

U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

RE: BERNSTEIN FAMILY REALTY, LLC.
CASE NO.: 22-13009
DATE: June 8, 2022

THE HONORABLE ERIK P. KIMBALL, PRESIDING

APPEARANCES:

HEIDI A. FEINMAN, ESQ.
For: US Trustee

ALLEN ROSE, ESQ.
For: Ted Bernstein

INGRID GARCIA, ESQ.
For: Daniel Bernstein, Jacob Bernstein & Joshua
Bernstein

BRAD SCHRABERG, ESQ.
For: Patricia Saum

DAVID BROWN, ESQ.
Officer of the Court

CANDICE BERNSTEIN, PRO SE

ELLIOTT BERNSTEIN, PRO SE

DANIEL BERNSTEIN, PRO SE

CYNTHIA MISSOD, PRO SE

EcoScribe Solutions

www.EcoScribeSolutions.com

888.651.0505



1
2
3 U.S. BANKRUPTCY COURT
4 SOUTHERN DISTRICT OF FLORIDA

5 RE: BERNSTEIN FAMILY REALTY, LLC.
6 CASE NO.: 22-13009
7 DATE: June 8, 2022

8 THE HONORABLE ERIK P. KIMBALL, PRESIDING

9 APPEARANCES:

10 HEIDI A. FEINMAN, ESQ.
11 For: US Trustee

12 ALLEN ROSE, ESQ.
13 For: Ted Bernstein

14 INGRID GARCIA, ESQ.
15 For: Daniel Bernstein, Jacob Bernstein & Joshua
16 Bernstein

17 BRAD SCHRABERG, ESQ.
18 For: Patricia Saum

19 DAVID BROWN, ESQ.
20 Officer of the Court

21 CANDICE BERNSTEIN, PRO SE

22 ELLIOTT BERNSTEIN, PRO SE

DANIEL BERNSTEIN, PRO SE

CYNTHIA MISSOD, PRO SE

1 THE COURT: The next matter I have is
2 Bernstein Family Realty, LLC. I have a large list,
3 forgive me if I just take them in the order that I
4 have them listed. Ms. Feinman.

5 MS. FEINMAN: Good afternoon, Your Honor,
6 Heidi Feinman for the US Trustee.

7 THE COURT: Mr. Rose.

8 MR. ROSE: Good afternoon, Your Honor. Allen
9 Rose for Ted S. Bernstein as successor trustee of the
10 Simon L. Bernstein amended and restated trust.

11 THE COURT: Let's see, Ingrid Garcia.

12 MS. GARCIA: Good afternoon, Your Honor.
13 Ingrid Garcia, I'm here for Daniel, Jacob and Josh
14 Bernstein.

15 THE COURT: Thank you. Brad Schraberg
16 (phonetic).

17 MR. SCHRABERG: Good afternoon, Your Honor,
18 Brad Schraberg on behalf of secured creditor, Patricia
19 Saum (phonetic).

20 THE COURT: David Brown.

21 MR. BROWN: Good afternoon, Your Honor. David
22 Marshal Brown appearing as an officer of the court.

1 THE COURT: Candice - that's an interesting
2 introduction in this case. Candice Bernstein.

3 MS. BERNSTEIN: Hello, yes, Your Honor,
4 Candace Bernstein.

5 THE COURT: Elliott Bernstein.

6 MR. ELLIOTT BERNSTEIN: Yes, Your Honor. Hi,
7 I'm here appearing as an interested person and newly
8 appointed manager of BFR.

9 THE COURT: Okay. Daniel Bernstein.

10 MR. DANIEL BERNSTEIN: Good afternoon, Your
11 Honor. Daniel Bernstein.

12 THE COURT: Jacob Bernstein.

13 MR. JACOB BERNSTEIN: Hello, Your Honor, yes,
14 I'm here.

15 THE COURT: Joshua Bernstein.

16 MR. JOSHUA BERNSTEIN: Hello, Your Honor, I'm
17 here.

18 THE COURT: Louisa Esposito. I have Cynthia
19 Missod (phonetic).

20 MS. MISSOD: Yes, Your Honor.

21 THE COURT: Gloria Helman.

22 MS. MISSOD: Yes, Your Honor, yes.

1 THE COURT: Good, that was Cynthia Missod.
2 Good morning or afternoon. Gloria Helman. Robert Sahan
3 (phonetic). Is there anyone else who would like to
4 appear on the Bernstein Family Realty, LLC case? All
5 right. Ms. Feinman, I have your motion to dismiss and
6 then there's a joinder which asks for, I believe
7 that's Mr. Schraberg's client or clients ask instead
8 that the case be converted. Ms. Feinman.

9 MS. FEINMAN: Yes, Your Honor, good
10 afternoon. It is the US Trustee's emergency motion to
11 dismiss or convert this case to Chapter 7, so there is
12 an option for either avenue. Your Honor, I filed this
13 on June 4th. The court set the notice of hearing was
14 docketed on Monday and we, the US Trustee did send by
15 overnight mail and regular mail to the Bernsteins and
16 the debtor the notice of hearing in the motion, so I
17 do know that it's been received. Your Honor, as you
18 recall this is an involuntary Chapter 11 case that was
19 filed on April 19th, 2022. The court entered the order
20 granting the involuntary relief on May 23rd, 2022. It's
21 the US Trustee's understanding that amongst other
22 assets the debtor does own real property located at

1 2753 Northwest 34th Street in Boca Raton.

2 THE COURT: Hold on a moment. If you are not
3 speaking, can you please put yourself on mute, because
4 I'm hearing some background noise. Thank you very much
5 everyone. Ms. Feinman.

6 MS. FEINMAN: Thank you. Your Honor, you set
7 a status conference on the involuntary petition for
8 May 25th, especially in light of the fact that this is
9 a debtor that is an entity that did not have counsel
10 and at that status conference the Bernsteins did
11 appear with Ms. Garcia, who is the individual
12 Bernstein, I believe children's counsel and at that
13 time you indicated that the debtor did need to get
14 representation and you continued the matter to June
15 1st, which was last week to give the debtor time to
16 find additional counsel. At that hearing, Mr. Brown
17 appeared as proposed counsel for the debtor and asked
18 for certain extensions of time. One of the things
19 again at that hearing that you raised and that the US
20 Trustee was concerned about was that there was no
21 matrix, a creditor matrix and that was in essence
22 having a secret bankruptcy case because no creditors

1 or parties in interest had knowledge other than Mr.
2 Rose and Mr. Schraberg on behalf of their clients. I
3 also raised the fact that we had begun hurricane
4 season and we needed proof of insurance because there
5 was real property. That's where we left it last week.
6 I believe Mr. Brown had asked for an extension of time
7 to file the plan - to file, excuse me, the schedules,
8 but the court did enter an order granting that
9 2016 disclosure of compensation by proposed counsel
10 and application to be employed. Those three things had
11 to be filed by June 3rd and that order further stated
12 that the failure to comply with the terms of the order
13 may result in a dismissal or conversion of the case
14 without further notice or hearing. Separately, I did
15 require, and I sent Mr. Brown an email asking for
16 proof of insurance. Mr. Brown said the debtor had it,
17 but then around 4 o'clock on June 3rd, I received a
18 call from Mr. Brown saying he did not have the 2
19 appropriate information to file with the court. So, I
20 waited until Saturday, the 4th and I filed this
21 emergency motion.

