

1  
2 IN THE CIRCUIT COURT  
3 OF THE FIFTEENTH JUDICIAL CIRCUIT  
4 IN AND FOR PALM BEACH COUNTY, FLORIDA

5 WALTER E. SAHM and  
6 PATRICIA SAHM,  
7 Plaintiffs,

8 VS. CASE NO 502018CA002317XXXXMB

9 BERNSTEIN FAMILY REALTY, LLC,  
10 BRIAN O'CONNELL, AS SUCCESSOR  
11 PERSONAL REPRESENTATIVE OF  
12 THE ESTATE OF SIMON L. BERNSTEIN;  
13 ALEXANDRA BERNSTEIN, ERIC BERNSTEIN,  
14 MICHAEL BERNSTEIN, MOLLY SIMON,  
15 PAMELA B. SIMON, JILL IANTONI,  
16 MAX FRIEDSTEIN, LISA FRIEDSTEIN,  
17 INDIVIDUALLY AND TRUSTEES OF  
18 THE SIMON L. BERNSTEIN REVOCABLE  
19 TRUST AGREEMENT DATED MAY 20, 2008,  
20 AS AMENDED AND RESTATED;  
21 ELIOT BERNSTEIN, AND CANDICE  
22 BERNSTEIN, INDIVIDUALLY AND AS  
23 NATURAL GUARDIANS OF MINOR  
24 CHILDREN JO., JA. AND D. BERNSTEIN;  
25 AND ALL UNKNOWN TENANTS.

Defendants.

HEARING

PRESIDING: THE HONORABLE JOHN S. KASTRENAKES

APPEARANCES:

ON BEHALF OF THE PLAINTIFF:

ROBERT SWEETAPPLE, ESQ.  
4800 N. Federal Highway  
Ste. D306  
Boca Raton, FL 33431

ON BEHALF OF THE RESPONDENT:

LESLIE ANN FERDERIGOS, ESQ.  
941 N. Orange Avenue  
Winter Park, FL 32789

Dawn LeRoy Court Reporting (561) 602-7283

1 November 22, 2021  
2 Palm Beach County Courthouse  
3 Room 9D  
4 West Palm Beach, FL 33401  
5 10:25 - 10:44 a.m.

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1 BE IT REMEMBERED THAT the foregoing matter was  
2 taken on November 22, 2021, before the Honorable John S.  
3 Kastrenakes, Circuit Court Judge, Palm Beach County,  
4 Florida, and this is a transcription of the stenograph  
5 notes from said hearing:

6 \* \* \*

7 THE BAILIFF: All rise.

8 THE COURT: Okay. Everybody have a seat,  
9 everyone.

10 Okay. This is -- we all ready to go?  
11 Sahm versus Bernstein Family Realty. And  
12 it's the Plaintiff's motion for final summary  
13 judgment.

14 And representing the Plaintiff is Mr.  
15 Sweetapple.

16 Who represents the Bernstein Family  
17 Realty?

18 MR. SWEETAPPLE: There was -- Your Honor,  
19 there was a default entered against that  
20 entity.

21 THE COURT: Right. Right. Well, there  
22 was -- there was some individual defending it.

23 MR. SWEETAPPLE: Yes. Mr. and Mrs.  
24 Bernstein have been defaulted.

25 THE COURT: Right. And how about the --

1 the -- the -- you're seeking summary judgment  
2 against whom?

3 MR. SWEETAPPLE: It's actually -- it's  
4 actually a final judgment on a default.  
5 However, we have prepared it as a summary final  
6 judgment specifying that we're not seeking to  
7 remove anyone. The relief we're seeking is  
8 foreclose on the note and to get a money  
9 judgment.

10 We recognize that any -- the Court's  
11 going to defer any sale or any removal issues  
12 until after the moratorium is lifted.

