

Richelle Lee Moore - December 13, 2018

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In Re:)
) Case No.
Richelle Lee Moore,) 2:18-bk-11792-DPC
)
Debtor.) Chapter 7
)
_____)

RULE 2004 EXAMINATION OF RICHELLE LEE MOORE

Phoenix, Arizona
December 13, 2018

By: Jody L. Lenschow, RMR, CRR
Certified Court Reporter
Certification No. 50192

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1 RULE 2004 EXAMINATION OF RICHELLE LEE MOORE

2 was taken on December 13, 2018, commencing at 1:36 p.m.,

3 at the offices of GUTTILLA MURPHY ANDERSON, 5415 E. High

4 Street, Suite 200, Phoenix, Arizona, before Jody L.

5 Lenschow, RMR, CRR, Certified Reporter No. 50192 for the

6 State of Arizona.

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8 * * *

9 APPEARANCES:

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18

19

20 ALSO PRESENT: Mr. Lothar Goernitz, Trustee

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10 PREVIOUSLY MARKED EXHIBITS REFERRED TO HEREIN

GRIFFIN NO.	DESCRIPTION	IDENTIFIED
12 Exhibit 7	May 2014 KEG bank statement	22
13 Exhibit 16	March 2015 KEG bank statement	39
14 Exhibit 19	Simon Consulting Sources and Uses of Cash-Summary December 9, 2010 through March 31, 2018	36

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1 (Exhibit 20 through Exhibit 28, inclusive,

2 were marked for identification.)

3

4 RICHELLE LEE MOORE,

5 called as a witness herein, having been first duly sworn

6 by the Certified Court Reporter to speak the truth and

7 nothing but the truth, was examined and testified as

8 follows:

9

10 EXAMINATION

11 BY MR. ANDERSON:

12 Q. Can you please state your name and spell your

13 last name for the record?

14 A. Richelle Lee Moore, M-O-O-R-E.

15 Q. And, Ms. Moore, my name is Ryan Anderson. I am

16 the lawyer for the court-appointed receiver of the

17 DenSco Investment Corporation in the State Court lawsuit

18 styled Arizona Corporation Commission versus DenSco

19 Investment Corporation.

20 MR. ANDERSON: Counsel, can you please

21 state your appearance on the record?

22 MR. FINCH: Nathan Finch on behalf of

23 Ms. Moore.

24 BY MR. ANDERSON:

25 Q. Ms. Moore, have you ever been deposed before?

<p>01:36:46-01:37:39 Page 6</p> <p>1 A. What does that mean? 2 Q. Have you ever given sworn testimony in front of 3 a court reporter before? 4 A. I think so. 5 Q. Okay. Well, today Jody here is going to be 6 taking down everything that we say, and so there's just 7 some basic ground rules. The big one would be to wait 8 for my question to be finished before starting to answer 9 the question and to try to answer audibly with yes or 10 nos, no huh-uhs or uh-huhs, since those don't really 11 transcribe well. 12 Do you have any other questions about this kind 13 of examination? 14 A. No. 15 Q. Okay. So you said you don't know if you have 16 been deposed before; is that right? 17 A. Can I ask a question? 18 Q. Sure. 19 THE WITNESS: Is that what they did when I 20 had to go -- 21 MR. FINCH: The 341 exam or the 341 22 meeting? 23 THE WITNESS: No. Well, that. Was that 24 what I went to with the District Attorney and Homeland 25 and the IRS people?</p>	<p>01:38:40-01:39:19 Page 8</p> <p>1 sort of understand what happened with respect to the 2 morning of May 24th or fifth, where the federal 3 government sort of came to your house without notice to 4 talk to you. 5 And then apparently what I've learned is that 6 you may have provided another interview or multiple 7 interviews after that date, right? 8 A. I just went once. I don't believe he had to go 9 down there after I talked to them. 10 Q. Okay. And so let's talk about that second 11 interview, the one where you went downtown and there was 12 a court reporter. 13 Who was asking you questions? 14 A. A District Attorney, Homeland Security, and an 15 IRS agent. 16 Q. So there were multiple people asking you 17 questions? 18 A. Yes. 19 Q. And you recall there being a court reporter in 20 the room at the time? 21 A. Yes. 22 Q. Did they show you documents? 23 A. Yes. 24 Q. Did you get a copy of those documents after the 25 examination?</p>
<p>01:37:46-01:38:26 Page 7</p> <p>1 MR. FINCH: Did they have a court reporter 2 there with a computer? 3 THE WITNESS: Yes. 4 MR. FINCH: Where he or she was typing 5 everything you were saying? 6 THE WITNESS: Yes. 7 BY MR. ANDERSON: 8 Q. Okay. So then the answer would be yes. 9 A. Okay. 10 Q. So at some point you were interviewed. So tell 11 me about that interview. Where was that interview 12 taken? 13 A. Downtown. 14 MR. FINCH: I believe there's more than 15 one. So when you say that interview -- 16 MR. ANDERSON: Oh, okay. 17 THE WITNESS: No, it was just one. I only 18 had to go down there once. I had to have a criminal 19 attorney. They just asked me questions. 20 BY MR. ANDERSON: 21 Q. Okay. So this morning we took your 22 ex-husband's deposition. So I sort of know a whole lot 23 more now than I did this morning. So I'll probably ask 24 a little more pointed questions about some of these 25 things, because I gather, from what his testimony was, I</p>	<p>01:39:30-01:40:32 Page 9</p> <p>1 A. No. 2 Q. And were they generally asking you about 3 Mr. Menaged? 4 A. Yes. 5 Q. Okay. So did you ever get to see a transcript 6 of that interview? 7 A. No. 8 Q. Okay. Is there anything -- are you under the 9 influence of any medication or substances that would 10 enable you to not testify truthfully today? 11 A. No. 12 Q. What's your address? 13 A. 14503 West Jenan Drive, Surprise, 85379. 14 Q. Do you own that home? 15 A. No. 16 Q. Who owns that house? 17 A. My parents. 18 Q. And what's your phone number? 19 A. (602) 762-2004. 20 Q. And what are your e-mail addresses, if you have 21 multiple? 22 A. rgriffin27@gmail.com. 23 Q. Is that the only e-mail address you use? 24 A. That's the one I'm using now. I'm trying to 25 move everything over, but I haven't yet.</p>

