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	(None.)	

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ROBERT G. ANDERSON, 6/21/2018

1 VIDEOTAPED DEPOSITION OF ROBERT G. ANDERSON,  
2 commenced at 8:59 a.m. on June 21, 2018, at the law  
3 offices of Osborn Maledon, P.A., 2929 North Central  
4 Avenue, 21st Floor, Phoenix, Arizona, before KELLY SUE  
5 OGLESBY, a Certified Reporter, CR No. 50178, in and for  
6 the County of Maricopa, State of Arizona, pursuant to the  
7 Rules of Civil Procedure.

8 \* \* \*

9 APPEARANCES

10 FOR PLAINTIFF:

11 OSBORN MALEDON, P.A.

12 BY: MR. COLIN F. CAMPBELL  
13 2929 North Central Avenue  
14 21st Floor  
15 Phoenix, Arizona 85012-2793  
16 ccampbell@omlaw.com

17 GUTTILLA MURPHY ANDERSON

18 BY: MR. RYAN W. ANDERSON  
19 5415 E. High Street, Suite 200  
20 Phoenix, Arizona 85054

21 FOR DEFENDANTS:

22 COPPERSMITH BROCKELMAN, PLC

23 BY: MR. JOHN E. DEWULF  
24 2800 North Central Avenue  
25 Suite 1900  
Phoenix, Arizona 85004  
jdewulf@cblawyers.com

ALSO PRESENT:

Mary Onuschak, Legal Video Services

ROBERT G. ANDERSON, 6/21/2018

Phoenix, Arizona  
June 21, 2018  
8:59 a.m.

\* \* \*

1  
2  
3  
4 VIDEOGRAPHER: This is the videotaped deposition  
5 of Robert G. Anderson taken by the plaintiff in cause No.  
6 CV2017-013832, styled Peter Davis as receiver of DenSco  
7 Investment Corporation versus Clark Hill, PLC, et al.,  
8 filed in the Superior Court of the State of Arizona, in  
9 and for the County of Maricopa.

10 Today is June 21st. The year is 2018. The time  
11 is 8:59 a.m. Our location is 2929 North Central Avenue,  
12 Phoenix, Arizona.

13 Kelly Oglesby is the certified shorthand  
14 reporter with JD Reporting, 1934 East Camelback Road,  
15 Phoenix, Arizona; and Mary Onuschak is a certified legal  
16 video specialist with Legal Video Specialists, 3033 North  
17 Central Avenue, Phoenix, Arizona.

18 Counsel may state their name, firm, and whom  
19 they represent, beginning with plaintiff's counsel,  
20 please.

21 MR. CAMPBELL: Colin Campbell for plaintiff, and  
22 our client representative Ryan Anderson is present.

23 MR. DEWULF: John Dewulf for defendant David  
24 Beauchamp and Clark Hill.

25 VIDEOGRAPHER: You may swear the witness.

ROBERT G. ANDERSON, 6/21/2018

1 ROBERT G. ANDERSON,  
2 called as a witness herein, having been first duly sworn,  
3 was examined and testified as follows:

4

5

EXAMINATION

6

7 Q. (BY MR. CAMPBELL) Mr. Anderson, we just met, so  
8 I want to learn a little bit about you.

9

what year were you born?

10

A. 1949.

11

Q. '49. You are older than me.

12

A. Not many people are.

13

Q. And where were you born?

14

A. San Francisco, California.

15

Q. Did you grow up in San Francisco?

16

A. Three years, and then moved to Arizona.

17

Q. Came to Phoenix?

18

A. Yes.

19

Q. And where did you go to high school here?

20

A. Brophy.

21

Q. Brophy. What year did you graduate?

22

A. '67.

23

Q. And then where did you go to college?

24

A. Arizona State.

25

Q. What year did you graduate from Arizona State?

ROBERT G. ANDERSON, 6/21/2018

1 A. 1971.

2 Q. What was your degree in?

3 A. Political science.

4 Q. So of course you went to law school?

5 A. Of course.

6 Q. Where did you go to law school?

7 A. University of the Pacific.

8 Q. In --

9 A. Sacramento.

10 Q. In Sacramento.

11 And was Justice Kennedy teaching there then.

12 A. Yes, he was, and, yes, I did have him.

13 Q. Was he good?

14 A. He was -- he was the smartest guy I ever met,  
15 but he was also very, you know, interesting and humble and  
16 a fine gentleman.

17 Q. Very good.

18 So you graduated from law school what year?

19 A. 1976.

20 Q. '76. And why don't you walk me through your  
21 employment from your graduation to the present, in  
22 general.

23 A. I clerked for -- I clerked around for about a  
24 year or so. In 1978 I went to work for Minnesota Title in  
25 their trust department.

ROBERT G. ANDERSON, 6/21/2018

1 Q. Was that here in Phoenix or in --

2 A. It was here in Phoenix. It's evolved over the  
3 years. It's now Old Republic Title, but it was Minnesota  
4 Title back then.

5 And then I went to work for First American Title  
6 as an assistant general counsel, and then I went to  
7 TransAmerica Title as the general counsel. Then I went to  
8 Mera Bank, First Federal Savings/Mera Bank in their legal  
9 department.

10 And then I spent -- it was a stint with Jaburg &  
11 wilk, and a short stint with wilson & Kothe, at which time  
12 we merged in with Lieberman Dodge, and I was there for  
13 about, gosh, 10, 12 years. And then I went to Shughart  
14 Thomson & Kilroy, which merged with Polsinelli. And then  
15 I went to Clark Hill. Now I am with People's Mortgage as  
16 their general counsel.

17 Q. What year did you start with Clark Hill?

18 A. I would say 2012.

19 Q. And what year did you leave Clark Hill?

20 A. I left there February of 2018.

21 Q. Fair to say that your -- well, you have been in  
22 practice 42 years?

23 A. Uh-huh.

24 Q. Fair to say that your practice really for almost  
25 your entire career has centered upon real estate?

ROBERT G. ANDERSON, 6/21/2018

1 A. Yes.

2 Q. Do you get -- do they have a specialty in real  
3 estate --

4 A. Yes.

5 Q. -- for the State Bar?

6 Are you a certified specialist?

7 A. I am.

8 Q. And when you hold yourself out as a certified  
9 specialist in real estate, since I don't do real estate,  
10 I'm a trial lawyer, what does that encompass? what does  
11 it tell people?

12 A. It tells people we have an expertise that we are  
13 allowed to basically market, within the boundaries of the  
14 Bar rules, we are able to hold ourselves out to the  
15 public as a certified specialist in that discipline.

16 Q. I assume that with respect to title companies  
17 you know just about everything there is with respect to  
18 searching title records with respect to a property?

19 A. Uh-huh.

20 Q. That's a yes? She can't take down --

21 A. Oh, excuse me. Yes.

22 Q. And as part of your practice, would it be fair  
23 to say that you regularly search title records with  
24 respect to property issues or does someone else do that?

25 A. Well, we relied on title companies to do the

ROBERT G. ANDERSON, 6/21/2018

1 in-depth research of title records, but on occasion I  
2 would, you know, I would check the public records for  
3 specific documents, if need be, or if that was -- you  
4 know, depending on the situation.

5 Q. All right. Exhibit 2 -- so we have two books of  
6 exhibits in front of you.

7 A. Okay.

8 Q. So whichever one starts with 1.

9 A. Okay.

10 Q. Go to the tab number 2. And this is your Clark  
11 Hill resumé.

12 A. Uh-huh.

13 Q. Nice picture of you.

14 A. Oh, thank you.

15 Q. You are smiling.

16 A. Well, I try to. I'm a friendly guy.

17 Q. All right. And your resumé talks about your  
18 experience with lenders, developers, investors in a  
19 variety of different real estate projects, right?

20 A. Uh-huh.

21 Q. That's a yes?

22 A. Yes, it is.

23 Q. And it says you have represented both lenders  
24 and borrowers and have documented complex loan  
25 transactions?

ROBERT G. ANDERSON, 6/21/2018

1 A. Yes.

2 Q. Have you had experience with hard-money lending  
3 in Arizona?

4 A. Very little.

5 Q. What's the little experience you have had and  
6 when did you get it?

7 A. I have been exposed to it on occasion. I can't  
8 recall a client coming to me with a hard-money lender  
9 issue. I have never represented hard-money lenders  
10 per se. So, I mean, I have a certain awareness of what  
11 they are about and what their market is, but I don't have  
12 any -- I don't think I ever dealt with one, even on behalf  
13 of the client.

14 Q. Do you have any sense about how a hard-money  
15 lender operates in the sense of where they get their  
16 money --

17 A. Sure.

18 Q. -- what they charge?

19 A. I do.

20 Q. What's your general understanding of how a  
21 hard-money lender in Arizona operates?

22 A. Well, most of them have investors that they take  
23 the money from and then use that money to invest at a  
24 higher -- high interest rate, usually with borrowers that  
25 have possible credit issues which precludes them from

ROBERT G. ANDERSON, 6/21/2018

1 dealing with institutional lenders.

2 Q. So the hard-money lender is going to make the  
3 profit between the interest he pays from borrowing money  
4 and then the interest he gets from lending it out?

5 A. I assume that's what they do. I haven't entered  
6 their world that way, but, yes.

7 Q. All right. And you are familiar with hard-money  
8 lenders that advance money to borrowers who are purchasing  
9 foreclosed properties?

10 A. Yes.

11 Q. All right. Have you ever been down in front of  
12 the Maricopa County Superior Court house when they have  
13 the auctions on properties?

