

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA
IN AND FOR THE COUNTY OF MARICOPA

ARIZONA CORPORATION)
COMMISSION,)
)
Plaintiff,)
)
vs.) No. CV2016-014142
)
DENSCO INVESTMENT)
CORPORATION, an Arizona)
corporation,)
)
Defendant.)
_____)

DEPOSITION OF LUIGI AMOROSO

Phoenix, Arizona
December 14, 2016

Prepared By:
Colette E. Ross, CR
Certified Reporter #50658

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DEPOSITION OF LUIGI AMOROSO

was taken on December 14, 2016, commencing at 1:30 p.m.,
at the law offices of GUTTILLA MURPHY ANDERSON, 5415 East
High Street, Suite 200, Phoenix, Arizona, before Colette
E. Ross, a Certified Reporter in the State of Arizona.

* * *

APPEARANCES:

For the Receiver:

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1 (Exhibit 1, Exhibit 2, Exhibit 3, Exhibit 4,
2 Exhibit 5, Exhibit 6, Exhibit 7, Exhibit 8, Exhibit 9,
3 Exhibit 10, Exhibit 11, Exhibit 12, Exhibit 13,
4 Exhibit 14, Exhibit 15, Exhibit 16, Exhibit 17,
5 Exhibit 18, Exhibit 19, and Exhibit 20 were marked for
6 identification.)

7 LUIGI AMOROSO,
8 called as a witness herein, having been first duly sworn
9 by the Certified Reporter to speak the truth and nothing
10 but the truth, was examined and testified as follows:

11

12

EXAMINATION

13 BY MR. ANDERSON:

14 Q. Can you please state your full name and spell
01:31:37 15 your last name for the record.

16 A. It is Luigi Amoroso, A-M-O-R-O-S-O.

17 Q. And, Mr. Amoroso, my name is Ryan Anderson. I
18 am the attorney for the receiver of Densco Investment
19 Corporation. And currently there is a pending
01:31:51 20 receivership matter in the Maricopa County Superior Court.

21 Before I keep going, I am going to ask for the
22 other counsel in the room to make an appearance.

23 MR. NEMECEK: My name is Steve Nemecek. I am an
24 attorney. I represent Jill Ford, who is the bankruptcy
01:32:09 25 trustee in the Chapter 7 bankruptcy case of Yomtov Scott

1 Menaged.

2 BY MR. ANDERSON:

3 Q. Mr. Amoroso, have you ever testified before in a
4 deposition?

01:32:16 5 A. No, not that -- to the best of my knowledge, no.

6 Q. Well, let's just go over some of the basic
7 ground rules.

8 We have a court reporter here today. She is
9 going to be taking down everything that we say. And so we
01:32:30 10 want to try to make sure that, when you answer my
11 questions, you and I don't talk over each other and that
12 you answer the questions using phrases that will be
13 understandable in a transcript, for example, yes, no.
14 Things like huh-uhs and uh-huhs don't translate well.

01:32:51 15 A. Okay.

16 Q. I will try and catch them and have you fix them
17 if we get that.

18 A. Okay.

19 Q. I have some really basic ground rules. One, if
01:33:01 20 you answer the question, I am going to have to assume you
21 understood the question. So if there is a question you
22 don't understand, let me know, and I will rephrase it so
23 that you can answer it before you answer.

24 If you need a break, just let me know, and we
01:33:15 25 will finish whatever question is pending and we will take

1 a break.

2 That's pretty much it, unless you have any
3 questions.

4 A. No. I understand.

01:33:24 5 Q. Okay. All right. So just some basic
6 biographical information. What is your address?

7 A. It is [REDACTED]

8 Q. And how long have you lived at that address?

9 A. 20, best of my knowledge, 20 years.

01:33:41 10 Q. And what is the best phone number to reach you
11 at?

12 A. [REDACTED]

13 Q. Okay. You also told us that you never
14 testified, at least to your knowledge, before. Have you
01:33:59 15 ever been involved in a lawsuit? Have you ever been party
16 to a lawsuit before?

17 A. No.

18 Q. What do you do for a living?

19 A. I am an independent contractor.

01:34:11 20 Q. That's kind of broad. What is the service you
21 provide?

22 A. I bid for people downtown on trustee sales. And
23 if I purchase a home for them, I put up the \$10,000 bid
24 check. And I get a receipt with the, with the vesting,
01:34:34 25 the proper vesting of the property. And I bring the

1 receipt to the client. And the client reimburses me my
2 \$10,000 bid check, as I give them the receipt.

3 Q. And this, what is the best way to describe the
4 job that you do, the service that you provide?

01:34:51 5 A. I am a bidder.

6 Q. You are a bidder, okay.

7 A. In simple terms, a bidder.

8 Q. Okay. And how -- is that all that you do in
9 terms of as an employment?

01:35:02 10 A. That's all I do.

11 Q. Okay. And how, just -- and we are going to get
12 just sort of general questions out of the way. How many
13 different clients, just generally, do you serve as a
14 bidder for?

01:35:12 15 A. I have about 10 to 15 clients.

16 Q. Okay. And you are here because at some point in
17 the past you have worked for a man named Yomtov Scott
18 Menaged, is that correct?

19 A. That's correct.

01:35:29 20 Q. Were you ever an employee of Mr. Menaged?

21 A. I was an independent contractor with him.

22 Q. Okay.

23 A. For example, how that worked was that, when I
24 purchased homes for my other clients, they pay me per
01:35:46 25 home. With Mr. Menaged, I would get paid a weekly salary,

1 but I can purchase from zero to a thousand homes a week.
2 It didn't matter.

3 Q. When you were under this arrangement with
4 Mr. Menaged, could you purchase homes for other clients of
01:36:05 5 yours?

6 A. Yes.

7 Q. Okay. And how many of your clients do you have
8 the weekly payment arrangement with? Was he the only one
9 you had that arrangement with?

01:36:19 10 A. Yes.

11 Q. So why did you and Mr. Menaged agree upon that
12 type of arrangement rather than just one property being
13 paid on?

14 A. Okay. We have to go back where I started.

01:36:35 15 Q. Sure.

16 A. I started working with EZ Homes.

17 Q. Okay. And what is EZ Homes?

18 A. EZ Homes, Inc. is a facility, they buy houses
19 and then they wholesale them on their website.

01:36:48 20 Q. Okay. And who are the owners or in charge?

21 A. The owner is Eric Weinbrenner at the time.

22 Q. Okay.

23 A. And I was working with him. And this is about
24 2003 or 2004. Mr. Menaged joined the EZ Home team in 2000
01:37:10 25 either '4 or '5. They stayed together for, I believe, to

1 the best of my knowledge, for maybe three or four, maybe
2 three or four years and they split up. And I had the same
3 term with EZ Homes. I bid for him and it was just a
4 weekly pay. I could have bought one house, three houses,
01:37:38 5 five houses. So I went with the same terms with
6 Mr. Menaged. And I went with Mr. Menaged when he split
7 off with EZ Homes.

8 Q. Okay. So when Mr. Menaged started his own sort
9 of property purchasing entities, you continued to do work
01:37:52 10 for Mr. Menaged's entities under the same financial
11 arrangement as you had with EZ Homes?

12 A. That's correct.

13 Q. Okay. Are you aware of the entity Arizona Home
14 Foreclosure?

01:38:10 15 A. Yes.

16 Q. And are you aware of an entity called
17 EZ Investments?

18 A. That's Scott's business, I think.
19 EZ Investments was it? Yes, I believe he went under
01:38:20 20 EZ Investments, LLC.

21 Q. Okay. Are there any other businesses that you
22 are aware of that Scott may have used to buy properties at
23 foreclosure sales?

24 A. He used another LLC, but I forgot the name of
01:38:36 25 it. It was -- I forgot the name of it.

1 Q. Okay. That's fine.

2 Did you deem that you were working for Scott
3 directly? Was he your client, or were these corporations
4 your clients?

01:38:50 5 A. He was a client.

6 Q. He, being Scott, was the client?

7 A. Yes. And he was also, to begin with, was a
8 friend.

9 Q. We will get into that a little. I am just
01:39:01 10 trying to identify who you felt you were sort working for.
11 You were working for Scott?

12 A. Yes. He was like my main client, so I was
13 basically working for him.

14 Q. You say your main client. There came -- when he
01:39:14 15 started this business was he your largest client?

16 A. Yes.

17 Q. Okay. And largest in terms of volume of houses
18 that you were bidding on?

19 A. Yes.

01:39:21 20 Q. Okay. So how do you, if you had two of your
21 clients that want to bid on the same property, how do you
22 manage that as the bidder?

23 A. I would never know the client's number, how much
24 Scott wanted to go on a property. And if my client was on
01:39:39 25 it, for example, Scott would come first. So if Scott went

1 off the properties, in other words, if Scott said I am
2 done, then I will call my other client to see if he was
3 still in as the bidding was continuing.

4 Q. Okay. So --

01:39:56 5 A. He had first priority.

6 Q. In laymen's terms, he had a right of first
7 refusal --

8 A. Yes.

9 Q. -- essentially on a property?

10 A. Yes, absolutely.

11 Q. Okay. We have to be a little careful. We are
12 starting to talk over each other --

13 A. I'm sorry.

14 Q. -- because it is very easy to do. Let's make
01:40:08 15 sure I finish my question before you answer.

16 So just to clear up the testimony, Scott was,
17 had the right to bid on properties first, and if he
18 stopped bidding, you could then go to your other clients
19 potentially, is that right?

01:40:28 20 A. Yes.

21 Q. Okay. Was Scott aware that that was the
22 arrangement, that --

23 A. Yes.

24 Q. -- he was right of first refusal?

01:40:37 25 A. I am sorry. Yes, he knew, yes.

1 Q. Is that part of the reason that you agreed to
2 this financial arrangement of a thousand dollars a week?

3 A. Never talked to him about that really.

4 Q. Okay. If -- in a general sense, when you are
01:40:56 5 using -- or bidding for other clients, how much do they
6 pay you per property when you bid?

7 A. \$500.

8 Q. Is that the sort of flat rate that's in the
9 industry?

01:41:05 10 A. Yeah. Well, it is not -- it is my flat rate.
11 Because how I work is that I don't do title work, title
12 search; the client does it. And people that do title
13 search, title work, they charge like 2,000 or 1500 or
14 3,000. It depends. So the clients I have, they do their
01:41:24 15 own title search to make sure they are bidding on a
16 property, first deed of trust. So that's why I charge
17 \$500.

18 Q. And can you describe how many -- like your
19 experience in being a bidder, how long you have been doing
01:41:40 20 this.

21 A. I have been doing this since 2003, I believe,
22 yes.

23 Q. And can you just give me a rough estimate how
24 many auctions you have attended. I mean thousands, right?

01:41:49 25 A. Oh, God, yes.

1 Q. Thousands of auctions, is that right?

2 A. Yes, yes.

3 Q. And then how many properties do you think you
4 have been successful bidder on?

01:41:58 5 A. Since the beginning?

6 Q. Since the beginning.

7 A. Thousands.

8 Q. Okay. And so from that many auctions and that
9 many successful bids, you certainly have a good working
01:42:12 10 understanding of the process by which a property can be
11 purchased at a foreclosure sale, right?

12 A. Absolutely.

13 Q. So, fair to say that you know in intimate detail
14 how one can purchase a property at a foreclosure sale, is
01:42:28 15 that right?

16 A. Yes.

17 Q. Okay. You talked a little bit about, earlier,
18 about some of your clients give you a bidder's check.
19 What is a bidder check?

01:42:38 20 A. Okay. A bidder's check is a cashier's check
21 made out to me, so I can reuse that check the next
22 following day to bid on other houses. When you bid on a
23 house and you are successful bidder, you need to take a
24 thousand dollar cashier's check as a deposit, which the
01:42:56 25 property then in full has to be paid the following day

1 within 24 hours.

2 Q. So walk me through the specifics of the bidder
3 check. So you may have on your possession at some times a
4 cashier's check in the amount of \$10,000 made out to you,
01:43:11 5 is that right?

6 A. Yes.

7 Q. Do those -- when you are successful bidder on a
8 property for one of those clients who has given you a
9 bidder check, do you remit that physical check to the
01:43:21 10 trustee as evidence of the \$10,000?

11 A. You have to sign it over, yes.

12 Q. So you basically flip the check over and sign it
13 over to the trustee, is that right?

14 A. What the trustee does, they stamp it. And
01:43:33 15 they -- yes, you physically have to sign it over to them.

16 Q. So then you have -- your client is the
17 successful bidder. You have left with the trustee now
18 this \$10,000 deposit that's been signed over. Then what
19 do you have to do?

01:43:51 20 A. Then my client will text me or call me on how
21 they want the property vested.

22 Q. What, when you say vested, what do you mean?

23 A. Ownership of the property, the vesting of the
24 property. For example, X owns a house, so I have to put
01:44:08 25 their name, address where they want the mail of the, of

1 the deed. So it is actually the ownership of the deed.

2 Q. Okay.

3 A. They need to text me the ownership of the deed.

4 Q. So you have to communicate with your clients to
01:44:22 5 find out how they want to take the title of the property,
6 is that right?

7 A. Absolutely.

8 Q. And that information is something that you need
9 to then communicate to the trustee who just facilitated
01:44:30 10 the sale, is that right?

11 A. That's right.

12 Q. The reason you want to communicate that
13 information to the trustee, because they are essentially
14 going to issue a deed and you want to make sure that
01:44:38 15 whoever is taking title, the deed matches whoever is going
16 to own the property, is that right?

17 A. Yes.

18 Q. Okay. Now, when you are dealing with -- well,
19 first of all, how many houses do you think you
01:44:54 20 successfully bid on for Mr. Menaged?

21 A. Oh, gosh.

22 Q. From the beginning?

23 A. Hundreds.

24 Q. And can you walk me through how a sale would
01:45:07 25 work for Mr. Menaged?

1 A. Yes.

2 Q. Okay.

3 A. For example, the sale would go up for sale up at
4 the auction. I would call him up, because I would never
01:45:16 5 bid without his consent. He is on the phone with me and
6 he will tell me next hundred. I tell him it is at a
7 hundred thousand; next hundred, just keep on going.

8 If you are the successful bidder of the
9 property, we had -- he had that EZ, you said EZ
01:45:33 10 Investments, LLC.

11 Q. Uh-huh.

12 A. And he would invest everything into that LLC.
13 And I would put that in. The auctioneer would then write
14 me a receipt for the \$10,000 deposit and the receipt of
01:45:49 15 the purchase of the home. And I would bring it to
16 Mr. Menaged's office, hand it over to his secretary. And
17 his secretary would issue me a \$10,000 bid check if it was
18 one house; two houses, two 10,000s, 20,000; or three
19 houses would be 30,000. And they would give me a regular
01:46:07 20 business check from a checkbook. And I would go -- they
21 were banking with Chase. I would go to Chase and have
22 those checks converted into one, two, or three cashier's
23 checks.

24 Q. Just so I understand the process, you have been
01:46:22 25 on the phone with Mr. Menaged and you successfully have

1 bought three houses at one foreclosure sale. So can you
2 understand --

3 A. You can only buy one at a time.

4 Q. Yeah, sure. You buy one at a time, but you have
01:46:33 5 got 50 houses for sale and he is the successful bidder on
6 three of them.

7 A. Yes.

8 Q. Do you immediately give \$30,000 in \$10,000
9 increments to the trustee on the spot?

01:46:44 10 A. Yes.

11 Q. And how do you have those funds available to
12 you?

13 A. I carry checks with me.

14 Q. So you would already have, before the sale,
01:46:53 15 checks in your pocket that are essentially cashier's
16 checks made out to you from banks that your clients have
17 money in, right?

18 A. No.

19 Q. No?

01:47:05 20 A. They are my personal checks.

21 Q. They are your checks?

22 A. Yes.

23 Q. So you basically are advancing money on behalf
24 of your clients?

01:47:10 25 A. Yes.

1 Q. So this is your money that's being put down?

2 A. Yes.

3 Q. And so were there times when Scott bought
4 multiple properties at one auction day?

01:47:22 5 A. Yes.

6 Q. Okay. I mean, what was the most, in your
7 recollection, he ever bought in one day?

8 A. Oh.

9 Q. Could he buy 10, 12 in one day?

01:47:34 10 A. Back in the day, yeah. I mean the last four
11 years, no.

12 Q. Okay. But back in the day?

13 A. Oh, yeah, because there was, at one point there
14 was like 5-, 600 houses going to sale a day.

01:47:47 15 Q. Right.

16 A. So, yes, we could have been 10, 12 in one day,
17 absolutely.

18 Q. So you would have cashier's checks of 120,000
19 sometimes?

01:47:56 20 A. Well, he will -- at that time, when he was busy,
21 they would issue me some checks. Some cashier's checks I
22 would have. And then if we used up his, then we would use
23 mine.

24 Q. Okay.

01:48:07 25 A. Towards the latter years, towards the end, I

1 only used by mine because we weren't doing that much,
2 maybe one or two, maybe four a week, that's all.

3 Q. When you talk about when it was really active,
4 is that between 2007 and 2009?

01:48:22 5 A. Yes.

6 Q. Okay. And then when you say it slowed down, you
7 are probably talking about 2010 to sort of present?

8 A. Yeah, I think so.

9 Q. Okay. And so it is possible that you would be
01:48:39 10 provided with a cashier's check from Mr. Menaged's
11 companies to enable you to make these down payments on
12 successful bidding, right?

13 A. At the very beginning, yes.

14 Q. Okay. And then as the number, the volume of
01:48:53 15 purchases was starting to dwindle, you would essentially
16 advance this money --

17 A. Yes.

18 Q. -- so that he could be the successful bidder?

19 A. Yes.

01:49:03 20 Q. All right.

21 A. And I do that with all my clients.

22 Q. So let's just walk through one where you have
23 advanced now the \$10,000 and given, signed over a
24 cashier's check to the trustee. You talked earlier that
01:49:15 25 you would then drive to Mr. Menaged's office, you say.

1 Where generally would you drive to?

2 A. At first he has offices on Central. I believe
3 it was 3030 North Central. It was a Bank of America
4 building, I believe.

01:49:35 5 Q. Okay.

6 A. And --

7 Q. Is it like an office building?

8 A. Yeah, yeah.

9 Q. Okay.

01:49:42 10 A. And then he decided, when he opened his
11 furniture store, second furniture store, he started an
12 office out of his furniture store.

13 Q. And do you remember what location that was on?

14 A. That was the location at 73rd Ave. and Bell.
01:49:59 15 And then he opened up another, like a car dealership,
16 which was at 20th Street, I believe, I believe, and Bell.

17 Q. Okay. And so --

18 A. So wherever he would office, I would know and I
19 would go to the office.

01:50:20 20 Q. And you would go to those offices with what?

21 A. The receipt that I purchased the home.

22 Q. All right.

23 A. And I would hand over the receipt to the
24 secretary.

01:50:32 25 Q. Just stop here.

1 A. Okay.

2 Q. So we have the receipt. Now, the receipt
3 evidences that you have given a \$10,000 deposit, is that
4 right?

01:50:38 5 A. Absolutely.

6 Q. Okay. And, but the receipt doesn't evidence
7 that you have paid the full amount for this property yet,
8 right? This is just the first receipt saying we have got
9 your initial down payment, right?

