the ladies and
17 gentlemen of the jury, Mr. Williams, and counsel.

18 Your witness, Mr. Yates.

19 MR. YATES: Yes, Your Honor.

20 Q (BY MR. YATES:) Ms. Laforteza, at the time of your
21 eviction, where were you employed?

22 A I was at Oahu Care Facility that time.

23 Q And can you please tell the jury why you left Oahu
24 Care Facility?

25 A It's one of the reasons too when I left my working

1 place because of what had happened.

2 Q And why did that lead you to leave?

3 A Because I don't want to recall everything in my
4 working place because that's what all it started when we got
5 the house.

6 MR. YATES: I have no further questions on direct,
7 Your Honor.

8 THE COURT: All right. So, Mr. Williams, you have
9 any questions?

10 THE DEFENDANT: Yes.

11 THE COURT: All right. Your witness.

12 CROSS-EXAMINATION

13 BY THE DEFENDANT:

14 Q Ms. Laforteza, before the jurors were brought back
15 in, what was the reason you looked at Mr. Yates and smiled?

16 A What is the question?

17 Q Before the jury was brought back in, what was the
18 reason you looked at Mr. Yates and smiled?

19 MR. YATES: Objection, Your Honor.

20 THE WITNESS: I didn't --

21 THE COURT: Wait. I'm sorry. So Mr. Yates can make
22 an objection, I'll rule, and then we'll determine.

23 What's your objection?

24 MR. YATES: Facts not in evidence and certainly I
25 would dispute that that even happened.

1 THE COURT: All right. Well, I'm not going to let
2 you testify. Overruled.

3 So do you have the question? He's saying before the
4 jury --

5 THE WITNESS: Why did I smile?

6 THE COURT: Yeah.

7 THE WITNESS: I smile to everybody. It's not only
8 on Mr. Yates or whoever. There's nothing wrong to smile.

9 Q (BY THE DEFENDANT:) Okay. Ms. Laforteza, you said
10 you were born in the Philippines, correct?

11 A Yes.

12 Q And you went to school in the Philippines, correct?

13 A Yes.

14 Q And in your schooling they taught you how to speak,
15 read, and write English, correct?

16 A Yes.

17 Q So you do understand the English language? You
18 don't have no difficulty in understanding English language,
19 correct?

20 A No.

21 Q And you also said you had went to college, correct?

22 A Yes.

23 Q And you graduated, correct?

24 A Yes.

25 Q And what did you graduate with?

1 A Bachelor of Science and Nursing.

2 Q So you said that Anabel had talked to your husband,
3 correct?

4 A Yes.

5 Q And did Anabel also talk to you?

6 A Yes.

7 Q And what did Anabel tell about what you were signing
8 up for?

9 A That's for our new mortgage for the MEI.

10 Q And so when you signed up -- give me Government
11 Exhibits 805, please.

12 Now, you had said that someone told you not to put
13 the dates on the application; is that correct?

14 A Yes.

15 Q Who told you not to do that?

16 A Anabel Cabebe because she was the one who always
17 talk about this.

18 Q Okay. So Anabel told you not to put no dates on
19 that --

20 A Yes.

21 THE COURT: Okay. So you just need to wait till he
22 finishes the question before you answer, okay?

23 Next question.

24 Q (BY THE DEFENDANT:) Okay. So now on this
25 application that you have before you, is that your signature?

1 A Yes.

2 Q Is that my signature?

3 A I don't know 'cause I didn't see any signature in

4 there.

5 Q So when you filled out this application, didn't you

6 fill out this application in my presence at my office?

7 A In Democrat, yes.

8 Q Okay. So I was present when you filled out this

9 application, correct?

10 A I'm sorry, but I don't remember.

11 Q Okay. You have the signatures right there,

12 Ms. Laforteza.

13 A Yes.

14 Q Okay. So you signed, right?

15 A Yes.

16 Q Okay. So I signed. There's a signature that says

17 Anthony Williams there, correct?

18 A Yes.

19 Q So that mean I signed with you, correct?

20 A I don't remember when you were there when I signed

21 this one.

22 Q Okay. Can you see the date to the right,

23 Ms. Laforteza?

24 A Yes.

25 Q What does that date say?

1 A 6-20-13.

2 Q So that's June 20, 2013. Is that the date you came
3 to my office, Ms. Laforteza?

4 A No, 'cause they said every time we sign, don't put
5 dates. We were told not to put dates, not to write dates in
6 there.

7 Q So you're saying for the record under oath that you
8 was not at my office on June 20, 2013?

9 A I don't remember the date when I signed this one.

10 Q The date is --

11 A I don't remember.

12 Q You don't see that date? You don't --

13 A Yes, but I was not the one who put the date in here.

14 Q So you signed all these applications, right?

15 A Yes.

16 Q So do you remember coming to the office?

17 A Yes.

18 Q Okay. Do you remember me sitting down with you and
19 going through each application, each page? Do you remember
20 that?

21 A No.

22 Q So you don't remember going to this page?

23 A No.

24 Q You don't remember signing this page?

25 A That's my husband's one.

1 Q Your husband was there also?

2 A Yes.

3 Q You don't remember signing this power of attorney on

4 the same date, June 20th --

5 A Yes, that's my signature.

6 Q Okay. And you see the notary right there, correct?

7 A Yes.

8 Q Okay. So that mean it's a notarized statement,

9 sworn statement. So you remember signing that, correct?

10 A Yes.

11 Q You remember signing this sworn statement, correct?

12 A I just signed this one, but I didn't even see

13 anything like this before 'cause we were told not to put any

14 dates. I didn't even see anything like this.

15 Q So you said --

16 A It was clean paper and then I just sign.

17 Q Okay. So you saying you signed this document?

18 A Yes.

19 Q There was nothing on this document?

20 A Nothing.

21 Q So this was a blank sheet of paper is what you're

22 saying?

23 A Yes.

24 Q So you're saying this was a blank sheet of paper

25 also?

1 A Yeah. It was like that but no dates. It's just our
2 signature.

3 Q So, Ms. Laforteza, so you saying Anabel told you not
4 to put dates on there, right?

5 A Yes.

6 Q Okay. But Anabel did not sign these documents. I
7 signed with you and I put the date that we were there which was
8 June 20th --

9 THE COURT: Well, okay. So she doesn't remember.
10 You can't testify.

11 THE DEFENDANT: Right. I mean, the document speaks
12 for itself.

13 THE COURT: Yeah. So you can -- you can ask her if
14 she remembers you putting the date down, but you can't testify
15 to that.

16 Q (BY THE DEFENDANT:) Okay. Do you remember me
17 writing that date right there?

18 A No, I don't.

19 Q So you don't remember signing it with that date on
20 there?

21 A I just sign in here, but there's no date.

22 Q So what date are you saying that you signed this?

23 A I don't even remember.

24 Q Okay. Do you remember me being illegally
25 incarcerated, going to jail? Do you remember that?

1 A I don't remember that.

2 Q So you don't remember me going to jail?

3 THE COURT: You have to answer his last question.

4 THE WITNESS: I said I don't remember that.

5 THE COURT: All right.

6 THE DEFENDANT: All right. Give me Government

7 Exhibit 202, please.

8 Q (BY THE DEFENDANT:) So, Ms. Laforteza, who did you

9 say filled out this UCC for you?

10 A It was Anabel Cabebe who gave this to us.

11 Q Okay. And can you see what date that is that it was

12 filed?

13 A Where's the date in there?

14 THE COURT: If you look at the screen --

15 THE DEFENDANT: I circled it.

16 THE COURT: -- he has circled it.

17 THE WITNESS: Okay. October 23, 2013. Yes, I saw

18 the date. It's October 23, 2013.

19 Q (BY THE DEFENDANT:) Okay. And so you don't

20 remember a month prior to that that I was incarcerated?

21 A No.

22 Q Okay. Now, he asked you about my badge and you

23 testified that I told you that I was a FBI agent.

24 A Yes.

25 Q Okay. Can you read what's on that badge? What's

1 the name on that badge, Ms. Laforteza?

2 A Sovereign Peace Officer U.S.A.

3 Q Does anywhere say FBI on that badge?

4 A No.

5 Q Okay. So I did not tell you I was a FBI, did I?

6 A Yes, you told me that you were FBI agent. I met you

7 once.

8 Q So that's the only time you met me?

9 A Yes.

10 Q Okay. So you met me once. Okay. So after 2013

11 when you signed this document, what other time did you meet me?

12 A I only met you once and I don't even remember the

13 time that I met you, the date.

14 Q So -- so the 2013, are you saying you didn't never

15 meet me in 2013?

16 A I said I just only -- I only met you once and I

17 don't even remember the date. I cannot even say 2013, 2012,

18 2014. It's just that I only met you once.

19 Q So how many payments did you make to MEI,

20 Ms. Laforteza?

21 A About 1500.

22 Q No, how many payments?

23 A Uhm, how many payments? I don't even remember.

24 Q Give me approximate. One payment? Two payments?

25 A More than six, seven.

1 Q So about six or seven payments? And where did you
2 send those payments to?

3 A To MEI, but we usually give it to Anabel Cabebe --

4 Q So --

5 A -- personally.

6 Q So you would give the check to Anabel?

7 A Yes.

8 Q And then it was -- you said so it was Anabel's
9 responsibility to give it to MEI?

10 A Yes.

11 Q Okay. And you said that you only met me one time,
12 correct?

13 A Yes.

14 Q Okay. Now, you testified that someone told you that
15 FBI agents would guard your house. Who told you that?

16 A Anabel Cabebe.

17 Q So Anabel told you that --

18 A Yes.

19 Q -- if the FBI agents --

20 A Yes.

21 Q -- would actually come to your house --

22 A Yes.

23 Q -- and guard your house?

24 And what date were you evicted?

25 A October of 2015.

1 Q So October 2015 is you were evicted. And who came
2 to your house to evict you?

3 A I don't even remember. Of course from CPB.

4 Q Who?

5 A CPB.

6 Q CPB?

7 A Yes, and like some policemen too, police officers
8 came.

9 Q So somebody from Central Pacific Bank?

10 A Yes.

11 Q What kind of uniform did they have on,
12 Ms. Laforteza?

13 A Which uniform? Of course the policeman, they
14 wearing the uniform.

15 Q Okay. So what type of police was it?

16 A I don't even remember.

17 Q Did you see the cars outside?

18 A I don't remember.

19 Q You don't remember, but this -- this -- wasn't this
20 a traumatic experience for you?

21 A Of course it is.

22 Q So you don't remember who kicked you out of your
23 house?

24 A CPB and the policemen were there maybe escorting the
25 CPB people. I don't remember. Only one lady that came to the

1 house.

2 Q There was only one lady?

3 A Yes, with the policemen.

4 Q How many policemen?

5 A I don't remember.

6 Q You don't remember how many policemen?

7 A I don't remember.

8 Q Do you remember how many cars it was?

9 A No, I don't even remember.

10 Q Okay. Ms. Laforteza, do you understand that when a

11 foreclosure eviction happens that the sheriff has to evict you?

12 Did you understand that the sheriffs have to come? Do you

13 understand that?

14 A What is the question again?

15 Q Do you understand when you evicted out of your house

16 from a foreclosure that the sheriff has to execute that

17 foreclosure? Do you understand that?

18 A No.

19 Q So you don't understand that the sheriff had to

20 evict you?

21 So was -- there was not a sheriff there, was it?

22 Did you see the sheriff?

23 A I don't even know how the sheriff looks like.

24 Q So you've never seen the sheriff in Hawaii?

25 A I don't remember -- I don't know how they look like,

1 the sheriff.

2 Q You've never seen a sheriff car?

3 A I don't remember.

4 MR. YATES: Objection. Relevance.

5 THE COURT: All right. Overruled. So she's
6 answered she doesn't know.

7 Q (BY THE DEFENDANT:) So do you know what a sheriff's
8 uniform, police uniform look like?

9 A No.

10 Q Now, you saying you only met me one time.

11 A Yes.

12 Q And you don't remember what year. But the documents
13 that I just presented to you showed that you signed the
14 document along with me on June 20th, 2013. And you're saying
15 that you've never met me after that, that one meeting?

16 A I didn't even tell you that --

17 THE COURT: Okay. Wait --

18 THE WITNESS: -- I didn't met you after that.

19 THE COURT: Wait, wait, wait, wait. Okay?

20 Do you have an objection?

21 MR. YATES: Yeah. Objection. Testifying and also
22 mischaracterizes testimony.

23 THE COURT: Sustained.

24 Okay. So rephrase the question and ask her a question.

25 Q (BY THE DEFENDANT:) So you're saying after the one

1 time you met me, you never saw me again?

2 A Yes.

3 Q Now, after I was gone 'cause I was illegally
4 incarcerated, did you have to hire an attorney to assist you,
5 Ms. Laforteza?

6 THE COURT: You're not going to be able to ask that
7 question 'cause, again, you can't testify.

8 Q (BY THE DEFENDANT:) Well, did you --

9 THE COURT: You're giving an editorial on your
10 incarceration.

11 Q (BY THE DEFENDANT:) Did you have to hire an
12 attorney at some point to assist you, Ms. Laforteza?

13 A I was -- I know I remember it was referred. The
14 attorney that you were talking about was referred by your
15 office from Anabel Cabebe.

16 Q Who? I referred an attorney to you?

17 A Anabel Cabebe, from your office.

18 Q Okay. No. So my question to you is did you hire an
19 attorney at law, someone like them, that works for the bar
20 association?

21 A No.

22 Q You've never hired an attorney at law?

23 A No.

24 THE DEFENDANT: Give me -- pull up Defense
25 Exhibit 2046-23.

1 MR. YATES: Can I have that repeated, please? What
2 is that exhibit, please?

3 THE DEFENDANT: 2046, page 23.

4 Q (BY THE DEFENDANT:) Ms. Lafortezas, is that your
5 name and address at the top of this document?

6 A Yes -- no, the address is wrong.

7 Q You never lived at that address?

8 A No. That's a wrong address.

9 Q So is that your husband name and your name?

10 A Yes.

11 Q Do you recognize that attorney name?

12 A Yes, I remember him.

13 Q Okay. And what did he do for you?

14 MR. YATES: Objection, Your Honor. This document is
15 not in evidence.

16 THE COURT: Right. He's refreshed her recollection,
17 so what's your objection?

18 MR. YATES: Okay. If this is merely for refreshment
19 of recollection, we don't have an objection. If it is to be
20 introduced, then we ask that it be introduced, and if so, we
21 would have a hearsay objection.

22 THE COURT: So do you recognize the name of the
23 person that letter's addressed to?

24 THE WITNESS: I can just remember the first name,
25 but the address is different. This one, that's not our

1 address.

2 THE COURT: Okay. But the question is with regard
3 to that person's name, do you recognize that name?

4 THE WITNESS: Yes.

5 THE COURT: Okay. And how do you recognize that
6 name?

7 THE WITNESS: Uhm, he was referred by Anabel Cabebe.

8 Q (BY THE DEFENDANT:) And so did he represent you?

9 A Yes.

10 Q Okay. Now, you just testified that you didn't hire
11 an attorney. You just testified under oath that you didn't
12 hire an attorney.

13 A You said attorney just like them.

14 Q Yeah, an attorney at law --

15 A This one is private.

16 Q He's an attorney at law.

17 THE COURT: Let her finish her answer.

18 Yes, what's your answer?

19 THE WITNESS: This one, this is the one, yeah. This
20 is an attorney -- I'm not even sure that time because we were
21 like -- we were rushing to do everything for our house -- so he
22 was referred by Anabel Cabebe from your office, this guy, Keone
23 Agard.

24 Q How do you know he was referred by my office? Did I
25 tell you it was referred by me, Ms. Laforteza?

1 A This is from Anabel Cabebe and --

2 Q Ms. Laforteza --

3 A -- Anabel Cabebe is working with you.

4 Q Ms. Laforteza --

5 THE COURT: Let her finish her answer and then you

6 ask her --

7 Q (BY THE DEFENDANT:) Okay. Did you talk to me and

8 ask me did I refer any attorney at law?

9 A No.

10 Q Okay. So he was not referred by me, correct?

11 A It was referred by Anabel Cabebe and it's under your

12 office.

13 Q Okay. So you do -- so now you admit that he did

14 work for you, the attorney?