14 A. No, but I have had -- I have held plenty of  
15 foreclosures myself and acted as trustee.

16 And I take it back. Actually, I have been down  
17 at least once and watched that happen, yes.

18 Q. All right. I'm going to switch subjects.

19 Part of the lawsuit we are here about involves  
20 private securities offerings and private offering  
21 memorandums.

22 A. Uh-huh.

23 Q. Have you done work in the securities area?

24 A. No.

25 Q. Do you consider yourself an expert in the

ROBERT G. ANDERSON, 6/21/2018

1 securities area?

2 A. No.

3 Q. You are not an expert in private offering  
4 memorandums?

5 A. No.

6 Q. How did you prepare for your deposition today?

7 A. I talked to John.

8 Q. And what -- I'm going to ask you yes or no. I  
9 don't want -- I don't want to get into privileged  
10 discussions.

11 When did you talk with -- or first a date. When  
12 did you talk with John?

13 A. In earnest, yesterday. Before that, it was just  
14 general conversations about scheduling the deposition.

15 Q. And who was present when you talked to John  
16 yesterday?

17 A. John and I.

18 Q. No one else was present?

19 A. No one else.

20 Q. How long did you meet?

21 A. About -- about three hours.

22 Q. Okay. And did you review documents during that  
23 meeting?

24 A. Yes.

25 Q. Did you review these two books of documents you

ROBERT G. ANDERSON, 6/21/2018

1 have in front of you?

2 A. Well, since I haven't looked through them, I  
3 can't say, but, yeah, we walked through emails from Clark  
4 Hill that apparently were involved, you know, were  
5 relevant to this case, and some of the documents that were  
6 relevant and the timesheets.

7 Q. Did it help refresh your recollection of the  
8 work you did in this case?

9 A. For as much recollection as I have, yes, it did.

10 Q. All right. Do you have much recollection of  
11 this case?

12 A. No.

13 Q. Okay. I know this is hard to parse out, but  
14 what is it -- can you just tell me in general your  
15 recollection of the case?

16 MR. DeWULF: Object to form.

17 THE WITNESS: My recollection was David  
18 Beauchamp needed some help with his client, DenSco, and  
19 asked if I could help out, and I believe I drafted a  
20 Forbearance Agreement for him.

21 Q. (BY MR. CAMPBELL) Okay. So you met with  
22 counsel. You reviewed documents.

23 Did you take any of those documents with you at  
24 the end of the meeting?

25 A. Yesterday?

ROBERT G. ANDERSON, 6/21/2018

1 Q. Yes.

2 A. No.

3 Q. When did you first hear about this lawsuit?

4 A. I think it was maybe in January from David  
5 Beauchamp, it might have been a little before January, and  
6 David told me that there was this lawsuit pending and  
7 wanted to know if I had any documents, if I had any old  
8 working files that were relevant to this case, and I did  
9 not.

10 Q. So in January of 2018, you were at Clark Hill?

11 A. Yes, until --

12 Q. You left -- you left in February?

13 A. Yes. Yes.

14 Q. How far apart was your office from David's?

15 A. Well, there was a reception area and conference  
16 rooms in between our offices, so it wasn't far, but it  
17 wasn't nextdoor either.

18 Q. Okay. And did he come down to you to talk about  
19 the case?

20 A. I think it was an email or phone call.

21 Q. And your recollection is he was asking for  
22 documents?

23 A. Yes.

24 Q. What did you do to search for documents you  
25 might have?

ROBERT G. ANDERSON, 6/21/2018

1 A. Well, at that point I was in the process of  
2 moving and packing and stuff, so, you know, I just went  
3 through that stuff that I was still sorting through to see  
4 if there was anything there.

5 Q. Did you keep hard files or were all your files  
6 electronic?

7 A. Most of mine were hard. I'm old-fashioned.

8 Q. You and me both.

9 were they -- did you have a hard file on DenSco?

10 A. I don't think so. I didn't do that much work on  
11 it.

12 Q. Okay. Did -- did he say anything else to you  
13 about the case?

14 A. That -- when he made the request for documents?  
15 No. Well, you know, it was -- it was brief, whatever it  
16 was, and I don't recall him saying anything else, but --  
17 but I think it was just a general request for any  
18 documents I had in the file.

19 Q. Do you remember Mr. Chittick?

20 A. No.

21 Q. Did you ever meet Mr. Chittick?

22 A. I don't believe so.

23 Q. Were you aware that Mr. Chittick took his own  
24 life?

25 A. Yes, I am.

ROBERT G. ANDERSON, 6/21/2018

1 Q. Do you recall having any conversations about the  
2 case about the time Mr. Chittick took his life?

3 A. No.

4 Q. I just want you to look at Exhibit No. 4.

5 A. Okay.

6 Q. This is a Rule 26.1 statement.

7 A. Uh-huh.

8 Q. I realize you are in real estate, not  
9 litigation.

10 Do you understand what a Rule 26 --

11 A. I do.

12 Q. Okay. Did any -- you will notice this was  
13 received by us on March 12th, 2018.

14 Prior to March 12th, 2018, were you interviewed  
15 by anyone with respect to this case?

16 A. When you say -- oh, I see. The date stamp.

17 Q. Yeah.

18 A. March 12th, 2018, was I interviewed about this?  
19 No.

20 Q. So no one from general counsel's office called  
21 you and interviewed you before March 12th, 2018?

22 A. No.

23 Q. And no one from Mr. Dewulf's office called you  
24 prior to March 12th, 2018?

25 A. Only to discuss the scheduling of the

ROBERT G. ANDERSON, 6/21/2018

1 deposition.

2 Q. Okay. So you haven't -- fair to say you had no  
3 input whatsoever in this 26.1 statement?

4 A. No, not at all.

5 Q. You may have answered this. I'm going to ask  
6 you in a different way.

7 In hindsight, you know, we are now in 2018, what  
8 was your role with respect to the DenSco representation  
9 that Mr. David Beauchamp was doing?

10 A. As I recall, I was brought in to draft this  
11 Forbearance Agreement.

12 Q. Do you have any recollection of having any other  
13 task besides the Forbearance Agreement?

14 A. That was my central role.

15 Q. What in particular about your background in real  
16 estate added value to doing the Forbearance Agreement?

17 A. Other than my background in real estate?

18 Q. Or how does your background in real estate help  
19 you with respect to the Forbearance Agreement?

20 A. Well, you know, I have got 40-some years of  
21 experience, a lot of it with lenders, so I drafted many in  
22 the past.

23 Q. Okay. Were you involved in any of the strategy  
24 decisions in the case?

25 A. I have no recollection of a strategy issue at

ROBERT G. ANDERSON, 6/21/2018

1 all, no.

2 Q. Do you recall ever sitting down in a meeting  
3 with David Beauchamp and having a discussion about why  
4 they were doing a Forbearance Agreement?

5 A. No.

6 Q. I know you had no face to face with  
7 Mr. Chittick. Did you have any telephone conversations  
8 with Mr. Chittick?

9 A. I don't recall any. I can't say with absolute  
10 certainty that I never talked to him, but I don't recall  
11 ever talking to him.

12 Q. All right. I assume you did talk from time to  
13 time with Mr. Beauchamp.

14 A. Yes.

15 Q. And then we deposed someone the other day,  
16 Mr. Daniel Schenck.

17 A. Yes.

18 Q. Do you remember working with Mr. Schenck?

19 A. Ever so vaguely, yes.

20 Q. I want you to turn to Exhibit No. 5. Actually,  
21 I think 5 is the wrong one. I mean 6. 6 is a letter from  
22 Mr. Beauchamp to Mr. Chittick and encloses the billing  
23 invoice from Clark Hill up to the end of January of 2014.

24 A. Uh-huh.

25 Q. And if you turn the page on it, you will see

ROBERT G. ANDERSON, 6/21/2018

1 there is an invoice for business matters.

2 A. Uh-huh.

3 Q. And a modest amount.

4 A. Excuse me. Yes.

5 Q. Yes.

6 And if you turn the page, it's Bates stamped  
7 2311, there is a Timekeeper summary, and it doesn't look  
8 like you do anything on general business matter. Your  
9 name is not there.

10 A. No.

11 Q. There is another invoice for workout of lien  
12 issue, and if you turn to Bates stamps 2315 and 2316, is  
13 it fair to say that RGA are the initials you used for  
14 billing at Clark Hill?

15 A. Yes.

16 Q. If you turn to the last page, you will see that  
17 in January on the Timekeeper summary, you billed 4.5  
18 hours.

19 A. Yes.

20 Q. If you turn to Exhibit No. 7, this is going to  
21 be the billing records till the end of February 2014. If  
22 you turn the page, you will see this is the workout of  
23 lien invoice.

24 And if you go to Bates stamp 2678, you will see  
25 that actually on the Timekeeper summary, there is no time

ROBERT G. ANDERSON, 6/21/2018

1 for you, right?

2 A. No. I don't see any.

3 Q. Let's see if there is any RGA.

4 So it doesn't look like you did anything -- oh,  
5 actually, go to the next one, which says business matters,  
6 and then turn that page.

7 A. Yes.

8 Q. And you will see under business matters there is  
9 two time entries you have.

10 A. Yes.

11 Q. Actually, if you look at Timekeeper summary, it  
12 looks like none of that was charged.

13 A. Uh-huh.

14 Q. Although you have --

15 MR. DeWULF: Object to form.

16 Q. (BY MR. CAMPBELL) Let me take that back. You  
17 had one item that was not charged. You had another item  
18 that was charged.

