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IN THE CIRCUIT COURT, SEVENTH JUDICIAL
CIRCUIT IN AND FOR FLAGLER
COUNTY, FLORIDA

CASE NO. 2010-DR-1376
DIVISION: 49

IN RE: THE MARRIAGE OF
DAVID O'BRIEN,
Petitioner,

and

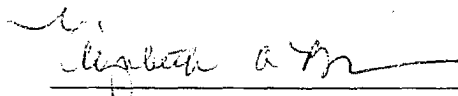
LYNN O'BRIEN,
Respondent.

NOTICE OF FILING TRANSCRIPT OF PETITIONER, DAVID O'BRIEN

Comes now, the Respondent, LYNN O'BRIEN, by and through her undersigned counsel and pursuant to Rule 12.490 (e) of the Fla. Fam. Law Rules of Procedure, hereby gives notice of filing the Transcript of Proceedings of the Petitioner, held on October 15, 2013, at 1:21 p.m. in Palm Coast, Florida.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by () U. S. Mail (X) Email () Facsimile () Delivery to: J. Stephen Alexander, Esquire at service@thealexanderlawfirmllc.com, this 3rd day of June, 2014.



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IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT, IN AND
FOR FLAGLER COUNTY, FLORIDA

CASE NO. 2010-DR-001376
DIVISION: 49

IN RE: THE MATTER OF:

LYNN O'BRIEN,

Petitioner/Former Wife,

vs.

DAVID O'BRIEN,

Respondent/Former Husband.

DEPOSITION OF: DAVID O'BRIEN

DATE: OCTOBER 15, 2013

TIME: COMMENCED AT 1:21 P.M.
CONCLUDED AT 3:55 P.M.

PLACE: 20 AIRPORT ROAD, SUITE A
PALM COAST, FLORIDA 32164

STENOGRAPHICALLY
REPORTED BY: LOUISE K. JOHNSON, RMR, CRR, FPR
and Notary Public, State of Florida
at Large

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ALSO PRESENT:

Lynn O'Brien, Petitioner/Former Wife

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CERTIFIED QUESTIONS

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P R O C E E D I N G S

1
2 THE COURT REPORTER: Would you please raise
3 your right hand. Do you solemnly swear or affirm
4 to tell the truth, the whole truth, and nothing but
5 the truth?

6 THE WITNESS: I do.

D I R E C T E X A M I N A T I O N

7
8 BY MR. ROSS:

9 Q Okay. Could you please state your name.

10 A David O'Brien.

11 Q Okay. And, Mr. O'Brien, understanding what
12 your position was in employment, I still want to ask
13 you, have you ever been charged with a crime or
14 threatened with being charged with a crime?

15 A No.

16 Q Okay. And have you ever been arrested?

17 A No.

18 Q Okay. Tell me what your employment has been
19 since July 28th of 2011, which was the Final Judgment.

20 A July -- say that again.

21 Q July 28th of 2011, or, if it's easier for you
22 to remember, just the date of the Final Judgment of
23 dissolution.

24 A 2011, I've been employed with the Flagler
25 County Sheriff's Office until March of 2013.

1 Q Okay.

2 A 2013, I retired.

3 Q Okay. And then March of 2013 you retired.

4 A Yes. And then to July 18th of 2013, I am
5 employed with United American Security Company.

6 Q Let me just stop you so I understand, and I
7 apologize.

8 A Okay.

9 Q So from March to July of 2013, were you
10 unemployed?

11 A I was unemployed.

12 Q Okay. And were you getting unemployment at
13 that time?

14 A I was getting a -- my retirement check.

15 Q But no unemployment?

16 A No, sir. Retired.

17 Q Any reason? Oh, because you retired.

18 A Retired.

19 Q Ah, okay. All right. Let me ask you about
20 that for a second. Why did you retire?

21 A I was given the option by the Sheriff at that
22 time to either retire or he was going to terminate me.

23 Q Okay. And I know you had said that in your
24 statement, I think your Answers to Interrogatories. And
25 my question was at what point did he give that you

1 option? If you left in March of 2013, at what point did
2 he say that to you?

3 A Three days before I retired.

4 Q Okay. And who said that to you?

5 A Sheriff Manfre.

6 Q Okay. And do you have any writings or
7 evidence to indicate that that's what he said to you or
8 those were your options?

9 A I do not have nothing in writing.

10 Q Okay. And whether you have it in your
11 possession or not, was there anything that would support
12 your position that the Sheriff said to you, either
13 retire or I'm going to terminate you?

14 A I have nothing in my possession that would --

15 Q Whether it's in your possession or not in your
16 possession.

17 A I don't have anything.

18 Q Do you know of of anything that exists that
19 supports that position?

20 A Not that I know of.

21 Q Okay. Who was in the room that could -- Was
22 there anybody in the room with you and him when he said
23 that?

24 A The undersheriff at the time, which is Rick
25 Staley.

1 Q What's that?

2 A Rick Staley.

3 Q How do you spell Staley, do you know?

4 A S-t-a-l-e-y, I believe.

5 Q Okay. So Rick Staley would have heard this
6 conversation?

7 A Yes.

8 Q Okay. Are you close with Mr. Stalely?

9 A No, sir.

10 Q Okay. Do you have an inkling as to whether or
11 not Mr. Stalely will support what happened, your version
12 of what happened?

13 A Yeah, he was sitting right there when it
14 happened.

15 Q Okay. Do you think the Sheriff himself would
16 support that he told you that?

17 A Yeah, that's what he said to me.

18 Q And why did he say that he was going to
19 terminate you? What were the reasons?

20 A At the time, it was just lack of performance;
21 you know, getting work done and stuff like that.

22 Q And, again, what was the nature of the lack of
23 performance?

24 A Policies that weren't being done in a timely
25 fashion and some other issues that he had with me.

1 Q Okay. Well, tell me what the policies were.
2 I mean, were these legitimate reasons?

3 A Yeah, they were policies that he wanted
4 rewritten within the agency.

5 Q Such as what, can you tell me?

6 A Pursuit policy, a tattoo policy. There was
7 some other policies that he wanted. He said that I
8 wasn't at -- that I wanted to leave some function that
9 was going on during -- that I should have been at.

10 Q When he said the pursuit policies, was he
11 saying you were violating the pursuit policies or --

12 A No. It was rewriting them.

13 Q He was rewriting them.

14 A Uh-huh.

15 Q So how did that -- why did that --

16 A It fell on my plate to get them done.

17 Q Oh, okay. So did he give you a time period to
18 rewrite them and say you need to have them done by this
19 time?

20 A They did.

21 Q And when did he give you the --

22 A They gave me various policies to rewrite.

23 Q During what period of time prior to the time
24 that you --

25 MR. ALEXANDER: For the record, when did the

1 Sheriff become the new sheriff?

2 THE WITNESS: January of 2013.

3 MR. ALEXANDER: So if that helps out.

4 BY MR. ROSS:

5 Q That's fine.

6 So presumably it was after January.

7 A Yes.

8 Q Okay. So after January, he said I want you to
9 rewrite these policies, or somebody said that to you.

10 A Uh-huh.

11 Q Did they put that in writing?

12 A I think so.

13 Q Okay. And then did you not do them in a
14 timely fashion?

15 A I was getting them done, I was turning them
16 in. And they would send them back to me, then I would
17 fix whatever needed to be fixed and I would send that
18 back.

19 Q And from your perspective, was it -- were they
20 justified in their position that you didn't do it in the
21 timely fashion?

22 A I think it's my opinion and their opinion.

23 Q What's your opinion?

24 A I feel that I was doing it fine and getting
25 them in timely.

1 Q Okay. All right. And then you left a
2 function. Explain that to me.

3 A There was a -- a hostage negotiation thing
4 down here that they were performing that I didn't need
5 to be at. There was the -- so I asked to leave and, you
6 know, the sheriff didn't like that.

7 MR. ALEXANDER: Was it a training or an
8 actual --

9 THE WITNESS: It was a training.

10 MR. ALEXANDER: Okay.

11 THE WITNESS: Not an actual --

12 MR. ALEXANDER: You need to explain that so he
13 understands.

14 THE WITNESS: Sorry.

15 BY MR. ROSS:

16 Q That's okay. All right.

17 A It was a training exercise.

18 Q Anything else that they -- that they had
19 reason for wanting to terminate you that they expressed?

20 A That was it --

21 Q Okay.

22 A -- that I know of.

23 Q Had you been written up before for any of the
24 negative aspects that you've just recounted?

25 A Yes.

1 Q You have. How many times.

2 A Just once.

3 Q Since January, since he was elected?

4 A Yes.

5 Q Had you been written up prior to that time?

6 A No.

7 Q Okay. Ever disciplined?

8 A In the years that I was there?

9 Q Yes.

10 A Yes.

11 Q Okay. On how many occasions?

12 A I don't recall.

13 Q Okay. More than ten?

14 A No.

15 Q Okay. Okay. So what's the advantage of
16 retiring as opposed to being terminated?

17 A I don't know.

18 Q Okay. Why would you have retired as opposed
19 to saying --

20 A I could collect my pension at that point and
21 get a pension at that point.

22 Q Okay. And if you had been terminated, why
23 could you not have collected your pension?

24 A I could have. I could have still collected my
25 pension, but as far as going to look for employment

1 someplace else, it -- you know, it would have been
2 better for me to resign and retire at that point.

3 Q Okay. I understand. Okay. So then I guess
4 the only advantage of getting it, you would have gotten
5 unemployment between March and July, right, if you would
6 would be terminated?

7 A Correct.

8 Q Okay. All right. And so then in -- when did
9 you start applying for jobs versus March, when you were
10 terminated? Or retired, I should say.

11 A Pretty much right after that, I was looking.

12 Q Okay.

13 A I went to Daytona State College looking for
14 employment there. I knew some people down there. And
15 then I was looking at St. Augustine College as well to
16 teach.

17 Q And what was your rate of pay when you were at
18 the point where you retired?

19 A It was 90-something, I think. I believe.

20 Q Okay. Do you have any idea what you were
21 grossing a month at that time?

22 A No, I don't.

23 Q Okay. How about back at the time of the
24 dissolution, did you -- did you fill out a financial
25 affidavit?

1 A At the time of dissolution?

2 Q Yes.

3 A Yes.

4 Q Okay. And what -- do you know what your rate
5 of pay was then?

6 A Not off the top of my head, no.

7 Q Okay.

8 A Not without looking back at the dissolution
9 and financial that I filled out.

10 Q Okay. Who did you provide that financial
11 affidavit to at that time; do you know?

12 A My attorney.

13 Q Okay. And who was your attorney at that time?

14 A Donna Hung.

15 MR. ALEXANDER: Spell the last name.

16 THE WITNESS: H-u-n-g, I believe it is.

17 BY MR. ROSS:

18 Q Do you possess a copy of that financial
19 affidavit?

20 A I do not.

21 Q And, remember, I'm not asking you here today.
22 But, clearly, whether you have it here today.

23 A I don't have it on me today and I don't have
24 it at my house either.

25 Q Okay. We didn't see it in the court file, but

1 you believe there's a copy of it somewhere there?

2 A I believe so.

3 MR. ROSS: Okay. Have you seen it or no?

4 MR. ALEXANDER: I wasn't his attorney back
5 then --

6 MR. ROSS: I know.

7 MR. ALEXANDER: -- so I haven't checked.

8 MR. ROSS: Okay.

9 MR. ALEXANDER: I didn't know you could
10 divorce these days without a financial affidavit
11 being filed, to be quite honest with you.

12 MR. ROSS: Right. Well, I've seen it.

13 MR. ALEXANDER: Our judges in St. John's
14 County are sticklers about that.

15 THE WITNESS: I could find out. I mean, I
16 could call her and get it if you need it.

17 MR. ROSS: Okay. Let's do this. Let's see if
18 we can figure out if it's somewhere hidden in the
19 court file. And if it is, we'll get it. If not,
20 maybe I'd have you call. Okay?

21 THE WITNESS: That's fine.

22 BY MR. ROSS:

23 Q Either way, it would reflect -- your income
24 would be reflected in your tax returns during that
25 period of time.

1 A That's correct.

2 Q Okay. Do you have your tax returns with you
3 today from that period of time?

4 A No, I don't.

5 Q Okay.

6 A I think I provided what was requested.

7 MR. ALEXANDER: I'm sure you did.

8 BY MR. ROSS:

9 Q Because today we had asked on the
10 Schedule A -- I don't know if you had a chance to look
11 at the Schedule A that was attached to the Notice Of
12 Taking Deposition, regarding the tax returns for that
13 period of time.

14 A From 2011?

15 Q Yes.

16 A I thought it was 2012.

17 Q No. It said the last three years.

18 MR. ALEXANDER: All we have is 2012. Do you
19 want to see it, Counsel?

20 MR. ROSS: No. I think we have that one.

21 MR. ALEXANDER: Okay.

22 MR. ROSS: But thanks.

23 BY MR. ROSS:

24 Q Can you get me 2011?

25 A I'm sure I could.

1 Q Okay. Okay. If you could do me a favor and
2 get that together.

3 A Do you mind if I have a little Post-it note so
4 I know --

5 Q I can give you a piece of paper. Is that
6 okay? Here you go. And there's about a thousand pens
7 in there.

8 Q I've have one, thank you.

9 A Okay.

10 Q Yeah, if you could provide that to your
11 attorney and see if we can get that within ten days. Is
12 that reasonable?

13 MR. ALEXANDER: That's fine.

14 MR. ROSS: Okay.

15 MR. ALEXANDER: Do you want his 2010 as well,
16 or not?

17 MR. ROSS: No, I just need 2011. All right.

18 MR. ALEXANDER: Okay. And his financial
19 affidavit, if he can get his hands on it.

20 MR. ROSS: If you can get that too as well,
21 that would be great. If you call Ms. Hung or if
22 you can check and see if it's not as hidden, as I
23 think it is.

24 MR. ALEXANDER: Well, I'll check myself in the
25 court file. But if it's not there, check with your

1 attorney at the time and she might have it.

2 THE WITNESS: I'll call her when I leave.

3 MR. ALEXANDER: They're supposed to keep your
4 records for six years, so she should still have it.

5 BY MR. ROSS:

6 Q So then you get a job, you said, in July,
7 correct?

8 A That is correct.

9 Q And that is with whom?

10 A United American Securities.

11 Q Okay. And your pay there was how much?

12 A It's 48 a year.

13 Q Okay. But on top of that, you're receiving --

14 A Retirement.

15 Q -- your retirement, right?

16 A Yes, sir.

17 Q Okay. So your gross, which shows as 97,550,
18 how different do you think that's from the gross that
19 you were receiving from the Sheriff's Department when
20 you retired?

21 A The combination of both of them?

22 Q Well, no. In other words, the combination of
23 both of them right now is your gross income, as you can
24 see on your financial affidavit. You list your gross,
25 meaning a combination of all moneys you receive, of

1 97,550. See it up here?

2 A Yeah, I see it.

3 Q Okay.

4 A Yeah.

5 Q How different is that from the time you
6 retired from the Sheriff's Department in March?

7 A I thought it was less. I see what you're
8 saying. I thought it was less than that.

9 Q Yeah. I'm just looking at your financial
10 affidavit.

11 A Right.

12 Q You can check. This is your financial
13 affidavit.

14 A Yeah, I understand.

15 Q Okay.

16 A It doesn't change.

17 Q Doesn't change much?

18 A No.

19 Q Okay. And actually would this, 97,550, be
20 more than you were grossing at the time of your
21 dissolution of marriage?

22 A Yes.

23 Q Okay. What benefits are you receiving right
24 now from your job?

25 A What do you mean by benefits?

1 Q Sure. Are there any other additional
2 benefits?

3 MR. ALEXANDER: Like health insurance.

4 MR. ROSS: Right.

5 THE WITNESS: Yeah, I get health insurance
6 through them.

7 MR. ROSS: Okay.

8 MR. ALEXANDER: Is that how the child's health
9 insurance is being paid now?

10 THE WITNESS: Yes.

11 MR. ALEXANDER: Okay. Go ahead.

12 THE WITNESS: Before that, it was -- I was
13 paying -- I got an insurance company here in town
14 to get health insurance.

15 BY MR. ROSS:

16 Q Okay. Through your employer?

17 A Through -- right now I've got it through my
18 employer.

19 Q Okay. Right now you have it through -- does
20 your employer pay for it?

21 A No, I pay for it.

22 Q Okay. They don't contribute in any way
23 whatsoever?

24 A No, sir.

25 Q Okay. And how much is the health insurance?

1 A 700 a month.

2 Q Okay. And that covers whom?

3 A Brianna and myself. It's a family plan. And
4 it covers my wife and her kids.

5 Q Okay.

6 A Two kids.

7 Q So let me understand this. At the time that
8 you retired, Brianna was on health insurance covered by
9 the Sheriff's Department.

10 A That is correct.

11 Q And was your wife and her kids on that same
12 policy at that time?

13 A That is correct.

14 Q How much did that cost then?

15 A That was two -- it was about four and change.
16 It was two something biweekly. It was about \$400 a
17 month.

18 Q Okay. And then as soon as you retired, did
19 you have anything for that gap between March and July?

20 A No, sir.

21 Q So Brianna wasn't covered.

22 A I got insurance in August, I believe it was.

23 Q Okay. So until August, Brianna went without
24 insurance?

25 A Correct.

1 Q From March to August?

2 A Yeah.

3 Q And then did you place Brianna, your current
4 wife and her kids all on this new insurance at the same
5 time?

6 A Yes, sir.

7 Q Okay. Do you know what the breakdown in cost
8 is if you had simply yourself and Brianna on, as opposed
9 to the other kids?

10 A It's the same, which is a family plan.

11 Q Okay. And what is the name of the company; do
12 you know?

13 A It is United Healthcare.

14 Q Okay. Do you have any of the paperwork
15 pertaining to that health insurance with you today?

16 A No, I do not.

17 Q Okay. Do you get a monthly bill for that?

18 A It's taken out of my check --

19 Q Okay.

20 A -- directly.

21 Q Was there a contract you signed with them?

22 A To sign up for it, yes.

23 Q Can you get me that contract?

24 A I think I can.

25 Q Okay. Is there a particular insurance agent

1 that you dealt with?

2 A I dealt with -- through my work, I could get
3 it through them.

4 Q Okay. So if you could get me that as well.
5 Okay? I don't know if you want to write that down.

6 A Yeah, I'm going to.

7 Q Okay. And the job itself, do you get any
8 overtime?

9 A No, sir.

10 Q Okay. What are your duties as far as the job?
11 What do you do?

12 A I oversee three properties: The Hammock Beach
13 Resort, Yacht Harbor, and The Conservatory.

14 Q Okay. Doing security there?

15 A Security at all three locations, and I oversee
16 all the employees.

17 Q And how many employees are there under you?

18 A There's 22 employees.

19 Q Got it. Okay.

20 Q No car allowance?

21 A No, sir.

22 Q Any mileage reimbursement?

23 A No, sir.

24 Q Okay. No other benefits of any kind or
25 nature?

1 A The only benefit I get from them is they give
2 me a toll pass to go over the bridge.

3 Q They don't give you green fees at Ocean
4 Hammock?

5 A (Shakes head.)

6 Q Okay. Where are you living now?

7 A Currently I'm staying at 31 Christopher Court.

8 Q What city is that in?

9 A Palm Coast.

10 Q Who is living with you?

11 A My parents.

12 Q Okay. Is this your parents' residence?

13 A Yes, sir.

14 Q Do they own or do they rent?

15 A They own.

16 Q And how long have you been staying there for?

17 A Since May.

18 Q Okay. Where were you staying before that?

19 A 11 Deerfield Court in Palm Coast.

20 Q And who were you living with there?

21 A My wife.

22 Q And her kids?

23 A Yes.

24 Q How many kids is that?

25 A Two.

1 Q Okay. Was -- is that something you owned or
2 rented?

3 A Rent.

4 Q And how long was that rented till?

5 A December of this year.

6 Q Okay. And why did you move out of the
7 residence at Deerfield Court?

8 A Me and my wife are going through some things
9 right now, so I am separated from her right now.

10 Q Okay. What things are you going through right
11 now?

12 MR. ALEXANDER: Objection, relevance. Go
13 ahead and answer it.

14 MR. ROSS: Noted.

15 MR. ALEXANDER: Go ahead and answer the
16 question.

17 THE WITNESS: Just issues that we and her
18 have.

19 BY MR. ROSS:

20 Q Okay. Are you going through a divorce
21 proceeding?

22 A No.

23 Q Okay. Has there been mention of a divorce
24 proceeding?

25 A No.

1 MR. ALEXANDER: Objection. Same grounds,
2 relevance.

3 MR. ROSS: Noted.

4 MR. ALEXANDER: Go ahead and answer.

5 THE WITNESS: No.

6 BY MR. ROSS:

7 Q Okay. Has your current wife made allegations
8 against you of violence?

9 A Yes.

10 Q Okay. Why don't you tell me what those
11 allegations are, please.

12 MR. ALEXANDER: Objection. Relevance.

13 MR. ROSS: Noted.

14 MR. ALEXANDER: And objection, Fifth Amendment
15 privilege.

16 MR. ROSS: Okay. Are you advising the witness
17 not to answer?

18 MR. ALEXANDER: Would be my advice.

19 BY MR. ROSS:

20 Q Okay. Okay. So your attorney is advising you
21 not to answer the question on the Fifth Amendment. Are
22 you --

23 A I'm invoking it.

24 Q You're invoking the Fifth Amendment. Okay.

25 MR. ROSS: We'll certify that question.

1 BY MR. ROSS:

2 Q Do you -- do you have an attorney representing
3 you with respect to the allegations that form the basis
4 of your objection or refusing to answer on the basis of
5 the Fifth Amendment?

6 A No.

7 Q Okay. Has there been a threat of criminal
8 prosecution?

9 MR. ALEXANDER: You may answer that. That's
10 not a Fifth Amendment -- that's not protected.

11 THE WITNESS: Can I have a minute with you?

12 MR. ALEXANDER: Is that okay if he talks to me
13 about it?

14 MR. ROSS: Sure.

15 (Mr. Alexander and Mr. O'Brien step out of the
16 room and return momentarily.)

17 (Discussion off the record.)

18 MR. ALEXANDER: We'll go back on the record.

19 Go ahead and ask whatever questions you have.

20 BY MR. ROSS:

21 Q Okay. Has there been a threat of criminal
22 prosecution?

23 A Going to take the Fifth.

24 MR. ROSS: Okay. We'll certify that question.

25 MR. ALEXANDER: Once again, just let me state

1 that any of these questions in regards to his
2 current wife, I object on the grounds of relevance.

3 Go ahead.

4 BY MR. ROSS:

5 Q Okay. Are there writings that are in any way
6 related to this incident or incidents for which you are
7 taking the Fifth Amendment?

8 A Yes.

9 Q Okay. What are those writings?

10 A A police report.

11 Q Okay. And who is it that was the complainant?

12 A My wife.

13 Q Okay. And how long ago was this incident or
14 incidents?

15 A Couple of months ago.

16 Q Okay.

17 A Prior to May.

18 Q Is it one incident or more than one?

19 A There's one report.

20 Q Okay. Does the one report reference multiple
21 incidents?

22 A Uh-huh.

23 Q Okay.

24 MR. ALEXANDER: You've got to answer yes or
25 no.

1 THE WITNESS: Yes. I'm sorry.

2 BY MR. ROSS:

3 Q Okay. Did the police talk to you?

4 A Yes.

5 Q Okay. Did you plead the Fifth with them or
6 did you talk to them about it?

7 A I didn't say anything to them.

8 Q In other words, you didn't even talk to them?
9 Because you said they talked -- you said the police
10 talked to you.

11 A I spoke to them and they went and spoke with
12 her, and that was the last contact I had with them.

13 Q Okay. Who else have you discussed this with
14 other than your attorney --

15 A Nobody.

16 Q -- Mr. Alexander? Okay.

17 Any other writings that exist without --
18 besides the police report?

19 A Not that I know of.

20 Q Okay. Have the police spoken to you only once
21 about it?

22 A Yes.

23 Q Okay. Do you know what the status is with
24 respect to the investigation dealing with the police
25 report?

1 A My understanding is that there was an
2 agreement between the State Attorney's Office and my
3 wife not to proceed with any criminal charges.

4 Q Okay. Who told you that?

5 A My wife did.

6 Q Okay. And you do not believe that there will
7 be a proceeding with respect to you based on that? You
8 don't believe that there will be criminal charges
9 pending against you?

10 A I mean, I don't know. I'm assuming not.

11 Q Okay. Do you know the particular State
12 Attorney that was dealing with your wife?

13 A I know it was down in Daytona. She said she
14 went down to Daytona to talk to somebody down there.

15 Q Okay. But you don't know who it was.

16 A No.

17 Q Okay. And you'd prefer that I don't get into
18 this at this time until the Court would -- I mean,
19 you're still sticking to the Fifth Amendment, right,
20 even though I'm going to see the police report?

21 A I'm staying with the Fifth.

22 Q Okay. So we'll certify that whole issue and
23 we'll move on.

24 MR. ALEXANDER: Well, just one last question.
25 The matter, as far as you know, is still pending.

1 You haven't received anything saying that the
2 investigation's over and they're not filing
3 charges?

4 THE WITNESS: Correct, I have not received
5 anything.

6 MR. ALEXANDER: Okay. I want the record to be
7 clear on that.

8 BY MR. ROSS:

9 Q How long do you plan on living with your
10 parents for?

11 A I don't know. I --

12 Q Okay.

13 A I mean my wife and I are still working things
14 out.

15 Q When you say working things out --

16 A Trying to, you know, reconcile things, get
17 back together.

18 MR. ROSS: Okay. Do you -- do you have a copy
19 of his Financial Affidavit that he could look at
20 while I'm going over this, or do you want me to
21 make another copy of mine?

22 MR. ALEXANDER: Probably make -- because the
23 only one I can find that I made was the one from
24 May or June. I know we did a new one.

25 MR. ROSS: Yeah, you did one in September.

1 MR. ALEXANDER: I just don't have them.

2 MR. ROSS: Okay. Okay. All right. Let me
3 see who would make a copy here.

4 MR. ALEXANDER: There's a girl sitting right
5 behind the desk. Let me just look. Maybe I have
6 it and I don't...

7 No.

8 MR. ROSS: No. Okay.

9 (Discussion off the record.)