22 Your Honor, as we sit here today which is

1 now the 8th, I still do not have proof of insurance. We
2 did go through as the court is well aware a tropical
3 storm on Friday with very heavy rain at times. Without
4 insurance I do not know if the house has been
5 protected. I do not know if there's any damage. Again,
6 we still have no matrix. Mr. Brown did not file an
7 application to be employed. There's been no retainer
8 agreement. There's been nothing. So, as we sit here
9 today, we still have an entity that is not represented
10 by counsel. We have property that we know of, that the
11 US Trustee knows of, this is real property, but I do
12 not know what other property is out there and I do not
13 know who the creditors are. We cannot schedule a 341
14 Meeting. We cannot move forward. Your Honor, this is a
15 case in which there are - Mr. Schraberg represents
16 creditors who I believe are judgment creditors. They
17 are not protected as far as I could tell with respect
18 to this property and they have a right to be and if
19 this debtor is going to reorganize it should have
20 taken the steps that it needed to reorganize, so Your
21 Honor, under the various sections of 1112B4, I ask
22 this court to dismiss or convert the case, since Mr.

1 Schraberg is a creditor that I know of that is most -
2 potentially his client is the most potentially harmed,
3 I would leave it to him to decide how he feels best
4 protected or his clients and he has filed a joinder in
5 the motion and ask the court to convert the case. I
6 have no basis not to agree with him at this point. If
7 there's property of this estate that can be marketed
8 and sold to pay creditors then that should happen,
9 Your Honor, and so therefore under 1112B4H and
10 1112B4C, I would ask that this court convert the case
11 to Chapter 7. The failure to also to maintain
12 insurance under 1112B4B to me is an indication of a
13 gross mismanagement and that is inappropriate for any
14 debtor to be in this Chapter 11. So again, Your Honor,
15 I would agree with Mr. Schraberg if this is what he
16 would like to do on behalf of his clients to convert
17 the case, this case should be converted to Chapter 7.
18 Thank you.

19 THE COURT: Mr. Schraberg.

20 MR. SCHRABERG: Thank you, Your Honor. As Ms.
21 Feinman stated we join this motion for the reasons she
22 stated as well as the reasons we set forth in our

1 joinder. We believe that it should be converted as
2 opposed to dismiss and its primarily due to what we
3 believe is litigation gamesmanship. This bankruptcy
4 was filed as an involuntary by the three beneficiaries
5 of the trust that own this on the eve of a foreclosure
6 sale. We have a final judgment of foreclosure. This
7 debtor has not appealed it, though I believe Mr.
8 Bernstein, Elliott Bernstein has filed an appeal, but
9 the actual debtor has not. The time to appeal has long
10 since ran and on the eve of a foreclosure because they
11 don't have the corporate authority to file a voluntary
12 bankruptcy, they orchestrated an involuntary
13 bankruptcy by three parties that we do not believe are
14 creditors, they're equity holders. They're beneficial
15 interest in the equity holder. It is for this reason
16 that we need the independent trustee to come in, sell
17 the property and use those proceeds to pay the
18 creditors of this estate. I know Mr. Rose's clients is
19 a creditor that would be in second position and if
20 there is equity from a sale then the beneficiaries of
21 these trusts will receive the distribution, but the
22 gamesmanship needs to need and we're requesting that

1 this case be converted so a trustee can sell it.

2 THE COURT: Before I go to Mr. Brown, anybody
3 else wish to be heard on the motion in joinder. Mr.
4 Rose. You're no mute, Mr. Rose.

5 MR. ROSE: Thank you, Your Honor. Good
6 afternoon. I don't know how much detail you want or
7 need about this, but I do want to make a few points. I
8 am the person with the most historical knowledge
9 because I've been in this case since 2014. Mr.
10 Schraberg only got involved after the Chapter 11
11 involuntary proceeding was commenced as well as Ms.
12 Feinman. So, stop me if I'm boring you, stop me if you
13 don't want the detail. If two weeks ago Mr. Schraberg
14 made what we both acknowledge was a practical
15 consideration of giving the debtor some time to get
16 its feet under it and in the past two weeks nothing
17 has happened that would compel anything other than a
18 conversion to a Chapter 7. Ms. Feinman had said that,
19 you know, amongst other assets, because she does not
20 know whether or not there are other assets, but I
21 believe I do from eight years of being involved in
22 this case and this entity is a single purpose entity

1 that owns one piece of property, it's a residence in
2 Boca. The residence is occupied by the children of
3 Simon Bernstein, Elliott, his wife and three children,
4 essentially rent free for eight years. Mr. Schraberg's
5 client has the first mortgage, it's a purchased money
6 mortgage that currently stands with a \$353,000 final
7 judgment that is no longer appealable. It was not
8 appealed by the BFR Entity. It was appealed by Mr.
9 Elliott Bernstein who is I guess a tenant or an
10 occupant of the property, he appealed it, but the
11 deadline to appeal has long since passed, so Mr.
12 Schraberg's client is sitting there with a \$353,000
13 first mortgage reduced to a judgment accruing interest
14 at 18 percent plus attorneys fees in state court, and
15 the state court judgment includes his past - the taxes
16 that were paid by his client for the past six or seven
17 of the past eight years and all the interest its
18 accrued. My client holds a recorded second mortgage.
19 We don't even show up in the creditor matrix, well not
20 that - in the creditor list that was submitted by the
21 alleged debtor, or now the Chapter 11 debtor. We have
22 a \$365,000 mortgage on top of Mr. Schraberg's

1 mortgage, and we would be entitled in state court to
2 petition for the surplus if there were any and we
3 would be entitled in this court to litigate whether
4 our mortgage is valid. I don't think we need to debate
5 today, but ours is of record. Mr. Bernstein would tell
6 you that it's invalid, it was not intended to be a
7 real mortgage and that they, you know, but that's not
8 we have a single asset, a house in suburban Boca Raton
9 at the height of the boom and I think we all know the
10 boom some day will end and if it hasn't already ended
11 it may end, you know, very soon and we would like to
12 get this property sold. I would prefer it, you know,
13 we're not in state court where everything is in favor
14 of the defendant and the debtor. We're in Bankruptcy
15 Court now at their choice and in Bankruptcy Court the
16 priority is on the creditors of the debtor, and I
17 think the creditors of the debtor including equity are
18 better served with a very swift sale through a 363-
19 process commenced by a Chapter 7 trustee. It's much
20 preferable than a state court online auction. Now, we
21 were, you know, less than 12 hours or 18 hours from a
22 state court online auction when this case was

1 commenced, so that's my client's general position. I
2 have a lot to say about the - I don't know what the
3 debtor's position is. I have a lot to say about why
4 this could never be a Chapter 11, including the fact
5 that they have to petition a state court to allow for
6 some of the \$300,000 that is in the registry of the
7 court for the benefit of three children that's Daniel,
8 Jacob and Joshua to use and what they have proposed is
9 something like \$75,000 or 25 percent of it for the
10 professionals to run through a Chapter 11 proceeding
11 and this is a little bit out. It's not in your record,
12 Your Honor, but it's in my record and - but the point
13 being, you don't need \$75,000 worth of professionals
14 to sell a single-family home in suburban Boca Raton
15 and so I don't think there's any possibility that a
16 Chapter 11 would work. I don't believe a dismissal is
17 in the best interest of the creditors or even the
18 equity considering how far along we are in this
19 court, and you could appoint a Chapter 7 trustee and
20 that would be the most beneficial part. I can talk
21 about the property values, you know, for years I
22 thought our second mortgage was, you know, very under

1 water. It's come to life a bit with this surge, but we
2 don't know how long the surge is going to last. I
3 could talk about if you have any questions about the
4 way this property has been run for the past eight
5 years, I would be glad to tell you, but I don't think
6 there's ever been insurance on the property. The debts
7 have - the taxes have been mostly paid with the
8 exception of last year by Mr. Saum and there's never
9 been, you know, anything other than Mr. Bernstein and
10 his family staying in the house as long as possible
11 until it gets foreclosed. There was some talk about -
12 I don't know if you want me to talk about why the 11
13 wouldn't work, if we're beyond that -

14 THE COURT: No, unless you feel it's relevant
15 to one of the standards that Ms. Feinman cited. I
16 think she actually left out 1112B4E, which is failure
17 to comply with an order of the court, although that is
18 raised in her motion.