15 A Yes.

16 THE DEFENDANT: Okay. I'd like to move this into

17 evidence, please.

18 MR. YATES: Objection, Your Honor. Hearsay

19 document. There's not appear to be any indication that this

20 witness has authored the document. It's unsigned and there's

21 not proper foundation for it.

22 THE COURT: Sustained. So it's not coming in 'cause

23 you haven't established that she wrote this document.

24 THE DEFENDANT: Well, let me establish it

25 because --

1 THE COURT: All right. So if you want to establish
2 it, go ahead, but I'm not letting it in at this time.

3 Q (BY THE DEFENDANT:) Okay. Ms. Laforteza, did you
4 get an email from this attorney?

5 THE COURT: No. Do you want this document in?

6 THE DEFENDANT: I'm doing the foundation so I can
7 get it in.

8 THE COURT: So it doesn't have to do with the email.
9 All you have to do is ask her, "Did you write this document?"

10 Q (BY THE DEFENDANT:) Did you send this letter to
11 Mr. Agard? Read the letter.

12 A I don't remember this.

13 Q You don't remember --

14 A This letter?

15 Q Uh-huh.

16 THE COURT: All right. She says she doesn't
17 remember.

18 THE WITNESS: No.

19 Q (BY THE DEFENDANT:) Do you remember sending an
20 email to Mr. Agard?

21 A I don't even remember.

22 Q Okay. Do you remember Mr. Agard sending you a
23 letter stating that --

24 THE COURT: No, you can't say what's in the letter.
25 Do you remember a letter.

1 Q (BY THE DEFENDANT:) Do you remember a letter from
2 your attorney asking to withdraw from your case?

3 A I don't remember.

4 THE DEFENDANT: A couple of the Indictment, wire
5 fraud is the email from her to the attorney.

6 THE COURT: But that has nothing to do with this
7 letter.

8 THE DEFENDANT: But it's based on this letter. The
9 attorney --

10 THE COURT: Well, so my ruling with regard to this
11 is she doesn't testify affirmatively that she wrote this
12 letter, it's not signed by her, it has the wrong home address
13 for her. So I can't let it in because it's hearsay.

14 THE DEFENDANT: Okay. I need the Indictment
15 pulled -- I need the email counts for the Indictments pulled up
16 so we can look at the --

17 THE COURT: Well, go and find your -- in your
18 exhibits. Do you want to have a recess to look for that?

19 THE DEFENDANT: Yes, yes, 'cause I'ma need to show
20 that she's lying.

21 MR. ISAACSON: Hang on, Your Honor.

22 THE COURT: Well, she's not lying. She's saying
23 that she doesn't remember and that's your obligation to show
24 her things to refresh her recollection.

25 Do you have them or do you want time? Shall we take a

1 recess?

2 All right. We'll take a recess then and give Mr. Williams
3 an opportunity to go through his --

4 THE WITNESS: Oh, my goodness.

5 THE COURT: All right. Just hang in there,
6 Ms. Laforteza. Would you like some water? Little bit of
7 water?

8 Okay. So, ladies and gentlemen, if you would leave your
9 iPads and your notebooks behind, we're going take a recess
10 probably at least for 15 minutes, but I'm not quite sure.

11 Please rise for the jury. They will be in recess and we
12 will be in recess for at least 15 minutes.

13 (A recess was taken.)

14 (Open court out of the presence of the jury.)

15 THE COURT: Let the record reflect the presence of
16 Mr. Williams and counsel. Neither the witness nor the jury are
17 present.

18 So are we ready to continue with the cross-examination?
19 Do we have the documents that you wish to use in your
20 questioning, Mr. Williams?

21 THE DEFENDANT: Yes.

22 THE COURT: All right. Then we'll bring in the
23 witness and Ms. Elkington will be directed to bring in the
24 jury. We're in recess until the jury returns.

25 (A recess was taken.)

1 (Open court in the presence of the jury.)

2 THE COURT: Let the record reflect the ladies and
3 gentlemen of the jury, counsel, and Mr. Williams. The witness
4 is on the stand.

5 Your witness, Mr. Williams.

6 THE DEFENDANT: I need Defense Exhibit 2046-25.

7 Q (BY THE DEFENDANT:) Can you see that letter,
8 Ms. Laforteza?

9 A Yes.

10 Q Okay. The previous letter I showed you was
11 unsigned. Can you verify that's your -- yours or your
12 husband's signature?

13 A That's not my signature.

14 Q Is that your husband's signature?

15 A Yes, that's his signature.

16 Q Okay. So your husband sent this letter to Attorney
17 Agard, correct?

18 A Yes, but I don't think he did this.

19 Q He signed this letter, Ms. Laforteza --

20 A Yes, but I'm pretty sure he was not the one who made
21 this letter. He just sign it.

22 Q Who made the letter for you, Ms. Laforteza?

23 A This is from Anabel Cabebe.

24 Q So Anabel drafted this letter for you?

25 A Yes.

1 Q And had your husband to sign it?

2 A Yes.

3 Q And you read what the letter states, correct?

4 A Yes.

5 Q And are you complaining about Mr. Agard's services?

6 MR. YATES: Objection. Mischaracterizes the

7 document.

8 THE COURT: Overruled.

9 THE WITNESS: Can I see the address again? 'Cause

10 it says in here, "Please send the billing statement and the

11 money before, send it to our home address." This is not our

12 home address.

13 Q (BY THE DEFENDANT:) Okay. So you're saying Anabel

14 put your wrong address on there? 'Cause you --

15 A Yes.

16 Q So she put the wrong home address. What is the

17 correct address that should have been on there, Ms. Laforteza?

18 A It should be Loaa, not Loala.

19 Q So how would you spell that?

20 A L-o-a-a-l-a [sic].

21 Q So it should be two As instead of one A?

22 A Yes.

23 Q Okay. So it's just the misspelling of the address,

24 but the 98-284 is correct?

25 A Yes.

1 Q Okay. So Anabel just made a mistake on the spelling
2 of the street name, but you all --

3 THE COURT: What's your question? Is that your
4 question?

5 Q (BY THE DEFENDANT:) So she just made a mistake on
6 the spelling of the street name?

7 A I don't know if that's a mistake for her, but that's
8 not our address.

9 Q Well, you just said that it's --

10 THE COURT: All right. So ask her the next
11 question.

12 Q (BY THE DEFENDANT:) Okay. So did you ask -- did
13 you all ask Mr. Agard for your money back?

14 A No, because after that we didn't even see him any
15 more.

16 Q No. I'm saying according to the letter that your
17 husband signed --

18 THE COURT: So you can't refer to the contents of
19 the letter 'cause it's not in evidence and it can't come into
20 evidence 'cause she didn't create it or adopt it.

21 THE DEFENDANT: Well, it's her husband. They
22 legally married.

23 THE COURT: No, it doesn't for purposes of hearsay.
24 So -- so you want to ask her about Mr. Agard?

25 THE DEFENDANT: Yes.

1 THE COURT: Okay.

2 Q (BY THE DEFENDANT:) So did you have any email
3 correspondence with Mr. Agard?

4 A I don't remember.

5 THE DEFENDANT: Like to move into -- to show the
6 Government Exhibit No. 11.

7 THE COURT: Do we have No. 11? Okay. Has this been
8 received?

9 THE COURTROOM MANAGER: It has, Your Honor.

10 THE COURT: All right.

11 THE DEFENDANT: I'd like to publish it.

12 THE COURT: You may.

13 Q (BY THE DEFENDANT:) Ms. Laforteza, is that your
14 email address at the top of the document?

15 A Yes.

16 Q Okay. And who was that email addressed to?

17 A That's mine.

18 Q I'm saying who are you sending it to? That's from
19 you to who?

20 A Keone.

21 Q No, no, no. At the top?

22 A From Mary Jane -- no, I didn't even send any email
23 address to this, to any email to this email ad.

24 Q Ms. Laforteza, this is your email address that the
25 government got. They got these records, I didn't get this --

1 A I don't --

2 THE COURT: Wait, wait. Okay. So you have to ask a
3 question, all right, if -- can't testify where the document
4 came from. You can ask her questions about the document, if
5 she remembers, so forth.

6 Q (BY THE DEFENDANT:) So, Ms. Laforteza, you see this
7 document, correct?

8 A Yes.

9 Q What kind of cell phone do you have?

10 A I have Samsung.

11 Q Did you ever have a Android phone?

12 A Android is Samsung.

13 Q Okay. So can you see where it says "Sent from Yahoo
14 mail?" You see that? It's in blue?

15 THE COURT: Could you point it out to her?

16 THE WITNESS: I don't --

17 Q (BY THE DEFENDANT:) See that right there?

18 A Yes.

19 Q What type of phone was this saying it was sent from?

20 A Android.

21 Q Okay. So that's your phone, correct?

22 A Yes.

23 Q Okay. So is that -- what's your email address,
24 Ms. Laforteza? What's your email address?

25 A mjlaforteza_ 808@yahoo.com.

1 Q Is that the email address that's at the top?

2 A Yes.

3 Q Okay. So that email you sent to who? Who it says

4 it's sent to?

5 A It says here it's sent to

6 awilliams@usa.commonlaw.com, but I never did this one. I don't

7 know how it happened, but I never.

8 Q So you never sent me this email --

9 A No.

10 Q -- from -- to notify me what your attorney said to

11 you --

12 A No.

13 Q -- Ms. Laforteza?

14 THE COURT: You have to wait till he finishes asking

15 you the question.

16 THE WITNESS: No.

17 THE COURT: All right. She said, "No."

18 What's your question?

19 Q (BY THE DEFENDANT:) So do you see where it says

20 from -- how can I erase the -- I need to erase --

21 THE COURT: You can ask for it to be erased. Would

22 you like it erased?

23 THE DEFENDANT: Yes, erase the little circle.

24 THE COURT: All right. Clear the screen.

25 Q (BY THE DEFENDANT:) Okay. You see who it says this

1 email is from underneath?

2 A Yes.

3 Q And who is Mr. Agard addressing this to?

4 A That's the lawyer that was referred by Anabel
5 Cabebe.

6 Q Okay. So the lawyer, he's addressing an email to
7 you and your husband, correct?

8 A Yes.

9 THE DEFENDANT: Okay. I'd like to move this into
10 evidence.

11 THE COURT: It's already in evidence.

12 THE DEFENDANT: Okay. I'd like to publish it.

13 THE COURT: It's already published.

14 Q (BY THE DEFENDANT:) Okay. Now, on this date,
15 Ms. Laforteza, this email from Mr. Agard, the attorney that you
16 hired, in this email what is he talking about?

17 THE COURT: You're asking for her understanding?

18 Q (BY THE DEFENDANT:) Yeah. What is your
19 understanding what he's telling you all in this email?

20 A 'Cause I don't even remember this email. I don't
21 remember this 'cause I don't even use emails before. I don't
22 use emails.

23 Q Well --

24 A I hardly use emails.

25 Q Well, Ms. Laforteza, we know that you use email

1 'cause you just verified your email --

2 A Well, yes.

3 Q -- was sent, so...

4 THE COURT: What's your question? You can't

5 testify. So what's your question about the document?

6 Q (BY THE DEFENDANT:) So after you had this attorney

7 assist you, you paid him, correct?

8 A Yes.

9 Q Okay. How much did you pay him?

10 A I don't even remember.

11 Q Did you pay him \$500?

12 A More than that.

13 Q 1,000?

14 A More than that.

15 Q 2,000?

16 A I don't remember after that.

17 Q So it was at least more than 2,000. Okay. What did

18 he do for you for those -- above \$2,000?

19 A Attending the hearing.

20 Q He attended the hearing?

21 A Yes.

22 Q Did he file anything on your behalf?

23 A I don't remember.

24 Q So what was the reason that you and your husband

25 wanted to remove him?

1 A To remove him?

2 Q Uh-huh.

3 A 'Cause he didn't do anything for the foreclosure.

4 MR. YATES: Objection --

5 THE COURT: What's your objection?

6 MR. YATES: I was going to say assumes facts not in

7 evidence.

8 THE COURT: All right. Overruled. All right.

9 What's the next question?

10 Q (BY THE DEFENDANT:) Do you remember the email that

11 I sent back to you explaining why I couldn't help you if he was

12 still your attorney?

13 A No.

14 THE DEFENDANT: I'd like to publish Government

15 Exhibit 12.

16 THE COURT: All right. I believe that's been

17 received.

18 THE COURTROOM MANAGER: It has, Your Honor.

19 THE COURT: All right. You may publish.

20 THE DEFENDANT: Okay. Thank you.

21 Q (BY THE DEFENDANT:) Okay. You just verified your

22 email, Ms. Laforteza. Is that the same email that you just

23 verified that I just circled?

24 A Yes.

25 Q Okay. So I sent you this email. Do you remember

1 what date?

2 A I don't remember that email.

3 Q Okay. Now, can you read the email? Just read it to
4 yourself.

5 A I don't remember this.

6 Q You don't remember that email?

7 A I don't remember that email.

8 Q Do you not remember after this email --

9 A I don't remember.

10 Q -- that you hired me?

11 A I don't remember that.

12 Q So you don't remember after this email after
13 removing the attorney that you hired me?

14 MR. YATES: Asked and answered.

15 THE COURT: Sustained. Ask another question.

16 Q (BY THE DEFENDANT:) So are you saying you didn't
17 hire me after this?

18 MR. YATES: Objection. Asked and answered.

19 THE COURT: Sustained. She says she doesn't
20 remember. So ask her another question.

21 THE WITNESS: Oh, my God.

22 Q (BY THE DEFENDANT:) Now, earlier you testified that
23 you only met me one time, correct, Ms. Laforteza?

24 A Yes.

25 THE DEFENDANT: Okay. Defense Exhibit 2046,

1 page 1 -- page 1 through -- 1 through 9?

2 Q (BY THE DEFENDANT:) And can you see the name on the
3 left-hand corner of this document, Ms. Laforteza?

4 A Yes. My husband's name is mis -- it's not Raymonda.

5 Q Okay. And that's your -- is that your name?

6 A Mary Laforteza. I'm not using Mary Laforteza. I'm
7 using Mary Jane Laforteza.

8 Q Okay. But that's your first name is Mary?

9 A Mary Jane my first name.

10 Q Your last name is Laforteza?

11 A Yes.

12 Q Okay. Is that the correct address?

13 A Loaa Street, yes.

14 Q And so can you see the title of this document?

15 A Yes.

16 Q And you see the date that it was filed?

17 A September -- yes.

18 Q Okay. You see the signature on the back page?

19 A Yes.

20 Q That's your husband's signature?

21 A Yes.

22 Q So can you see the date September 14, 2015?

23 MR. YATES: Your Honor, the defendant is testifying
24 off of the document at this point.

25 THE DEFENDANT: I said, "Can you see the date?"

1 MR. YATES: It is not in evidence.

2 THE COURT: All right. So overruled.

3 Can you see that date? It's a yes or no answer.

4 THE WITNESS: Yes.

5 THE DEFENDANT: Okay. I'd like to enter this into
6 evidence.

7 MR. YATES: Objection, Your Honor. It's a hearsay
8 document. It does not appear to have been written or adopted
9 by the witness. If anything, the witness has indicated that
10 her own name is being misreferenced on the document itself, and
11 there's no reference to the witness's own signature anywhere on
12 this document.

13 THE COURT: All right. The objection's sustained.
14 The document's not coming in.

15 THE DEFENDANT: She just verified her husband's
16 signature.

17 THE COURT: That is not her signature. For it to be
18 an exception to the hearsay, she has to adopt it.

19 THE DEFENDANT: Exhibit 2046-24.

20 Q (BY THE DEFENDANT:) Ms. Laforteza, is that your
21 husband name and it's spelled correctly on that check?

22 A Yes.

23 Q Is that your name spelled correctly on that check?

24 A Yes.

25 Q Did you write that check?

1 A The first one, yes.

2 Q And who wrote the second one?

3 A I don't remember.

4 Q Okay. Just the first check. So what date is on

5 that check that you and your husband --

6 A October 8, 2015.

7 Q So 2015. And who was that check paid to the order

8 of?

9 A MEI, Mortgage Enterprise and Investment.

10 Q So that mean you did have contact with me after 2013

11 and 2015 'cause you made a payment to my company, correct?