10 BY MR. ROSS:

11 Q If we could take a look, down on Line 30 on
12 Page 2, it shows court ordered support payments for
13 children actually paid --

14 A Yes.

15 Q -- and says 750.

16 A Yes.

17 Q Okay. Are you paying that?

18 A Yes.

19 Q Okay. Tell me what has been your course of
20 payment with respect to the child support.

21 A I pay -- I mail a check or a money order of
22 750 a month.

23 Q Okay. And have you ever missed a payment?

24 A Yes.

25 Q Okay. How many payments have you missed?

1 A Two, I believe.

2 Q Two payments?

3 A Yes.

4 Q When would that have been; do you know?

5 A One in March and then there was -- was another
6 one.

7 MR. ALEXANDER: Don't be guessing at it.

8 Here. Let me give you the records that you
9 gave me. (Tendering.)

10 THE WITNESS: (Examining documents.) I
11 believe it was June and July.

12 BY MR. ROSS:

13 Q Not in March?

14 A Not -- I did not pay one in March.

15 Q So you didn't pay one in March and you didn't
16 pay another one in June and another one in July?

17 A Right, but the June and July have been paid.

18 Q Okay. And --

19 A The only one that's outstanding is the March
20 one.

21 Q Okay. When did you pay the ones for June and
22 July?

23 A I think it was in August.

24 Q Okay. And what about the one from March? Are
25 you planning on paying that?

1 A Yes.

2 Q When do you plan on paying that?

3 A This month.

4 Q Okay. And then we've got underneath that,
5 Item 31, court ordered alimony.

6 MR. ALEXANDER: Just let's make it easy on the
7 child support. Do you agree that he's paid,
8 through October, all the child support payments
9 except for the March one? Does that sound correct?

10 MS. O'BRIEN: Yes.

11 MR. ALEXANDER: Okay. So if he pays this by,
12 say, November 1st, pays a double payment
13 November 1st, we'd be up to date.

14 MR. ROSS: Is that right?

15 MS. O'BRIEN: Yes.

16 MR. ALEXANDER: Let's just make it easy on the
17 child support.

18 MR. ROSS: Sure. Sure. Absolutely.

19 MR. ALEXANDER: Okay. Go ahead.

20 BY MR. ROSS:

21 Q Then we have Item 31, the Court Ordered
22 alimony actually paid. It shows \$1,250. Have you been
23 paying that on a regular basis?

24 A That -- actually that was the one where the
25 income tax check went to her, and my attorney sent her a

1 letter saying that she would be paid up until July.

2 Q Okay. Let me see the letter that you're
3 referencing.

4 A (Tendering.)

5 Q And this is the -- this is a letter dated had
6 March 26th?

7 MR. ALEXANDER: You can keep that. I have
8 a -- I made an extra.

9 MR. ROSS: Thank you.

10 BY MR. ROSS:

11 Q And did your former wife, Ms. O'Brien, ever
12 agree that that money should be credited towards
13 alimony?

14 A I don't think she ever responded back to the
15 letter.

16 Q Didn't she actually send you a writing
17 indicating that any matters coming from the tax return
18 payments would be credited towards extracurricular
19 activities, which included or primarily were dance?

20 A No.

21 Q And so if you've paid through July, you say.
22 You say you wanted that money to be paid through July.

23 A That is correct.

24 Q Okay.

25 MR. ALEXANDER: Actually the letter says for

1 March, April, May and June.

2 MR. ROSS: Okay.

3 MR. ALEXANDER: I want to be clear. Not July.

4 MR. ROSS: Okay. No, I appreciate that.

5 Okay.

6 MR. ALEXANDER: Not July.

7 BY MR. ROSS:

8 Q So did you pay for July?

9 A No, I did not.

10 Q Okay. Why not?

11 A Because at that time, the retirement -- she
12 was getting retirement from the -- my retirement check.

13 Q Okay. Explain to me why that would -- what
14 that would have anything to do with the fact of her
15 not -- or you not paying your alimony obligation for
16 July.

17 A Because it was -- my understanding is once
18 that kicked in, that's all I needed to pay.

19 Q Okay. Tell me what formed the basis of that
20 understanding.

21 A Through the final divorce, where it said that
22 when the retirement was that the Quadro would kick in or
23 the retirement would kick in -- or she would get the
24 retirement, and I was just under the assumption at that
25 point that that's how that would work.

1 Q Was there anywhere in the Final Judgment that
2 you can show me that supports that position?

3 A I don't think so. I think that's what my
4 attorney had told me at the time when I was with her
5 during the mediator [sic].

6 Q Your attorney being Ms. --

7 A Hung.

8 Q -- Hung?

9 A Yes.

10 Q That was, you mean, prior to signing the
11 Marital Settlement Agreement?

12 A Uh-huh.

13 Q Is that a yes?

14 A I'm sorry, yes.

15 Q You understand how it goes.

16 A Yes.

17 Q You've probably had depositions taken before.

18 Okay. If you could look at Roman Numeral IV,
19 this is the Marital Settlement Agreement, in this case
20 adopted in the -- into the Final Judgment. (Tendering.)
21 See where it says alimony? If you want to just read
22 that paragraph.

23 A (Examining.) Okay.

24 Q Is there anywhere there that says that it
25 terminates upon your former wife receiving your

1 retirement?

2 A Not in there, no.

3 Q Is there any agreement or court order that
4 provides for your former wife to receive -- or for you
5 to not pay alimony anymore once your former wife
6 receives the retirement?

7 A No. It was -- like I said, it was -- my
8 attorney at the time told me that if the retirement
9 kicked in early, that it would just be the retirement
10 and not both.

11 Q She told you this before you signed the
12 Marital Settlement Agreement?

13 A Uh-huh.

14 Q Is that a yes?

15 A Yes. I'm sorry.

16 Q Okay. But you understand the Marital
17 Settlement Agreement doesn't say that.

18 A No, I agree with you there.

19 Q Okay. So you didn't pay for July. You didn't
20 pay for -- alimony for August?

21 A No.

22 Q How about September?

23 A No.

24 Q How about October?

25 A No.

1 Q Okay. Do you now understand that you are
2 behind for those -- at least those four months in
3 alimony?

4 A According to what you're telling me.

5 MR. ALEXANDER: That's your position. We
6 don't agree with that. We understand that's your
7 position.

8 MR. ROSS: Well, tell me anything that
9 disputes that position.

10 MR. ALEXANDER: Rehabilitative alimony by the
11 nature of the statute can't go more than 24 months.
12 I haven't really sprung that on you yet, but I
13 think if you read the statute, it's right in there.

14 If you look at the case with Judge Dennis
15 Craig of Cottam vs. Cottam, there was another
16 attorney, I can't remember who it was, that
17 represented Ms. Cottam, he had written in the
18 settlement agreement 24 months. The Judge set it
19 aside and voided and vacated it, said it couldn't
20 run more than 24 months.

21 MR. ROSS: Okay. Have you filed a Motion to
22 Set Aside the Marital Settlement Agreement?

23 MR. ALEXANDER: He hasn't hired me to do it
24 yet, but I think he probably will in light of -- if
25 you're not going to give us any credit on the,

1 retirement, so --

2 MR. ROSS: Okay. So you're saying --

3 MR. ALEXANDER: I feel relatively confident it
4 will be granted in light of the Cottam case.

5 MR. ROSS: Okay. I would disagree, but you're
6 entitled to your opinion.

7 MR. ALEXANDER: Read the order.

8 BY MR. ROSS:

9 Q So you're saying here that when you signed
10 this Marital Settlement Agreement --

11 A Uh-huh.

12 Q -- right, that -- did you sign it agreeing to
13 pay \$1250 per month, beginning on March 1st, 2011,
14 through July 17th, 2016.

15 A Yes.

16 Q Okay. And you understand what Mr. Alexander
17 just told you?

18 A Yes.

19 Q What did he tell you?

20 A That there's a -- there's -- it shouldn't go
21 longer than 24 months and there's a case out there that
22 supports that.

23 Q Okay. What shouldn't go longer than 24
24 months?

25 A The rehabilitation order --

1 Q Okay.

2 A -- and alimony.

3 Q Okay. You're just hearing that today?

4 A No. Actually, he's told me that before.

5 Q Okay. But when you signed this Marital
6 Settlement Agreement you intended to go through
7 July 10th, 2016, correct?

8 A With the understanding from my attorney that
9 if I was to retire early, the retirement would come in.

10 Q But you agree that nowhere --

11 A I know what you're saying there, but I'm just
12 letting you know what my attorney told me at the time.

13 Q Have you sued your attorney?

14 A No, I have not.

15 Q So if I contact Ms. Hung, is she going to tell
16 me that she told that you?

17 A She should because that's what she told me.

18 Q What's her name again?

19 A Donna Hung.

20 Q Okay. Where is she located?

21 A In Orlando.

22 Q Okay. You don't know her phone number, do
23 you?

24 A No, I don't.

25 Q Okay.

1 MR. ALEXANDER: Maybe your client should be
2 suing her.

3 MR. ROSS: What's that?

4 MR. ALEXANDER: Maybe your client should be
5 suing her.

6 MR. ROSS: I don't think my client needs to
7 sue her. I mean, she's bringing an action against
8 her former husband for not paying.

9 MR. ALEXANDER: I know, but if the judge
10 agrees that it voids the rehabilitative alimony,
11 she's out the money, not him.

12 MR. ROSS: I'm not too concerned about that
13 right now.

14 BY MR. ROSS:

15 Q Is there any writing or documents or evidence
16 you would have besides your word alone that Ms. Hung
17 told you that after you -- your retirement started
18 kicking in, that you would not have to pay alimony?

19 A I do not have any written documentation to
20 that, no.

21 Q Do you know of any that exists?

22 A I don't.

23 Q Okay. You paid April and you paid May of
24 2012, right?

25 MR. ALEXANDER: Paid what now?

1 MR. ROSS: 2013. I'm sorry.

2 MR. ALEXANDER: Child support or alimony?

3 MR. ROSS: Alimony.

4 THE WITNESS: Yes.

5 BY MR. ROSS:

6 Q Okay. And that would be after a period of 24
7 months from the period of time you were obligated to
8 start paying, correct?

9 A That is correct.

10 Q Okay. Let me ask you a question. In your
11 Financial Affidavit, which is dated September 23rd of
12 2013, you swore that you were paying court ordered
13 alimony payments because it says actually paid of
14 \$1,250. You weren't, were you?

15 A That was the money that was -- the income tax
16 that was sent, so yes.

17 Q No, the income tax would have gone through
18 June, as your attorney just pointed out. This is -- you
19 swore on this financial affidavit as of September 23rd,
20 2013.

21 A Yes.

22 Q So you were not paying it as of the time you
23 swore that it was actually being paid.

24 A That is correct.

25 Q Okay. Okay. Now, we move to Item -- on Page

1 3, Item 34, showing mortgage or rent payment, \$1,688.

2 Do you pay that?

3 A Yes.

4 Q Okay. And what -- on what residence is that?

5 A That's 11 Deerfield.

6 Q Where who lives?

7 A My wife dose.

8 Q Okay. Are you paying for where you live at
9 your parents?

10 A No.

11 Q Okay. Does your current wife contribute to
12 this \$1,688?

13 A No.

14 Q Is she employed?

15 A Yes.

16 Q Okay. Where does she work?

17 A Strategy, I think, Lobbying Firm out of
18 Jacksonville.

19 Q And her paychecks -- You got married when?

20 A April of 2012.

21 Q Okay. Since April of 2012, what has been your
22 course of action with respect to where her paychecks go?

23 A She hasn't worked since November.

24 Q November of what?

25 A Of 2012.

1 Q Okay. She hasn't worked from November 2012
2 until now?

3 A Till July, yes.

4 Q Till July?

5 A Of 2013.

6 Q Did she lose her job?

7 A Yes. Well, she resigned from her job.

8 Q She resigned?

9 A Uh-huh.

10 Q And then did she become employed again in July
11 of 2013?

12 A Yes.

13 Q Okay. So let me understand this. From the
14 time you got married until November, when she lost her
15 job, what was your cause of action with your current
16 wife as to her paychecks? Did they go into one joint
17 account or where did they go?

18 A They were separate --

19 Q Okay.

20 A -- prior to 2012.

21 Q Prior to 2012.

22 A Uh-huh.

23 Q Okay. And where was her account at?

24 A I think it was at Wells Fargo.

25 Q Where was your account at?

1 A Wells Fargo.

2 Q Two totally separate accounts?

3 A Uh-huh.

4 Q Is that a yes?

5 A Yes.

6 Q Okay. And then did that -- did she
7 contribute -- prior to the time she lost her position or
8 resigned, did she contribute to the monthly bills?

9 A No, I was paying everything.

10 Q Okay. Why would she not pay anything? Where
11 did her check go?

12 A She was -- she paid for groceries and stuff
13 and car insurance and gas and stuff.

14 Q Okay.

15 A I paid for everything -- I paid the rent and
16 everything.

17 Q Okay. And then she became employed again in
18 July of 2013?

19 A That is correct.

20 Q And you two became separated when?

21 A May --

22 Q Okay.

23 A -- of 2013.

24 Q Okay. Did the two of you at any time have any
25 joint account or where you had the ability to write

1 checks on each other's accounts, being a signer on the
2 account or withdraw money?

3 A Yes.

4 Q Okay. What accounts are those?

5 A The one that I provided to you.

6 Q The Wells Fargo?

7 A Yes.

8 Q Okay. Did she put money into that account as
9 well?

10 A Yes.

11 Q Okay. So she deposited money in that account
12 from what period of time till when?

13 A July till just last week.

14 Q Okay. Give me one second.

15 Okay. And she would deposit what money into
16 that account? Money that she earned?

17 A Yes.

18 Q Where is she employed?

19 A Strategy Lobbying Firm.

20 Q That's what she is now. I thought that's the
21 position that she had before that she lost.

22 A No, I'm sorry. I thought you said what did
23 she have now.

24 Q That's fine. What did she resign from?

25 A She was a County Commissioner for Flagler

1 County.

2 Q Okay. So now she deposits her check into the
3 joint account, or has since July. Correct?

4 A That is correct.

5 Q 2013?

6 A Yes.

7 Q Okay. So as far as, then, the checks that are
8 written out of that account to pay for these monthly
9 expenses, does she share in that obligation?

10 A No. I pretty much pay for everything.

11 Q Well, what -- if her paychecks are deposited
12 into the accounts --

13 A She got a new job, and she had been buying
14 clothes and stuff like that out of the account.

15 Q So in other words --

16 A So I've been paying everything.

17 Q -- money goes into that account.

18 A Uh-huh.

19 Q Joint money from her, right?

20 A Uh-huh. Yes.

21 Q That's okay. And the joint money is how much
22 on the weekly basis, or does she get paid biweekly?

23 A Biweekly. It's two-something every two weeks.

24 Q Okay. And then your money goes into that
25 account too, right?

1 A That is correct.

2 Q And you write checks out of there and she
3 writes checks out of there.

4 A That is correct.

5 Q Okay. So you don't know if some of your money
6 goes to her clothes or some of her money goes to pay for
7 expenses, right?

8 A That's true.

9 Q So this mortgage of 1688, your current wife
10 may be contributing to that as well.

11 A Yes.

12 Q As with respect to all of the other bills as
13 well, correct?

14 A That is correct.

15 Q Okay. Then we've got the food and household
16 items down there on Item 48 being \$600. Who is that
17 for?

18 A For the household.

19 Q Okay.

20 A Everyone.

21 Q That's you --

22 A Everybody.

23 Q -- your wife?

24 A And kids.

25 Q Her kids?

1 A Uh-huh. Yes. I'm sorry.

2 Q And your parents too, or no?

3 A No.

4 Q Okay. Meals outside the house, the 150, who
5 is that for?

6 A Myself and her.

7 Q And your wife.

8 A Yes.

9 Q Okay. Then item 56, I have auto loan
10 payments, 779. Who is that -- what is that for?

11 A A vehicle that I purchased.

12 Q What vehicle is that?

13 A That's a 2011 -- I'm sorry, 2012 Lexus.

14 Q What type? What model?

15 A CT200H.

16 Q Was that new?

17 A No, it was used.

18 Q Okay. And the payment on that is 779 a month?

19 A That is correct.

20 Q When did you --

21 A In July.

22 Q -- buy that?

23 A July.

24 Q July of --

25 A 2013.

1 Q Of 2013.

2 A Right.

3 Q So you purchased this vehicle after you
4 resigned from your employment with the Sheriff's
5 Department?

6 A Yes.

7 Q Okay. What was the purchase price?

8 MR. ALEXANDER: If you remember, tell him. If
9 you don't, just say "I don't know."

10 THE WITNESS: I don't know what it was.

11 BY MR. ROSS:

12 Q Is it over --

13 A I think it was -- say -- I don't know the
14 exact amount.

15 Q Over 60,000?

16 A No.

17 Q Over 50?

18 A No. It was -- I don't know what it was.

19 Q How long are your payments for, do you know
20 how many years?

21 A Five, I believe.

22 Q Okay. Do you have the contract for that car?

23 A I do.

24 Q Okay. Can you provide that to me, please.

25 A Okay.

1 Q And where did you purchase that from?

2 A Car Max in Sanford.

3 Q Okay. Did you have to fill out a financial
4 application?

5 A No, I did not.

6 Q Okay. Does your wife have a vehicle as well?

7 A Yes.

8 Q What does she have?

9 MR. ALEXANDER: Objection. It's not relevant.

10 MR. ROSS: Noted.

11 MR. ALEXANDER: I'm instructing him not to
12 answer.

13 MR. ROSS: Can you state the basis?

14 MR. ALEXANDER: Under Rule 12.285, my
15 understanding is if he's remarried, you're not
16 entitled to know any of his wife's assets unless
17 they're joint.

18 MR. ROSS: Okay. I would disagree. But if
19 you're instructing him not to answer, then I will
20 certify the question.

21 MR. ALEXANDER: That's fine. Certify it.

22 BY MR. ROSS:

23 Q Okay. Now I show under Item 63, you see
24 health insurance of 279.88?

25 A Yes.

1 Q Do you pay for that?

2 A Yes.

3 Q Okay.

4 A That -- and that's actually the old insurance
5 when I did this, so this has gone up --

6 Q Okay.

7 A -- just to let you know.

8 Q And you testified to that before, correct, in
9 this deposition?

10 A Yes, I did.

11 Q Okay. And then you have down here orthodontic
12 braces of 160. Did you sign a contract for Brianna's
13 braces?

14 A No, I did not.

15 Q Do you pay for the braces?

16 A No, I don't.

17 Q How come you put down here \$160?

18 A That's what I owed them, according to what
19 they tell me up there.

20 Q Which is "they," please?

21 A The orthodontist up in St. Augustine.

22 MR. ALEXANDER: Just for the record, is that a
23 recurring monthly bill or is that just a
24 one-time --

25 THE WITNESS: A monthly bill.

1 BY MR. ROSS:

2 Q Okay. And why are you not paying it?

3 A Because -- I wasn't paying it because there
4 was -- this was all done when I didn't know anything
5 about it, and my ex-wife had told me that she was going
6 up there, I couldn't make it, and then the braces were
7 put on.

8 Q So you never agreed to it.

9 A Never.

10 Q Okay. Let me show you this, which I'll ask to
11 be marked as Exhibit 1. And you can show it to your
12 attorney as well, and ask if that's a contract for
13 braces that you agreed to for Brianna.

14 (Exhibit 1 was marked for identification)

15 THE WITNESS: Yes, I signed it in March of
16 this year.

17 BY MR. ROSS:

18 Q So you did sign it.

19 A Yes. I went there.

20 Q Okay. I thought you had said that you did not
21 sign it.

22 A In the beginning, when this first -- when the
23 braces first went on, I didn't sign.

24 Q So you subsequently agreed to pay.

25 A Uh-huh. Right. And I contacted them the

1 other day to find out what -- what it was, how much I
2 owed and everything.

3 Q But you haven't paid?

4 A I have not paid, no. I have not paid them.

5 Q And now we're in October and this was in
6 March, correct?

7 A That is correct. I didn't have the money at
8 the time and I was trying to get insurance and
9 everything else, so I didn't pay them.

10 Q You didn't have the money at what time?

11 A When I signed that.

12 Q In March?

13 A That is correct.

14 Q Well, you certainly had the money to buy the
15 Lexus in July of 2013, right?

16 A I didn't put any money down. Correct.

17 Q Well, you you've made payments on the
18 payment -- on the Lexus, correct?

19 A That is correct.

20 MR. ROSS: Okay. Okay. I'm going to attach
21 this as Exhibit 1 as I indicated.

22 BY MR. ROSS:

23 Q Has your former wife notified you that you owe
24 money for the braces?

25 A When?

1 Q Ever.

2 A Yes.

3 Q She sent you e-mails?

4 A Yes.

5 Q And you still have not paid, correct?

6 A That is correct.

7 Q Item 99 references pet food and grooming of
8 \$100. Who is that for?

9 A A dog that I have.

10 Q Is the dog with you or your wife?

11 A Right now it's with my wife.

12 Q And on Item 12d [sic], you show a Kay Jewelers
13 Credit card. What -- Do you see that, 12d. Or 112d.
14 I'm sorry.

15 A Yes.

16 Q On Page 5.

17 A That is correct.

18 Q Can you explain that, what's that's for?

19 A That's for my wife's wedding ring.

20 Q You're current wife, right?

21 A That is correct.

22 Q Have you had an opportunity to look at your
23 former wife's affidavit?

24 A No.

25 Q Okay. Let me have you take a look at this

1 now. Take whatever time you need to look at it and tell
2 me if there's anything that you have knowledge of that
3 you disagree with or think is incorrect.

4 A (Examining.)

5 And you're asking me --

6 Q Anything on your former wife's affidavit that
7 I have before you that is dated, I believe, September of
8 2013. Why don't we look at the end to make sure we're
9 looking at the right one.

10 A 9/4?

11 Q Yes. And if you could tell me if there's
12 anything on there that you believe is incorrect or that
13 you disagree with.

14 A Not off the top of my head. I don't see
15 anything that jumps out in front of me.

16 MR. ROSS: Okay. Have you seen this?

17 MR. ALEXANDER: Yeah, I have.

18 BY MR. ROSS:

19 Q Do you have a Flag Credit Union account?

20 A No.

21 Q Have you?

22 A Yes, I have.

23 Q Okay. And when did you have that Flag Credit
24 Union account until?

25 A It was December 2012. They closed it.

1 Q Okay. When you say they closed it, who is
2 "they"?

3 A Flag Credit.

4 Q Okay.

5 A There was money in it.

6 Q Did you take money out of there before then?

7 A Yes, I did.

8 Q Did you take like a lump sum out?

9 A I took some money here and there. It was
10 not -- there wasn't a lot going into it.

11 Q Do you have -- I don't think you provided us
12 records for Flag Credit Union, right?

13 A No, I don't have any for them.

14 MR. ROSS: Do you have any records for --

15 MR. ALEXANDER: We're not going to provide it.
16 We don't have to go past 12 months.

17 MR. ROSS: Okay. So your position, Steve, is
18 that you're refusing to provide those to us,
19 correct?

20 MR. ALEXANDER: Under 12.285, Supplemental
21 Proceedings discovery requests, all bank records,
22 it's either three months or 12 months.

23 MR. ROSS: Yeah, that's mandatory. This is a
24 Notice of Taking Deposition with a Schedule A that
25 references the prior amounts.

1 MR. ALEXANDER: Okay. We're not providing
2 them.

3 MR. ROSS: Okay. We will deal with that.

4 BY MR. ROSS:

5 Q And what about a Morgan Stanley account, did
6 you have that?

7 A I did.

8 Q Okay. And what happened to that?

9 A That's closed. There's no money in it.

10 Q When did you close that?

11 A 2012.

12 Q Okay. And who was on that account with you;
13 anyone?

14 A Just myself.

15 Q Okay. And did you take out a large amount of
16 money then.

17 A Yes.

18 Q How much did you take out?

19 A I think it was like 15.

20 Q 15,000?

21 A 15,000.

22 Q Okay. And what did do you with that money?

23 A I got married with that.

24 Q You paid for the wedding with that?

25 A Yes.

1 Q Okay.

2 MR. ALEXANDER: Just for the record, about
3 what month are we talking about?

4 THE WITNESS: I'm sorry, April.

5 MR. ALEXANDER: Of last year?

6 THE WITNESS: Of 2012, yes.

7 MR. ALEXANDER: Okay.

8 BY MR. ROSS:

9 Q Okay. Your former wife received these
10 documents in the mail. (Indicating.) Obviously, she
11 did not open them. Can you tell me what they represent?
12 One says Nationwide Retirement Solutions, made out to
13 you. Any idea what that is?

14 A That was an insurance company through the
15 sheriff's office, I believe, that if there was a -- if I
16 was to be hurt on the job or something like that, it
17 would cover me additionally.

18 MR. ALEXANDER: Disability, you mean?

19 THE WITNESS: Yeah.

20 MR. ROSS: Can you open it up and take a look
21 at it and we can figure out what it is?

22 THE WITNESS: Sure.

23 MR. ROSS: Because I'm certainly not opening
24 your mail.

25 THE WITNESS: That's okay.

1 This -- do you want me to --

2 BY MR. ROSS:

3 Q Sure. Just tell me what it is.

4 A This is where I was putting money into this
5 account, this was a retirement like deferred comp.

6 Q Okay. Deferred comp.

7 A Yes.

8 Q Okay. So how much is in there?

9 A As of this date, it was 3,647.76, and that was
10 as of 10/1/2012. I'm sorry, it was --

11 Q The just came, so I'm assuming it's 2013.

12 A I'm sorry. Balance of 12/31 of 2012, it
13 was -- there's two dates on here, so the one date says
14 balance as of 10/1 of 2012: 3,647.76.

15 And then you have gains and loss at minus
16 58.98, and it gives you a balance as of 12/31/2012 of
17 \$3,588 --

18 Q Okay.

19 A -- and 78 cents.

20 Q Can I look at the statement? Show it to your
21 attorney first, if he wants to.

22 THE WITNESS: And this was a 457b plan.

23 MR. ALEXANDER: (Examining.)

24 How long has she been holding onto this? It's
25 from last year.

1 Go ahead and show it to him.

2 BY MR. ROSS:

3 Q Okay. So is that money still --

4 A No.

5 Q -- existing?

6 A No, sir.

7 Q You took this money out?

8 A Yes, sir.

9 Q When did you take it out?

10 A March of 2013.

11 Q Okay. This is yours. (Tendering.)

12 Okay. Okay. Then she got this one from the
13 Hartford Retirement Plan Service Center. Do you have
14 any idea what this is?