19 A. Yes.

20 Q. Now, I will tell you when you look at later  
21 billing entries, you don't appear at all.

22 So the first billing entry you make is  
23 January 17th, 2014, and the last billing entry you make is  
24 February 21st, 2014, which would suggest to me you only  
25 worked on the case for just a little over a month.

ROBERT G. ANDERSON, 6/21/2018

1 A. If that, yes.

2 Q. Okay. Is that your recollection?

3 A. My recollection is a very brief period of time  
4 that I -- you know, this seems to be accurate, that  
5 timeframe I was involved.

6 Q. All right. Well, if the time records are  
7 correct, you only spent a total of 6.9 hours on the case.

8 A. Apparently, yes.

9 Q. All right. I take it you -- this was not a big  
10 part of your practice?

11 A. No.

12 Q. All right. Let's go back to Exhibit No. 6, and  
13 I want to go to the workout of lien issue. Let me get to  
14 the right page here and make sure we are on the same page  
15 together. So I'm looking at Bates stamp No. 2315,  
16 January 17th, 2014.

17 And have you reviewed this before?

18 A. Yes.

19 Q. Okay. And you will see that you have written  
20 down: Meeting with Dan Schenck regarding history of loans  
21 and fraud; review letter from Bryan Cave and documents.  
22 Then you will see Mr. Schenck has written down: Attorney  
23 conference regarding procedures with B. Anderson, and  
24 attorney conference with D. Beauchamp regarding same.

25 Do you have any recollection of your meeting

ROBERT G. ANDERSON, 6/21/2018

1 with Mr. Schenck on January 17th, 2014?

2 A. Only the vaguest.

3 Q. Okay. What's the vaguest?

4 A. I remember just generally being asked to review  
5 something with him that David was working on, and I went  
6 down to his office and sat there.

7 Q. Actually, you spent an hour with him --

8 A. Uh-huh.

9 Q. -- it looks like.

10 A. Yes.

11 Q. So when you say "review letters," your  
12 recollection you reviewed it with Schenck --

13 A. Yes.

14 Q. -- during that meeting?

15 A. In his office, yes.

16 Q. But you have no other recollection of what took  
17 place?

18 A. No.

19 Q. Turn to Exhibit No. 51.

20 Now, Exhibit No. 51 is not an email to you.

21 It's an email between Mr. Beauchamp and Mr. Schenck.

22 A. Uh-huh.

23 Q. Have you seen this email before?

24 A. Yes.

25 Q. When did you see it?

ROBERT G. ANDERSON, 6/21/2018

1 A. Yesterday.

2 Q. All right. Hadn't seen it before then?

3 A. No.

4 Q. Did you read this email yesterday?

5 A. Just -- just skimmed it ever so briefly.

6 Q. All right. Did it in any way refresh your  
7 recollection of what you and Mr. Schenck talked about on  
8 January 17th?

9 A. No.

10 Q. All right. Let's look at it in a little bit  
11 more detail.

12 Did you understand that DenSco was a hard-money  
13 lender?

14 A. No.

15 Q. You know you didn't even understand that?

16 A. Well, I was asked to do, I believe it was a  
17 Forbearance Agreement and I didn't dig deep into the  
18 bushes to find out all the background. I just needed to  
19 understand the structure of the loan that was at issue.

20 Q. Okay. I understand that. But in your minute,  
21 or not your minute entry, your billing statement, you talk  
22 about the loan and fraud.

23 A. Uh-huh.

24 Q. Do you remember being told about the fraud?

25 A. No, I don't recall being told about the fraud.

ROBERT G. ANDERSON, 6/21/2018

1 I believe it related to the letter that David had received  
2 from Bryan Cave. And, again, I --

3 Q. I will get to that.

4 A. Yeah. But that's -- that's --

5 Q. Here is what I would like you to do.

6 A. Sure.

7 Q. I don't want you to skim it. What I would like  
8 to do is, and it may take you a few minutes to do it, I  
9 want you to read --

10 A. Sure.

11 Q. -- the big print from Mr. Chittick. He writes  
12 it in big print for people like me to read it.

13 A. And me.

14 Q. And so you can just sort of read it. And I want  
15 you to read it because I'm going to ask you if it just  
16 refreshes your recollection.

17 A. Sure. Just give me a moment.

18 Okay.

19 Q. All right. Does this refresh your recollection  
20 at all about what you were told about the loans and the  
21 fraud?

22 A. No.

23 Q. You just read in the memorandum that  
24 Mr. Chittick would wire the money to the borrower as  
25 opposed -- as opposed to delivering the money to the

ROBERT G. ANDERSON, 6/21/2018

1 person conducting the deed of trust sale.

2 Based on your experience as a real estate  
3 attorney, is that a good practice?

4 A. Well, everything depends on circumstances, but  
5 in general, the better practice is to, you know, go  
6 through escrows and deal with a third-party stakeholder.

7 Q. So if someone were to come to you and say give  
8 us advice as to how Mr. Chittick should conduct his  
9 business, fair to say you would say don't send the money  
10 to the borrower, put it into escrow or deliver it  
11 personally?

12 A. Well, subject to, you know, the circumstances,  
13 because different facts control different outcomes, but my  
14 inclination would be to -- would be to find a safe place  
15 for the money.

16 Q. The circumstances you just read about in Exhibit  
17 No. 51, was that Mr. Monaged would receive the money, and  
18 then he said because he was distracted with his wife's  
19 illness, his cousin absconded with the money.

20 Those are bad circumstances, right?

21 A. They are very bad circumstances.

22 Q. Would you ever recommend that Mr. Chittick  
23 continue wiring money to Mr. Monaged under any  
24 circumstances?

25 MR. DeWULF: Object to form.

ROBERT G. ANDERSON, 6/21/2018

1 THE WITNESS: I -- that's difficult because I'm  
2 not in the middle of that particular fight, but -- and I  
3 don't know the -- I mean, the background facts can control  
4 a lot of outcome and a lot of decisions and a lot of legal  
5 advice and counsel, so -- I do sense the risk, though,  
6 yes.

7 Q. (BY MR. CAMPBELL) would it be your opinion that  
8 to continue wiring money to Mr. Monaged, after learning  
9 that his cousin had absconded with funds, would be a very  
10 high risk?

11 MR. DeWULF: Object to form.

12 THE WITNESS: Of -- I can't say high. I do see  
13 the risk, though, yes.

14 Q. (BY MR. CAMPBELL) Turn to Exhibit No. 36.

15 Now, I want you to look at Mr. -- well, first of  
16 all, have you seen Exhibit No. 36 before?

17 A. I -- I probably, you know, glanced at it  
18 yesterday, but I -- I don't recall reading it as we speak  
19 here, no.

20 Q. All right. I want you to look at Mr. Chittick's  
21 email to Mr. Beauchamp, dated January 9th, 2014. And he  
22 is talking about how he wires money to the borrowers.

23 A. Uh-huh.

24 Q. And if you look at the bottom, the last two  
25 lines, he says: I just don't do this with Scott. I do

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1 this with 90 percent of the guys that I fund at auctions.

2 Do you see that?

3 A. Yes, I do see what you are -- the last two  
4 lines.

5 Q. Okay. And if you look, turn to the second page,  
6 on the paragraph that begins putting aside the logistics.  
7 So he says: Put aside the logistics for a second, what  
8 proof or what guarantee is there by me cutting the check  
9 and handing it to Suzy at the trustee sale -- trustee's  
10 office rather than my borrowers?

11 Did I read that correctly?

12 A. I believe so, yes.

13 Q. All right. So Mr. Chittick is asking  
14 Mr. Beauchamp really what's the best way to get the money  
15 over to close the deal, right?

16 A. Well, let me read the whole thing first.

17 Q. Go ahead. Absolutely.

18 A. Okay.

19 Q. All right. Fair to say Mr. Chittick is asking  
20 Mr. Beauchamp for advice about the best way to get the  
21 money over to close the deal?

22 MR. DeWULF: Object to form.

23 THE WITNESS: well, maybe I need to read it -- I  
24 didn't -- I didn't read it that way. I read it that  
25 that's -- he was advising David on how he handled his

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1 business dealings.

2 Q. (BY MR. CAMPBELL) All right. Fair to say that  
3 he was telling David how he would close deals and deliver  
4 the money to the borrower?

5 MR. DeWULF: Object to form.

6 THE WITNESS: Yes.

7 Q. (BY MR. CAMPBELL) And then let's look at  
8 what -- how Mr. Beauchamp responds.

9 You see at the top of page 1 he says: Let me  
10 see what other lenders got from the trustee and we can  
11 make a better decision. There is either another way to do  
12 it or someone described a procedure that does not work.

13 Do you see that?

14 A. Uh-huh.

15 Q. Did Mr. Beauchamp ever come to you and ask you  
16 to find out how other lenders got from the trustee to  
17 close this deal?

18 A. I have no recollection --

19 Q. Okay.

20 A. -- of such a discussion, no.

21 Q. But you would be the real estate attorney with  
22 real estate experience who is in the best position to find  
23 out how other hard-money lenders close a deal at deed of  
24 trust sales, correct?

25 MR. DeWULF: Object to form.

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1 THE WITNESS: Well, I have -- Clark Hill has 30  
2 real estate lawyers and at least half of them highly  
3 skilled, so he can call any of us, but I'm -- I'm the  
4 closest one to his office.