<p>01:41:28-01:42:21 Page 10</p> <p>1 Q. And what was the other e-mail address you had? 2 A. Moore.Richelle -- I haven't moved anything yet. 3 I don't even know it. I think it's 40. Hold on. 4 Q. If you don't know it, it's okay. 5 A. Yeah, I haven't used it yet. I just signed up 6 for it because I'm trying to get rid of the Griffin on 7 my e-mails. 8 Q. Do you have a job? 9 A. No. I help my dad every once in a while with 10 like his estimates. 11 Q. What does your dad do? 12 A. He owns a flooring company. 13 Q. What's the name of that company? 14 A. C-Moore Tile. 15 Q. Do you have any professional licenses? 16 A. No. 17 Q. You were at one time married to Mr. Griffin, 18 but now you're divorced; is that right? 19 A. Yes. 20 Q. And that divorce was finalized earlier this 21 year? 22 A. A year ago tomorrow. 23 Q. And your counsel was nice enough to send me a 24 copy of the property settlement. 25 In looking at it, it doesn't appear that any</p>	<p>01:43:50-01:45:26 Page 12</p> <p>1 Q. You and your husband were shareholders in a 2 company called KEG Inspections; is that right? 3 A. Yes. I'm not really sure how that works, but 4 yes. 5 Q. Did you provide to him all your shares in KEG 6 pursuant to the divorce? 7 A. I didn't get anything out of it, so yes. 8 Q. When you say you didn't get anything out of it, 9 what do you mean? 10 A. I just left and left him everything. 11 Q. Okay. We're going to go through some of the 12 bank statements for KEG Inspections that we looked at 13 this morning, because your husband testified that you 14 were more involved in the financial activity for KEG. 15 Was that an accurate statement he made? 16 A. I wrote his checks. He didn't know how to use 17 a computer or the printer or anything. 18 Q. When did you first meet Scott Menaged? 19 A. Ten, 11 years ago, I would guess. 20 Q. And how did you meet him? 21 A. At a party at Gregg Reichman's house. It was 22 like a fight. A whole bunch of people that were -- that 23 like bought foreclosures were there. 24 Q. And at that time, was your husband providing 25 foreclosure inspection services to Gregg?</p>
<p>01:42:31-01:43:32 Page 11</p> <p>1 child support or alimony is required by either of you; 2 is that right? 3 A. No. 4 Q. So what am I wrong about? 5 A. Oh, no, we don't -- there's no child support or 6 alimony. 7 Q. And I notice that there was a division of 8 property. It looks like you got a piece of property 9 that your parents had loaned on or something in 10 Prescott? 11 A. We all bought it together a few years ago, and 12 he wanted me to buy him out of it. So when we sold it, 13 he got like \$9,000 out of it, but we've been making 14 payments on it. So when my dad needed to sell it 15 because he had to have spine surgery, he got the rest of 16 the money that was owed on it. It was like \$5,000, 17 5,700. 18 Q. And why did you file Chapter 7 bankruptcy? 19 A. Well, because we owed a lot of money and we 20 were in debt and this came up, so I guess that was our 21 best option. 22 Q. When you say this came up, does that mean the 23 lawsuit that was filed against you by Mr. Menaged's 24 Chapter 7 bankruptcy trustee? 25 A. Yeah. Yes.</p>	<p>01:45:35-01:47:01 Page 13</p> <p>1 A. Yes. 2 Q. Did you have any part in that business 3 operation? 4 A. No. 5 Q. Did you do the -- at that time, was he using 6 KEG Inspections for that business? 7 A. I don't think so. 8 Q. Have you always done the books for KEG 9 Inspections? 10 A. Maybe not at first. 11 Q. When do you recall starting to do the books for 12 KEG Inspections, like a year? I mean KEG's been around 13 a long time. It was formed in like 2004, I think. 14 A. Maybe a year or so after when he started, like. 15 Because he started working with Gregg and then he 16 started working with Eric and Chris. So a little bit 17 after that, because he got overwhelmed and couldn't keep 18 up with anything. And then I guess Scott came around, 19 because Scott started officing with Gregg Reichman too. 20 So he just was overwhelmed, and he didn't really 21 understand how to do anything. 22 Q. You're talking about your ex-husband now? 23 A. Yeah. 24 Q. When you say he didn't understand how to do 25 anything, meaning the financial transactions?</p>