01:50:49 10 A. Yes.

11 Q. Okay. And that receipt would be issued by the
12 trustee who had conducted the auction, is that right?

13 A. Yes.

14 Q. Would you sign this receipt or do anything with
01:50:57 15 it?

16 A. Yes, I would.

17 Q. Okay. And you would then deliver this receipt
18 to Mr. Menaged's offices to show him that you have put the
19 \$10,000 down to buy a house at 123 Main Street, right?

01:51:12 20 A. Yes.

21 Q. You said you would give it to his secretary?

22 A. Yes.

23 Q. And did he have the same secretary the whole
24 time of your business relationship with him?

01:51:20 25 A. Yes.

1 Q. And who was that secretary?

2 A. Veronica, and I don't know how to pronounce her
3 last name.

4 Q. Veronica Gutierrez Castro?

01:51:29 5 A. Yes.

6 Q. How would you describe her? Would you describe
7 her, is she a young woman? An older woman?

8 A. A woman in her, today, in her 40s.

9 Q. And you have known her since, I assume, as early
01:51:44 10 as 2004, when Mr. Menaged --

11 A. I know her when Mr. Menaged split with EZ Homes
12 and he opened up his offices on 3030 North Central. He
13 hired her then.

14 Q. So you have known Ms. Castro as Mr. Menaged's
01:52:04 15 secretary since as early as 2005?

16 A. Probably. I am not great with dates, but yes,
17 2005 or '6 it would be, but I believe '5.

18 Q. But it has been a long time?

19 A. It has been awhile.

01:52:17 20 Q. And you use the term secretary. Do you know if
21 she has any other professional credentials? Like is she a
22 real estate agent or is she a notary public? Do you know
23 anything about her?

24 A. Yes. I believe she is a Realtor.

01:52:31 25 Q. Okay.

1 A. Can I explain?

2 Q. Sure.

3 A. Because when Mr. Menaged would buy homes, he
4 would fix them up, rehab them, and she would list them.

01:52:41 5 Q. She would list them for sale?

6 A. Yes.

7 Q. Okay. And how do you know that?

8 A. Well, I know from hearing her talk.

9 Q. So she would tell you that, some of the things
01:52:53 10 she does?

11 A. She was listing the houses, yes.

12 Q. Okay. And when you deliver this initial receipt
13 to Ms. Castro, what would she do with it?

14 A. She would take the receipt, and I guess she --
01:53:10 15 well, she would issue me the check, the \$10,000 check.
16 And that was my concern, was just getting my 10,000, go to
17 the bank and turn it over into a cashier's check, because
18 she would give me a business check.

19 Q. Okay. So the transaction with Ms. Castro is
01:53:26 20 that you give her the receipt that shows you have put the
21 \$10,000 down as an initial deposit; she then takes the
22 receipt from you and issues you a business check to repay
23 you the \$10,000?

24 A. Yes.

01:53:40 25 Q. Okay. At that point are you done with that

1 property?

2 A. Yes, I am done.

3 Q. Okay. So you do not make any effort to deliver
4 the remaining money to the trustee --

01:53:52 5 A. No.

6 Q. -- is that right?

7 You don't make any effort to ensure that the
8 sale is completed within the 24-hour period, do you?

9 A. No.

01:54:00 10 Q. Okay. So for you, once you get a payment to
11 reimburse you for the money you have advanced, you are
12 done?

13 A. Yes.

14 Q. Okay. And so on an average day when you are
01:54:18 15 buying and selling, or buying houses for Mr. Menaged, or
16 bidding on houses, are you sort of done by 1:00 or 2:00 in
17 the afternoon with respect to Mr. Menaged's properties?

18 A. I didn't buy houses every day, but yes, I will
19 be done 1:00, yeah.

01:54:36 20 Q. So basically you go to the auction in the
21 morning, you participate in the bidding, you put the money
22 down for the initial deposits, go to his office, get
23 replacement checks, and you go then to a bank, cash those
24 checks and get new ones for tomorrow, and you are done?

01:54:52 25 A. I go home.

1 Q. And you are just going to get ready for the next
2 day or next bidding, is that right?

3 A. Uh-huh.

4 Q. Is that right?

01:54:59 5 A. Yes, yes.

6 Q. Okay. So how do you know which properties
7 Mr. Menaged wants to bid on at the next auction? How is
8 that communicated to you?

9 A. Okay. They would e-mail me the next day buys, a
01:55:15 10 list. Because the list would be generated. Mr. Menaged
11 had someone that would generate the lists for him, I say
12 generate the list for sales, that would be going for the
13 following day.

14 He would pick the runs he liked. And then he
01:55:31 15 would send me a list, send the drivers a list, because he
16 had drivers. People had to drive the properties to make
17 sure they are not burned or make sure the condition of the
18 property. And I would know the next -- then I would copy
19 those particular properties that he is interested for the
01:55:47 20 following day and go the next day and bid.

21 Q. Do you know who these drivers were, their
22 identities?

23 A. Yes, I know one of them. His name was -- what
24 was his name -- Kelly. What was his first name? I have
01:56:09 25 his last name.

1 Q. Kelly is his last name?

2 A. Yeah, I think so. I have got a blank right now.
3 But it is one of his best friends. And I know him a long
4 time. So I feel ashamed.

01:56:20 5 Q. That's okay. Sometimes --

6 A. I feel ashamed.

7 Q. Sometimes you forget people's names. It will
8 come to you at some point. Don't worry.

9 Other than Mr. Kelly, were there any other
01:56:30 10 drivers that you are aware of?

11 A. He had another driver. And I don't know his
12 name really well. I wasn't, you know, close to him at
13 all. He was Kelly's cousin, I believe.

14 Q. Okay. So do you understand -- what was your
01:56:45 15 understanding of the business purpose of the driver?

16 A. Oh, that he would drive the property and give a
17 report to Scott if there was an air condition -- because
18 the people would rob air conditioners. So Scott would
19 have to kind of assess how much damage and how much work
01:57:03 20 does the property need so he can figure out, okay, I need
21 to put X amount of money to make this house in good
22 condition and I can sell for X amount of money. So he
23 needed to know that information.

24 Q. Basically fair to say Mr. Menaged needed to know
01:57:19 25 what the condition of the property was before he made his

1 bids so that he could determine if the property needed so
2 much work that it wasn't worthwhile making a bid on?

3 A. Yes.

4 Q. Okay. Was all of this happening within the
01:57:38 5 24-hour period before the auction or is this happening
6 weeks before?

7 A. No. This happens -- the driver would go out
8 early in the morning. So this would happen basically at
9 the moment.

01:57:49 10 Q. Okay. So it is sort of a real-time activity?

11 A. Yes. Because I would call him up and say, okay,
12 this property is going to sale. He goes don't bid, I
13 don't have a report on it, just don't bid, bye. I will
14 call you on the next one.

01:58:02 15 Q. Okay. So you would be standing downtown and
16 these are, the auctions were all at the courthouse
17 downtown, right?

18 A. Well, some of them down at the trustee's
19 offices.

01:58:12 20 Q. But the majority of them --

21 A. Downtown.

22 Q. -- downtown outside the courthouse. And you
23 would be there and you would be essentially participating
24 and listening to every single auction that was going to
01:58:23 25 happen that day?

1 Is that a yes?

2 A. Yes.

3 Q. And then when a property came up that
4 Mr. Menaged identified he wanted to bid on, you would have
01:58:29 5 to get him on the phone, is that right?

6 A. That's correct.

7 Q. So you call him up and say 123 Main is about to
8 come up for bid, what do you want to bid, right?

9 A. Yes.

01:58:37 10 Q. And then you would get some information that
11 Scott has made a decision to make a bid on that property,
12 right?

13 A. No. He wouldn't tell me anything about the
14 property, a report. It wasn't my business to know. I
01:58:52 15 just bid. He said, okay, let's bid it. So I didn't know
16 at that moment. The only time I knew anything was if they
17 didn't drive the property he didn't.

18 Q. So if the driver hadn't looked at it and given
19 the report, you were told I am not going to bid on it, and
01:59:07 20 you would hang up and wait for the next one, is that
21 right?

22 A. Yes.

23 Q. Okay. You talked about knowing Scott or being
24 introduced to him when he was with a company called EZ
01:59:24 25 Homes, Inc., is that right?

1 A. Let me clarify that.

2 Q. Sure.

3 A. I was working for EZ Homes, Inc. in 2003 or
4 2004. I think he came on board about 2003 or '4. I'm not
01:59:38 5 sure. But I was working for EZ Inc. before he came in.

6 Q. Okay. Do you still work for EZ Homes, Inc.?

7 A. No, no.

8 Q. Okay.

9 A. So that's when we became friends with Scott.

01:59:51 10 Q. Okay. And do you know if he was ever an owner
11 of EZ Homes, Inc.?

12 A. He came in, and he was very aggressive. And the
13 owner liked him, and he gave him like a percentage. But
14 he wasn't an owner on paper, owner in the sense that they
02:00:10 15 created a corporation. But they worked together. He was
16 like a high-paid employee. He was like, I think, 30 or
17 40 percent.

18 Q. How do you know he got a percentage of the
19 business?

02:00:21 20 A. The talk, people talked that time in the office
21 and I heard.

22 Q. Okay. You heard that he was part owner?

23 A. Yeah, he was. Like he acted like owner, too.
24 It got to that point that he acted like owner.

02:00:33 25 Q. Okay. Do you know if he still owns a part of EZ

1 Homes, Inc.?

2 A. No.

3 MR. NEMECEK: Can I just clarify? Are you
4 testifying that he doesn't own or you don't know whether
02:00:44 5 he owns?

6 THE WITNESS: No, he doesn't own EZ Homes.

7 MR. NEMECEK: Thank you.

8 THE WITNESS: He never did. He is just the
9 owner of EZ Homes gave him like a percentage at that point
02:00:53 10 because they were very aggressive and buying a lot.

11 MR. NEMECEK: Thank you.

12 BY MR. ANDERSON:

13 Q. So in your business relationship with
14 Mr. Menaged, do you have an understanding of his employees
02:01:06 15 and people that worked for him that were in this area of
16 buying and selling real property?

17 A. I don't understand the question.

18 Q. Do you know who worked for Scott that helped in
19 this business model of buying real estate?

02:01:20 20 A. Well, I was the bidder.

21 Q. You were the bidder, okay. Who else?

22 A. He had drivers.

23 Q. Okay.

24 A. He had one or two depending on the day. He had
02:01:30 25 the secretary, Veronica. And we had another bidder called

1 Julia Thomas.

2 Q. And how do you know Ms. Thomas?

3 A. From the auctions.

4 Q. And why would he need two bidders?

02:01:47 5 A. Because I would handle the courthouse downtown
6 and she would handle all like Bosco, all the trustee
7 offices.

8 Q. Okay. Do you know what her arrangement,
9 financial arrangement was with Mr. Menaged?

02:02:04 10 A. Not really.

11 Q. Okay. How were you paid? You talked about
12 getting a thousand dollars a week. Well, how do you get
13 that money?

14 A. Oh, once a week, if we would buy anything, I
02:02:17 15 mean didn't matter, but once a week I would go and pick up
16 my check.

17 Q. And the check would be in the amount of a
18 thousand dollars?

19 A. Yes.

02:02:27 20 Q. Did you ever get checks more than a thousand
21 dollars?

22 A. Yes.

23 Q. And what kind of checks were those?

24 A. I did some loans to Mr. Menaged, property loans.
02:02:37 25 And he would give me on -- I did on three properties, I

1 believe. One property was 300,000, so it would be like
2 \$3,000 a week at 12 percent. Because people charged at
3 that time 18 percent and 16 percent. So I -- he asked me,
4 Lou, you know, could you lend me on properties and, you
02:02:56 5 know, do a better percentage. And I gave him 12 percent.

6 Q. Okay. So in addition to being sort of his
7 bidder, there were times he needed to borrow money from
8 you?

9 A. On certain homes that he kept.

02:03:10 10 Q. Okay. So there is a property that he would own
11 and he then needed to borrow money from you?

12 A. He -- well, what he was doing is that he already
13 owned the property. And he already had a hard money
14 lender on it for 18 or 16 percent. And then he asked me
02:03:26 15 so I would pay off the lender, the other lender.

16 Everything was done through title.

17 Q. Sure.

18 A. And he would pay me.

19 Q. Okay. So you basically would refinance
02:03:38 20 properties that he already owned?

21 A. Yeah, only three of them.

22 Q. Three times?

23 A. Yes.

24 Q. Okay. When you did a refinance for him, did he
02:03:49 25 give you any financial information about his ability to

1 repay you?

2 A. No, no.

3 Q. Okay. So how would you determine that it was a
4 good loan to make?

02:03:59 5 A. I determined because, for example, on one of
6 them was 300,000. And the property was worth, I believe,
7 420. So I knew I was ahead of the game that way.

8 Q. Okay. And with respect to these three ones,
9 properties that you lent Mr. Menaged money on, what
02:04:20 10 happened on all three loans?

11 A. One of them he sold the property and paid me
12 off. The other one he, I believe he also maybe sold the
13 property and paid me off. And the third one he -- I
14 wanted, I demanded my money back. I asked him, you know
02:04:39 15 what, I wanted to get out. And he gave me -- he had AFG,
16 Active Finance Group, I believe it was, that paid me off.

17 Q. Okay. And when did these three transactions
18 happen, what years, do you know?

19 A. I have the files with me.

02:04:54 20 Q. Oh, okay. Can you pull them out and take a
21 look?

22 A. Yes, I will take a look and see. I had to
23 figure it out.

24 See, I made one check out to Magnus Title,
02:05:20 25 300,000. And this was done October 14, 2014.

1 Q. Okay. Where did you get the money to lend to
2 him?

3 A. Well, I have, you know, me and my wife, we saved
4 money.

02:05:39 5 Q. It is from your personal fund?

6 A. Yes, yes.

7 Q. Okay.

8 A. And another one, this was for, this was, I
9 think, the last one. I don't know, maybe not. No, this
02:05:54 10 wasn't the last one. This was one that I paid off, paid,
11 and had them, right, pay Densco for loan on 1330 East
12 Friess Drive.

13 Q. Actually, paying Densco loan on 10030 East
14 Friess Drive, and that's in February of 2013?

02:06:10 15 A. Yeah.

16 Q. Okay. So this was a -- Densco was the lender on
17 this one?

18 A. And I paid him off.

19 Q. You mean you paid off Densco?

02:06:20 20 A. Yes.

21 Q. And then you became the hard money lender at
22 this point?

23 A. At that time, yes.

24 Q. Do you know what was the disposition of this
02:06:27 25 house? Did that essentially get sold?

1 A. This house his father-in-law lived in.

2 Q. Okay, father-in-law's. What is the
3 father-in-law's name, do you know?

4 A. Sal, all I know, the first name Sal. I don't
02:06:41 5 know the last name.

6 Q. So this is his wife's father?

7 A. Yes.

8 Q. Okay. Are you still the lender on this
9 property?

02:06:47 10 A. No. I got out of all of them.

11 Q. Okay. So how did you get out of this one, do
12 you have a recollection?

13 A. Let's see. This one was 2013. Let's see.
14 Yeah, paid off 3/14.

02:07:19 15 Q. So this is --

16 A. This is from Pioneer. He went through -- I
17 don't know. He sold it or whatever. He paid me off
18 through Pioneer.

19 Q. So essentially a year later, February 25,
02:07:54 20 2014 --

21 A. Yeah. They don't last long.

22 Q. -- he paid off your loan?

23 A. Yeah. Usually when you do hard money, they
24 usually don't last long. They usually last a year, six
02:08:05 25 months.

1 Q. All right. Is there a third one you got there?

2 A. The third one is --

3 Q. All these are in these neat folders called Buy.

4 Are these your folders or somebody else's?

02:08:18 5 A. This is a company I work for, EZ -- Buy AZ

6 Foreclosures.

7 Q. Okay.

8 A. EZ Homes.

9 Q. EZ Homes?

02:08:28 10 A. They are friends of mine. And I lent also to EZ

11 Homes because they are friends of mine.

12 Q. Okay.

13 A. Let me find the last one. The last one was his

14 personal residence.

02:08:38 15 Q. Okay.

16 A. And last one was this one here. I believe -- I

17 don't have that much documents on this because this was

18 awhile back, I believe 2010. And that was the last one I

19 did.

02:08:53 20 Q. No. This has to be the first one you did.

21 A. The first one, excuse me.

22 Q. So this is on address 9877 East Pine Valley Road

23 in Scottsdale.

24 A. That was his primary residence.

02:09:06 25 Q. That was his?

1 A. Yeah.

2 Q. And you lent him \$200,000?

3 A. Uh-huh.

4 Q. Do you recall how this was resolved?

02:09:14 5 A. He sold that.

6 Q. And when he sold it he paid you off?

7 A. Yes.

8 Q. And that has a recording number of 12-30-2010.

9 Actually, the recording number is 2010-1138872.

02:09:34 10 A. I believe he was still working with EZ Homes
11 back then.

12 Q. Back in 2010?

13 A. Uh-huh, I believe.

14 Q. Okay. What do you know about Densco?

02:09:48 15 A. I heard of Denny, was a great guy. I didn't
16 know him. I met him only two times. It was just hello
17 and good-bye. One time was at a Christmas party. The
18 second time a friend of mine invited me to his luncheons
19 they have once a month called MOM, Meeting of the Minds.
02:10:12 20 It was a hello and good-bye. I didn't know him.

21 Q. When I asked you about Densco, you immediately
22 talked about Denny. You mean Denny Chittick?

23 A. Yes.

24 Q. You understand that Densco Investment
02:10:22 25 Corporation is the business that Mr. Chittick owned and

1 operated, right?

2 A. Yes.

3 Q. Okay. And did you know anything about Densco as
4 a business?

02:10:29 5 A. Yes. I already -- his name is known throughout
6 the industry.

7 Q. Okay. And what was it? A hard money lender
8 from your understanding?

9 A. Yes, hard money lender.

02:10:40 10 Q. There has been some testimony in this case that
11 Densco's business practices were different than the other
12 hard money lenders. Do you know anything about the
13 difference between Densco's business practices versus
14 other hard money lenders' business practices?

02:11:00 15 A. No.

16 Q. So other than sort of knowing that Mr. Chittick
17 ran Densco and that you may have interacted with him
18 briefly twice, is there anything else you sort of new or
19 understood about Densco?

02:11:12 20 A. The only thing I knew, he was a nice man
21 himself. That's all I knew.

22 Q. Okay. All right. Are you aware that the
23 receiver has determined that there are a number of
24 receipts that appear to be fraudulent with your name on
02:11:32 25 them that appear -- that may have been provided to Densco

1 to make it appear certain properties were purchased from
2 foreclosure sales that never actually happened? Are you
3 familiar with what we have alleged?

4 A. I heard about that, yes.

02:11:47 5 Q. Okay. How did you hear about that?

6 A. Well, it is all over the place.

7 Q. Well, what does that mean, it is all over the
8 place?

9 A. It is a tight-knit downtown. So word gets out
02:11:58 10 fast.

11 Q. When you say tight-knit downtown, do you mean
12 the community that buys and sells property at foreclosure
13 auctions?