5 Q. (BY MR. CAMPBELL) All right. Did he ever ask  
6 you, based on your certified specialty as a real estate --

7 A. Uh-huh.

8 Q. -- person to find out how hard money -- how  
9 other hard-money lenders close deals at deed of trust  
10 sales?

11 A. I don't believe so, no.

12 Q. Okay. Did he ever ask you to find out if there  
13 is another way to do it?

14 A. I don't believe so, no.

15 Q. Did he ever ask you to find out a procedure that  
16 does work?

17 MR. DeWULF: Object to form.

18 THE WITNESS: Does work? You will have to -- I  
19 need a bigger question. I just don't quite follow you.

20 Q. (BY MR. CAMPBELL) Okay. He says in his email:  
21 There is either another way to do it or someone described  
22 a procedure that does not work.

23 Did he ever ask you to recommend a procedure for  
24 Mr. Chittick on how he should deliver money for the close  
25 of deed of trust sales?

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1 A. I -- I don't believe so, no.

2 Now, I will add the caveat that David would come  
3 by and ask me open questions and just say, you know, if I  
4 do this, what? And I mean, we had those kind of  
5 discussions, you know, on a regular basis, but I have no  
6 recollection of this at all.

7 Q. All right. Let's turn to Exhibit 53.

8 So Exhibit No. 53 is an email from Mr. Beauchamp  
9 to you.

10 Do you see that?

11 A. Uh-huh. Yes.

12 Q. That's a yes?

13 A. Yes. Excuse me.

14 Q. And you will see it starts out saying, "Bob:  
15 Attached is the demand letter from Bryan Cave."

16 Do you see that?

17 A. I do.

18 Q. Okay. And this was what you talked about in  
19 your meeting with Mr. Schenck, this letter?

20 A. Yes, I believe so.

21 Q. So let's turn the page. And this is the letter  
22 from Bryan Cave, dated January 6, 2014.

23 Now, did you read this letter?

24 A. Of -- I can only assume I did, because I  
25 discussed it with Daniel Schenck in that meeting in his

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1 office a few days later.

2 Q. Okay. Do you have an independent recollection  
3 of what you read?

4 A. No.

5 Q. All right. I assume you looked at this  
6 yesterday.

7 A. Actually, just glanced at it.

8 Q. Just glanced at it?

9 A. Did not read the whole thing, but if you would  
10 like me to, I can do it right now.

11 Q. Well, I want to see -- I want to see if it  
12 refreshes your recollection, so I need you to read it.

13 A. Sure.

14 Okay.

15 Q. Okay. You have read Mr. Miller's letter.

16 Does it refresh your recollection of the fraud  
17 that you discussed with Mr. Schenck?

18 A. Only to the vaguest extent.

19 Q. Well, having reviewed the letter that was now  
20 sent to you, do you understand that Mr. Miller was  
21 representing other hard-money lenders?

22 A. Well, actually, no, I didn't know they were  
23 hard-money lenders. Apparently he was -- obviously other  
24 lenders, but I wasn't aware that they were hard-money  
25 lenders.

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1 Q. Turn to Bates stamp 1449. You see that's  
2 Exhibit A, and it's a list of loans --

3 A. Uh-huh.

4 Q. -- that Mr. Miller is writing about, correct?

5 A. Apparently, correct, yes.

6 Q. All right. So at least fair to say that as of  
7 January 17th, Clark Hill is aware that Mr. Miller thinks  
8 there has been a fraud committed with respect to at least  
9 50 loans?

10 MR. DeWULF: Object to form.

11 THE WITNESS: There is -- there is the  
12 allegation in there, yes.

13 Q. (BY MR. CAMPBELL) All right. That's a bad  
14 circumstance. True?

15 MR. DeWULF: Object to form.

16 THE WITNESS: It's -- your question is a little  
17 broad, but, you know, if proven correct, I suppose very  
18 difficult, yes.

19 Q. (BY MR. CAMPBELL) All right. And that would be  
20 one of the bad circumstances that would prompt you, if you  
21 were asked, to tell Mr. Chittick that he should never wire  
22 monies to Mr. Monaged. True?

23 MR. DeWULF: Object to form.

24 THE WITNESS: No, I -- I can't -- I can't say  
25 that. I don't have enough background facts to understand

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1 the relationship of the parties and to say that that's  
2 absolutely false. I mean, there is -- there is issues  
3 here that have to be examined, but they are beyond the  
4 scope that I know.

5 Q. (BY MR. CAMPBELL) All right. Well, you  
6 understand from the letter from Mr. Miller that you read,  
7 that Mr. Monaged was wired monies from Mr. Chittick's  
8 company DenSco, right?

9 A. Yes.

10 Q. And you understand that he says his cousin took  
11 the monies and left with them --

12 MR. DeWULF: Object form.

13 Q. (BY MR. CAMPBELL) -- correct?

14 A. I don't believe that's in this letter, though.

15 Q. Actually, I guess I have to go back.

16 You understand that Mr. Chittick says he wired  
17 monies to Monaged, right?

18 MR. DeWULF: Object to form.

19 THE WITNESS: I don't see where it says he wired  
20 anything to Monaged in this letter.

21 Q. (BY MR. CAMPBELL) All right. Let me put it  
22 back.

23 You understand that Mr. Miller is representing  
24 clients that bought at a deed of trust sale the 50  
25 properties listed in Exhibit No. A?

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1 MR. DeWULF: Object to form.

2 THE WITNESS: Apparently, yes.

3 Q. (BY MR. CAMPBELL) All right. And do you  
4 understand that they discovered that DenSco also had liens  
5 on that property saying that they had put money into the  
6 purchase price?

7 MR. DeWULF: Object to form.

8 THE WITNESS: Yes.

9 Q. (BY MR. CAMPBELL) And do you understand that in  
10 truth and fact, Mr. Miller's client actually put money  
11 into the deal, and Mr. Monaged did not use DenSco's money  
12 for that purpose?

13 MR. DeWULF: Object to form.

14 THE WITNESS: No, I don't understand that from  
15 the letter. I mean --

16 Q. (BY MR. CAMPBELL) Did you understand it from  
17 the Forbearance Agreement you drafted?

18 MR. DeWULF: Object to form.

19 THE WITNESS: Well, I will have to get to that,  
20 because that's a while ago. I don't remember much about  
21 the Forbearance Agreement, except helping draft it.

22 Q. (BY MR. CAMPBELL) Okay.

23 A. I don't believe I did the final draft.

24 Q. We will get to it.

25 A. Okay.

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1 Q. But as of January 17th, 2017 --

2 A. Uh-huh.

3 Q. -- just so I'm clear --

4 A. Yes.

5 Q. -- you did not form any opinion as to how DenSco  
6 should continue its procedures for closing loans?

7 MR. DeWULF: I'm sorry. Could you read that  
8 back.

9 (The requested portion of the record was read.)

10 Q. (BY MR. CAMPBELL) Let me rephrase the question.  
11 As of January 17, 2014, which was the day you  
12 sat down with Mr. Schenck and talked with him --

13 A. Yes.

14 Q. -- for an hour about the loan and the fraud --

15 A. Yes.

16 Q. -- fair to say that you formed no opinion as to  
17 how Mr. Chittick should conduct his business with respect  
18 to closing loans?

19 A. No, I formed no opinion. I think I -- I -- the  
20 recollection is very vague, you know, almost non-existent,  
21 but I -- I don't -- I don't think I had enough information  
22 to figure out anything about Mr. Chittick, let alone his  
23 name --

24 Q. All right.

25 A. -- as to how he should conduct his business.

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1 Q. And fair to say at no time during your  
2 representation of DenSco did you form an opinion as to how  
3 he should conduct his business in terms of closing loans?

4 A. I don't believe I did, no. I mean, from the  
5 standpoint of what my role was, it was so limited that I  
6 don't think I got into what his larger business plan  
7 should be and how he should conduct himself.

8 Q. And to the best of your recollection,  
9 Mr. Beauchamp never asked you to form an opinion as to how  
10 Mr. Chittick should go about closing his loans. True?

11 A. I don't believe so, no. Or if he did, I don't  
12 think I ever actually explored that in the course of doing  
13 this project.

14 Q. Turn to the first page of Exhibit 53.

15 A. Okay.

16 Q. Mr. Beauchamp writes you on January 17th. He  
17 attaches the demand letter from the lenders.

18 A. Uh-huh.

19 Q. And then he says, "If this claim has any merit,  
20 we need to advise DenSco to change its internal  
21 procedures."

22 A. Uh-huh.

23 Q. Do you see that?

24 A. I do.

25 Q. Did you ever have a conversation with

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1 Mr. Beauchamp about whether Densco should be advised to  
2 change its internal procedures?

3 A. I don't remember. If I did, I don't remember.

4 Q. You will see that attached to Mr. Miller's  
5 letter is a Subordination Agreement, if you go to Bates  
6 stamp 1451.

7 A. Uh-huh. Yes.

8 Q. All right. And you will see that if you look at  
9 the second whereas clause, there is a reference to a  
10 junior mortgage and it's noted as Instrument No.  
11 2013-0832534.

12 A. Uh-huh.

13 Q. Do you see that?

14 A. I do.

15 Q. All right. Did Mr. Beauchamp ever say you are  
16 the real estate guy, go to the County Recorder's Office  
17 and let's see what we can find out about these loans?

18 MR. DEWULF: Object to form.

19 THE WITNESS: I have no recollection of him ever  
20 requesting that, and highly unlikely that I would go to  
21 the County Recorder's Office to investigate.

22 Q. (BY MR. CAMPBELL) You can do it online, right?

23 A. Well, you can do it online, right, but more  
24 importantly, it's -- it's a task that's best suited for a  
25 title company.