12 A But I never talk to you. Everything that I paid, it

13 went to Anabel Cabebe. All the transactions were to -- went to

14 Anabel Cabebe.

15 Q So you saying you never talked to me again?

16 A I only met you once.

17 Q So you wasn't at the office with your husband when

18 he would come by?

19 A I only went -- I only met you once.

20 Q So you just sent your husband to come meet me after

21 that and not -- you didn't come with your husband?

22 A No, I don't even go with him.

23 THE DEFENDANT: Government Exhibit 203, please. I

24 think this is already published. It's already entered into

25 evidence.

1 Q (BY THE DEFENDANT:) Okay. Ms. Laforteza, this is
2 the MEI mortgage. Are you familiar with this document?

3 A Yes, yes.

4 Q And is that your signature on that page 5 of 7?

5 A Yes.

6 Q And that's also your signature on page 6 of 7?

7 A Yes.

8 Q And what date does it say this -- that you and your
9 husband signed this document?

10 A It says in here 30th day of December 2014.

11 Q Okay. So are you saying that you wasn't there to
12 sign this document on this date, Ms. Laforteza?

13 A It's just only a plain paper on this when we signed
14 this. I didn't even see anything like this. This from
15 Anabel -- notary public from Anabel Cabebe. I know I remember
16 this one. It's all blank, it's just our signature that need to
17 be done in there. I don't remember those date in there. It's
18 just this one. We just sign it, but I cannot even remember the
19 30th of December 2014.

20 And this one too, the notary public that was in
21 here, the seal? And this one too? I didn't remember that.
22 It's just a plain paper, we just sign it.

23 Q So Anabel did not notarize this document in your
24 presence?

25 A No.

1 Q So you saying she just gave you the document to
2 sign --

3 A Yes.

4 Q -- and she just took the document back and didn't
5 stamp it in your presence?

6 A She didn't do it in my presence.

7 Q And you're positive of that?

8 A Yes.

9 Q And so all the documents that you signed with the
10 MEI application that needs that notary seal, so you saying she
11 didn't notarize none of those documents in your presence?

12 A Yes.

13 Q Okay. Now, do you understand the role of a notary?

14 A Because we were told --

15 Q Yes or no, Ms. Laforteza?

16 A No.

17 Q Okay. So you don't understand that a notary has to
18 verify your identity? They have to get -- you have to give
19 them identification to verify? You don't understand that?

20 MR. YATES: Objection. Testifying.

21 THE COURT: Overruled.

22 Do you understand that? Is that what your understanding
23 was of a notary?

24 THE WITNESS: Yes.

25 Q (BY THE DEFENDANT:) So you do know that if that's a

1 notary, they can't notarize it outside of your presence; that
2 they have to verify your name and your signature, correct?

3 A Yes.

4 Q Okay. So are you stating on the record that Anabel
5 Cabebe broke the law and forged this document outside of your
6 presence?

7 A Yes.

8 Q So, Ms. Laforteza, did your husband show you all the
9 motions that I filed on you all behalf?

10 A No.

11 Q So you and your husband don't discuss matters of
12 this importance?

13 A No.

14 Q So he just handles everything with the paperwork and
15 like that and then lets you know he don't do none of that? So
16 everything in your house your husband handles without your
17 knowledge?

18 A Yes.

19 Q Did you ever call the DCCA and make a complaint
20 against me, Ms. Laforteza?

21 A I don't even know what is DCCA.

22 Q Department of Commerce and Consumer Affairs.

23 A No.

24 Q Did you file a complaint with the Office of Consumer
25 Protection against me?

1 A No.

2 Q Did you contact Megan Crawley, FBI agent, and make a
3 complaint against me?

4 A No.

5 Q Who did you call and make a complaint against me?

6 A Nobody.

7 Q So you didn't make no complaint against me. So did
8 you ask me for a refund?

9 A No.

10 Q Did you ask Anabel for a refund?

11 A No.

12 Q Did you ask Henry Malinay for a refund?

13 A No.

14 Q Do you know any of the other Filipino clients here
15 on the island, Ms. Laforteza?

16 THE COURT: Clients of?

17 THE DEFENDANT: Clients of mine.

18 Q (BY THE DEFENDANT:) Do you know any people --

19 A Which -- MEI?

20 Q Yes, my clients that I signed up. Do you know
21 anybody here, other than you, that signed with my company?

22 A Yes.

23 Q And what are their names?

24 A Our neighbor before.

25 Q Who was your neighbor?

1 A Maritas and Nelson.

2 Q Who?

3 A Maritas.

4 Q Maritas?

5 A And Nelson.

6 Q And who?

7 A Nelson.

8 THE COURT: Nelson.

9 Q (BY THE DEFENDANT:) Nelson was the last name?

10 A I cannot remember the last name.

11 Q You say they're neighbors of yours?

12 A Yes.

13 MR. YATES: Objection. Out of scope.

14 THE COURT: All right. Overruled.

15 Okay. What's the next question?

16 Q (BY THE DEFENDANT:) So you don't know your

17 neighbor's last name?

18 A No.

19 Q Did they show you any work that I did for them?

20 A No.

21 Q So how do you know they were clients of mine?

22 A I just heard it from my husband.

23 Q So your husband told you --

24 A Yes.

25 Q -- that --

1 THE COURT: Wait.

2 Q (BY THE DEFENDANT:) -- that the neighbors were my
3 client?

4 A Yes.

5 Q Okay. And do you know if they're still in their
6 house right now?

7 MR. YATES: Objection. Relevance.

8 THE DEFENDANT: She said that's her neighbors --

9 THE COURT: Overruled.

10 Do you know or not?

11 THE WITNESS: What is that question?

12 Q (BY THE DEFENDANT:) Do you know if they're still in
13 their house right now?

14 A I don't know.

15 Q Do you know a Rosy Thomas?

16 A No.

17 THE DEFENDANT: Okay. I have no more questions for
18 this witness.

19 THE COURT: All right. Redirect?

20 MR. YATES: Briefly, Your Honor. Your Honor, may I
21 publish Exhibit 11?

22 THE COURT: You may.

23 REDIRECT EXAMINATION

24 BY MR. YATES:

25 Q Ms. Laforteza, you were just testifying earlier

1 regarding an attorney that you had hired at some point during
2 the foreclosure process, correct?

3 A Yes.

4 Q I have in front of you an Exhibit 11 which
5 Mr. Williams had referred to. Do you see the date on
6 Exhibit 11?

7 A It's May 27, 2015.

8 Q Okay. As of May 27, 2015, what was the status of
9 your foreclosure proceedings?

10 A We were receiving those notices for foreclosure.
11 This is what I remember.

12 Q You were still in your house, correct?

13 A Yes, we were still in our house.

14 Q And there were still legal proceedings going on at
15 that time?

16 A Yes.

17 Q Okay. You recalled that the attorney that you had
18 hired was a bar licensed attorney, correct?

19 A I don't remember.

20 MR. YATES: Okay. Your Honor, may I publish
21 Exhibit 12, rather?

22 THE COURT: Yes, you may.

23 Q (BY MR. YATES:) Now, Ms. Laforteza, you recall that
24 Mr. Williams was referring to you -- referred you to this
25 Exhibit 12. Do you recall that testimony?

1 A What is your question again?

2 Q Do you recall that Mr. Williams asked you about
3 Exhibit 12?

4 A Yes.

5 Q Okay. I'm going to point something out to you. In
6 the email -- oops -- it reads, "Dear, Mr. and Mrs." -- oh, let
7 me -- let's stop right there.

8 And this is an email that is addressed to your email
9 address, correct, mjlaforteza_808?

10 A Yes.

11 Q And it's from Anthony Williams, correct?

12 A Yes.

13 Q And Anthony Williams is explaining to you in May of
14 2015, "As I explained to you, you must have the attorney at law
15 remove himself from being your attorney of record because he
16 is -- because as long as he is your attorney of record, you
17 cannot challenge jurisdiction and his first duty is to the
18 courts and not to you as a client."

19 Do you see that?

20 A Yes.

21 Q Was Anthony Williams telling to you fire your
22 attorney during your foreclosure proceedings?

23 A I don't know why this one 'cause I remember
24 they -- Anabel Cabebe was the one who referred us to this -- to
25 Mr. Keone Agard, and now -- and this one, I don't even remember

1 this email.

2 MR. YATES: Thank you. I have no further questions,
3 Your Honor.

4 THE COURT: All right. So, Ms. Laforteza, please
5 don't discuss your testimony with anyone until the conclusion
6 of the trial. You're excused as a witness. Thank you.

7 THE WITNESS: Thank you.

8 MR. SORENSON: Your Honor, the United States calls
9 Nelson Madamba.

10 **NELSON MADAMBA, GOVERNMENT'S WITNESS, WAS SWORN**

11 THE COURTROOM MANAGER: Thank you. Please be
12 seated.

13 If you'd state your name and spell your last name for the
14 record.

15 THE WITNESS: Nelson Madamba, M-a-d-a-m-b-a.

16 THE COURT: Okay. Your witness.

17 MR. SORENSON: Thank you, Your Honor.

18 DIRECT EXAMINATION

19 BY MR. SORENSON:

20 Q Good morning, Mr. Madamba. Where do you live?

21 A Waipahu.

22 Q Waipahu did you say?

23 A Yes.

24 Q Here on the island of Oahu; is that correct?

25 A Yeah.

1 Q And how long have you lived here in Honolulu?

2 A Thirty-one years.

3 Q And where are you originally from?

4 A Philippines.

5 Q And were you born in the Philippines?

6 A Yes.

7 Q And do you speak a Filipino dialect or language?

8 A Yes.

9 Q What is that?

10 A Ilocano.

11 Q I'm sorry?

12 A Ilocano.

13 Q Okay. And do you speak English?

14 A Yes.

15 Q How well?

16 A It's good.

17 Q And do you read and write English?

18 A Yes.

19 Q How well?

20 A Good.

21 Q Are you employed?

22 A Yes.

23 Q And where do you work?

24 A Quillopo Painting.

25 Q Sorry?

1 A Quillopo Painting, Q-u-i-l-l-o-p-o.

2 Q Thank you. Mr. Madamba, you're kind of soft spoken,

3 so I want to remind you to speak into your microphone, okay?

4 Thank you.

5 All right. Mr. Madamba, do you own a home?

6 A Yes.

7 Q And where is that home?

8 A Waipahu.

9 Q And what is the address of your home?

10 A 94-296 Loaa Street.

11 Q And did you buy the home in late 2000 sometime?

12 A Yes.

13 Q When did you buy it?

14 A 2007.

15 Q And when you bought it, did you have to borrow some

16 money to buy it?

17 A Yes.

18 Q And who did you borrow the money from?

19 A Countrywide.

20 Q How much money did you borrow from Countrywide?

21 A 535,000.

22 Q And did you have a monthly payment?

23 A Yes.

24 Q How much was your monthly payment?

25 A 3600.

1 Q \$3600?

2 A Yes.

3 Q Correct? And do you know how long your term was for

4 your loan?

5 A Thirty years.

6 Q Okay. And you bought in 2007. Did there come a

7 time when that mortgage with Countrywide was assigned to

8 another company?

9 A Yes.

10 Q And who was that assigned to?

11 A MLT.

12 Q MLD?

13 A MLT.

14 Q MLT?

15 A Yes.

16 Q And when MLT had your mortgage, were you then paying

17 them?

18 A Yes.

19 Q And did there come a time when you refinanced?

20 A Yes.

21 Q And who was that with?

22 A QuickenLoans.

23 Q And so did QuickenLoans then take your loan over?

24 A Yes.

25 Q And how much was your payment to QuickenLoans?

1 A 2800.

2 Q 2800. Is that per month?

3 A Yes.

4 Q And how long was your term of payment for that

5 amount?

6 A Thirty years.

7 Q Another 30 years?

8 A Yes.

9 Q Okay. And did there come a time in 2013 when you

10 met a person by the name of Anthony Williams?

11 A Yes.

12 Q And how did you meet Mr. Williams?

13 A At Henry Malinay's house.

14 Q Okay. And do you know why you were at Henry

15 Malinay's house to meet Mr. Williams?

16 A Yes.

17 Q Why was that?

18 A To help us with the mortgage.

19 Q Did you say "help"?

20 A Yes.

21 Q And were you going to see Mr. Williams about your

22 mortgage?

23 A Yes.

24 Q What did you believe that he could do for your

25 mortgage?

1 A He said he's a lawyer, attorney.

2 Q Okay. And you say he said he was an attorney?

3 A Yes.

4 Q And -- but how did that -- how did that equate to

5 you to mean that he could help you with your mortgage?

6 A If you ask his ID.

7 Q Okay. And did he tell you he's a lawyer at any

8 time?

9 A Yes.

10 Q What did he say?

11 A Said he will battle in court and show us all the

12 stuff on the video that he wen downloaded.

13 Q Did you believe he was an attorney?

14 A That time, yes.

15 Q Okay. And did he show you anything like a badge or

16 a shield or anything like that?

17 A Yes.

18 Q Okay. I'm going to direct your attention to

19 Exhibit 500. It's right there in front of you. Look right

20 down. See right in front of you on the wire?

21 A Yes.

22 Q Okay. I'm going to ask you to look at that and ask

23 you if you can identify that. Can you pick it up?

24 A Yes, it's the same one.

25 Q Have you seen that before?

1 A Yeah.

2 Q Okay. Can you hold it up, please?

3 A (Witness complies.)

4 Q Okay. And did you see Mr. Williams with that?

5 A Yes.

6 Q Did he show it to you?

7 A Yes.

8 Q And when you saw that in his possession, did that

9 cause you to believe in him more or less?

10 THE DEFENDANT: Objection. That's leading.

11 THE COURT: Overruled.

12 Q (BY MR. SORENSON:) Did that cause you to believe in

13 him or trust him more or less?

14 A More.

15 Q Okay. How so?

16 A Can you repeat that, sir?

17 Q How did that make you trust him more?

18 A 'Cause he said he's a member of the federal agencies

19 or he's a --

20 Q It's okay. Take your time if you don't remember.

21 A I don't know -- I don't remember that stuff.

22 Q Okay. But he did show that to you --

23 A Yes.

24 Q -- is that correct?

25 And did he tell you what type of attorney he was?

1 THE DEFENDANT: Objection. This is leading.

2 THE WITNESS: Said he was -- said he's attorney --

3 THE COURT: I'm sorry. I have to rule on that.

4 Overruled. Foundational.

5 So did he tell you what kind of attorney he was?

6 THE WITNESS: Attorney general.

7 THE COURT: Okay. You can put that down.

8 THE WITNESS: Thank you.

9 Q (BY MR. SORENSON:) Did you say attorney general?

10 A Yes.

11 Q And what did that mean to you?

12 A That he's a real lawyer.

13 Q Okay. And did that cause you to trust him more or
14 less?

15 A Trust him more.

16 Q Okay. And why would that be?

17 A Because he show us the ID.

18 Q And did he show you any kind of ID?

19 A Yes.

20 Q Okay. I'm going to direct your attention to another
21 exhibit, if you see over there towards your left there. Do you
22 see Exhibit 501? Please look at that, tell me if you've seen
23 that before.

24 A Yes.

25 Q Okay. What is that?

1 A It's a ID.

2 Q Okay. Is that the ID you saw with him that day?

3 A Yes.

4 Q Now, him having that ID, did that cause you to trust

5 him more or less?

6 A I trust him more at that time this one.

7 Q And why is that?

8 A Because he show me the ID.

9 Q Okay. Did you think that made him legitimate?

10 A Yes.

11 Q All right. Did you see anything else with him that

12 day? Did he have any -- let me direct your attention to

13 Exhibit 505 and I'll ask you if you've seen that before. You

14 can put down the ID. Do you recognize that --

15 A Yes, I recognize this.

16 Q Okay. What is that?

17 A It's handcuff.

18 Q Have you seen that before?

19 A Yes.

20 Q Where did you see it?

21 A In his office too.

22 Q Uh-huh. And when you saw it in his office, was he

23 in possession of it?

24 A Yes.

25 Q Did he show that to you?

1 A He show us this.

2 Q And what did that make you believe about him?

3 A I thought he was a member of law enforcement.

4 Q Okay. And so what was Mr. Williams telling you, if

5 anything, that he could do for your mortgage?

6 A Said he try to help us lower the mortgage.

7 Q Did he tell you how he would do that?

8 A He never explain to us.

9 Q And what did you believe would happen to your

10 existing mortgage?