<p>01:47:19-01:48:20 Page 14</p> <p>1 A. Like he was -- yeah. He didn't really -- he 2 was overwhelmed. He didn't really understand how to use 3 the computer or the printer or anything. He still like 4 would have to call me and ask me to this day like how to 5 get into the old computer or anything. 6 Q. Okay. So what were you doing before you 7 started working for KEG? 8 A. Just taking care of my daughter. 9 Q. Okay. And when you started working for KEG, 10 did you mainly work with the books and the money? 11 A. No. 12 Q. What else did you do? 13 A. Took care of my daughter. 14 Q. Oh, okay. 15 A. I was just a stay-at-home mom. 16 Q. But when you started working at KEG. So at 17 some point you started doing the work at -- at some 18 point you start working for KEG, right? 19 A. I would like do hours or just like e-mail 20 whoever. Like if it was Scott, it would be like, okay, 21 we needed -- this amount of work was done, so Kelly 22 needs this much money, or it would be Gregg. So the 23 house cost like \$10,000 or \$8,000. He needs to be 24 reimbursed for that. It was just kind of like an 25 invoice. It wasn't like work.</p>	<p>01:49:30-01:50:44 Page 16</p> <p>1 A. Yeah. 2 Q. Okay. And you said you were friends with 3 Francine Menaged; is that right? 4 A. Yes. 5 Q. When's the last time you spoke to her? 6 A. Every once in a while we'll like each other's 7 pictures on Instagram or Facebook, but we don't talk 8 anymore. 9 Q. Well, when's the last time you talked to her? 10 A. Talk or comment on like social media? 11 Q. Oh, yeah. Not -- talk, like actual have an 12 oral conversation. 13 A. Maybe a couple weeks to a month before Scott 14 got arrested. 15 Q. Okay. So after he got arrested you didn't have 16 any more conversations with her? 17 A. She didn't have a phone. Maybe once. Maybe 18 like a day or two after that, maybe once. 19 Q. Do you -- 20 A. But I didn't pay her phone, so she didn't have 21 a phone. 22 Q. Do you recall anything about that conversation 23 after he was arrested? 24 A. Yeah. She was just -- she freaked out because 25 the cops came to her house. She called from her mom's</p>
<p>01:48:27-01:49:22 Page 15</p> <p>1 Q. Okay. Were you compensated for it? 2 A. Was I compensated? 3 Q. Yeah. 4 A. No. 5 Q. So all the compensation would go to your 6 husband? 7 A. I guess we were married, so it was just 8 together. 9 Q. Okay. So you never viewed yourself as working 10 for KEG Inspections? 11 A. No. 12 Q. Okay. At any point, do you feel like you were 13 working for Furniture King? 14 A. No. 15 Q. Have you ever felt like you worked for any of 16 Mr. Menaged's companies? 17 A. No. 18 Q. When's the last time you spoke with 19 Mr. Menaged? 20 A. Him and Fran were fighting, so a few weeks, 21 maybe, a week or two before that happened. I didn't 22 talk to him barely ever. I talked to Fran, but I didn't 23 talk to Fran before that happened for a few weeks. 24 Q. Okay. When you say before that happened, 25 that's when he was arrested?</p>	<p>01:51:10-01:52:03 Page 17</p> <p>1 phone. She freaked out because the cops came to her 2 house, tried to pull the baby out of the house. She 3 didn't understand what was going on. It was very brief. 4 She was going to her mom's. And that was it. 5 Q. Did she ever ask you to give her any property 6 or money that you may have for Scott? 7 A. She texted and said Kelly took the stuff that 8 was in the safe, and she texted and said she needed it 9 back. And Kelly gave it to Homeland. 10 Q. Okay, so she texted. Did she text you or did 11 she text Kelly? Do you know? 12 A. It was both of us. 13 Q. Okay. And she asked for certain jewelry and 14 other things that had been in a safe in the Furniture 15 King warehouse; is that right? 16 A. (Witness nodded.) 17 And Kelly gave it to Homeland. 18 Q. Did you respond to that text? 19 A. I didn't respond to that. 20 Q. Have you had any communication with Scott 21 Menaged since he's been incarcerated? 22 A. No. 23 Q. Has he sent you any letters? 24 A. No. 25 Q. Have you had any communication with Scott's</p>