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1 Q. All right. Did you ever suggest to  
2 Mr. Beauchamp he go to a title company and find out what's  
3 going on with these loans?

4 A. I --

5 MR. DEWULF: Object to form.

6 THE WITNESS: I don't remember if I did. I  
7 don't -- I just have no recollection.

8 Q. (BY MR. CAMPBELL) Do you have any recollection  
9 of Mr. Beauchamp ever telling you that he was going to  
10 research what happened with these loans?

11 A. No.

12 Q. All right. So you see that Instrument No.  
13 there, 2013-0832534.

14 A. Yes.

15 Q. I would like you to turn to Exhibit 29. And if  
16 you go to Exhibit 29, this is from the official records of  
17 the Maricopa County Recorder.

18 A. Uh-huh.

19 Q. And if you look at the top, it has a number for  
20 the document, right?

21 A. Yes. The Recorder's number, is that what you  
22 are referring to?

23 Q. Yes.

24 A. Yes.

25 Q. And the Recorder's number for Exhibit 29 is

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1 2013-0832534, right?

2 A. Yes.

3 Q. And you could have -- well, you or anyone else  
4 at Clark Hill on January 17th could have gone online and  
5 typed in that number and gotten this document --

6 A. Yes.

7 Q. -- right?

8 A. Yes.

9 Q. And you will see this is a mortgage from DenSco.  
10 Do you see that?

11 A. Uh-huh. I do.

12 Q. And if you -- and it's -- it was recorded on  
13 September 17th at about 8:32, right?

14 A. Yes.

15 Q. And if you go down, do you see there is a  
16 signature, it looks like an H?

17 A. Yes.

18 Q. And then if you look below that, there is  
19 actually a notary stamp from a Veronica Castro.

20 A. Yes.

21 Q. And she notarizes that Yomtov Scott Monaged  
22 swore and acknowledged to this in front of her, right?

23 A. Yes, that's what the acknowledgment refers to.

24 Q. And you are familiar with the use of a notary in  
25 real estate transactions, aren't you?

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1 A. I am.

2 Q. And one of the roles of the notary is to make  
3 sure the person who is signing is the person that says  
4 they are signing, right?

5 A. Yes, it is.

6 Q. In fact, they look at the driver's license, if I  
7 recall.

8 A. Well, I have been a notary in the past, and,  
9 yes, that's exactly what they do.

10 Q. And they write in right in their book what they  
11 looked at and what the identification was. True?

12 A. Yes.

13 Q. Now, this document also tells you the address of  
14 the property, right?

15 A. Well, give me a second.

16 Q. You will see it in the first paragraph.

17 A. 977 South Colonial.

18 Q. All right. And you could use that to search for  
19 documents, too, right?

20 A. Yes. It's a little more awkward, but, yes.

21 Q. Okay. Turn to Exhibit No. 28.

22 So Exhibit 28, if you look at it, if you look  
23 above property, it's 977 South Colonial Drive, Gilbert,  
24 right?

25 A. Yes, it is.

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1 Q. And this is a deed of trust?

2 A. Yes.

3 Q. You could have gotten this online, right?

4 A. Yes.

5 Q. And it's recorded on 9/17/2013 at 9:50, correct?

6 A. Yes.

7 Q. And the trustor in this case is Arizona Home  
8 Foreclosures?

9 A. Yes.

10 Q. And I want you to turn -- I want you to turn to  
11 page 11 of this deed of trust. And lo and behold, who is  
12 signing this one?

13 A. Yomtov S. Monaged.

14 Q. All right. Sort of same signature with sort of  
15 that H?

16 MR. DeWULF: Object to form.

17 THE WITNESS: What was the prior document  
18 number?

19 Q. (BY MR. CAMPBELL) The prior document was  
20 Exhibit 29.

21 A. And this seems to be similar, yes.

22 Q. And this is notarized also?

23 A. Yes.

24 Q. So presumably if we went to Mrs. Castro and  
25 asked to see her book, she is going to have asked for a

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1 driver's license, written it in, and she is verifying that  
2 it was in fact Mr. Monaged who signed this, right?

3 A. Well, I can't speak for Ms. Castro, but that  
4 seems to be consistent with what the documents reflect,  
5 yes.

6 Q. All right. As an experienced real estate  
7 attorney, if you had looked at these documents and saw  
8 that Mr. Monaged had filed two liens, one a mortgage, one  
9 a deed of trust, for two different lenders on the same  
10 piece of property, what conclusions what you have drawn?

11 MR. DeWULF: Object to form.

12 THE WITNESS: I -- that there was a first and  
13 second lien against the property.

14 Q. (BY MR. CAMPBELL) who had the first lien and  
15 who had the second lien?

16 MR. DeWULF: Object to form.

17 I don't want you to guess, but you can answer if  
18 you can.

19 THE WITNESS: Well, I'm just going to go to the  
20 recording data.

21 The document that was titled Mortgage, No. 29 in  
22 your book, was recorded prior to the deed of trust  
23 document, so it would have priority.

24 Q. (BY MR. CAMPBELL) Did Mr. Beauchamp ever ask  
25 you to look at the loans of the 50 houses that were

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1 attached to Mr. Miller's letter and determine who had  
2 first priority on those loans?

3 A. I don't believe so, no.

4 Q. Assuming that the only money that went to the  
5 property was from the deed of trust, and the monies that  
6 were supposedly part of the mortgage did not go to the  
7 purchase price for the property, what conclusions would  
8 you draw about Mr. Monaged?

9 MR. DeWULF: Hold on a second. Could I have  
10 that read back, please.

11 (The requested portion of the record was read.)

12 MR. DeWULF: Object to form.

13 THE WITNESS: That he was taking money out of  
14 the property of -- that wasn't used for the purchase  
15 price.

16 Q. (BY MR. CAMPBELL) All right. If you knew  
17 Mr. Miller's letter, and now having reviewed the documents  
18 on the contrary -- the fight over who is in first lien,  
19 would you recommend that Mr. Chittick continue to wire  
20 money to Mr. Monaged?

21 MR. DeWULF: Object to form.

22 THE WITNESS: I would have reservations.

23 Q. (BY MR. CAMPBELL) wouldn't you say there is no  
24 way on earth you should do that?

25 MR. DeWULF: Object to form.

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1 THE WITNESS: You are asking me to answer a  
2 question and not being part of the whole process, but I'm  
3 just saying there is a certain risk factor involved, yes.

4 Q. (BY MR. CAMPBELL) who is the client on this  
5 case?

6 A. On which case?

7 Q. The client you represented in this case.

8 A. DenSco, I believe.

9 Q. All right. And part of your -- I take it part  
10 of the standard of care for an attorney representing  
11 DenSco is to look out for their best interests, right?

12 MR. DeWULF: Object to form.

13 THE WITNESS: It's to counsel them, yes.

14 Q. (BY MR. CAMPBELL) All right. If you were  
15 counseling them as to their best interests and you had  
16 seen Miller's letter and you had reviewed these recorded  
17 documents, would you counsel them to continue sending  
18 money by wire to Mr. Monaged?

19 MR. DeWULF: Object to form.

20 THE WITNESS: I don't know. I don't know the  
21 answer to that.

22 Q. (BY MR. CAMPBELL) All right. Let's go back to  
23 Exhibit No. 53. And I want to go -- there is a second  
24 subordination note, if you go to Bates stamp 1459.

25 A. 59?

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1 Q. Yeah, 1459.

2 A. Okay.

3 Q. And you will see there is a Subordination  
4 Agreement. This is attached to Mr. Miller's letter.

5 A. Okay. I'm there.

6 Q. In this one, if you look at the second whereas  
7 clause, it refers to an instrument that's No.  
8 2013-0717135, correct?

9 A. Yes.

10 Q. And you could just go right to your computer and  
11 type that in and find out what it is. True?

12 A. Yes.

13 Q. Let's go to Exhibit 27.

14 Exhibit No. 27 is a mortgage, and if you look up  
15 at the top, there is that number, 2013-0717135, right?

16 A. Yes.

17 Q. And you could have gotten on your computer and  
18 gotten this in a matter of minutes, right?

19 MR. DeWULF: Object to form.

20 THE WITNESS: Yes.

21 Q. (BY MR. CAMPBELL) And so this is a mortgage for  
22 DenSco. It's recorded August 6, 2013, at 12:46.

23 Do you see that?

24 A. Yes.

25 Q. Whose -- it's signed again by apparently

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1 Mr. Monaged?

2 A. Yes.

3 Q. And it's notarized by a notary?

4 A. Yes.

5 Q. And this also gives the address of the property.  
6 You will see it's 39817 North Messner way in Anthem.

7 A. Yes.

8 Q. And from that address you can see what else had  
9 been filed on the property, right?

10 MR. DeWULF: Object to form.

11 THE WITNESS: From that address?

12 Q. (BY MR. CAMPBELL) Yes.

13 A. I think as, I said before, it's a process, but  
14 yes, you can -- you can find it eventually.

15 Q. Well, actually you can pull up anything -- you  
16 can pull up anything recorded on that piece of property --

17 A. Sure.

18 Q. -- right?

19 A. Sure.

20 Q. So let's go to Exhibit No. 26. And I want you  
21 to turn to the second page. I'm just using the address to  
22 identify it.

23 You will see this is a deed of trust and it's on  
24 39817 North Messner way, right?

25 A. Yes.

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1 Q. And this is recorded on August 7th at 12:42?