13 THE COURT: The moratorium is lifted.

14 MR. SWEETAPPLE: Oh, has it been lifted?

15 THE COURT: Sure.

16 MR. SWEETAPPLE: Okay. When -- when was  
17 it lifted?

18 THE COURT: Well, I've been selling  
19 property that --

20 MR. SWEETAPPLE: Oh.

21 THE COURT: -- that's secured by notes for  
22 a while now.

23 MR. SWEETAPPLE: I'm saying to remove --  
24 to remove people from their homes I understood  
25 there --

1 THE COURT: Well, it depends on whether  
2 there's a -- a valid rental agreement that  
3 would, of course -- if there is one --  
4 arm's-length rental agreement --

5 MR. SWEETAPPLE: Right.

6 THE COURT: -- that would trump the -- the  
7 person who would buy it at a forecloser sale  
8 would be subject to that.

9 MR. SWEETAPPLE: Right. Right. So --

10 THE COURT: If it's not a valid  
11 arm's-length --

12 MR. SWEETAPPLE: Right.

13 THE COURT: -- rental agreement that's  
14 another matter entirely. So --

15 MR. SWEETAPPLE: Yeah. I stand corrected.  
16 I stand corrected. The motion sets forth we're  
17 not seeking -- I should say not seeking  
18 possession --

19 THE COURT: Yeah.

20 MR. SWEETAPPLE: -- against anybody  
21 claiming --

22 THE COURT: But you're seeking to  
23 foreclose on the original promissory note --

24 MR. SWEETAPPLE: Right.

25 THE COURT: -- from when? A hundred and

1 ten thousand dollars it looks like --

2 MR. SWEETAPPLE: Right. But there have  
3 been no -- no --

4 THE COURT: -- from 2009 or '10?

5 MR. SWEETAPPLE: Right. Yeah.

6 And I will tell the Court that my  
7 associate totaled up all of the monies owed,  
8 but didn't get it to me until like 6:00 --

9 THE COURT: Yeah. I didn't get an  
10 affidavit on that.

11 MR. SWEETAPPLE: Yeah. And so -- and I've  
12 been dealing with Mr. Rose before the second  
13 mortgage was assigned. And I told him,  
14 obviously, I would have him review any numbers  
15 before I submitted the judgment to the Court  
16 because the second mortgagor/mortgagee is going  
17 to, you know, be impacted by my numbers. So I  
18 want to give him an opportunity to make sure  
19 and --

20 THE COURT: So --

21 MR. SWEETAPPLE: -- recalculate everything  
22 before I --

23 THE COURT: Yeah, I mean the evidence  
24 that you utilize for a summary final judgment  
25 has to be filed forty days in advance of the

1 hearing --

2 MR. SWEETAPPLE: Right.

3 THE COURT: -- under the new rule.

4 MR. SWEETAPPLE: Right. But this is a  
5 default. This is just a final judgment on  
6 a default. So really I'm going to ask just  
7 for --

8 THE COURT: On -- on a note that's liquid.  
9 You know, liquidated damages on the note,  
10 right?

11 MR. SWEETAPPLE: Right. Right. So --

12 THE COURT: Have they -- is there anything  
13 from the Defense on this?

14 And, ma'am, you are representing?

15 MS. FERDERIGOS: I -- I'm representing  
16 Jacob, Joshua and Daniel.

17 THE COURT: Okay.

18 MS. FERDERIGOS: We are all -- and we --  
19 we consider them indispensable parties in this.

20 I'm newer to this case.

21 THE COURT: Yeah.

22 MS. FERDERIGOS: I just got on.

23 THE COURT: I haven't seen you here  
24 before.

25 MS. FERDERIGOS: Yeah.



1 THE COURT: They were pro se as I recall  
2 before --

3 MS. FERDERIGOS: Yeah.

4 THE COURT: -- were they not?

5 MS. FERDERIGOS: I believe so. Yes. Yes.  
6 But I --

7 THE COURT: And your name is?

8 MS. FERDERIGOS: I'm Leslie Ferderigos.

9 THE COURT: Okay.

10 MS. FERDERIGOS: Would -- would you like  
11 me to stand up there, Your Honor?

12 THE COURT: No. You can sit --

13 MS. FERDERIGOS: Okay.

14 THE COURT: -- if you'd like. If you feel  
15 more comfortable.

16 MS. FERDERIGOS: Sure.

17 THE COURT: Sweetapple just likes to  
18 stand, you know. So...

19 MS. FERDERIGOS: Yeah.

20 But our -- our position is that my  
21 clients are indispensable parties so -- and  
22 the -- the process was not properly  
23 effectuated. They were -- they all -- they  
24 were all adults when service and process was  
25 made. And I believe it was only made on the