19 MR. ROSE: I'll save any comment on why an 11
20 wouldn't work, but it's between a 7 or a dismissal. I
21 think Mr. Schraberg's client as the primary secured
22 judgment creditor, his say should be the most

1 important and the second position regardless of the
2 alleged validity or invalidity of the mortgage that's
3 recorded, we would prefer a Chapter 7, I think that
4 would be the fastest way to justice and the fastest
5 way to protect whatever value is in this property for
6 whomever is entitled to it and I'd answer any
7 questions or if there's anything that's said that I
8 might need to respond to, but otherwise thank you for
9 your time.

10 THE COURT: Thank you. Mr. Brown, I'm going
11 to start with a question for you. What is your role at
12 this point? You did not file a disclosure of
13 compensation, nor is there an application to retain
14 you. I noticed in the beginning you did not introduce
15 yourself as proposed counsel to the debtor.

16 MR. BROWN: That was intentional, Your Honor.
17 Everything is prepared. I have the matrix. I have the
18 affidavit. I have the application, but what I
19 didn't have was the actual retainer. So, I called Ms.
20 Feinman immediately once the deadline ran as a
21 courtesy, professional courtesy because we go back
22 decades.

1 THE COURT: Okay. Are you taking - are you
2 going to take a position on behalf of the debtor at
3 this hearing?

4 MR. BROWN: I'm kind of in an ethical
5 quandary. I would only say that in the interest of
6 judicial economy, just turning this over to a 7
7 trustee who then turns it back over to the creditor is
8 kind of a waste of time. I would just ask for a
9 dismissal.

10 THE COURT: Would anybody else like to be
11 heard?

12 MS. GARCIA: Yes, Your Honor.

13 THE COURT: Ms. Garcia.

14 MS. GARCIA: Hi, Your Honor. Thank you. I
15 don't know what to say except I'm a little bit shocked
16 at what's being represented to the court. I'm so sorry
17 because I completely respect the court system and all
20 the attorneys and I'm fairly new to the case, but I
21 can say this. Under 11USC305, I'm requesting the court
22 to do what's in the best interest of the creditors and

1 the debtors. Now, I did send the trustee just prior to
2 the hearing a copy of the insurance that proves this
3 property is insured. They did insure it timely, but it
4 wasn't titled correctly, so I got the properly titled
5 correctly insurance today, so this property is not at
6 risk. Number two, this joinder that was filed for
7 Walter Saum and Patricia Saum was filed with a dead
8 man and at the last hearing counsel represented that
9 Walter Saum just passed away recently. I have the
10 death certificate and I provided it also to the
11 trustee that he died 18 months ago. The final judgment
12 was done in the name of a dead man. I plan on going
13 back to the state court to Judge Castranacis
14 (phonetic) who I respect because he was my professor
15 in law school, got me my first job with the State
16 Attorney Janet Reno. He's an incredible judge. He was
17 misled in the court, and I want to go back to that
18 court and correct his final judgment, but in the
19 meanwhile, Judge, I'm asking don't convert it to a 7.
20 There's many issues. There's an investment trust that
21 spawns this property. Mr. Rose knows, him and I have
22 been going back and forth that I'm trying to get

1 \$300,000 release to pay Mr. Marshal to defend his case
2 if needed. So, to me, I'm sorry, Judge, I'm very sad
3 and very upset after 30 years of practicing law that
4 these people come in here and tell you the best
5 interest is a Chapter 7, when it's a dismissal without
6 prejudice. Give us a chance to get the money from the
7 attorney who are filing for dead people and who
8 control money that are preventing us from paying this
9 mortgage and let our clients do this correctly, so
10 please do not convert this to a Chapter 7 and hurt
11 this client. This is their family home for years.
12 These are three young teenagers who are trying to do
13 the best they can. So, I'm asking this court to please
14 consider the best interest of the creditors and the
15 debtors. They are not being hurt by going back to the
16 state court. We can go right back to the state court.
17 They didn't file a release of stay within days, they
18 could have done that. They set for six weeks
19 themselves. They could have filed a motion for relief
20 from stay and gone back to the state court themselves,
21 but they didn't, because they want to take this
22 property from these children. So, I'm asking you,

1 please, Your Honor, from the interest of justice to
2 dismiss it without prejudice, let's go back to the
3 state court and if we need to come back to this court
4 we will with counsel and do it properly.

5 THE COURT: Ms. Feinman, would you like to
6 respond to that?

7 MS. FEINMAN: Your Honor, yes, Your Honor.
8 First and foremost, I have no proof of insurance. Ms.
9 Garcia never sent me any insurance. She did not send
10 me insurance at her email at 1 o'clock this afternoon
11 before the hearing, so as I sit here today, I have no
12 insurance, but mostly and more importantly, Your Honor
13 and you're right, I missed 1112B4E, it is in my
14 motion. The debtor failed to comply with the court
15 order. That in and of itself is enough for this court
16 to do something. We have an entity that cannot be
17 represented - well, can be represented, but is not
18 represented and we have a situation where the largest
19 creditor, which appears to be the largest creditor,
20 Mr. Schraberg's client would like the case to be
21 converted. I see no other reason not to do that, Your
22 Honor. Mr. Schraberg can speak to the fact that Mr.

1 Saum has passed away, but I think those are legal
2 issues that he can address if the court would like,
3 but at this point we are in a situation where we
4 cannot let this case continue on the way it is. The
5 debtors had significant time and has done nothing and
6 so, Your Honor, if during the Chapter 7 the trustee
7 and the debtor can reach some agreement to have a case
8 dismissed that can always happen, but this case cannot
9 consider - be considered in an 11 at this point, so I
10 would continue with my request that the case be
11 converted to a Chapter 7. Thank you.

12 THE COURT: Mr. Schraberg, at a recent
13 hearing you suggested that your two clients were joint
14 owners of the claim and when Mr. Saum died the other
15 person became the sole owner of the claim. Would you
16 like to add anything to that on that particular issue?

17 MR. SCHRABERG: Yes. May I say that's what
18 happened. They were owners of this mortgage entity and
19 by the entities at the time of his death, Patricia
20 Saum became the 100 percent owner of the mortgage.
21 There isn't going to be an issue with regard to our
22 judgment. I want to - so there's - that is a red

1 herring. The best interest of the creditors, there's
2 nothing that Ms. Garcia said that can't be handled in
3 this bankruptcy proceeding. What can't happen if this
4 goes back to state court is a quick sale of this
5 property at the height of this market where interest
6 rates are rising, and nobody knows what's going to
7 happen tomorrow in the market. Bankruptcy offers the
8 ability to sell the property -

9 THE COURT: Let me short circuit this. Ms.
10 Garcia's entire argument is based on the best interest
11 of the indirect equity owners of the debtor, which is
12 not what Section 1112 talks about, so you don't need
13 to go any further with that. Ms. Garcia, were you
14 representing the individuals who signed the
15 involuntary petition at the time that it was filed?