15 A No, I do not.

16 Q You want to open it up and take a look and we
17 can figure that out?

18 A I think that -- I think it's the same thing.
19 (Examining documents.)

20 Q Find that an elderly aunt died and left you a
21 million dollars?

22 A I wish.

23 This is a deferred comp thing. It's also
24 closed as well.

25 Q Okay. That's a different deferred comp?

1 A Yes.

2 Q Okay. How much was in there?

3 A As of -- ending balance of 12/31/2012,
4 \$6,297.44.

5 Q Okay. And when did you take that money out?

6 A In March as well.

7 Q And what did you do with that money?

8 A Apparently I spent it.

9 Q Okay. You don't know how you spent it,
10 though, presumably, correct?

11 A That is correct.

12 Q Did you deposit it in another account?

13 A No, I did not.

14 Q You would have taken it out in cash?

15 A And put it in -- it would -- it was given to
16 me in a check.

17 Q Okay. And then what did you do with the
18 check?

19 A I deposited into my account.

20 Q That's what I'm asking, if you deposited into
21 another account. The Wells Fargo account?

22 A Yes.

23 Q Okay. Same thing with this other one?

24 A Correct .

25 Q Okay.

1 MR. ALEXANDER: While we're on the subject
2 matter on those two accounts, can I ask one
3 question?

4 MR. ROSS: Sure.

5 MR. ALEXANDER: Would you have had those two
6 accounts active at the time of your divorce from
7 her, or were they -- would these have been opened
8 after your divorce, or do you remember?

9 THE WITNESS: I don't remember when it was
10 opened.

11 MR. ALEXANDER: Okay.

12 MR. ROSS: Let's do this. Let's -- can we
13 copy those? And I'll give it to her to copy. I
14 feel bad having to copying everything them for us.
15 And let's attach it to the deposition, okay, so we
16 all have copies. Okay with you?

17 MR. ALEXANDER: I don't really want to attach
18 it to the deposition. Can't we just give it to
19 you? I hate putting that in the court file. I
20 don't like putting account numbers, unless you
21 agree to redact out --

22 MR. ROSS: Well, it's already removed. That's
23 why -- he's taken the money out.

24 MR. ALEXANDER: I see so much fraud these
25 days. You don't know how much I handle on the

1 criminal end of --

2 MR. ROSS: I don't care. I don't need this
3 attached. But just why don't we make copy of.

4 MR. ALEXANDER: I'll give you a copy of it.

5 MR. ROSS: Want to send me copies?

6 MR. ALEXANDER: We'll do it today.

7 MR. ROSS: That's fine.

8 MR. ALEXANDER: Okay. It's within 12 months,
9 so you're entitled to it.

10 BY MR. ROSS:

11 Q Now, you agree that the Final Judgment
12 requires you to equally divide uncovered deductibles,
13 correct, for medical, dental orthodontic?

14 A Yes.

15 Q Did you do this?

16 A I don't understand your question.

17 Q Have you done this or have you not done this?
18 Have you not -- Are you behind, is what I'm asking.

19 A I'm behind in the orthodontist, yes.

20 Q Okay. What about any other co-pays that you
21 haven't paid or that your former wife has advised you
22 of?

23 A I just got an e-mail that she went to the
24 chiropractor with some payments attached to it. And
25 then attached to that, I think, there was ones from last

1 year or something.

2 Q Okay. One for last year from 2012, and then
3 for 2013, correct?

4 A Correct.

5 Q What about for prescriptions, did she also
6 provide with you information as to the amount of
7 prescriptions that were past due?

8 A I just got that one.

9 Q Okay. So you've never gotten them before?

10 A No.

11 Q Okay. And when would you be paying those?

12 A The ones for 2013?

13 Q And '12.

14 A Well, the 2012, I'm disputing those because --

15 Q Why are you disputing those?

16 A Well, because the Court Order says that she
17 has 30 days to provide it and I have 30 days to pay it.

18 Q So you're not going to pay those from 2012.

19 A I'm going to talk to my attorney about it.

20 Q Okay. What about all of the extracurricular
21 expense, what's your position on that?

22 A When I -- in 2011 -- 2010 -- I'm sorry, 2011,
23 I told my former wife that I was not in agreeance [sic]
24 to any of the dance stuff and that I was not paying it.
25 And she continued to put her into dance clinics and

1 everything else and I told her then -- I told her back
2 then that I was not paying for it --

3 Q Okay.

4 A -- and if she wanted to continue, she would
5 pay for it herself.

6 Q And in what form did you tell her this?

7 A It was verbal. And, if I'm not mistaken, I
8 had sent her -- I replied to one of her e-mails.

9 Q Do you have any of the e-mails that you're
10 responding -- I guess you sent one e-mail. Do you have
11 any e-mail or writing or evidence to support the
12 contention that you told her you would not be agreeing
13 to dance?

14 A I don't know. I would have to check.

15 Q You don't have any with you today?

16 A I don't have any today, no.

17 Q Can you look for that too --

18 A Uh-huh.

19 Q -- and provide that to me? Thank you.

20 Why do you not agree to the dance?

21 A Because it's too much and as -- now, my
22 daughter's injured over it. And she's going --

23 Q Tell me --

24 A -- through -- she's going to a chiropractor at
25 the age of 15 because she's hurt her hip, she's hurt her

1 leg, her wrist, and everything else to go along with it.

2 Q Okay. Did you agree with her originally being
3 in the dance?

4 A What do you mean, originally?

5 Q When she started dance, did you agree to it?

6 A Uh-huh. And then she got more and more
7 involved in it and I was not a big fan of it.

8 Q Okay. Had your wife discussed with you that
9 there was a dance season for the year that you obligated
10 yourself to?

11 A I didn't obligate myself to it and I told her
12 then that I wasn't paying for anymore.

13 Q That was -- When is then?

14 A That was in 2000 -- it was 2010, 2011,
15 somewhere around there. The end of 2010 into 2011.

16 Q And that would be something you'll look for so
17 that we can really identify the date that, correct?

18 A Yes.

19 Q You started receiving your retirement check
20 when?

21 A At the end of April, I think it was.

22 Q Okay. Do you know when your former wife
23 started receiving her portion?

24 A July.

25 Q And why is that?

1 A I don't know why.

2 Q Okay. So were you receiving more of the
3 retirement check for April, May and June? Then you
4 started receiving less because she was receiving a
5 percentage of the retirement check?

6 MR. ALEXANDER: When we did the May financial
7 affidavit, we explained that in the May financial
8 affidavit. You want to take a look at that again
9 or not? It shows that you're making a full benefit
10 and you knew that at some point her amount was
11 going to come out of it.

12 THE WITNESS: Right.

13 MR. ALEXANDER: You just didn't know when it
14 was going to take place.

15 THE WITNESS: Right. Correct.

16 MR. ROSS: So my question now is you were
17 receiving the full benefit for April, May and June,
18 correct?

19 MR. ALEXANDER: You're looking at the wrong
20 financial affidavit. Is that the one from -- which
21 one is that one?

22 THE WITNESS: This is from September.

23 MR. ALEXANDER: Yeah. Here, I'll give you the
24 one that was from May.

25 But listen to his question. You can answer

1 without seeing it. Go ahead, ask it again,
2 counsel.

3 BY MR. ROSS:

4 Q You were receiving the full benefit for April
5 May and June, correct?

6 A I believe -- whatever they were sending me.

7 Q Which -- do you know whether that was the full
8 retirement benefit? Because you're now indicating your
9 former wife did not receive her percentage of it until
10 July.

11 MR. ALEXANDER: Here you go. (Tendering
12 document.)

13 THE WITNESS: They had sent me -- someone had
14 sent me something saying that the Quadro was
15 completed and X amount of dollars was coming out of
16 my check to go to her. What that was, I don't know
17 what it was.

18 BY MR. ROSS:

19 Q You just indicated, did you not, a moment ago,
20 that you received your retirement benefit for April, May
21 and June. Correct?

22 A Correct.

23 Q Okay. And you just indicated that your former
24 wife did not start receiving hers until July. Correct?

25 A That is correct.

1 Q So do you not owe her one-half of the
2 retirement benefit that you were receiving, the whole
3 one for April, May and June?

4 MR. ALEXANDER: David, you got the entire
5 benefit for April, May and June.

6 THE WITNESS: Yeah, I did. That's what --

7 MR. ALEXANDER: That's what he's asking you.

8 THE WITNESS: Yeah, I did. I got the
9 entire --

10 MR. ROSS: It not a trick question.

11 THE WITNESS: No, I was just trying to think.

12 I got the whole thing, yes.

13 BY MR. ROSS:

14 Q Okay. So wouldn't she be entitled to that
15 one-half of each of those payments for April, May and
16 June, or is there some reason she's not from your
17 perspective?

18 A There's nothing from my perspective that she
19 wouldn't be entitled to it.

20 Q Okay. So why have you not paid her that half
21 for April, May and June that you were obligated to pay
22 her?

23 A I don't have any reason why I didn't pay it.

24 Q Okay. Is there some plan that you would now
25 have to pay this?

1 A I would have to get with my attorney, see what
2 I can do to work it out and see how I'm going to take
3 care of it.

4 Q Okay. What other lump sum did you receive
5 from the Sheriff's Office before -- other than deferred
6 compensation when you resigned? Anything else?

7 A I think it was sick time I received. Sick
8 time.

9 Q Do you know how much you received?

10 A No, I do not.

11 Q Do you have any records of that?

12 A Yes.

13 Q Okay. Where are those records?

14 A At the Sheriff's Office. They would have
15 given them to me in a pay stub and I don't have that.

16 Q Okay.

17 A I can get it.

18 Q And that sick time would have been in the form
19 of a check?

20 A Yes.

21 Q And you have no clue what that was?

22 A No, I do not.

23 Q Okay. And that was sick time that you earned
24 during the time of your marriage to your former wife?

25 A Correct.

1 Q Okay. Did you pay any of that amount that you
2 received for sick time to your former wife?

3 A No.

4 Q Okay. And do you know why not?

5 MR. ALEXANDER: It's not in the Settlement
6 Agreement. That's probably the best reason. Is
7 there anything in the Settlement Agreement that you
8 recall that required you to pay any vacation or
9 sick leave or pay to your wife?

10 THE WITNESS: No.

11 BY MR. ROSS:

12 Q Did you receive any other money from the
13 Sheriff's Department when you left --

14 A No, I didn't.

15 Q -- other than what you've told me so far?

16 A No.

17 Q When's the last time that you saw Brianna?

18 A It's been over a year.

19 Q Okay. And why is that?

20 A Because she doesn't want to come to see me.

21 Q And how do you know that?

22 A Because she sent me an e-mail to that effect.

23 Q Who sent you the e-mail?

24 A Brianna did.

25 Q When did she send that you e-mail?

1 A Last year.

2 Q Okay. And last year being -- any idea when
3 that e-mail was?

4 A No, I don't.

5 Q Okay. But we're talking about 2012, correct?

6 A That is correct.

7 Q Okay. And did she indicate - that being
8 Brianna - why she didn't want to see you?

9 MR. ALEXANDER: I'm going to object to this
10 entire line of questioning, make a continuing
11 objection. It's not relevant to any pending
12 pleading.

13 But you have to answer. Go ahead.

14 THE WITNESS: Can you repeat it?

15 BY MR., ROSS:

16 Q Sure. Did Brianna indicate why she did not
17 want to see you?

18 A She said she didn't like coming to the house
19 and she didn't feel comfortable.

20 Q Do you still have that e-mail?

21 A I think I do.

22 Q Okay. And so what efforts did you make after
23 you received that e-mail from her saying that she was
24 not comfortable coming to the house? Let me back up for
25 a second. Did she specify why she wasn't comfortable?

1 A No.

2 Q Okay. And was that the first time you heard
3 that Brianna was not comfortable coming to the house?

4 A No.

5 Q She had said that to you before?

6 A Uh-huh.

7 Q Is that a yes?

8 A Yes. I'm sorry.

9 Q And what had she articulated the reasons
10 before for not being comfortable?

11 A She really didn't say. I would go out to
12 dinner with her and talk with her and she just didn't
13 feel comfortable coming. You know, she didn't like --
14 it was a hard time for Brianna during that time.

15 And I met somebody and, you know, I don't know
16 if Brianna didn't know how to handle it, and I probably
17 didn't handle it well either, and she didn't want to
18 come.

19 Q Okay. So after she sent you this e-mail and
20 said she didn't want to come anymore, what did you do to
21 try to see her?

22 A I didn't do anything.

23 Q Why is that?

24 A Because I didn't want to upset her any more
25 than what she already was.

1 Q Have you made any attempt to see her since
2 that time that she sent that you e-mail saying she
3 didn't want to see you?

4 A No.

5 Q Did you attend any of her dance competitions
6 this year or last year?

7 A I think in 2000 -- this year or last year, no.

8 Q Okay. Did you call her for her birthday this
9 year?

10 A No, I did not.

11 Q Did you send her a birthday card or a present?

12 A No, I did not.

13 Q Did you send her any Christmas presents or any
14 cards?

15 A No, sir.

16 Q Would it be correct that you would have seen
17 Brianna for a total of six nights in all of 2012?

18 A I don't know.

19 Q Has your former wife called you and texted you
20 several times a month and sometimes several times a week
21 about Brianna?

22 A In reference to?

23 Q Anything about Brianna.

24 A Yeah.

25 Q Have you made any attempt to talk to your

1 former wife regarding Brianna in this year?

2 A I had called back and I sent her a text to ask
3 her what she needed.

4 Q When was that?

5 A A week or two ago.

6 Q A week or two ago?

7 A (Nods head.)

8 Q What do you mean, what she needed. Explain
9 what you mean.

10 A She said she needed to talk to me about
11 Brianna and I asked what she needed and she said call.
12 I asked her what she needed.

13 Q And did you call her?

14 A I did.

15 Q You did or did not?

16 A I did.

17 Q Okay.

18 A And she asked me about the insurance, wanted
19 to know about the insurance, when she was going to get
20 the insurance card and if it was a PPO or not.

21 Q Do you have any objection to your former wife
22 and Brianna moving out of state?

23 MR. ALEXANDER: You don't have to answer that.
24 They have to give you 30 days under the rule.

25 MR. ROSS: That has to do with the petition.

1 I'm asking him his feelings on it.

2 MR. ALEXANDER: I'd recommend you not answer
3 it.

4 THE WITNESS: I'm not going to.

5 MR. ROSS: You're advising the witness not to
6 answer the question?

7 MR. ALEXANDER: It's my recommendation.

8 MR. ROSS: On what basis is that?

9 MR. ALEXANDER: There's no petition to
10 relocate currently filed. It's total speculation.

11 MR. ROSS: It doesn't have to be with respect
12 to a question.

13 MR. ALEXANDER: You don't have to follow my
14 advice. That's just my recommendation.

15 MR. ROSS: His is not privileged information.

16 BY MR. ROSS:

17 Q I'm simply asking you a question. Do you have
18 an objection to your former wife and Brianna moving out
19 of the State?

20 THE WITNESS: I'm not going to answer that.

21 MR. ROSS: Okay. We'll certify that question.

22 BY MR. ROSS:

23 Q Have you had \$100,000 in life insurance with
24 your former wife as sole beneficiary maintained at all
25 times since the Final Judgment?

1 A Up until March.

2 Q What happened in March?

3 A When I retired, I no longer had it.

4 Q Okay. And do you have it now?

5 A No, I do not.

6 Q Okay. And why is that? Why don't you have
7 it?

8 A I just haven't looked into it and I haven't
9 had the time to check it out yet, so...

10 Q You haven't had the time since March through
11 October to check it out?

12 A No, I did not.

13 Q How much money have you paid in attorney's
14 fees so far?

15 A I believe \$3,000.

16 Q Okay. And do you owe money right now?

17 A No, I do not.

18 Q Probably might after today, right?

19 A I could.

20 Q Okay. All right. Do you claim that your
21 former wife has not done anything that she was required
22 to do pursuant to the Marital Settlement Agreement or
23 Final Judgment?

24 A Not that I know of.

25 Q Okay. Have you applied for any other

1 employment, other than what you have right now, since
2 you resigned from the Sheriff's Department?

3 A No.

4 Q Do know what witnesses would have any
5 knowledge of any matter involved with the controversy
6 that we have here today that you may call to testify?

7 A Not that I know of.

8 Q Okay. Do you know of any documents or
9 writings or videos or photographs that you intend to
10 utilize in the trial in this case or any hearings?

11 A Not that I know of.

12 MR. ROSS: Okay. Why don't we take a
13 five-minute break, if we can, and then I'll start
14 going through some of these unexciting documents.,
15 okay?

16 THE WITNESS: Okay.

17 MR. ROSS: Thank you.

18 (A recess was taken.)

19 BY MR. ROSS:

20 Q Okay. We are back on the record.

21 And I'm going to show you what we'll mark as
22 Exhibit -- I'll mark as Exhibit 2.

23 (Exhibit 2 was marked for identification)

24 BY MR. ROSS:

25 Q And I don't know if you have copies of the

1 Wells Fargo checking records with you to follow along,
2 or I'll --

3 MR. ALEXANDER: Is it the stuff I provided
4 you?

5 MR. ROSS: Yes, it is.

6 MR. ALEXANDER: Okay.

7 MR. ROSS: And I'll tell you what's going to
8 be easier, and I don't know how you feel about
9 this. It might be easier with you sitting next to
10 me and just for me to show these to you.

11 Do you have a problem with that? Do you have
12 a problem with that, Steve?

13 MR. ALEXANDER: No, that's all right.

14 MR. ROSS: Okay.

15 MR. ALEXANDER: Why don't you do this. Why
16 don't you just stand up and look over --

17 MS. O'BRIEN: Switch seats?

18 MR. ALEXANDER: That would be good. Do it
19 like that.

20 MR. ROSS: Switch seats, yeah.

21 (Discussion off the record.)

22 BY MR. ROSS:

23 Q Okay. So I'm looking at Exhibit 2, which is a
24 statement here from Wells Fargo, which is dated
25 April 10th, 2012, to May 8, 2012, and I'm trying to

1 figure out what these highlighted charges are. The
2 first one shows 4/10, and it shows online transfer from
3 checking account, and that seems to say [REDACTED]. Can you
4 explain to me what checking account [REDACTED] is?

5 A I think the [REDACTED] was the Morgan Stanley
6 account.

7 Q Okay. So you have taken money out of the
8 Morgan Stanley and put it in the Wells Fargo.

9 A Correct.

10 MR. ROSS: And the Morgan Stanley records are
11 the ones, Steve, you don't want to give me?

12 MR. ALEXANDER: If they're over 12 months old,
13 those are the ones I don't want to give you.

14 BY MR. ROSS:

15 Q And then we've got, on 4/12, you can see, of
16 2012, we have Flag Credit Union. What is this, this
17 \$800 deposit, and it says Flag Credit Union. Did you
18 transfer money out of that?

19 A Yes.

20 MR. ROSS: Okay. That's the other account you
21 don't want to give me as well. Yes?

22 MR. ALEXANDER: Once again, if it's over 12
23 months, I do not want to give that to you without a
24 court order.

25 BY MR. ROSS:

1 Q Can you tell me what any of those checks are
2 for written on 4/12? And you see them highlighted,
3 right?

4 A Yes, I do.

5 MR. ALEXANDER: Go off the record.

6 (Discussion off the record.)

7 THE WITNESS: Okay. I don't know what they
8 are.

9 BY MR. ROSS:

10 Q You don't know what those are. Okay.

11 Then we have on 4/13a recurring transfer.

12 A Yes.

13 Q Reference to Way 2 Save Savings?

14 A Yes.

15 Q Can you explain what that is?

16 A That is what's ever in your checking account,
17 once a week, if you have any money in it, \$10 goes into
18 that Way 2 Save. And if it doesn't, it doesn't
19 transfer.

20 Q So is that a separate savings account with the
21 numbers [REDACTED] as the last digits?

22 A That is correct.

23 Q And do you still have that?

24 A Yes.

25 Q Okay. And what account -- what is that? Is

1 that Wells Fargo as well?

2 A Yes, it is.

3 Q And how much is in there?

4 A Nothing as of today.

5 Q Okay. What is -- did you just recently take
6 money out of there or what?

7 A There was -- No, I just -- it's kind of set up
8 to your checking account. If you can follow me, it's
9 set up to your checking account. So if you -- say you
10 use your debit card.

11 Q Okay.

12 A They transfer a dollar to your savings
13 account. So it's kind of all the same money that's in
14 your account, and then if you run -- if you bounce a
15 check, they can take it from that account and bring it
16 over into your checking account to cover anything.

17 Q Okay. Then on 4/17 we have another transfer
18 from the Flag Credit Union, right?

19 A That is correct.

20 Q Okay. Any idea what this 4/17 check is for
21 \$1800?

22 A No, I do not.

23 Q Okay. 4/19 we have an online transfer of \$30.
24 It says Way 2 Save, but it's into the account, right?

25 A That is correct.

1 Q Explain that one to me.

2 A So -- Can I see this?

3 Q Sure.

4 A If you -- So like can I just use an example
5 with you?

6 Q Sure.

7 A If you -- say the bill pay credit card, bill
8 day credit card and stuff like that, if you use -- as an
9 example, if you were to use your debit card for that, a
10 dollar would go in. So it was an online transfer from
11 the account, from the Way 2 Save to the -- what do you
12 call -- it the checking account.

13 Q Okay.

14 A Or into the Way 2 Save, I'm sorry.

15 Q Okay. Then this is just a purchase of
16 cigarettes or something of that nature on 4/19?

17 A At the BP station. I don't know what it was.

18 Q And then what is this on 4/19 showing [REDACTED]?

19 A It says overdraft protection. So they took
20 \$5.63 and they put it into my checking account to cover
21 a check.

22 Q And what was the -- what is the account ending
23 in [REDACTED]?

24 A [REDACTED]. That's my checking account, if I'm not
25 mistaken.

1 Q I'm looking at your -- In other words, if it's
2 an overdraft protection, it would come from somewhere
3 else, right? See what I'm saying? Because it says from
4 this account. And this is your checking account we're
5 looking at, right? And that checking ends in [REDACTED]
6 so --

7 A Right.

8 Q -- I'm trying to figure out that.

9 A I don't know what it is.

10 Q Okay. Then you've got Flagler County payroll.

11 A Correct.

12 Q And that's your check, your paycheck?

13 A Yes.

14 Q All right. And then we have another deposit
15 right after that. Any idea what that deposit is from?

16 A No, I don't.

17 Q Okay.

18 A That's, what, 215.56? No, I don't know what
19 that is.

20 Q Okay. Then we move once again down to 4/20 on
21 Page 2 of this and I've got a recurring transfer, [REDACTED],
22 of 971.26. What does that represent, if you know?

23 A I don't know what that is.

24 Q Okay. And then I have another one down here
25 online transfer from checking via mobile of \$800. Can

1 you explain what checking account that would have come
2 from?

3 A This -- Can we go back up to 4/23?

4 Q Sure.

5 A That is a deposit from Flag Credit Union.
6 That's the one you were asking me about.

7 Q Okay. That's the \$800. Okay.

8 A Correct.

9 Q From Flag. Right, I understand that one.
10 This is the one I don't understand. It says
11 from checking and it's another deposit of \$800. And I'm
12 trying to figure out what credit -- what other checking
13 account that you may have had or -- it was transfer
14 from.

15 A All right. I don't know.

16 Q Okay. Well, did you have any other checking
17 account at that time?

18 A No, I didn't have any other checking account.
19 That's why I don't know which one it is. I only had one
20 checking account and the Way 2 Save account. And I had
21 the Flag Credit Union and the Morgan Stanley at that
22 time. This is 2012, right?

23 Q Yes.

24 A Uh-huh.

25 Q April to May of 2012.

1 A Uh-huh.

2 Q Any clue what this payment is on 4/30. It's a
3 reference to Paris. I'm just curious.

4 MR. ALEXANDER: Did you take a honeymoon to
5 Paris? I know that much.

6 THE WITNESS: Yeah, that was my -- I didn't
7 know it. Yeah.

8 BY MR. ROSS:

9 Q You went to Paris?

10 A Yeah, I went to Paris.

11 Q Okay. And once again we have that recurring
12 transfer again on 5/4 of 2012 of 971.26 reference to
13 another checking account.

14 A I don't know what it is.

15 Q Any idea?

16 A No. I don't know what it is.

17 Q Okay. We can attach Number 2 and I'll move on
18 to 3.

19 (Exhibit 3 was marked for identification)

20 BY MR. ROSS:

21 Q Okay. Now we're on 3. Once again, we've got
22 that on 3/9. And this is March 9th, 2012, to April 9th,
23 2012 statement, we've got that recurring transfer again
24 of the 971.26, [REDACTED] Doesn't click still?

25 A No.

1 Q Okay.

2 A That's for the same amount?

3 Q Right.

4 Once again on 3/16, we have an online transfer
5 from checking. And this is your checking account once
6 again, right?

7 A Uh-huh.

8 Q So any idea how -- from what checking account
9 that occurred from?

10 A It probably came from --

11 MR. ALEXANDER: I'd prefer you not say
12 "probably." Either you know or you don't.

13 THE WITNESS: No, I don't know what it is.

14 BY MR. ROSS:

15 Q Okay. How do you think we'd figure that out,
16 or how would you figure that out?

17 A I'd have to get with the bank and find out
18 from them.

19 Q Okay. Once again on 3/23, this one identifies
20 that same recurring transfer to checking, ending again
21 in [REDACTED] Do you see that?

22 A Uh-huh.

23 Q Same thing. I mean it's a lot of recurring
24 transfers to that account.

25 A I agree with you. I don't know what it is,

1 though.

2 Q Okay. Do you have any record with you on the
3 Flag or on any of the other ones so we can identify this
4 number and figure out what it is, or the Morgan Stanley,
5 whatever it may be? Because we're going to see it
6 throughout and I'm just trying to see how we can figure
7 this out.

8 A I don't have -- I don't have anything --

9 BY MR. ROSS:

10 Q Nothing with you that would --

11 A No.

12 Q Okay. Then we go to 3/29, we have another
13 online transfer from checking again. Do you see my
14 concern there? I'm just not sure what checking account
15 it's from, and you don't know either, right?

16 A No.

17 Q And nothing that you could look at that would
18 refresh your recollection as to what it was?

19 A No.

20 Q Okay. Did you keep check registers, like
21 records, to show what was happening?

22 A No.

23 Q Okay. And just to point out, you see it
24 again, right, on 4/6, 971.26.

25 A Yes.

1 Q If at any time when I'm showing you these, if
2 it's something that you could think of that could help
3 us identify what that is, let me know. Okay?

4 A Okay. Yes.

5 Q I presume this is for your current wife,
6 Pretty in the City Palm Coast?

7 A No, that was mine.

8 Q That was yours. What is that?

9 A It's a haircutting place.

10 MR. ROSS: Okay. Okay. I'm going to put 3
11 down here and I'm going to take out 4.

12 (Exhibit 4 was marked for identification)

13 BY MR. ROSS:

14 Q And this is February 2012 to March. Once
15 again now you see the February 9th, an online transfer
16 from checking. But you say you didn't have another
17 checking account. And that's a pretty large deposit,
18 \$2200.