14 A. Well, as far as the forging, I found out because
02:12:09 15 it was put on the website and a friend of mine told me.
16 That was -- I never knew about the forging.

17 Q. Well, what kind of -- what did you know from
18 your, from the community at the foreclosure auctions about
19 Densco, especially after Mr. Chittick committed suicide?
02:12:29 20 What did you hear?

21 A. I heard that he did what he did was because he
22 was defrauded a lot of money.

23 Q. And did anyone tell you who was the person that
24 defrauded him?

02:12:45 25 A. Yes, Scott Menaged.

1 Q. Okay. So it was sort of known almost
2 immediately down there what happened?

3 A. Yes.

4 Q. Okay. And who was telling you this information?

02:12:55 5 A. Co-workers.

6 Q. Well, who?

7 A. Names?

8 Q. Yeah.

9 A. A friend of mine John, friend of mine Mike.

02:13:06 10 Q. Okay. And is that John Ray we are talking
11 about?

12 A. Yes.

13 Q. And what is Mike's last name?

14 A. Colosimo.

02:13:13 15 Q. And how would they have known about what
16 happened with respect to Mr. Menaged being involved in
17 defrauding Densco?

18 A. They heard. I don't know who they heard from,
19 they heard.

02:13:24 20 Q. And was it a fairly regular topic of
21 conversation in July and August of this year?

22 A. Yes.

23 Q. Okay. I am going to show you what has been
24 marked as [Exhibit No. 1](#).

02:13:47 25 You testified earlier that you handled certain

1 receipts for the initial \$10,000 down payment of a
2 foreclosed property, is that right?

3 A. That's correct.

4 Q. Is [Exhibit No. 1](#) that type of receipt you are
02:14:06 5 talking about or is it a different receipt?

6 A. It is that type of receipt, yes.

7 Q. Okay. So have you ever seen [Exhibit No. 1](#)
8 before?

9 A. No.

02:14:14 10 Q. Okay. I guess we will just jump to the very
11 bottom of it where there is a signature on this document.
12 Do you see that?

13 A. Yes, I see that.

14 Q. Is that your signature?

02:14:23 15 A. No.

16 Q. Okay. How do you know it is not your signature?

17 A. It is -- I don't sign that way, first of all.

18 And number two is everybody knows me as Lou downtown.

19 They call me Lou, everybody. But my real name is Luigi.

02:14:39 20 And when I sign any document I sign as Luigi Amoroso, not
21 Lou.

22 Q. Okay. Here on [Exhibit No. 1](#) it clearly reads
23 Lou Amoroso, is that right?

24 A. Yes.

02:14:48 25 Q. So you are saying that signature, Lou Amoroso,

1 is one you don't use, is that right?

2 A. That's correct.

3 Q. So you are confident you didn't sign this
4 because not only does it not look like your signature, you
02:14:59 5 would never sign something Lou Amoroso, is that right?

6 A. That's right.

7 Q. Taking a look at this receipt, have you ever
8 seen one of these receipts before?

9 A. Yes. This is a receipt from -- Auction.com
02:15:10 10 makes this kind of receipt.

11 Q. So when you say this type of receipt, the
12 [Exhibit 1](#) would be the type of receipt you would get if
13 you were the successful bidder at an Auction.com sale, is
14 that right?

02:15:20 15 A. That's correct.

16 Q. Okay. This receipt, though, if you look at it,
17 indicates that you were the successful bidder on this
18 property. Do you see that? And it says representative
19 information in the middle of [Exhibit 1](#).

02:15:33 20 A. Yes.

21 Q. And it is hard to read, but, I have about 20
22 more to go through which are better to read, but this one
23 has your name. Right there it says Luigi Amoroso. Do you
24 see that? It is the middle of the page.

02:15:47 25 A. Yes.

1 Q. Then it has a date of birth of 10/8/1960. Is
2 that your actual date of birth?

3 A. Yeah, uh-huh.

4 Q. And then it has driver license ID, which I can't
02:15:57 5 read.

6 A. That looks like an ID of mine.

7 Q. And then has your e-mail address,

8 [REDACTED] Is that one of your e-mail addresses?

9 A. Yes.

02:16:07 10 Q. And then it has the cell phone number,
11 [REDACTED], which I think is the exact same cell phone
12 you gave me this morning, is that right?

13 A. Yes.

14 Q. So somebody who has got this has all your
02:16:17 15 information; would you say that is true?

16 A. Yes.

17 Q. Okay. Because they have got your date of birth,
18 driver's license number, and your cell phone, and your
19 e-mail, is that right?

02:16:24 20 A. Yes.

21 Q. Okay. And then when it says vesting -- look
22 below -- it says vesting, record title is shown Arizona
23 Home Foreclosures, LLC. Do you see that?

24 A. I don't see that.

02:16:36 25 Q. Right below the representative information.

1 A. Oh, vesting, yes.

2 Q. Is that the vesting that you were talking about
3 earlier, the name in which the title owner wanted to take
4 the property?

02:16:45 5 A. That was his new LLC, yes.

6 Q. Okay. There is some initials after that. Do
7 you see that?

8 A. Those are fake. Those are not mine.

9 Q. Okay. How do you know that?

02:16:54 10 A. I don't do that kind of initial.

11 Q. Okay. When you make initials, what does it look
12 like? Can you give me a representative example?

13 A. Yes. Something like this.

14 Q. So you have, for the record, you have now
02:17:19 15 provided me with a piece of paper, written your initials
16 on it. And would you -- fair to say, in your opinion,
17 that your handwriting exemplar with your actual initials
18 do not match what appears to be your initials on
19 [Exhibit No. 1](#)?

02:17:36 20 A. Yes.

21 Q. Okay. I am going to mark this as an exhibit
22 before we conclude the examination. So let's just leave
23 it right there.

24 Why don't we use the same page, and why don't
02:17:46 25 you just provide me with two examples of your signature as

1 well.

2 So, Mr. Amoroso, you signed now twice your
3 signature on this document, which we will make an exhibit
4 to the examination. In fairness, you actually write out,
02:18:09 5 I can see from here, you write out the word Luigi when you
6 sign documents, but [Exhibit No. 1](#) has the word Lou, is
7 that right?

8 A. That's correct.

9 Q. And you were talking earlier about how you know
02:18:18 10 it is not your signature because you don't sign with the
11 name Lou, is that right?

12 A. That's right.

13 Q. Okay. If you take a look at [Exhibit 1](#), though,
14 this document indicates that there was a check received
02:18:29 15 for \$10,000. Do you see that?

16 A. Yes.

17 Q. And then it says amount required 147,309. That
18 would appear to indicate that what needed to be paid was
19 the second payment to represent the full purchase price,
02:18:45 20 is that right?

21 A. That's right.

22 Q. That's how these sales work. You put down the
23 \$10,000 down payment, then you have got to show up with
24 the remaining amount of money, is that right?

02:18:51 25 A. Yes.

1 Q. You testified that you never go down there and
2 provide the second payment, is that right?

3 A. Yes.

4 Q. So for properties purchased by Arizona Home
02:19:03 5 Foreclosures, you are not the individual who is then
6 delivering to the trustee this larger check of 147,309, is
7 that right?

8 A. That's right.

9 Q. However, this document makes it appear that you
02:19:14 10 are, isn't that right?

11 A. Check received, yes. Yeah, it looks that way,
12 yeah.

13 Q. So --

14 A. It seems more like a payment receipt than --
02:19:30 15 because the payment receipt is almost similar to
16 the -- check received, 137, total received 147. This
17 looks like a payment check.

18 Q. So there is --

19 A. I mean a payment receipt.

02:19:43 20 Q. There is a difference in the two receipts that
21 can be generated from a single sale, is that right?

22 A. Yes.

23 Q. The first receipt is the one that you would get
24 when you have made the initial \$10,000 down payment,
02:19:53 25 right?

1 A. Yes.

2 Q. And then when someone goes down the next day to
3 deliver the full amount, they get a different receipt,
4 right?

02:19:59 5 A. Yes.

6 Q. And that receipt you just called the payment
7 receipt, is that right?

8 A. Uh-huh.

9 Q. Have you ever, for any clients, ever done this,
02:20:07 10 delivered the full proceeds and received a payment receipt
11 ever?

12 A. Some clients, yes.

13 Q. So you have some experience in that process as
14 well?

02:20:15 15 A. Yes.

16 Q. Okay. But you have never done it for
17 Mr. Menaged?

18 A. Maybe once or twice awhile back ago, but not for
19 years.

02:20:23 20 Q. Okay. When you deliver the final payment and
21 get the payment receipt, what information is generally on
22 the payment receipt that you are aware of?

23 A. It depends on the, on the auction or the
24 trustee. You know, they are all different. But I am not
02:20:43 25 familiar really with payment receipts because I really

1 don't go and pay for properties. I am not familiar with
2 them.

3 Q. Okay. But you have done it a few times?

4 A. Yes.

02:20:50 5 Q. But you certainly weren't doing it on a regular
6 basis for Mr. Menaged, is that right?

7 A. With all these years I have been doing it, if I
8 have done it maybe five or six times, that's a lot.

9 Q. So is it possible, of all the properties you bid
02:21:05 10 on, you may have delivered the sales proceeds or the sales
11 price money five times?

12 A. Yes.

13 Q. Okay. And that's out of maybe hundreds --

14 A. Hundreds.

02:21:15 15 Q. -- of bids?

16 A. Yes.

17 Q. Okay. I will show you what has been marked as
18 [Exhibit No. 2](#). Have you ever seen that document before?

19 A. Not this document, no.

02:21:36 20 Q. Okay. This purports to be a receipt for a
21 purchase for a property by the company Tiffany & Bosco.
22 Do you know anything about Tiffany & Bosco?

23 A. Yes.

24 Q. Okay. Are you familiar that they are active in
02:21:53 25 the market of being a trustee and liquidating property at

1 trustee sales?

2 A. Yes.

3 Q. Have you ever bid on a property that was being
4 auctioned by Tiffany & Bosco?

02:22:03 5 A. Yes.

6 Q. And have you ever finalized a sale that was sold
7 by a client of Tiffany & Bosco?

8 A. Yes.

9 Q. So you have, well, you have been a successful
02:22:16 10 bidder at some of those sales, right?

11 A. Yes.

12 Q. Have you ever then gone and finalized the
13 purchase by delivering the full proceeds?

14 A. Yes.

02:22:23 15 Q. And would you get a receipt from Tiffany & Bosco
16 when you would do that?

17 A. Yes.

18 Q. And does that look like the document I am
19 looking at here?

02:22:30 20 A. Yes, similar.

21 Q. Okay. Would it surprise you to learn that this
22 property where this purported receipt was from, that the
23 property actually never went to foreclosure auction?
24 Would that surprise you?

02:22:52 25 A. For what I have been hearing, yes.

1 Q. Because Tiffany & Bosco would never issue a
2 receipt indicating somebody had purchased the property if
3 the property never actually went to sale, would they?

4 A. That's right.

02:23:03 5 Q. Okay. I will show you what has been marked as
6 [Exhibit No. 3](#). Have you ever seen Exhibit No. 3 before?

7 A. No.

8 Q. Have you ever seen this type of receipt before?

9 A. Velocity, yes.

02:23:23 10 Q. What is velocity?

11 A. It is another auction house based out of
12 California.

13 Q. So it is another company that participates in
14 trustee sales?

02:23:34 15 A. Yes.

16 Q. Okay. There is a signature at the bottom of
17 [Exhibit No. 3](#). Is that your signature?

18 A. No, it is not.

19 Q. Okay. How do you know it is not?

02:23:42 20 A. I don't sign Lou Amoroso and it is not my
21 handwriting.

22 Q. Okay. Have you ever finalized and received a
23 purchase receipt from a sale that was conducted by
24 Velocity?

02:23:55 25 A. Yes.

1 Q. Okay. And does this document, the picture of
2 this document, does it look like a real Velocity receipt?

3 A. Yes, it does.

4 Q. Okay. But you are pretty confident that you
02:24:08 5 weren't involved in this transaction because that
6 certainly is not your signature, is that right?

7 A. That's right.

8 Q. Okay. Would it surprise you to learn that this
9 property at 11627 West Holly Street, that the actual
02:24:23 10 trustee sale that's purportedly been completed by this
11 receipt was actually cancelled before the receipt ever was
12 generated?

13 A. No. Somebody forged my name.

14 Q. So in your mind this looks like a complete fake
02:24:40 15 receipt, right?

16 A. Yes.

17 Q. Let me show you what is marked as [Exhibit No. 4](#).
18 Have you ever seen [Exhibit No. 4](#) before?

19 A. No.

02:24:53 20 Q. Okay. Have you ever -- what -- have you ever
21 seen something that looks like this kind of receipt
22 before?

23 A. This kind of receipt, yes.

24 Q. And what kind of receipt is this?

02:25:02 25 A. I believe that's another company that is no

1 longer in business called LPS.

2 Q. Okay. And how do you know that?

3 A. Because they are no longer in business, they
4 just recently, I think, they -- another company took over
02:25:14 5 or they sold it.

6 Q. There is a signature on this document. Do you
7 see it?

8 A. Yes, I see it.

9 Q. Is that your signature?

02:25:22 10 A. No, it is not.

11 Q. And you know it is not your signature because
12 why?

13 A. Because I don't sign that way, and, again, Lou
14 Amoroso I don't sign.

02:25:29 15 Q. Okay. Let me show you what has been marked as
16 [Exhibit No. 5](#). Do you recognize this document?

17 A. I believe that's like an Auction.com, because I
18 don't know this document but it is, the format is
19 Auction.com.

02:25:52 20 Q. When you say the format, though, when you are
21 looking at trustee receipt, you, because of your
22 experience in being a bidder, you know which different
23 receipts compared to which different companies, is that
24 right?

02:26:02 25 A. Yes.

1 Q. When you say different companies, it is the
2 different trustees that are conducting the auctions,
3 right? Well, maybe not the trustees, but the companies
4 that are --

02:26:11 5 A. That represent the trustees, yes, exactly.

6 Q. Right. And so, for example, this receipt you
7 said looks like an Auction.com receipt, is that right?

8 A. Yes, yes.

9 Q. There is some information on this receipt,
02:26:22 10 again, that has your personal identifiers on it. Do you
11 see that in the middle of the page?

12 A. Yes, the initial, which is not mine, and the
13 signature, which is not mine.

14 Q. Okay.

02:26:37 15 A. Oh, could I state something?

16 Q. Sure, absolutely.

17 A. You know, I would like to state, I don't know if
18 she got on record when we started this, that I am willing
19 to take, volunteering to take a lie detector exam to note
02:26:51 20 that these, I never signed these documents and I have
21 really nothing to do with this Denny and Scott mess.

22 Q. Okay. I am going to show you what is
23 [Exhibit No. 6](#). Have you ever seen [Exhibit 6](#) before?

24 A. Again, it is a Velocity. I never seen this
02:27:09 25 particular receipt. I mean I have seen this receipt but

1 not this particular. I don't sign it. It has my
2 signature again.

3 Q. So, again, at the bottom of it, bottom of
4 [Exhibit No. 6](#), is your -- is purportedly your signature.

02:27:26 5 Do you see that?

6 A. Yes.

7 Q. And that's not your signature, is that right?

8 A. No, it is not my signature.

9 Q. Okay.

02:27:30 10 A. Somebody forged my signature.

11 Q. Okay.

12 A. And this is very disturbing.

13 Q. I will show you what has been marked as
14 [Exhibit No. 7](#). Have you ever seen Exhibit No. 7 before?

02:27:48 15 A. It is a Priority, but I never actually had this
16 in my hands, no.

17 Q. When you say it is a Priority, does that mean it
18 is a receipt from a company called Priority Posting and
19 Publishing?

02:28:01 20 A. Yes.

21 Q. Is that a company known to you that participated
22 in trustee sales?

23 A. Yes.

24 Q. And you have seen priority receipts before in
02:28:09 25 the past?

1 A. Yes.

2 Q. This document, [Exhibit No. 7](#), has a signature at
3 the bottom. Is that your signature?

4 A. No, it is not.

02:28:15 5 Q. Okay. Again there is some initials on this
6 document in the middle of the page. Are those your
7 initials?

8 A. No.

9 Q. Okay. Your testimony earlier today was that you
02:28:31 10 may have been involved and received what are called
11 payment receipts maybe five times from Mr. Menaged's
12 company, is that right?

13 A. Explain yourself.

14 Q. You said that there was about maybe five times
02:28:47 15 in your whole relationship with Menaged you may have
16 actually delivered the final payment check to the trustee
17 to get a receipt, right?

18 A. That's correct.

19 Q. Okay. If I were going to show you one of those
02:28:57 20 receipts, you would be able to tell, is that right?

21 A. Yes.

22 Q. You would be able to tell because the signature
23 on the receipt would be your actual signature, right?

24 A. Yes.

02:29:05 25 Q. Okay. So I am showing you all of these receipts

1 and you are able to tell me they are not yours because the
2 signatures are not yours, is that right?

3 A. That's right.

4 Q. Okay. Let me show you [Exhibit No. 8](#). Do you
02:29:24 5 recognize this document?

6 A. Did I ever see it before? No.

7 Q. Well, you recognize it as another Auction.com --

8 A. Yes.

9 Q. -- is that right?

02:29:32 10 A. That is a receipt of Auction.com. I do
11 recognize it.

12 Q. And there are some initials in the middle of the
13 page. Are those your initials?

14 A. No.

02:29:37 15 Q. And then there is a signature at the bottom. Is
16 that your signature?

17 A. No.

18 Q. Show you what has been marked as [Exhibit No. 9](#).
19 Have you ever seen this document before?

02:29:51 20 A. It is Auction.com.

21 Q. You say it is Auction.com. You mean it is an
22 Auction.com receipt?

23 A. Yes.

24 Q. And you are familiar with the Auction.com
02:30:00 25 receipts, is that right?

1 A. Yes.

2 Q. Do you know how those receipts are generated?
3 Are they basically printed out on-site after you have been
4 the successful bidder or successful purchaser?

02:30:08 5 A. Yes.

6 Q. And so how could somebody get a receipt to do
7 this, to generate one when a sale never happened? Do you
8 have any idea how that could happen?

9 A. I don't think that's -- according to what I see,
02:30:26 10 I think it is impossible to get a blank receipt.

11 Q. Why do you say that?

12 A. Because they only issue a receipt when you
13 purchase a property. That's it. You don't get a receipt
14 without purchasing a property.

02:30:40 15 Q. Okay. But when you purchase a real legitimate
16 property, you would actually get this document and you
17 could literally walk out the door with it, right?

18 A. Yes.

19 Q. Okay. But when you are actually bidding and
02:30:53 20 buying a property, how do they generate this, do you know?
21 Do they print it off a computer?

22 A. Let me backtrack a little bit on this.

23 Q. Sure.

24 A. Auction.com, now what they do, they went
02:31:07 25 paperless towards the end now. It has been maybe seven

1 months, six months maybe, six. I think maybe six, five or
2 six months. Everything is done through a computer now.

3 So they have iPads where the receipt is
4 generated on an iPad. And you sign it, the iPad. But
02:31:26 5 before, they would actually give you a hard copy, a
6 printout, at the sale itself.