2 A. Yes.

3 Q. And if you look at the -- go to page 6, the last  
4 page of Exhibit 26, and it appears to be signed, again, by  
5 Mr. Monaged, right?

6 A. Yes.

7 Q. And it's notarized, right?

8 A. Yes.

9 Q. Now, comparing Exhibit No. 26 with Exhibit  
10 No. 27, which one is prior?

11 MR. DeWULF: Object to form.

12 THE WITNESS: The document titled Mortgage and  
13 recorded -- or the one that's titled Mortgage is prior to  
14 the one that's titled Deed of Trust.

15 Q. (BY MR. CAMPBELL) All right. And let's turn to  
16 Exhibit No. 25. And this is another deed of trust on the  
17 same property.

18 A. This is the same deed of trust.

19 Q. Filed, though, on 8/7/2013 at 12:42, right?

20 A. Well, the one -- the one on 20 -- oh, okay.

21 All right. I see what -- okay. Yeah.

22 Q. One was filed on August 7th, one was filed on  
23 August 22nd.

24 A. I -- one was re-recorded, that's why I got a  
25 little mixed up. Go ahead.

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1 Q. Turn to the last page of this one.

2 A. Of 25?

3 Q. Of 25, page 6.

4 A. Yes.

5 Q. Again, it's signed by Mr. Monaged, right?

6 A. Yes.

7 Q. Notarized by a notary?

8 A. Yes.

9 Q. And as between Exhibit 28 and Exhibit 25, which  
10 one is prior?

11 MR. DeWULF: Object to form.

12 THE WITNESS: The document on 27 titled Mortgage  
13 is prior to the Deed of Trust in the document 25.

14 Q. (BY MR. CAMPBELL) All right. And tell me,  
15 did -- did Mr. Beauchamp ever -- again, once again, did he  
16 ever ask you to look at this loan and form an opinion as  
17 to which one was prior?

18 A. I don't recall. I don't believe so.

19 Q. And you never did it on your own; you weren't  
20 asked to do that?

21 A. I don't believe so, no.

22 Q. To your knowledge, no research was done at all  
23 by Clark Hill with respect to the documents underlying the  
24 50 loans?

25 A. I'm not aware --

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1 MR. DeWULF: Object to the form.

2 Excuse me. Go ahead.

3 THE WITNESS: I'm not aware of any.

4 Q. (BY MR. CAMPBELL) And to your knowledge, you  
5 were the only person on the file that was a real estate  
6 expert?

7 MR. DeWULF: Object to form.

8 THE WITNESS: I can only say I'm not aware of  
9 any others. Again, we have a large real estate  
10 department, so I'm not precluding someone else talking to  
11 David.

12 Q. (BY MR. CAMPBELL) Okay. Let's turn to Exhibit  
13 No. 52. Okay. This is an email from Mr. Beauchamp to  
14 Mr. Schenck, dated January 17th, 2014.

15 Have you ever seen it before?

16 A. I probably glanced at it last night.

17 Q. Okay. Last night. Did you meet with counsel  
18 last night?

19 A. I did. I testified to that already.

20 Q. Okay. I thought it was during the day.

21 A. Well, yesterday afternoon.

22 Q. Okay. Do you see that Mr. Beauchamp is writing  
23 Mr. Schenck -- Lindsay Stringer is just a secretary?

24 A. Yes.

25 Q. Is she your secretary, too?

ROBERT G. ANDERSON, 6/21/2018

1 A. No.

2 Q. You had a different secretary?

3 A. I did.

4 Q. You notice he says, "Dan: We need to talk to  
5 Bob Anderson."

6 That's you, right?

7 A. Yes, that's me.

8 Q. Okay.

9 A. I'm the only one at Clark Hill at that time.

10 Q. All right. I wanted to make sure.

11 We need to talk to Bob Anderson about the  
12 procedures used by DenSco to refute research from Bob  
13 Miller or to change DenSco's procedures.

14 Do you see that?

15 A. Yes, I do.

16 Q. Did either David Beauchamp or Mr. Schenck ever  
17 ask you about the procedures used by DenSco?

18 A. I don't believe they did, no.

19 Q. Did they ever ask you for advice as to whether  
20 DenSco should change its procedures?

21 A. I have no recollection if they did or did not.

22 Q. You were not tasked to do that. True?

23 MR. DeWULF: Object to form.

24 Go ahead.

25 THE WITNESS: I don't believe I was.

ROBERT G. ANDERSON, 6/21/2018

1 Q. (BY MR. CAMPBELL) Okay. Let's go back to  
2 Exhibit No. 6.

3 A. 6?

4 Q. 6. I just want to go back to your note on  
5 January 17th, or maybe it's Mr. Schenck's note.

6 Okay. So if you look at Mr. Schenck's note --  
7 so this is Exhibit 6, Bates stamp 2315.

8 MR. DeWULF: What exhibit was it again?

9 MR. CAMPBELL: Exhibit 6, 2315.

10 Q. (BY MR. CAMPBELL) And this is Mr. Schenck's  
11 notes, not your notes, okay, on January 17th.

12 He says: Attorney conference regarding  
13 procedures with Bob Anderson.

14 You have no recollection of him talking to you  
15 about loan procedures

16 A. No.

17 Q. And in fact you describe it as the history of  
18 loans and fraud and review the letter, right?

19 A. Yes.

20 Q. Now, now that we are back on Exhibit No. 6, if  
21 you look at the next page --

22 A. Okay.

23 Q. -- you will see that you have an entry for  
24 January 21, January 22 --

25 A. Yes.

ROBERT G. ANDERSON, 6/21/2018

1 Q. -- January 23 and January 24.

2 A. Yes.

3 Q. And consistent with your recollection, this is  
4 all work you did on the Forbearance Agreement?

5 A. Yes.

6 Q. Do you remember being tasked to work on the  
7 Forbearance Agreement after January 17th?

8 A. I only have the vaguest of recollections of  
9 working on it, yeah, that I was -- that I was asked to.  
10 And I'm sure that the time entries somewhat frame that,  
11 because I entered time doing that kind of work, yes.

12 Q. Okay. And then you will notice that I think  
13 your last billing entry for January is this January 24th,  
14 2014.

15 Do you see that?

16 A. Yes, I do.

17 Q. Okay. I want you to turn to Exhibit 61, and I  
18 think you may -- let me see if you need to go into the  
19 next volume. Yeah, you need to go into the next volume to  
20 get to 61.

21 A. Okay. Okay.

22 Q. So first of all, just what sort of document is  
23 this? It says appointment.

24 A. You know, the best I can come up with is it's  
25 from my outlook calendar, but it's not a formal invite

ROBERT G. ANDERSON, 6/21/2018

1 where you double click the time and it gives you a screen  
2 to type in invites and all that. But I did keep track of  
3 just priority, you know, tasks to do on a regular basis,  
4 and this, the best I can come up with is that's what this  
5 is about.

6 Q. Okay. So like all attorneys, you are a little  
7 bit reasonably compulsive and you put things on your  
8 calendar to make sure you don't forget about them?

9 A. I -- yeah, I try to keep track.

10 MR. DeWULF: Object to form.

11 Q. (BY MR. CAMPBELL) So this is dated  
12 January 29th, 2014, and it's at the end of the day. It's  
13 7:22 p.m., right?

14 A. Let's see. Yes.

15 Q. So you are working late?

16 A. Apparently.

17 Q. All right. And it's labeled appointment. So  
18 does it mean, are you trying to set up an appointment or  
19 are you just trying to remind yourself of something?

20 A. It's just -- these were always reminders.

21 Q. Okay. So they are reminders about --

22 A. Let me rephrase that. These were generally  
23 reminders. Sometimes I did put in the name of somebody  
24 and have lunch after it without a formal invite, so most  
25 of the time it was a reminder, though. It was my

ROBERT G. ANDERSON, 6/21/2018

1 checklist.

2 Q. Okay. You see it has a start time and an end  
3 time. It's the next day at 3:30 and it ends at 4:00.

4 A. Uh-huh.

5 Q. And you say show time is busy.

6 A. I have no idea what that's about. I am going to  
7 assume that I put this in in the 3:30 time slot on my --  
8 on that day as part of my checklist, and it just -- it's a  
9 half-hour time slot on each block of time, so that's what  
10 my --

11 Q. Okay.

12 A. -- my view of it is.

13 Q. Okay. And you have written "subject" and you  
14 have David B.

15 That's David Beauchamp --

16 A. Uh-huh.

17 Q. -- right?

18 A. Yes, it is.

19 Q. Then you have rev. I assume that means review?

20 A. Yes, it is.

21 Q. Review DenSco loan docs and procedures re  
22 closing and 1st lien position, title co.

23 A. Yes.

24 Q. Does that refresh any recollection that you were  
25 tasked to do something with loan document and procedures

ROBERT G. ANDERSON, 6/21/2018

1 re closing in first lien position?

2 A. It doesn't -- it doesn't jar a recollection, no.

3 Q. All right. If you go back to Exhibit 6 now.

4 A. Uh-huh.

5 Q. There is -- and you look at the January time  
6 records, you don't bill any time on January 30th at all.

7 A. No, I don't.

8 Q. On this task list you would do, I mean, most  
9 attorneys, our time gets away from us as the day goes  
10 on --

11 A. Uh-huh.

12 Q. -- would that suggest that you just never got to  
13 that task?

14 MR. DeWULF: Object to form.

15 THE WITNESS: Not necessarily. It's a prompt  
16 for me, so it just -- it doesn't answer the question.  
17 It's just a reminder that I address something. And, you  
18 know, sometimes circumstances change and it's no longer  
19 required, but, again, I don't remember.