19 A Uh-huh.

20 Q Any clue?

21 A No.

22 Q Okay. And, of course, we've got our
23 February 10th recurring transfer of the 971.26. Again
24 still no clue, right?

25 A That is correct.

1 Q Okay. Once again we have 2/16, we have a
2 pretty large deposit of \$1,000 from [REDACTED]. No idea what
3 that is?

4 A No.

5 Q And once again we have a February 23rd
6 transfer from [REDACTED] again.

7 A Uh-huh.

8 Q And you don't know what that is, correct?

9 A No.

10 Q Once again we've got a large transfer from
11 2843 on 3/1, right? And another one on March 2nd of
12 \$1800.

13 A Correct.

14 MR. ROSS: Okay. Let's put Number 4 down here
15 and we'll go down to 5.

16 (Exhibit 5 was marked for identification)

17 BY MR. ROSS:

18 Q Any idea what this 1/23 on Exhibit Number 5
19 is, purchase of 446 -- 448.18?

20 A I think that is the Harley-Davidson, a payment
21 to Harley-Davidson for my motorcycle.

22 Q Okay. Now we've got a withdrawal from [REDACTED] if
23 you can see on 2/8.

24 A Uh-huh.

25 Q Still no idea?

1 A No, I don't know what account it's from. It's
2 either from the Flag Credit Union that I had or the
3 Morgan Stanley one. I just don't know what their
4 account number is.

5 Q Well, how about doing me this favor before
6 I --

7 A It's either one of those accounts.

8 Q Do me this favor.

9 MR. ROSS: Steve, see if you have an objection
10 to this.

11 MR. ALEXANDER: Sure.

12 MR. ROSS: Before I have do any kind of motion
13 to compel for the records, can you provide me
14 something to show what those accounts are from, so
15 we can clarify them?

16 MR. ALEXANDER: I don't know. He'll have
17 to -- can you find out? I'm not going to go find
18 it out.

19 MR. ROSS: No, no. Do you not have the
20 records from Flag that would show you what the
21 accounts are?

22 THE WITNESS: No. I can call them and ask
23 them what the account was.

24 MR. ROSS: Okay. Okay.

25 THE WITNESS: I can probably call -- I don't

1 even know if I can call Morgan Stanley. I don't
2 even have their number anymore.

3 MR. ROSS: Okay?

4 THE WITNESS: But I can call flag.

5 MR. ROSS: Morgan Stanley, you can look up the
6 number, can't you, and see what account you had?
7 Because otherwise I get a subpoena out. It wastes
8 a whole bunch of time.

9 THE WITNESS: I mean, I'll try to find out for
10 you.

11 MR. ROSS: Can you do that? You want to write
12 that on this list and then call Steve with it. And
13 he'll let me know so I can -- so we can cut through
14 a lot of wasted time.

15 THE WITNESS: What's the account?

16 MR. ROSS: [REDACTED]

17 THE WITNESS: [REDACTED] Okay.

18 MR. ROSS: Let me see if it has any other
19 identifying.

20 And then here's one more. The account was
21 [REDACTED], was the other one. So [REDACTED] and [REDACTED].

22 THE WITNESS: [REDACTED] is the -- is the checking
23 account -- or the savings account that, the Way 2
24 Save saving.

25 MR. ROSS: Okay. So you're saying that.

1 Okay. Okay. Let's make sure that we got all this.

2 MR. ALEXANDER: [REDACTED] is the savings account
3 information we gave you.

4 MR. ROSS: Okay.

5 MR. ALEXANDER: So we're just missing one
6 account number; is that correct?

7 MR. ROSS: [REDACTED] is what it appears to be.

8 MR. ALEXANDER: So you want to know which bank
9 that is from.

10 MR. ROSS: What that is, yeah.

11 MR. ALEXANDER: Okay. You can do that.

12 THE WITNESS: I will let you know.

13 (Exhibit 6 was marked for identification)

14 BY MR. ROSS:

15 Q Yeah. We see down here again on Exhibit 6,
16 [REDACTED] again you can see on 12/30, right?

17 A Yes.

18 Q I don't know if this helps at all. I'm
19 looking over here at the 12/9 one and it says Flag
20 Credit Union, with certainly different numbers. You
21 see?

22 A I don't -- I mean I don't know what they are.

23 Q Yeah, I don't know what they are either. I
24 don't know if there's any -- you know, we've got
25 repetitive transfers here from the [REDACTED]. So if we can

1 figure that out. I don't want to belabor the point and
2 go over each one with you.

3 A It's either two accounts; it's either the Flag
4 or it's the Morgan Stanley one.

5 Q Okay. Let's see if we can get to the bottom
6 of that.

7 Have you received a consistent amount of --
8 Other than the months that you said that you received an
9 entire amount for the retirement, have you received a
10 consistent retirement check in the same amount or has it
11 been in varying amounts? Because the records seem to
12 indicate varying amounts and I thought maybe you might
13 be able to explain that to me.

14 A It was in varying amounts and I don't know
15 why.

16 Q Okay. So you have no clue.

17 A No.

18 Q Okay.

19 MR. ALEXANDER: How far did it vary? I mean,
20 are we talking about a dollar or a hundred dollars
21 or what?

22 THE WITNESS: It wasn't that much.

23 MR. ALEXANDER: Like about how much?

24 THE WITNESS: I think maybe like 50 to a
25 hundred dollars.

1 MR. ALEXANDER: Okay.

2 (Exhibit 7 was marked for identification)

3 BY MR. ROSS:

4 Q The shopping that indicates from -- now I'm
5 on -- I'm sorry, I'm on Exhibit 7, which is the checking
6 account Wells Fargo 3970 from July 2013 to August 2013,
7 is showing me purchases at Jcrew and things of that
8 nature. Is that you or is that your wife?

9 A That's my wife.

10 Q Ray-Ban, is that you or your wife?

11 A My wife.

12 Q This Southern -- on 7/31 on Exhibit 7, this
13 Southern Strategy QuickBooks --

14 A Uh-huh.

15 Q -- Milissa Holland of 3,750.50, what is that?

16 A That is her pay coming in.

17 Q Okay. What is -- on 8/1, this Golden Rule
18 Insurance Premium, what is that for?

19 A That's the -- what date is that, 8/1?

20 Q 8/1.

21 A That's the health insurance.

22 MR. ALEXANDER: For who?

23 THE WITNESS: The family. Brianna, myself,
24 everybody.

25 (Exhibit 8 was marked for identification)

1 BY MR. ROSS:

2 Q Now we have January through February of 2013
3 of transfers -- an online transfer from that same
4 account [REDACTED]. When did you say you closed Flag?

5 A December.

6 Q Okay. So that wouldn't make sense, would it,
7 that it would be coming from Flag?

8 MR. ROSS: Steve, I presume you're going to
9 withdraw your objection since it's within?

10 MR. ALEXANDER: What's the month?

11 MR. ROSS: Through February of 2013.

12 MR. ALEXANDER: I'll have to withdraw my
13 objection if it's within 12 months.

14 BY MR. ROSS:

15 Q So I'm going to try to see what records we can
16 get on 2843, because obviously they were still in effect
17 and you don't know what it is.

18 A No.

19 Q So you want to call the bank, find out, and
20 then call Steve. And he'll tell me and then you want to
21 see what records you can get on [REDACTED] or what? I mean,
22 it's got to be something, some account.

23 A Uh-huh. I'll find out what it is.

24 Q Okay.

25 MR. ROSS: And this will be marked Exhibit 8.

1 MR. ALEXANDER: Just to let you know, checking
2 the Clerk of Court's file, the husband filed his
3 financial affidavit 12/2 of 2010. It's in the
4 clerk file.

5 MR. ROSS: '10. Okay. That's the one that --

6 MR. ALEXANDER: Well, they got divorce three
7 months later --

8 MR. ROSS: Okay.

9 MR. ALEXANDER: -- in March of '11. I'm
10 sorry, July 28th of '11. Pardon me. July 28th of
11 '11.

12 MR. ROSS: That's fine. I'll get it. Thanks.

13 MR. ALEXANDER: And it says in the Final
14 Judgment, I just noticed it says that both parties
15 haven't filed their respective financial
16 affidavits.

17 MR. ROSS: Okay. We'll, I'll get that then.

18 MR. ALEXANDER: Okay.

19 BY MR. ROSS:

20 Q I'm not going to go over each transfer on 2843
21 because we'll figure that out. Okay?

22 A Uh-huh. I understand.

23 MR. ROSS: Put 8 over here.

24 (Exhibit 9 was marked for identification)

25 BY MR. ROSS:

1 Q Now we're looking at May to June of 2013, and
2 we'll have this as Exhibit 9 And that shows a check card
3 purchase State Farm Insurance on 5/9. Any idea what
4 that is?

5 A Car insurance.

6 Q Okay. For what car?

7 A When was this?

8 Q May 9th of 2013.

9 A The Saab.

10 Q The Saab is the one that your wife drives?

11 A Yes.

12 Q Okay. Then did you go on a cruise in May of
13 2013?

14 A No.

15 Q It says Royal Caribbean. What's that all
16 about?

17 A Yeah, she was going on one.

18 Q She went on one?

19 A Well, she didn't go, but she paid for it.

20 Q Okay. Where do you think this deposit would
21 come from, this large one of \$5,886.35 on June 3rd of
22 2013?

23 A That was the...

24 I don't know. When was this?

25 Q That's of May -- I'm sorry, June 3rd, 2013.

1 A I don't know what that is.

2 Q Okay.

3 (Exhibit 10 was marked for identification)

4 BY MR. ROSS:

5 Q Any idea on -- I'm looking at Exhibit 10 now.
6 On March 12th of 2013, what is this Hartford Life
7 Insurance, a deposit of \$5,719.08?

8 A That was the envelopes that you had me open.

9 Q Okay. That was the deferred comp?

10 A That was the Hartford.

11 Q Because it says life insurance. That's what
12 I'm trying to figure out. See?

13 A Right.

14 Q Hartford Life Insurance. I'm trying to figure
15 out. See if you match it up and see if it shows the
16 same thing or not.

17 A It's -- what was the amount, 5,000?

18 Q Sure, 5719.08.

19 A Would have been the Hartford account, the
20 deferred comp, \$5,000.

21 Q Okay. So it wasn't life insurance.

22 A No.

23 Q Okay. This is the money -- this was the time
24 period during which you resigned from the Sheriff's
25 Department, right?

1 A Retired.

2 Q Retired.

3 A Yes. I'm sorry.

4 Q That's okay. You would agree there's a lot of
5 clothes purchases during that period of time, a lot of
6 dinners?

7 A Uh-huh. Yes.

8 Q Okay. Can you tell me, on March 22nd, I see
9 an A.T.M. check deposit from Exhibit 10 of 10,646.35.
10 Any idea what that is?

11 A That would have been -- Can I see this?

12 Q Sure.

13 A (Examining document.) I believe that was my
14 sick time check.

15 Q Oh, that's the sick time check. Okay.

16 (Exhibit 11 was marked for identification)

17 BY MR. ROSS:

18 Q This is Number 11, which is a statement from
19 June 11th, 2013 to July 9th 2013 on 3970 at Wells Fargo.
20 This would show that you were receiving the entire
21 portion of the Florida retirement being on 6/28; is that
22 right?

23 A Yes.

24 (Exhibit 12 was marked for identification)

25 Q Okay. Looking at Exhibit 12, this includes

1 your paychecks and your wife's paychecks on here,
2 correct? That's your paycheck, your wife's paycheck,
3 right?

4 A Yes.

5 Q Okay. And that is August through September of
6 2013 with -- as you can see, we've added up over \$1500
7 in clothing on just one page, right?

8 A Okay.

9 (Exhibit 13 was marked for identification)

10 BY MR. ROSS:

11 Q Okay. I'm going to reference now Number 13
12 Exhibit and just trying to see where -- if you could
13 tell me where this deposit came from of 6,281.88. Was
14 that your whole retirement or is that something
15 different?

16 A That would have been retirement.

17 MR. ROSS: Okay. Okay. Let me step out with
18 Lynn and see if we can cut this short. And I'm
19 sure you'll be very disappointed if I finish up
20 your questions.

21 THE WITNESS: It's all right.

22 (A recess was taken.)

23 MR. ROSS: No further questions.

24 CROSS-EXAMINATION

25 BY MR. ALEXANDER:

1 Q Mr. O'Brien, when you were talking about March
2 of 2013 not being your planned retirement date, what was
3 your planned retirement date coming into this year?
4 When were you planning to retire?

5 A Not for a very long time. I was not planning
6 on retiring this year.

7 Q How many years did you have in this year?

8 A This year I had 28 years.

9 Q Okay.

10 A I was looking to do 30 and then go into the
11 DROP, do 35.

12 Q Okay. So had you gotten everything you'd have
13 liked, you'd have stayed in for about another seven more
14 years.

15 A That is correct.

16 Q Okay. And had you had any reprimands or any
17 issues --

18 A No.

19 Q -- up until January of this year with Sheriff
20 Fleming, the former sheriff?

21 A No, I did not.

22 Q And you served Sheriff Fleming in what
23 capacity?

24 A Major and the Chief Deputy.

25 Q Okay. And were you retained as a Major and

1 Chief Deputy in January of 2013, when Sheriff Manfre
2 came into office?

3 A I was demoted down -- or I was not demoted,
4 but I was reassigned or they did a restructuring and I
5 was called the Senior Commander.

6 Q Okay. And with within approximately 60 days
7 after that, you were asked to give either your
8 resignation or you were going to be fired.

9 A That is correct.

10 Q And the sheriff gave you three days.

11 A That is correct.

12 Q And you said this was witnessed by the current
13 under sheriff?

14 A That is correct.

15 Q What is his name?

16 A Rick Staley.

17 Q Okay. Now, when you told counsel you he
18 couldn't think of any witnesses might testify at the
19 hearing, Mr. Staley is a potential witness, isn't he?

20 A Yes, he is.

21 Q And Sheriff Manfre would be a potential
22 witness.

23 A That, he would be.

24 Q Don Fleming, the former sheriff, would be a
25 potential witness as the caliber of deputy you were up

1 until January of this year.

2 A That is correct.

3 Q And do you know a lady by the name of Linda
4 Bolante?

5 A Yes.

6 Q So counsel knows, who is she with the
7 Sheriff's Office?

8 A She is the Chief Financial Officer with the
9 Sheriff's Office.

10 Q Okay. And would she possibly be a person that
11 would be in the know as far as you being forced to
12 resign?

13 A Could be.

14 Q Okay.

15 MR. ROSS: Can you give me her last name
16 again?

17 THE WITNESS: Bolante.

18 MR. ALEXANDER: Spelled B-o-l-a-n-t-e.

19 MR. ROSS: Okay. Thank you.

20 BY MR. ALEXANDER:

21 Q So are any one of those people potential
22 witnesses for you if there's any question about whether
23 or not you were forced to resign?

24 A No.

25 Q I mean, those people could be witnesses?

1 A They could be witnesses.

2 Q I want counsel to know that, because when you
3 were saying, "I can't think of any witnesses," I want to
4 let him know that there's a possibility.

5 Let me also talk to you about your retirement
6 that you're actually receiving. How much is that every
7 month? I know you said it varies 50 or a hundred
8 dollars, but roughly what is it supposed to be?

9 A It is three -- I think it's 3,000.

10 Q Let me show this document. (Tendering.)
11 Is that what it was back in April of 2013?

12 A Yes, it was.

13 Q And what was that amount?

14 A I'm sorry, \$6,281.88.

15 Q Okay. And sometime -- I believe the records
16 show this divorce case, I know we didn't personally do
17 it, but I've seen the Quadro or the Qualified Domestic
18 Relations Order. In June an order was signed by Judge
19 Craig. It goes into effect in July, correct?

20 A That's correct.

21 Q What is your income now, just roughly?

22 A It is, I want to say, 4,000 and change.

23 Q Okay. A little over 4,000?

24 A Uh-huh.

25 Q And your former wife gets the rest of that?

1 A That is correct.

2 Q Okay. And what you're telling us, even though
3 it might not be in the actual Final Judgment entered by
4 the Court in 2011 or in the Settlement Agreement, you
5 always had contemplated working 35 years.

6 A That is correct.

7 Q Okay. So you weren't contemplating your
8 former wife getting this money at this time.

9 A No.

10 Q You weren't considering getting it at this
11 time.

12 A No.

13 Q Okay. That might be it.

14 Did you agree that you will pay the one month
15 of child support on or before November 1st of this year?

16 A Yes.

17 Q And then you'll pay the November 1st child
18 support so you're back on track, correct? It basically
19 calls for a double payment.

20 A Yes, it will be made.

21 Q What I want you to do is do two payments, one
22 that -- you know, it could say November 1st, but on the
23 bottom margin, put on there March 2013 child support.

24 A Uh-huh.

25 Q And then the next check, make that the -- put

1 on it 2013, two separate checks so that we're all clear
2 on it.

3 A Okay.

4 MR. ALEXANDER: I don't have any other
5 questions.

6 MR. ROSS: Okay. Want to read and sign or
7 waive it?

8 MR. ALEXANDER: We'll waive it.

9 (WHEREUPON the deposition was concluded.)

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CERTIFICATE OF OATH

STATE OF FLORIDA)

COUNTY OF FLAGLER)

I, the undersigned authority, certify that DAVID O'BRIEN personally appeared before me on October 15, 2013, and was duly sworn.

WITNESS my hand and official seal this 6th day of December, 2013.

Louise K. Johnson

Louise K. Johnson
Notary Public - State of Florida
My Commission No.: DD989552
Expires: July 28, 2014



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1 REPORTER'S DEPOSITION CERTIFICATE

2 STATE OF FLORIDA)

3 COUNTY OF FLAGLER)

4 I, LOUISE K. JOHNSON, RMR, CRR, FPR, certify that I
5 was authorized to and did stenographically report the
6 deposition of DAVID O'BRIEN; that a review of the
7 transcript was not requested; that the transcript is a
8 true and complete record of my stenographic notes.

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

14 Dated this 6th day of December, 2013.

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16 
17 LOUISE K. JOHNSON, RMR, CRR, FPR

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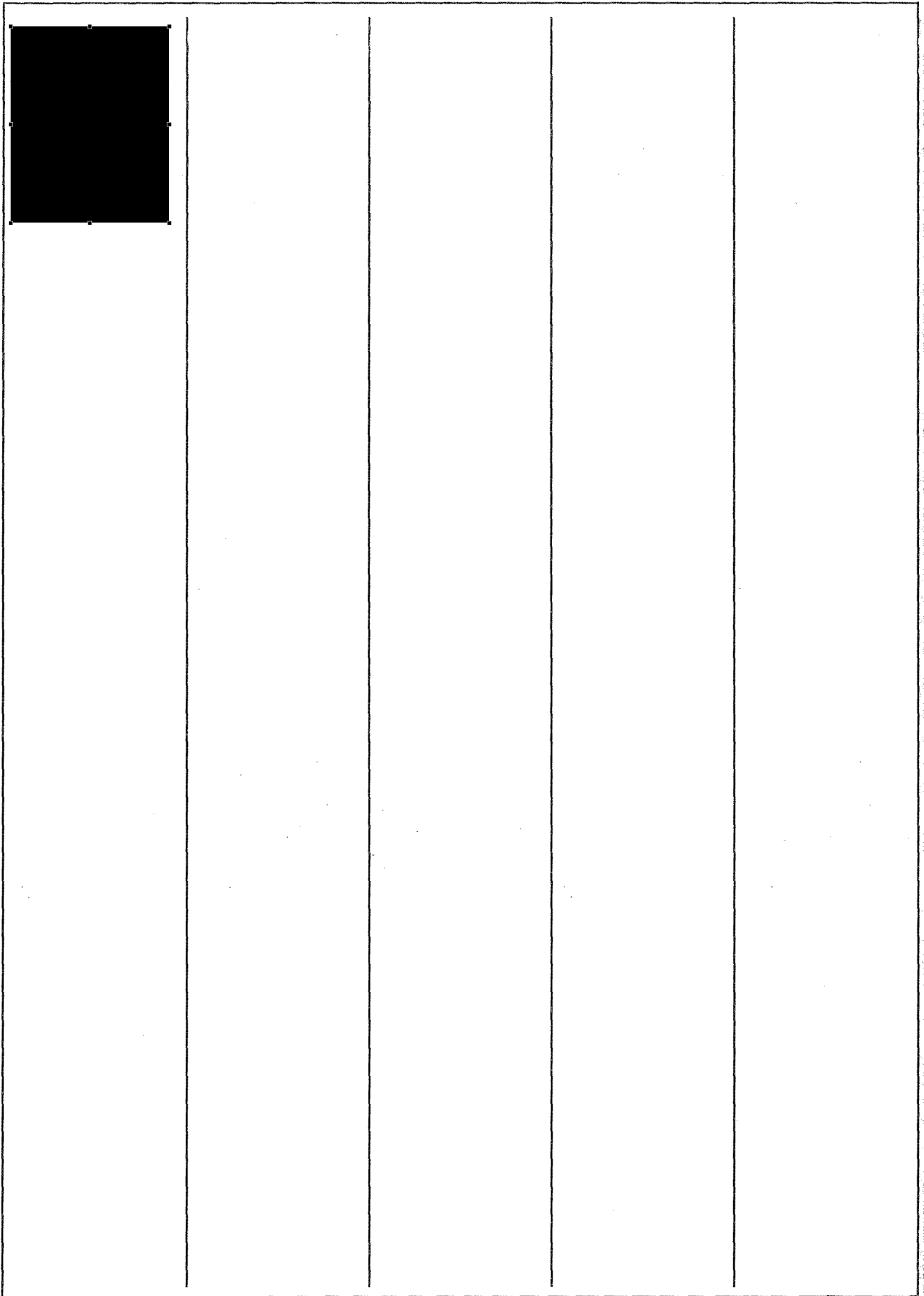
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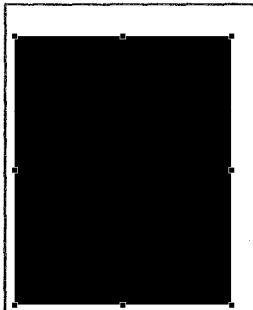
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[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
			9
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]



				
---	--	--	--	--

ORTHOBANC, LLC RECURRING PROGRESS PAYMENT PLAN
(To be used for existing or manual patient setups)

Please Print:

Account #: 13584

Responsible Name: <u>David O'Brien</u>	Patient Name: <u>BRIANNA O'BRIEN</u>
Responsible Address: <u>11 Deerfield Court</u>	Responsible SSN: —
City, State, Zip: <u>Palm Coast FL 32137</u>	Total Contract Amt: <u>\$ 2075-</u>
Home #: <u>384-931-1888</u>	Family Discount: —
Work #:	Insurance Amt: —
Email: <u>FBIWA22963@yahoo.com</u>	Down Payment: —

Exhibit 1
Witness D. O'Brien
10/15/13
LKU

Orthodontist Dr. William J. Glenos

Amount of Total Withdrawal (Remaining Balance)	Monthly Payment Amount	Final Payment Amount	Total Number of Monthly Withdrawals	Withdrawal Begin Date (Circle Day)		
				Month	Day	Year
<u>\$ 2075-</u>	<u>\$ 160-</u>	<u>\$ 155-</u>	<u>13</u>	<u>4</u>	<u>5</u>	<u>12 19 26 13</u>

ORTHOBANC, LLC EFT AUTHORIZATION

I hereby authorize OrthoBanc, LLC (hereafter referred to as "OrthoBanc"), on behalf of the Orthodontist, to initiate debit entries to the account(s) indicated below via electronic funds transfer (EFT). I hereby authorize the financial institution(s) named below to accept and honor EFT withdrawals by OrthoBanc. I understand that beginning on the date listed above, OrthoBanc will begin withdrawals from my bank or credit card account. Such withdrawals will continue each month until the entire balance, provided to OrthoBanc by the Orthodontist, is paid in full. I understand that OrthoBanc is debiting funds from my account for payment to the Orthodontist and that the name OrthoBanc may/will appear on my monthly statement.

I further agree that should OrthoBanc be notified that funds are not available in my bank account (NSF or closed account) or that a charge to my bankcard is denied, a \$20 fee will be charged by OrthoBanc and that treatment by the Orthodontist may be interrupted if the monthly payment amount and the \$20 fee is not paid within 15 days of notification. I agree that if funds are not available from the account I choose as primary, OrthoBanc can attempt to secure funds from my secondary account. If no secondary account is provided, OrthoBanc can re-draft my primary account. I understand that if I choose to discontinue this method of payment I must notify OrthoBanc in writing, a minimum of 7 days prior to my scheduled debit date and that OrthoBanc will contact the Orthodontist for confirmation of this change.

Please select the primary and secondary accounts OrthoBanc is to debit:

Primary Account	Secondary Account
<input checked="" type="checkbox"/> Checking *	<input type="checkbox"/> Checking * <input type="checkbox"/> Savings
<u>David O'Brien</u> Name(s) as it appears on your account	_____ Name(s) as it appears on your account
_____ Bank Account # _____ Routing #	_____ Bank Account # _____ Routing #

Signature: [Signature] Date: 3/27/13

NOTE: OrthoBanc account setup, signature & copy of check or credit card **MUST** all have the same responsible name listed.

A copy of the check and/or credit card **MUST** be attached at the time of mailing or faxing this form to OrthoBanc

For Orthodontist use only:		For OrthoBanc, LLC use only:	
PID Number: <u>1106</u>	Patient OrthoBanc Reference Number:	Received:	Initials:

Wells Fargo® Essential Checking

Account number: [REDACTED] April 10, 2012 - May 8, 2012 Page 1 of 5



DAVID O'BRIEN
14 CORONA CT
PALM COAST FL 32137-9021

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a Wells Fargo customer. We appreciate your business and understand that you are entrusting us with your banking needs. Let us assist you in finding the right accounts and services to help you reach your financial goals. Please visit us online at wells Fargo.com, call us at the number at the top of your statement, or visit any Wells Fargo store - we'd love to hear from you!

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Rewards Program	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
		Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 4/10	\$194.95
Deposits/Additions	7,865.52
Withdrawals/Subtractions	- 7,855.48
Ending balance on 5/8	\$204.99

Account number: [REDACTED]

DAVID O'BRIEN

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

Exhibit 2
Witness: D. O'Brien
10/15/13
LKJ



Transaction history

Savings acct?
Credit Union

Credit Union

From where?
Cigarettes acct?