11 A He said he's going to take care all that.

12 Q Okay. And did you believe that he was going to take

13 care of it?

14 A At that time, yes.

15 Q And did the fact that you've indicated that you

16 thought he was a lawyer with a badge and handcuffs, did that

17 cause you to believe that more or less?

18 A More.

19 Q All right. And so let me direct your attention to

20 May of 2013. Did you decide to employ Mr. Williams for his

21 services?

22 A At that time he never really explain to us what's on

23 the paper.

24 Q Did you -- did you apply with Mr. Williams?

25 A No.

1 Q Do you remember filling out an application form?

2 A I remember.

3 Q Okay. I'm going to direct your attention to

4 Exhibit 504.

5 Your Honor, this is in evidence and I'm going to

6 show it to him, then I'll ask to publish it.

7 Okay. Mr. Madamba, do you see on your screen there?

8 A Yes.

9 Q All right. I'm going to blow this up. Is that your
10 name there under Name, Nelson Madamba?

11 A Yes, Your Honor.

12 Q Okay. And have you seen this document before or do
13 you remember it?

14 A I remember.

15 Q You don't remember it?

16 A I remember, Attorney.

17 Q Okay. You do remember it?

18 A Yes, Attorney.

19 Q Okay. Do you remember signing this document?

20 A Yes, Attorney.

21 Q Direct your attention to the next page back. Do you
22 see where it says Principal and it has what looks like your
23 name; is that correct?

24 A Yes, Attorney.

25 Q Okay. I'm going to go back a little bit here and

1 I'll ask you on this particular page do you recognize your
2 signature on this page?

3 A Yes, Attorney.

4 Q And in signing up for Mr. Williams's services, what
5 did you think that was going to happen with your mortgage
6 payments?

7 A He said it's going to help us.

8 Q And how is he going to help you? Do you remember?

9 A I don't remember that too much, Attorney.

10 Q Did he tell you anything about how much your
11 mortgage payment was going to be?

12 A He said he will cut down our mortgage to half.
13 Instead of 28-, going to be 1400.

14 Q Okay. So you said it was 2800, right?

15 A Yes.

16 Q And what was your new obligation going to be?

17 A He said we got to pay 1400 to him.

18 Q That \$1400, was that going to go to Mr. Williams
19 back here?

20 A Yes.

21 Q Did you indeed pay him?

22 A Yes, Attorney.

23 Q Did you pay him any money up front? Do you remember
24 that?

25 A Yes, Attorney.

1 Q How much was that?

2 A The initial pay was thousand dollars.

3 Q And did you pay that to him?

4 A Yes, Attorney.

5 Q Did you pay that to him by check or by cash?

6 A Check.

7 Q Okay. And was that check made out to whom?

8 A MEI.

9 Q Okay. Did Mr. Williams offer you any other legal
10 services that you recall?

11 A I don't remember, Attorney.

12 Q All right. And so how many months did you end up
13 paying Mr. Williams?

14 A About five times we pay.

15 Q And where did you make those payments?

16 A Pay to the order of MEI, Mortgage Enterprise.

17 Q How did you get them to Mr. Williams?

18 A We give it to Anabel Cabebe.

19 Q And did there come a time when you stopped paying
20 Mr. Williams?

21 A What is that?

22 Q Did there come a time when you stopped paying
23 Mr. Williams?

24 A Can you repeat that, Attorney?

25 Q Sure. I think you've indicated that you paid him

1 about five times; is that right?

2 A Yes.

3 Q Did you pay him every month?

4 A Yes, Attorney.

5 Q And so at the end of paying him those five payments,
6 did you stop making payments?

7 A Yes, Attorney.

8 Q Okay. And why did you stop making payments?

9 A Because we receiving letters from the bank that we
10 get a foreclosure on the house.

11 Q And who was your bank at that time?

12 A QuickenLoans.

13 Q Okay. And had you stopped paying QuickenLoans?

14 A At that time, yes, 'cause he telling us stop, do not
15 paying any mortgage on QuickenLoans.

16 Q Mr. Williams directed you to not pay your mortgage
17 any more?

18 A Yes.

19 Q All right. I'm going to direct your attention to
20 Exhibit 153. I'm going to ask you if you have seen this
21 document before, Mr. Madamba. This is a document that states
22 Mortgage. Do you see it on the screen?

23 A Yes, Attorney.

24 MR. SORENSON: Your Honor, may I publish this?

25 THE COURT: Is 153 in evidence?

1 THE COURTROOM MANAGER: It is.

2 THE COURT: All right. You may.

3 Q (BY MR. SORENSON:) Have you seen this document
4 before?

5 A Yes, Attorney.

6 Q Okay. Do you know what it is?

7 A It's, uh -- it's Common Law this one.

8 Q Do you understand what this document is?

9 A This one never tell us anything about this. They
10 just tell us sign the paper.

11 Q Okay. Did you sign this?

12 A I think, Attorney, yeah.

13 Q Do you remember signing it?

14 A I remember signing, yeah, but they never explain it
15 to us.

16 Q Okay. I'm going to take you back a few pages here.

17 Okay. I'm showing you what purports to be a
18 document that says Note on it. Do you see that, Mr. Madamba?

19 A Yes, Attorney.

20 Q I'm going to blow this top part up here.

21 You see where it says Customers Promise to Pay?

22 A Yes.

23 Q Did you sign this document?

24 A We sign it, Attorney, but that's what I tell, they
25 never -- she never explain it to us. He just tell us to sign

1 the paper.

2 Q Did you sign this document with Mr. Williams
3 present?

4 A No.

5 Q Where was he when you signed this?

6 A He send it to -- to Anabel Cabebe.

7 Q Okay. I'm going to take you back here just to look
8 at this back page. Do you see your signature on this?

9 A Yes, Attorney.

10 Q Okay. And is that indeed your signature?

11 A That's my signature, Attorney.

12 Q All right. Top part here, Mr. Madamba, I want to
13 direct your attention to this top part and ask you if you were
14 explained this part where it states that you promise to pay
15 \$203,600. Do you see that?

16 A Yes, Attorney.

17 Q And you were supposed to pay that amount to Mortgage
18 Enterprise Investments; is that correct?

19 A Yes.

20 Q Did you understand or know that you were supposed to
21 pay \$200,000 to Mortgage Enterprise Investments?

22 A No, Attorney, they never -- he never explained to us
23 this one.

24 Q And would you have known -- if you had known you
25 were supposed to pay \$203,000 to Mr. Williams, do you think you

1 would have signed up for this?

2 A No, Attorney.

3 Q Now, right down below, Mr. Madamba, it says, "I will
4 pay principal by making payments each month."

5 Do you see that?

6 A Yes, Attorney.

7 Q And it states that you are to pay \$1,405 for the
8 next 12 years. Do you see that?

9 A Yes, Attorney.

10 Q Did you understand that when you signed this
11 document?

12 A Well, that's why I said this one they never explain
13 it to us. If I know that we get this, we never sign the paper.

14 Q But you've indicated you did believe that he was
15 taking of over your mortgage; is that correct?

16 A Yes.

17 Q Okay. Now, if you had known that Mr. Williams was
18 not a real attorney, would you have signed up for this service?

19 A No, Attorney.

20 Q If you would have known he couldn't represent you in
21 court, would you have signed up for this service?

22 A No.

23 Q If you had known that Mr. Williams's badge and
24 credentials were fake, would you have signed up for his
25 service?

1 THE DEFENDANT: Objection 'cause the badge is not
2 fake.

3 THE COURT: Okay.

4 THE DEFENDANT: And he's leading.

5 THE COURT: All right. So overruled.

6 And your answer is what?

7 THE WITNESS: No.

8 Q (BY MR. SORENSON:) Why not?

9 A 'Cause at that time, yeah, I believe he's a lawyer.
10 But now I know he's not legit, he's not a real lawyer.

11 MR. SORENSON: Okay. Thank you, Your Honor. That's
12 all the questions I have.

13 THE COURT: All right. Cross-examination. Your
14 witness, Mr. Williams.

15 THE DEFENDANT: I get the government exhibit -- the
16 Exhibit 153 back up, please?

17 MR. SORENSON: Your Honor, if we could have just a
18 moment? We want to clear something up with these exhibits.

19 THE COURT: Yes.

20 MR. SORENSON: Your Honor, it appears that 504, the
21 application, is not yet in evidence. We would move it in. If
22 there are any objections, we can hear them, but clearly it's an
23 application that --

24 THE COURT: All right. You have any objection to
25 Exhibit 504 being received?

1 THE DEFENDANT: No.

2 THE COURT: All right. So that's received.

3 (Exhibit 504 received into evidence.)

4 THE COURT: Mr. Williams, you can go forward with
5 your examination.

6 CROSS-EXAMINATION

7 BY THE DEFENDANT:

8 Q Okay. Now, Mr. Madamba, when you met me, he alluded
9 to that I said I was an attorney. Now, did I introduce myself
10 as Private Attorney General Anthony Williams?

11 A Yes.

12 Q Okay. Did I say I was an attorney at law or a
13 private attorney general?

14 A Private attorney general.

15 Q Okay. So I never told you I was an attorney at law,
16 correct?

17 A At that time I think you did.

18 Q I -- did I ever say, "I'm attorney at law Anthony
19 Williams"?

20 A Yes.

21 Q When did I tell you that?

22 A At the Henry Malinay's house.

23 Q So I said Attorney At Law Williams instead of
24 Private Attorney General Anthony Williams?

25 A You tell us both.

1 Q I told you both?

2 A Yes.

3 Q So you said you saw my videos, correct?

4 A Yes.

5 Q Okay. So if you saw my video, what did I address

6 myself at court as in front of a judge?

7 A That one I forgot what is that.

8 Q You just said you saw the videos.

9 THE COURT: Right, he just said he forgot what it

10 was. So what question do you want to follow up with?

11 Q (BY THE DEFENDANT:) Okay. So how many videos of

12 mine did you see?

13 A I think three or four.

14 Q Three or four?

15 A At that time.

16 Q Okay. And what was I doing in those videos?

17 A You was battling in court.

18 Q I was in court, correct?

19 A Yes.

20 Q Okay. And do you remember the conversation between

21 me and the judge in that court?

22 A No.

23 Q Okay. Was I kicked out of that court?

24 A Yes.

25 Q You saw me actually kicked out?

1 A Yes.

2 Q And how was I kicked out?

3 A I don't remember that video too much.

4 Q Now, when you met me, where did I have that badge
5 and ID?

6 A You have this badge and ID at Anabel Cabebe's house
7 in Democrat.

8 Q Okay. And was I wearing it right here
9 (demonstrating)?

10 A Yes.

11 Q Okay. And I had my cuffs right here,
12 (demonstrating), right?

13 A Yes.

14 Q Okay. And I had my ID on this side, correct?

15 A Yes.

16 Q And I explained to you that I was a sovereign peace
17 officer, correct?

18 A That's what you was telling us.

19 Q Right. So I didn't tell you I was a federal agent,
20 right?

21 A Yes.

22 Q Okay. So now, my ID, do you remember seeing the
23 video of me presenting that ID when I was flying? Do you
24 remember that video?

25 A I don't remember that.

1 Q You don't remember that video?

2 A Yeah.

3 Q Now, you said that you sent about five payments to

4 MEI?

5 A Yes.

6 Q Okay. And now you signed up in May of 2013,

7 correct?

8 A Yes.

9 Q Okay. Do you remember what happened to me in

10 September 2013?

11 A I don't remember that.

12 Q Do you remember me going to jail?

13 A Yes.

14 Q Okay. And do you remember how long I was in jail?

15 A No.

16 Q Okay. Now while I was in jail, what were you doing?

17 THE COURT: Just in general?

18 Q (BY THE DEFENDANT:) Well, like with your mortgage.

19 A Well, we never pay our mortgage 'cause you guys

20 telling us that we stop paying our real mortgage.

21 Q So when I was in jail, what did you do when I was in

22 jail, 'cause now I'm in jail?

23 A You said we paying MEI.

24 Q I'm saying so when I went to jail, you kept paying

25 MEI?

1 A Yes.

2 Q How many checks you pay MEI?

3 A We pay five times.

4 Q No. You paid five times from when? From May?

5 A I'm not remember what month and --

6 Q Well, you remember you signed up in May, correct?

7 A Yes.

8 Q Okay. So you said about five times, so that'd be

9 May, June, July, August, September. So about five payments,

10 correct?

11 A Yes.

12 Q Okay. So you realize I was locked up in September,

13 correct?

14 A I think so, yeah.

15 Q So after I was incarcerated, you stopped paying,

16 correct?

17 A Yeah, when we stopped paying because we don't know

18 what's happening at that time.

19 Q Okay. Now --

20 A Paying five times MEI.

21 Q Okay. So after I won my case and I came back to

22 Hawaii, did you use my services? Did you continue to -- did

23 you continue my services after that?

24 A Yes.

25 Q Okay. Now --

1 A But you didn't explain to us what's going on with
2 this whole paperworks like this.

3 Q When you came to my office, you say I never
4 explained to you?

5 A You never explained to us.

6 Q Let's go to the note. Let's read the note 'cause he
7 just read it. We going to go back over it so I can explain to
8 you, see if I can refresh your memory. Okay?

9 Now, it says the original note amount is \$407,200.
10 It said, "In return for value consideration" --

11 THE COURT: If you're going to read it, you have to
12 slow down.

13 THE DEFENDANT: Okay. I'm sorry.

14 Q (BY THE DEFENDANT:) (Reading:) "In return for
15 value consideration that I have received under the 50 percent
16 mortgage service payment reduction program, I promise to pay
17 U.S. \$203,600, this amount will be called principal, no
18 interest, to the order of the mortgagee. The mortgagee is
19 Mortgage Enterprise Investments, a Tennessee company, and
20 Nelson Mandela -- Nelson Madamba and Mariethez Madamba?"

21 Now, Mr. Madamba, do you not remember me explaining
22 to you why I listed you and your wife also as the mortgagee?

23 A No, you didn't explain it to us this one.

24 Q I can understand this has been seven years ago, this
25 is 2013. So you don't recall me explaining why I put you and

1 your wife name as also the mortgagee? You don't remember?

2 A I don't remember, yeah.

3 THE DEFENDANT: Okay. Need Exhibit 504, please,
4 government exhibit.

5 Q (BY THE DEFENDANT:) Okay. Mr. Madamba, when I came
6 back to Hawaii after I won my case, were you all within
7 foreclosure in 2014?

8 A Not yet.

9 Q In 2014?

10 A Not foreclosure yet that time.

11 Q When did you come to go into foreclosure?

12 A We received the paper from the bank and we sent it
13 to you and Anabel.

14 Q I'm saying do you remember --

15 A And all the papers that you sent it to Anabel to
16 fax, I think, that year. And then we -- she tell us just sign
17 the paper.

18 Q Who told you just sign the paper?

19 A Anabel.

20 Q Okay. I'ma go through this foreclosure disclosure
21 with you. Is that your signature right there, Mr. Laforteza --
22 I mean, Mr. Madamba?

23 A Yes.

24 Q Okay. Now, you signed all the documents and I
25 signed the document with you, correct?

1 A I don't remember you wen sign the document in front
2 of me.

3 Q But you don't remember signing it?

4 A Yeah.

5 Q Do you remember me telling you that if you're in
6 foreclosure, then I can't give you the same guarantee? Do you
7 remember that?

8 A I don't remember that.

9 Q Okay. This is the document that says that that you
10 signed. Can you read that document?

11 A This --

12 THE COURT: You want him to read it to himself?

13 THE DEFENDANT: Just read it to yourself. Just read
14 the document to yourself.

15 THE WITNESS: Okay.

16 Q (BY THE DEFENDANT:) Okay. Now, do you understand
17 what that terms and conditions is saying, Mr. Madamba?

18 A Yes.

19 Q That the Common Law Office of America make no
20 guarantees but to assist you to the best of our ability?
21 That's correct?

22 A Yeah.

23 Q Now, so you was in foreclosure in 2014, do you
24 remember?

25 A I don't remember.

1 THE DEFENDANT: Okay. Let me get Exhibit 2067 and
2 page No. 10 -- well, let me -- page 10 through 15. I'd like to
3 show the witness?