20 Q. (BY MR. CAMPBELL) If you had worked on  
21 something, would you have put it in your billing records?

22 A. Yes, I would have. No. Let me back up a  
23 second. I would like to think I would have, because  
24 that's how I get paid, but -- and I -- and as a general  
25 practice, yes, I billed my time.

ROBERT G. ANDERSON, 6/21/2018

1 Q. Okay. But -- well, as you know, we don't have a  
2 billing record for this.

3 A. Uh-huh.

4 Q. And you have no recollection of doing anything?

5 A. No.

6 Q. Let's go to Exhibit 6.

7 MR. DeWULF: Is this a good time to break? It's  
8 been a little over an hour.

9 MR. CAMPBELL: Oh, sure.

10 VIDEOGRAPHER: The time is 10:06 a.m. We are  
11 going off the record, ending media one.

12 (A recess was taken from 10:06 a.m. to  
13 10:17 a.m.)

14 VIDEOGRAPHER: My name is Mary Onuschak with the  
15 firm of Legal Video Specialists, Phoenix, Arizona. This  
16 begins media two of the videotaped deposition of Robert G.  
17 Anderson. The time is 10:17 a.m. We are now back on the  
18 record.

19 Q. (BY MR. CAMPBELL) All right. Let's turn to  
20 Exhibit 62.

21 A. Okay.

22 Q. All right. And this is another one of your  
23 outlook calendar reminder notices, right?

24 A. Yes.

25 Q. And this one is for January 31, and it looks

ROBERT G. ANDERSON, 6/21/2018

1 like you enter it at nine -- 9:53 in the morning, right?

2 A. Yes.

3 Q. And actually you are trying to reserve some time  
4 in the afternoon from 3:00 to 3:30, or is that just a  
5 default time?

6 A. That's a default. This was a reminder, I would  
7 assume, because that's how, most of the time, I structured  
8 this. It was just to put a note in so I would see it, and  
9 it would prompt me to take some action.

10 Q. What would happen? If you were working would it  
11 pop up on your screen?

12 A. No. I check my calendar on a regular basis,  
13 probably two or three times a day, if not more.

14 Q. Okay. Just to see what your to-do list is for  
15 that day?

16 A. Right. Exactly.

17 Q. Okay. This one is entitled DenSco loan doc  
18 review.

19 A. Uh-huh.

20 Q. Ring a bell?

21 A. No.

22 Q. Refresh your memory?

23 A. No.

24 Q. Know anything about it?

25 A. No.

ROBERT G. ANDERSON, 6/21/2018

1 Q. If we get -- if we went back to Exhibit No. 6,  
2 the billing records, there is no time entered for  
3 January 31st, 2014.

4 would that suggest that maybe it was a task you  
5 just didn't get to?

6 A. It's a multitude of things. Sometimes I -- I  
7 would put things in my calendar for a week ahead of time,  
8 just so I would be prompted and follow up and make sure  
9 everything was taken care of. So in between the project  
10 might be canceled, things might change.

11 So I -- I can't say looking back right now, but  
12 they are prompts and a way of having a daily checklist,  
13 and sometimes that daily checklist is something that I put  
14 in two weeks before so that I would look at it or at least  
15 follow up and make sure I was on top of my stuff.

16 Q. All right. Let's go to Exhibit No. 7. And this  
17 is the billing records through the end of February. And  
18 if you turn to the last page, this is billed under general  
19 business matters, not the workout lien.

20 A. Uh-huh.

21 Q. So you have time on February 20th and  
22 February 21st?

23 A. Right.

24 Q. Do either of these entries refresh your  
25 recollection of what you did?

ROBERT G. ANDERSON, 6/21/2018

1 A. No.

2 Q. Okay. One says review standard loan documents  
3 and prepare closing checklist.

4 Does that ring a bell?

5 A. No, it doesn't.

6 Q. Let's turn to Exhibit 73.

7 Okay. So this is another one of your  
8 appointment calendars. This one is on February 12th,  
9 2014.

10 Do you see that?

11 A. Yes, I do.

12 Q. And this one, again, you are reserving time,  
13 busy time between 11:00 and 11:30 a.m., right?

14 A. I wouldn't -- I wasn't reserving time. I was --  
15 I was just making a note to myself so I would follow up  
16 and/or at least make sure I'm aware of something I might  
17 need to be working on.

18 Q. And this is entitled DenSco memo --

19 A. Uh-huh.

20 Q. -- right?

21 A. Yes, it is.

22 Q. When I think of a memo, I think of a written  
23 document that says memo.

24 A. Yes.

25 Q. Is that what it means to you?

ROBERT G. ANDERSON, 6/21/2018

1 A. Yes.

2 Q. Have you looked for where this DenSco memo is?

3 A. Have I looked for where it is?

4 Q. Yeah. Is there a DenSco memo?

5 A. Not that I'm aware of.

6 Q. Have you looked?

7 A. Well, I no longer have access to the files. I  
8 have been gone for almost four months. If there was -- if  
9 there was a memo, I would assume that it was forwarded to  
10 David, but I don't really -- to say I looked, I have no  
11 place to look.

12 Q. Okay. I don't think we have received a memo --

13 A. Okay.

14 Q. -- on or about February 12th.

15 Do you know if you did it?

16 A. I have no recollection.

17 Q. All right. If you go back to Exhibit 7, there  
18 was no time billed for you on February 12th.

19 A. Okay.

20 Q. If you had worked on a memo, do you think you  
21 would have billed your time?

22 A. I think I would have. Again, we are -- most of  
23 us in here are lawyers. We -- we always try, but it  
24 doesn't always happen, but I think I would have, yes.

25 Q. Okay. Let's go to Exhibit 76. So this is

ROBERT G. ANDERSON, 6/21/2018

1 another one of your appointment reminders or to-do list  
2 reminders.

3 A. Uh-huh.

4 Q. This one is dated February 17th, 2014, and it  
5 refers again to DenSco.

6 A. Right.

7 Q. Refresh your memory of any work you did on  
8 February 17th, 2014?

9 A. No, it doesn't.

10 Q. I will tell you from the billing records, there  
11 is no time billed for February 17th.

12 A. Well, I can't say with absolute certainty, but  
13 more than likely I didn't do anything on the file.

14 Q. The billing records do refer to a checklist, and  
15 I want to direct you to Exhibit No. 78.

16 A. Okay.

17 Q. Have you seen Exhibit No. 78 before?

18 A. Yes, I have.

19 Q. All right. And what is Exhibit No. 78?

20 A. It's a Preliminary Legal Closing Checklist.

21 Q. You prepared this?

22 A. Yes.

23 Q. Do you have a recollection of preparing it?

24 A. No.

25 Q. My impression is this is the type of checklist

ROBERT G. ANDERSON, 6/21/2018

1 you could give to anyone doing lending.

2 Do you recall if you had something like this in  
3 existence before and you just modified it, or where did  
4 this come from?

5 A. I don't know. It does not look like one of my  
6 standard forms I kept in my form file.

7 Q. When you were working with title companies, I  
8 mean, title companies have to have a lot of things and  
9 check boxes on before they close things, right?

10 A. Yes.

11 Q. Does this look like something you would have  
12 seen in one of the title companies you were working with?

13 A. I don't believe title companies use this kind of  
14 checklist, so no, but it looks like something that is --  
15 you know, is collateral to a loan and the closing of a  
16 loan.

17 Q. All right. If you turn to the third page, you  
18 will see it has a contact list and it has the lender,  
19 which is DenSco, and it has the lender's counsel, which is  
20 Clark Hill?

21 A. Uh-huh.

22 Q. Do you know if this was ever given to  
23 Mr. Chittick?

24 A. No.

25 Q. You don't know whether it was or was not?

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1 A. I have no idea.

2 Q. You never gave it to Mr. Chittick?

3 A. No.

4 Q. Why did you prepare this?

5 A. I'm going to assume it was at David's request,  
6 but, again, this goes back too far to have a clear memory  
7 of what -- what the conversation was.

8 Q. The only thing about wiring monies is on page 2  
9 under closing documentation. Number 3 says wiring  
10 instructions --

11 A. Uh-huh.

12 Q. -- correct?

13 A. Yes.

14 Q. There is nothing in here about whether you wire  
15 the money to the borrower or whether you wire the money to  
16 the trustee. True?

17 A. Give me one second.

18 No, there is nothing specific about where the  
19 money is wired.

20 Q. Turn to Exhibit No. 85. Now, this is the last  
21 one of these to-do type --

22 A. Uh-huh.

23 Q. -- forms you have.

24 A. Right.

25 Q. This was on March 5th, and it simply says DenSco

ROBERT G. ANDERSON, 6/21/2018

1 TT with David.

2 Do you know what TT means?

3 A. Yes. This was my abbreviation for telephone to.

4 Q. Okay. You bill no time on the billing records  
5 for March. Do you know if you had a telephone call with  
6 David on or about March 5th?

7 A. No.

8 Q. You just have no recollection one way or  
9 another?

10 A. No recollection at all, no.

11 Q. I want you to go back to Exhibit 4, which is the  
12 26.1 statement.

13 A. Okay.

14 Q. And I want you to look at page 16.

15 And if you -- are you on page 16? I want you to  
16 look at line 10, and there is a little (c), and it says --

17 A. Yes.

18 Q. -- that, and Mr. Beauchamp, quote, "repeatedly  
19 reminded Mr. Chittick that he needed to fund loans  
20 directly to a trustee or escrow company, rather than to  
21 the borrower."