7 Q. Okay. There is a signature for someone being
8 purportedly a representative of Auction.com. Do you see
9 that?

02:31:40 10 A. Yes.

11 Q. It says Gladys. Do you know who that could be?

12 A. Yeah, I know who Gladys is.

13 Q. Who is Gladys?

14 A. She is a manager for Auction.com, I believe,
02:31:48 15 manager or head lady down there.

16 Q. Have you ever seen her signature before?

17 A. No.

18 Q. Okay.

19 A. I mean I have seen it. I never studied it. I
02:31:55 20 mean I got numerous receipts from her, thousands, and, you
21 know. But I never really took a look.

22 Q. If we go back to some of the other Auction.coms,
23 you see Gladys is signing all of them just like you are.
24 Do you see that?

02:32:08 25 A. Yes.

1 Q. [Exhibit No. 8](#) she signed?

2 A. Right here.

3 Q. [Exhibit No. 5](#) --

4 A. Can't even read that one.

02:32:15 5 Q. -- she signs?

6 A. Uh-huh.

7 Q. This one on [Exhibit No. 4](#), do you know who this
8 is, Kathy Romer? Do you know that name?

9 A. No.

02:32:22 10 Q. Okay. On [Exhibit No. 4](#), there is a Mark
11 something. Do you see there? I can't --

12 A. Mark, I don't know that.

13 Q. You don't know that one either? What about this
14 one on [Exhibit No. 6](#)?

02:32:36 15 A. Samaria? I don't know. I can't read it.

16 Q. But you don't know, other than Gladys, you just
17 don't know who some of these folks are?

18 A. No.

19 Q. Let me show you what has been marked as
02:32:53 20 [Exhibit No. 10](#). Do you recognize this document?

21 A. It is a Priority receipt.

22 Q. Okay. At the bottom is a signature. Is that
23 your signature?

24 A. No, it is not.

02:33:05 25 Q. Do you recognize the signature of this Mark

1 Moreno at the bottom?

2 A. I never heard of Mark Moreno.

3 Q. Okay. There are some initials in the middle
4 that appears to be related to you. Is that your initials?

02:33:17 5 A. No, it is not.

6 Q. Okay. Showing you what has been marked as
7 [Exhibit No. 11](#), do you recognize this document?

8 A. It is again another Auction.com receipt.

9 Q. And it has initials in the middle of the page.
02:33:35 10 Are those your initials?

11 A. No, they are not.

12 Q. It has a signature at the bottom of the page.
13 Is that your signature?

14 A. No.

02:33:40 15 Q. Okay. Show you what has been marked as
16 [Exhibit No. 12](#). Do you recognize Exhibit No. 12?

17 A. It is a Velocity receipt.

18 Q. And this one there is a signature at the bottom.
19 Is that your signature?

02:33:58 20 A. No, it is not.

21 Q. There is also a signature for a Pamela Smith,
22 perhaps. Do you recognize that name or signature?

23 A. I never met a person -- doesn't recognize -- I
24 don't recognize that at all.

02:34:10 25 Q. Okay. Show you what has been marked as

1 [Exhibit No. 13](#). Do you recognize this document?

2 A. It is an Auction.com receipt.

3 Q. There are initials in the middle of the page.

4 Are those your initials?

02:34:27 5 A. No, they are not.

6 Q. And then there is a signature at the bottom of
7 the page. Is that your signature?

8 A. No, it is not.

9 Q. Have you ever seen an Auction.com receipt with
02:34:34 10 this stamp on it before?

11 If you look at this exhibit, there is a stamp
12 there. It says Auction.com LLC for Tiffany & Bosco. Do
13 you see that?

14 A. I can't recall. I know they do sales for
02:34:49 15 Tiffany & Bosco. But I am pretty sure that's probably a
16 Tiffany & Bosco sale and they stamp it.

17 Q. Okay. Well, if this sale is not legitimate, how
18 could that stamp have been added there?

19 A. The only thing I can think of is they forged
02:35:09 20 these receipts.

21 Q. And they may have had a fake stamp, too?

22 A. No, I think -- I don't know. I don't know. But
23 they had to wipe everything out. I don't know.

24 Q. I am going to show you what has been marked as
02:35:24 25 [Exhibit No. 14](#). Do you recognize that?

1 A. It is a Priority receipt.

2 Q. Okay. There is a, there is initials in the
3 middle of the page with next to vesting. Are those your
4 initials?

02:35:39 5 A. No, they are not.

6 Q. At the bottom of the page there is a signature.
7 Is that your signature?

8 A. No, it is not. And this -- what is this name?
9 Mark?

02:35:49 10 Q. Yeah. There is a name, there is another
11 signature on it. It says received by a Mark Moreno,
12 potentially, or Mark Moran.

13 A. I have been in this business a long time. I
14 can't recall a Mark. I just don't get it.

02:36:04 15 Q. Okay. Well, he is going to show up on the next
16 one, too, [Exhibit No. 15](#). Do you recognize that document?

17 A. It is a Priority sale also.

18 Q. And there are some initials in the middle of the
19 page. Are those your initials?

02:36:16 20 A. No, they are not.

21 Q. There is a signature at the bottom. Is that
22 your signature?

23 A. No, it is not.

24 Q. You never met a Mr. Moreno. Well, he is
02:36:24 25 certainly signing a bunch of these receiveds, so...

1 Next one, [Exhibit No. 16](#).

2 A. I am trying to recall this Mark Moreno. Mark,
3 Mark, Mark. I can't recall, but I don't know.

4 Q. Take a look at [Exhibit No. 16](#). Do you recognize
02:36:42 5 the document?

6 A. It is a Priority receipt.

7 Q. And are those your initials in the middle of the
8 page?

9 A. No.

02:36:49 10 Q. Is that your signature at the bottom?

11 A. No.

12 Q. Okay. Show you [Exhibit No. 17](#). It is a little
13 different than the other ones. This one has the name
14 Julia Thomas. Do you see that in the middle of the page?

02:37:08 15 A. Yes, yes.

16 Q. Is that the other bidder you were talking about?

17 A. Yes.

18 Q. This picture has the signature cut off so we
19 can't see it. But that's who Ms. Thomas is --

02:37:18 20 A. Yes.

21 Q. -- your understanding?

22 Do you know if Ms. Thomas is still in the
23 Phoenix metro area?

24 A. Yes.

02:37:30 25 Q. How do you know that?

1 A. She contacts me occasionally.

2 Q. Okay. Is she aware of what is happening with
3 respect to Densco and Menaged issues?

4 A. I don't know but I am pretty sure she probably
02:37:44 5 knows.

6 Q. I am going to show you what is marked as
7 [Exhibit No. 18](#). Do you recognize this document?

8 A. It is an LPS receipt.

9 Q. And there is a signature at the bottom. Is that
02:37:58 10 your signature?

11 A. No, it is not.

12 Q. I am going to show you [Exhibit No. 19](#). Do you
13 recognize this document?

14 A. It is, I believe it is an LPS, also, receipt.

02:38:14 15 Q. And then there is a signature there at the
16 bottom. Is that your signature?

17 A. No, it is not.

18 Q. Last but not least, [Exhibit 20](#), do you recognize
19 this document?

02:38:27 20 A. It is also another LPS receipt.

21 Q. Then there appears to be a signature at the
22 bottom. Is that your signature --

23 A. No, it is not.

24 Q. -- Mr. Amoroso?

02:38:36 25 A. These receipts look like they are payments.

1 Q. Right, these do appear to be all of final
2 payment receipts. I would agree with you that these are
3 all universally final payment receipts.

4 A. Yes.

02:38:49 5 Q. And you have talked earlier about what that is.
6 That's basically when someone is delivering the purported
7 final payment to the trustee in order to get the deed, is
8 that right?

9 A. Yes.

02:38:59 10 Q. And so this document that we are looking at here
11 would be evidence to, here, Arizona Home Foreclosures that
12 they have actually purchased this property, right?

13 A. Yes.

14 Q. So if something went wrong with the trustee not
02:39:13 15 recording the deed or something happening, this would be
16 evidence that we actually paid the money so that it can
17 record and, you know, we own the property, right?

18 A. Yes.

19 Q. This would be a critical document to be kept by
02:39:26 20 Arizona Home Foreclosures because it would provide that
21 they paid all this money for this property, right?

22 A. Yes.

23 Q. And you would expect these documents would be
24 retained by Arizona Home Foreclosures because they are so
02:39:38 25 important, is that right?

1 A. Yes.

2 Q. I have shown you now 20 images of receipts, is
3 that right?

4 A. Yes.

02:39:43 5 Q. And all of them, you have testified that they
6 are not your signature, is that right?

7 A. That's right.

8 Q. Okay. However, most of them have very critical
9 personal information of you, of yours on the receipts, is
02:39:56 10 that right?

11 A. Yes.

12 Q. I think it is safe to assume that somebody at
13 Arizona Home Foreclosures created these receipts. In
14 fact, Mr. Menaged testified in his deposition that
02:40:08 15 somebody, not him, created these receipts at Arizona Home
16 Foreclosures. Are you aware of that?

17 A. I heard, yes.

18 Q. Do you have any idea who that could have been?

19 A. That created these?

02:40:21 20 Q. Yes.

21 A. Besides someone in that office? It is either --

22 Q. Well, no. Actually, the testimony Mr. Menaged
23 gave, it was somebody in the office, just not him. So
24 Mr. Menaged says it is not him. Well, who else could it
02:40:33 25 have been if it is not Mr. Menaged?

1 A. Then his secretary.

2 Q. Then it has to be Ms. Castro?

3 A. Yeah, maybe.

4 Q. Okay. And why is it your conclusion that it has
02:40:41 5 to be Ms. Castro?

6 A. She is only one in that office.

7 Q. So other than Scott, other than Ms. Castro,
8 there is nobody else you are aware that was involved in
9 this business, is that right?

02:40:53 10 A. That's correct.

11 Q. Okay. The next question is why. Why would
12 Mr. Menaged or Ms. Castro doctor these receipts and put
13 your personal information and your signature on all 20 of
14 them?

02:41:07 15 A. Because I think, if they are trying to scam
16 someone, that he knew of me, I believe, as his bidder, and
17 I have been known downtown through everybody, he would
18 have to forge my name to make it more believable.

19 Q. So you think that there is some level of
02:41:27 20 believability that this may have actually happened because
21 your signature is attached to it?

22 A. Yes. And as far as my license and all that, the
23 only thing I can assume is that when they, when I used to
24 bring back the original, my receipts, true receipts, they
02:41:43 25 would -- where is the -- let's see. On my original ones

1 would have my license and all that stuff where they can
2 take all that information and regenerate it.

3 Q. So essentially Mr. Menaged, Ms. Castro had your
4 personal information already so they could generate these
02:42:10 5 receipts using that information, right?

6 A. Yes.

7 Q. And they have that information because you had
8 handed them over the years hundreds and hundreds of
9 legitimate receipts when you were actually putting down
02:42:21 10 \$10,000 on their behalf, right?

11 A. Yes.

12 Q. Okay.

13 ([Exhibit 21](#) and [Exhibit 22](#) were marked for
14 identification.)

02:42:43 15 BY MR. ANDERSON:

16 Q. I am going to show you what has been marked as
17 [Exhibit 22](#). Do you recognize this document?

18 A. Yes.

19 Q. And what is this?

02:42:49 20 A. This is a deed of release.

21 Q. And this is the document that contains a
22 signature line for yourself, is that right?

23 A. Yes.

24 Q. And right there in the middle of the page, it
02:42:59 25 has signed by Luigi Amoroso. Do you see that?

1 A. Yes.

2 Q. Is that your actual signature?

3 A. Yes.

4 Q. And so comparing today the two different
02:43:08 5 signatures on the 20 exhibits that are represented
6 fraudulent receipts and the [Exhibit No. 22](#), you are
7 telling us today that [Exhibit No. 22](#) is an example, your
8 actual signature on a actual document that you have
9 signed, right?

02:43:21 10 A. Yes.

11 Q. Okay. And your testimony is, I assume, that
12 they look dramatically different, right?

13 A. Absolutely.

14 Q. Okay.

02:43:40 15 ([Exhibit 23](#) was marked for identification.)

16 BY MR. ANDERSON:

17 Q. Let me show you what has been marked as
18 [Exhibit No. 23](#). Exhibit No. 23 is images of two checks
19 that the receiver located that are made payable to you
02:43:54 20 from a company called Furniture King, LLC. Do you see
21 that?

22 A. Yes.

23 Q. And these checks are, one check is in the amount
24 of \$30,000 and the other check in the amount of \$1,000.
02:44:03 25 Do you see that?

1 A. Yes.

2 Q. And these checks are made payable to you, is
3 that right?

4 A. Yes.

02:44:08 5 Q. And who do you know operated a company called
6 Furniture King, LLC?

7 A. Scott Menaged.

8 Q. And how do you know that?

9 A. He told me so.

02:44:17 10 Q. Okay. Did you ever visit a business location
11 with the name Furniture King on it?

12 A. Where I would pick up my checks, yes.

13 Q. So there is a -- you actually went to the retail
14 location for Furniture King, right?

02:44:29 15 A. He had offices there.

16 Q. Okay. How can you -- these are two checks that
17 are made out to you on the same day for a total of \$30,000
18 and then one for \$1,000. Do you see that?

19 A. Yes.

02:44:42 20 Q. How do you explain why you would get two checks
21 for 31,000 on that day, on April 18th, 2013?

22 A. Okay. The \$30,000, I purchased three homes.
23 That's 10,000 each. The \$1,000 is my pay.

02:44:59 24 Q. Right. So one check is essentially money that
25 you get for the services you provided, is that right?

1 A. Yes.

2 Q. And the other check essentially is reimbursing
3 you for you using your bidder checks on this day to make
4 property purchases for him, is that right?

02:45:11 5 A. That's correct.

6 Q. Can you take a look at, just pull any one of the
7 20 receipts I have given you in front of you, and take a
8 look at the signature. Someone signed, someone is writing
9 your name, right, on the check and signing your name, is
02:45:24 10 that right?

11 A. Yes.

12 Q. Do you see any similarities between the person
13 who is signing, writing Luigi Amoroso on the check and
14 then signing your name on the various receipts?

02:45:36 15 A. Explain yourself.

16 Q. Well, do the signatures to you look familiar or
17 look close?

18 A. Yes.

19 Q. Do you know who signed these two checks on
02:45:57 20 [Exhibit No. 23](#)?

21 A. Who wrote them?

22 Q. Yeah, who wrote them?

23 A. I believe the secretary wrote these.

24 Q. Okay. And how do you believe that?

02:46:04 25 A. Because she -- I would just deal with her.

1 Q. Okay. Did you ever see her actually write out
2 your checks right in front of you?

3 A. Yes.

4 Q. Okay. So there were times when you saw her
02:46:16 5 actually prepare the checks to be handed to you, is that
6 right?

7 A. Yes.

8 Q. Did she sign the checks for Mr. Menaged or did
9 she give them to him to sign, do you know?

02:46:26 10 A. I can't recall that.

11 Q. Okay.

12 A. They could have been already signed checks by
13 him. I don't know.

14 Q. Okay. But you just testified that you saw her
02:46:33 15 at times, though, draft the check in front of you.

16 A. Yes.

17 Q. Okay. Do you have any specific recollection
18 about these two checks in front of you, [Exhibit No. 23](#)?

19 A. Yes.

02:46:42 20 Q. So do you specifically recall her preparing
21 these two for you?

22 A. Yeah, yeah. I can see this, because the checks
23 look like the right checks.

24 Q. Okay.

02:46:54 25 A. And that time period, date, is US Bank we were

1 banking with, so yes.

2 Q. So based on looking at the two checks and
3 looking at the various fake signatures, would your
4 conclusion potentially be that is Ms. Castro is the one
02:47:12 5 who is signing for you?

6 A. It is possible.

7 Q. Has Ms. Castro ever told you that she did these,
8 signed these fake receipts?

9 A. No.

02:47:19 10 Q. Have you ever confronted and asked her if she
11 did?

12 A. No.

13 Q. Why not?

14 A. I didn't want to get involved.

02:47:28 15 Q. Would you consider yourself involved at this
16 point, Mr. Amoroso?

17 A. Yes, I guess so.

18 Q. After Mr. Chittick committed suicide, did you
19 have any conversations with Ms. Castro or Mr. Menaged?

02:47:48 20 A. Ms. Castro texted me.

21 Q. She texted you after his death?

22 A. About, I believe, it is possible maybe three or
23 four days later. It was later, yes.

24 ([Exhibit 24](#) was marked for identification.)

02:48:08 25 BY MR. ANDERSON:

1 Q. I am going to show you what has been marked as
2 [Exhibit No. 24](#).

3 A. Yes.

4 Q. What is this?

02:48:13 5 A. Text messages.

6 Q. Text messages between you and who?

7 A. Ms. Castro, Veronica.

8 Q. And how do you know it is a text message between
9 you and Ms. Castro?

02:48:22 10 A. Because I know. It is her name and I know her
11 number.

12 Q. In fact, these are text images that you provided
13 to the receiver, is that right?

14 A. Yes.

02:48:32 15 Q. That you actually gave us these documents that
16 represent your text exchanges, is that right?

17 A. Yes.

18 Q. Okay. And why did you provide this information
19 to the receiver?

02:48:43 20 A. Because I want to clear my name from this. I
21 have nothing to do with this.

22 Q. Okay. Do you have any specific recollection of
23 what happened on August 2nd and various text messages
24 between you and Ms. Castro on that day?

02:49:02 25 A. She asked, she asked me about Denny, did you

1 hear about Denny. And I said yes.

2 Q. And then this document here essentially was text
3 messages that happened that day?

4 A. Yes.

02:49:21 5 Q. Okay.

6 ([Exhibit 25](#) was marked for identification.)

7 BY MR. ANDERSON:

8 Q. Mr. Menaged testified in his deposition that you
9 and he had a falling out sometime in the summer of 2016.
02:49:40 10 Is that true?

11 A. Could I explain?

12 Q. Absolutely.

13 A. All right. Me and Mr. Menaged had a falling out
14 way before 2016. I mean, yeah, me and Mr. Menaged had a
02:49:54 15 falling out.

16 Mr. Menaged was a hard-working, hard-driven
17 person. I believe a lot of problems started when he
18 started courting this woman, which is his wife today,
19 about four or five years ago.

02:50:18 20 Mr. Menaged, when he broke off with EZ Homes, he
21 was a good guy. He was a friend of mine. I praised him.
22 I looked up to the man. I thought he was a genius person,
23 really smart, put 15 hours a day at work. He made a lot
24 of money with EZ Homes, a lot of money. And he had fancy
02:50:40 25 cars but he lived simple. I mean he had a nice little

1 home, a modest home.

2 He met this woman, Fran. He lost his mind. Our
3 friendship -- and, you know, the employees knew that I got
4 bitter, and I'm still bitter about it, still bitter. He
02:51:02 5 would call up before this, before he met this woman, you
6 know, Lou, how is your family. He was friendly. I am
7 saying, you know, he was a great guy. Once he met this
8 woman, honest to God, he turned. He, like a light switch,
9 never called me again. The only conversations we had were
02:51:22 10 strictly business, like working, working relations, oh,
11 this house is up for sale, what do you want to do. That's
12 it, no more phone -- never got a phone call from him.