4 THE COURT: All right. You may.

5 Q (BY THE DEFENDANT:) Can you see that document,
6 Mr. Madamba?

7 A Yes.

8 Q Is that your name at the left-hand corner?

9 A Yes.

10 Q Is that your mailing address?

11 A Yes.

12 Q Okay. And is that your signature?

13 A Yes.

14 Q And can you see the date down there?

15 A September 30, 2014.

16 Q Okay. So 2014? And you see the title of this
17 document?

18 A Yes.

19 Q And you see the date that it was filed?

20 A October 9th.

21 Q And what year?

22 A 2014.

23 Q So 2014. So if I'm filing these documents in the
24 court on your behalf for QuickenLoans, what did that mean,
25 Mr. Madamba?

1 A I was in foreclosure.

2 Q You was in foreclosure, correct?

3 A Yeah.

4 Q So did I file multiple documents in -- on your
5 behalf, you and your wife behalf?

6 A Before we get this, we paying. Before we met you,
7 we paying QuickenLoans.

8 Q Say that again.

9 A Before we met you, we paying QuickenLoans.

10 Q Right, I know. But you're in foreclosure right now.
11 So this is -- I'm fighting your foreclosure, correct?

12 A We not going to get foreclosure if we never met MEI.

13 Q No. The reason why -- do you remember the reason
14 why you couldn't finish the process 'cause I went to jail,
15 right?

16 A Is not that. But before we met you, we paying
17 QuickenLoans and then that's the time we met you, just telling
18 us that we stop paying QuickenLoans.

19 Q I understand that, but -- right. So you remember
20 that I went to jail in the midst of your process? You remember
21 that?

22 A Yes.

23 Q Right. So you didn't get to finish your process
24 because the FBI falsely accused me and had me incarcerated?

25 THE COURT: Well, you can't testify. You need to

1 ask him a question about what he knows.

2 Q (BY THE DEFENDANT:) Okay. So during my
3 incarceration you all went into foreclosure, correct?

4 A At that time we stay MEI already. We get
5 foreclosure because of that.

6 Q I'm saying so during my incarceration, that's when
7 you went into foreclosure, 'cause before that you wasn't in
8 foreclosure, correct?

9 A Yes.

10 Q Okay. So when I got out, when I won and I came back
11 to Hawaii, you were already in foreclosure, correct?

12 A Yeah, 'cause you just telling us stop paying
13 QuickenLoans.

14 Q No, that's 'cause I was incarcerated. I wasn't able
15 to finish the process, right?

16 THE COURT: So you can't testify.

17 Do you remember Mr. Williams came back to Hawaii?

18 THE WITNESS: I don't remember, Your Honor.

19 THE COURT: The day?

20 THE WITNESS: No, Your Honor.

21 THE COURT: All right. So he doesn't remember when
22 you came back.

23 Q (BY THE DEFENDANT:) Okay. Do you remember that
24 while I was incarcerated, that Edna Franco, Henry Malinay, and
25 Rowena Valdez was collecting money from you and your wife?

1 A Yeah, they are not the one collecting money from us.

2 Q They didn't collect no money from you?

3 A Just Anabel -- Anabel directly to you.

4 Q So while I was incarcerated, you never paid Edna a

5 dime?

6 A No. Only when he do the forensic files.

7 Q Only when he did what?

8 A Forensic files.

9 Q Forensic file. So you only paid her for forensic

10 file?

11 A For Edna.

12 Q When was that?

13 A I don't remember what day.

14 Q So you didn't pay her no other money?

15 A No.

16 Q And you didn't make a complaint against Edna?

17 A No.

18 Q You didn't file a affidavit against Edna that she

19 scammed you, her and Henry?

20 A 'Cause we went to Anabel through you.

21 Q No. I'm asking you did you sign an affidavit

22 stating that Ana- -- that Edna and Henry scammed you out of

23 some money?

24 A No.

25 THE DEFENDANT: Defense Exhibit 2138, page 21,

1 please.

2 Q (BY THE DEFENDANT:) Can you see the title of that
3 document, Mr. Madamba?

4 A Yes.

5 Q What is the title of that document?

6 THE COURT: No, he's not -- is it in evidence? No,
7 it's not in evidence, so he can't read it into evidence.

8 Q (BY THE DEFENDANT:) Okay. Is that your name at the
9 bottom, Mr. Madamba?

10 A Yes.

11 Q And is that notarized? Is that a notarized
12 document?

13 A Yes.

14 Q And who's the name of the notary?

15 THE COURT: Again, it's not in evidence, so he can't
16 read it into evidence.

17 Q (BY THE DEFENDANT:) Okay. Can you verify that's
18 your signature, Mr. Madamba?

19 A Yes.

20 THE DEFENDANT: Okay. I'd like to move this into
21 evidence?

22 THE COURT: All right. Any objection?

23 MR. SORENSON: Well, yes, Your Honor. It's
24 nonrelevant because it talks about Edna Franco and others. It
25 doesn't talk about Mr. Williams. I don't know -- there's no

1 basis of relevance for Edna Franco affidavits that I've seen.

2 THE COURT: So he just testified he never made a
3 complaint against these people.

4 MR. SORENSON: Right.

5 THE COURT: Yeah.

6 MR. SORENSON: So I don't know --

7 THE COURT: It goes for his truth and bias.

8 MR. SORENSON: -- what the relevance of that is.
9 What's that?

10 THE COURT: It goes to this witness's truth or bias.
11 He just said he didn't do something and he wants to put it in
12 to show that he actually did.

13 MR. SORENSON: Well, if he wants to use it for
14 impeachment purposes, he can ask and inquire, but he's stuck
15 with the statement under 608(b). This is extrinsic evidence
16 that is not admissible for that purpose, but he can -- he can
17 ask, inquire.

18 THE COURT: All right. So the objection's
19 overruled. It's received. All right. So this is Exhibit 2138
20 and only page --

21 THE DEFENDANT: 21.

22 THE COURT: -- 21 is being received.

23 THE DEFENDANT: And I'd like to publish it.

24 THE COURT: All right. You may.

25 (Exhibit 2138-21 received into evidence.)

1 Q (BY THE DEFENDANT:) Mr. Madamba, is that your
2 signature on that document?

3 A Yes.

4 Q Okay. Now, can you see on the -- Mr. Madamba, the
5 third line, I'ma circle it -- you see where I highlighted that?

6 A Yes.

7 Q And it says that, "Affiant called Edna Franco, Henry
8 Malinay, or Rowena Valdez on numerous occasions and no one ever
9 answered the calls, no return calls, texts, or emails."

10 Now, you made this in April 15, 2015. Do you
11 remember that now?

12 A Yes.

13 Q Okay. So you did make a complaint against Edna and
14 Henry because you couldn't contact them after they took your
15 money, correct?

16 A Only I make complaint that day.

17 Q Say again?

18 A I don't know if I wen made complaint on that day.

19 Q You don't know if you made a complaint that day?

20 A Yeah.

21 Q You just verified --

22 THE COURT: Wait. All right. So that's his
23 question -- I mean, that's his answer, he doesn't know if he
24 made the complaint on that day. So what's your next question?

25 Q (BY THE DEFENDANT:) Okay. Since you verified

1 that's your signatures, so you are agreeing that you actually
2 did make this statement with this document, correct?

3 A Yes.

4 Q Okay. Now, it also states right here,
5 Mr. Madamba -- let me circle this -- that you would be "willing
6 to testify in a court of law that the foregoing facts are true
7 and correct and that affiant is seeking civil damages from the
8 perpetrators of this fraud against me and believe the criminal
9 charges should be filed against these perpetrators to have them
10 arrested to prevent other homeowners from being victimized by
11 their scheme."

12 Now, you swore to this document, did you not,
13 Mr. Madamba?

14 A Can you repeat that again?

15 Q I said, did you not swear to this document in front
16 of a notary?

17 A I didn't see this notary before.

18 Q Say that again?

19 A I didn't see this notary.

20 Q You didn't see this notary?

21 A No.

22 Q So who notarized this document?

23 A Supposed to be the person notarized, he stay in
24 front of me.

25 Q Right. Exactly. So you're saying that Eldon P.

1 Macasayan notarized this document outside of your presence?

2 A I guess so.

3 Q So you signed this document and then you gave it to
4 somebody else and then they had somebody else --

5 A Yes.

6 Q -- notarize the document?

7 A 'Cause just like the first time we did the papers
8 from you is Anabel Cabebe stay in front of us signing the
9 paper.

10 Q So this person didn't stay in front of you and sign
11 the papers?

12 A I don't remember signing -- see this person.

13 Q So -- so you're saying that a notary broke their
14 notary commission and didn't notarize this in your presence?
15 That's what you're stating for the record?

16 A Yeah, I don't remember.

17 THE DEFENDANT: I have no more questions for this
18 witness.

19 THE COURT: All right. Any redirect, Mr. Sorenson?

20 MR. SORENSON: Yeah, just briefly. If we could get
21 that exhibit number on that.

22 THE DEFENDANT: 2138, No. 21. This is you all
23 discovery.

24 REDIRECT EXAMINATION

25 BY MR. SORENSON:

1 Q Mr. Madamba, you were asked about the private
2 attorney general by Mr. Williams. Do you remember that?

3 A Yes, Attorney.

4 Q Did you understand the difference between somebody
5 identifying themselves as a private attorney general and
6 somebody who might actually be a real attorney?

7 THE DEFENDANT: Objection.

8 THE WITNESS: Yeah.

9 THE COURT: I'm sorry. What's the objection?

10 THE DEFENDANT: 'Cause he's saying that like a
11 private attorney general is not real. A private attorney
12 general is real; he's codified by Congress. So he's trying to
13 make it like private attorney general is not real and an
14 attorney at law is.

15 THE COURT: Are you making an objection? If so, you
16 need to stand up for the court.

17 THE DEFENDANT: Yes.

18 THE COURT: All right. Overruled.

19 Do you have the question in front of you?

20 THE WITNESS: No.

21 THE COURT: Do you understand the question?

22 Okay. Why don't you repeat the question for him.

23 Q (BY MR. SORENSON:) Did you understand the
24 difference between somebody identifying themselves as a private
25 attorney general and somebody that might be a real attorney?

1 Did you understand that difference?

2 A Yes. Real attorney is represent you in court.

3 Q Uh-huh. And did you think that Mr. Williams was a
4 real attorney back then?

5 A Back then, yes, because he got the badge.

6 Q Do you think he's a real attorney now?

7 A No.

8 Q Okay. And the affidavit of truth that you were
9 shown, I think the exhibit number is 2138, I'm going to direct
10 your attention to that. Mr. Williams just questioned you about
11 this document. I'm going to ask you do you remember this
12 document?

13 A This one I don't remember, Attorney.

14 Q Okay. Did you write this document?

15 A No, Attorney.

16 Q Did you -- did you know that you were signing a
17 document that said these words at the top, "Indeed, no more
18 than affidavits is necessary to make the *prima facie* case
19 *United States v. Kiss*"? Did you see that information up there?

20 A No, I didn't see this one before, Attorney.

21 Q Now, down here below, this document states
22 that -- that you, "The affiant is a victim of a scam in
23 mortgage relief fraud scheme operated by Edna Franco, Henry
24 Malinay, and Rowena Valdez." Do you see that?

25 A Yes, Attorney.

1 Q Do you believe that these three people scammed you?

2 A That time no, Attorney.

3 Q Okay. Do you believe that anybody scammed you?

4 A Yes, right now.

5 Q Tell the jury, who do you believe scammed you?

6 A He scammed me (pointing).

7 Q Please identify that person.

8 A Anthony Williams.

9 Q Don't point. Who scammed you?

10 A Anthony Williams.

11 Q Anthony Williams?

12 A Yes.

13 Q The one seated here in court today?

14 A Yes, Attorney.

15 MR. SORENSON: All right. That's all I have, Your

16 Honor.

17 THE COURT: All right. Thank you --

18 THE DEFENDANT: He on my witness --

19 THE COURT: Mr. Madamba, you are excused as a

20 witness.

21 THE DEFENDANT: He was on my witness list.

22 THE COURT: He was on your witness list? So you've

23 done your direct examination?

24 MR. SORENSON: No, he's not on their list, Your

25 Honor.

1 THE DEFENDANT: He wasn't on there?

2 THE COURTROOM MANAGER: He is not, Your Honor.

3 MR. SORENSON: He's not.

4 THE COURT: All right. So you hadn't listed him.

5 Okay. So I'm going to excuse you as a witness. Good day
6 to you, sir.

7 So let me just ask the jury, so we can either take a
8 10-minute recess now -- and I'm also asking my court
9 reporter -- or we can -- oh, it's only 12:00; I thought it was
10 1:00. It's just been a longer day than I thought.

11 So let's take a recess and then we'll go into our final
12 session. I think we should do it before the next witness takes
13 the stand.

14 All right. So, ladies and gentlemen, we're going to
15 take -- we'll take a 15-minute recess. And leave your
16 notebooks and iPad behind, of course, and don't do any research
17 or investigate any of the witnesses or issues.

18 Please rise for the jury. We're in a 15-minute recess.

19 (A recess was taken.)

20 (Open court out of the presence of the jury.)

21 THE COURT: The record will reflect the presence of
22 Mr. Williams and counsel.

23 Are we ready to proceed or are there any matters we need
24 to take up?

25 MR. SORENSON: I don't believe so.

1 THE COURT: All right. And your next witness you're
2 going to call is?

3 MR. SORENSON: Mariethez Madamba.

4 THE COURT: We will take a recess now and
5 Ms. Elkington will get the jury and we'll be in recess until
6 they are here. We're in recess.

7 (A recess was taken.)

8 (Open court in the presence of the jury.)

9 THE COURT: The record will reflect the presence of
10 the ladies and gentlemen of the jury -- welcome back -- counsel
11 and Mr. Williams.

12 Your next witness is?

13 MR. SORENSON: Mariethez Madamba.

14 THE COURT: Thank you. If you could please
15 administer the oath to Ms. Madamba.

16 **MARIETHEZ MADAMBA, GOVERNMENT'S WITNESS, WAS SWORN**

17 THE COURTROOM MANAGER: Thank you.

18 If you could state your name and spell your last name for
19 the record.

20 THE WITNESS: My name is Mariethez Madamba. Madamba
21 is my last name.

22 DIRECT EXAMINATION

23 BY MR. SORENSON:

24 Q Good afternoon, Mrs. Madamba.

25 A Good afternoon, sir.

1 Q Where do you live?

2 A I live in Waipahu.

3 Q Right here on the island of Oahu; is that correct?

4 A Yes, sir.

5 Q And how long have you lived here?

6 A Uhm, I been there since 2007.

7 Q Okay. And are you from the United States or were

8 you born somewhere else?

9 A I was born in the Philippines.

10 Q Okay. And do you speak a Filipino language?

11 A Yes, sir.

12 Q What language is that?

13 A Ilocano.

14 Q Do you speak English?

15 A Yes, sir.

16 Q How well?

17 A Good.

18 Q And how about reading and writing English? Can you

19 do that?

20 A Good.

21 Q And are you employed?

22 A Yes, sir.

23 Q Where are you currently employed?

24 A At Ko Olina Marriott.

25 Q And what do you do there?

1 A I'm a housekeeper.

2 Q Are you married?

3 A Yes, sir.

4 Q And who are you married to?

5 A Nelson Madamba.

6 Q Do you own a home?

7 A Yes, sir.

8 Q Where is your home located?

9 A 94-296 Loaa Street.

10 Q And when did you buy your home?

11 A We bought it in 2007.

12 Q Now, when you bought your home, did you have to get

13 a loan to buy it?

14 A Yes, sir.

15 Q And do you remember who you borrowed money from?

16 A We borrowed it from Countrywide Home Loans.

17 Q Do you recall how much money you borrowed?

18 A 535.

19 Q Is that 535,000?

20 A Yes, sir.

21 Q And did you have a monthly mortgage payment?

22 A Yes, sir.

23 Q And how much was that payment?

24 A 36,000 -- I mean, 3,600.

25 Q And do you recall what the term of your mortgage was

1 with Countrywide?