16 MS. GARCIA: No, Your Honor.

17 THE COURT: It seems like a very creative
18 solution to file an involuntary petition under
19 circumstances where an entity has no manager who could
20 sign a voluntary petition. I wonder whether there was
21 somebody who advised them on that particular issue.

22 MS. GARCIA: Your Honor, all I can address on

1 that issue is that in the underlying case this entity
2 is part of the final judgment as it exists and nobody
3 brought up to that port other, so I think Judge
4 Castranacis needs to be informed of what's really
5 going on so he can void the final judgment adnitio
6 (phonetic) preferred on the part.

7 THE COURT: Doesn't it seem like if your
8 clients really wanted to continue litigating in the
9 state court, they could have done that rather than
10 commence this apparently ill-advised involuntary,
11 which now they'd like to withdraw.

12 MS. GARCIA: I think it's in the best
13 interest of everyone including the creditors to
14 withdraw this, allow us to go back to state court and
15 if the state court wants to set the sale, they can set
16 the sale. In the meanwhile, it gives me an opportunity
17 to do the right thing as an attorney for the children
18 who this is their home for what, 20 plus years, this
19 family, and there's a lot of issues, Your Honor.
20 There's a lot of money that could have been used to
21 pay. There's a trust fund that I need to seek
22 accountants for to prove that there's millions of

1 dollars that could have paid this judgment. So, we're
2 being held back by creditors who have access to funds
3 who are contesting access to funds for our clients to
4 pay this. So, it's kind of a situation that's very
5 unique and I just firmly believe this should be
6 dismissed and allow us to go back to state court and
7 to correct it there.

8 THE COURT: Let me start my ruling on
9 something that isn't addressed in Section 1112. It's
10 fairly basic. When an involuntary petition is filed,
11 that is a very significant act. It is a significant
12 act when an entity such as this files a voluntary
13 petition, that exercises broad based powers that are
14 available only to a person or entity that is involved
15 in the Title 11 proceeding. An involuntary is
16 typically used in order to attempt to collect on a
17 debt from an entity where the creditors generally
18 would benefit from a bankruptcy proceeding. It is
19 extremely unusual, and the code is set up in such a
20 way that if you file one and it was a very bad idea
21 you could be held liable for that. This is not
22 something that should be used lightly and here it

1 looks like it was used strategically, but that has
2 nothing to do with the court's analysis today nor Mr.
3 Rose, and I don't mean to suggest any displeasure at
4 all with your presentation, nor do a lot of the
5 substantive issues that you reference have any impact
6 on the court's decision. There is obviously cause
7 under Section 1112B here and there are at least three.
8 I'm going to leave off the fourth one, Ms. Feinman,
9 because that usually requires presentation of
10 independent evidence. After a hearing at which
11 deadlines were specifically discussed, I entered an
12 order requiring that certain things be done by a
13 particular date and none of those things happened,
14 there is therefore cause under Section 1112B4E,
15 because the debtors failed to comply with an order of
16 the court, an order which I note threatened conversion
17 or dismissal without any further hearing and I'm
18 having this hearing because Ms. Feinman filed a motion
19 and I thought it better to hear the arguments and more
20 importantly see whether the debtor actually had
21 counsel who appeared with an application and had been
22 paid a retainer which counsel is entitled to, that

1 didn't happen. In addition, the United States Trustee
2 is requesting information that has not been received.
3 This is not a surprise, that was discussed at the last
4 hearing. That is also independent cause under 1112B4H
5 and finally, it is very important, and we are in the
6 hurricane season and apparently the debtor's sole
7 asset is a piece of real estate with a building on it.
8 When the US Trustee asked for proof of insurance and
9 it's not tendered, that means that I'm allowed to
10 conclude that there isn't any that's adequate under
11 the circumstances, that would also be cause under
12 1112B4C. I'm not going to address the gross
13 mismanagement argument, because again, that would
14 require usually separate evidence. Each of those
15 findings by itself would be sufficient to cause the
16 court to determine that the case should be dismissed
17 or converted. The only argument in favor of dismissal
18 is that the debtors indirect equity owners who filed
19 the voluntary petition ill advisably apparently in
20 order to avoid a foreclosure because the entity was
21 unable to file a voluntary. That it would be in their
22 interest for me to dismiss the case and let them go

1 back to state court and do battle. No one else has
2 weighed in on that side. The standard for the court is
3 what's in the best interest of creditors in the estate
4 and I'm confident that the estate and creditors are
5 best served by conversion of this case so that an
6 independent trustee can ascertain what should happen
7 with the underlying property and so I will enter that
8 order and Ms. Feinman would you like -

9 MR. ELLIOTT BERNSTEIN: Your Honor -

10 THE COURT: Hold on a moment. Would you like
11 to tender -

12 MR. ELLIOTT BERNSTEIN: Your Honor -

13 THE COURT: Hold on a moment.

14 MR. ELLIOTT BERNSTEIN: Okay.

15 THE COURT: Would you like to tender it, or
16 would you prefer that the court do its own order?
17 Sometimes the US Trustee likes to tender the order.

18 MS. FEINMAN: I'm happy to tender the order,
19 Your Honor.

20 THE COURT: Was that Mr. Elliott Bernstein, I
21 believe speaking?

22 MR. ELLIOTT BERNSTEIN: That is, sir. First,

1 just because I might - I'm on a lot of medicine and I
2 have a 250 over 150 blood pressure and I'm in need of
3 a bypass that I'm holding off to help out with my kids
4 who just elected me, but just a few matters. I just
5 heard counsel for the boys say that she sent the
6 trustee the proof of insurance, so unless an officer
7 of the court is lying to you, we do have proof of
8 insurance, it is named in the trustee the way they
9 wanted it with the address, etcetera. So, I'm not sure
10 why she didn't get that email or why she's challenging
11 that Ms. Garcia is a liar.

12 THE COURT: Mr. Bernstein, Mr. Bernstein,
13 apparently the attempt to do that was today. It's
14 late.

15 MR. ELLIOTT BERNSTEIN: It was done.

16 THE COURT: Okay. Mr. Bernstein, I've already
17 ruled.

18 MR. ELLIOTT BERNSTEIN: Okay.

19 THE COURT: You can ask a question.

20 MR. ELLIOTT BERNSTEIN: Can I also put on the
21 record - I also want to ask a question.

22 THE COURT: You get two sentences, Mr. Bernstein

1 MR. ELLIOTT BERNSTEIN: Yeah, just for appeal
2 and what not. I just need to know how did Walter Saum
3 file a notice of hearing in this case when he's been
4 dead for over a year and a half.

5 THE COURT: Mr. Bernstein, that had nothing
6 to do with my ruling, literally nothing.

7 MR. ELLIOTT BERNSTEIN: No, I'm just asking -

8 THE COURT: Do you have anything else you'd
9 like to ask? I'm going to give you one sentence.

10 MR. ELLIOTT BERNSTEIN: Yes. How did that
11 dead man file a motion and why -

12 THE COURT: That's enough. I just muted Mr.
13 Bernstein. All right. Does anybody else wish to be
14 heard? Okay. Ms. Feinman, if you can please tender the
15 order.

16 MS. FEINMAN: I will. Thank you, Your Honor.

17 THE COURT: Good afternoon, everyone.

18 MR. SCHRABERG: Thank you, Your Honor.

19

20

21

22

(WHEREUPON THE RECORDING WAS CONCLUDED)

* * * * *

CERTIFICATE

I, KELLY SELLERS, certify that the foregoing is a
correct transcript from the official electronic
sound recording of the proceedings in the above-
entitled matter, to the best of my ability.