1 mother claiming that the connection --

2 THE COURT: This was all litigated last --  
3 over a year ago.

4 MS. FERDERIGOS: Okay.

5 THE COURT: There was a default entered.  
6 There was a motion to set aside the default.  
7 We had argument on it. I believe I denied the  
8 motion to set aside the default. I mean  
9 what's --

10 MS. FERDERIGOS: Well --

11 THE COURT: -- your defense to the --

12 MS. FERDERIGOS: To the summary judgment?

13 THE COURT: Yeah.

14 MS. FERDERIGOS: Basically that there's --  
15 I mean I don't believe that you can do a  
16 summary judgment when there's not jurisdiction  
17 over my clients. So I mean that's -- that's  
18 really our main argument. In that to simply  
19 just take my clients off of the lawsuit, I  
20 don't believe that's possible because they're  
21 indispensable parties.

22 THE COURT: Okay. So who -- who is the  
23 Plaintiff seeking final summary judgment  
24 against to enforce this promissory note?

25 MR. SWEETAPPLE: Let me be candid with the

1 Court as to what the argument is so you fully  
2 understand it for purpose of making any  
3 decision that's appropriate. We sued Mrs.  
4 Bernstein --

5 THE COURT: Right.

6 MR. SWEETAPPLE: -- understanding that  
7 these -- these children were minors.

8 There's been some statement that  
9 they're -- they weren't minors -- they're not  
10 minors now or maybe they weren't minors at  
11 the time. They live there. They've lived  
12 there now for years without anyone paying.

13 What has happened is we got a default  
14 for unknown tenants as well. So anyone  
15 living there is subject to this judgment.

16 Now, if there's as you said a lease,  
17 that would present us -- or even someone  
18 living there I guess could come in and say  
19 "you can't remove us". But this isn't time  
20 or place for that. We make it clear in our  
21 motion, which you should really deem as just  
22 a motion for -- for final judgment that --  
23 and it was done more than forty days. It was  
24 filed in August and noticed -- noticed in  
25 November.

1 THE COURT: And who are -- who is the  
2 signatory on the note that you're seeking?

3 MR. SWEETAPPLE: The president Simon  
4 Bernstein, who is the president of the maker.

5 So we have a -- we got -- and it's a  
6 dissolved entity. So what happened is he  
7 died. He made the note. The family members  
8 live there and have not made payments. And  
9 while there was a -- a motorium, you know, we  
10 didn't do anything and -- and it's languished  
11 and so --

12 THE COURT: So you're seeking a money  
13 judgment against?

14 MR. SWEETAPPLE: Against the dissolved  
15 entity.

16 THE COURT: Right.

17 MR. SWEETAPPLE: And then which will only  
18 be collected from the proceeds of the sale.

19 We won't be able to go after them for  
20 any deficiency, were there one. And we're  
21 seeking a -- a sale. But we understand that  
22 possession is something we're going to have  
23 to look into and see whether or not there's a  
24 lease, whether or not they are tenants now,  
25 or what the nature of their -- their rights

1 to possession are.

2 THE COURT: What's the amount of money  
3 judgment given?

4 MR. SWEETAPPLE: According -- according to  
5 calculations, and subject to Mr. Rose  
6 scrutinizing them, there is a principal a  
7 hundred and ten.

8 THE COURT: Correct.

9 MR. SWEETAPPLE: There's interest of -- of  
10 two hundred and sixty five. Taxes that were  
11 paid of forty eight thousand. My clients paid  
12 the taxes this whole time. Taxes that are due  
13 we believe -- and we're trying to verify it --  
14 of seven thousand eight forty four twenty  
15 eight. And the attorney's fees are forty six  
16 thousand seven seventy three. The total is  
17 four seventy nine.

18 But -- but, as I said, Mr. Rose needs  
19 to go through and make sure we did the  
20 interest right. And he -- he agrees -- we're  
21 going to file an affidavit for our fees. If  
22 he doesn't agree, then obviously we'll --  
23 we'll --

24 THE COURT: We'll have a hearing on the  
25 fees.

1 MR. SWEETAPPLE: -- have a -- no, probably  
2 just -- I'll probably just agree to whatever.  
3 You know, if he thinks something is not  
4 reasonable, I'll take it out of our request.