2 A I don't remember.

3 Q You don't remember how long you were supposed to pay
4 that amount?

5 A Thirty years.

6 Q Okay. And did there come a time -- well, I think
7 you said you bought the house in 2007; is that correct?

8 A Yes, sir.

9 Q Did there come a time when that mortgage was
10 assigned to somebody else, another company?

11 A Yes, sir.

12 Q And who was that?

13 A MLT.

14 Q Do you recall when that was?

15 A I don't recall.

16 Q Okay. And did you then begin making your payments
17 to MLT?

18 A Yes, sir.

19 Q And did there come a time when QuickenLoans stepped
20 in also?

21 A Yes, sir.

22 Q And did you refinance with them?

23 A Yes, sir.

24 Q And how much was your monthly payment then?

25 A 2,800.

1 Q And do you recall the term, how long you were
2 supposed to pay that?

3 A Thirty years.

4 Q And as we move ahead to 2013, were you still making
5 payments to QuickenLoans?

6 A Yes, sir.

7 Q And did there come a time when you met a person by
8 the name of Anthony Williams?

9 A Yes, sir.

10 Q Tell the jury how did you first come to meet Anthony
11 Williams.

12 A We met him through my husband's friend.

13 Q And --

14 A And they told us to go and meet Anthony Williams, so
15 we went there.

16 Q Okay. And what was the purpose as to why you went
17 to see Mr. Williams?

18 A To help -- for him to help us, you know, with our
19 mortgage payment.

20 Q And did you feel like you needed some help with your
21 mortgage payment?

22 A Yes, sir.

23 Q Okay. And do you see the person that you've
24 identified as Mr. Williams in the courtroom here today?

25 A Yes, sir.

1 Q Okay. Where is he?

2 A He's right there (pointing).

3 Q Is he wearing a hat of any type?

4 A Yes, white hat.

5 Q What type of hat?

6 A White color, white hat.

7 MR. SORENSON: Your Honor, if the record could
8 reflect the witness has identified Anthony Williams?

9 THE COURT: It shall.

10 Q (BY MR. SORENSON:) Now, when you went to see
11 Mr. Williams, did you speak with him?

12 A Uhm, yes, sir. We -- we spoke to him during the
13 nighttime when we met him.

14 Q Did you believe that he was a member of any
15 particular profession?

16 A Yes.

17 Q And what profession was that?

18 A We thought he was a lawyer.

19 Q And why did you think he was a lawyer?

20 A Because, you know, he showed us -- at that time he
21 showed us his badge and, you know, we thought that he could
22 help us.

23 Q Why did you think he was a lawyer, though?

24 A Because they're telling us -- you know, his
25 constituents telling us about the Common Law of America.

1 Q The Common Law Office of America?

2 A Yes.

3 Q And you made reference to a badge. I'm going to

4 direct your attention to Exhibit 500 there in front of you. Do

5 you see that?

6 A Yes.

7 Q If you could look at that for a moment, I'm going to

8 ask you if you can identify that. Have you seen that before?

9 A Yes.

10 Q Okay. When did you see it?

11 A He showed it to us with that -- that night when we

12 met him.

13 Q And how did he show it to you? Do you remember?

14 A Hmm, I don't quite remember, but he just showed it

15 to us.

16 Q Did he also show you any type of ID?

17 A Yes.

18 Q Okay. I'll direct your attention over to

19 Exhibit 501. Do you so that?

20 A Yes.

21 Q Okay. Do you recognize that?

22 A Yes.

23 Q What is that?

24 A It's -- it's an ID. It's a private attorney

25 general.

1 Q Did he show you that on that particular date that
2 you met him?

3 A Yes, sir.

4 Q Did that make you believe that he was an attorney?

5 A Yes, sir.

6 Q Okay. And did you think he was an attorney at law?

7 A Yes.

8 Q Did you think that he could represent you in court?

9 A Yes, sir.

10 Q And did you see anything else with him that day?

11 A Uhm --

12 Q On his person?

13 A He -- he was showing us a video.

14 Q I'm going to direct your attention to Exhibit 505.
15 Do you see that in front of you?

16 A Yes.

17 Q Have you ever seen that before?

18 A Yes.

19 Q When did you see that?

20 A We seen that that night.

21 Q Uh-huh. And tell the jury in what context did you
22 see that?

23 A He was showing us a video and as well as all this.

24 Q Uh-huh. Did he show you his handcuffs?

25 A Yes.

1 Q Now, based upon seeing the badge or shield, whatever
2 that is, and the ID and the handcuffs, what did you believe
3 Anthony Williams was?

4 A He was a lawyer.

5 Q And did he tell you he was a lawyer?

6 A Yeah, he told us that he is a lawyer, he's an
7 Attorney General.

8 Q Now, Mr. Williams was talking to you about a
9 particular mortgage program; is that correct?

10 A Yes.

11 Q And what -- tell the jury what kind of -- what kind
12 of representations did Mr. Williams make about the program?

13 A He told us that he would help us about the mortgage,
14 that they'll cut it in half.

15 Q And what did you believe was going to happen with
16 your QuickenLoans mortgage?

17 A He didn't explain to us, but he said he'll take care
18 of it.

19 Q And did you believe that he would take care of it?

20 A I believed so too.

21 Q Did him telling you that he was an attorney have
22 anything to do with your belief in him?

23 A Yes.

24 Q Did you trust him then?

25 A Very, yes, I trusted him.

1 Q I'm going to direct your attention over to what is
2 marked as Exhibit 504.

3 Your Honor, this is in evidence. I'm going to show
4 it to the witness and ask that be published?

5 THE COURT: It may.

6 MR. SORENSON: Oh-oh, we've gone into suspension
7 mode, Your Honor. Your Honor, sorry, just a few moments here.

8 THE COURT: Okay. We may have the world's most
9 complicated password ever.

10 Q (BY MR. SORENSON:) Okay. Mrs. Madamba, I'm just
11 going to ask you to look over at your screen. I'm going to
12 kind of blow this up a little bit. Have you seen this before
13 or do you remember this?

14 A Yes, sir.

15 Q What is this?

16 A Some application for the one that we wen sign.

17 Q Is it an application that you filled out or that
18 Mr. Madamba filled out?

19 A We both filled -- he filled out one and I filled out
20 one.

21 Q And do you see down at the bottom this signature,
22 Anthony Williams? Do you see that?

23 A Yes.

24 Q Was Mr. Williams there at the time that you filled
25 this out?

1 A Yes.

2 Q Okay. And was Mr. Williams telling you at that time

3 what he could do for you and your mortgage?

4 A That he could help us out.

5 Q And did you believe -- what do you believe from what

6 he told you about your mortgage?

7 A Because of the trust, I trusted him and we believed

8 that he can help us.

9 Q And was he going to affect your mortgage payment or

10 at least did you believe he was going to affect your mortgage

11 payment?

12 A Well, say -- can you repeat the question again?

13 Q Did he tell you he was going to somehow affect your

14 mortgage payment or the amount you would have to pay?

15 A Yes.

16 Q And what did he tell you?

17 A He told us that, you know, just pay -- pay us half

18 of that, you know, mortgage payment.

19 Q And did you believe that was going to take care of

20 your mortgage obligation to QuickenLoans also?

21 A Yes, sir, 'cause he told us not to worry about it.

22 Q Did he tell to you stop paying your mortgage?

23 A Yes.

24 Q And did you?

25 A I stopped paying my mortgage, yes.

1 Q And did you do that because he told you to?

2 A Yes, sir.

3 Q All right. I'm going to show you another exhibit,
4 Exhibit 153, Your Honor, for the record, ask that it be
5 published?

6 THE COURT: This -- is this in evidence?

7 MR. SORENSON: Yeah, it is.

8 THE COURTROOM MANAGER: It is, Your Honor.

9 THE COURT: All right. It may be published.

10 Q (BY MR. SORENSON:) Now, when you look at this
11 document, Mrs. Madamba, do you recognize it?

12 A Yes.

13 Q Okay. And how do you recognize it?

14 A Because of the Mortgage Enterprise Investments.

15 Q Is this something that Mr. Williams prepared for
16 you?

17 A Yes.

18 Q And did you sign this document?

19 A Yes.

20 Q Just going to page back and ask is this your
21 signature?

22 A Yes, sir.

23 Q Did you understand what this document was or what it
24 did?

25 A No, sir. They didn't explain to us as far as that

1 document is concerned. They just told us to sign it.

2 Q And we're going to page back in this document just a
3 bit. Now, this is the document, if you can see, it says Note.
4 Do you see that, Mrs. Madamba?

5 A Yes, sir.

6 Q I'm going to ask you first off the back page here,
7 is that your signature?

8 A Yes, sir.

9 Q Okay. Do you understand what this document is, this
10 note?

11 A No. We just -- they told us to sign it and they
12 never explained to us.

13 Q Now, I'm going to go over these terms up here. This
14 is dated March 31st, 2015. Do you see that?

15 A Yes, sir.

16 Q And it states that you promise to pay \$203,600 to
17 the mortgagee which is Mortgage Enterprise Investments. Do you
18 see that?

19 A Yes, sir.

20 Q Did you understand that you were going to be
21 promising to pay Mortgage Enterprise Investments or
22 Mr. Williams \$200,000?

23 A No, sir.

24 Q Now, down here it states that you are to pay \$1400.
25 Do you see that right here, right where it says Payments?

1 A Yes, sir.

2 Q And did you understand that you were to pay \$1400
3 for the next 12 years to Mr. Williams?

4 A Yes, sir.

5 Q Did you understand that?

6 A Well, because of the mortgage that we paying, you
7 know, we did, you know, understand that we had to pay.

8 Q Did you believe you had to pay Mr. Williams \$200,000
9 for the next 12 years?

10 A No, I don't.

11 Q Now, if you knew that Mr. Williams wasn't an
12 attorney, would you have signed up for this mortgage
13 reduction --

14 A No, sir.

15 Q -- service?

16 A No.

17 THE COURT: Wait. You have to wait till he finishes
18 his question.

19 THE WITNESS: Okay. Sorry, Your Honor.

20 THE COURT: That's all right.

21 Q (BY MR. SORENSON:) If you knew he couldn't
22 represent you in court, would you have signed up with him?

23 A No, sir.

24 Q If you knew that he had this fake badge and the
25 handcuffs and the ID, if you knew that those weren't real,

1 would you have signed up with him?

2 A No, sir.

3 Q What's the current status of your house now?

4 A Right now we're -- we are struggling. We filed

5 bankruptcy.

6 Q Did you get -- did you go into foreclosure?

7 A Yes, sir.

8 Q And why was that? Why did you go into foreclosure?

9 A Because we're not paying our mortgage through

10 QuickenLoans.

11 Q And did somebody tell you not to pay your mortgage?

12 A Can you repeat the question?

13 Q Did somebody tell you not to pay your mortgage?

14 A Mr. Williams told us not to pay.

15 Q And did you indicate that you were in bankruptcy?

16 A Yes.

17 Q Is that something that has at least kept you in your

18 house for now?

19 A Yes, sir.

20 Q Now, your husband, he works, doesn't he?

21 A Yes, sir.

22 Q And what does he do now?

23 A He's a painter.

24 Q How many days a week does he work?

25 A He works seven days a week.

1 Q How many hours a day does he work?

2 A Sometimes, you know -- sometimes 14 hours a day
3 because he have to do side job to supplement that expenses that
4 we have.

5 Q Is that so you can try to stay in your house?

6 A Yes, sir.

7 Q What about you? Are you working also?

8 A Yes, sir.

9 Q How many hours are you working?

10 A I work eight hours a day.

11 Q How many days a week?

12 A Sometimes six days, sometimes, you know, five days.

13 MR. SORENSON: Okay. Thank you.

14 Your Honor, that's all the questions I have. Thank you.

15 THE COURT: All right. Mr. Williams, your witness.

16 CROSS-EXAMINATION

17 BY THE DEFENDANT:

18 Q Ms. Madamba, who referred you to me?

19 A Uhm, Henry Malinay.

20 Q And what did Mr. Malinay tell you that I could do
21 for you?

22 A He told me to, you know, come and sign up because,
23 you know, Anthony Williams can help you, you know, cut down
24 your mortgage to half.

25 Q And when you met me, did I introduce myself as

1 Private Attorney General Anthony Williams?

2 A Yes.

3 Q Did I show you my ID that says Private Attorney

4 General Anthony Williams?

5 A Yes.

6 Q And do you remember me wearing a badge on my belt?

7 A Yes.

8 Q Do you remember me having the handcuffs on my belt?

9 A Yes.

10 Q And you see the badge right there?

11 A Yes.

12 Q Can you read what it says on that badge?

13 A Sovereign Peace Officer U.S.A.

14 Q And didn't I tell you I was a sovereign peace

15 officer also?

16 A Yes.

17 Q What did I tell you about what I could do as a

18 sovereign peace officer?

19 A I don't remember.

20 Q You don't remember?

21 A No.

22 Q Now, you had mentioned to the prosecutor that you

23 had saw some of my videos, correct?

24 A Yes.

25 Q So what was I doing in those videos?

1 A You are battling in court.

2 Q So I was fighting for clients in court with the
3 video you saw?

4 A Yes.

5 Q Okay. Did I show you more than one video?

6 A No, that's the only thing that you showed us.

7 Q That's the only video you saw?

8 A Yes.

9 Q Do you remember coming to one of my seminars?

10 A Hmm, I came to one of your seminar -- on one of your
11 seminar before.

12 Q And do you remember what I talked about at the
13 seminar?

14 A No.

15 Q You don't remember when I was explaining the
16 difference between me and an attorney at law?

17 A No, sir.

18 Q You don't remember I'm -- when I told you all that I
19 could never be an attorney at law because I'm not a crook? You
20 don't remember that?

21 A No.

22 Q You don't remember me saying that I don't trust
23 attorneys at law, that's the reason why I never would be one?

24 A No.

25 Q So you don't remember none of that conversation at

1 the seminar?

2 A I don't remember.

3 Q Okay. Now, how many times can you remember you paid
4 my company?

5 A About four times, four to five times.

6 Q About four to five times? And so you signed up
7 approximately May 2013, correct?

8 A Yes.

9 Q Okay. Now, you remember what happened to me in
10 September of 2013, correct?

11 A No, I don't remember.

12 Q Okay. You don't remember me getting locked up for
13 that false rape and child molestation charge?

14 A Yes.

15 Q Okay. So you remember how long I was gone, in fact?

16 A No.

17 Q You don't remember how long? But do you remember me
18 coming back after I won my case?

19 A Yes.

20 Q Now, when I came back, did you all use my services
21 after I won my case?

22 A Yes.

23 Q Okay. Now, so when I came back, you all had went
24 into foreclosure, correct?

25 A Yes.

1 Q Okay. So you and your husband would come to the
2 office and I would draft the motions to fight the foreclosure,
3 correct?

4 A Yes.

5 Q Okay. So did you call Agent Crawley and make a
6 complaint against me, Ms. Madamba? Did you call Megan Crawley,
7 the FBI agent? Did you call her?

8 A No.

9 Q Okay. Did she call you?

10 A I don't remember talking to her.

11 Q Okay. Do you remember calling the Department of
12 Commerce and Consumer Affairs?

13 A No.

14 Q Do you remember calling the Office of Consumer
15 Protection?

16 A No, sir.

17 Q Do you remember calling the U.S. Attorney's Office?

18 A No, sir.

19 Q Did they contact you?

20 A No, sir.

21 Q So you've never talked to these attorneys before?

22 A No.

23 Q So how did you get subpoenaed to court today?

24 A We just received it.

25 Q So you never ever spoke to these attorneys before?

1 A Never.

2 Q You didn't go to the office at no time before today?

3 A Never.

4 Q They never talked to you on the phones and, you
5 know, text messages, no email messages?

6 A No.

7 Q So you just received something in the mail to say
8 Hey, come to court on this date?

9 A Yes.

10 Q Okay. So you've never had any communication with
11 any of the people here?

12 MR. SORENSON: Your Honor? Your Honor, could we
13 have a sidebar on this?

14 THE COURT: Yes.

15 (Sidebar conference:)

16 THE COURT: So the record will reflect the presence
17 of Mr. Sorenson, Mr. Yates, Mr. Isaacson, and Mr. Williams.

18 Yes, Mr. Sorenson.

19 MR. SORENSON: Mrs. Madamba has met with us twice in
20 the office. I need to disclose that.

21 THE COURT: Okay.

22 MR. SORENSON: I don't know if she's confused or
23 what but --

24 THE COURT: All right.

25 (Open court in the presence of the jury.)