<p>01:52:10-01:53:00 Page 18</p> <p>1 father? 2 A. No. 3 Q. Scott's mother? 4 A. No. 5 Q. Any of Scott's children? 6 A. No. 7 Q. And your testimony is that Francine, you 8 haven't talked to her, other than Facebook posts or 9 likes, since May of 2017; is that right? 10 A. Right. 11 Q. Did you ever go to casinos or gamble with 12 Mr. Menaged? 13 A. We went to the casinos. 14 Q. Okay. And about how many times? More than 15 ten? 16 A. Maybe. 17 Q. Your husband described sort of a -- that Scott 18 would advance money to him to gamble for him. Did you 19 witness that? 20 A. Yeah. 21 Q. Okay. Did he do the same for you; did you 22 gamble with Scott's money? 23 A. Yes. 24 Q. Okay. And how much money did he generally give 25 you to gamble with?</p>	<p>01:54:28-01:55:29 Page 20</p> <p>1 Q. Yeah, here. 2 A. No, because we had kids and we would go like on 3 weeknights. So I wouldn't say more than ten. Maybe 4 around ten. But we had kids and they had school and my 5 daughter was the one that baby-sat, so I don't think it 6 was a whole lot. 7 Q. Do you know who Denny Chittick was? 8 A. Who? 9 Q. Denny Chittick, do you know who he was? 10 A. I met him one time, but I've heard about him. 11 Q. When did you meet him? 12 A. The grand opening of Auto King. I said hi. He 13 was there, and that was it. 14 Q. You said you have heard a lot about him. What 15 have you heard? 16 A. I didn't hear a lot about him. I just knew he 17 was the investor or an investor. 18 Q. Okay. 19 MR. ANDERSON: Counsel, I made you a 20 little stack of exhibits this time, so there's your 21 stack. 22 BY MR. ANDERSON: 23 Q. Do you want to take a look at what's marked as 24 Exhibit No. 20? Exhibit 20 is your bankruptcy 25 statements and schedules. I just want to ask a couple</p>
<p>01:53:20-01:54:08 Page 19</p> <p>1 A. Just depends. We would be there like maybe an 2 hour, sometimes less, sometimes more. We'd like have 3 dinner, a few drinks. Sometimes like if they were 4 winning, if anybody was winning -- but we didn't keep 5 the money. He would give us like -- if it was like a 6 good night, he would give us like a couple hundred 7 dollars like for hanging out if somebody won. But then 8 like all the money went back to him. It was more like 9 just there for entertainment. 10 Q. Okay. And do you recall how much? Is it 11 hundreds of dollars or thousands of dollars? 12 A. Just depended on the night. 13 Q. Well, what -- I mean was there -- sometimes was 14 it thousands of dollars? 15 A. Yeah, sometimes. 16 Q. Did you ever go to Las Vegas and gamble with 17 him? 18 A. Yeah, we went to Las Vegas, but in Las Vegas we 19 never got any -- he never gave money to us. 20 Q. Okay. So the giving money to you and your 21 husband, ex-husband, was only here in Arizona? 22 A. Yes. 23 Q. And your testimony is it happened more than ten 24 times? 25 A. Here?</p>	<p>01:56:13-01:58:13 Page 21</p> <p>1 questions. 2 At the bottom of the exhibit you'll see there's 3 page numbers. It says Page 1 to 61. Turning to Page 7, 4 on Page 7 it lists under Paragraph 17 bank accounts. 5 You've disclosed the bank account at Bank of America 6 with a balance of \$8.47; is that right? 7 A. Okay. 8 Q. Is that account number ending in 7268? 9 A. I think so, yeah. 10 Q. How many -- is this the only bank account that 11 you own? 12 A. Yeah. I have like -- now like my change goes 13 into a savings account. It has like \$10 in it. 14 Q. So that was formed after you filed bankruptcy? 15 A. Yes, just so I can have like something go in 16 there. 17 Q. If you look at Page 42, so Page 42 is where you 18 list your income, and there's nothing on Page 42. But 19 if you turn to Page 43, it shows that there's social 20 security income of \$1,010.60 a month. What is that? 21 A. I have an aneurysm. I get disability. 22 Q. Is that disability because you're unable to 23 work? 24 A. Right. 25 Q. During the testimony this morning, your husband</p>