5 THE COURT: Okay.

6 MR. SWEETAPPLE: We have that kind of  
7 relationship. We've litigated quite a bit.

8 And if he's got a -- if there's some  
9 objection Alan has to my fees it's because  
10 they're not recoverable. There might be  
11 travel. There might be whatever.

12 THE COURT: And -- and the -- and the note  
13 itself requires or -- is a -- let me see --  
14 does it include fees?

15 MR. SWEETAPPLE: It was a balloon -- a  
16 balloon note. Yes, I believe it requires a  
17 copy of it.

18 THE COURT: Enforcement of the note. I  
19 mean you're going to have to refer to the  
20 entitlement, I guess.

21 MR. SWEETAPPLE: Yeah. Let me look at the  
22 note.

23 THE COURT: I only have the original note  
24 not the whole --

25 MR. SWEETAPPLE: I have the note right

1 here.

2 Um, yes, it says "Placed in the hands of  
3 an attorney for collection and --

4 THE COURT: "All the costs included and  
5 reasonable attorneys fees."

6 MR. SWEETAPPLE: Right.

7 THE COURT: Okay. So you're going to be  
8 entitled to the attorney fees in an amount to  
9 be determined later. Right?

10 MR. SWEETAPPLE: Right.

11 We'll submit an affidavit after I --  
12 after I speak with Mr. Rose. And I'll  
13 request the amount will be less than the  
14 affidavit if he objects.

15 THE COURT: All right. So let me turn to  
16 counsel for the Defendant.

17 MS. FERDERIGOS: Yes, Your Honor. I -- I  
18 know that I'm limited to my representation --

19 THE COURT: I know.

20 MS. FERDERIGOS: -- with the -- the  
21 children but -- and I'm not sure -- again  
22 'cause like I said I'm new -- or I don't know  
23 if this was already dealt with. I didn't see  
24 it, but I could be wrong. In regards to the  
25 service on the actual agent of Bernstein Family

1 Realty, from my understanding the agent that  
2 service was -- was originally perfected on was  
3 a former agent who had resigned prior to the  
4 service. So that's really our -- our big  
5 argument is that service wasn't --

6 THE COURT: And so the person who signed  
7 the note as -- as the borrower/manager, he's  
8 deceased, right? And so the people that are  
9 residing at the residence secured by this note  
10 are -- are his family members, right?

11 MS. FERDERIGOS: Correct.

12 THE COURT: And including what? His  
13 grandson and his son? Is that who we have here  
14 at the house?

15 MS. FERDERIGOS: Um, I believe so. Is  
16 it -- Yes.

17 MR. BERNSTEIN: Um-hmm.

18 THE COURT: Okay. And other than this  
19 note and the -- what other encumbrances are on  
20 this residence? Is there -- is there -- is  
21 there a bank loan or no?

22 MS. FERDERIGOS: I am not sure.

23 MR. BERNSTEIN: There's a second to the --

24 MR. SWEETAPPLE: This is the -- this is  
25 the first.



1 MS. FERDERIGOS: Yeah.

2 MR. SWEETAPPLE: I know there's a second  
3 that the -- that Mr. Rose's client has.

4 THE COURT: Okay. Well, you have an  
5 attorney here.

6 MR. BERNSTEIN: I don't.

7 MR. SWEETAPPLE: But I don't --

8 MR. BERNSTEIN: My children do.

9 MR. SWEETAPPLE: -- believe this counsel  
10 represents the entity, Your Honor. I -- I  
11 think she's just here on -- she's appeared on  
12 behalf of the --

13 THE COURT: The tenants?

14 MR. SWEETAPPLE: -- grandsons.

15 MR. BERNSTEIN: I just wanted to note to  
16 the Court that the person who accepted service  
17 resigned from service due to fraud on the Court  
18 where he submitted fraudulent estate documents  
19 to the Court. We're going to be bringing all  
20 this up in a much bigger push to get the  
21 corruption that's going on here. But Mr. Don  
22 Tescher was suspended from law practice. He  
23 resigned from all Bernstein family matters.  
24 Mr. Rose and Mr. Sweetapple both were aware of  
25 that. He illegally accepted that service.