1 THE COURT: You may continue, Mr. Williams.

2 Q (BY THE DEFENDANT:) So, Ms. Madamba, you just
3 testified that you've never met them at their office before,
4 correct?

5 A Yes.

6 Q Okay. Well, they're saying that you have met them
7 at least on two occasions. So are they lying or are you lying,
8 Ms. Madamba? Ms. Madamba?

9 A Yes.

10 Q Are they lying or are you lying?

11 MR. SORENSON: I object to the form of the question
12 'cause it assumes there's a lie. I think he can inquire but --

13 THE COURT: Overruled.

14 So do you have the -- do you know what he's asking you?

15 THE WITNESS: Yes.

16 THE COURT: Do you understand --

17 THE WITNESS: If I did meet them.

18 THE COURT: If you met them before today.

19 THE WITNESS: Yes, yes.

20 THE COURT: Okay. Have you met Mr. Sorenson or
21 Mr. Yates before today?

22 THE WITNESS: Which? Him?

23 THE COURT: The two lawyers that are -- the two men
24 that are sitting there.

25 THE WITNESS: Yes, I met him.

1 THE COURT: All right. When did you meet him?

2 THE WITNESS: Uhm, the other day.

3 THE COURT: All right. Do you have any questions?

4 THE DEFENDANT: Yes.

5 Q (BY THE DEFENDANT:) Okay. Ms. Madamba, I just
6 directly asked you had you ever met anybody that sat here and
7 you said no. And now you're changing and you said yes. So
8 which one is it? Did you not meet them or did you have meet
9 them? Which one is the truth?

10 A Yeah, I meet them, you know, a couple of days ago.

11 Q So -- so now you have met them?

12 A Yes.

13 Q Okay. So what did they tell you you had to say here
14 today?

15 A You know, they were -- you know, they told me to
16 tell the story, the true story.

17 Q They told you to tell the true story about what?

18 A About what happened to our mortgage.

19 Q And so have you been completely truthful,
20 Ms. Madamba?

21 A Yes.

22 Q So, Ms. Madamba, do you know who Henry Malinay and
23 Edna Franco and Anabel Cabebe are?

24 A Yes.

25 Q You know who Rowena Valdez is?

1 A Yes.

2 Q Did you have any financial transactions with these
3 people?

4 A Yes.

5 Q Okay. So who did you pay out of these people? Did
6 you ever pay Henry Malinay any money?

7 A Hmm, yeah, I paid him the \$800.

8 Q And what about Edna Franco?

9 A We paid her \$3,000 for the forensic that the service
10 that she made for us.

11 Q And did you have to pay her by check or cash?

12 A They don't like check. They only like cash.

13 Q Okay. And did you ask them why they only accept
14 cash?

15 A Yes, I did.

16 Q What was the answer?

17 A Well, they only want cash, that's what they told me
18 to -- to -- to say, that's all, you know.

19 Q But they didn't explain it?

20 A They didn't explain it.

21 Q Did they give you a receipt for that \$3,000 cash?

22 A No.

23 Q Did you -- did you inquire why they didn't want to
24 give you a receipt when you gave them \$3,000?

25 A They -- they just said don't worry about it.

1 Q And you accepted that you going to give \$3,000
2 without getting a receipt that --

3 A Because they said that --

4 THE COURT: You have to wait till he finishes his
5 question.

6 THE WITNESS: Sorry, Your Honor.

7 THE COURT: Okay.

8 THE WITNESS: They said that they are going to help
9 us.

10 Q (BY THE DEFENDANT:) And did they help you?

11 A Hmm, no.

12 Q Did you make a complaint against them? Did you make
13 a complaint against them?

14 A No.

15 Q Did you make a sworn statement that they scammed
16 you?

17 A No.

18 THE DEFENDANT: I'd like to enter into Exhibit 2138,
19 page 20, please.

20 Q (BY THE DEFENDANT:) Can you see that document,
21 Ms. Madamba?

22 A Yes.

23 Q Can you verify that that's your signature?

24 A Yes.

25 Q Okay. And you see the date that it was signed?

1 A Yes.

2 Q Okay. And that's the first day of April 2015,
3 correct?

4 A Yes.

5 Q Okay. And I'ma just circle something on here so you
6 can see. Just want you to look at that portion. I'ma read
7 that to you, okay?

8 THE COURT: No. It's not in evidence; you can't
9 read it.

10 THE DEFENDANT: Oh, I would like to enter it into
11 evidence.

12 THE COURT: All right. Any objection?

13 MR. SORENSON: Well, Your Honor, the same theory the
14 last one came in, I assume this one's coming in, so no.

15 THE COURT: All right. So what was the document
16 number again?

17 THE DEFENDANT: 2138, page 20.

18 THE COURT: All right. So over the objection of the
19 government, I'm receiving it in as a adopted statement. It's
20 only 2138, page 20?

21 THE DEFENDANT: Yes, ma'am.

22 THE COURT: All right.

23 (Exhibit 2138-20 received into evidence.)

24 Q Okay. Ms. Madamba, this is a affidavit that you
25 signed and you're stating that you're swearing to these

1 statements in this statement. You see the first line where it
2 says that, "I, Mariethez Madamba"? You see that?

3 A Yes.

4 Q Okay. And that you "duly sworn, depose, and say,
5 and declare by your signature that the following facts are
6 true, correct, complete to the best of your knowledge and
7 belief"? You see that?

8 A Yes.

9 Q Okay. And do you see down below the notary seal?

10 A Yes.

11 Q Okay. And do you -- where was that notarized at?

12 A This was notarized, if I remember correctly, at
13 Henry Malinay's.

14 Q So this notary met you at Henry Malinay's house?

15 A Yes.

16 Q And when you signed this document, did you sign it
17 and then the notary stamped it in your presence?

18 A I don't quite remember.

19 Q You don't remember them -- you signing and then they
20 stamping it that they verifying that you signed it?

21 A No.

22 Q You don't remember? You see this line right here
23 that I circled where it says that, "Affiant called Edna Franco,
24 Henry Malinay, Rowena Valdez on numerous occasions and no one
25 ever answered the calls, not return calls, texts or emails"?

1 You see that?

2 A Yes.

3 Q Did you ever try to get in contact with Edna after
4 you gave her that money?

5 A No.

6 Q You never tried to contact her?

7 A No.

8 Q Okay. You swore under oath that you did,
9 Ms. Madamba. This is your sworn statement.

10 A Never contact -- we -- I contact Anabel. She's the
11 only one that we contact.

12 Q No, I'm saying -- I understand that. I'm saying so
13 Edna never returned your calls?

14 A No.

15 Q She never returned any texts?

16 A No, not that -- to my knowledge, no. I don't
17 remember.

18 Q Okay. So did Henry return any of your calls?

19 A I don't remember.

20 Q You don't remember? Did you want them to return
21 your money that they -- that you paid to them, the cash money?

22 A No. It didn't come to mind.

23 Q It didn't come to mind? So you just accepted they
24 took your money and didn't do nothing for you?

25 A Yeah. We just paid them \$3,000 'cause they was

1 going to do forensic investigation.

2 Q Okay. So he questioned you about my badge and my ID
3 and that I said I'm a private attorney general. Now, your
4 understanding of me being a private attorney general, is it
5 your understanding that I was representing myself that I was a
6 member of the bar association?

7 A Yes.

8 Q And I told you that?

9 A Yes, that's what -- yes.

10 Q So when you saw the video of me assisting someone in
11 court, did you not hear what I stated to the judge on that
12 video?

13 A No.

14 Q But you saw the video -- you say you saw the video.

15 A Yeah, I seen the video, but I don't remember what
16 you were saying on the video.

17 Q Do you remember the judge questioning me about not
18 being a member of the bar association?

19 A No.

20 Q You don't remember that?

21 A I don't remember that.

22 Q Okay. What do you remember about what you saw on
23 the video?

24 A I just -- I've seen the video and just my remember
25 of that video is that you representing somebody and that's all

1 I can recall.

2 Q Okay. So when I won my case and came back to Hawaii
3 and you came to my office, was I the one that drafted the
4 motions for you and your husband to fight the foreclosure?

5 A Yeah, you did, yes.

6 Q Okay. Now, do you remember one time that they had
7 put up your house for sale and you had notified me?

8 A Yes.

9 Q You remember about that?

10 A Yes.

11 Q And you came to the office and told me, right?

12 A Yes.

13 Q And what did I tell you to do at the auction? Do
14 you remember?

15 A No, I don't remember.

16 Q Okay. Do you remember I told you to get a copy of
17 the UCC that was filed? Do you remember that?

18 A I don't remember.

19 Q You don't remember? Do you remember going to the
20 auction?

21 A Yes.

22 Q Okay. And do you remember having a paper -- a piece
23 of paper with you at the auction?

24 A I don't remember.

25 Q Do you remember coming to my office after the

1 auction happened?

2 A I don't recall.

3 Q You don't recall coming to the office afterwards?

4 A No.

5 Q And so you don't recall you telling me what happened

6 at the auction when you gave them the UCC?

7 A I didn't read -- I do not know as far as the UCC's

8 concerned.

9 Q You don't remember --

10 A I don't remember that.

11 Q So you don't remember taking the UCC --

12 A No.

13 Q -- and presenting it at the auction and they

14 couldn't auction off your house at that time?

15 A No.

16 Q So why are you still in your house right now,

17 Ms. Madamba?

18 A Because we had to file bankruptcy. We had to file

19 Chapter 13 in order for us to stay in the house.

20 Q Okay. I'm saying 'cause you had -- remember your

21 house had been put up for auction. They had a auction date for

22 your house, remember?

23 A Yes.

24 Q So why didn't your house get auctioned on that date?

25 A I don't know.

1 Q So you don't remember what I told you to do, and
2 then you came back and was joyous about that it was effective
3 what you did what I told you to do at the auction?

4 A No, I don't remember that.

5 Q Okay. And so you said you was born in the
6 Philippines, correct?

7 A Yes.

8 Q And so is it a normal practice for all Filipinos to
9 go to grade school and learn English, to speak English, right,
10 and read English?

11 A Yes.

12 Q So is it safe to say that anybody that's Filipino
13 would not need an interpreter to talk to me in English,
14 correct?

15 A That's sometimes. Sometimes don't -- they don't
16 understand sometimes. The terms of English that you use
17 sometimes they don't understand.

18 Q No, I'm saying so in Filipino, in the Philippines,
19 when you -- as a child when you go to school, do they teach you
20 how to speak English, write English, and read English?

21 A Yes.

22 Q Okay. So that's all the schools in Philippines,
23 correct?

24 A Yes.

25 Q Okay. So if someone's born in the Philippines and

1 they go to school, they will learn how to read, write English,
2 right?

3 A Yes.

4 Q And understand English? So what I'm asking you is
5 that if someone went through your schooling, then they would
6 have no problem understanding me talking in English like I'm
7 talking to you today, correct?

8 A Yes.

9 Q Okay. Now, you said that you had to file
10 bankruptcy, correct?

11 A Yes.

12 Q And how far along are you in bankruptcy?

13 A Right now?

14 Q Yes.

15 A We are still on bankruptcy.

16 Q Okay. Now, do you know one of my clients named Rosy
17 Thomas?

18 A No.

19 Q Do you know Mary Jean Castillo?

20 A No.

21 Q So if you never talked to them, do you know that I
22 would still help you even if you didn't pay me to keep you in
23 your house?

24 A I don't -- I'm not sure about that.

25 Q You're not sure about that?

1 A I'm not sure about that, because, you know, it seems
2 like when you got -- you disappeared and -- and you -- you put
3 us in lalaland and just like you left us behind.

4 Q No. Well, Ms. Madamba, I got unlawfully
5 incarcerated.

6 MR. SORENSON: Objection to the testimony.

7 THE COURT: Right. So you can't testify.

8 THE DEFENDANT: Well --

9 THE COURT: So you can ask her what she means by
10 that.

11 Q (BY THE DEFENDANT:) Okay. So you saying when I got
12 unlawfully incarcerated, you felt like I left you all?

13 MR. SORENSON: Objection. She did not testify he
14 was unlawfully incarcerated.

15 THE DEFENDANT: Well, I was.

16 THE COURT: No, you can't -- so I just remind the
17 jury that questions by Mr. Williams and Mr. Sorenson and
18 Mr. Yates is not evidence.

19 So ask her the next question.

20 Q (BY THE DEFENDANT:) Okay. Well, Ms. Madamba, do
21 you understand that I would still help you right now if you
22 needed my help?

23 A I don't know, but I'm scared of you.

24 Q What are you --

25 A I don't trust you any more.

1 Q Okay. What -- what did I do to you, Ms. Madamba,
2 that would make you not trust me?

3 A We almost lost our house. We don't know, you know.
4 You put us in a deep hole. We're suffering right now.

5 Q Well, Ms. Madamba, you understand that I was
6 wrongfully put in jail; that's the reason why we couldn't --

7 MR. SORENSON: Objection again, Your Honor, same
8 thing.

9 THE COURT: Right. So --

10 THE DEFENDANT: Well, she know --

11 THE COURT: No. She said she doesn't know that,
12 already testified --

13 THE DEFENDANT: Well, she know I was incarcerated.
14 She know.

15 THE COURT: All right. So what's your next
16 question?

17 Q (BY THE DEFENDANT:) So, Ms. Madamba, you said you
18 knew Anabel Cabebe too, correct?

19 A Yes.

20 Q And when you would make the payments, would you send
21 it to her or you bring it by the office?

22 A No, we come to your office and drop it off.

23 Q So you would drop off the payment?

24 A Yes.

25 Q Correct? And when you came to the office sometimes,

1 there would be other clients there?

2 A A couple, yeah.

3 Q Okay. Have you seen upwards of about 15 or 20
4 people at my office at one time?

5 A No.

6 Q How many people have you seen the most at one time
7 at my office?

8 A Three.

9 Q Three people that's at one time?

10 A Yes.

11 Q And who was that?

12 A I don't know. I don't know their names. They just
13 coming out.

14 Q Okay. And how late would I be working sometimes?

15 A I don't -- I don't know all that time. I'm not
16 there 24 hours.

17 Q What's the latest you've seen me at the office that
18 you've visited me at the office? What's the latest?

19 A Maybe around 8 o'clock.

20 Q 8 o'clock at night I was still at the office
21 working?

22 A Yes.

23 Q Okay. So, Ms. Madamba, you know, the prosecutor
24 keep referring to my private attorney general badge as fake,
25 correct?

1 A Yes.

2 Q Okay. Now, I would have to fly to Hawaii, correct?

3 A Yes.

4 Q Right. Now, do you remember me showing you the
5 video of me actually going through the airport with my ID and
6 my badge? You remember that video?

7 A Yes.

8 Q Okay. So have you ever been on a plane before?

9 A Of course.

10 Q Okay. So you understand the security that you have
11 to go through to the TSA, correct?

12 A Yes.

13 Q Okay. Now, do you think TSA would let me go through
14 the TSA with fake ID?

15 MR. SORENSON: Objection to the speculation, Your
16 Honor.

17 THE COURT: Sustained. All right. She's not
18 offered as any expertise in security issues. Do you have a
19 question for her?

20 Q (BY THE DEFENDANT:) Okay. On the document, are you
21 verifying that the notary is a valid notary, that's a real
22 notary?

23 A I assume, yes.

24 Q Okay. So you're not saying that the notary did this
25 outside of your presence, correct?

1 A I don't remember.

2 Q I'm saying when you -- when you signed this
3 document, you said the notary was at Mr. Malinay's house,
4 correct?

5 A I think we signed. I signed the document first --

6 Q And then they --

7 A -- and then they stamp it.

8 THE COURT: Let her finish her answer.

9 Q (BY THE DEFENDANT:) Okay. So you signed the
10 document and they stamp it right then, right?

11 A Yes.

12 THE DEFENDANT: Okay. Thank you. I have no more
13 questions.

14 THE COURT: Any redirect?

15 MR. SORENSON: Yeah, briefly, Your Honor.

16 REDIRECT EXAMINATION

17 BY MR. SORENSON:

18 Q Mrs. Madamba you testified Mr. Williams put you in a
19 hole. You remember saying that?

20 A Yes, sir.

21 Q And did he tell you to stop paying your mortgage?

22 A Through QuickenLoans, yes.

23 Q And did you stop making your payments to
24 QuickenLoans?

25 A I did stop 'cause he told me to stop.

1 Q And did you then start getting foreclosure notices?

2 A Yes, sir.

3 Q And when you said you were put into a hole, is that

4 what you were referring to?