13 Four years, the fallout has been a long time. I
14 just continued to work for him. But the fallout was a
02:51:38 15 long time ago, because I seen -- I said to myself this is
16 not a friend. How do you just turn off a friendship like
17 a light switch? It is impossible. Something is wrong.
18 And I realize, I come to the conclusion I was a tool for
19 him. That's all I was, a tool. That's all I was.

02:51:55 20 The fallout, then, I believe the straw that
21 broke the camel's back, was when I found out about Denny.
22 And the secretary texted me. And as I stated in this,
23 that if it is true, I don't want anything -- I never want
24 to see him or ever talk to him again. And I never -- I
02:52:24 25 didn't have communications with him.

1 In fact, I accidentally, and in the text you can
2 see, I accidentally, that's right here, I accidentally
3 texted him. Let's see where it is.

4 Q. This is on [Exhibit No. 25](#)?

02:52:39 5 A. Yes, yes. I accidently -- I was texting someone
6 else. And I was copying and pasting this to someone else.
7 So as I was speaking to someone else, I accidentally
8 texted him instead of the other person. And I actually
9 said last I spoke with his secretary I refuse to speak to
02:52:57 10 him. And then he text me what you see -- what you
11 reading, and which I text him this part.

12 He texted me, he texted me on August 2nd:

13 Friends are supposed to stick together, not
14 listen to bullshit rumors. When the truth comes out one
02:53:17 15 day you will feel bad you did not stick with me and
16 believe in me.

17 Q. So let's just make sure we get this clear,
18 because it is sort of convoluted. You are actually
19 texting with Veronica Castro on August 2nd?

02:53:30 20 A. Yes.

21 Q. At around 7:00, between 7:00 p.m. and nearly
22 10:00 p.m. --

23 A. Yes.

24 Q. -- is that right?

02:53:38 25 A. Yes.

1 Q. And all those texts you provided to us, they are
2 in [Exhibit No. 24](#), is that right?

3 A. Yes.

4 Q. So out of the blue, at 10:17 on the same day,
02:53:49 5 August 2nd, you get a text from Mr. Menaged, is that
6 right?

7 A. Yes.

8 Q. And that's what is set forth here on Exhibit
9 No. 25, is that right?

02:53:56 10 A. Yes.

11 Q. Now, this text, this first part here that you
12 just read, was that the first communication you had from
13 Scott in awhile?

14 A. Yes.

02:54:04 15 Q. Okay. How long? I mean, weeks?

16 A. No, no, no. We have to go back a little bit on
17 this. Towards, I think it was, January or February he
18 calls me in his offices. I don't know exactly when. It
19 could have been March. I don't know. I am bad with
02:54:24 20 dates. But he calls me in his office. And he said to me,
21 Lou, I'm no longer buying homes and I am not going to need
22 your services anymore. I says fine. He says but I know
23 you a long time and, if you want, you can be a salesman
24 in one of my stores, a furniture salesman. I says you
02:54:50 25 know what, Scott, thank you, but no thank you, I have

1 a lot of clients, I have a few clients, I can still work
2 downtown, I don't want to be a salesman. And I went off.
3 And this is about eight months ago.

4 And then we spoke again. I went to visit him a
02:55:08 5 few times within a month. First time he like ignoring me,
6 he ignores me. I said what is going on, talked to him a
7 little bit. He is always busy, always busy, always
8 something in his mind. And I went another time. And he
9 was like busy. I said why am I wasting my time. And I
02:55:31 10 decided not to see him no more. So I didn't communicate
11 with him maybe six months.

12 Q. Okay.

13 A. I believe this text that came in at 10:17 and
14 the last text I had with Veronica at, okay, take care,
02:55:46 15 Lou, at 9:39, I believe Veronica and Scott were in
16 communications and that's when he texted me this.

17 Q. Well, actually, if look at the document you
18 provided us, which is now [Exhibit No. 24](#), you actually get
19 a text message at 10:07 that reads you know Scott, he's
02:56:09 20 not a bad person, he has a huge heart and he is dealing
21 with this too, he's so hurt, he was Denny's friend, and
22 these rumors are killing him, right?

23 A. Yes.

24 Q. That's actually a message you get at 10:07 on
02:56:23 25 August 2nd, is that right?

1 A. Yes, that's correct.

2 Q. And then we get the text message from Scott at
3 10:17, which would be basically 10 minutes later, right?

4 A. Yes.

02:56:30 5 Q. So back to the text message that starts with
6 friends are supposed to stick together, is this text the
7 first you received from him in months?

8 A. Yes.

9 Q. And why do you think he sent you that text
02:56:43 10 message?

11 A. Because I think what I said to Veronica, that I
12 don't want to talk to him or ever hear of him again or see
13 him again.

14 Q. So you think it is possible Veronica was sharing
02:56:55 15 your communications with her boss, Mr. Menaged?

16 A. That's correct.

17 Q. Okay. Out of the blue you get this text message
18 from Scott, is that right?

19 A. Yes.

02:57:05 20 Q. Okay. That's on August 2nd, correct?

21 A. Yes.

22 Q. And you are now looking at [Exhibit No. 25](#)?

23 A. Yes.

24 Q. Do you respond immediately to that text?

02:57:13 25 A. No. I don't respond at all.

1 Q. You don't respond at all; in fact, it is almost
2 12 days later that there is a response --

3 A. That's right.

4 Q. -- isn't it?

02:57:21 5 A. But it is an accident response.

6 Q. I understand. But by accident, you are
7 mistakenly cutting and pasting to someone else and you
8 text Mr. Menaged back, is that right?

9 A. Yes.

02:57:30 10 Q. Does he respond to you immediately?

11 A. Yes.

12 Q. Okay. So a minute later what does he write?

13 A. He says: What? Who you telling that to?

14 Q. So essentially he is responding to what is a
02:57:43 15 mistaken text, right?

16 A. Yes.

17 Q. Because the mistaken text says that you spoke
18 with his secretary and you refused to speak to him --

19 A. Yes.

02:57:50 20 Q. -- right? And then did you respond to him at
21 that point?

22 A. I kind of said -- oh, yeah. I am kind of
23 getting hit by everybody, I wish I could disappear. Like
24 everybody knows I work for Scott and everybody is
02:58:11 25 questioning me. So it is like I felt like bad, you know,

1 and, you know, I am getting drawn in the middle of
2 something that I have nothing to do with.

3 Q. And then there is a final text message from
4 5:15. Do you see that?

02:58:22 5 A. Yes.

6 Q. What does that say?

7 A. He says: Goodbye Lou. Same bullshit. Blocking
8 you now so no need to respond.

9 Q. Okay. So essentially is that the last message
02:58:32 10 you have gotten from Scott until, I mean, as of this day?

11 A. Yes.

12 Q. Okay. When you are exchanging these text
13 messages in August, did you have any idea that your
14 signature was on literally maybe even a thousand of these
02:58:52 15 fraudulent receipts?

16 A. No.

17 Q. So at the time that you had made this decision
18 to sort of cut ties with Mr. Menaged because, because he
19 had changed, you had no idea that maybe -- that he had
02:59:05 20 essentially put you at the center of this enormous fraud
21 scheme, is that right?

22 A. That's right.

23 Q. All right.

24 A. And could I just elaborate on something that I
02:59:16 25 didn't finish?

1 Q. Sure.

2 A. When he met this woman, he just, he went
3 overboard, never working anymore. He went to the other
4 extreme, no more work, concentrating on buying all kinds
02:59:30 5 of crazy gifts. And I even texted Veronica, if you will
6 read it on the text, where it says this guy lost his mind
7 since he met this woman. He was buying her fancy cars.
8 He even bought, he bought a \$3 million home where he lives
9 in now. He bought another home to make his wife happy,
02:59:52 10 \$2 million. Where is this guy getting his money from?
11 But I thought the furniture businesses were doing well.
12 And he changed, Vegas trips like every -- they were
13 constantly going away somewhere where. It was just crazy.

14 ([Exhibit 26](#) was marked for identification.)

03:00:21 15 BY MR. ANDERSON:

16 Q. Let me show you what is marked as Exhibit
17 No. 26. What is [Exhibit No. 26](#)?

18 A. It is a texting between myself and Veronica
19 Castro.

03:00:30 20 Q. And how -- it says yesterday at 8:33 p.m. Were
21 these texts very recent?

22 A. Yes.

23 Q. I mean, was it like last week?

24 A. Yes.

03:00:41 25 Q. Would it be fair to say that she texted you and

1 asked you if you had your deposition?

2 A. Yes.

3 Q. Okay. Why is she asking you if you have had
4 your deposition, do you know?

03:00:49 5 A. She wants to know information.

6 Q. Okay. And this essentially is your exchange
7 with her?

8 A. Yes.

9 Q. Okay.

03:00:58 10 A. Excuse me.

11 Q. Yeah.

12 A. I just want to go back to the other conversation
13 where we had with the August 2nd. I don't know which
14 exhibit that was. But I believe she was told from him to
03:01:13 15 communicate with me about Denny, what happened to Denny.

16 Q. Okay. You think that Scott may have put her up
17 to sort of reaching out to you to find out what
18 information you had?

19 A. Yes.

03:01:24 20 Q. And why do you think that?

21 A. I just, for her to just text me out of the blue,
22 it is -- I find it odd.

23 Q. Okay. Suspicious to you?

24 A. Yes.

03:01:34 25 Q. And, here again, a couple days ago she is

1 texting you to find out what you think is -- information
2 about what is going on?

3 A. Yes.

4 Q. Okay. You told her that there is hundreds of
03:01:45 5 fake receipts which Scott forged my name, is that what you
6 wrote her?

7 A. Yes.

8 Q. I am sick to my stomach he dragged me into
9 something I didn't do. Okay. And that's your text?

03:01:55 10 A. Yes.

11 Q. And then she responded, just be honest and say
12 you don't know shit about them?

13 A. Yes.

14 Q. How does she know that you don't know anything
03:02:02 15 about them?

16 A. Because she knows I am innocent. She knows I
17 didn't do this.

18 Q. Okay. You mentioned your son, Charlie. What is
19 the, what is the reference there here in this text
03:02:14 20 message?

21 A. All right. I don't really want to go into that.

22 Q. You don't have to if you don't want to. I
23 mean --

24 A. You brought it up.

03:02:24 25 Q. I see it here, and I think it is going to get --

1 you know.

2 A. No, no. My son, you know, I told her, I says I
3 want to scream and cry. He knows the miserable and
4 hardship life I live with my son, Charlie, day in and day
03:02:37 5 out. And he drags me into his mess of shit. Why didn't
6 he say the truth? The signatures are not even mine.

7 My son, Charlie, is 29 years old.

8 Q. If you need a break, Mr. Amoroso, we can take a
9 break.

03:02:58 10 A. He is really handicapped. Me and my wife cater
11 to him day in and day out, feed him, bathe him, change
12 him. And this pig drags me into this mess.

13 It is, Charlie, he is my angel. And I would
14 never do anything to jeopardize my life because he needs
03:03:24 15 me to the end of my days. And like I explain to you the
16 last time, I hope as we get old and I can live that old,
17 he dies before me because I want peace in my life.

18 Q. So essentially Mr. Menaged knew that personal
19 part of your life but did not care enough to not
03:03:49 20 essentially involve you in his scams?

21 A. He doesn't care about anything.

22 Q. Okay. Have you had any communication from
23 Veronica since this series of text messages a few days
24 ago?

03:04:04 25 A. No.

1 MR. ANDERSON: Okay. Why don't we take a break
2 here. We will go off the record.

3 (A recess ensued from 3:04 p.m. to 3:12 p.m.)

4 BY MR. ANDERSON:

03:12:54 5 Q. We will go back on the record.

6 Mr. Amoroso, I have a couple questions about
7 sort of your understanding of what Mr. Menaged's current
8 business activities are. Are you aware that even as late
9 as September, October or November of 2016 that Mr. Menaged
03:13:11 10 was still buying properties at foreclosure auctions?

11 A. Yes.

12 Q. And how were you aware of that?

13 A. Veronica would come down and do the bidding.

14 Q. And so you actually see her at the courthouse
03:13:21 15 making bids?

16 A. Yes.

17 Q. Was she a rookie bidder?

18 A. Yes.

19 Q. Okay. And so how did she learn the ropes to
03:13:27 20 bid?

21 A. She would come to me and ask me questions and I
22 would help her.

23 Q. So some of those might have been when do I bid
24 and when does my house come up for sale?

03:13:37 25 A. No. She knew how to bid. She just would ask

1 who would have this property. And I kind of guide, okay,
2 this person is selling this property, that person would be
3 selling that property.

4 Q. Okay. Did you know when she was down there that
03:13:49 5 she was bidding for Mr. Menaged?

6 A. Yes.

7 Q. Okay. And how do you know that?

8 A. Because she works with him.

9 Q. Okay. Are you aware that he may have stopped
03:13:59 10 bidding at auctions recently?

11 A. Yes. She hasn't been down there, so I am aware
12 they stopped buying.

13 Q. Do you know why they stopped buying?

14 A. No.

03:14:09 15 Q. Okay. Is there a rumor why? Is there talking
16 about it downtown?

17 A. The rumor I heard would be -- what was the
18 rumor -- oh, bankruptcy lawyer must have told him not to
19 bid. That's what I heard.

03:14:21 20 Q. Okay. Did Scott ever talk to you about having
21 property or assets outside of Arizona?

22 A. I never believed him. He said -- when he got
23 married, we were -- he took us all, his family, to the
24 wedding. He got married in New York. And we happened to
03:14:46 25 be in Manhattan. And he pointed to this building on Fifth

1 Avenue by Central Park. And he said, Lou, you see those
2 two windows up there. And I am looking. I say yeah. He
3 goes I own that. And I am saying you don't own that; if
4 you owned that you wouldn't be living in Arizona, you
03:15:03 5 would be living in New York.

6 I don't believe that. I don't believe he owned
7 anything outside of Arizona.

8 Q. But he told you in your presence that he did own
9 a couple apartments in New York?

03:15:13 10 A. Yeah.

11 Q. Okay. So you attended his wedding?

12 A. Yes.

13 Q. And when was that?

14 A. I don't know, to be honest with you. Maybe
03:15:28 15 2013. I am not sure --

16 Q. Okay.

17 A. -- on the date.

18 MR. ANDERSON: All right. That is all the
19 questions I have. So if there is any questions that
03:15:38 20 Mr. Nemecek may have, I will pass the witness to him.

21
22 EXAMINATION

23 BY MR. NEMECEK:

24 Q. You mentioned that Scott used another LLC right
03:15:52 25 toward the beginning of the deposition today. And you

1 couldn't remember the name. Do you --

2 A. It came up on one of those fake, it came up on
3 one of those fake receipts, Arizona Home Foreclosures.

4 Q. That was the name of the LLC you were trying to
03:16:15 5 think of?

6 A. Yes.

7 MR. NEMECEK: Okay. That's all I have.

8 MR. ANDERSON: Okay. Did the name of the driver
9 come back to you?

03:16:25 10 THE WITNESS: Kelly Griffin.

11 MR. ANDERSON: There we go. All right. So it
12 always does.

13 Okay. That will conclude your examination. She
14 will give you an opportunity to read and sign your
03:16:35 15 transcript. You can make that election now. She
16 basically can --

17 THE WITNESS: I will sign it. I ain't going to
18 be able to read all that.

19 MR. ANDERSON: Okay. All right. You can work
03:16:45 20 that out with the court reporter. And that will conclude
21 the exam. Thanks.

22 (An off-the-record discussion ensued.)

23 MR. ANDERSON: Okay. We just, we were talking
24 to the court reporter. So you want to waive the read and
03:17:15 25 signing of the transcript today?

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THE WITNESS: Yes.

MR. ANDERSON: That will complete the exam.

(The deposition concluded at 3:16 p.m.)

(Signature Waived.)

LUIGI AMOROSO

1 STATE OF ARIZONA)
2 COUNTY OF MARICOPA)

3 BE IT KNOWN that the foregoing proceedings were
4 taken before me; that the witness before testifying was
5 duly sworn by me to testify to the whole truth; that the
6 foregoing pages are a full, true, and accurate record of
7 the proceedings all done to the best of my skill and
8 ability; that the proceedings were taken down by me in
9 shorthand and thereafter reduced to print under my
10 direction.

11 I CERTIFY that I am in no way related to any of
12 the parties hereto nor am I in any way interested in the
13 outcome hereof.

- 14 Review and signature was requested.
- 15 Review and signature was waived.
- 16 Review and signature was not required.

17 I CERTIFY that I have complied with the ethical
18 obligations set forth in ACJA 7-206(F)(3) and ACJA 7-206
19 (J)(1)(g)(1) and (2). Dated at Phoenix, Arizona,
20 this 22nd day of December, 2016.

21
22
23
24
25

Colette E. Ross
Certified Reporter
Arizona CR No. 50658

I CERTIFY that Coash & Coash, Inc., has complied
with the ethical obligations set forth in
ACJA 7-206 (J)(1)(g)(1) through (6).

COASH & COASH, INC.
Registered Reporting Firm
Arizona RRF No. R1036

Trustee Certificate of Sale / Receipt

Auction
E-2059

Auction Id
E118140

Winning Bid
\$147,309.00

Order No.
74811

General Information:					
Sale Date: 2014-12-9		Sale Time: 10:18 am		Trustee Sale No.: 14-04247	
Trustee: Tiffany & Bosco PA					
Property Address:					
Address: 1207 E Marco Polo Rd		City: Phoenix		State: AZ	
				Zip: 85024	
				County: Maricopa	
Form 8300:					
				<input type="checkbox"/> Yes	
				<input checked="" type="checkbox"/> No	
Owner Information:					
Buyer/Owner 1: Arizona Home Foreclosures		Date of Birth:		Driver's License ID:	
Email:		Cell Phone: 602-306-1386			
Address: 7320 W Bell Rd		City: Glendale		State: AZ	
				Zip: 85308	
Buyer/Owner 2:		Date of Birth:		Driver's License ID:	
Email:		Cell Phone:			
Address:		City:		State:	
				Zip:	
Deed Mailing Address: <input checked="" type="checkbox"/> Same as Owner <input type="checkbox"/> Same as Representative <input type="checkbox"/> Other					
Buyer Type: <input type="checkbox"/> Owner Occupied <input checked="" type="checkbox"/> Investment <input type="checkbox"/> Second Home					
Representative Information:					
Name: Luigi Amoroso		Date of Birth: 10/8/1960		Driver's License: [REDACTED]	
Email: [REDACTED]		Cell Phone: [REDACTED]			
Relationship to Buyer: <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Director/Officer <input type="checkbox"/> Manager/Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other					
Vesting - Record Title as Shown: Arizona Home Foreclosures LLC <i>AL</i>					
Receipt of Funds:					
Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
2667547896	US Bank NA	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$147,309.00	Date	2014-12-9		
Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9018122689	JPMorgan Chase Bank	\$137,309.00			
Check Received	\$137,309.00	Cash Received	\$0.00	Final Received	\$147,309.00
Total Received	\$147,309.00	Final Payment		Refund Due	
		Date: 2014-12-10			
Refund Payable To: Arizona Home Foreclosures LLC					
Name:		Phone:			
Address: 7320 W Bell Rd		City: Glendale		State: AZ	
				Zip: 85308	
Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. IMPORTANT NOTE: Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds; which shall not be less than 10 business days from the date of the auction.					
Signature of Buyer/Representative: <i>Luigi Amoroso</i>		Date: 12-10-2014			
Auditor Printed Name: <i>Mary Beth</i>		Signature: <i>MB</i>		Date: 12-10-14	

If you have any questions, please contact our Customer Support www.AUCTION.COM

Amoroso EXHIBIT 1
 DATE 12-14-14
 Colette E. Ross
 CR No. 50658
 12/10/14 1:52 PM



TIFFANY & BOSCO
U.S.