1 THE COURT: Okay.

2 MR. BERNSTEIN: So BFR has never been  
3 properly served.

4 THE COURT: Okay. Thank you. Appreciate  
5 it.

6 THE COURT REPORTER: Can I get your name,  
7 sir? Can I get your name?

8 MR. BERNSTEIN: Eliot Bernstein.

9 THE COURT REPORTER: Thank you.

10 MR. BERNSTEIN: One l. One t.

11 MS. FERDERIGOS: Your Honor, he is pro se.

12 THE COURT: Right. Right. Right.

13 MS. FERDERIGOS: I just wanted to point  
14 that out.

15 THE COURT: We -- I know. I remember.

16 MS. FERDERIGOS: Yes.

17 THE COURT: They could have -- he could  
18 have been sitting with you at the counsel  
19 table --

20 MS. FERDERIGOS: Yes.

21 THE COURT: -- if he wanted to.

22 MR. BERNSTEIN: Oh.

23 THE COURT: All right.

24 MR. BERNSTEIN: I'm all right.

25 THE COURT: The Court has had an

1 opportunity to review the information provided  
2 by the Plaintiff here. The Court believes that  
3 summary judgment is appropriate.

4 The Plaintiff is entitled to reasonable  
5 attorney's fees.

6 I'm -- you want me to -- no, I'm not  
7 going to set a sale date 'til I get your  
8 affidavit -- finalized affidavit. When you  
9 submit that to court. Did you want me to set  
10 a sale date?

11 MR. SWEETAPPLE: No. I'll let the Court  
12 do that as it's pleasure because I don't --

13 THE COURT: Well you --

14 MR. SWEETAPPLE: -- know how long --

15 THE COURT: Yeah.

16 MR. SWEETAPPLE: -- it's going to take me  
17 to have Alan review my fees to make sure he's  
18 comfortable.

19 THE COURT: Okay. But once I get the  
20 order that is uploaded, you want me to set a  
21 sale date --

22 MR. SWEETAPPLE: Yes.

23 THE COURT: -- in the order?

24 MR. SWEETAPPLE: Yes, I do.

25 THE COURT: So I want to give the

1           Bernsteins a chance, if they wish, to work out  
2           some arrangement with your client.

3                   I can set a sale date down the road if  
4           you want to work this out?

5           MS. FERDERIGOS: That -- that would be  
6           great.

7           MR. BERNSTEIN: Yes.

8           MS. FERDERIGOS: So I could have, you  
9           know, time to --

10           THE COURT: I mean it's only been going on  
11           for over a decade, you know. So I mean  
12           there's -- somebody owes somebody money, right?  
13           Okay.

14                   So I -- I can set them out as far as a  
15           hundred twenty days.

16           MR. SWEETAPPLE: That's fine. That's  
17           fine.

18           THE COURT: So when I -- that's, of  
19           course, a hundred twenty plus when I get the  
20           order from Mr. Sweetapple which will contain  
21           the affidavit of indebtedness. All right?

22           MS. FERDERIGOS: Um-hmm.

23           THE COURT: All right. When I get that, I  
24           will upload an order. And the order will  
25           indicate that I'll set a sale date a hundred

1 and twenty days down the road, which is four  
2 months. And gives everybody a chance if you  
3 can work it out with the Plaintiff who's owed  
4 money, right? And if -- if you can work out an  
5 arrangement so you can stay at the house,  
6 great. I want people to be able to stay at  
7 their homes; but they have to pay, you know,  
8 pay whoever they owe the money to. I assume on  
9 the -- on the -- is it a condo? Is that what  
10 we're talking about? Is it a condominium?  
11 It's in a -- it's in an association though?

12 What's the second mortgage holder on  
13 this?

14 MR. BERNSTEIN: My father's estate or now  
15 the trust. And that was an illegal transfer as  
16 well.

17 THE COURT: All right.

18 MR. SWEETAPPLE: And as I understand it  
19 they haven't sought a -- a foreclosure. I  
20 don't know whether --

21 THE COURT: Yeah. So they're not seeking  
22 payment. So the only person that's seeking  
23 payment here --

24 MR. BERNSTEIN: Is Mr. --

25 THE COURT: -- is Mr. Sahm?

1 MR. BERNSTEIN: Yep.

2 THE COURT: Yeah. So work out whatever  
3 you can, if you can. If you can't, then I'll  
4 have to have the property sold to a third-party  
5 after a hundred and twenty days.