5 A Yes.

6 Q Because this man told you to stop paying your

7 mortgage; is that correct?

8 A Yes.

9 Q And by this man, I mean, Anthony Williams?

10 A Yes.

11 Q Now, he asked you one question. He said, "Do you

12 remember when I won my case for rape and child molestation"

13 that he came back. Do you remember him asking you that

14 question?

15 A No. No, sir.

16 Q But you don't know --

17 A I don't even know that about the rape and

18 molestation.

19 Q You don't know whether he won a case on rape and

20 child molestation at all, do you?

21 A No. No, sir.

22 Q Are you still afraid you're going to lose your home?

23 A Very afraid.

24 Q Why are you afraid?

25 A That's our hardworking earned money. I mean, you

1 know, we work very hard for that and right now we struggling
2 still yet.

3 Q And are you struggling because you signed up for his
4 mortgage reduction program?

5 THE DEFENDANT: Objection. That's leading.

6 THE COURT: Sustained.

7 Q (BY MR. SORENSON:) Why are you struggling?

8 A I'm struggling because, you know, we have to hire
9 our lawyer, a legit lawyer to fight for us.

10 Q Did you say "a legit lawyer"?

11 A Yes.

12 Q Is that because before you hired one that wasn't
13 legit?

14 A Yes.

15 THE DEFENDANT: Objection. That's leading.

16 Q (BY MR. SORENSON:) Who was that?

17 THE COURT: I'm sorry. Sustained. The jury will
18 disregard her last answer.

19 Q (BY MR. SORENSON:) Mr. Williams asked you about
20 seeing his sovereign peace officer badge, do you remember that?

21 A Yes, sir.

22 Q Do you know what type of badge that is?

23 A No, sir.

24 Q Have you ever seen anything like that?

25 A No, sir.

1 Q Do you know what a sovereign police office is of the
2 United States?

3 A No, sir.

4 THE DEFENDANT: Objection. That's a
5 mischaracterization of the badge. It's not police.

6 THE COURT: All right. Overruled.

7 All right. Next question.

8 Q (BY MR. SORENSON:) Do you know what a sovereign
9 peace officer is of the United States?

10 A No, sir.

11 Q Have you ever heard of such a thing?

12 A No, sir.

13 Q Did you believe, though, that it made him legitimate
14 because he had a badge on?

15 A Yes, sir.

16 MR. SORENSON: That's all the questions I have, Your
17 Honor.

18 THE COURT: All right. So, Ms. Madamba, you're
19 excused as a witness. Thank you. Please don't discuss your
20 testimony with anyone until the case is over.

21 THE WITNESS: Thank you, Your Honor.

22 THE COURT: Good day. Thank you.

23 MR. SORENSON: Your Honor, we call Laurice Otsuka to
24 the stand.

25 **LAURICE OTSUKA, GOVERNMENT'S WITNESS, WAS SWORN**

1 THE COURTROOM MANAGER: Thank you. Please have a
2 seat.

3 State your name and spell your last name for the record.

4 THE WITNESS: Sure. Good afternoon. My name is
5 Laurice Otsuka. It's O-t-s-u-k-a.

6 THE COURT: Your witness, Mr. Sorenson.

7 MR. SORENSON: Have to be a computer hacker to get
8 into this thing.

9 DIRECT EXAMINATION

10 BY MR. SORENSON:

11 Q Good afternoon --

12 A Good afternoon.

13 Q -- Ms. Otsuka. Are you employed?

14 A Yes, I am.

15 Q And who are you employed by?

16 A By the Federal Bureau of Investigation.

17 Q And what do you do for the Federal Bureau of
18 Investigation?

19 A I'm a forensic accountant.

20 Q And how long have you been so employed?

21 A I've been there since 2011, so coming up to
22 nine years.

23 Q Tell the jury, though -- they may wonder what you
24 do -- tell them what you do in the context of your day as a
25 forensic accountant for the FBI.

1 A Okay. So as a forensic accountant, basically I work
2 with the agents. We gather financial records, bank statements.
3 I analyze them and then summarize them for the agents.

4 Q Okay. Now, did you work on a case involving a
5 company called Mortgage Enterprise Investments and a gentleman
6 by the name of Anthony Williams?

7 A Yes, I did.

8 Q And what did you do?

9 A Basically the bank records, analyzed them,
10 summarized some charts, and presented them to the agent.

11 Q Okay. And when you analyze bank records, what do
12 you generally do?

13 A So we go through the bank statements that we receive
14 from the banks that have been subpoenaed. We look at all the
15 cancelled checks, all the deposits, all the wires, all the
16 supporting documents, and then we basically reduce the
17 information to make it more understandable and simplified.

18 Q And did you look at some bank accounts that were
19 associated with Mortgage Enterprise Investments or Anthony
20 Williams in this case?

21 A For Mortgage Enterprise Investments, yes.

22 Q And how many accounts did you look at?

23 A We looked at eight accounts.

24 Q Okay. Can you tell us what accounts you looked at?

25 A Sure. Basically the accounts were with four

1 different financial institutions. Bank of America there were
2 three accounts; Extraco had one account; First Hawaiian Bank
3 there's one account; and three bank accounts with Wells Fargo.

4 Q Now, when you looked at these accounts, did
5 you -- were you tasked to take note of cancelled checks that
6 had come from Hawaii?

7 A Yes.

8 Q And had these checks been deposited into the MEI
9 bank accounts?

10 A Yes, they were.

11 Q All right. And when you did that, did you prepare a
12 chart or a summary of those deposits?

13 A Yes, I did.

14 Q Just tell the jury what methodology did you use in
15 doing this.

16 A So it was very straightforward because the money
17 going into the bank account basically was all Mortgage
18 Enterprise Investments clients. So it wasn't necessary to do
19 any type of tracing. It's just a very straightforward
20 methodology.

21 Q Now, when you did this, did you take into account
22 any money that had been deposited that might have been cash?

23 A There were cash deposits.

24 Q But did you take that into account in preparing your
25 charts?

1 A No.

2 Q Okay. What did you take into account?

3 A The cancelled checks from the mortgage clients,
4 'cause with cash it's difficult to say exactly where it came
5 from. So we didn't want to include that. We wanted to be
6 conservative in our charts.

7 Q Did you keep this just to Mortgage Enterprise
8 Investments clients?

9 A Yes.

10 Q And did you include any individuals that might have
11 been part of a Mortgage Enterprise or checks made to Mortgage
12 Enterprise?

13 A No. These were only bank accounts that were held by
14 Mortgage Enterprise Investments.

15 Q And so these bank accounts would have been accounts
16 that were associated with Mr. Williams then; is that correct?

17 A Yes. He was the signer on each account.

18 Q Okay. And how many -- how many separate individuals
19 were involved in making payments to Mr. Williams?

20 A So we identified 112 mortgage clients in Hawaii
21 only.

22 Q And did you tally up the amount of money that you
23 got that came into the accounts from each one of those separate
24 clients?

25 A Yes.

1 Q Okay. And did you prepare a chart doing that?

2 A Yes, I did.

3 Q Okay. I'm going to direct your attention to what's
4 marked as Exhibit 904. I'm going to put it up on the screen
5 for you, unless you have it in front of you, and ask you to
6 identify it.

7 A Yes, I prepared this chart.

8 Q Okay. I'm going to page back. It's a few pages,
9 isn't it?

10 A Yes, three pages.

11 Q All right. Just look at it all, make sure that's
12 it.

13 A Yes.

14 Q And this is your chart; is that correct?

15 A That's correct.

16 MR. SORENSON: All right. Your Honor, at this time
17 we're going to move for the admission of 904.

18 THE COURT: All right. Mr. Williams, any
19 objections?

20 MR. ISAACSON: Your Honor, one moment. May I speak
21 to Mr. Williams?

22 THE COURT: Uh-huh.

23 THE DEFENDANT: No, I don't have no objection.

24 THE COURT: All right. Received.

25 (Exhibit 904 received into evidence.)

1 MR. SORENSON: Okay. Your Honor, may we publish?

2 THE COURT: You may.

3 Q (BY MR. SORENSON:) Not going to spend long on this,
4 a lot of names, but if you could just look at this and just
5 tell the jury, you know, how did you do this? It looks like
6 it's alphabetical, is that fair to say?

7 A That's correct. So this is basically a summary
8 chart. There were over 3,000 transactions that we looked at,
9 and so from those 3,000 transactions, I summarized to show the
10 112 Mortgage Enterprise Investments clients and the amounts
11 that they deposited into that account.

12 Q Were there other deposits into the account that came
13 from other places other than Hawaii?

14 A Yes, there was. So it was commingled in there. I
15 did two charts, one that identified -- because being the
16 accountant, I want to reconcile the bank account. So one chart
17 included everyone out of state and Hawaii, but this chart just
18 breaks down the Hawaii portion.

19 Q Okay. All right. Thank you. I'm going to direct
20 your attention over now to what's marked as Exhibit 903. And
21 what is 903?

22 A So 903 is a summary by year for the mortgage client
23 income in the Mortgage Enterprise Investments accounts for
24 Hawaii only.

25 Q Now, is this a breakdown of the individual years

1 2013, 2014, 2015 of deposits?

2 A Yes.

3 Q Cabined once again to just the Hawaii clients?

4 A Yes.

5 MR. SORENSON: Okay. Your Honor, at this time I'm
6 going to move in 903.

7 THE COURT: Any objections?

8 THE DEFENDANT: No objection.

9 THE COURT: Received.

10 (Exhibit 903 received into evidence.)

11 MR. SORENSON: Ask to publish, Your Honor?

12 THE COURT: You may.

13 Q (BY MR. SORENSON:) So as we look at the chart, you
14 got at the top Mortgage Income By Year. You wrote that,
15 correct?

16 A Correct.

17 Q And then it states June 7, 2012, through
18 December 31st, 2015. Is that the time frame you analyzed?

19 A So -- correct.

20 Q Okay. All right. And so we see for 2013 156,000
21 and change, is that fair to say?

22 A Yes.

23 Q A big drop-off in 2014, correct?

24 A Correct.

25 Q And then 2015 back up a bit, 52,000, fair to say?

1 A Correct.

2 MR. SORENSON: All right. Your Honor, thank you.

3 That's all the questions I have.

4 THE COURT: Cross-examination, Mr. Williams?

5 THE DEFENDANT: Yes.

6 THE COURT: All right.

7 CROSS-EXAMINATION

8 BY THE DEFENDANT:

9 Q What was your name again, ma'am?

10 A My name is Laurice Otsuka.

11 Q Okay. Ms. Otsuka, okay. You said you do an
12 analysis of the bank accounts, correct?

13 A Correct.

14 Q Okay. Now, when you did a search of the bank
15 account, that searched everything in the account, like all the
16 transactions that came through the account, correct?

17 A Correct.

18 Q Okay. So when you did an analysis, was there
19 anything fraudulent that was coming through the account that
20 you could see?

21 A What do you mean by that?

22 Q Like, 'cause one of the search warrants that Megan
23 Crawley did for was bank fraud and money laundering. Did you
24 see any evidence of bank fraud or money laundering in those
25 accounts?

1 A So my role was to gather the information of those
2 eight bank accounts, the 3,000 transactions, and just summarize
3 them to say where -- what the source is and the uses were.

4 Q Okay. So you had said earlier that you didn't track
5 the cash --

6 A Right.

7 Q -- that was in there. Do you remember how much cash
8 was put in there? Can you remember?

9 A So -- okay. So the total account -- so the total
10 Mortgage Enterprise Investments clients was 307,000. About
11 25,000, I believe, was cash.

12 Q Okay.

13 A So we did not include that 25,000 as Mortgage
14 Enterprise Investments clients which would have brought the
15 total up to 332,000.

16 Q Okay. Now, did you do an analyzation for the
17 accounts of the copycat company called Mortgage Enterprise?

18 A No, I did not.

19 Q Okay. And why didn't you do an analyzation of those
20 accounts?

21 A Because you were not involved in those accounts.

22 Q Okay. So -- but you never did any on -- any
23 analysis on those accounts period?

24 A No.

25 THE DEFENDANT: Okay. I have no more questions for

1 this witness.

2 THE COURT: All right. Thank you. Any redirect?

3 MR. SORENSON: No redirect, Your Honor.

4 THE COURT: All right. Ms. Otsuka, thank you.

5 THE WITNESS: Thank you.

6 THE COURT: You're excused as a witness. Please
7 don't discuss your testimony with anyone until the conclusion
8 of the trial. Good day.

9 Mr. Sorenson?

10 THE WITNESS: Your Honor, I think we're about to
11 rest our case. We just want to make sure we've got due
12 diligence on the exhibits. So perhaps if we could do this,
13 we'll just wait to rest on Tuesday morning and complete today.
14 But I believe we're there.

15 THE COURT: All right. Then, ladies and gentlemen,
16 I'm going to excuse you early today. So please leave your
17 notebooks and iPads behind. We wish you, on behalf of
18 Mr. Williams and the attorneys, a wonderful weekend, a respite
19 from trial. And because Monday is a federal holiday, we'll see
20 you Tuesday morning at 8:30, with my usual warnings, of course.

21 Don't discuss the case with anyone or allow anyone to
22 discuss it with you, including your fellow jurors. Don't do
23 any research or investigation. Don't engage in any social
24 media about the trial, and don't read, listen to, or watch any
25 media account should there be any. Thank you again for your

1 patience and good listening.

2 Please rise for the jury. They're excused until Tuesday
3 morning, 8:30 A.M.

4 (Open court out of the presence of the jury.)

5 THE COURT: And the record will reflect the jury's
6 no longer present. Present are counsel and Mr. Williams.

7 Are there any matters we need to take up before we
8 conclude for the day, Mr. Sorenson?

9 MR. SORENSON: Not from the United States.

10 THE COURT: Mr. Williams?

11 MR. ISAACSON: Your Honor, if I may, to alert the
12 Court, so one of the issues we have, Mr. Williams is planning
13 on calling his mother as a witness in this case. We initially
14 got a subpoena issued through your court. We have been
15 informed by the marshals that because it was addressed to local
16 counsel, Mr. Bervar, who would accept service, but in order to
17 have her transported, we've had to redo it and now we've sent
18 it to your chambers. Whenever you could do that, if you would
19 sign it, then we can get it brought over to the marshals and
20 try to get her either here or perhaps we may have to have it by
21 video just because of the timing, Judge.

22 THE COURT: All right. I've already signed it this
23 morning.

24 MR. ISAACSON: Sorry, Your Honor.

25 THE COURT: Yeah. I think it's been processed. But

1 we can also make arrangements for videoconference, so I'll
2 leave that to you folks what you prefer to do.

3 MR. ISAACSON: Your Honor, initially I know we were
4 trying to get -- there were some videos that Mr. Williams
5 wants. Going to try to meet with him today if we could stay
6 later and try to give --

7 THE COURT: Yes.

8 MR. ISAACSON: -- as much designation information as
9 we possibly can?

10 THE COURT: So you want to stay and work with him.
11 So how much time do you want?

12 MR. ISAACSON: If I could have 20 -- would a half
13 hour? How about a half hour just because he's getting ready to
14 start his case?

15 THE COURT: Is doable with the marshals? All right.
16 30 minutes, okay. Very good. All right. So you can remain in
17 the courtroom for 30 minutes and, right, I don't think that
18 conflicts with anything on the court's schedule.

19 All right. If nothing further, then we'll see you in
20 trial Tuesday morning. Have a good weekend, everyone. We're
21 in recess.

22 (Proceedings adjourned at 1:34 P.M., until
23 Tuesday, February 18, 2020, at 8:30 A.M.)

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

COURT REPORTER'S CERTIFICATE

I, DEBRA READ, Official Court Reporter, United States District Court, District of Hawaii, do hereby certify that pursuant to 28 U.S.C. §753 the foregoing is a complete, true, and correct transcript of the stenographically reported proceedings held in the above-entitled matter and that the transcript page format is in conformance with the regulations of the Judicial Conference of the United States.

DATED at Honolulu, Hawaii, April 3, 2020.

/s/ Debra Read
DEBRA READ, CSR CRR RMR RDR