<p>01:58:40-01:59:42 Page 22</p> <p>1 told us about essentially a time in which your husband 2 became, for better words, I guess, involved in 3 Mr. Menaged's furniture enterprises because Mr. Menaged 4 was no longer paying attention to his business, his 5 furniture businesses. Does that -- do you know anything 6 about that? 7 A. Yes. 8 Q. What do you know about it? 9 A. Fran came back. He moved Fran here from New 10 York and like quit going there, and so Kelly like took 11 over. 12 Q. Okay. And in taking over, it appears that the 13 bank accounts for KEG Inspections were used to conduct 14 furniture-related business. Does that make sense to 15 you? 16 A. Uh-huh. 17 Q. Okay. So I want to show you what's marked as 18 Exhibit No. 7. 19 MR. ANDERSON: Counsel, I hope you kept 20 your copies from this morning nearby. 21 MR. FINCH: I'm good. 22 BY MR. ANDERSON: 23 Q. Exhibit 7 is the May 2014 bank account for KEG 24 Inspections. If you turn to Page 3 of this exhibit, 25 you're going to see a summary, essentially, of all the</p>	<p>02:01:21-02:02:16 Page 24</p> <p>1 used to do business with KEG Inspections and Furniture 2 King? 3 A. I believe he set up his kegs account, 4 kegs1234@yahoo. 5 Q. Did you use your account, rgriffin27@q.com, as 6 well? 7 A. Maybe. I think it -- I might have had the Cox 8 account too. 9 (Exhibit 29 was marked for 10 identification.) 11 BY MR. ANDERSON: 12 Q. I show you what's Exhibit 29. So Exhibit 29 is 13 an e-mail from you dated February 13th, 2014 to Scott 14 Menaged, to Furniture King Credit Department, with 15 attached to it pictures of what appear to be completed 16 invoices for Furniture King. 17 Do you see this? 18 A. (Witness nodded.) 19 Q. Is this your e-mail account? 20 A. Yeah, but I wasn't using that. I wouldn't have 21 done any of this. 22 Q. So who did this? 23 A. Kelly would have. I never did anything like 24 that. 25 Q. Okay. So if there's an e-mail from your</p>
<p>01:59:58-02:01:08 Page 23</p> <p>1 deposits into the account in May of 2014. As you can 2 see, the majority of them are wire transfers from a 3 company called Arizona Home Foreclosures; do you see 4 that? 5 A. Uh-huh. 6 Q. Were you in charge of monitoring and managing 7 this bank account for KEG Inspections? 8 A. Kelly was -- Scott would give -- would put the 9 money in there and Kelly was paying the furniture 10 companies. 11 Q. So you had no role in it? 12 A. Kelly was paying all the furniture companies. 13 Q. Okay. So what did you do with relating to KEG 14 Inspections at this point? 15 A. There was still foreclosures going on. So we 16 were still doing foreclosures, and maybe I was handling 17 them. I don't -- I would have to go back and look. 18 Q. Okay. 19 MR. ANDERSON: Let the record reflect 20 Lothar Goernitz is here, Chapter 7 trustee. 21 Lothar, I apologize. We started a little 22 early. 23 MR. GOERNITZ: Oh, no problem. 24 BY MR. ANDERSON: 25 Q. Did your husband have an e-mail account that he</p>	<p>02:02:28-02:03:30 Page 25</p> <p>1 account that's communicating essentially to Scott and 2 others about activity in the furniture business, it 3 wasn't you writing the e-mail? 4 A. Kelly would have done that. I wouldn't have 5 done it. 6 Q. Okay. So but he testified this morning that 7 you were involved with and doing this kind of stuff for 8 KEG Inspections. 9 A. I wouldn't have done anything about any credit 10 or anything for Furniture King. 11 Q. All right. 12 (Exhibit 30 was marked for 13 identification.) 14 BY MR. ANDERSON: 15 Q. I'm going to show you Exhibit No. 30. Do you 16 recognize this e-mail? 17 A. Yeah. I would have done that for him. 18 Q. Okay. So this is an e-mail that you wrote? 19 A. Yeah. 20 Q. And it's from the same account, 21 rgriffin27@q.com; do you see that? 22 A. Then we were sharing the same e-mail because he 23 didn't start his kegs e-mail yet then. 24 Q. Okay. And this e-mail, there are hundreds -- 25 not hundreds. Well, probably hundreds of e-mails like</p>