22 Did I read that correctly?

23 A. Yes, you did.

24 Q. In your presence, did you ever see that happen?

25 A. I don't believe I did, no.

ROBERT G. ANDERSON, 6/21/2018

1 Q. You never reminded Mr. Chittick that he needed  
2 to fund loans directly to a trustee or escrow company,  
3 correct?

4 A. I don't believe I ever spoke to Mr. Chittick.

5 Q. You see the next line says, quote, "Mr. Chittick  
6 ignored Mr. Beauchamp's advice."

7 Do you see that?

8 A. Yes, I do.

9 Q. Do you have any knowledge one way or the other  
10 as to that?

11 A. No.

12 Q. All right. I want you to turn to Exhibit 66.  
13 Actually, let me -- this is where I -- it's Exhibit 67.  
14 I'm sorry.

15 MR. DeWULF: Okay.

16 MR. CAMPBELL: 67, the email.

17 MR. DeWULF: Okay.

18 Q. (BY MR. CAMPBELL) Turn the page. Just --  
19 that's a deed of trust. Go back to 66. Let me see if you  
20 have it on 66.

21 MR. DeWULF: You ran into this on Wednesday,  
22 right?

23 MR. CAMPBELL: I am looking for the email.

24 MR. DeWULF: There is an email in 66 on our  
25 copy.

ROBERT G. ANDERSON, 6/21/2018

1 Q. (BY MR. CAMPBELL) There it is, yeah. 66 is the  
2 email I want to look at, and let me make a note in my copy  
3 here.

4 You see there is an email from Mr. Schenck to  
5 Mr. Beauchamp, it's dated February 5th, and it's about the  
6 Deed of Trust?

7 A. Uh-huh.

8 Q. And it says -- it's not copied to you. It says,  
9 "The Deed of Trust is intended to be a first priority  
10 lien. Albeit, the Deed of Trust does not state that it  
11 has to be recorded as a first-position lien."

12 Do you see that?

13 A. I do.

14 Q. Do you know why Mr. Schenck was tasked to review  
15 the Deed of Trust and draw conclusions as to it?

16 A. No.

17 Q. As the real estate certified specialist, you  
18 were never asked to review the loan documents as to what  
19 they -- what their legal import was?

20 MR. DeWULF: Object to form.

21 THE WITNESS: I -- I don't recall, but Daniel  
22 was -- had -- had some experience in loan documentation,  
23 so maybe he didn't think it was necessary.

24 Q. (BY MR. CAMPBELL) You never reviewed the  
25 private offering memorandum in this case?

ROBERT G. ANDERSON, 6/21/2018

1 A. No.

2 Q. No one ever talked to you about it?

3 A. No.

4 Q. Were you ever told that Mr. Beauchamp terminated  
5 DenSco as a client?

6 A. If I was told, I have -- I don't remember.

7 Q. Does Clark Hill have any policies and procedures  
8 with respect to terminating a client because they do not  
9 file -- they do not follow Clark Hill's advice?

10 MR. DeWULF: Object to form.

11 THE WITNESS: I'm not aware of a specific policy  
12 that Clark Hill has. I think, you know, lawyers make a  
13 determination on -- on whether they want to continue  
14 representing a client on their own, but I'm not aware of a  
15 policy.

16 Q. (BY MR. CAMPBELL) Let me just go back to  
17 Exhibit No. 59.

18 A. Okay.

19 Q. And just so -- Exhibit No. 59 is an email --  
20 email from you to Mr. Beauchamp dated January 23rd, 2014,  
21 right?

22 A. Right.

23 Q. And it attaches the Forbearance Agreement that  
24 you worked on, correct?

25 A. Yes.

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1 Q. I want you to turn to Exhibit No. 97. These are  
2 the final forbearance documents.

3 A. 97?

4 Q. 97. And I just want to run quickly through a  
5 few things.

6 So if you look at Bates stamp 10737 --

7 A. 10 --

8 Q. 10737.

9 A. Yes.

10 Q. And I want you to look at section (D).

11 A. Yes.

12 Q. And section (D) is about a \$1 million loan that  
13 Mr. Chittick is going to give to Menaged.

14 Do you recall that?

15 A. No.

16 Q. All right. Section (D) says that the loan is  
17 going to be secured by a first-lien position against  
18 certain real property in Scottsdale, Arizona.

19 Do you see that? It's in the middle of  
20 section (D).

21 A. Yes.

22 Q. Any recollection of this term about \$1 million  
23 being secured by a lien on a house?

24 A. No.

25 Q. Turn to 10791.

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1 A. Yes.

2 Q. 10791 is a Secured Line of Credit Promissory  
3 Note, right?

4 A. Yes.

5 Q. And if you turn to the second page, it's  
6 going -- there is going to be a Deed of Trust between the  
7 borrower and lender, which is recorded -- it's going to be  
8 recorded as a lien against certain real property.

9 Do you see that? This is at the second page up  
10 at the top.

11 A. I am looking back at the first page to give it  
12 some context.

13 Q. Okay.

14 A. Okay, yes.

15 Q. Okay. Then if you look down at initial  
16 collateral, it says, "Certain real property in Scottsdale,  
17 Arizona which has a Deed of Trust recorded against it as a  
18 first lien position in favor of lender."

19 A. Yes.

20 Q. Do you see that?

21 A. Yes.

22 Q. I want you to turn to Bates stamp 10794, and I  
23 want you to look at section 8, which deals with the  
24 security and guaranty.

25 Do you see that?

ROBERT G. ANDERSON, 6/21/2018

1 A. Uh-huh, I do.

2 Q. And do you see that the borrower is the one  
3 responsible to put the Deed of Trust on or other security  
4 documents and deliver them to the lender?

5 A. Again, let me put this in some context, so...  
6 Yes.

7 Q. As the attorney for the lender, have you seen  
8 situations where the borrower is the one that's going to  
9 go put the security on a loan rather than the lender?

10 A. Give me a minute.

11 well, I'm not sure it says that. In my reading  
12 of it, it says that, "in the event that the Initial  
13 collateral is sold or refinanced, the Borrowers shall work  
14 with the Lender." I don't see them acting independently.

15 Q. Was it the lender's duty to put the Deed of  
16 Trust on the property?

17 MR. DeWULF: Object to form.

18 THE WITNESS: If you are talking about the Deed  
19 of Trust that's part of this note, that is normally the  
20 lender's duty, I mean, that they insist upon it.

21 Q. (BY MR. CAMPBELL) would Clark Hill have any  
22 duty to make sure at closing the Deed of Trust was put on  
23 the property?

24 MR. DeWULF: Object to form.

25 THE WITNESS: Have a duty to make sure of -- I

ROBERT G. ANDERSON, 6/21/2018

1 think it's the title company that would have the duty to  
2 make sure that the Deed of Trust is recorded and is a  
3 proper lien against the property.

4 Q. (BY MR. CAMPBELL) who gives the title company  
5 instructions?

6 A. It can -- the lender --

7 MR. DeWULF: Object to form.

8 Go ahead.

9 THE WITNESS: The lender, the borrower, and  
10 their attorneys.

11 Q. (BY MR. CAMPBELL) There was no Deed of Trust  
12 put on the property.

13 Were you aware of that?

14 A. No.

15 MR. DeWULF: Object to form.

16 Q. (BY MR. CAMPBELL) Does Clark Hill bear any  
17 responsibility for the fact no Deed of Trust was put on  
18 the -- put on the property to secure the \$1 million  
19 promissory note?

20 MR. DeWULF: Object to form.

21 THE WITNESS: I can't answer that. That's  
22 beyond the knowledge I have of the facts.

23 MR. CAMPBELL: Okay. Mr. Anderson, thank you.

24 THE WITNESS: You're welcome.

25 MR. CAMPBELL: You are done.

ROBERT G. ANDERSON, 6/21/2018

1 THE WITNESS: You are welcome.

2 MR. CAMPBELL: Read and sign?

3 MR. DeWULF: Yes, please.

4 VIDEOGRAPHER: The time is 10:37 a.m. This  
5 concludes the deposition with media two.

6 (10:37 a.m.)

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ROBERT G. ANDERSON

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ROBERT G. ANDERSON, 6/21/2018

1 BE IT KNOWN that the foregoing proceeding was  
 2 taken before me; that the witness before testifying was  
 3 duly sworn by me to testify to the whole truth; that the  
 4 questions propounded to the witness and the answers of the  
 5 witness thereto were taken down by me in shorthand and  
 thereafter reduced to typewriting under my direction; that  
 the foregoing is a true and correct transcript of all  
 proceedings had upon the taking of said deposition, all  
 done to the best of my skill and ability.

6 I CERTIFY that I am in no way related to any of  
 7 the parties hereto nor am I in any way interested in the  
 outcome hereof.

8  
 9 [X] Review and signature was requested.  
 [ ] Review and signature was waived.  
 [ ] Review and signature was not requested.

10  
 11 I CERTIFY that I have complied with the ethical  
 12 obligations in ACJA Sections 7-206(F)(3) and  
 7-206-(J)(1)(g)(1) and (2).

13  
 14 Kelly Sue Oglesby  
 Kelly Sue Oglesby  
 Arizona Certified Reporter No. 50178

7/5/2018

Date

15  
 16 I CERTIFY that JD Reporting, Inc. has complied  
 17 with the ethical obligations in ACJA Sections  
 18 7-206(J)(1)(g)(1) and (6).

19  
 20 JD REPORTING, INC.  
 Arizona Registered Reporting Firm R1012

7/5/2018

Date