Signed this 5th day of July, 2022.



Kelly Sellers, AD/T 544

\$	3	
\$300,000 13:6 18:1	30 18:3	adequate 25:10
\$353,000 11:6,12	341 7:13	adnitio 22:5
\$365,000 11:22	34th 5:1	advisably 25:19
\$75,000 13:9,13	363- 12:18	advised 21:21
1	3rd 6:11,17	affidavit 15:18
1 19:10	4	after 10:10 18:3 24:10
100 20:20	4 6:17	afternoon 2:5,8,12,17,21 3:10 4:2,10 10:6 19:10 28:17
11 4:18 8:14 10:10 11:21 13:4,10, 16 14:12,19 20:9 23:15	4th 4:13 6:20	again 5:19 7:5 8:14 25:13
1112 21:12 23:9	7	ago 10:13 17:11
1112B 24:7	7 4:11 8:11,17 10:18 12:19 13:19 14:20 15:3 16:6 17:19 18:5,10 20:6,11	agree 8:6,15
1112B4 7:21	8	agreement 7:8 20:7
1112B4B 8:12	8th 7:1	alleged 11:21 15:2
1112B4C 8:10 25:12	A	Allen 2:8
1112B4E 14:16 19:13 24:14	ability 21:8	allow 13:5 22:14 23:6
1112B4H 8:9 25:4	about 5:20 10:7 13:2,3,21 14:3, 11,12 21:12	allowed 25:9
11USC305 16:21	access 23:2,3	along 13:18
12 12:21	accountants 22:22	already 12:10 27:16
150 27:2	accrued 11:18	also 6:3 8:11 17:10 25:4,11 27:20,21
18 11:14 12:21 17:11	accruing 11:13	although 14:17
19th 4:19	acknowledge 10:14	always 20:8
1st 5:15	act 23:11,12	amended 2:10
2	actual 9:9 15:19	amongst 4:21 10:19
2 6:18	actually 14:16 24:20	analysis 24:2
20 22:18	add 20:16	answer 15:6
2014 10:9	addition 25:1	any 7:5 8:13 12:2 13:15 14:3,19 15:6 19:9 21:13 24:3,5,17 25:10
2016 6:9	additional 5:16	anybody 10:2 16:10 28:13
2022 4:19,20	address 20:2 21:22 25:12 27:9	anyone 4:3
23rd 4:20	addressed 23:9	anything 10:17 14:9 15:7 20:16 28:8
25 13:9		apparently 22:10 25:6,19 27:13
250 27:2		appeal 9:8,9 11:11 28:1
25th 5:8		appealable 11:7
2753 5:1		appealed 9:7 11:8,10
		appear 4:4 5:11
		appeared 5:17 24:21

appearing 2:22 3:7
appears 19:19
application 6:10 7:7 15:13,18
24:21
appoint 13:19
appointed 3:8
appropriate 6:19
April 4:19
are 5:2 7:13,15,16,17 9:13 10:20
12:17 13:18 16:1 18:7,8,12,15
20:1,3 21:6 23:3,13 24:7 25:5
26:4
argument 21:10 25:13,17
arguments 24:19
around 6:17
ascertain 26:6
ask 4:7 7:21 8:5,10 16:8 27:19,
21 28:9
asked 5:17 6:6 25:8
asking 6:15 17:19 18:13,22 28:7
asks 4:6
asset 12:8 25:7
assets 4:22 10:19,20
attempt 23:16 27:13
attorney 17:16 18:7 22:17
attorneys 11:14 16:20
auction 12:20,22
authority 9:11
available 23:14
avenue 4:12
avoid 25:20
aware 7:2
away 17:9 20:1

B

back 15:21 16:7 17:13,17,22
18:15,16,20 19:2,3 21:4 22:14
23:2,6 26:1
background 5:4

bad 23:20
bankruptcy 5:22 9:3,12,13
12:14,15 21:3,7 23:18
based 21:10 23:13
basic 23:10
basis 8:6
battle 26:1
became 20:15,20
because 5:3,22 6:4 9:10 10:9,19
15:21 16:17 17:14 18:21 24:9,15,
18 25:13,20 27:1
been 4:17 7:4,7,8 10:9 14:4,6,7,9
17:22 22:20 24:21 25:2 28:3
before 10:2 19:11
beginning 15:14
begun 6:3
behalf 2:18 6:2 8:16 16:2
being 10:21 13:13 16:16 18:15
23:2
believe 4:6 5:12 6:6 7:16 9:1,3,
7,13 10:21 13:16 23:5 26:21
beneficial 9:14 13:20
beneficiaries 9:4,20
benefit 13:7 23:18
Bernstein 2:2,9,10,14 3:2,3,4,5,
6,9,10,11,12,13,15,16 4:4 5:12
9:8 11:3,9 12:5 14:9 26:9,12,14,
20,22 27:12,15,16,18,20,22 28:1,
5,7,10,13
Bernsteins 4:15 5:10
best 8:3 13:17 16:22 18:4,13,14
21:1,10 22:12 26:3,5
better 12:18 24:19
between 14:20
beyond 14:13
BFR 3:8 11:8
bit 13:11 14:1 16:15
blood 27:2
Boca 5:1 11:2 12:8 13:14
boom 12:9,10

boring 10:12
both 10:14
boys 27:5
Brad 2:15,18
broad 23:13
brought 22:3
Brown 2:20,21,22 5:16 6:6,15,
16,18 7:6 10:2 15:10,16 16:4
building 25:7
bypass 27:3

C

call 6:18
called 15:19
can 5:3 8:7 10:1 13:20 16:21
18:13,16 19:17,22 20:2,7,8 21:22
22:5,15 26:6 27:19,20 28:14
Candace 3:4
Candice 3:1,2
cannot 7:13,14 19:16 20:4,8
can't 21:2,3
case 3:2 4:4,8,11,18 5:22 6:13
7:15,22 8:5,10,17 10:1,9,22
12:22 16:20 18:1 19:20 20:4,7,8,
10 22:1 25:16,22 26:5 28:3
Castranacis 17:13 22:4
cause 24:6,14 25:4,11,15
certain 5:18 24:12
certificate 17:10
challenging 27:10
chance 18:6
Chapter 4:11,18 8:11,14,17
10:10,18 11:21 12:19 13:4,10,16,
19 15:3 18:5,10 20:6,11
children 11:2,3 13:7 18:22
22:17
children's 5:12
choice 12:15
circuit 21:9
circumstances 21:19 25:11