<p>02:03:46-02:04:46 Page 26</p> <p>1 this that we've uncovered from Mr. Menaged's e-mails 2 where there are numbers and names and requested totals 3 at the bottom. 4 A. Those are houses. 5 Q. Yeah. Can you explain what this is? 6 A. Clifton, these are houses that were worked on. 7 Those are all foreclosures. 8 Q. And these amounts are monies owed for work done 9 on those houses? 10 A. Yes. 11 Arizona Equipment was equipment rentals. 12 Hadley is a house. Straight Arrow is a house. 13 Bridgeport is a house. Sunnyside is a house. Sandra 14 Terrace is a house. Premier Waste is trash cans, you 15 know, big trash cans. Those are all houses. 16 Q. So how would you know that all these amounts 17 are owed as to all these properties? 18 A. Because those are all foreclosures or rental 19 houses. 20 Q. I understand, I understand what they are. But 21 how would you know that \$874 is owed as to Clifton; how 22 would you know that? 23 A. Those are hours for like people that worked on 24 them or Home Depot or Lowes or -- that's exactly what 25 they did for years.</p>	<p>02:06:09-02:07:02 Page 28</p> <p>1 A. Redi Carpet. 2 Q. Redi Carpet is the entity at which you had the 3 credit line at? 4 A. Redi Carpet. They used to install the carpet 5 and flooring. 6 Q. And so was that a credit line that KEG 7 Inspections had? 8 A. No, Scott had it. 9 Q. Okay. So Scott's credit line with Redi Carpet. 10 A. Is \$50,000. 11 Q. And so you're telling Scott that he has to make 12 a payment on the Redi Carpet? 13 A. He would give like \$10,000, \$15,000. He wasn't 14 paying, he wasn't giving enough money, because he wasn't 15 being involved with anything because he was too busy 16 with Fran. 17 Q. Well, if you look at the bank accounts for KEG 18 Inspections, those Redi Carpet payments are coming out 19 of KEG Inspections' account. 20 A. Yeah. He would wire it with all of this. 21 Q. Okay, well, explain to me how this worked from 22 your understanding. 23 A. What do you mean, how? 24 Q. How does Scott know to wire a total of \$428,000 25 to the KEG Inspections account?</p>
<p>02:04:59-02:05:54 Page 27</p> <p>1 Q. Yeah, well how, though, do you have this 2 information? Is your ex-husband at this point telling 3 you here's how much we need for Clifton, or are you 4 looking at bank statements and looking through who 5 worked there and coming up with this number? 6 A. People that worked there, the e-mail receipts 7 that came from Home Depot, because they would get 8 e-mailed, or the people would turn them in to Kelly. If 9 you went through all of our stuff, you would see Home 10 Depot, Home Depot, Home Depot, Lowes. You would see all 11 of that there. 12 Q. No, I've seen it all. I'm actually asking you 13 the accounting side question. 14 Who's doing the work to put all that together 15 to come up with a number for Clifton of 874? 16 A. Both of us. 17 Q. So both of us is you and Mr. Griffin? 18 A. Kelly, yeah. 19 Q. At the end of this e-mail, on Page 2 you 20 identify that our credit line is \$50,000 so they'll shut 21 us down if we don't send something soon. 22 Whose credit line is that? 23 A. Where? What? 24 Q. It's on the second page of Exhibit -- yeah, 25 it's right there.</p>	<p>02:07:16-02:08:06 Page 29</p> <p>1 A. From all these e-mails. He would say, okay, 2 give Redi Carpet \$5,000, give Redi Carpet \$7,000, give 3 them \$10,000. So we would give them whatever he would 4 say. 5 Q. So you and your husband would send e-mails to 6 Scott Menaged asking for money, right? 7 A. (Witness nodded.) 8 Q. He would then send the money or wire the money 9 to your bank account? 10 A. And then we would pay the bills. He was never 11 around. He never came in. Kelly didn't see him for 12 months and months. He was trying to get Fran to marry 13 him. He was never around. 14 Q. And when you say he never came in, where is in? 15 Is it the warehouse at -- 16 A. The warehouse at Furniture King. 17 Q. Okay. So at this point in 2014, is your 18 husband working for KEG Inspections and working for 19 Furniture King? 20 A. Yes. 21 Q. Okay. Were you doing any work for Furniture 22 King? 23 A. I didn't -- I went there every once in a while 24 and sat with Kelly, but I did not work for Furniture 25 King, no.</p>

<p>02:08:32-02:09:19 Page 30</p> <p>1 Q. Okay. If you turn to the Page 4 of this 2 exhibit, Exhibit No. 7, you can see there at the middle 3 of the page it totals out all the money that was 4 transferred into this account in May of 2014. It totals 5 \$428,000; do you see that? 6 A. Uh-huh. 7 Q. And then below, you start to see all the 8 expenditures out of the account; do you see that? 9 A. Yes. 10 Q. Your husband testified that you're the one that 11 made all the electronic transfers out of the account. 12 Is that true? 13 A. No, because he paid all the furniture 14 companies. 15 Q. So he -- so you'll see some furniture company 16 bills right here on Page 4. On May 6 of 2014 there 17 appears to be a payment to Southern Motion, which is a 18 furniture company, for \$8,490.76; do you see that? 19 A. Correct. 20 Q. And it looks like that's an electronic transfer 21 of some sort, right? 22 A. Right. 23 Q. And you're saying that you didn't click those 24 buttons to make that happen; your husband did? 25 A. I didn't pay the furniture company.</p>	<p>02:10:33-02:11:24 Page 32</p> <p>1 A. Right. 2 Q. So in all the e-mail communications we seized 3 from Mr. Menaged's electronic devices, you see hundreds 4 of e-mails which are e-mails that indicate someone is 5 going and looking at property, taking pictures of it and 6 sending it to Scott and others that say, you know, 7 here's what it looks like. You can make your own 8 bidding decision. 9 Are you familiar with any sort of e-mail 10 communications like that? 11 A. That's what he did. And then the market slowed 12 down, and so he decided to open a furniture store. So 13 he moved Kelly over there, and then Kelly had to start 14 doing the furniture. 15 Q. Yeah. So that's the part where I sort of get 16 confused, is that he's doing this inspection business 17 and remodel business and then he begins working with 18 furniture. And he's testified that, essentially, he 19 moves into the warehouse and Scott's not around, and so 20 he sort of takes it upon himself to run the furniture 21 business. 22 Is that how it was explained to you by your 23 husband, ex-husband? 24 A. Yeah. If he wanted a job, that's what he had 25 to do.</p>
<p>02:09:27-02:10:21 Page 31</p> <p>1 Q. You seem adamant to say you didn't pay the 2 furniture companies. Why; why are you very clear that 3 you didn't pay -- 4 A. Because I didn't do anything with the 5 furniture. He placed the orders. He paid the furniture 6 companies. 7 Q. Did you ever sign any checks to furniture 8 companies? 9 A. Maybe, if I had the checkbook. 10 Q. Okay, so you're -- 11 A. But if he placed the orders with them on the 12 phone or on the computer, I would not pay them. If I 13 had the checkbook at the house, then maybe he would tell 14 me to write a check for them. But if he was on the 15 phone or -- because he would place his orders on the 16 phone or on the computer. Then I did not do that. 17 Q. Okay. Well, KEG Inspections is a company that 18 is founded and originally is formed to do one thing, 19 which is to go around, I assume, and look at potential 20 home foreclosures and give potential buyers information 21 that will either have them purchase or not bid to 22 purchase that property; is that a true statement? 23 A. And to remodel them. 24 Q. Okay. And then eventually to remodel them if 25 they're purchased, right?</p>	<p>02:11:39-02:12:35 Page 33</p> <p>1 Q. And so why, though, is your company, KEG 2 Inspections, being used to pay the expenses of the 3 furniture? 4 A. That's the only way anything was going to get 5 paid. 6 Q. Why? 7 A. I don't know. Scott wasn't around to do 8 anything. Scott didn't come in for like six months, 9 eight months. He was out galavanting around with Fran. 10 Q. And so your husband testified that you're the 11 one who kept not only track of all of the money that was 12 necessary to run the KEG business, also needed to keep 13 track of all the money needed to run the furniture side 14 of the business, plus also somehow kept a ledger of how 15 much money in this account, the KEG account, was yours. 16 A. He would tell me how much to send an e-mail 17 for. That's not keeping track. 18 Q. Well, I think, actually, his testimony this 19 morning was, specifically, that you were able to tell 20 that what money in the KEG account was actually yours 21 versus how much was Scott's; and so you would tell him 22 to not spend money because we don't have much money in 23 this account anymore because we need to wait until you 24 get paid again. Is that -- 25 A. Well, keeping track of like our money and</p>