From where?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/10		Online Transfer Ref [REDACTED] From Checking [REDACTED] on 04/10/12	1,800.00		1,994.95
4/11		POS Purchase - 04/11 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		33.32	
4/11		Save As You Go Transfer Debit		1.00	1,980.63
4/12		WT Fed [REDACTED] Flag Credit Union /Org=David Obrien [REDACTED]	800.00		
4/12		Trn# [REDACTED] Wire Trans Svc Charge - Sequence: [REDACTED]		15.00	
4/12	1133	Check		500.00	
4/12	1134	Check		122.06	
4/12	1131	Check		92.50	2,031.07
4/13		Recurring Transfer Ref #Opetldgxfj to Way2Save Savings		10.90	2,021.07
4/16		Check Crd Purchase 04/13 Fancy Sushi Palm Coast FL [REDACTED]		37.88	
4/16		POS Purchase - 04/14 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		9.93	
4/16		Check Crd Purchase 04/14 Epic Theatres of S Saint Augusti FL [REDACTED]		7.75	
4/16		Check Crd Purchase 04/14 Five Guys 207 St. St. Augustine FL [REDACTED]		18.18	
4/16		POS Purchase - 04/15 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		35.76	
4/16	1135	Check		70.00	
4/16		Save As You Go Transfer Debit		5.00	1,836.57
4/17		WT Fed [REDACTED] Flag Credit Union /Org=David Obrien [REDACTED]	800.00		
4/17		Trn# [REDACTED] Wire Trans Svc Charge - Sequence: [REDACTED]		15.00	
4/17		Trn# [REDACTED] Rfb# [REDACTED]			
4/17		POS Purchase - 04/17 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		9.96	
4/17	1132	Check		1,800.00	
4/17		Discover E-Payment [REDACTED] Obrien David		137.00	
4/17	1136	Check		93.50	
4/17		Save As You Go Transfer Debit		2.00	579.11
4/18		Bill Pay Credit Card on-Line [REDACTED]		30.00	
4/18		Bill Pay Credit Card on-Line [REDACTED]		30.00	
4/18		Bill Pay Credit Card on-Line 0243 on 04-18		56.00	
4/18		Bill Pay Credit Card on-Line [REDACTED]		66.00	
4/18		Bill Pay Bank of America on-Line [REDACTED]		132.00	
4/18		Bill Pay Cell Phone on-Line [REDACTED] on 04-18		181.93	
4/18		Chase Epay [REDACTED] David S Obrien		108.00	
4/18		Overdraft Protection From [REDACTED]	37.50		
4/18		Overdraft Transfer Fee		12.50	2.18
4/19		Online Transfer Ref [REDACTED] From Way2Save Savings Via Mobile	30.00		
4/19		Check Crd Purchase 04/17 Wendys #1 Palm Coast FL [REDACTED]		9.61	
4/19		POS Purchase - 04/19 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		9.96	
4/19	1137	Check		94.26	
4/19		Overdraft Protection From [REDACTED]	5.63		
4/19		Overdraft Transfer Fee		12.50	-88.52
4/20		Overdraft Fee for Item \$94.26 04/19 Check # 01137		35.00	
4/20		Flagler County S Payroll [REDACTED] O'Brien, David S	1,237.94		
4/20		Deposit	215.56		
4/20		Recurring Transfer Ref [REDACTED] to Way2Save Savings		10.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/20		POS Purchase - 04/20 Mach ID 000000 Publix Super MA Palm Coast FL		24.08	
4/20		ATM Cash Approved In Overdraft - 04/20 Mach ID 0876Z 1050 Palm Coast Pkwy S Palm Coast FL 2010 0003610		160.00	
4/20		Recurring Transfer Ref [REDACTED] to Checking [REDACTED]		971.26	
4/20		Save As You Go Transfer Debit		1.00	163.64
4/23		WT Fee [REDACTED] Flag Credit Union /Org=David O'Brien S [REDACTED] Trn# [REDACTED]	800.00		
4/23		Online Transfer Ref [REDACTED] From Checking Via Mobile	800.00		
4/23		Wire Trans Svc Charge - Sequence: [REDACTED]		15.00	
4/23		Check Crd Purchase 04/19 Wendys #1 Palm Coast FL		14.65	
4/23		Check Crd Purchase 04/20 Marriotts L & C PA Palm Coast FL		35.40	
4/23		Check Crd Purchase 04/21 Pretty IN The City Palm Coast FL		15.00	
4/23		Check Crd Purchase 04/21 Palm Nails Palm Coast FL		29.00	
4/23		POS Purchase - 04/22 Mach ID 000000 Publix Super MA Palm Coast FL		14.35	
4/23		POS Purchase - 04/22 Mach ID 000000 Palm Coast Bp Palm Coast FL		15.26	
4/23		POS Purchase - 04/22 Mach ID 000000 Publix Super MA Palm Coast FL		339.21	
4/23		Save As You Go Transfer Debit		7.00	1,278.77
4/24	1139	Check		400.00	878.77
4/25		ATM Withdrawal - 04/25 Mach ID [REDACTED] B D F Paris Fr [REDACTED]		398.54	
4/25		Non-Wells Fargo ATM Transaction Fee		5.00	477.23
4/26		Debit Crd Pur Intl 04/25 Pizza Chic 75Paris.06 Fr		127.06	
4/26		International Purchase Transaction Fee		3.81	
4/26		Save As You Go Transfer Debit		1.00	345.36
4/27		Debit Crd Purchase 04/26 Call From Val Fee 800-282-6120 Lu		0.95	
4/27		Recurring Transfer Ref # [REDACTED] to Way2Save Savings		10.00	
4/27		Save As You Go Transfer Debit		1.00	333.41
4/30		Check Crd Pur Rtrn 04/26 Call From Val Fee 800-282-6120 Lu	0.95		
4/30		Debit Crd Purchase 04/24 Call From France A 800-282-6120 Lu		49.10	
4/30		Debit Crd Pur Intl 04/28 L Empire 45 75Paris07 Fr		8.36	
4/30		International Purchase Transaction Fee		0.25	
4/30		Debit Crd Pur Intl 04/28 L Empire 45 75Paris07 Fr		39.81	
4/30		International Purchase Transaction Fee		1.19	
4/30		Debit Crd Pur Intl 04/28 C Et A Haussmann Paris Fr		217.63	
4/30		International Purchase Transaction Fee		6.52	
4/30		Save As You Go Transfer Debit		4.00	7.50
5/3		Online Transfer F [REDACTED] on 05/03/12	100.00		107.50
5/4		Flagler County S Payrol [REDACTED] O'Brien, David S	1,237.94		
5/4		Recurring Transfer Ref #Opecpj73QM to Way2Save Savings		10.00	
5/4		Recurring Transfer Ref [REDACTED] to Checking [REDACTED]		971.26	364.18
5/7		POS Purchase - 05/04 Mach ID 000000 Palm Coast Bp Palm Coast FL		14.72	

Credit Union
from where
Melissa

?



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/7		Check Crd Purchase 05/04 Phillip S Seaf1220 Charlotte NC		104.76	
5/7		POS Purchase - 05/05 Mach ID 000000 Cvs 03249 Palm Coast FL		25.56	
5/7		POS Purchase - 05/07 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.15	
5/7		Save As You Go Transfer Debit		4.00	204.99
Ending balance on 5/8					204.99
Totals			\$7,865.52	\$7,855.48	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1131	4/12	92.50	1134	4/12	122.06	1137	4/19	94.26
1132	4/17	1,800.00	1135	4/16	70.00	1139*	4/24	400.00
1133	4/12	500.00	1136	4/17	93.60			

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$76.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



IMPORTANT ACCOUNT INFORMATION

We want to keep you informed of upcoming changes to your account. Effective August 7, 2012, your Essential Checking account will have a \$5 monthly service fee with online only statements (\$7 with paper statements). This fee can be waived with one of the following:

- Maintain a \$1,500 minimum daily balance OR
- Maintain qualifying direct deposits totaling \$500 or more each statement cycle. A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income, electronically deposited to this Essential Checking account by your employer or an outside agency. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit.

If you do not meet one of the criteria above, the monthly service fee will appear on your account statement on or after September 10, 2012.

Please review the criteria above as it may be necessary for you to take action by August 7, 2012 to waive the fee. If you have questions, please contact your local banker or call the phone number listed at the top of your statement.

#5

3/16/12 \$ 400.00
3/29/12 \$ 300.00

Transaction history

paycheck

Alcohol

Melissa

Transfer

Cigarettes

pay check

Melissa?

Date	Check Number	Description		
3/9		Flagler County S Payroll [REDACTED] O'Brien, David S		
3/9		Recurring Transfer Ref [REDACTED] to Way2Save Savings		
3/9		POS Purchase - 03/09 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		
3/9		Recurring Transfer Ref #Opefywgcgk to Checking [REDACTED]		
3/9		Chase Epay [REDACTED] David S O'Brien		
3/9		Save As You Go Transfer Debit	2.00	
3/12		POS Purchase - 03/09 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]	9.93	
3/12		POS Purchase - 03/09 Mach ID 000000 ABC Fine Wine/S Palm Coast FL [REDACTED]	23.54	
3/12		Check Crd Purchase 03/10 Epic Theatres of P Palm Coast FL [REDACTED]	14.00	
3/12		POS Purchase - 03/11 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]	9.93	
3/12		Kay Jewelers Acct Pmt [REDACTED] David O'Brien	300.00	
3/12		Sears Payment Online Pmt [REDACTED] David O'Brien	80.60	
3/12		Overdraft Protection From [REDACTED]	101.59	
3/12		Overdraft Transfer Fee	12.50	-80.77
3/13		Overdraft Fee for Item \$80.60 03/12 Sears Payment Online Pmt [REDACTED] David O'Brien	35.00	-115.77
3/16		Online Transfer Ref [REDACTED] From Checking Via Mobile	400.00	
3/16		ATM Withdrawal - 03/16 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]	200.00	
3/16		Recurring Transfer Ref [REDACTED] to Way2Save Savings	10.00	74.23
3/22		POS Purchase - 03/21 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]	9.96	
3/22		ATM Withdrawal - 03/22 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]	40.00	
3/22		Save As You Go Transfer Debit	1.00	23.27
3/23		Flagler County S Payroll [REDACTED] O'Brien, David S	1,242.16	
3/23		Recurring Transfer Ref #Opems4Mqnf to Way2Save Savings	10.00	
3/23		POS Purchase - 03/23 Mach ID 000000 Walgreens 215 P Palm Coast FL [REDACTED]	8.38	
3/23		POS Purchase - 03/23 Mach ID 000000 Walgreens 215 P Palm Coast FL [REDACTED]	9.36	
3/23		Recurring Transfer Ref # [REDACTED] to Checking [REDACTED]	971.26	
3/23		Save As You Go Transfer Debit	2.00	264.43
3/26		Check Crd Purchase 03/23 Chicken Pantry Bunnell FL [REDACTED]	11.10	
3/26		POS Purchase - 03/24 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]	17.92	
3/26		POS Purchase - 03/24 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]	21.44	
3/26		Check Crd Purchase 03/24 Pretty IN The City Palm Coast FL [REDACTED]	15.00	
3/26		POS Purchase - 03/25 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]	8.09	
3/26		POS Purchase - 03/26 Mach ID 000000 298 Palm Coast Palm Coast FL [REDACTED]	25.98	
3/26		Save As You Go Transfer Debit	6.00	158.90
3/26		Check Crd Purchase 03/25 Totally Salon & Sp Palm Coast FL [REDACTED]	36.00	
3/27		POS Purchase - 03/27 Mach ID 000000 1755 Palm Harbo Palm Coast FL [REDACTED]	9.96	
3/27		Bill Pay Insurance on-Line [REDACTED]		

Exhibit 3
Witness: D O'Brien
10/15/13
LKJ



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/27		Save As You Go Transfer Debit		3.00	67.34
3/29		Online Transfer Ref [REDACTED] From Checking Via Mobile	300.00		
3/29		POS Purchase - 03/28 Mach ID 000000 1755 Palm Harbo Palm Coast FL [REDACTED]		9.96	
3/29		ATM Withdrawal - 03/29 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		300.00	
3/29		Save As You Go Transfer Debit		1.00	56.38
3/30		Recurring Transfer Ref: [REDACTED] to Way2Save Savings		10.00	46.38
4/5		Flagler County S Payroll [REDACTED] O'Brien, David S	1,237.94		1,284.32
4/6		Recurring Transfer Ref #Opexhdmf84 to Way2Save Savings		10.00	
4/6		POS Purchase - 04/06 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		56.11	
4/6		Recurring Transfer Ref #Opec43N94B to Checking [REDACTED]		971.26	
4/6		Save As You Go Transfer Debit		1.00	245.95
4/9		Check Crd Purchase 04/06 Pretty IN The City Palm Coast FL [REDACTED]		50.00	
4/9		Save As You Go Transfer Debit		1.00	194.95
Ending balance on 4/9					194.95
Totals			\$4,523.85	\$4,549.90	

paycheck

Melissa ?

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



IMPORTANT ACCOUNT INFORMATION

In an effort to communicate urgent account information as quickly as possible, we are changing the way we deliver account notices to Online Banking customers for whom we have a valid email address. Starting June 25, 2012, we will send an email alert notifying you of an overdraft or insufficient funds notice to your secure online mailbox. These email alerts arrive up to three (3) days faster than paper notices, so you can resolve the situation more quickly and avoid additional fees. If you want to continue to receive notices by mail, please sign on to Online Banking, and go to "Delivery Preferences" and select "Online & U.S. Mail" next to Account Notices, or contact us at 1-800-956-4442.

Wells Fargo® Essential Checking

Account number: [REDACTED] ■ February 9, 2012 - March 8, 2012 ■ Page 1 of 5



DAVID O'BRIEN
14 CORONA CT
PALM COAST FL 32137-9021

#5 #7
2/9/12 online trans Fer a week:
\$ 2200.00
3/5/12 \$ 200.00
3/6/12 \$ 250.00
2/16/12 \$ 1000.00 V-F
From acct # 2893
2/23/12 \$ 200.00
3/1/12 \$ 1000.00
3/2/12 \$ 1800.00

You and Wells Fargo

Online Banking with Wells Fargo

Are you aware of all the Online Banking services we offer? We continue to add to and improve our online features to meet your needs with services such as Mobile Banking, Account Alerts, and My Spending Report and Budget Watch. Visit wellsfargo.com for more information on any of these services.

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Rewards Program	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
		Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 2/9	\$475.71
Deposits/Additions	9,973.10
Withdrawals/Subtractions	- 10,227.81
Ending balance on 3/8	\$221.00

Account number: [REDACTED]

DAVID O'BRIEN

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

Exhibit 4
Witness: D. O'Brien
10115 113
LKJ



Transaction history

noted acct.?
paid
monthly
?
money man tickets?
transfer acct.?

	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
		Online Transfer Ref [REDACTED] From Checking Via Mobile	2,200.00		
		POS Purchase - 02/08 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		19.88	
		Save As You Go Transfer Debit		1.00	2,654.83
		Flagler County S Payroll [REDACTED] O'Brien, David S	1,034.90		
		Check Crd Purchase 02/08 Leon CO, FL Clerk 210-4038000 TX [REDACTED]		32.20	
		Check Crd Purchase 02/09 LA Piazza Cafe Palm Coast FL [REDACTED]		178.44	
		Recurring Transfer Ref [REDACTED] to Way2Save Savings		10.00	
		Recurring Transfer Ref [REDACTED] to Checking [REDACTED]		971.26	
		Save As You Go Transfer Debit		2.00	2,495.83
		Check Crd Purchase 02/09 Steak-N-Shake#0282 Palm Coast FL [REDACTED]		11.54	
		Check Crd Purchase 02/09 Europa Piano Loung Palm Coast FL [REDACTED]		34.00	
		Check Crd Purchase 02/09 Agent Fee 890057 Virtuoso TX [REDACTED]		50.00	
		Check Crd Purchase 02/09 Agent Fee 890057 Virtuoso TX [REDACTED]		60.00	
		Check Crd Purchase 02/09 Usairways 037874 Fort Worth TX [REDACTED]		972.10	
		Check Crd Purchase 02/09 Usairways 037874 Fort Worth TX [REDACTED]		972.10	
		Check Crd Purchase 02/10 Pretty IN The City Palm Coast FL [REDACTED]		15.00	
		Check Crd Purchase 02/10 Kfc 430 Palm Coast FL [REDACTED]		29.95	
		Check Crd Purchase 02/11 McDonald's F6717 Palm Coast FL [REDACTED]		2.14	
		Check Crd Purchase 02/11 Starbucks Corp0010 Palm Coast FL [REDACTED]		5.25	
		Check Crd Purchase 02/11 Kokoro Sushi Bar Palm Coast FL [REDACTED]		95.94	
		POS Purchase - 02/12 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		51.34	
		POS Purchase - 02/12 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		19.05	
		POS Purchase - 02/12 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		15.91	
		Save As You Go Transfer Debit		14.00	157.51
		Check Crd Purchase 02/12 Dunkin' Palm Coast FL [REDACTED]		7.36	
		POS Purchase - 02/14 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		91.89	
		^ 1125 Passport CharIn Payment [REDACTED]		110.00	
		Overdraft Protection From [REDACTED]	64.24		
		Overdraft Transfer Fee		12.50	0.00
		Online Transfer Ref # [REDACTED] From Checking [REDACTED] on 02/16/12	1,000.00		1,000.00
		Recurring Transfer Ref [REDACTED] to Way2Save Savings		10.00	
		Bill Pay Credit Card on-Line [REDACTED] on 02-17		30.00	
		Bill Pay Credit Card on-Line [REDACTED] on 02-17		30.00	
		Bill Pay Credit Card on-Line [REDACTED] on 02-17		56.00	
		Bill Pay Bank of America on-Line [REDACTED] on 02-17		101.00	
		Bill Pay Chase Credit Car on-Line [REDACTED] on 02-17		109.00	
		Bill Pay Discover Card on-Line [REDACTED] on 02-17		174.00	
		Bill Pay Cell Phone on-Line [REDACTED] on 02-17		181.93	



Transaction history (continued)

319 credits?

savings?

paycheck

acct?

acct?

another
checking
acct?

red &
union

?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/17		Bill Pay Credit Card on-Line [REDACTED] on 02-17		183.00	
2/17		Save As You Go Transfer Debit		8.00	117.07
2/21		POS Purchase - 02/18 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
2/21		Check Crd Purchase 02/18 Burger King #9528 Flagler Beach FL [REDACTED]		9.52	
2/21		POS Purchase - 02/19 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		18.87	
2/21		POS Purchase - 02/20 Mach ID 000000 Walgreens 5000 Palm Coast FL [REDACTED]		9.36	
2/21		POS Purchase - 02/21 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		21.30	
2/21		Save As You Go Transfer Debit		5.00	42.98
2/23		Online Transfer Ref #lbe1yrsqg8 From Checking [REDACTED] on 02/23/12	200.00		
2/23		ATM Withdrawal - 02/23 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		200.00	
2/23		Bill Pay Insurance on-Line [REDACTED] on 02-23		48.60	
2/23		Overdraft Protection From [REDACTED]	37.50		
2/23		Overdraft Transfer Fee		12.50	19.38
2/24		Flagler County S Payroll [REDACTED] O'Brien, David S	1,039.29		
2/24		POS Purchase - 02/24 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		172.32	
2/24		Recurring Transfer Ref #Opeqnxkqh8 to Way2Save Savings [REDACTED]		10.00	
2/24		Recurring Transfer Ref #Ope86P3F6S to Checking [REDACTED]		971.26	
2/24		Overdraft Protection From [REDACTED]	107.41		
2/24		Overdraft Transfer Fee		12.50	0.00
3/1		Online Transfer Ref #lbe2Dmpfhj From Checking [REDACTED] on 03/01/12	1,000.00		
3/1		ATM Withdrawal - 03/01 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		100.00	900.00
3/2		Online Transfer Ref #lbe12Ys5T From Checking [REDACTED] on 03/02/12	1,300.00		
3/2		Recurring Transfer Ref #Opejvwdb7 to Way2Save Savings [REDACTED]		10.00	
3/2		Bill Pay Credit Card on-Line [REDACTED] on 03-02		30.00	
3/2		Bill Pay Credit Card on-Line [REDACTED] on 03-02		30.00	
3/2		Bill Pay Credit Card on-Line 0243 on 03-02		56.00	
3/2		Bill Pay Bank of America on-Line [REDACTED] on 03-02		101.00	
3/2		Bill Pay Chase Credit Car on-Line [REDACTED] on 03-02		109.00	
3/2		Bill Pay Credit Card on-Line [REDACTED] on 03-02		214.00	
3/2		Bill Pay Discover Card on-L [REDACTED] on 03-02		318.00	
3/2		Save As You Go Transfer Debit		7.00	1,825.00
3/5		Online Transfer Ref [REDACTED] From Checking Via Mobile	200.00		
3/5		ATM Withdrawal - 03/03 Mach ID [REDACTED] Palm Coast Pkwy Palm Coast FL [REDACTED]		200.00	
3/5	1126	Check		1,800.00	25.00
3/6		Online Transfer Ref [REDACTED] From Checking Via Mobile	250.00		
3/6		ATM Withdrawal - 03/06 Mach ID [REDACTED] Palm Coast Pkwy Palm Coast FL [REDACTED]		60.00	
3/6	1127	Check		242.26	
3/6		Overdraft Protection From [REDACTED]	39.75		
3/6		Overdraft Transfer Fee		12.50	0.00
3/7		WT Fed#01559 Flag Credit Union /Org=David S Obrien Srf# [REDACTED]	1,000.00		
3/7		Wire Trans Svc Charge - Sequence: [REDACTED]		15.00	985.00
3/8	1129	Check		500.00	
3/8		Discover E-Payment [REDACTED] Obrien David		163.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/8	1128	Check		100.00	
3/8		Save As You Go Transfer Debit		1.00	221.00
Ending balance on 3/8					221.00
Totals			\$9,973.10	\$10,227.81	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^A **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1125	2/14	110.00	1127	3/6	242.26	1129	3/8	500.00
1126	3/5	1,800.00	1128	3/8	100.00			

When this account was converted from Wachovia to Wells Fargo, any previous Overdraft or Returned Item (Insufficient Funds - NSF) fees did not carry over to this statement. Please refer to your last Wachovia account statement for information on Overdraft or Returned Item (Insufficient Funds - NSF) fees incurred prior to conversion.



IMPORTANT ACCOUNT INFORMATION

Effective May 10, 2012, your account may be charged an ATM surcharge fee when you make a withdrawal with your Wells Fargo Debit or ATM Card at non-Wells Fargo ATMs that display the Instant Cash network logo. This fee is determined by the ATM owner or operator. As a reminder, Wells Fargo may assess a \$2.50 per transaction fee when you make a transaction with your card at non-Wells Fargo ATMs that display the Instant Cash network logo.

For fee waiver details, refer to your Wells Fargo Consumer Account Fee & Information Schedule, or other applicable account disclosure.

If you have any questions, please contact your local banker or call the phone number at the top of your statement. Thank you.



- Over-the-Counter Cash Disbursement: 3% of the transaction amount for each cash withdrawal at a non-Wells Fargo Bank outside the U.S.

For fee waiver details, refer to your applicable Wells Fargo Account Fee & Information Schedule.

If you have questions, please contact your local banker or call the phone number at the top of your statement. Thank you. We appreciate your business.

Activity summary

Beginning balance on 1/11	\$979.80
Deposits/Additions	15,241.78
Withdrawals/Subtractions	- 15,745.87
Ending balance on 2/8	\$475.71

Account number: [REDACTED]
 DAVID O'BRIEN
 Florida account terms and conditions apply
 For Direct Deposit and Automatic Payments use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:
 [REDACTED]

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/12		Bill Pay Home Mortgage on-Line [REDACTED] on 01-12		416.77	
1/12		Kay Jewelers Acct Pmt [REDACTED] David Obrien		300.00	
1/12		Save As You Go Transfer Debit		2.00	261.03
1/13		Flagler County S Payroll [REDACTED] O'Brien, David S	1,323.93		
1/13		Recurring Transfer Ref #Opefygf886 to Way2Save Savings		10.00	
1/13		Recurring Transfer Ref #Opeqnlwxc to Checking [REDACTED]		971.26	603.70
1/17		Check Crd Purchase 01/13 McDonald's F6717 Palm Coast FL		5.33	
1/17		POS Purchase - 01/14 Mach ID 000000 Walgreens Flori Palm Coast FL [REDACTED]		6.20	
1/17		POS Purchase - 01/14 Mach ID 000000 Walgreens Flori Palm Coast FL [REDACTED]		89.36	
1/17		POS Purchase - 01/15 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		13.45	
1/17		Save As You Go Transfer Debit		4.00	485.36
1/18		Check Crd Purchase 01/17 Niva Jacksonvil GI Jacksonville FL		3.00	
1/18		POS Purchase - 01/18 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		6.95	
1/18		POS Purchase - 01/18 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		15.05	
1/18		Save As You Go Transfer Debit		3.00	457.36
1/19		Deposit	5,921.00		6,378.36
1/20		Recurring Transfer Ref # [REDACTED] e Way2Save Savings		10.00	
1/20		POS Purchase - 01/20 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		9.93	
1/20		Bill Pay Credit Card on-Line [REDACTED]		30.00	
1/20		Bill Pay Credit Card on-Line [REDACTED]		30.00	
1/20		Bill Pay Credit Card on-Line [REDACTED] on 01-20		55.00	
1/20		Bill Pay Ticket on-Line Xxyment on 01-20		56.33	
1/20		Bill Pay Bank of America on-Line [REDACTED]		104.00	
1/20		Bill Pay Chase Credit Car on-Lin [REDACTED]		109.00	
1/20		Bill Pay Credit Card on-Line [REDACTED]		111.00	

Cigarettes?
Alcohol?

From where?