6 MR. BERNSTEIN: Yep.

7 THE COURT: Okay. And then after that, if  
8 it's sold to someone and you have to leave the  
9 premises and find your own place to live,  
10 you're going to have to do that. Okay. All  
11 right.

12 MR. SWEETAPPLE: And my understanding is  
13 that Mr. Rose and the Bernsteins have had a  
14 mediation last year and they've been attempting  
15 to work out the second mortgage. And I have  
16 let them know that we're more than happy to --  
17 to -- to work with them --

18 THE COURT: Okay.

19 MR. SWEETAPPLE: -- if we can.

20 THE COURT: All right. The motion for  
21 summary judgment is granted. And I'll wait for  
22 your order and affidavit.

23 Don't forget to attach the affidavit to  
24 the order of -- of indebtedness. Okay.

25 MR. SWEETAPPLE: We'll do that.

1 THE COURT: All right.

2 MR. SWEETAPPLE: Thank you, Your Honor.

3 THE COURT: All right.

4 MR. SWEETAPPLE: Thanks for hearing this.

5 THE COURT: How long you think? About a  
6 week or two?

7 MR. SWEETAPPLE: It'll be a week. No  
8 more. No more. I had put a call into Alan.  
9 And Naomi --

10 THE COURT: All right.

11 MR. SWEETAPPLE: -- is doing the affidavit  
12 now.

13 THE COURT: All right. Thank you.

14 You all have a great Thanksgiving. It  
15 was nice to meet you all.

16 MS. FERDERIGOS: Thank you.

17 MR. SWEETAPPLE: Thank you.

18 THE COURT: Good luck.

19 (Whereupon, the hearing was concluded.)  
20  
21  
22  
23  
24  
25

C E R T I F I C A T E

THE STATE OF FLORIDA,  
 COUNTY OF PALM BEACH.

I, DAWN M. LeROY, Notary Public, State of  
 Florida at large, do hereby certify that the  
 preceding pages, numbered 1 through 24, inclusive, are  
 a true and accurate transcription of my stenotype notes  
 taken at said proceeding.

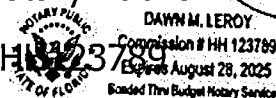
I FURTHER CERTIFY that I have no personal nor  
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IN WITNESS WHEREOF, I have hereunto affixed  
 my seal and signature this 26th day of December, 2021.