<p>02:12:54-02:13:43 Page 34</p> <p>1 keeping track of that, that's two different things. 2 Knowing what the furniture thing was, not my 3 deal. Knowing how much for what he had of like Scott's 4 for the remodeling, okay. I didn't do that. The 5 furniture business, not my deal. 6 Q. Okay. So if there are e-mails between you and 7 Scott talking about furniture business, talking about 8 credit, talking about employees, that's not you 9 communicating? 10 A. I didn't do anything with the credit with the 11 furniture company. 12 Q. So that's all your ex-husband using your e-mail 13 account? 14 A. He didn't have an e-mail then. He barely knew 15 how to set up an e-mail. 16 Q. Okay. But my question was, that's him through 17 your e-mail account? 18 A. Yeah. 19 Q. Did there come a point where you began to work 20 for Furniture King in running the -- 21 A. I didn't work for Furniture King. 22 Q. Okay. So there comes a point when your husband 23 does get an e-mail pop up that's called kegs1234, I 24 think it's called. Do you recall that e-mail address? 25 A. Uh-huh. He still has it.</p>	<p>02:15:11-02:16:25 Page 36</p> <p>1 A. That's my student loan. 2 Q. Okay. You also appear to have, you know, lots 3 of personal expenses, like groceries and shopping and 4 things like that, right? 5 A. Uh-huh. 6 Q. But your testimony, essentially, is that you 7 aren't the one who's managing this financial enterprise; 8 is that right? 9 A. What do you mean, managing? 10 Q. Well, it's actually extremely complicated, 11 what's happening here, and I can show you sort of a 12 summary of it. It might just help everybody in the 13 room. It's Exhibit No. 19. 14 Exhibit 19 is a Sources and Uses of Cash of 15 your personal accounts, your husband's and yours 16 business account at KEG Inspections for an eight-year 17 period from December of 2010 to March of 2018. And so 18 what the receiver did is he went into the banks and 19 subpoenaed all of your bank statements and all of your 20 bank records and then basically reviewed all of them and 21 put this whole entire spreadsheet together. 22 And when he did, he determined that over 23 \$9.3 million is deposited into those collective 24 accounts, but most of the money goes to the KEG 25 Inspections account. As you can see under Deposits when</p>
<p>02:13:59-02:14:55 Page 35</p> <p>1 Q. If there are e-mails where there's kegs1234 and 2 your e-mail address, is that Mr. Griffin using two 3 e-mail addresses for himself, or are you involved in 4 those transactions? 5 A. No, I would -- I told you I went there every 6 once in a while and I helped him, but I did not work for 7 Furniture King. 8 Q. So what did you do when you were there to help? 9 A. I took care of the foreclosures. 10 Q. Okay. And so you never touched the furniture 11 side of the business? 12 A. No. Not really, no. 13 Q. Looking at the expenses in the 2014 bank 14 statement you've got in front of you, I think it's 15 Exhibit No. 7, there are -- would you agree that there's 16 a mixture of personal expenses and business-related 17 expenses in the KEG account? 18 A. Yes. I explained that to the IRS lady when I 19 was at the other office. 20 Q. Well, I don't have the benefit of that; but 21 what did you explain to her then? 22 A. Kelly just had everything go through one 23 account. 24 Q. Okay. So, for example, when there's payments 25 to Sallie Mae, which you see a lot of, what is that?</p>	<p>02:16:41-02:17:37 Page 37</p> <p>1 you look under Scott Menaged, et al. on the first page, 2 there's nearly \$8.7 million that's deposited from 3 Arizona Home Foreclosures and Easy Investments. Do you 4 see that? 5 Does that seem like a reasonable number to you? 6 A. I've never looked at it, but okay. 7 Q. Well, you can understand that my questions deal 8 with who's managing this enterprise, because in this 9 eight-year period literally \$9 million comes flowing 10 through directly to the KEG Inspections and your 11 personal accounts. 12 That's an enormous amount of money, wouldn't 13 you agree? 14 A. My personal account? I couldn't see that, 15 but... 16 Q. Well, we'll take a look at your personal 17 account next. But your personal accounts are summarized 18 in within this. It's a very small part, but it is 19 summarized as well. 20 So my question to you is, you'll see in the 21 expenditures under Scott Menaged, we've identified over 22 \$2 million of furniture purchases. And it's your 23 testimony here today that you had nothing to do with 24 those furniture purchases; is that right? 25 A. That all goes out. It's been paid.</p>