Exhibit 5
 Witness: D. O'Brien
 10/15/13
 LKJ



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/20		Bill Pay Line of Credit on-Line [REDACTED] on 01-20		166.68	
1/20		Bill Pay Discover Card on-Line [REDACTED] on 01-20		174.00	
1/20		Bill Pay Cell Phone on-Line [REDACTED] on 01-20		181.93	
1/20		Save As You Go Transfer Debit		11.00	5,329.49
1/23		Check Crd Pur Rtrn 01/19 Wendys #1 Palm Coast FL	6.67		
1/23		Check Crd Purchase 01/19 Wendys #1 Palm Coast FL		6.67	
1/23		Check Crd Purchase 01/19 Wendys #1 Palm Coast FL		18.93	
1/23		Check Crd Purchase 01/20 Chase Fee 800-699-2336 IL		6.00	
1/23		Check Crd Purchase 01/20 Hdfs Drolpay 800-699-2336 IL		448.18	
1/23		POS Purchase - 01/21 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED] ?McC=5411		158.04	
1/23		POS Purchase - 01/21 Mach ID 000000 Chevron/Kangaroo Palm Coast FL [REDACTED]		14.10	
1/23		POS Purchase - 01/22 Mach ID 000000 Kangaroo Express Palm Coast FL [REDACTED]		11.77	
1/23		POS Purchase - 01/23 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		11.82	
1/23		POS Purchase - 01/23 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
1/23		Save As You Go Transfer Debit		9.00	4,641.61
1/24		Check Crd Purchase 01/22 Caps on The Water Saint August FL [REDACTED]		106.79	
1/24		POS Purchase - 01/24 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		9.90	
1/24		Save As You Go Transfer Debit		2.00	4,522.92
1/26		POS Purchase - 01/26 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		21.20	
1/26		POS Purchase - 01/26 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
1/26		Bill Pay Insurance on-Line [REDACTED] on 01-26		48.60	
1/26		Save As You Go Transfer Debit		3.00	4,440.88
1/27		Flagler County S Payroll [REDACTED] O'Brien, David S	1,323.93		
1/27		Check Crd Purchase 01/25 Red Lobster US0005 Palm Coast FL		47.66	
1/27		Recurring Transfer Ref #Opeqnpwvz2 to Way2Save Savings		10.00	
1/27		ATM Withdrawal - 01/27 Mach [REDACTED] Palm Coast Pkwy S Palm Coast FL 2010 0000014		306.00	
1/27		Recurring Transfer Ref [REDACTED] to Checking [REDACTED]		971.26	
1/27		Save As You Go Transfer Debit		1.00	4,434.09
1/30		Check Crd Purchase 01/27 Pretty IN The City Palm Coast FL		15.00	
1/30		Check Crd Purchase 01/27 Blue at The Topaz Flagler Beac FL		135.91	
1/30		POS Purchase - 01/28 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
1/30		Check Crd Purchase 01/28 Thai Korner Palm Coast FL		92.98	
1/30		POS Purchase - 01/29 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		127.85	
1/30		POS Purchase - 01/29 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		6.41	
1/30		POS Purchase - 01/30 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
1/30	1123	Check		2,000.00	
1/30		Save As You Go Transfer Debit		7.00	2,028.86

?

paycheck

?

?

What for?



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/1		POS Purchase - 02/01 Mach ID 000000 Cvs 03249 03249 Palm Coast FL [REDACTED]		23.51	
2/1		Save As You Go Transfer Debit		1.00	2,004.35
2/2		POS Purchase - 02/02 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		49.60	
2/2		Save As You Go Transfer Debit		1.00	1,953.75
2/3		Recurring Transfer Ref #Ope2Df9L7Z to Way2Save Savings [REDACTED]		10.00	
2/3		POS Purchase - 02/03 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.04	
2/3	1124	Check		1,500.00	
2/3		Save As You Go Transfer Debit		1.00	132.71
2/6		Online Transfer Ref [REDACTED] From Checking Via Mobile	900.00		
2/6		ATM Withdrawal - 02/04 Mach [REDACTED] Palm Coast Pkwy Palm Coast FL [REDACTED]		200.00	
2/6		Check Crd Purchase 02/04 Palm Nails Palm Coast FL [REDACTED]		69.00	
2/6		Check Crd Purchase 02/04 Palm Coast Hilton Palm Coast FL [REDACTED]		85.00	
2/6		Save As You Go Transfer Debit		2.00	676.71
2/7		Deposit	5,766.25		
2/7		Check Crd Purchase 02/06 Gta*Travelreservat 800-808-9541 NY [REDACTED]		200.00	
2/7		Save As You Go Transfer Debit		1.00	6,241.96
2/8		Online Transfer Ref [REDACTED] on 02/08/12		5,766.25	475.71
Ending balance on 2/8					475.71
Totals			\$15,241.78	\$15,745.87	

for what?

Melissa?

?

transferred

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1123	1/30	2,000.00	1124	2/3	1,800.00

When this account was converted from Wachovia to Wells Fargo, any previous Overdraft or Returned Item (Insufficient Funds - NSF) fees did not carry over to this statement. Please refer to your last Wachovia account statement for information on Overdraft or Returned Item (Insufficient Funds - NSF) fees incurred prior to conversion.

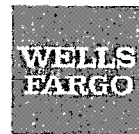


IMPORTANT ACCOUNT INFORMATION

For customers with Wells Fargo debit, check or ATM cards issued in IN, MN, OH and SD: Starting February 1, 2012, you can begin to use your card to make purchases where you enter your Personal Identification Number (PIN) to authorize your purchase. Refer to the applicable account agreement for more information, or contact the customer service number on your statement.

Wells Fargo® Essential Checking

Account number: [REDACTED] ■ December 9, 2011 - January 10, 2012 ■ Page 1 of 6



DAVID O'BRIEN
14 CORONA CT
PALM COAST FL 32137-9021

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

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Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Rewards Program	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
		Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 12/9	\$199.28
Deposits/Additions	8,301.41
Withdrawals/Subtractions	- 7,520.89
Ending balance on 1/10	\$979.80

Account number: [REDACTED]

DAVID O'BRIEN

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use
Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

? where is this account info

Exhibit 6

Witness: D. O'Brien

10/15/13

LKJ



Transaction history (continued)

alcohol -

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/23		POS Purchase - 12/23 Mach ID 000000 ABC Fine Wine/S Palm Coast FL [REDACTED]		163.83	
12/23		POS Purchase - 12/23 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		31.73	
12/23		Save As You Go Transfer Debit		2.00	1,618.26
12/27		Check Crd Purchase 12/23 Wendys #1 Palm Coast FL		12.80	
12/27		ATM Withdrawal - 12/24 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		200.00	
12/27		POS Purchase - 12/24 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		11.20	
12/27		POS Purchase - 12/24 Mach ID 000000 Walgreens Flori Palm Coast FL [REDACTED]		43.89	
12/27		POS Purchase - 12/25 Mach ID 000000 Winn-Dixie #2 Palm Coast FL [REDACTED]		29.33	
12/27		POS Purchase - 12/25 Mach ID 000000 Winn-Dixie #2 Palm Coast FL [REDACTED]		12.92	
12/27		POS Purchase - 12/26 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		10.00	
12/27		POS Purchase - 12/27 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		15.03	
12/27		Save As You Go Transfer Debit		7.00	1,276.09
12/28		Check Crd Purchase 12/27 Houligan's Palm CO Palm Coast FL		17.20	
12/28		POS Purchase - 12/28 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		24.85	
12/28		POS Purchase - 12/28 Mach ID 000000 Publix Super MA Palm Coast FL [REDACTED]		6.99	
12/28		Save As You Go Transfer Debit		3.00	1,224.05
12/29		Check Crd Purchase 12/27 Epic Theatres of P Palm Coast FL		16.00	
12/29		Check Crd Purchase 12/27 Fancy Sushi Palm Coast FL		36.67	
12/29		POS Purchase - 12/29 Mach ID 000000 Exxonmobil POS Flagler FL		30.00	
12/29		POS Purchase - 12/29 Mach ID 000000 TJ TJ Maxx Palm Coast (Bil [REDACTED]		45.98	
12/29		POS Purchase - 12/29 Mach ID 000000 Lowe's #2241 Palm Coast FL [REDACTED]		94.20	
12/29		POS Purchase - 12/29 Mach ID 000000 Palm Coast Bp Palm Coast FL [REDACTED]		14.00	
12/29		Save As You Go Transfer Debit		6.00	981.20
12/30		Flagler County S Payroll [REDACTED] O'Brien, David S	1,408.25		
12/30		Check Crd Purchase 12/29 Flagler Fish Compa Flagler Beac FL		65.49	
12/30		Check Crd Purchase 12/29 Palm Coast Utility [REDACTED] FL		80.00	
12/30		Recurring Transfer Ref #Opec39Rpk2 to Way2Save Savings		10.00	
12/30		Recurring Transfer Ref #Opejvd46Z to Checking [REDACTED]		971.26	
12/30		Save As You Go Transfer Debit		2.00	1,260.70
1/3		Check Crd Purchase 12/30 Epic Theatres of P Palm Coast FL		7.00	
1/3		Check Crd Purchase 12/30 Epic Theatres of P Palm Coast FL		37.00	
1/3		POS Purchase - 12/31 Mach ID 000000 Journeys #919 1 Daytona Beachfl [REDACTED]		21.19	
1/3		Check Crd Purchase 12/31 Chick-Fil-A #00325 Daytona Beac FL		7.34	
1/3		Check Crd Purchase 12/31 Epic Theatres of P Palm Coast FL		14.00	

? -

paycheck -

what is this? -
monthly? -
debt consolidation? -
maybe



Transaction history

Credit Union -
Where is info?

Where?
Account #
4057

Who's cell
phone?

paycheck

Monday's
transfer
from
where?

From
where?

where?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/9		WT Fed#02107 Flag Credit Union /Org=David S. O'Brien Sr##	600.00		
12/9		Wire Trans Svc Charge - Sequence: 111209081420 Sr##		15.00	
12/9		Recurring Transfer Ref #Opetkdw5M to Way2Save Savings		10.00	
12/9	1121	Check		92.50	681.78
12/12		POS Purchase - 12/10 Mach ID 000000 Walgreens Flori Palm Coast FL		17.60	
12/12		POS Purchase - 12/11 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.01	
12/12		Check Crd Purchase 12/11 Sonny's Bbq #114 Palm Coast FL		46.26	
12/12		POS Purchase - 12/12 Mach ID 000000 Cvs 03249 03249 Palm Coast FL		38.41	
12/12		Save As You Go Transfer Debit		4.00	565.50
12/13		POS Purchase - 12/13 Mach ID 000000 Publix Super MA Palm Coast FL		42.02	
12/13		Save As You Go Transfer Debit		1.00	522.48
12/15		Bill Pay Cell Phone on-Line [REDACTED] on 12-15		181.93	
12/15		Save As You Go Transfer Debit		1.00	339.55
12/16		Flagler County S Payroll [REDACTED] O'Brien, David S	1,304.85		
12/16		Recurring Transfer Ref #Ope2D2K594 to Way2Save Savings		10.00	
12/16		POS Purchase - 12/16 Mach ID 000000 Palm Coast Bp Palm Coast FL		15.05	
12/16		Recurring Transfer Ref #Opey8K8Y5 to Checking [REDACTED]		971.26	
12/16		Save As You Go Transfer Debit		1.00	647.09
12/16		Online Transfer Ref [REDACTED] From Checking Via Mobile	400.00		
12/16		POS Purchase - 12/16 Mach ID 000000 Publix Super MA Palm Coast FL		45.65	
12/19		POS Purchase - 12/17 Mach ID 000000 Tj Tj Maxx Palm Coast (Bil FL		253.43	
12/19		POS Purchase - 12/18 Mach ID 000000 Lowe's #2241 Palm Coast FL		203.93	
12/19		POS Purchase - 12/18 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.55	
12/19		POS Purchase - 12/18 Mach ID 000000 Costplus Daytona Beach/ FL		151.69	
12/19		POS Purchase - 12/19 Mach ID 000000 Publix Super MA Palm Coast FL		28.61	
12/19		Bill Pay Insurance on-Line [REDACTED] on 12-19		48.60	
12/19		Bill Pay Line of Credit on-Line [REDACTED] on 12-19		166.68	
12/19		Save As You Go Transfer Debit		8.00	129.95
12/20		Deposit	2,514.04		
12/20		POS Purchase - 12/20 Mach ID 000000 Publix Super MA Palm Coast FL		27.00	
12/20		POS Purchase - 12/20 Mach ID 000000 Palm Coast Bp Palm Coast FL		9.93	
12/20		Save As You Go Transfer Debit		2.00	2,605.06
12/22		Check Crd Purchase 12/21 LA Piazza Cafe Palm Coast FL		112.96	
12/22		POS Purchase - 12/22 Mach ID 000000 Publix Super MA Palm Coast FL		653.24	
12/22		POS Purchase - 12/22 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.04	
12/22		Save As You Go Transfer Debit		3.00	1,825.82
12/23		Recurring Transfer Ref [REDACTED] to Way2Save Savings		10.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		Check Crd Purchase 12/31 Starbucks Corp0010 Palm Coast FL		14.13	
1/3		Check Crd Purchase 12/31 Blue at The Topaz Flagler Beac FL		203.90	
1/3		Check Crd Purchase 01/01 Amphitheater Ticke St Augustine FL		60.00	
1/3		Check Crd Purchase 01/02 Starbucks Corp0008 Jacksonville FL		10.33	
1/3		POS Purchase - 01/03 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.04	
1/3		Save As You Go Transfer Debit		10.00	865.77
1/4		Check Crd Purchase 01/03 Pretty IN The City Palm Coast FL		15.00	
1/4		Save As You Go Transfer Debit		1.00	849.77
1/5		Online Transfer Ref #1bexgnfszw From Checking [REDACTED] on 01/05/12	1,000.00		
1/5		Check Crd Purchase 01/03 Brunos Pizza Palm Coast FL		29.32	
1/5		Save As You Go Transfer Debit		1.00	1,819.46
1/6		Recurring Transfer Ref #Opeqnkdkto Way2Save Savings		10.00	
1/8	1122	Check		1,800.00	9.45
1/9		Overdraft Protection From [REDACTED]	74.27		
1/9		Overdraft Transfer Fee		12.50	71.22
1/10		WT Fed [REDACTED] Flag Credit Union /Org=David O'Brien Srr#	1,000.00		
1/10		Wire Trans Svc Charge - Sequence: [REDACTED] Srr#		15.00	
1/10		Check Crd Purchase 01/08 Conch House Restau St. Augustin FL		11.50	
1/10		Check Crd Purchase 01/08 Conch House Restau St. Augustin FL		62.92	
1/10		Save As You Go Transfer Debit		2.00	979.80
Ending balance on 1/10					979.80
Totals			\$8,301.41	\$7,520.89	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1121	12/9	92.50	1122	1/6	1,800.00

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

When this account was converted from Wachovia to Wells Fargo, any previous Overdraft or Returned Item (Insufficient Funds - NSF) fees did not carry over to this statement. Please refer to your last Wachovia account statement for information on Overdraft or Returned Item (Insufficient Funds - NSF) fees incurred prior to conversion.

Where is acct# 2843
for what?
Credit Union Info

Where is this account?

What happened to this acct?

Wells Fargo[®] at Work Checking

Account number: [REDACTED] ■ July 10, 2013 - August 8, 2013 ■ Page 1 of 5



DAVID O
MILISSA HOLLAND
11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

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Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
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Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 7/10	\$953.61
Deposits/Additions	10,187.93
Withdrawals/Subtractions	- 11,235.47
Ending balance on 8/8	-\$93.93

Account number: 1010288323970

DAVID O
MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use
Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:
[REDACTED]

Exhibit 7
Witness: D. O'Brien
10115113
LKJ



Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$547.87
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.06

Transaction history

bounced check support
money order?
From where?
paycheck?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/10		Reversal of NSF Return Item Fee for Item \$1,500.00 07/08 Check # 01176	35.00		
7/10		Online Transfer From O'Brien D Way2Save Savings	1.00		
7/10		Cash eWithdrawal in Branch/Store - 222 Palm Coast Pkwy NE Palm Coast FL 1307		989.00	0.61
7/17		Mobile Deposit : Ref Number [REDACTED]	87.00		
7/17	1179	Check		87.00	0.61
7/26		ATM Check Deposit - 07/26 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]	1,532.71		
7/26		ATM Withdrawal - 07/26 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		100.00	
7/26		ATM Withdrawal - 07/26 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		100.00	
7/26	1181	Check		250.00	
7/26	1180	Check		204.56	878.76
7/29		POS Purchase - 07/27 Mach ID 000000 Staples Inc Palm Coast FL [REDACTED]		18.04	
7/29		POS Purchase - 07/27 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		241.65	
7/29		Check Crd Purchase 07/28 Almee's Hallmark S Palm Coast FL [REDACTED]		38.52	
7/29		POS Purchase - 07/28 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		94.65	
7/29		Save As You Go Transfer Debit		4.00	481.90
7/30		Check Crd Purchase 07/27 Paypal *Jcrewgroup 402-935-7733 NY [REDACTED]		317.46	
7/30		POS Purchase - 07/30 Mach ID 000000 Racetrac104 Palm Coast FL [REDACTED]		20.70	
7/30		POS Purchase - 07/30 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		8.83	
7/30		Save As You Go Transfer Debit		3.00	131.91
7/31		State of Florida Retirement [REDACTED] O'Brien David	4,733.72		
7/31		Southern Strateg Quickbooks [REDACTED] Holland, Melissa	3,750.50		
7/31		POS Purchase - 07/31 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		76.24	
7/31		POS Purchase - 07/31 Mach ID 000000 Shell Service Station Palm Coast FL [REDACTED]		9.95	
7/31		Save As You Go Transfer Debit		2.00	8,527.94
8/1		Check Crd Purchase 07/31 Ray-Ban.Com WWW.Ray-Ban.CA [REDACTED]		145.00	
8/1		Check Crd Purchase 07/31 Amazon Mktplace Pm Amzn.Com/Bill WA [REDACTED]		6.24	
8/1		Recur Debit Crd Pmt 07/31 AT&T*Bill Payment 800-288-2020 TX [REDACTED]		205.71	
8/1		Check Crd Purchase 07/31 Bright House Netvo 407-291-2500 FL [REDACTED]		184.52	

retirement check
Melissa pay check
Employees?
cell phone?

retirement amount keeps changing



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Check Crd Purchase 07/31 Palm Coast Utility 386-986-2360 FL		74.75	
8/1		Check Crd Purchase 07/31 Fsi Hdis Bill Pay 888-691-4337 IL		250.09	
8/1		Check Crd Purchase 07/31 Ujena Swimwear & F. 650-9381010 CA		310.00	
8/1		POS Purchase - 08/01 Mach ID 000000 Racetrac104 Palm Coast FL		30.01	
8/1		POS Purchase - 08/01 Mach ID 000000 Walgreens 215 Palm Coa Palm Coast FL		13.14	
8/1		Check Crd Purchase 08/01 Amazon Mktplace Pm Amzn.Com/Bill WA		3.67	
8/1		Check Crd Purchase 08/01 West Elm E-Commerc 866-937-8358 CA		49.05	
8/1		Check Crd Purchase 08/01 Cady Studios 804-830-7455 FL		29.00	
8/1		POS Purchase - 08/01 Mach ID 000000 Cvs 03249 03249 1 Old Palm Coast FL		14.76	
8/1		1003 Web Pmts 08P14 David O'Brien		1,600.00	
8/1		Golden Rule Ins Ins. Prem		684.37	
8/1		Save As You Go Transfer Debit		15.00	4,912.63
8/2		Check Crd Purchase 07/31 Paypal *Anthropolo 402-935-7733 PA		567.67	
8/2		Check Crd Purchase 07/31 Pipeline Online 614-5642000 OH		144.41	
8/2		Check Crd Purchase 07/31 Thai By Thai Enter Palm Coast FL		26.72	
8/2		Check Crd Purchase 08/01 Amazon.Com Amzn.Com/Bill WA		16.95	
8/2		Check Crd Purchase 08/01 Frontgate Catalog 800-626-6488 OH		116.50	
8/2		Check Crd Purchase 08/01 Boden 800-206-9508 DE		207.29	
8/2		Check Crd Purchase 08/01 Boden 800-206-9508 DE		791.20	
8/2		Check Crd Purchase 08/01 Victoria Secret 800-888-1500 OH		42.39	
8/2		Check Crd Purchase 08/01 Crate & Barrel #91 800-967-6896 IL		118.72	
8/2		Check Crd Purchase 08/01 Amazon Mktplace Pm Amzn.Com/Bill		45.95	
8/2		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
8/2		POS Purchase - 08/02 Mach ID 000000 Walgreens 215 Palm Coa Palm Coast FL		15.28	
8/2		POS Purchase - 08/02 Mach ID 000000 Walgreens 215 Palm Coa Palm Coast FL		23.03	
8/2		ATM Withdrawal - 08/02 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL		200.00	
8/2		POS Purchase - 08/02 Mach ID 000000 Shell Service Station Palm Coast FL		18.91	
8/2		Cash Withdrawal Branch/Store - 222 Palm Coast Pkwy NE Palm Coast, FL 1307		1,261.00	
8/2	1183	Check		338.00	
8/2		Fpl Direct Debit Elec Pymt 08/13 Webf Melissa M Holland		163.95	
8/2		Save As You Go Transfer Debit		14.00	790.75
8/5		Online Transfer From O'Brien D Way2Save Savings	48.00		
8/5		Check Crd Purchase 08/01 Petals Palm Coast FL		53.50	

Boating? Surf?

?

Rent Ins. clothing?

Clothing Melissa clothing?

Money order?

Flowers?



Transaction history (continued)

Alcohol?
Alcohol?
Melissa clothing?
Alcohol?
Shampoo?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/5		Check Crd Purchase 08/01 Elks Lodge Palm CO Palm Coast FL		32.21	
8/5		Check Crd Purchase 08/01 Farveys Pub Restau Palm Coast FL		16.00	
8/5		Check Crd Purchase 08/02 J Crew 800-692-0256 VA		500.75	
8/5		POS Purchase 08/03 Mach ID 000000 Target T2364 Target T2		114.55	
8/5		POS Purchase 08/03 Mach ID 000000 Kohl S 1288 665 Palm Palm Coast		49.99	
8/5		Check Crd Purchase 08/03 Tuffy Auto Service Palm Coast FL		62.96	
8/5		POS Purchase - 08/03 Mach ID 000000 Racetrac104 Palm Coast		8.28	
8/5		Check Crd Purchase 08/03 Smiles Nite Club Palm Coast FL		10.50	-9.99
8/6		Recur Debit Crd Pmt 08/05 Grc*Wen By Chaz DE 800-2419918 CA		48.94	-58.93
8/7		Overdraft Fee for Item \$48.94 08/06 Recur Debit Crd Pmt 08/05 Grc*Wen By Chaz DE 800-2419918 CA		35.00	-93.93
Ending balance on 8/8					-93.93
Totals			\$10,187.93	\$11,235.47	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1179	7/17	87.00	1181	7/26	250.00	1183*	8/2	338.00
1180	7/26	204.56						

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$175.00
Total Returned Item Fees	\$0.00	\$105.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

David ← 4907
Milissa ← 1307

Wells Fargo® at Work Checking

Account number: [REDACTED] January 10, 2013 - February 8, 2013 Page 1 of 6



#7

Feb 2013 - before he lost his job.

paychecks - \$1,494.69 2/22
 - \$1,494.69 2/8
 Total - \$2,989.38

deposited \$8,853.10

Questions?

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TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

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A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

- Online Banking Direct Deposit
- Online Bill Pay Auto Transfer/Payment
- Online Statements Overdraft Protection
- Mobile Banking Debit Card
- My Spending Report Overdraft Service

Activity summary

Beginning balance on 1/10	\$44.63
Deposits/Additions	8,853.10
Withdrawals/Subtractions	- 8,271.24
Ending balance on 2/8	\$626.49

Account number [REDACTED]

DAVID O

MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

[REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

Exhibit 8

Witness: D. O'Brien

10/15/13

LKJ



Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$150.14
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01
Total interest paid in 2012	\$0.02

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/10		Online Transfer Ref #Bemvh2P7 From Way2Save Checking	100.00		
1/10		POS Purchase - 01/10 Mach ID 000000 Shell Service S Palm Coast FL		9.74	
1/10		POS Purchase - 01/10 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		8.55	
1/10		Save As You Go Transfer Debit		2.00	124.34
1/11		Flagler County S Payroll O'Brien, David S	1,494.69		
1/11		Check Crd Purchase 01/09 Racetrac104 0000 Palm Coast FL		30.03	
1/11		Recurring Transfer Ref #Opeg3Dn4Ts to Way2Save Savings		10.00	
1/11		POS Purchase - 01/11 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		92.64	
1/11		POS Purchase - 01/11 Mach ID 000000 ABC Fine Wine Sp 224 P Palm Coast FL		38.50	
1/11		POS Purchase - 01/11 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		98.74	
1/11		POS Purchase - 01/11 Mach ID 000000 Palm Coast Bp Palm Coast FL		10.56	
1/11		Recurring Transfer Ref #Opejy5Srb to Way2Save Checking		971.26	
1/11	1151	Check		500.00	
1/11		Overdraft Protection From	14.00		-118.70
1/14		Overdraft Fee for Item \$500.00 01/11 Check # 01151		35.00	
1/14		Online Transfer Ref #lbe2H6Z4PF From Way2Save Checking Via Mobile	300.00		
1/14		Check Crd Purchase 01/10 Wendys #1 Palm Coast FL		13.01	
1/14		Check Crd Purchase 01/12 Dg Hardware #16 Palm Coast FL		14.40	
1/14		POS Purchase - 01/12 Mach ID 000000 ABC Fine Wine Sp 224 P Palm Coast FL		29.95	
1/14		POS Purchase - 01/12 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		7.50	
1/14		POS Purchase - 01/13 Mach ID 000000 Publix Super Mar 414 B Flagler Beach		4.38	
1/14		POS Purchase - 01/14 Mach ID 000000 Shell Service Station Palm Coast FL		9.87	
1/14		Save As You Go Transfer Debit		6.00	61.19
1/15		POS Purchase - 01/15 Mach ID 000000 Publix Super Mar 414 B Flagler Beach		8.54	
1/15		Careone Credit Preauth Db O'Brien, David		725.00	-672.35
1/16		Preauthorized Debit Reversal	725.00		
1/16		NSF Return Item Fee for Item \$725.00 01/15 Careone Credit Preauth Db O'Brien, David		35.00	17.65

2 -

payroll

Alcohol?

?

Acct?

Alcohol?

?