cited 14:15	correctly 17:4,5 18:9	12:14,16,17 15:15 16:2 19:14 20:7 21:11 24:20
claim 20:14,15	could 7:17 13:4,19 14:3 18:18, 19 21:19 22:9,20 23:1,21	debtors 17:1 18:15 20:5 24:15 25:18
client 4:7 8:2 11:5,12,16,18 14:21 18:11 19:20	counsel 5:9,12,16,17 6:9 7:10 15:15 17:8 19:4 24:21,22 27:5	debtor's 13:3 25:6
clients 4:7 6:2 8:4,16 9:18 18:9 20:13 22:8 23:3	court 2:1,7,11,15,20,22 3:1,5,9, 12,15,18,21 4:1,13,19 5:2 6:8,19 7:2,22 8:5,10,19 10:2 11:14,15 12:1,3,13,15,20,22 13:5,7 14:14, 17 15:10 16:1,10,13,16,17,21 17:13,17,18 18:13,16,20 19:3,5, 14,15 20:2,12 21:4,9,17 22:7,9, 14,15 23:6,8 24:16 25:16 26:1,2, 10,13,15,16,20 27:7,12,16,19,22 28:5,8,12,17	debts 14:6
client's 13:1	court,and 13:19	decades 15:22
code 23:19	courtesy 15:21	decide 8:3
collect 23:16	court's 24:2,6	decision 24:6
come 9:16 14:1 18:4 19:3	creative 21:17	defend 18:1
commence 22:10	creditor 2:18 5:21 8:1 9:19 11:19,20 14:22 16:7 19:19	defendant 12:14
commenced 10:11 12:19 13:1	creditors 5:22 7:13,16 8:8 9:14, 18 12:16,17 13:17 16:22 18:14 21:1 22:13 23:2,17 26:3,4	detail 10:6,13
comment 14:19	currently 11:6	determine 25:16
compel 10:17	Cynthia 3:18 4:1	did 4:14 5:9,10,13 6:8,14,18 7:2, 6 15:12,14 17:1,3 19:9 28:2,10
compensation 6:9 15:13	<hr/> D <hr/>	didn't 18:17,21 25:1 27:10
completely 16:17	damage 7:5	didn't have 15:19
comply 6:12 14:17 19:14 24:15	Daniel 2:13 3:9,10,11 13:7	died 17:11 20:14
concerned 5:20	date 24:13	disclosure 6:9 15:12
conclude 25:10	David 2:20,21	discussed 24:11 25:3
conference 5:7,10	day 12:10	dismiss 4:5,11 7:22 9:2 19:2 25:22
confident 26:4	days 18:17	dismissal 6:13 13:16 14:20 16:9 18:5 24:17 25:17
consider 18:14 20:9	dead 17:7,12 18:7 28:4,11	dismissed 20:8 23:6 25:16
consideration 10:15	deadline 11:11 15:20	displeasure 24:3
considered 20:9	deadlines 24:11	distribution 9:21
considering 13:18	death 17:10 20:19	docketed 4:14
contesting 23:3	debate 12:4	Doesn't 22:7
continue 20:4,10 22:8	debt 23:17	dollars 23:1
continued 5:14	debtor 4:16,22 5:9,13,15,17 6:16 7:19 8:14 9:7,9 10:15 11:21	don't 9:11 10:6,13 11:19 12:4 13:2,13,15,16 14:2,5,12 16:15 17:19 21:12 24:3
control 18:8		due 9:2
conversion 6:13 10:18 24:16 26:5		during 20:6
convert 4:11 7:22 8:5,10,16 17:19 18:10		<hr/> E <hr/>
converted 4:8 8:17 9:1 10:1 19:21 20:11 25:17		economy 16:6
copy 17:2		eight 10:21 11:4,17 14:4
corporate 9:11		
correct 17:18 23:7		

either 4:12	exists 22:2	forward 7:14
elected 27:4	extension 6:6	fourth 24:8
Elliott 3:5,6 9:8 11:3,9 26:9,12, 14,20,22 27:15,18,20 28:1,7,10	extensions 5:18	free 11:4
else 4:3 10:3 16:10 26:1 28:8,13	extremely 23:19	Friday 7:3
email 6:15 19:10 27:10	<hr/> F <hr/>	fund 22:21
emergency 4:10 6:21	fact 5:8 6:3 13:4 19:22	funds 23:2,3
employed 6:10 7:7	failed 19:14 24:15	further 6:11,14 21:13 24:17
end 12:10,11	failure 6:12 8:11 14:16	<hr/> G <hr/>
ended 12:10	fairly 16:20 23:10	gamesmanship 9:3,22
enough 19:15 28:12	family 2:2 4:4 14:10 18:11 22:19	Garcia 2:11,12,13 5:11 16:12,13, 14 19:9 21:2,13,16,22 22:12 27:11
enter 6:8 26:7	fastest 15:4	Garcia's 21:10
entered 4:19 24:11	favor 12:13 25:17	general 13:1
entire 21:10	feel 14:14	generally 23:17
entities 20:19	feels 8:3	give 5:15 18:6 28:9
entitled 12:1,3 15:6 24:22	fees 11:14	gives 22:16
entity 5:9 7:9 10:22 11:8 19:16 20:18 21:19 22:1 23:12,14,17 25:20	feet 10:16	giving 10:15
equity 9:14,15,20 12:17 13:18 21:11 25:18	Feinman 2:4,5,6 4:5,8,9 5:5,6 8:21 10:12,18 14:15 15:20 19:5,7 24:8,18 26:8,18 28:14,16	glad 14:5
especially 5:8	file 6:7,19 7:6 9:11 15:12 18:17 21:18 23:20 25:21 28:3,11	Gloria 3:21 4:2
Esposito 3:18	filed 4:12,19 6:11,20 8:4 9:4,8 17:6,7 18:19 21:15 23:10 24:18 25:18	good 2:5,8,12,17,21 3:10 4:1,2,9 10:5 28:17
essence 5:21	files 23:12	granting 4:20 6:8
essentially 11:4	filing 18:7	gross 8:13 25:12
estate 8:7 9:18 25:7 26:3,4	final 9:6 11:6 17:11,18 22:2,5	guess 11:9
etcetera 27:9	finally 25:5	<hr/> H <hr/>
ethical 16:4	find 5:16	half 28:4
eve 9:5,10	findings 25:15	handled 21:2
even 11:19 13:17	firmly 23:5	happen 8:8 20:8 21:3,7 25:1 26:6
ever 14:6	first 11:5,13 17:15 19:8 26:22	happened 10:17 20:18 24:13
everyone 5:5 22:13 28:17	foreclosed 14:11	happy 26:18
everything 12:13 15:17	foreclosure 9:5,6,10 25:20	harmed 8:2
evidence 24:10 25:14	foremost 19:8	hasn't 12:10
except 16:15	forgive 2:3	he 6:18 8:3,4,15 11:10 17:11,14, 16 20:2 22:5
exception 14:8	forth 8:22 17:22	
excuse 6:7		
exercises 23:13		

hear 24:19

heard 10:3 16:11 27:5 28:14

hearing 4:13,16 5:4,16,19 6:14
16:3 17:2,8 19:11 20:13 24:10,
17,18 25:4 28:3

heavy 7:3

Heidi 2:6

height 12:9 21:5

held 23:2,21

Hello 3:3,13,16

Helman 3:21 4:2

help 27:3

her 14:18 19:10

here 2:13 3:7,14,17 6:22 7:8 18:4
19:11 23:22 24:7

herring 21:1

he's 17:16 28:3

Hi 3:6 16:14

him 8:3,6 17:21

his 8:2,4,16 11:3,15,16 14:10,22
17:18 18:1 20:19

historical 10:8

Hold 5:2 26:10,13

holder 9:15

holders 9:14

holding 27:3

holds 11:18

home 13:14 18:11 22:18

Honor 2:5,8,12,17,21 3:3,6,11,
13,16,20,22 4:9,12,17 5:6 6:22
7:14,21 8:9,14,20 10:5 13:12
15:16 16:12,14 19:1,7,12,22 20:6
21:16,22 22:19 26:9,12,19 28:16,
18