*Dawn M. LeRoy*  
 Dawn M. LeRoy, Notary Public

Commission No.: HH 123789





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<b>MR. BERNSTEIN:</b> [15] 16/16 16/22 17/5 17/7 17/14 18/1 18/7 18/9 18/21 18/23 20/6 21/13 21/23 21/25 22/5	accurate [1] 24/7 action [1] 24/10 actual [1] 15/25 actually [2] 5/3 5/4 adults [1] 9/24 advance [1] 7/25 affidavit [10] 7/10 13/21 15/11 15/14 19/8 19/8 20/21 22/22 22/23 23/11	aside [2] 10/6 10/8 ask [1] 8/6 assigned [1] 7/13 associate [1] 7/7 association [1] 21/11 assume [1] 21/8 attach [1] 22/23 attempting [1] 22/14 attorney [4] 3/2 15/3 15/8 17/5 attorney's [2] 13/15 19/5 attorneys [1] 15/5 August [1] 11/24 authorized [1] 24/16 Avenue [1] 1/24 aware [1] 17/24	<b>C</b> calculations [1] 13/5 call [1] 23/8 can [12] 9/12 10/15 18/6 18/7 20/3 20/14 21/3 21/4 21/5 22/3 22/3 22/19 can't [2] 11/19 22/3 CANDICE [1] 1/12 candid [1] 10/25 case [2] 1/5 8/20 CERTIFICATION [1] 24/11 certify [2] 24/5 24/9 chance [2] 20/1 21/2 children [4] 1/13 11/7 15/21 17/8 CIRCUIT [3] 1/1 1/2 4/3 claiming [2] 6/21 10/1 clear [1] 11/20 client [2] 17/3 20/2 clients [4] 9/21 10/17 10/19 13/11 collected [1] 12/18 collection [1] 15/3 come [1] 11/18 comfortable [2] 9/15 19/18 Commission [1] 24/23 concluded [1] 23/19 condo [1] 21/9 condominium [1] 21/10 connection [1] 10/1 consider [1] 8/19 contain [1] 20/20 control [1] 24/13 copy [1] 14/17 Correct [2] 13/8 16/11 corrected [2] 6/15 6/16 corruption [1] 17/21 costs [1] 15/4 could [5] 11/18 15/24 18/17 18/17 20/8 counsel [3] 15/16 17/9 18/18 COUNTY [4] 1/2 2/1 4/3 24/3 course [2] 6/3 20/19 court [14] 1/1 4/3 7/6 7/15 11/1 17/16 17/17 17/19 18/25 19/2 19/9 19/11 24/14 24/16 Court's [1] 5/10	<b>D</b> D306 [1] 1/21 damages [1] 8/9 Daniel [1] 8/16 date [5] 19/7 19/10 19/21 20/3 20/25 DATED [1] 1/11 DAWN [2] 24/4 24/22 day [1] 24/19 days [5] 7/25 11/23 20/15 21/1 22/5 dealing [1] 7/12 dealt [1] 15/23 decade [1] 20/11 deceased [1] 16/8 December [1] 24/19 decision [1] 11/3 deem [1] 11/21 default [8] 4/19 5/4 8/5 8/6 10/5 10/6 10/8 11/13 defaulted [1] 4/24 Defendant [1] 15/16 Defendants [1] 1/15 defending [1] 4/22 defense [2] 8/13 10/11 defer [1] 5/11 deficiency [1] 12/20 denied [1] 10/7 depends [1] 6/1 determined [1] 15/9 did [2] 13/19 19/9 didn't [4] 7/8 7/9 12/10 15/23 died [1] 12/7 direct [1] 24/13 direction [1] 24/13 directly [1] 24/15 dissolved [2] 12/6 12/14 distribution [1] 24/14 do [8] 10/15 12/10 17/8 19/12 19/24 22/10 22/25 24/5 documents [1] 17/18 does [2] 14/14 24/12 doesn't [1] 13/22 doing [1] 23/11 dollars [1] 7/1 Don [1] 17/21 don't [8] 10/15 10/20 15/22 17/6 17/7 19/12 21/20 22/23 done [1] 11/23 down [2] 20/3 21/1 due [2] 13/12 17/17
<b>MR. SWEETAPPLE:</b> [54]	13/21 15/11 15/14 19/8 19/8 20/21 22/22 22/23 23/11	<b>B</b> balloon [2] 14/15 14/16 bank [1] 16/21 Basically [1] 10/14 be [17] 4/1 6/8 7/17 7/25 10/25 12/18 12/19 14/10 14/11 15/7 15/9 15/13 15/24 17/19 20/5 21/6 23/7 BEACH [5] 1/2 2/1 2/2 4/3 24/3 because [4] 7/16 10/20 14/9 19/12 been [10] 4/24 5/14 5/18 7/3 7/12 11/8 18/2 18/18 20/10 22/14 before [6] 4/2 7/12 7/15 7/22 8/24 9/2 behalf [3] 1/19 1/23 17/12 believe [9] 9/5 9/25 10/7 10/15 10/20 13/13 14/16 16/15 17/9 believes [1] 19/2 BERNSTEIN [17] 1/6 1/7 1/8 1/8 1/8 1/10 1/12 1/12 1/13 4/11 4/16 4/24 11/4 12/4 15/25 17/23 18/8 Bernsteins [2] 20/1 22/13 BFR [1] 18/2 big [1] 16/4 bigger [1] 17/20 bit [1] 14/7 Boca [1] 1/22 borrower [1] 16/7 borrower/manager [1] 16/7	<b>E</b> effectuated [1] 9/23 eight [3] 13/11 13/14 13/15	
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