155 EAST CAROLAN ROAD
SUITE 100
PHOENIX, ARIZONA 85016
TELEPHONE: (602) 251-6000
FACSIMILE: (602) 251-6000

Financial Services Department
(602) 251-6000

April 17, 2014

RECEIPT
T&B #13-09460

Our office is in receipt of Certified Funds in the amount of \$184,600.00 which represents third party proceeds for the Trustee's Sale which was conducted by our office, on 04/16/14 on behalf of JP Morgan Chase N.A. for the property located at 801 W Sycamore Ct. Litchfield Park, AZ. In return our office will be issuing a Trustee's Deed upon Sale to: CELESTE HOME INVESTMENTS

Christopher Reich
Foreclosure Specialist

Amoroso EXHIBIT 2
DATE 12-14-16
Colette E. Ross
CR No. 50658

Funds rec'd at 12:30 PM (time)



Trustee Sale Receipt

11627 N Holly

DATE: 4 20 2014 TIME: 2 15 PM SERIAL: 131047642
 ACCOUNT: 2013-00331 AZ NOTE: Western FIDUCIARY OF AZ
 PROPERTY: 2002 Summit Blvd suite 600 Atlanta GA 30329
 ADDRESS: 11627 N Holly & Avondale AZ 85342
 THE PURCHASER'S RECEIPT OF THIS TRUSTEE SALE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE TRUSTEE SALE AGREEMENT, WHICH IS ATTACHED TO THE DEED TO THE PROPERTY, ENCOUNTERED BY THE ABOVE REFERENCED DEED ("PURCHASER'S") IN THE FORM OF COPY, CASHIER'S OR CASHIER'S CHECK.

CHECK #	DRAWN AT BANK	AMOUNT
90215513	WELLS FARGO	\$10,000.00

The following instrument(s) received on 5/11/10 (5/11/10) represents the balance required to satisfy the successful bid

CHECK #	DRAWN AT BANK	AMOUNT
9013628156	CHASE BANK	\$118,600.00

SELLER BALANCE	ADDITIONAL FEE	TOTAL PROCEEDS	TOTAL RECEIVED	REFUND AMOUNT
\$128,600.00	10.00	\$128,610.00	\$128,610.00	0

NAME: LOU AMOROSO
 ADDRESS: [REDACTED]

BUYER: ARIZONA HOME FORECLOSURES
 ADDRESS: 7320 N. HILL RD
 CITY: GLENDALE AZ ZIP: 85308

VESTING (Print Legibly): ARIZONA HOME FORECLOSURES LLC

ADDRESS: 7320 W. HILL RD
 CITY: GLENDALE AZ ZIP: 85308

MAKE CHECK PAYABLE TO: ARIZONA HOME FORECLOSURES LLC

CITY: [REDACTED] STATE: AZ ZIP: 85308

Amoruso EXHIBIT 3
 DATE: 12-14-16
 Colette E. Ross
 CR No. 50658

CHECK LIST

- 1. Are all checks endorsed? Y N
- 2. Do you have all required signatures? Y N
- 3. Do you have Buyer's Name, Address, & Phone Number? Y N
- 4. Authorization letter given? (if checks are payable to an entity) Y N

Buyer's signature below indicates that the above information is true and correct. IMPORTANT NOTE: Buyer or Buyer's Agent understands and agrees that the sale of this property is on an "AS IS" basis, with no warranties, express or implied.

LOU AMOROSO (NAME) OF BUYER OR BUYER'S AGENT
 Chris Ross (NAME) SIGNATURE OF AGENT

3300 E. KATELLA AVE SUITE 405 ANAHEIM CA 92806

Trustee Sale Sale of Collateral Trustor Payment

LOT # 130387681 154129AR DATE 8.15.14
 TRACT California Renaissance TRACT # 1800-842-1A02
 TEL # 9300 Oakdale Avenue MSC 424379
 CITY Chatsworth CA 91311
 PROPERTY ADDRESS 13601 W. SAGE PL. Scottsdale AZ

FUNDS	CHECK(S)	DRAWN AT	AMOUNT
	1	8011349969	US Bank
2	9018121315	Chase	\$ 388,710.00
3			
4			
5			

SEE PAGE 2 FOR MORE IF MORE THAN 5 CHECKS

CASH RECEIVED \$
TOTAL RECEIVED = \$ 398,710.60

AMOUNT OF TOTAL BID	\$ 398,700.
ADD DOCUMENT TAX & FEES	\$ 10.
TOTAL REQUIRED =	\$ 398,710.

FROM ABOVE ENTER TOTAL RECEIVED \$ 398,710.00
 SUBTRACT TOTAL REQUIRED \$ 398,710.00
TOTAL REFUND = \$ 0

REFUND
 NAME _____ PHONE # _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 MAKE CHECK PAYABLE TO _____

REPS INFO.
 REPRESENTATIVE NAME Lou Amoroso
 REP.'S DRIVERS LIC./PASSPORT # _____
 COPY OF DRIVERS LIC./PASSPORT: Y N

BUYER'S INFORMATION
 BUYER'S NAME Arizona Home Foreclosures LLC
 BUYER'S PHONE # _____
 BUYER'S DRIVERS LIC./PASSPORT # _____
 ADDRESS 7320 W. Bell Rd
 COPY OF DRIVERS LIC./PASSPORT: Y N
 CITY Glendale STATE AZ ZIP 8530
 VESTING - RECORD TITLE AS SHOWN Arizona Home Fore Closures

Mail Unrecorded Trustee's Deed to: same as above
 Vestee Relationship (Buyer, Buyers Agent) Agent

BUYER'S SIGNATURE
 Buyer's or Buyer's Representative's signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. A disclaimer upon clearing of funds, which shall not be less than 10 business days from the date of the auction.
 Disclaimer: The Trustee may rescind the sale due to requirements set out in federal laws or regulations, including anti-money terrorism, anti-drug trafficking and economic sanctions laws and regulations. Federal law requires all financial institutions to obtain information that identifies parties to transactions. This means that when your bid is provisionally accepted, we will ask for your name, birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document subject to verification of your identity and that you are in compliance with these federal laws and regulations.

I do acknowledge that I've received a copy of this document.
 Signature of Buyer/Representative: Lou Amoroso Date: 8.15.14
 Auditor Printed Name: Cathy Rancit Signature: CR Date: _____

4
 Amoroso EXHIBIT
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658

Trustee Certificate of Sale / Receipt

Auction
E-2509

Auction id
LA2145

Winning Bid
\$204,400.00

Bidder No.
75549

General Information:

Sale Date: 2014-12-11 Sale Time: 10:15 am Trustee Sale No: 14-40558 Trustee: Tiffany & Benco PA

Property Address:

Address: 14610 W Mandalay Ln. City: Surprise State: AZ Zip: 85379 County: Maricopa

Form 8300:

Yes No

Owner Information:

Buyer Owner 1: Arizona Home Foreclosures Date of Birth: Driver's License ID: **5**

Email: Cell Phone: 602-386-8586

Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer Owner 2: Date of Birth: Driver's License ID:

Email: Cell Phone:

Address: City: State: Zip:

Deed Mailing Address: Same as Owner Same as Representative Other:

Buyer Type: Owner Occupied Investor Second Home

Representative Information:

Name: Luigi Amoroso Date of Birth: 10/8/1960 Driver's License ID: [REDACTED]

Email: [REDACTED] Cell Phone: [REDACTED]

Relationship to Buyer: Agent Director/Officer Manager/Member Power of Attorney Other

Vesting - Record Title as Shown: Arizona Home Foreclosures LLC

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
516785569	US Bank	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$204,409.00	Date	2014-12-11		
Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9018122724	JPMorgan Chase Bank	\$194,409.00			
Check Received	\$194,409.00	Cash Received	\$0.00	Final Received	\$204,409.00
Total Received	\$204,409.00	Final Payment Date	2014-12-12	Refund Due	<i>pd in full</i>

Refund Payable To: Arizona Home Foreclosures LLC

Name: Phone: Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. **IMPORTANT NOT** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties expressed or implied. Any refund will be dispersed upon clearing of funds; which shall not be less than 10 business days from the date of the auction.

Signature of Buyer/Representative: *[Signature]* Date: **12-12-14**
Auditor Printed Name: *[Signature]* Signature: *[Signature]* Date: _____

Amoroso EXHIBIT
DATE 12-14-14
Colette E. Ross
CR No. 50658



Trustee Sale Receipt

Amors0 EXHIBIT 6
DATE 12-14-16
Colette E. Ross
CR No. 50658

DATE	1-28-15	TIME	10:15 am	REFERENCE #	130819325
TR	A2 08000587-13-1		TRUSTEE	Trustee Corps.	
TRUSTEE'S ADDRESS	17100 Gillette Ave Irvine CA				
PROPERTY ADDRESS	9029 E. MC POWELL BL. MESA AZ 85207				

This acknowledges receipt of the initial deposit of \$ 10,000.00 from LOU AMORSO, the successful bidder at the foreclosure sale of the property encumbered by the above referenced loan ("PURCHASER"), in the form of cash, cashier's or certified check(s)

CHECK #	DRAWN AT (BANK)	AMOUNT
4406115371	WELLS FARGO BANK	\$ 10,000.00

The following instrument(s) tendered on 1-29-15 at 11:55 a.m., represents the balance required to satisfy the successful bid.

CHECK #	DRAWN AT (BANK)	AMOUNT
90612283	CHASE	\$ 444,610.00

*** USE ADDITIONAL PAGE IF MORE THAN SEVEN CHECKS RECEIVED. The above listed checks are properly endorsed.				
SOLD AMOUNT:	ADDITIONAL FEE:	TOTAL REQUIRED:	TOTAL RECEIVED:	REFUND AMOUNT:
\$ 509,610.00	\$ 10.00	\$ 509,610.00	\$ 509,610.00	←
NOTES:	see			

BUYER'S NAME: LOU AMORSO REPRESENTATIVE'S PHONE # [REDACTED]

COMPANY NAME: _____

BUYER'S NAME: LOU AMORSO BUYER'S PHONE # [REDACTED]

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

Name (s) of Grantor (s) on Trustee's Deed (specify husband and wife, a corporation, a single person, etc.):

VESTING (Print Legibly)
Arizona Home Foreclosures LLC

MAIL DELIVERY ADDRESS (OPTIONAL)

ADDRESS: 7870 W-12TH RD.

CITY: Glendale STATE: AZ ZIP: 85308

MAKE CHECK PAYABLE TO

ATTENTION: SCARL

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

CHECK LIST

- Are all checks endorsed? N
- Do you have all required signatures? N
- Do you have Buyer's Name, Address, & Phone Number? N
- Authorization letter given? (if checks are payable to an entity) N

Buyer's signature below indicates that the above information is true and correct. IMPORTANT NOTE: LOU AMORSO or Buyer's Agent (understand and agree that this sale of this property is for "AS IS" basis, with no warranties express or implied.

LOU AMORSO 12915 [Signature] 1-29-15

SIGNATURE OF BUYER OR BUYER'S AGENT SIGNATURE OF AGENT

Amoroso EXHIBIT 7
DATE: 12-14-15
Colette E. Ross
CR No. 50658



3rd Party Trustee Sale Instruction & Receipt

Step 1: Date of Trustee Sale: 5/5/2015 County: Maricopa #Bidder: 13
 T.S. No.: AZ-14-652415-RY Priority No.: 150019188 #Witness: 9
 Successful Bid Amount \$ 271,700.00 Transfer Tax \$ 0.00
 Deposit Amount \$ 10,000.00 Recording Fee \$ 13.00
 Total Amount Due \$ 261,713.00
 Amount Received \$ 271,713.00 Date & Time rec'd: 5/5/15 1:45
 Refund Amount \$ 0.00 Refund Payable to: G

CHECK NO.	NAME OF BANK	AMOUNT OF CHECK
67954569912	US Bank NA	\$10,000.00
<u>9018124594</u>	<u>Chase</u>	<u>\$ 261,713.00</u>
		\$
		\$
		\$
		\$
TOTAL AMOUNT RECEIVED		<u>\$ 271,713.00</u>

Step 2: VESTING INFORMATION
 TITLE/VESTING PROPERTY: Arizona Home Foreclosures, LLC HA

SEND TRUSTEE'S DEED TO: 7320 W. Bell Rd
 City: Glendale State: AZ Zip: 85308
 Name of Bidder: Luigi Amoroso Driver License No.: _____
 Phone No.: _____ Fax No.: _____ Email: _____ (optional)

Step 3: TRUSTEE INFORMATION
 Name of Trustee: Quality Loan Service
 Trustee Address, City, State & Zip: 411 Ivy Street San Diego CA 92101
 Trustee Contact: Acct and Disbursement Phone No.: (619) 645-7711

- Step 4: BIDDER INSTRUCTIONS
- Funds must be in Cashier Check form or satisfactory to Trustee - Priority Posting and Publishing has no wire capability
 - Remainder of funds MUST be paid by 5:00 PM the following Business day after trustee sale has taken place
 - Vesting cannot be changed once this receipt is completed

[Signature] 5/5-15 [Signature] 5/6-15

Amoroso EXHIBIT 8
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658

Trustee Certificate of Sale / Receipt

Auction
E-3859

Auction Id
LA266192

Winning Bid
\$304,500.00

Bidder No.
632

General Information:

Sale Date: 2015-6-24 Sale Time: 10:15am Trustee Sale No: 15-01090 Trustee: David W. Cowles, PC

Property Address:

Address: 18626 E PURPLE SAGE DR City: QUEEN CREEK State: A Z Zip: 85142 County: Maricopa

Form 8300:

Yes No

Owner Information:

Buyer Owner 1: Arizona Home Foreclosures
 Email: _____ Date of Birth: _____ Driver's License/ID: _____
 Address: 7320 W Bell Rd Cell Phone: 602-386-8586
 Buyer Owner 2: _____ City: Glendale State: AZ Zip: 85308
 Email: _____ Date of Birth: _____ Driver's License/ID: _____
 Address: _____ Cell Phone: _____
 City: _____ State: _____ Zip: _____
 Deed Mailing Address: Same as Owner Same as Representative Other:
 Buyer Type: Owner Occupied Investor Second Home

Representative Information:

Name: Luigi Amoroso Date of Birth: 10/8/1960 Driver's License/ID: _____
 Email: _____ Cell Phone: _____
 Relationship to Buyer: Agent Director/Officer Manager/Member Power of Attorney Other

Vesting - Record Title as Shown: Arizona Home Foreclosures LLC

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
6016461279	US Bank	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$304,509.00	Date	2015-6-24		
Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9031814078	Chase Bank	\$294,509.00			
Check Received	\$294,509.00	Cash Received	\$0.00	Final Received	\$304,509.00
Total Received	\$304,509.00	Final Payment Date	2015-6-25	Refund Due	PL IN FULL

Refund Payable To: Arizona Home Foreclosures LLC

Name: _____ Phone: _____
 Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds, which shall not be less than 10 business days from the date of the auction.

Signature of Buyer Representative: Luigi Amoroso Date: 6-25-15
 Auditor Printed Name: Glady's P. Signature: [Signature] Date: 6-25-15

If you have any questions, please contact our Customer Support www.AUCTION.COM

AUCTION.COM LLC

FOR TIFFANY AND BOSCO PA
 4350 VON KARMAN AVE, SUITE 200
 NEWPORT BEACH, CA 92660 12:57 PM
 (800) 793-6107

Trustee Certificate of Sale / Receipt

Auction
E-3868

Auction Id
LA266195

Winning Bid
\$272,809.00

Bidder No.
645

General Information:

Sale Date: 2015-6-25 Sale Time: 10:15am Trustee Sale No: 15-00930 Trustee: David W. Cowles, PC

Property Address:

Address: 18911 E CANARY WAY City: QUEEN CREEK State: A Z Zip: 85142 County: Maricopa

Form 8300:

Yes No

Owner Information:

Buyer/Owner 1: Arizona Home Foreclosures Date of Birth: Driver's License ID:
 Email: Cell Phone: 602-386-8586
 Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308
 Buyer/Owner 2: Date of Birth: Driver's License ID:
 Email: Cell Phone:
 Address: City: State: Zip:
 Deed Mailing Address: Same as Owner Same as Representative Other

Buyer Type: Owner Occupied Investor Second Home

Representative Information:

Name: Luigi Amoroso Date of Birth: 10/8/1960 Driver's License ID: [Redacted]
 Email: [Redacted] Cell Phone: [Redacted]
 Relationship to Buyer: Agent Director/Officer Manager/Member Power of Attorney Other

Vesting - Record Title as Shown: Arizona Home Foreclosures LLC

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
6016461295	US Bank	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$272,809.00	Date	2015-6-25		

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9031815001	Chase Bank	\$262,809.00			
Check Received	\$262,809.00	Cash Received	\$0.00	Final Received	\$272,809.00
Total Received	\$272,809.00	Final Payment Date 2015-6-26		Refund Due	pd in full

Refund Payable To: Arizona Home Foreclosures LLC

Name: Phone:
 Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds; which shall not be less than 10 business days from the date of the auction.