hours 12:21

house 7:4 12:8 14:10

hurricane 6:3 25:6

hurt 18:10,15

I

idea 23:20

ill 25:19

ill-advised 22:10

immediately 15:20

impact 24:5

important 15:1 25:5

importantly 19:12 24:20

inappropriate 8:13

includes 11:15

including 12:17 13:4 22:13

incredible 17:16

independent 9:16 24:10 25:4
26:6

indicated 5:13

indication 8:12

indirect 21:11 25:18

individual 5:11

individuals 21:14

information 6:19 25:2

informed 22:4

Ingrid 2:11,13

instead 4:7

insurance 6:4,16 7:1,4 8:12
14:6 17:2,5 19:8,9,10,12 25:8
27:6,8

insure 17:3

insured 17:3

intended 12:6

intentional 15:16

interest 6:1 9:15 11:13,17 13:17
16:5,22 18:5,14 19:1 21:1,5,10
22:13 25:22 26:3

interested 3:7

interesting 3:1

introduce 15:14

introduction 3:2

invalid 12:6

invalidity 15:2

investment 17:20

involuntary 4:18,20 5:7 9:4,12
10:11 21:15,18 22:10 23:10,15

involved 10:10,21 23:14

isn't 20:21 23:9 25:10

issue 20:16,21 21:21 22:1

issues 17:20 20:2 22:19 24:5

it's 4:17,20 11:1,5 12:6,19
13:11,12 14:1,14,20 18:5 22:12
23:9 25:9 27:13

I'd 15:6

I'll 14:19

I'm 2:13 3:7,14,16 5:4 10:12
15:10 16:4,15,16,20,21 17:19,22
18:2 24:8,17 25:9,12 26:4,18
27:1,2,3 28:7,9

I've 10:9 27:16

J

Jacob 2:13 3:12,13 13:8

Janet 17:16

job 17:15

join 8:21

joinder 4:6 8:4 9:1 10:3 17:6

joint 20:13

Josh 2:13

Joshua 3:15,16 13:8

judge 17:13,16,19 18:2 22:3

judgment 7:16 9:6 11:7,13,15
14:22 17:11,18 20:22 22:2,5 23:1

judicial 16:6

June 4:13 5:14 6:11,17

justice 15:4 19:1

K

kids 27:3

kind 16:4,8 23:4

know 4:17 7:4,5,10,12,13 8:1
9:18 10:6,19,20 12:7,9,11,12,21
13:2,21,22 14:2,9,12 16:15 28:2
knowledge 6:1 10:8
knows 7:11 17:21 21:6

L

large 2:2
largest 19:18,19
last 5:15 6:5 14:2,8 17:8 25:3
late 27:14
law 17:15 18:3
least 24:7
leave 8:3 24:8
left 6:5 14:16
legal 20:1
less 12:21
let's 2:11 19:2
liable 23:21
liar 27:11
life 14:1
light 5:8
lightly 23:22
like 4:3 8:16 12:11 13:9 16:10
19:5,20 20:2,16 21:17 22:7,11
24:1 26:8,10,15 28:9
likes 26:17
list 2:2 11:20
listed 2:4
literally 28:6
litigate 12:3
litigating 22:8
litigation 9:3
little 13:11 16:15
LLC 2:2 4:4
located 4:22
long 9:9 11:11 14:2,10
longer 11:7

looks 24:1
lot 13:2,3 22:19,20 24:4 27:1
Louisa 3:18
lying 27:7

M

made 10:14
mail 4:15
maintain 8:11
make 10:7
man 17:8,12 28:11
manager 3:8 21:19
many 17:20
market 21:5,7
marketed 8:7
Marshal 2:22 18:1
matrix 5:21 7:6 11:19 15:17
matter 2:1 5:14
matters 27:4
me 2:3 6:7 8:12 10:12 14:12
17:15 18:2 19:9,10 21:9 22:16
23:8 25:22 27:4
mean 24:3
means 25:9
meanwhile 17:19 22:16
medicine 27:1
Meeting 7:14
might 15:8 27:1
millions 22:22
misled 17:17
mismanagement 8:13 25:13
missed 19:13
Missod 3:19,20,22 4:1
moment 5:2 26:10,13
Monday 4:14
money 11:5 18:6,8 22:20
months 17:11

more 19:12 24:19
morning 4:2
mortgage 11:5,6,13,18,22 12:1,
4,7 13:22 15:2 18:9 20:18,20
most 8:1,2 10:8 13:20 14:22
mostly 14:7 19:12
motion 4:5,10,16 6:21 8:5,21
10:3 14:18 18:19 19:14 24:18
28:11
move 7:14
mute 5:3 10:4
muted 28:12

N

name 17:12
named 27:8
need 5:13 9:16,22 10:7 12:4
13:13 15:8 19:3 21:12 22:21 27:2
28:2
needed 6:4 7:20 18:2
needs 9:22 22:4
never 13:4 14:8 19:9
new 16:20
newly 3:7
next 2:1
nobody 21:6 22:2
noise 5:4
none 24:13
nor 15:13 24:2,4
Northwest 5:1
note 24:16
nothing 7:8 10:16 20:5 21:2
24:2 28:5,6
notice 4:13,16 6:14 28:3
noticed 15:14
Number 17:6

O

obviously 24:6

occupant 11:10

occupied 11:2

offers 21:7

officer 2:22 27:6

once 15:20

one 5:18 11:1 14:15 23:20 24:8
26:1 28:9

online 12:20,22

only 10:10 16:5 23:14 25:17

opportunity 22:16

opposed 9:2

option 4:12

orchestrated 9:12

order 2:3 4:19 6:8,11,12 14:17
19:15 23:16 24:12,15,16 25:20
26:8,16,17,18 28:15

other 4:21 6:1 7:12 10:17,19,20
14:9 19:21 20:14 22:3

otherwise 15:8

our 8:22 12:4 13:22 18:9 20:21
23:3

ours 12:5

out 7:12 13:11 14:16 27:3

over 16:6,7 27:2 28:4

overnight 4:15

own 4:22 9:5 26:16

owner 20:15,20

owners 20:14,18 21:11 25:18

owns 11:1

o'clock 6:17 19:10

P

paid 11:16 14:7 23:1 24:22

part 13:20 22:2,6

particular 20:16 21:21 24:13

parties 6:1 9:13

passed 11:11 17:9 20:1

past 10:16 11:15,16,17 14:4

Patricia 2:18 17:7 20:19

pay 8:8 9:17 18:1 22:21 23:4

paying 18:8

people 18:4,7

percent 11:14 13:9 20:20

person 3:7 10:8 20:15 23:14

petition 5:7 12:2 13:5 21:15,18,
20 23:10,13 25:19

phonetic 2:16,19 3:19 4:3 17:14
22:6

piece 11:1 25:7

plan 6:7 17:12

please 5:3 18:10,13 19:1 28:14

plus 11:14 22:18

point 8:6 13:12 15:12 20:3,9

points 10:7

port 22:3

position 9:19 13:1,3 15:1 16:2

possibility 13:15

possible 14:10

potentially 8:2

powers 23:13

practical 10:14

practicing 18:3

prefer 12:12 15:3 26:16

preferable 12:20

preferred 22:6

prejudice 18:6 19:2

prepared 15:17

presentation 24:4,9

pressure 27:2

preventing 18:8

primarily 9:2

primary 14:21

prior 17:1

priority 12:16

proceeding 10:11 13:10 21:3
23:15,18

proceeds 9:17

process 12:19

professional 15:21

professionals 13:10,13

professor 17:14

proof 6:4,16 7:1 19:8 25:8 27:6,7

properly 17:4 19:4

property 4:22 6:5 7:10,11,12,18
8:7 9:17 11:1,10 12:12 13:21
14:4,6 15:5 17:3,5,21 18:22 21:5,
8 26:7