Transaction history (continued)

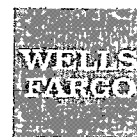
Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/18		Recurring Transfer Ref #Ope89Cgl39 to Way2Save Savings		10.00	7.65
1/23		Dr-Right of Setoff to Acct 0128-622896		7.65	
1/23	1118	Check		20.00	-20.00
1/24		Overdraft Fee for Item \$20.00 01/23 Check # 01118		35.00	-55.00
1/25		Flagler County S Payroll [REDACTED] O'Brien, David S	1,494.69		
1/25		Recurring Transfer Ref #Opexkrdz3R to Way2Save Savings		10.00	
1/25		POS Purchase - 01/25 Mach ID 000000 Shell Service Station Flagler Beachfl [REDACTED]		26.68	
1/25		Recurring Transfer Ref #OpeqmcysM to Way2Save Checking		971.26	
1/25	1152	Check		250.00	
1/25		Save As You Go Transfer Debit		1.00	180.75
1/28		Online Transfer Ref #lbec6Gxgbv From Way2Save Checking Via Mobile	100.00		
1/28		Online Transfer Ref #lbermvbvqj From Way2Save Checking	65.00		
1/28		Check Crd Purchase 01/25 Woody's Bar B Q Palm Coast FL		44.55	
1/28		Check Crd Purchase 01/25 Finns Beachside Pub Flagler Beach FL		61.38	
1/28		POS Purchase - 01/27 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		178.11	
1/28		POS Purchase - 01/28 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		18.19	
1/28		Save As You Go Transfer Debit		4.00	39.52
1/29		Dr-Right of Setoff to Acct [REDACTED]		39.52	0.00
2/5		Tax Products Per1 Sbjpg LLC 130204 xxxx8223 Holland Melissa	2,284.03		2,284.03
2/6		POS Purchase - 02/06 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		7.04	
2/6		1003 Web Prints 020813 Ngnd2 David O'Brien		1,700.00	
2/6		Save As You Go Transfer Debit		2.00	574.99
2/7		Dr-Right of Setoff to Acct [REDACTED]		311.24	
2/7		Online Transfer Ref #lbe2Hfdg52 From Way2Save Savings Via Mobile	2.00		
2/7		POS Purchase - 02/07 Mach ID 000000 Kangaroo Exp 1229 Flagler Beac FL [REDACTED]		36.76	
2/7		POS Purchase - 02/07 Mach ID 000000 Dillards 0235 Volusia Daytona Beac FL [REDACTED]		92.43	
2/7		POS Purchase - 02/07 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		8.30	
2/7		Save As You Go Transfer Debit		3.00	125.26
2/8		Flagler County S Payroll [REDACTED] O'Brien, David S	1,494.69		
2/8		Online Transfer Ref #lbe89Jn9Qh From Way2Save Checking	500.00		
2/8		Online Transfer Ref #lbe2Hfrhwh From Way2Save Checking Via Mobile	279.00		
2/8		Recurring Transfer Ref #Opeg3Mfv8P to Way2Save Savings		10.00	
2/8		POS Purchase - 02/08 Mach ID 000000 Target T2364 Target T2 Palm Coast FL [REDACTED]		22.63	
2/8		POS Purchase - 02/08 Mach ID 000000 TJ TJ Maxx Palm Coast Bl [REDACTED]		20.29	
2/8		POS Purchase - 02/08 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		245.28	
2/8		Recurring Transfer Ref #Opevmqdzjt to Way2Save Checking		971.26	

paydat

acct?

Alcohol?

Melissa?



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/8	1155	Check		500.00	
2/8		Save As You Go Transfer Debit		3.00	626.49
Ending balance on 2/8					626.49
Totals			\$8,853.10	\$8,271.24	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1118	1/23	20.00	1152	1/25	250.00	1155 *	2/8	500.00
1151 *	1/11	500.00						

* Gap in check sequence.

Items returned unpaid

Date	Description	Amount
1/16	Non-Monetary Notation Transaction Reference # 053100300017387	725.00

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$70.00
Total Returned Item Fees	\$35.00	\$35.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



IMPORTANT ACCOUNT INFORMATION

We want to let you know of important upcoming changes.

Effective April 1, 2013, the Legal Process Fee which includes levy, writ, garnishment, and any other legal document that requires funds to be attached will be \$125 each.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

We want to let you know of important upcoming changes.

Effective April 1, 2013, the Domestic Collections Fee will be \$25 per item.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

Wells Fargo® at Work Checking

Account number: [REDACTED] ■ May 9, 2013 - June 10, 2013 ■ Page 1 of 5



DAVID O
MILISSA HOLLAND
11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

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Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

- | | | | |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input checked="" type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input checked="" type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

Beginning balance on 5/9	\$828.67
Deposits/Additions	5,935.35
Withdrawals/Subtractions	- 6,282.00
Ending balance on 6/10	\$482.02

#5 6/3/13
deposit #
\$ 5886.35

Protection:

where from ?

Account number: [REDACTED]

DAVID O

MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number: [REDACTED]

Exhibit 9
Witness: D.O'Brien
10/15/13
LKJ



Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$565.16
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/9		Check Crd Purchase 05/07 State Farm Insuran 800-956-6310 IL		93.39	
5/9		Check Crd Purchase 05/07 Nail Spa Palm Coast FL		63.00	
5/9		Check Crd Purchase 05/07 Amenity Food & Bev Palm Coast FL		69.90	
5/9		Check Crd Purchase 05/08 Royal Caribbean CR 800-327-6700 FL		100.00	
5/9		Save As You Go Transfer Debit		4.00	524.38
5/10		Check Crd Purchase 05/09 Royal Caribbean CR 800-327-6700 FL		450.10	
5/10		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
5/10		Save As You Go Transfer Debit		1.00	63.28
5/13		Online Transfer From O'Brien D Ref #1benwv2Pvg Way2Save Savings Via Mobile	49.00		
5/13		Check Crd Purchase 05/10 Amenity Food & Bev Palm Coast FL		42.81	
5/13		Recur Debit Crd Pmt 05/10 Gro*Wen By Chaz DE 800-2419918 CA		48.94	
5/13		Check Crd Purchase 05/10 Pipelime Online 614-5642000 OH		209.19	
5/13		POS Purchase - 05/11 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		35.98	
5/13		POS Purchase - 05/11 Mach ID 000000 Publix Super Mar 414 B Flagler Beach FL		29.95	
5/13		POS Purchase - 05/11 Mach ID 000000 Publix Super Mar 414 B Flagler Beach FL		10.00	-264.99
5/20		Check Crd Purchase 05/18 Williams-Sonoma E- 800-541-1262 CA		10.74	-275.33
6/3		Deposit	5,686.35		5,611.02
6/4		POS Purchase - 06/04 Mach ID 000000 Shell Service Station Palm Coast FL		43.98	
6/4		1003 Web Prints 060418 Rhl#3 David O'Brien		1,600.00	
6/4	1172	Check		620.00	
6/4		Save As You Go Transfer Debit		2.00	3,345.04
6/5		Recur Debit Crd Pmt 06/04 AT&T Bill Payment 800-288-2020 TX		287.01	
6/5		Check Crd Purchase 06/04 Palm Coast Utility 388-986-2360 FL		95.15	
6/5		Check Crd Purchase 06/04 Fsi*Hdfs Bill Pay 888-691-4337 IL		250.09	
6/5		Check Crd Purchase 06/04 Tobi Com 415-494-8490 CA		98.00	
6/5		ATM Withdrawal - 06/05 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL 4970 0002572		60.00	
6/5		POS Purchase - 06/05 Mach ID 000000 Petsmart Inc 1682 Palm Coast FL		34.21	
6/5		Save As You Go Transfer Debit		5.00	2,515.58

car/leaves?
Melissa?
hotel?
cruise?

hotel?
shampoo?
clothes?

rent?
cellphone?

clothes?

deposit?



Transaction history (continued)

Melissa clothes?
 Which car?
 clothes ton?
 clothes
 clothes?
 Shampoo?
 99¢ movies

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/8		Check Crd Purchase 06/04 Pipeliner Online 614-5842000 OH		221.49	
6/8		Check Crd Purchase 06/05 FL DI & Tag Co-Ren 850-647-2000 FL		71.85	
6/8		Check Crd Purchase 06/05 Forever 21.Com 213-747-2121 CA		93.55	
6/8		ATM Withdrawal - 06/06 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL 4970 0002917		100.00	
6/8	1170	Check		175.00	
6/8		Fpl Direct Debit Elec Pyrnt 06/13 8909221114 Webi Milissa M-Holland		131.01	
6/8		Save As You Go Transfer Debit		4.00	1,718.68
6/7		Check Crd Purchase 06/06 J Crew 800-562-0258 VA		165.32	
6/7		Recurring Transfer to QBrien D Way2Save Savings Ref		10.00	
6/7		POS Purchase - 06/07 Mach ID 000000 A.F 10465 Daytona Beach FL		99.04	
6/7	1173	Check		25.00	
6/7		Save As You Go Transfer Debit		2.00	1,417.32
6/6		Check Crd Purchase 06/06 Paypal *Anthropolo 402-935-7733 PA		57.76	
6/10		Check Crd Purchase 06/06 Paypal *Anthropolo 402-935-7733 PA		115.53	
6/10		Recur Debit Crd Pmt 06/07 Gro*Wen By Chez DE 800-2418918 CA		39.95	
6/10		Check Crd Purchase 06/07 Bloomingdales.Com 866-593-2540 OH		52.86	
6/10		Check Crd Purchase 06/07 Victoria Secret 800-888-1500 OH		105.99	
6/10		Check Crd Purchase 06/07 J Crew 800-562-0258 VA		166.52	
6/10		Recur Debit Crd Pmt 06/08 State Farm Insuran 800-956-6310 IL		92.39	
6/10		POS Purchase - 06/08 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		129.30	
6/10		Check Crd Purchase 06/08 Paypal *Vitacost 402-935-7733 FL		21.44	
6/10		Check Crd Purchase 06/09 Redbox *Dvd Rental 866-733-2693 IL		19.26	
6/10		POS Purchase - 06/10 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		103.35	
6/10		POS Purchase - 06/10 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		6.95	
6/10		Save As You Go Transfer Debit		12.00	
6/10		Monthly Service Fee		12.00	482.02
Ending balance on 6/10					482.02
Totals			\$5,935.35	\$6,282.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1170	6/6	175.00	1172*	6/4	620.00	1173	6/7	25.00

* Gap in check sequence.

Wells Fargo® at Work Checking

Account number: [REDACTED] ■ March 9, 2013 - April 8, 2013 ■ Page 1 of 8



DAVID O
MILISSA HOLLAND
11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)

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Portland, OR 97228-6995

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Account options

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Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 3/9	\$720.93
Deposits/Additions	16,868.34
Withdrawals/Subtractions	- 17,336.44
Ending balance on 4/8	\$252.83

Account number: [REDACTED]

DAVID O

MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

Exhibit 10

Witness: D'O'Brien

10/15/13

LKJ

This is the month David resigned/fired.
Did not pay Alimony or child support this month! (March 2013)
Spent \$6,612.33 on wife, clothing, dinners & Alcohol.
Quite capable of paying child support & Alimony!



Interest summary

Interest paid this statement	\$0.03
Average collected balance	\$2,884.07
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.03
Interest paid this year	\$0.04

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/11		Check Crd Purchase 03/08 Bright House Netwo 407-291-2500 FL		89.85	
3/11		Check Crd Purchase 03/08 Palm Coast Utility 386-986-2360 FL		110.58	
3/11		Check Crd Purchase 03/08 Longhorn Steak 0005 St Augustine FL		80.24	
3/11		Check Crd Purchase 03/08 Epic Theatres of S Deland FL		16.00	
3/11		Check Crd Purchase 03/08 Epic Theatres of S Deland FL		21.50	
3/11		Check Crd Purchase 03/09 Pretty IN The City Palm Coast FL		15.00	
3/11		POS Purchase - 03/09 Mach ID 000000 Kangaroo Exp 1230 Palm Coast FL		25.01	
3/11		POS Purchase - 03/09 Mach ID 000000 Publix Super Mar 414 B Flagler Beach FL		162.37	
3/11		ATM Withdrawal - 03/10 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL		60.00	
3/11		Save As You Go Transfer Debit		8.00	132.38
3/12		WT Fed#07107 Hartford Life Insu /Org-H, Life Ins CO Srf#	5,719.08		
3/12		Wire Trans Svc Charge - Sequence		15.00	
3/12		Check Crd Purchase 03/09 Turtle Shack Cafe Flagler Beach FL		83.09	
3/12		Fpl Direct Debit Elec Pymt 03/13 8909221114 Webt Milissa M Holland		137.44	
3/12		Save As You Go Transfer Debit		2.00	5,613.93
3/13		POS Purchase - 03/12 Mach ID 000000 Racetrac104 Palm Coast FL		20.28	
3/13		POS Purchase - 03/13 Mach ID 000000 Shell Service Station Palm Coast FL		5.28	
3/13		ATM Withdrawal - 03/13 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL		100.00	
3/13		Save As You Go Transfer Debit		2.00	5,486.37
3/14		Check Crd Purchase 03/13 Fsi*Hdfs Bill Pay 888-691-4337 IL		806.00	
3/14		POS Purchase - 03/14 Mach ID 000000 Kangaroo Exp 1229 Flagler Beac FL		37.30	
3/14		POS Purchase - 03/14 Mach ID 000000 J.Crew Factory St Augustine FL		422.06	
3/14		POS Purchase - 03/14 Mach ID 000000 Kate Spade 1824 St Augustine F		80.03	
3/14		POS Purchase - 03/14 Mach ID 000000 Anthropologie 4 Anthro Jacksonville FL		110.06	
3/14		POS Purchase - 03/14 Mach ID 000000 J Crew Retail Jacksonville FL		97.36	
3/14		POS Purchase - 03/14 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		137.78	

Out +
on the amount

Checked in
life ins.

clothes
shopping

Life Ins.?



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/14		Save As You Go Transfer Debit		7.00	3,788.78
3/15		Check Crd Purchase 03/13 Dunkin #308676 Palm Coast FL		2.03	
3/15		Check Crd Purchase 03/13 Mezzaluna Pizzeria Palm Coast FL		21.30	
3/15		Check Crd Purchase 03/14 Coconuts Car Wash Palm Coast FL		13.00	
3/15		Check Crd Purchase 03/14 Houlihan's Daytona Ormond Beach FL		32.85	
3/15		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
3/15		POS Purchase - 03/15 Mach ID 000000 A F 10465 Daytona Beachfl		92.59	
3/15		POS Purchase - 03/15 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		101.09	
3/15		Save As You Go Transfer Debit		6.00	3,509.92
3/18		Check Crd Purchase 03/14 Divine Nails and S St Augustine FL		35.00	
3/18		Check Crd Purchase 03/15 Bright House Netwo 407-291-2500 FL		300.00	
3/18		Check Crd Purchase 03/15 Subway 0004 Palm Coast FL		14.77	
3/18		POS Purchase - 03/16 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		30.48	
3/18		Check Crd Purchase 03/17 Williams-Sonoma E- 800-541-1262 CA		70.05	
3/18		POS Purchase - 03/17 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		33.81	
3/18		POS Purchase - 03/18 Mach ID 000000 Winn Dixie 2 111 FL Palm Coast FL		42.77	
3/18		POS Purchase - 03/18 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		46.10	
3/18		Save As You Go Transfer Debit		8.00	2,928.94
3/19		Check Crd Purchase 03/18 Sonny's Bbq #114 Palm Coast FL		27.57	
3/19		POS Purchase - 03/19 Mach ID 000000 Kangaroo Exp 1229 Flagler Beac FL		30.00	
3/19		POS Purchase - 03/19 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		39.98	
3/19		POS Purchase - 03/19 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		12.84	
3/19		Save As You Go Transfer Debit		4.00	2,814.55
3/20		Check Crd Purchase 03/18 Taco Bell #26462 Palm Coast FL		12.92	
3/20		Check Crd Purchase 03/19 National Parts Dep 845-469-4800 NY		80.00	
3/20		POS Purchase - 03/20 Mach ID 000000 Staples Inc Saint Augustifl		37.08	
3/20		POS Purchase - 03/20 Mach ID 000000 Marshalls Marshalls St Augustinefl		145.18	
3/20		POS Purchase - 03/20 Mach ID 000000 Jopanny Store 2047 St Augustine FL		58.30	
3/20	1159	Check		160.00	
3/20		Save As You Go Transfer Debit		5.00	2,316.07
3/21		Check Crd Purchase 03/20 City of St Augusti St Augustine FL		4.50	
3/21		Check Crd Purchase 03/20 A1A Ale Werks 4502 Saint Augusti FL		54.65	
3/21		POS Purchase - 03/21 Mach ID 000000 Jopanny Store 2047 St Augustine FL		58.30	
3/21		POS Purchase - 03/21 Mach ID 000000 J Crew Factory St Augustine FL		403.76	

Out

Mylise nuts

Shopping

cash from 7

Clothes Shopping



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/21		POS Purchase - 03/21 Mach ID 000000 Ross Stores 65 St Augustinell [REDACTED]		150.45	
3/21		POS Purchase - 03/21 Mach ID 000000 Hess 09508 St Augustin FL [REDACTED]		35.14	
3/21	1160	Check [REDACTED]		500.00	
3/21		Save As You Go Transfer Debit		6.00	1,103.27
3/22		ATM Check Deposit - 03/22 Mach ID 6067C 222 Palm Coast Pkwy - Palm Coast FL 1307 0006777	10,646.35		
3/22		Flagler County S Payroll [REDACTED] O'Brien, David S.	499.88		
3/22		Check Crd Purchase 03/20 Mezzaluna Pizzeria Palm Coast FL [REDACTED]		46.21	
3/22		Check Crd Purchase 03/21 Off 5th #737 Saint Augusti FL [REDACTED]		480.07	
3/22		Recurring Transfer to O'Brien D Way2Save Savings Ref [REDACTED]		10.00	
3/22		POS Purchase - 03/22 Mach ID 000000 Target T2364 Target T2 Palm Coast FL [REDACTED]		2.63	
3/22		POS Purchase - 03/22 Mach ID 000000 TJ TJ Maxx Palm Coast Bf [REDACTED]		190.35	
3/22		POS Purchase - 03/22 Mach ID 000000 Kohl S 1288 665 Palm Palm Coast FL [REDACTED]		59.90	
3/22		POS Purchase - 03/22 Mach ID 000000 Kohl S 1288 665 Palm Palm Coast FL [REDACTED]		49.65	
3/22		POS Purchase - 03/22 Mach ID 000000 Lowe S 2241 Palm Coast FL [REDACTED]		448.05	
3/22		POS Purchase - 03/22 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		116.40	
3/22		POS Purchase - 03/22 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		16.04	
3/22		Save As You Go Transfer Debit		9.00	10,821.20
3/25		Check Crd Purchase 03/21 Garrabba 6036 St Augustine FL [REDACTED]		64.43	
3/25		Check Crd Purchase 03/23 Palm Coast Utility 386-986-2360 FL [REDACTED]		86.29	
3/25		Check Crd Purchase 03/23 East Central FL Op 386-274-7118 FL [REDACTED]		25.00	
3/25		Check Crd Purchase 03/23 AT&T*Bill Payment 800-288-2020 TX [REDACTED]		171.16	
3/25		POS Purchase - 03/23 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		24.19	
3/25		POS Purchase - 03/24 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		9.62	
3/25		POS Purchase - 03/24 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		51.26	
3/25		POS Purchase - 03/24 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		9.62	
3/25		Check Crd Purchase 03/25 Williams-Sonoma E- 800-541-1262 CA [REDACTED]		284.66	
3/25		POS Purchase - 03/25 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		8.38	
3/25		POS Purchase - 03/25 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		20.27	
3/25	1163	Check [REDACTED]		250.00	
3/25		Save As You Go Transfer Debit		11.00	9,805.32
3/26		Check Crd Purchase 03/25 Dg Hardware #18 Palm Coast FL [REDACTED]		9.62	
3/26		Debit Crd Purchase 03/25 WWW.Asos.Com 02077561000 Gb [REDACTED]		74.60	
3/26		POS Purchase - 03/26 Mach ID 000000 Target T2364 Target T2 Palm Coast FL [REDACTED]		55.04	
3/26		POS Purchase - 03/26 Mach ID 000000 Dollar Tree 04 Palm Coast FL [REDACTED]		2.00	

Where from S.O.?
paycheck
shopping

shopping

10,646.35

from where?



Transaction history (continued)

for what? rent

J crew

shopping

shopping

shopping

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/26	1181	Check		2,500.00	
3/26		1003 Web Pmts 032613 Zzcs2 David O'Brien		1,500.00	
3/26	1162	Check		500.00	
3/26		Save As You Go Transfer Debit		5.00	5,059.06
3/27		POS Purchase - 03/27 Mach ID 000000 Sunoco 0890327000 St Augustine FL [REDACTED]		20.01	
3/27		POS Purchase - 03/27 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		33.00	
3/27		Save As You Go Transfer Debit		2.00	5,004.05
3/28		Check Crd Purchase 03/28 China Cafe Flagler Beach FL [REDACTED]		6.42	
3/28		Check Crd Purchase 03/26 Fantastic Sams Palm Coast FL [REDACTED]		18.00	
3/28		Check Crd Purchase 03/27 J Crew 800-562-0258 VA [REDACTED]		521.62	
3/28		ATM Withdrawal - 03/28 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL [REDACTED]		100.00	
3/28		POS Purchase - 03/28 Mach ID 000000 Publix Super Mar 5380 Rockledge FL [REDACTED]		63.77	
3/28		POS Purchase - 03/28 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		38.79	
3/28		Save As You Go Transfer Debit		5.00	4,250.45
3/29		Check Crd Purchase 03/28 Sub-Base & Bagel P Palm Coast FL [REDACTED]		18.22	
3/29		Recurring Transfer to O'Brien D Way2Save Savings Ref [REDACTED]		10.00	
3/29		Fpl Direct Debit Elec Pymt 03/13 8909221114 Webi Milissa M Holland		116.74	
3/29		Save As You Go Transfer Debit		2.00	4,103.49
4/1		Check Crd Purchase 03/28 China Cafe Flagler Beach FL [REDACTED]		6.42	
4/1		Check Crd Purchase 03/29 J.Crew 800-562-0258 VA [REDACTED]		617.93	
4/1		POS Purchase - 03/30 Mach ID 000000 Racetrac104 Palm Coast FL [REDACTED]		30.00	
4/1		POS Purchase - 03/30 Mach ID 000000 Target T2364 Target T2 Palm Coast FL [REDACTED]		87.64	
4/1		POS Purchase - 03/30 Mach ID 000000 Gamestop 5954 5200 E Palm Coast FL [REDACTED]		17.68	
4/1		POS Purchase - 03/30 Mach ID 000000 Petsmart Inc 1682 Palm Coast FL [REDACTED]		26.77	
4/1		Check Crd Purchase 03/30 Walgreens #5808 Palm Coast FL [REDACTED]		22.01	
4/1		POS Purchase - 03/30 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		123.19	
4/1		Check Crd Purchase 03/30 Mezzaluna Pizzeria Palm Coast FL [REDACTED]		16.00	
4/1		POS Purchase - 03/30 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl [REDACTED]		57.19	
4/1		POS Purchase - 04/01 Mach ID 000000 Forever 21 Inc Jacksonville FL [REDACTED]		113.10	
4/1		Save As You Go Transfer Debit		11.00	2,974.56
4/2		Check Crd Purchase 03/30 Mediquick Urgent C Palm Coast FL [REDACTED]		40.00	
4/2		Check Crd Purchase 04/02 Amazon Mktplace Pm Amzn.Com/Bill WA [REDACTED]		131.78	
4/2		Check Crd Purchase 04/02 Williams-Sonoma E- 800-541-1262 CA [REDACTED]		87.08	
4/2		POS Purchase - 04/02 Mach ID 000000 Winn Dixie 2 111 FL Palm Coast FL [REDACTED]		11.86	
4/2	1164	Check		158.50	
4/2		Save As You Go Transfer Debit		4.00	2,541.33

J.Crew

J.Crew



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/3		Check Crd Purchase 04/02 Amazon.Com Amzn.Com/Bill WA		106.41	
4/3		Check Crd Purchase 04/02 Pretty IN The City Palm Coast FL		18.00	
4/3		POS Purchase - 04/03 Mach ID 000000 Wal Mart 1182 Palm Coast FL		17.04	
4/3		Save As You Go Transfer Debit		3.00	2,396.88
4/4		Check Crd Purchase 04/03 Fsi*Hdls Bill Pay 888-691-4337 IL		188.36	
4/4		POS Purchase - 04/04 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		74.44	
4/4		Save As You Go Transfer Debit		2.00	2,132.08
4/5		Check Crd Purchase 04/03 Kangaroo Express # Palm Coast FL		30.00	
4/5		Check Crd Purchase 04/03 Carrabba's #6064 Palm Coast FL		39.31	
4/5		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
4/5		POS Purchase - 04/05 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		42.98	
4/5		POS Purchase - 04/05 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		9.57	
4/5		Save As You Go Transfer Debit		4.00	1,996.22
4/8		Check Crd Purchase 04/06 AT&T Palm Coast Pk Palm Coast FL		149.79	
4/8		Check Crd Purchase 04/06 Nail Spa Palm Coast FL		68.00	
4/8		POS Purchase - 04/06 Mach ID 000000 Monster Motorcycles IN Palm Coast FL		145.33	
4/8		Check Crd Purchase 04/06 Panera Bread #4176 Palm Coast FL		12.81	
4/8		POS Purchase - 04/06 Mach ID 000000 Petsmart Inc 1682 Palm Coast FL		11.84	
4/8		POS Purchase - 04/06 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		290.63	
4/8		Check Crd Purchase 04/06 Flagler Beachfront Flagler Beach FL		49.73	
4/8		POS Purchase - 04/07 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		114.46	
4/8		POS Purchase - 04/07 Mach ID 000000 ABC Fine Wine Sp 224 P Palm Coast FL		19.25	
4/8		Check Crd Purchase 04/07 Beyond The Rack 514-733-4666 DE		84.62	
4/8		POS Purchase - 04/08 Mach ID 000000 Shell Service Station Palm Coast FL		15.01	
4/8		POS Purchase - 04/08 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		10.65	
4/8	1165	Check		750.00	
4/8		Save As You Go Transfer Debit		12.00	
4/8		Interest Payment	0.03		
4/8		Monthly Service Fee		12.00	
4/8		Discount for ACH Direct Deposits	3.00		252.83
Ending balance on 4/8					252.83
Totals			\$16,868.34	\$17,336.44	

?

Cell phones?
Melissa?

Alcohol?

Car Support?

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1159	3/20	160.00	1162	3/26	500.00	1184	4/2	158.50
1160	3/21	500.00	1163	3/25	250.00	1165	4/8	750.00
1161	3/26	2,500.00						

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$70.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



IMPORTANT ACCOUNT INFORMATION

We are changing the way you will receive the direct deposit discount on your monthly service fee. First, you will no longer need a complete package of 3 qualifying accounts or services linked to your account to qualify for the discount effective May 12, 2013. Second, today when you qualify for this discount we credit your account for the amount of the discount and it is displayed as a separate credit item in your statement's transaction history. Effective May 12, 2013, when you qualify for this discount we will reduce your monthly service fee by the amount of the discount. The monthly service fee in your statement's transaction history will show the discount-adjusted amount charged to your account. For additional questions, please talk to a banker or call the phone number listed at the top of your statement.

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at wellsfargo.com/wfonline/consumer_deposit_acct_fee or contact your local banker.

Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.

Wells Fargo® at Work Checking

Account number: [REDACTED] June 11, 2013 - July 9, 2013 Page 1 of 5



DAVID O
MILISSA HOLLAND
11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 6/11	\$482.02
Deposits/Additions	9,553.36
Withdrawals/Subtractions	- 9,081.77
Ending balance on 7/9	\$953.61

Account number: [REDACTED]

DAVID O
MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use
Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:
[REDACTED]

Exhibit 11
Witness: D.O'Brien
10/15/13
LKJ



Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$762.29
Annual percentage yield earned	0.02%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.06

Transaction history

clothes for children?
child support
business
retirement

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/11		Online Transfer From O'Brien D Ref #1bec7Nggk7 Way2Save Savings Via Mobile	7.23		
6/11		Check Crd Purchase 06/08 Paypal Abercrombi 402-935-7733 OH		92.21	
6/11		Check Crd Purchase 06/08 Paypal Abercrombi 402-935-7733 OH		33.16	
6/11		Check Crd Purchase 06/10 Bright House Netwo 407-291-2500 FL		383.88	
6/11	1175	Check		750.00	-750.00
6/12		Check Reversal	750.00		
6/12		NSF Return Item Fee for Item \$750.00 06/11 Check # 01175		35.00	
6/12		Online Transfer From O'Brien D Ref #1ba8Bkxqll Way2Save Savings Via Mobile	27.77		-7.23
6/17	1174	Check		25.00	-32.23
6/18		Overdraft Fee for Item \$25.00 06/17 Check # 01174		35.00	-67.23
6/28		State of Florida Retirement [REDACTED] O'Brien David	6,086.35		
6/28		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
6/28		POS Purchase - 06/28 Mach ID 000000 ABC Fine Wine Sp 224 P Palm Coast FL		21.89	
6/28		POS Purchase - 06/28 Mach ID 000000 Kangaroo Exp 1229 Flagler Beac FL		41.36	
6/28		POS Purchase - 06/28 Mach ID 000000 Petsmart Inc 1682 Palm Coast FL		58.54	
6/28		POS Purchase - 06/28 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		190.24	
6/28		Save As You Go Transfer Debit		4.00	5,693.59
7/1		Check Crd Purchase 06/28 Palm Coast Utility 386-986-2360 FL		76.50	
7/1		Check Crd Purchase 06/28 Bright House Netwo 407-291-2500 FL		281.77	
7/1		Recur Debit Crd Pmt 06/28 AT&T*Bill Payment 800-288-2020 TX		205.80	
7/1		Check Crd Purchase 06/28 Fsi*Hdfs Bill Pay 888-691-4337 IL		250.09	
7/1		Check Crd Purchase 06/28 Palais Palm Coast FL		56.71	
7/1		POS Purchase - 06/29 Mach ID 000000 Kangaroo Exp 1265 Palm Coast FL		17.76	
7/1		Check Crd Purchase 06/29 Amazon Mktplace Pm Amzn.Com/Bill WA		18.49	
7/1		Check Crd Purchase 06/29 Amazon.Com Amzn.Com/Bill WA		19.25	
7/1		POS Purchase - 06/30 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		155.34	
7/1		POS Purchase - 06/30 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		73.93	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Check Crd Purchase 06/30 Williams-Sonoma E- 800-541-1262 CA		59.41	
7/1		Check Crd Purchase 06/30 J Crew 800-562-0258 VA		135.40	
7/1		Check Crd Purchase 06/30 J Crew 800-562-0258 VA		418.95	
7/1		POS Purchase - 07/01 Mach ID 000000 J Crew Factory St Augustine FL		141.75	
7/1		ATM Withdrawal - 07/01 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL		200.00	
7/1		POS Purchase - 07/01 Mach ID 000000 Kangaroo Exp 1265 Palm Coast FL		10.17	
7/1		1003 Web Pmts 070113 Wcyp3 David O'Brien		1,600.00	
7/1		Save As You Go Transfer Debit		16.00	1,958.27
7/2		Online Transfer From O'Brien D Ref #1bemvzb9T7 Way2Save Savings Via Mobile	30.00		
7/2		Check Crd Purchase 07/01 Paypal *Jcrewgroup 402-935-7733 NY		139.10	
7/2		Fpl Direct Debit Elec Pymt 07/13 8909221114 Webt Melissa M Holland		137.14	
7/2		Save As You Go Transfer Debit		2.00	1,710.03
7/3		Online Transfer From O'Brien D Ref #1bemwzilqq Way2Save Savings Via Mobile	2.00		
7/3		Check Crd Purchase 07/01 Paypal *Jcrewgroup 402-935-7733 NY		142.31	
7/3		POS Purchase - 07/03 Mach ID 000000 Racefrac104 Palm Coast FL		10.55	
7/3		POS Purchase - 07/03 Mach ID 000000 Winn Dixie 2 1260 W Palm Coast FL		62.63	
7/3		Online Transfer to O'Brien D Ref #15ejzy65St Way2Save Savings Via Mobile		1,294.66	201.88
7/5		Check Crd Purchase 07/08 Nail Spa Palm Coast FL		102.00	
7/5		Check Crd Purchase 07/08 Parache Shoes Inc Palm Coast FL		106.88	-7.00
7/8		Recur Debit Crd Pmt07/05 Grc*Wen By Chaz DE 800-2419918 CA		39.95	
7/8	1176	Check		1,500.00	-1,546.95
7/9		Check Reversal	1,500.00		
7/9		NSF Return Item Fee for Item \$1,500.00 07/08 Check # 01176		35.00	
7/9		Overdraft Fee for Item \$39.95 07/08 Recur Debit Crd Pmt07/05 Grc*Wen By Chaz DE 800-2419918 CA		35.00	
7/9		Deposit	1,150.00		
7/9		Recur Debit Crd Pmt07/08 State Farm Insuran 800-956-6310 IL		78.45	
7/9		Save As You Go Transfer Debit		1.00	
7/9		Interest Payment	0.01		953.61
Ending balance on 7/9					953.61
Totals			\$9,553.36	\$9,081.77	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1174	6/17	25.00	1175	6/11	750.00	1176	7/8	1,500.00



Items returned unpaid

Date	Description	Reference #	Amount
6/12	Non-Monetary Notation Transaction	[REDACTED]	750.00
7/9	Non-Monetary Notation Transaction	[REDACTED]	1,500.00

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$140.00
Total Returned Item Fees	\$70.00	\$140.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Wells Fargo® at Work Checking

Account number: [REDACTED] ■ August 9, 2013 - September 10, 2013 ■ Page 1 of 7



DAVID O
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11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 8/9	-\$93.93
Deposits/Additions	13,996.84
Withdrawals/Subtractions	- 13,579.02
Ending balance on 9/10	\$323.89

Account number: 1010288323970

DAVID O

MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

[REDACTED]

\$ 3,252.03 Spent in clothing stores
this month!
=

Exhibit 12
Witness: D.O'Brien
10/15/13
LKJ



Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,291.09
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.07

Transaction history

*David pay checks
Mikoa*

*clothing?
aggs*

*Melissa pay check
hotel?*

*hotel
Mikoa*

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/12		United American Dir Dep 081213 Obr4656 O'Brian David	1,532.71		
8/12		ATM Withdrawal - 08/10 Mach ID 6087C 222 Palm Coast Pkwy Palm Coast FL		300.00	
8/12		POS Purchase - 08/10 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		312.46	
8/12		Recur Debit Crd Pmt 08/11 Paypal *Zumba 402-935-7733 FL		41.73	
8/12		Check Crd Purchase 08/11 Crate & Barrel #91 800-967-6696 IL		42.86	
8/12		POS Purchase - 08/12 Mach ID 000000 Original Piece LLC Jacksonville FL		73.32	
8/12		POS Purchase - 08/12 Mach ID 000000 10/11 Jacksonv Jacksonville FL		154.08	
8/12		POS Purchase - 08/12 Mach ID 000000 West Elm 0938 Jacksonville FL		40.84	
8/12		POS Purchase - 08/12 Mach ID 000000 Racetrac104 Palm Coast FL		35.35	
8/12	1182	Check		285.00	
8/12		Save As You Go Transfer Debit		7.00	146.34
8/13		Check Crd Purchase 08/12 HauteLook 188-854-7843 CA		32.69	
8/13		POS Purchase - 08/12 Mach ID 000000 Kangaroo Exp 1265 Palm Coast FL		10.17	
8/13		POS Purchase - 08/13 Mach ID 000000 Kangaroo Exp 1229 Flagler Beac FL		34.56	
8/13		ATM Withdrawal - 08/13 Mach ID 1937FL63 @Flagler Plaza Suntrust Palm Coast FL		103.00	
8/13		Non-Wells Fargo ATM Transaction Fee		2.50	
8/13		Overdraft Protection From 3000162014957	7.00		-29.48
8/15		Southern Strateg Quickbooks Holland, Melissa	2,079.75		
8/15		ATM Withdrawal - 08/15 Mach ID 83050025 8701 World Centmarriott Orlando FL		103.50	
8/15		Non-Wells Fargo ATM Transaction Fee		2.50	
8/15		POS Purchase - 08/15 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		17.69	
8/15		Save As You Go Transfer Debit		1.00	1,925.58
8/16		Recurring Transfer to O'Brien D Way2Save Savings Ref		10.00	
8/16		POS Purchase - 08/16 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL		12.79	
8/16		Save As You Go Transfer Debit		1.00	1,901.79
8/19		Online Transfer From O'Brien D Way2Save Savings xxxxxxxx4957 Ref #1be2K4Fc5C on 08/19/13	12.00		
8/19		Check Crd Purchase 08/15 Marriott 337E0 Orl Orlando FL		9.00	
8/19		Check Crd Purchase 08/15 Marriott 337E0 Orl Orlando FL		48.42	
8/19		Check Crd Purchase 08/15 Marriott 337E0 Orl Orlando FL		3.00	

\$ 32.59 clothing



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/26		POS Purchase - 08/26 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		9.71	
8/26		POS Purchase - 08/26 Mach ID 000000 Shell Service Station Palm Coast FL [REDACTED]		13.11	
8/26		Save As You Go Transfer Debit		9.00	804.12
8/27		POS Purchase - 08/27 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		12.92	
8/27		Save As You Go Transfer Debit		1.00	790.20
8/28		POS Purchase - 08/28 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		10.93	
8/28		ATM Withdrawal - 08/28 Mach ID 0067C 222 Palm Coast Pkwy Palm Coast FL 4970 0001167		200.00	
8/28		Save As You Go Transfer Debit		1.00	578.27
8/28		Check Crd Purchase 08/27 Outback 1040 Palm Coast FL [REDACTED]		58.24	
8/29		POS Purchase - 08/29 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		9.71	
8/29	1201	Check [REDACTED]		100.00	
8/29	1202	Check [REDACTED]		5.00	
8/29		Save As You Go Transfer Debit		2.00	403.32
8/30		State of Florida Retirement [REDACTED] O'Brien David	5,100.29		
8/30		Southern Strateg Quickbooks 130830 xxxxx8832 Holland, Milissa	2,079.75		
8/30		Recurring Transfer to O'Brien D Way2Save Savings Ref [REDACTED]		10.00	
8/30		POS Purchase - 08/30 Mach ID 000000 Bruce Rossmeyer S Dymn Ormond Beach FL 1 [REDACTED]		9.55	
8/30		POS Purchase - 08/30 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL 4970 [REDACTED]		178.85	
8/30		POS Purchase - 08/30 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		69.54	
8/30		Cash Withdrawal In Branch/Store - 222 Palm Coast Pkwy NE Palm Coast FL 1307		750.00	
8/30		Save As You Go Transfer Debit		3.00	6,562.42
9/3		Recur Debit Crd Pmt 08/30 AT&T Bill Payment 800-288-2020 TX [REDACTED]		205.71	
9/3		Check Crd Purchase 08/30 Bright House Netwo 407-291-2500 FL [REDACTED]		232.28	
9/3		Check Crd Purchase 08/30 Antifropologie.Com 972-550-2751 PA [REDACTED]		116.56	
9/3		Recur Debit Crd Pmt 08/30 Amazon Prime 866-557-2820 NV [REDACTED]		79.00	
9/3		Check Crd Purchase 08/30 Diane's Natural MA Palm Coast FL [REDACTED]		49.99	
9/3		Check Crd Purchase 08/30 Bruce Rossmeyers D Ormond Beach FL [REDACTED]		248.27	
9/3		Check Crd Purchase 08/30 Palm Coast Utility 386-986-2360 FL [REDACTED]		80.46	
9/3		Check Crd Purchase 08/30 The Garlic - New S 386-4246666 FL [REDACTED]		37.77	
9/3		POS Purchase - 08/31 Mach ID 000000 Racetrac104 Palm Coast [REDACTED]		30.68	
9/3		POS Purchase - 08/31 Mach ID 000000 Walgreens 1109 Palm CO Palm Coast FL [REDACTED]		8.54	
9/3		Check Crd Purchase 08/31 Eld*Garden of Eden Palm Coast FL [REDACTED]		79.69	
9/3		Check Crd Purchase 09/01 Colehaan.Com 800-488-2000 NH [REDACTED]		209.88	
9/3		Check Crd Purchase 09/01 J.Craw 800-562-0258 VA [REDACTED]		239.28	
9/3		Recur Debit Crd Pmt 09/02 Grc*Wen By Chaz DE 800-2419918 CA [REDACTED]		39.95	

out?
retiremnt?
Milissa
parent?
Child Support?
cell phone
?
Hd.
out
Flowers
clothes
Shampoo



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		POS Purchase - 09/02 Mach ID 000000 Racetrac104 Palm Coast FL [REDACTED]		16.98	
9/3		Check Crd Purchase 09/02 Skinny Bee, LLC 732-789-6599 NJ [REDACTED]		29.99	
9/3		POS Purchase - 09/02 Mach ID 000000 Petco 1742 St Augustine FL [REDACTED]		21.19	
9/3		POS Purchase - 09/02 Mach ID 000000 Ross Stores 65 St Augustinell [REDACTED]		26.49	
9/3		POS Purchase - 09/02 Mach ID 000000 Giant Oil 359 Saint Augustinell [REDACTED]		28.56	
9/3		POS Purchase - 09/02 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		51.43	
9/3		Check Crd Purchase 09/02 Boden 866-206-9508 DE [REDACTED]		68.60	
9/3		Virtual Homes Re Web Pmts 090313 W66d4 David O'Brien [REDACTED]		1,688.00	
9/3		Save As You Go Transfer Debit [REDACTED]		22.00	2,951.12
9/4		POS Purchase - 09/04 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		9.71	
9/4		POS Purchase - 09/04 Mach ID 000000 00096 Vineland Orlando FL [REDACTED]		125.56	
9/4		POS Purchase - 09/04 Mach ID 000000 J Crew Factory Orlando FL [REDACTED]		98.28	
9/4		POS Purchase - 09/04 Mach ID 000000 10718 Lululemon Orlando FL [REDACTED]		186.38	
9/4		POS Purchase - 09/04 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL [REDACTED]		14.48	
9/4		Fpl Direct Debit Elec Pymt 09/13 [REDACTED] Wabi Milissa M Holland		169.21	
9/4		Save As You Go Transfer Debit [REDACTED]		6.00	2,341.50
9/5		Check Crd Purchase 09/03 Grand Hyatt Tampa Tampa FL [REDACTED]		86.68	
9/5		Check Crd Purchase 09/03 Dsw 0099 1-866-379-746 OH [REDACTED]		94.04	
9/5		Check Crd Purchase 09/04 Starbucks #11254 P Plant City FL [REDACTED]		4.23	
9/5		Check Crd Purchase 09/04 Tod's Orlando Orlando FL [REDACTED]		148.04	
9/5		Check Crd Purchase 09/04 Boden 866-206-9508 DE [REDACTED]		127.60	
9/5		Check Crd Purchase 09/04 Fsi*Hdfs Bill Pay 888-691-4337 IL [REDACTED]		250.09	
9/5		Check Crd Purchase 09/04 Grc*Proactiv Solut 800-2420364 CA [REDACTED]		29.95	
9/5		Check Crd Purchase 09/04 J Crew 800-562-0258 VA [REDACTED]		1,014.03	
9/5		POS Purchase - 09/05 Mach ID 000000 Publix Super Mar 5415 Palm Coast FL [REDACTED]		10.43	
9/5		Check Crd Purchase 09/05 Santanderconsumeru 888-222-4227 TX [REDACTED]		789.96	
9/5		Overdraft Protection From 3000162014957 [REDACTED]	54.00		-159.55
9/6		Check Crd Purchase 09/04 Subway 0307 Plant City FL [REDACTED]		6.42	
9/6		Check Crd Purchase 09/04 Anthropologie.Com 972-550-2751 PA [REDACTED]		56.68	
9/6		Check Crd Purchase 09/05 FL DI & Tag Go-Ren 850-617-2000 FL [REDACTED]		42.35	
9/6		POS Purchase - 09/05 Mach ID 000000 Kangaroo Exp 1278 Palm Coast FL [REDACTED]		6.41	-271.41
9/9		United American Dir Dep 090913 Obr4656 O'Brien David [REDACTED]	1,532.70		
9/9		Check Crd Pur Rtm 09/06 J Crew Lynchburg VA [REDACTED]	65.92		

rent

clothes

hotel shoes

clothes

Toni?

clothes

clothes
tag car?

paycheck

clothes

\$1,631.49 in clothing stores!
on this page alone!



Transaction history (continued)

hotel
clothes -
car?
INS

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/9		Check Crd Purchase 09/05 Grand Hyatt Tampa Tampa FL		34.54	
9/9		Check Crd Purchase 09/07 J Crew 800-562-0258 VA		65.92	
9/9		POS Purchase - 09/07 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		17.69	
9/9		Check Crd Purchase 09/08 State Farm Insuran 800-956-6310 IL		164.47	
9/9		Golden Rule Ins Ins. Prem.		684.37	
9/9		Save As You Go Transfer Debit		5.00	355.22
9/10		POS Purchase - 09/10 Mach ID 000000 Racetrac104 Palm Coast FL		30.34	
9/10		Save As You Go Transfer Debit		1.00	
9/10		Interest Payment	0.01		
Ending balance on 9/10					323.89
Totals					\$13,996.84 \$13,579.02

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1182	8/12	285.00	1201*	8/29	100.00	1202	8/29	5.00

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$105.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 08/09/2013 - 09/10/2013	Standard monthly service fee \$14.00	You paid \$0.00
How to avoid the monthly service fee (complete 1 AND 2)		
1) Have any ONE of the following account requirements	Minimum required	This fee period
• Total amount of qualifying direct deposits	\$1,000.00	\$13,857.91 <input checked="" type="checkbox"/>
• Combined balances in linked accounts, which may include	\$7,500.00	\$0.00 <input type="checkbox"/>
• Minimum daily balance in checking, savings, time accounts and FDIC-insured retirement accounts		
2) Complete the package requirements		
• Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>
Monthly service fee discount(s) (applied when box is checked)		
Online only statements (reduces monthly service fee by \$2.00) <input checked="" type="checkbox"/>	A qualifying direct deposit (reduces monthly service fee by \$3.00) <input checked="" type="checkbox"/>	

*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit. C.A.C.A.

(\$65.92 at J Crew)

Wells Fargo® at Work Checking

Account number: [REDACTED] ■ April 9, 2013 - May 8, 2013 ■ Page 1 of 5



DAVID O
MILISSA HOLLAND
11 DEERFIELD CT
PALM COAST FL 32137-5905

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)

P.O. Box 6995

Portland, OR 97228-6995

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Now available!

Improved balance alerts will now be sent faster so you can take quick action. With Wells Fargo Online, you can get notified when your balance drops below a limit you set.

New! Text Transfers

With Text Banking, you can quickly transfer money between your accounts via text message. To sign up for Text Banking and set up Text Transfers, go to the Account Services tab and select "Set Up/Modify Mobile Banking".

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 4/9	\$252.83
Deposits/Additions	6,470.89
Withdrawals/Subtractions	- 5,895.05
Ending balance on 5/8	\$828.67

Account number: [REDACTED]

DAVID O

MILISSA HOLLAND

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN) [REDACTED]

Overdraft Protection

Your account is linked to the following for Overdraft Protection:
[REDACTED]

Exhibit 13
Witness: D.O'Brien
10/15/13
LKJ



Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,102.80
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.05

Transaction history

Alcohol?
Alcohol?
Melissa
Stamp?
cut -
acct?
acct?
Melissa
Clothes
From
where?

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/9		Check Crd Purchase 04/08 Farlays Pub Palm-Coast FL		52.24	
4/9		POS Purchase - 04/09 Mach ID 000000 ABC Fine Wine Sp 224 P Palm Coast FL		19.25	
4/9		Save As You Go Transfer Debit		2.00	179.34
4/10		Check Crd Purchase 04/09 Sephora.Com 877-737-4672 CA		34.19	
4/10		Check Crd Purchase 04/09 Grc*Wen By Chaz DE 800-2419918 CA		39.95	
4/10		Save As You Go Transfer Debit		2.00	103.20
4/11		Check Crd Purchase 04/09 Mezzatuna Pizzeria Palm Coast FL		12.79	
4/11		POS Purchase - 04/11 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		25.08	
4/11		Save As You Go Transfer Debit		2.00	63.33
4/12		Online Transfer From O'Brien D Ref #lboxlg7Njb Way2Save Savings Via Mobile	100.00		
4/12		Recurring Transfer to O'Brien D Way2Save Savings Ref #Openw9Dpit		10.00	153.33
4/15		Online Transfer From O'Brien D Ref #lboxlphbg6 Way2Save Savings Via Mobile	52.00		
4/15		Check Crd Purchase 04/13 China Cafe Flagler Beach FL		25.67	
4/15		POS Purchase - 04/13 Mach ID 000000 Publix Super Mar 414 B Flagler Beachfl		36.83	
4/15		POS Purchase - 04/15 Mach ID 000000 Shell Service Station Flagler Beachfl		33.53	
4/15	1167	Check		40.00	
4/15	1168	Check		40.00	
4/15		Save As You Go Transfer Debit		3.00	26.30
4/17		Check Crd Purchase 04/15 Pipetime Online 614-5642008 OH		124.12	
4/17		POS Purchase - 04/17 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		19.44	
4/17		Overdraft Protection From	37.00		-80.26
4/29		ATM Check Deposit - 04/29 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL	6,261.88		6,201.62
4/30		POS Purchase - 04/30 Mach ID 000000 Shell Service Station Palm Coast FL		5.08	
4/30		POS Purchase - 04/30 Mach ID 000000 Shell Service Station Palm Coast FL		10.00	
4/30		POS Purchase - 04/30 Mach ID 000000 Cvs 03249 03249 1 Old Palm Coast FL		2.13	
4/30		POS Purchase - 04/30 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		338.34	
4/30		Save As You Go Transfer Debit		4.00	5,842.07
5/1		Check Crd Purchase 04/30 Pretty IN The City Palm Coast FL		15.00	
5/1		Save As You Go Transfer Debit		1.00	5,826.07

37.00
6,261.88
retirement?
Not sure!



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		Recur Debit Crd Pmt 05/01 AT&T*Bill Payment 800-288-2020 TX		277.07	
5/2		Check Crd Purchase 05/01 Bright House Netwo 407-291-2500 FL		200.00	
5/2		Check Crd Purchase 05/01 Fsi*Hdfs Bill Pay 888-691-4337 IL		250.09	
5/2		Check Crd Purchase 05/01 Palm Coast Utility 386-986-2360 FL		170.59	
5/2		1003 Web Pmts 050213 29R33 David O'Brien		1,600.00	
5/2		Save As You Go Transfer Debit		5.00	3,323.32
5/3		Check Crd Purchase 05/02 J-Crew 800-662-0268 VA		350.95	
5/3		Recurring Transfer to O'Brien D Way2Save Savings Ref:		10.00	
5/3		POS Purchase - 05/03 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		111.48	
5/3		Fpl Direct Debit Elec Pymt 05/13 6909221114 Webi Millesa M Holland		120.05	
5/3		Save As You Go Transfer Debit		3.00	2,727.84
5/6		Check Crd Purchase 05/04 Pipeline Online 614-5642000 OH		63.13	
5/6		Check Crd Purchase 05/04 Pipeline Online 614-5642000 OH		139.10	
5/6		POS Purchase - 05/04 Mach ID 000000 Target T2364 Target T2 Palm Coast FL		31.93	
5/6		POS Purchase - 05/04 Mach ID 000000 Petsmart Inc 1682 Palm Coast FL		7.38	
5/6		Check Crd Purchase 05/04 Epic Theatres of P Deland FL		14.00	
5/6		Check Crd Purchase 05/04 Epic Theatres of P Deland FL		9.50	
5/6		Check Crd Purchase 05/04 The Olive Gard 0005 Palm Coast FL		68.01	
5/6		ATM Withdrawal - 05/04 Mach ID 80180923 302 Moody Blvd Poor Walt Flagler Beachfl		82.50	
5/6		Non-Wells Fargo ATM Transaction Fee		2.50	
5/6		ATM Withdrawal - 05/04 Mach ID 80180923 302 Moody Blvd Poor Walt Flagler Beachfl		102.50	
5/6		Non-Wells Fargo ATM Transaction Fee		2.50	
5/6		POS Purchase - 05/05 Mach ID 000000 Bealls Dept Sto 4210 P Palm Coast FL		83.50	
5/6		POS Purchase - 05/05 Mach ID 000000 Racetrac104 Palm Coast FL		30.12	
5/6		ATM Withdrawal - 05/05 Mach ID 6067C 222 Palm Coast Pkwy Palm Coast FL		200.00	
5/6	1169	Check		760.00	
5/6		Save As You Go Transfer Debit		9.00	1,132.17
5/7		Check Crd Purchase 05/06 Progressive *Insur 800-776-4737 OH		254.95	
5/7		Save As You Go Transfer Debit		1.00	876.22
5/8		POS Purchase - 05/08 Mach ID 000000 Publix Super Mar 298 P Palm Coast FL		34.56	
5/8		Save As You Go Transfer Debit		1.00	
5/8		Interest Payment	0.01		
5/8		Monthly Service Fee		12.00	828.67
Ending balance on 5/8					828.67
Totals			\$6,470.89	\$5,895.05	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

? -
Melissa clothes?
Melissa pays for?
Melissa clothes?
Melissa clothes?
out
Chimmer
Alcohol
out?
Ch. Support?



Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1167	4/15	40.00	1168	4/15	40.00	1169	5/6	750.00

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$70.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



IMPORTANT ACCOUNT INFORMATION

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at wellsfargo.com/wfonline/consumer_deposit_acct_fee or contact your local banker.

Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.