Signature of Buyer/Representative: 

Date: 6-26-15

Amoroso EXHIBIT
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658



PRIORITY
POSTING AND PUBLISHING

3rd Party Trustee Sale Instruction & Receipt

Step 1: Date of Trustee Sale: 6/29/2015 County: Maricopa #Bidder: 15
 T.S. No.: AZ-1500267915 Priority No.: 150212767 #Witness: 0
 Successful Bid Amount \$ 287,100.00 Transfer Tax \$ 0.00
 Deposit Amount \$ 10,000.00 Recording Fee \$ 0.00
 Total Amount Due \$ 277,100.00
 Amount Received \$ 287,100.00 Date & Time rec'd: 6/30/15 12:30
 Refund Amount \$ 0.00 Refund Payable to: ⊕

Amoroso EXHIBIT 10
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658

CHECK NO.	NAME OF BANK	AMOUNT OF CHECK
5614523799	US Bank NA	\$10,000.00
<u>9031815052</u>	<u>Chace</u>	<u>\$ 277,100.00</u>
		\$
		\$
		\$
		\$
TOTAL AMOUNT RECEIVED		\$ <u>287,100.00</u>

Step 2: VESTING INFORMATION
 TITLE/VESTING PROPERTY: Arizona Home Foreclosures, LLC AK
 SEND TRUSTEE'S DEED TO: 7320 W. Bell Rd.
 City Glendale State AZ Zip 85308
 Name of Bidder: Luigi Amoroso Driver License No.: _____
 Phone No.: _____ Fax No.: _____ Email: _____ (optional)

Step 3: TRUSTEE INFORMATION
 Name of Trustee: First American Trustee Servicing Solutions
 Trustee Address, City, State & Zip: 6 Campus Circle 2nd Floor Westlake, TX 78262
 Trustee Contact: ACCNT & DISB Phone No.: 877-278-1894

Step 4: BIDDER INSTRUCTIONS

- Funds must be in Cashier Check form or satisfactory to Trustee - Priority Posting and Publishing has no wire capability
- Remainder of funds MUST be paid by 5:00 PM the following Business day after trustee sale has taken place
- Vesting cannot be changed once this receipt is completed

X [Signature] 6/30/15 Received by [Signature] 6/30/15
 Buyer and/or representative signature

Trustee Certificate of Sale / Receipt

Auction
E-3916

Auction Id
LA266234

Winning Bid
\$371,309.00

Bidder No.
708

General Information:

Sale Date: 2015-7-16 Sale Time: 10:15am Trustee Sale No: 15-00658 Trustee: David W. Cowles, PC

Property Address:

Address: 1644 S Alamos Cir City: Mesa State: AZ Zip: 85204 County: Maricopa

Form 8300:

Yes No

Owner Information:

Buyer/Owner 1: Arizona Home Foreclosures Date of Birth: Driver's License ID:

Email: Cell Phone: 602-386-8586

Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer/Owner 2: Date of Birth: Driver's License ID:

Email: Cell Phone:

Address: City: State: Zip:

Deed Mailing Address: Same as Owner Same as Representative Other:

Buyer Type: Owner Occupied Investor Second Home

Representative Information:

Name: Luigi Amoroso Date of Birth: 10/8/1960 Driver's License ID: [REDACTED]

Email: [REDACTED] Cell Phone: [REDACTED]

Relationship to Buyer: Agent Director/Officer Manager/Member Power of Attorney Other

Vesting - Record Title as Shown: Arizona Home Foreclosures LLC

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
6016461407	US Bank	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$371,309.00	Date	2015-7-16		

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9031814170	Chase Bank	\$361,309.00			
Check Received	\$361,309.00	Cash Received	\$0.00	Final Received	\$371,309.00
Total Received	\$371,309.00	Final Payment Date 2015-7-17		Refund Due	pu in 7/31/11

Refund Payable To: Arizona Home Foreclosures LLC

Name: Phone: State: AZ Zip: 85308
Address: 7320 W Bell Rd City: Glendale

Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds, which shall not be less than 10 business days from the date of the auction.

Signature of Buyer Representative: *Luigi Amoroso* Date: 7-17-15
Auditor Printed Name: *Glady D* Signature: *JPB* Date: 7-17-15

Amoruso EXHIBIT 11
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658



Trustee Sale Receipt

Amaroso EXHIBIT 12
DATE 12-14-16
Colette E. Ross
CR No. 50658

DATE: 7/30/15 TIME: 10:04 REFERENCE #: A215-0053421
 TR: A2-08-001290-14-1 (TRUSTEE) Trustee Corps.
 TRUSTEE'S ADDRESS: 17100 Gillete Ave Irvine CA
 PROPERTY ADDRESS: 5123 N. 43rd Place APT #2 85018
 (This acknowledges receipt of the initial deposit of) 10,000.00 from Lou Amorosso the successful bidder of the foreclosure sale of the property encumbered by the above referenced loan ("PURCHASER"), in the form of cash, cashier's or certified checks)

CHECK #	DRAWN AT (BANK)	AMOUNT
654355485	WELLS FARGO BANK	\$ 10,000.00

The following instrument(s) tendered on 7-24-15 at 1:15 p.m. represents the balance required to satisfy the successful bid.

CHECK #	DRAWN AT (BANK)	AMOUNT
4031414240	UNION BANK	\$ 803,410.00

DO YOU HAVE ADDITIONAL CHECKS TO BE RECEIVED? (The above listed checks are already endorsed)

SOLD AMOUNT	ADDITIONAL FEE	TOTAL REQUIRED	CASH RECEIVED	REVENUE AMOUNT
\$ 813,400.00	\$ 10.00 NOTE: Please include 10c fee to collect	\$ 813,410.00	\$ 813,410.00	\$ 0

BUYER'S SIGNATURE: Lou Amorosso
 BUYER'S INFORMATION:
 BUYER'S NAME: Arizona Home Foreclosures
 ADDRESS: 7320 W. Peck Rd
 CITY: Glendale STATE: AZ ZIP: 85308
 PHONE: 602-386-8586
 Name (if of Grantor (s) or Trustee's Grant (Specify husband and wife, a corporation, a single person, etc.)

SELLING (Print Legibly): Arizona Home Foreclosures LLC

MAILING INFORMATION:
 MAKE CHECKS PAYABLE TO:
 ADDRESS: 7320 W. Peck Rd.
 CITY: Glendale STATE: AZ ZIP: 85308

ATTENTION: SCARNE

CHECK LIST

1. Are all checks endorsed?	<input checked="" type="radio"/>	N
2. Do you have all required signatures?	<input checked="" type="radio"/>	N
3. Do you have Buyer's Name, Address, & Phone Number?	<input checked="" type="radio"/>	N
4. Authorization letter given? (if checks are payable to an entity)	<input checked="" type="radio"/>	N

Buyer's signature and initials indicates that the above information is true and correct. IMPORTANT NOTE: Buyer or Buyer's Agent understands and agrees that the sale of this property is an "AS IS" sale with no warranties expressed or implied.

BUYER'S SIGNATURE: [Signature] 7-24-15
 PURCHASER'S INITIAL DEPOSIT COPY: [Signature] 7-31-15

Trustee Certificate of Sale / Receipt

Auction
E-3972

Auction id
LA266288

Winning Bid
\$281,609.00

Bidder No.
795

General Information:

Sale Date: 2015-8-11 Sale Time: 10:15am Trustee Sale No: 15-40408 Trustee: David W. Cowles, PC

Property Address:

Address: 1200 E Hawken Way City: Chandler State: AZ Zip: 85286 County: Maricopa

Form 8500:

Yes No

Owner Information:

Buyer/Owner 1: Arizona Home Foreclosures Date of Birth: Driver's License ID:

Email: Cell Phone: 602-386-8586

Address: 7320 W Bell Rd City: Glendale State: AZ Zip: 85308

Buyer/Owner 2: Date of Birth: Driver's License ID:

Email: Cell Phone:

Address: City: State: Zip:

Amoroso EXHIBIT 13
DATE 12-14-16
Colette E. Ross
CR No. 50658

Deed Mailing Address: Same as Owner Same as Representative Other:

Buyer Type: Owner Occupied Investor Second Home

Representative Information:

Name: Luigi Amoroso Date of Birth: 10/8/1960 Driver's License ID: [REDACTED]

Email: [REDACTED] Cell Phone: [REDACTED]

Relationship to Buyer: Agent Director/Officer Manager/Member Power of Attorney Other

Vesting - Record Title as Shown: Arizona Home Foreclosures LLC

AK

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
60164615672	US Bank	\$10,000.00			\$
Check Received	\$ 10,000.00	Cash Received	\$0.00	Received	\$10,000.00
Amount Required	\$281,609.00	Date	2015-8-11		
Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
9031814342	Chase Bank	\$271,609.00			
Check Received	\$271,609.00	Cash Received	\$0.00	Final Received	\$281,609.00
Total Received	\$281,609.00	Final Payment Date	2015-8-12	Refund Due	<i>at in full</i>

Refund Payable To: Arizona Home Foreclosures LLC

Name: Phone: City: Glendale State: AZ Zip: 85308
Address: 7320 W Bell Rd

Buyer's or Buyer's Representative's Signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon closing of funds which shall not be less than 10 business days from the date of the auction.

Signature of Buyer/Representative: *[Signature]* Date: 8-12-15
Auditor Printed Name: *[Signature]* Signature: *[Signature]* Date: 8-12-15

Please Print and Mail to: 4350 Von Karmann Way Suite 200 Newport Beach, CA 92660 (509) 793-6107

AUCTION.COM LLC
FOR TIFFANY AND BOSCO PA
4350 VON KARMANN WAY SUITE 200
NEWPORT BEACH, CA 92660
(509) 793-6107



3rd Party Trustee Sale Instruction & Receipt

Step 1: Date of Trustee Sale: 8/31/2015 County: Maricopa #Bidder: 18
 T.S. No.: 2015-48821 Priority No.: 150368365 #Witness: 10
 Successful Bid Amount \$ 764,300.00 Transfer Tax \$ 0.00
 Deposit Amount \$ 10,000.00 Recording Fee \$ 15.00
 Total Amount Due \$ 754,300.00
 Amount Received \$ 764,315.00 Date & Time rec'd: 8/31/15 12:30 PM
 Refund Amount \$ 0.00 Refund Payable to: G

CHECK NO.	NAME OF BANK	AMOUNT OF CHECK
8159034898	Chase Bank	\$10,000.00
<u>9031814405</u>	<u>WELLS</u>	<u>\$754,315.00</u>
		\$
		\$
		\$
		\$
TOTAL AMOUNT RECEIVED		\$ <u>764,315.00</u>

Amoruso EXHIBIT 14
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658

Step 2: VESTING INFORMATION

TITLE VESTING PROPERTY: Arizona Home Foreclosures, LLC M

SEND TRUSTEE'S DEED TO: 7320 W. Bell Rd
 City Glendale State AZ Zip 85308
 Name of Bidder: Luigi Amoruso Driver License No.: _____
 Phone No.: [REDACTED] Fax No.: _____ Email: _____ (optional)

Step 3: TRUSTEE: Empire West Title Agency LLC
 Trustee Address, City, State & Zip: 4808 N 22nd St #100 Phoenix AZ 85016
 Trustee Contact: Account Disbursement Phone No: (602) 749-7000

- ### Step 4: BIDDER INSTRUCTIONS
- Funds must be in Cashier Check form or satisfactory to Trustee – Priority Posting and Publishing has no wire capability
 - Remainder of funds MUST be paid by 5:00 PM the following Business day after trustee sale has taken place
 - Vesting cannot be changed once this receipt is completed

Luigi Amoruso 8-31-15 Mark Wood 8-31-15
 Received by



3rd Party Trustee Sale Instruction & Receipt

Step 1: Date of Trustee Sale: 9/15/2015 County: Maricopa #Bidder: 21
 T.S. No.: AZ-15-681914-BF Priority No.: 150588862 #Witness: 14
 Successful Bid Amount \$ 945,500.00 Transfer Tax \$ 0.00
 Deposit Amount \$ 10,000.00 Recording Fee \$ 25.00
 Total Amount Due \$ 935,525.00
 Amount Received \$ 945,525.00 Date & Time rec'd: 9/16/15 1:35pm
 Refund Amount \$ 0.00 Refund Payable to: [Signature]

CHECK NO.	NAME OF BANK	AMOUNT OF CHECK
8159034935	Chase Bank	\$10,000.00
<u>9031814582</u>	<u>Chase</u>	<u>\$ 935,525.00</u>
		\$
		\$
		\$
		\$
		\$
TOTAL AMOUNT RECEIVED		<u>\$ 945,525.00</u>

Step 2: VESTING INFORMATION
 TITLE/VESTING PROPERTY: Arizona Home Foreclosures, LLC AK

SEND TRUSTEE'S DEED TO: 7320 W. Bell Rd
 City: Glendale State: AZ Zip: 85308
 Name of Bidder: Luis Amoroso Driver License No.: _____
 Phone No.: _____ Fax No.: _____ Email: _____ (optional)

Step 3: TRUSTEE INFORMATION
 Name of Trustee: Quality Loan Service Corp
 Trustee Address, City, State & Zip: 411 Ivy Street San Diego CA 92101
 Trustee Contact: Acct and Disbursement Phone No.: (619) 645-7711

- Step 4: BIDDER INSTRUCTIONS
- Funds must be in Cashier Check form or satisfactory to Trustee - Priority Posting and Publishing has no wire capability
 - Remainder of funds MUST be paid by 5:00 PM the following Business day after trustee sale has taken place
 - Vesting cannot be changed once this receipt is completed

Buyer and/or representative signature: [Signature] 9.16.15
 Received by: [Signature] 9.16.15

Amoroso EXHIBIT 16
DATE 12-14-16

Colette E. Ross
CR No. 50658



3rd Party Trustee Sale Instruction & Receipt

Step 1: Date of Trustee Sale: 09/18/2015 County: Maricopa #Bidder: 15
 T.S. No.: 2015-00040-AZ Priority No.: 20150353671 #Witness: 3
 Successful Bid Amount \$ 431,800.00 Recording fee \$ 15.00
 Deposit Amount \$ 10,000.00 Transfer Tax \$ 0.00
 Total Amount Due \$ 421,815.00
 Amount Received \$ 431,815.00 Date & Time rec'd: 9/21/15
 Refund Amount \$ 0.00 Refund Payable to: G

CHECK NO.	NAME OF BANK	AMOUNT OF CHECK
8593034749	Wells Fargo NA	\$10,000.00

9031815012 CHASE \$ 421,615.00

TOTAL AMOUNT RECEIVED \$ 431,615.00

Step 2: VESTING INFORMATION

TITLE/VESTING PROPERTY: Arizona Home Foreclosures, LLC AK

SEND TRUSTEE'S DEED TO: 7320 W. Bell Rd

City Glendale State AZ Zip 85308

Name of Bidder: Luigi Amoroso Driver License No.: _____

Phone No.: _____ Fax No.: _____ Email: _____ (optional)

Step 3: TRUSTEE INFORMATION

Name of Trustee: Western Progressive Arizona Inc

Trustee Address, City, State & Zip: 2002 Summit Blvd, Suite 500 Atlanta GA 30319

Trustee Contact: T SALES Phone No: 666-660-8299

Step 4: BIDDER INSTRUCTIONS

- Funds must be in Cashier Check form or satisfactory to Trustee - Priority Posting and Publishing has no wire capability
- Remainder of funds MUST be paid by 5:00 PM the following Business day after trustee sale has taken place
- Vesting cannot be changed once this receipt is completed

Luigi Amoroso Received by [Signature] 9/21/15
 Buyer and/or representative signature

Trustee Sale Sale of Collateral Trustor Payment

TRUSTEE: 120825950, 12-20-93, DATE: 3-25-14
 TRUSTEE: Lee Zieve Trustee, TRUST NO: 114-843903
 CITY: 18877 Beach Blvd, Suite 210, Nonington Beach, AZ 85204
 PROPERTY ADDRESS: 13415 N. 50th St, Scottsdale AZ

FUNDS	CHECK(S)	DRAWN AT	AMOUNT	RECEIPT OF FUNDS
	1	298399103	WF	
2	654550028	US BANK	266,800.00	
CASH RECEIVED				
TOTAL RECEIVED =			276,800.00	

Final Payment

AMOUNT OF TOTAL BID	\$ 276,800	FROM ABOVE ENTER TOTAL RECEIVED	\$ 276,800.00
ADD DOCUMENT TAX & FEES	0	SUBTRACT TOTAL REQUIRED	\$ 276,800.00
TOTAL REQUIRED =	\$ 276,800	TOTAL REFUND =	0

REFUND

NAME: _____ PHONE #: _____
 ADDRESS: _____
 CITY: _____ STATE: _____ ZIP: _____
 MAKE CHECK PAYABLE TO: _____

REP'S INFO

REPRESENTATIVE'S NAME: Tania Thomas
 REP'S DRIVERS LIC./PASSPORT #: _____
 COPY OF DRIVERS LIC./PASSPORT: Y N

Amvosa EXHIBIT 17
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658

BUYER'S INFORMATION

BUYER'S NAME: Arizona Home Foreclosures
 BUYER'S PHONE #: _____
 BUYER'S DRIVERS LIC./PASSPORT #: _____
 COPY OF DRIVERS LIC./PASSPORT: Y N
 ADDRESS: 7320 W. Hill Rd
 CITY: Glendale STATE: AZ ZIP: 85308
 VESTING - RECORD TITLE AS SHOWN: Arizona Home Foreclosures LLC

Mail Unrecorded Trustee's Deed to: 7320 W. Hill Rd Glendale AZ
 Vestor Relationship (Buyer, Buyers Agent): agent

Buyer's or Buyer's Representative's signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative must understand and accept the sale of this property is an "AS IS" sale, with no warranties express or implied. Any refund will be

DISCLAIMER: The Trustee may incur the sale due to requirements set out in federal laws or regulations, including anti-money laundering, anti-terrorism, anti-banking and economic sanctions laws and regulations. Federal law requires all financial institutions to obtain, verify, and record information that identifies parties to transactions. This means that when your bid is provisionally accepted, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We are also ask to see your driver's license or other identifying documents. Your bid is subject to verification of your identity and that you are in compliance with these federal laws and regulations.

DISCLAIMER

Trustee Sale Sale of Collateral Trustor Payment

100450405 12-14-14 4-11-14

PROPERTY ADDRESS: 22814th St N, Phoenix, AZ 85024

FUNDS

CHECK(S): 378569.88 NT, 9018120514 1409 DRAWN BY: AMOUNT: 10000.00, \$378,413.00

RECEIPT OF FUNDS

TOTAL RECEIVED = 378,413.00

TOTAL REQUIRED = 378,413.00 TOTAL REFUND = 0.00

REFUND

NAME: ADDRESS: CITY: MAKE CHECK PAYABLE TO:

SELLER'S INFO

700 WINDYBROOK [REDACTED]

Amoroso EXHIBIT 19
DATE 12-14-14
Colette E. Ross
CR No. 50658

BUYER'S INFORMATION

Arizona Home Finances LLC
1000 N 15th Rd
Glendale, AZ 85308
VESTING - RECORD TITLE AS SHOWN: Arizona Home Finances LLC

Signature of Trustee: [Signature]
Signature of Buyer: [Signature]

DISCLAIMER

I, the undersigned, hereby certify that the above information is true and correct to the best of my knowledge and belief, and that I am not aware of any facts or circumstances which might render the above information false or misleading. I understand that this document is a legal instrument and that it may have legal consequences. I have read and understand the contents of this document and I agree to the terms and conditions herein. I have signed this document voluntarily and without any duress, coercion, or undue influence. I am not a minor, an incapacitated person, or a person under legal disability. I have signed this document for the purposes stated herein and I intend to be bound by its terms. I have read and understand the contents of this document and I agree to the terms and conditions herein. I have signed this document voluntarily and without any duress, coercion, or undue influence. I am not a minor, an incapacitated person, or a person under legal disability. I have signed this document for the purposes stated herein and I intend to be bound by its terms.