proposed 5:17 6:9 13:8 15:15

protect 15:5

protected 7:5,17 8:4

prove 22:22

proves 17:2

provided 17:10

purchased 11:5

purpose 10:22

put 5:3 27:20

Q

quandary 16:5

question 15:11 27:19,21

questions 14:3 15:7

quick 21:4

R

rain 7:3

raised 5:19 6:3 14:18

ran 9:10 15:20

rates 21:6

Raton 5:1 12:8 13:14

reach 20:7

real 4:22 6:5 7:11 12:7 25:7

really 22:4,8

Realty 2:2 4:4

reason 9:15 19:21	retain 15:13	sections 7:21
reasons 8:21,22	retainer 7:7 15:19 24:22	secured 2:18 14:21
recall 4:18	right 4:5 7:18 18:16 19:13 22:17 28:13	see 2:11 19:21 24:20
receive 9:21	rising 21:6	seek 22:21
received 4:17 6:17 25:2	risk 17:6	seem 22:7
recent 20:12	Robert 4:2	seems 21:17
recently 17:9	role 15:11	sell 9:16 10:1 13:14 21:8
record 12:5 13:11,12 27:21	Rose 2:7,8,9 6:2 10:4,5 14:19 17:21 24:3	send 4:14 17:1 19:9
recorded 11:18 15:3	Rose's 9:18	sent 6:15 19:9 27:5
red 20:22	ruled 27:17	sentence 28:9
reduced 11:13	ruling 23:8 28:6	sentences 27:22
reference 24:5	run 13:10 14:4	separate 25:14
regard 20:21		Separately 6:14
regardless 15:1		served 12:18 26:5
registry 13:6	<hr/> S <hr/>	set 4:13 5:6 8:22 18:18 22:15 23:19
regular 4:15	sad 18:2	seven 11:16
release 18:1,17	Sahan 4:2	she 8:21 10:19 14:16 19:9 27:5, 10
relevant 14:14	said 6:16 10:18 15:7 21:2	she's 27:10
relief 4:20 18:19	sale 9:6,20 12:18 21:4 22:15,16	shocked 16:15
Reno 17:16	Saturday 6:20	short 21:9
rent 11:4	Saum 2:19 14:8 17:7,9 20:1,14, 20 28:2	should 7:19 8:8,17 9:1 14:22 23:5,22 25:16 26:6
reorganize 7:19,20	save 14:19	show 11:19
representation 5:14	say 13:2,3 14:22 16:5,15,21 20:17 27:5	side 26:2
represented 7:9 16:16 17:8 19:17,18	saying 6:18	sign 21:20
representing 21:14	schedule 7:13	signed 21:14
represents 7:15	schedules 6:7	significant 20:5 23:11
request 20:10	school 17:15	Simon 2:10 11:3
requesting 9:22 16:21 25:2	Schraberg 2:15,17,18 6:2 7:15 8:1,15,19,20 10:10,13 19:22 20:12,17 28:18	since 7:22 9:10 10:9 11:11
require 6:15 25:14	Schraberg's 4:7 11:4,12,22 14:21 19:20	single 10:22 12:8
requires 24:9	season 6:4 25:6	single-family 13:14
requiring 24:12	second 9:19 11:18 13:22 15:1	sir 26:22
residence 11:1,2	secret 5:22	sit 6:22 7:8 19:11
respect 7:17 16:17 17:14	Section 21:12 23:9 24:7,14	sitting 11:12
respond 15:8 19:6		situation 19:18 20:3 23:4
restated 2:10		six 11:16 18:18
result 6:13		

So,it's 23:4
So,i'm 18:13,22 27:9
So,we're 23:1
sold 8:8 12:12
sole 20:15 25:6
solution 21:18
some 5:4 10:15 12:10 13:6 14:11 20:7
somebody 21:21
something 13:9 19:16 23:9,22
Sometimes 26:17
soon 12:11
sorry 16:16 18:2
spawns 17:21
speak 19:22
speaking 5:3 26:21
specifically 24:11
standard 26:2
standards 14:15
stands 11:6
start 15:11 23:8
state 11:14,15 12:1,13,20,22 13:5 17:13,15 18:16,20 19:3 21:4 22:9,14,15 23:6 26:1
stated 6:11 8:21,22
States 25:1
status 5:7,10
stay 18:17,20
staying 14:10
steps 7:20
still 7:1,6,9
stop 10:12
storm 7:3
strategically 24:1
Street 5:1
submitted 11:20
substantive 24:5
suburban 12:8 13:14

successor 2:9
such 23:12,19
sufficient 25:15
suggest 24:3
suggested 20:13
sure 27:9
surge 14:1,2
surplus 12:2
surprise 25:3
swift 12:18
system 16:17

T

take 2:3 16:2 18:21
taken 7:20
taking 16:1
talk 13:20 14:3,11,12
talks 21:12
taxes 11:15 14:7
Ted 2:9
teenagers 18:12
tell 7:17 12:5 14:5 18:4
tenant 11:9
tender 26:11,15,17,18 28:14
tendered 25:9
terms 6:12
that's 3:1 4:7 6:5 12:7 13:1,7 15:2,7 20:17 23:4 25:10 28:12
there's 4:6 7:5,7,8 8:7 13:15 14:6,8 15:7 17:20 20:22 21:1 22:19,20,21,22
they'd 22:11
they're 9:14
thing 22:17
things 5:18 6:10 24:12,13
think 12:4,9,17 13:15 14:5,16,21 15:3 20:1 22:3,12
thought 13:22 24:19

threatened 24:16
three 6:10 9:4,13 11:3 13:7 18:12 24:7
through 7:2 12:18 13:10
time 5:13,15,18 6:6 9:9 10:15 15:9 16:8 20:5,19 21:15
timely 17:3
times 7:3
Title 23:15
titled 17:4
today 6:22 7:9 12:5 17:5 19:11 24:2 27:13
tomorrow 21:7
top 11:22
tropical 7:2
trust 2:10 9:5 17:20 22:21
trustee 2:6,9 4:14 5:20 7:11 9:16 10:1 12:19 13:19 16:7 17:1,11 20:6 25:1,8 26:6,17 27:6,8
Trustee's 4:10,21
trusts 9:21
turning 16:6
turns 16:7
two 10:13,16 17:6 20:13 27:22
typically 23:16

U

unable 25:21
under 7:21 8:9,12 10:16 13:22 16:21 21:18 24:7,14 25:4,10,11
underlying 22:1 26:7
understanding 4:21
unique 23:5
United 25:1
unless 14:14 27:6
until 6:20 14:11
unusual 23:19
up 11:19 22:3 23:19
upset 18:3

use 9:17 13:8	18:3,11 22:18
used 22:20 23:16,22 24:1	young 18:12
usually 24:9 25:14	you'd 28:8
	you're 10:4 19:13

V

valid 12:4
validity 15:2
value 15:5
values 13:21
various 7:21
void 22:5
voluntary 9:11 21:20 23:12
25:19,21

W

waited 6:20
Walter 17:7,9 28:2
wanted 22:8 27:9
wasn't 17:4
waste 16:8
water 14:1
week 5:15 6:5
weeks 10:13,16 18:18
weighed 26:2
well 7:2 8:22 10:11 11:19 19:17
we're 9:22 12:13,14 14:13
what's 16:16,22 21:6 22:4 26:3
whomever 15:6
wife 11:3
withdraw 22:11,14
work 13:16 14:13,20
worth 13:13
wouldn't 14:13,20

Y

year 14:8 28:4
years 10:21 11:4,17 13:21 14:5