Trustee Sale Sale of Collateral Trustor Payment

NO. 140542881 AS-M-5641-57 DATE 11-19-2014
 TEL. 761-730-5707
 SUMMIT SERVICES AND CREDIT
 10415 W. Bernardo Av. Ste. 100
 San Diego CA 92127
 PROPERTY ADDRESS: 5608 W. 76th Pl. Scottsdale AZ

FUNDS

CHECK #	DRAWN AT	AMOUNT
5192699216 BofA		10,000.00
9016122430 Chase		187,410.00
TOTAL RECEIVED #		197,410.00

RECEIPT OF FUNDS

AMOUNT OF TOTAL BID	197,400	FROM ABOVE ENTER TOTAL RECEIVED	197,410.00
ADD EXCESS TAX & FEES	10	SUBTRACT TOTAL REQUIRED	197,410.00
TOTAL REQUIRED #	197,410.00	TOTAL REFUND #	0

REFUND

NAME _____ PHONE # _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 MAKE CHECK PAYABLE TO _____

REF'S INFO

REF'S NAME: **LOU AMOROSO**
 REF'S DRIVER'S LIC. PASSPORT # _____
 COPY OF DRIVER'S LIC. PASSPORT

BUYER'S INFORMATION

BUYER'S FIRM # _____
 BUYER'S DRIVER'S LIC. PASSPORT # _____
 COPY OF DRIVER'S LIC. PASSPORT
 BUYER'S NAME: **Arizona Home Foreclosures LLC**
 LLC
 4320 W. Bell Rd.
 CITY: **Glendale** STATE: **AZ** ZIP: **85308**
 VESTING - RECORD TITLE AS SHOWN: **Arizona Home Foreclosures LLC**

DISCLAIMER

And I/we, the undersigned Trustee's, Clerk or Vendor Relationship (Buyer, Duplex Agent) **same agent**
 hereby warrant and agree that the above information is true and correct. IMPORTANT NOTICE: Buyer or Buyer's Representative shall be responsible for the accuracy of the information provided. Any information provided by the Trustee or Trustor is provided for informational purposes only and does not constitute an offer or solicitation of any financial product. The Trustee or Trustor is not responsible for the accuracy of the information provided. The Trustee or Trustor is not responsible for the accuracy of the information provided. The Trustee or Trustor is not responsible for the accuracy of the information provided.

Amoroso EXHIBIT 20
 DATE 12-19-16
 Colette E. Ross
 CR No. 50658

Signature of Buyer's Representative: **LOU AMOROSO**
 Signature of Trustee: **Maria Kemler**
 Date: **11-19-2014**

L.H.

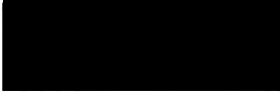
Luis Brown
Luis Brown

Amorosu EXHIBIT 29
DATE 12-14-16
Colette E. Ross
CR No. 50658

Unofficial
20 Document

Recording requested by
Luigi Amoroso
And when recorded mail to:
Luigi Amoroso

30
Ho:



SPACE ABOVE THIS LINE FOR RECORDER'S USE

**DEED OF RELEASE AND RECONVEYANCE
BENEFICIARY**

The undersigned Beneficiary under the Deed of Trust executed by
Eric Weinbrenner

Dated December 18th, 2015, recorded December 21st, 2015, or Instrument No. 2015-897737, records of
MARICOPA County, Arizona, hereby releases and conveys to the person or persons legally entitled
thereto, without covenant or warranty, express or implied, all the state, title, and interest acquired by
Beneficiary under said Deed of Trust, in and to that property described as follows:

3002 N 70th St #144 Scottsdale, AZ 85251

In witness whereof, Beneficiary has executed this Deed of Release and Reconveyance dated this **29th day**
of April, 2016.

Beneficiary:
Luigi Amoroso

By: 
Luigi Amoroso

Beneficiary:
Elizabeth Amoroso

By: 
Elizabeth Amoroso

Beneficiary:
Pietro Amoroso

By: 
Pietro Amoroso

Amoroso EXHIBIT 22
DATE 12-14-16
Colette E. Ross
CR No. 50658

TRUSTEE CERTIFICATE OF SALE / RECEIPT

Auction
E-1177

Auction Id
KD794

Winning Bid
\$174,100.00

Bidder No.
25712

General Information:

Sale Date: 2013-12-05 Sale Time: 10:53 am Trustee Sale No: 10-0049207 Trustee: ReconTrust Company N.A.

Property Address:

Address: 976 W. HUDSON WAY City: GILBERT State: AZ Zip: 85233 County: Maricopa

Form 8300:

Yes No

Owner Information

Buyer/Owner 1: Heritage Holdings, LLC Date of Birth: Driver's License/ID:
 Email: Cell Phone: [REDACTED]
 Address: 4646 S Ash Ave Ste 106 City: Tempe State: AZ Zip: 85282

Buyer/Owner 2: Date of Birth: Driver's License/ID:
 Email: Cell Phone:
 Address: City: State: Zip:

Deed Mailing Address: Same as Owner Same as Representative Other:

Buyer Type: Owner Occupied Investor Second Home

Representative Information

Name: Luigi Amoroso Date of Birth: 10-08-1960 Driver's License/ID: AZDL [REDACTED]
 Email: [REDACTED] Cell Phone: [REDACTED]

Relationship to Buyer: Agent Director/Officer Manager/Member
 Power of Attorney Other

Vesting - Record Title As Shown: Heritage Holdings, LLC

Receipt of Funds:

Check No.	Financial Institution	Amount	Check No.	Financial Institution	Amount
5109504116	U.S. Bank N.A.	\$10,000.00			
Total Check Amount Received			\$10,000.00		
Cash Received					
Total Received			\$10,000.00	Amount Required	\$174,100.00
				Balance Due	\$164,100.00

Refund Payable To:

Name: Heritage Holdings, LLC Phone: [REDACTED]
 Address: 4646 S Ash Ave Ste 106 City: Tempe State: AZ Zip: 85282

Buyer's or Buyer's Representative's signature below indicates that the above information is true and correct. **IMPORTANT NOTE:** Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds, which shall not be less than 10 business days from the date of the auction.

Signature of Buyer/Representative:  Date: 12-5-13
 Auditor Printed Name: Gladys Quintero Signature:  Date: 12.5.13

If you have any questions, please contact our Customer Support at (800) 340-0433

Make Final Payment Payable to:

Auction.com, LLC

9am - 2pm @ Courthouse

2:30pm - 5pm @ 2328 E Van Buren, #103 Phoenix, AZ 85006

Shapiro, Van Ess & Sherman, LLP
3636 N. Central Ave., Ste. 400
Phoenix, AZ 85012

File #: 15-023858

The undersigned was the successful Bidder at the Trustee's Sale held on 23 day of June, 2014.

Successful Bidder Name: Luigi Amoroso

Successful Bid: \$ 150,100.00

Deposit Received: ✓ (\$10,000.00 Non-Refundable)

A cashier's check for the full amount of the bid, less the \$10,000.00 deposit, should be payable to Shapiro, Van Ess, & Sherman, LLP and delivered no later than 5:00 PM the next business day to our firm.

Representative's Name: Luigi Amoroso

Representative's Address: [Redacted]

City: [Redacted] State: AZ Zip Code: [Redacted]

Representative's Phone: [Redacted]

Property should be Deeded to and Tax Statements mailed to:

Name: Chris Meardi, PC

Address: 6313 N 186th AVE
Waddell AZ 85355

Tenancy, choose one of the following:

- Limited Liability Company - LLC What State? _____
- Limited Partnership - LP What State? _____
- Corporation - INC What State? _____
- Joint Tenants with Right of Survivorship - JTWROS
- OTHER PC

EMAIL ADDRESS TO SEND RECORDED DEED: [Redacted]

Bidder's Signature: [Signature] Date: 6-23-14

STOX Posting & Publishing, LLC · P.O. Box 1664 · Orem, UT 84097 · 844-477-7869 · 801-477-7869

RECEIPT OF FUNDS

PURCHASER COPY FOR TRUSTEE SALE

STOX No: 200303 TRUSTEE SALE NO.: 033440-AZ DATE: 6/10/2016


TRUSTEE NAME: Clear Recon Corp

Payment is to be made payable to the ALDRIDGE PITE, LLP

Auctioneer certifies they have received the deposit for above Trustee Sale and will submit funds to Trustee's Agent.

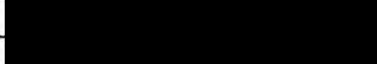
Deposit in the amount of \$ 10,000 was received by the agent of the Trustee. Remaining funds due by the purchaser [Print name clearly]: Luigi Amoroso in the amount of \$ 118,100 will be sent via overnight delivery to STOX Posting & Publishing 374 East 720 South Orem, Utah 84058 to arrive tomorrow at the above address with Payment made payable to Aldridge Pite, LLP, OR by Wire Transfer:


Wire Transfer Field	Description
ABA Number (required)	121000248
Bank Name	Wells Fargo Bank, N.A.
Bank Address, City, State	420 Montgomery Street, San Francisco, CA 94104 (regardless of where the account is located).
BIC (SWIFT Routing)	WFBIUS6S
Beneficiary Account Number (required)	8917412192
Beneficiary Name (required)	The name of the account holder. Note: The Beneficiary Name and Account must match.
Amount of Wire (required)	The amount of the funds to transfer to the account holder.
Optional	Originator to Beneficiary information (any additional information that you want to note within the wire).
For International Transfer Only	International SWIFT BIC WFBIUS6S
CHIPS Participant Only:	UID ABA 0407


Signature of Agent for Trustee

Purchaser: Luigi Amoroso
Vesting: Sims Acquisition Company, LLC

Address (No P.O. Box): 6313 N 186th Ave
Walden AZ 85355

Phone No. 


Signature of Purchaser

STOX
POSTING AND PUBLISHING
LLC · P.O. BOX 1664 · OREM, UT 84097

TRUSTEE CERTIFICATE OF SALE / RECEIPT

19260

Auction **4542209** Item No.

Winning Bid

Bidder No.

General Information:		<i>Law offices of Les Zieve</i>	
Sale Date: 11/18/15	Trustee Sale No: 1535159	Trustee:	
Property Address: 3009 South Date		City: Mesa	
Address:	State: AZ Zip: 85210	County: Maricopa	
Form 8300: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Owner Information: Andrew J. Thomas			
Buyer/Owner 1:	Date of Birth:	Driver's License/ID:	
E-mail: 6313 N 186th Ave	Cell Phone:		
Address:	City: Waddell	State: AZ	Zip: 85355
Buyer/Owner 2:	E-mail:	Cell Phone:	
Date of Birth:	Driver's License/ID:		
Address:	City:	State:	Zip:
Deed Mailing Address: <input checked="" type="checkbox"/> Same as Above <input type="checkbox"/> Same as Representative <input type="checkbox"/> Other: _____			
Buyer Type: <input type="checkbox"/> Owner Occupied <input checked="" type="checkbox"/> Investor <input type="checkbox"/> Second Home			
Representative Information:			
Name: LOW AMOROSO	Date of Birth:	Driver's License/ID:	
Email:	Cell Phone:		
Relationship to Buyer: <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Director/Officer <input type="checkbox"/> Manager/Member <input type="checkbox"/> Power of Atty. <input type="checkbox"/> Other: _____			
Vesting - Record Title As Shown:			
Receipt of Funds:			
Check No. 0571603974	Financial Institution W.F.	Amount	Check No.
		\$ _____	
		\$ _____	
Checks Received \$ 10,000.00	Cash Received \$ 0	Received \$ 10,000.00	
Amount Required \$ 147,015.00	Date 11/18/15	Balance Due \$ 137,015.00	
Check No.	Financial Institution	Amount	Check No.
		\$ _____	
		\$ _____	
		\$ _____	
Checks Received \$	Cash Received \$	Final Received \$	
Total Received \$	Final Payment Date	Day 2 Payment Method	
Refund Payable To:			
Name:	Phone:		
Address:	City:	State:	Zip:
Buyer's or Buyer's Representative's signature below indicates that the above information is true and correct. IMPORTANT NOTE: Buyer or Buyer's Representative understands and agrees the sale of this property is on an "AS IS" basis, with no warranties express or implied. Any refund will be dispersed upon clearing of funds; which shall not be less than 10 business days from the date of the auction.			
Signature of Buyer/Representative: <i>[Signature]</i>		Date: 11-18-15	
Auditor Printed Name: _____		Signature: _____ Date: 11/18/15	

If you have any questions, please contact our Customer Support at (800) 340-0433



FURNITURE KING LLC
 10510 E SUNNYSIDE DR
 SCOTTSDALE AZ 85259-2918

Business Statement

Account Number:
REDACTED4440

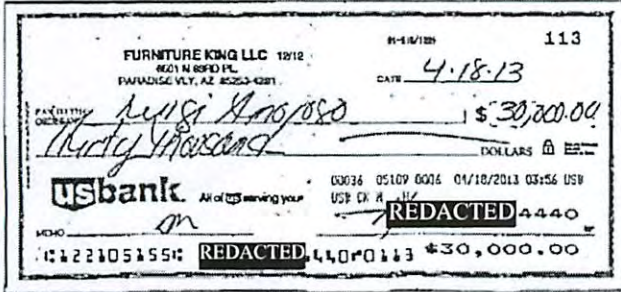
Statement Period:
 Apr 1, 2013
 through
 Apr 30, 2013

Page 8 of 8



IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
 Account Number **REDACTED**4440



0113 Apr 18 30,000.00



0114 Apr 19 1,000.00

Amoroso EXHIBIT 23
 DATE 12-14-16
 Colette E. Ross
 CR No. 50658



Veronica



iMessage

Tue, Aug 2, 7:53 PM

So you heard about Denny huh?

7:53 PM

Tue, Aug 2, 9:01 PM

Yes very sad...My heart goes to his children...they found him so devastating.

9:01 PM

Omg are you serious???

9:01 PM

It's sad V

9:01 PM

Kids found him hanging

9:02 PM

Wow!!!!!! That's horrible did he leave note?

9:02 PM

Yes

9:02 PM



iMessage



Amoroso EXHIBIT 24
DATE 12-14-16
Colette E. Ross
CR No. 50658



Veronica

That's so horrible do they have services planned yet? I know he was sick why would he do that



9:04 PM

He didn't want any services.

9:06 PM

Sweetie People are talking downtown if true I never want to see or talk to Scott again...

9:07 PM

What are they saying? That it was Scotts fault?

9:08 PM

Yeah

9:08 PM

Oh my god Why though because he owed him money? Did he write that on the note?

9:10 PM



iMessage





Veronica

Oh my god
Why though because he
owed him money? Did he
write that on the note?

9:10 PM

I don't know

9:10 PM

Had a few people Yell at
me

9:10 PM

Seriously? That's nothing
to do with you

9:11 PM

Your boss

9:11 PM

I felt like shit

9:11 PM

I know me too he was
such a nice guy I just
don't understand

9:12 PM

I told them I no longer
work for Scott

9:13 PM



iMessage





Veronica



This is just tragic

9:16 PM

How do you know that he didn't want any services?

9:23 PM

Lsomeone told me

9:27 PM

It must've been on a note

9:27 PM

No I'm just speculating

9:28 PM

Now

9:28 PM

Ok 😞 take care Lou

9:39 PM

Text Message

You know Scott, he's not a bad person he has a huge heart and he is dealing with this too and he's so hurt. Hhe was Denny's friend, and this rumors are k

10:07 PM



iMessage





Veronica



Text Message

You know Scott, he's not a bad person he has a huge heart and he is dealing with this too and he's so hurt. Hhe was Denny's friend, and this rumors are k

10:07 PM

illing him, why would Denny hang himself and let his kids find him? Oh this is awful for everyone. If I ever felt that desperate I would go to the woods

10:07 PM

and ha go myself you know?

10:07 PM

iMessage



iMessage





Veronica



iMessage

It all sad V..

10:09 PM

I guess when you lose your mind you don't think about anybody but that moment.

10:10 PM

26 min LAPS Before she responded
Right

Right

10:36 PM

I believe she was talking to SCOTT

Please look at SCOTT'S TEXT TO me at 10:17

Mon, Aug 8, 8:22 PM

Hi just wanted to let you know you did not get Joe fired we are closing down

8:22 PM

Joe is my Nephew that worked as a sales manager in one of his stores

I thought I got joe fired

8:43 PM

my fallout with SCOTT

He Defriended me on Facebook

8:43 PM

(He) meaning SCOTT. SCOTT Defriended me on Facebook

No I had to let go of my

8:44 PM



iMessage





Veronica

No I had to let go of my girls too

8:44 PM

I understand

8:44 PM

I think he thought you would reach out to him

8:44 PM

About what?

8:44 PM

The whole Denny thing, he's just hearing all the rumors and thought his acquaintances would contact him

8:47 PM

I understand... V he hasn't been a friend to me since he meet Fran. He turn me off like a light switch. Don't think that didn't hurt me. I put him



iMessage





Veronica



I understand... V he hasn't been a friend to me since he meet Fran. He turn me off like a light switch. Don't think that didn't hurt me. I put him on a pedestal to people Ranted to People he was a Genius. Always looked up to him. He met Fran and lost his mind. You know that. I'm hurt by him, been hurt a long time, but always keep it inside.

8:57 PM

I understand he has a problem with balancing personal and business but he is learning through this experience

8:59 PM



iMessage





Veronica

on a pedestal to people
Ranted to People he was
a Genius. Always looked
up to him. He met Fran
and lost his mind. You
know that. I'm hurt by
him, been hurt a long
time, but alway keep it
inside.

8:57 PM

I understand he has a
problem with balancing
personal and business
but he is learning through
this experience

8:59 PM

The love I had for that
guy

9:00 PM

Mon, Aug 8, 10:22 PM

I know I'm sorry

10:22 PM



iMessage





Scott11



Tue, Aug 2, 10:17 PM

Friends are supposed to stick together not listen to bullshit rumors. When the truth comes out one day u will feel bad u did not stick with me and believe in me .

10:17 PM

Amores EXHIBIT *25*
DATE *12-14-16*
Colette E. Ross
CR No. 50658

Sun, Aug 14, 5:11 PM

*I Accidentally
Text Scott.
I copy and paste
the above to
a friend and
texted Scott. by
accident.*

Last I spoke with his secretary I refuse to speak to him and then he text me what you reading

5:11 PM

What? Who you telling that to

5:12 PM

I getting hit by everybody I wish I can disappear

5:13 PM



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Scott11



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5:13 PM

Delivered

Goodbye Lou. Same bullshit . Blocking u now so no need to respond .

5:15 PM



iMessage





Veronica



Amoroso EXHIBIT 26
DATE 12-14-16
Colette E. Ross
CR No. 50658

Yesterday 8:33 PM

Did you have your deposition today?

8:33 PM

No next week

8:33 PM

I'm trying to reschedule my depo I sold my house and I'm moving next week
You good?

8:36 PM

Not really there's hundreds of fake receipts which scott forged my name. I'm sick to my stomach he dragged me into something I didn't do.

8:38 PM

Just be honest and say



iMessage





Veronica

Just be honest and say you don't know shit about them

8:41 PM

I told them I'm volunteering to take a lie detector text.

8:42 PM

I want to scream and cry he's knows the miserable and hardship life I live with my son Charlie day in and day out and he drags me into his mess of shit. Why didn't he say the truth the signatures are not even mine.

8:55 PM

I'm sorry I know how you feel you are safe you didn't do anything wrong

8:59 PM



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Veronica

Everything is on line John ray show me everything. I'm crying right now because I never had a problem with the law.

9:01 PM

It's not you're problem throw it back at me and Scott you don't know anything don't stress Lou it's not your problem

9:16 PM

Let's meet up

9:16 PM

Not now after this is over you don't know right now how devastated me and Lisa are. I have been crying all night tonight.im so angry V.

9:18 PM

Delivered



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