<p>02:17:48-02:18:43 Page 38</p> <p>1 Q. Okay. But your husband essentially testified 2 that you were responsible to sort of manage all that, 3 and you're telling me you're not; and so I'm confused 4 about who's doing this. 5 A. I didn't pay any of the furniture. I don't -- 6 it wasn't my thing. Kelly ordered it. I didn't pay the 7 furniture. I don't -- the furniture thing wasn't me. I 8 don't understand. 9 Q. Okay. Well, what was you? If the furniture 10 thing wasn't you, what was you? 11 A. I took care -- I helped him with this, the 12 foreclosures. 13 Q. Okay. Well, the foreclosures stopped at some 14 point, right? 15 A. Not really, not until -- he was still doing the 16 foreclosures up until like 2017, because he was selling 17 everything. 18 Q. Okay. But did you know that furniture was 19 being purchased through KEG Inspections? 20 A. Yes. 21 Q. And did you ever ask why? 22 A. There was furniture stores. 23 Q. But they weren't KEG Inspections' furniture 24 stores? 25 A. Kelly was working for him.</p>	<p>02:21:23-02:22:11 Page 40</p> <p>1 A. Yeah. He got a weekly check. I kept track of 2 what was ours. 3 Q. Okay. And how did you do that? 4 A. I checked the account every day, every other 5 day, and made sure that Scott's money was there and our 6 little chunk was there. 7 Q. And did you keep a writing to do this? Did you 8 keep a piece of paper that recorded this or something in 9 the computer that recorded this? 10 A. We had like a notebook. 11 Q. Okay. So you kept a notebook that would 12 delineate how much of your income was there and how much 13 was Scott's; is that right? 14 A. Yes. 15 Q. And where is that notebook? 16 A. Kelly had everything. When I left, I took my 17 clothes, my shoes, and some pictures. 18 Q. Okay. So when you say when you left, this is 19 when you -- 20 A. Moved out of the house. 21 Q. Okay. When was that? 22 A. July 11th of 2017. 23 Q. And who kept that notebook, you or your 24 ex-husband? 25 A. If there was anything spent, we would both</p>
<p>02:19:08-02:21:09 Page 39</p> <p>1 Q. Did you allow, essentially, Mr. Menaged to use 2 your KEG Inspections account; was that what the 3 arrangement was? 4 A. It was Kelly's job. I don't know. 5 Q. Is your dad Charles Moore Kelly? 6 A. Charles Moore. 7 Q. Okay. And he gets a wire transfer for 18,287. 8 Do you know anything about that? 9 A. When? 10 Q. I can show you in the bank statement. It's one 11 of these. It's in Exhibit No. 16. It was on March 19th 12 of 2015. There's a wire transfer. Do you know what 13 that's about? 14 A. Kelly should have all the paperwork, but they 15 tore down a house in Paradise Valley and they rebuilt it 16 and my dad did the flooring, so that should be for that. 17 Q. How did you -- well, your husband testified 18 that you're the one that kept track of what money in the 19 KEG Inspections account was your money versus Scott's 20 money. Was that an accurate testimony this morning? 21 A. He got like a weekly check. 22 Q. That's not my -- you're not answering my 23 question, which was, he said that you're the one that 24 kept track of what money in the KEG Inspections account 25 was your funds versus Scott's funds. Was he accurate?</p>	<p>02:22:27-02:23:46 Page 41</p> <p>1 write it down or he would text me and say so-and-so 2 spent this, so-and-so spent that. 3 Q. Did you have online access to the KEG bank 4 account? 5 A. I did until I moved out. 6 Q. I'm just going to move these back around so we 7 don't get confused with all of the exhibits. 8 Has anyone ever asked you or explained to you 9 why Scott was arrested? 10 A. Not really. 11 Q. Do you understand -- have you ever heard 12 anything about the fraud that he's been alleged to have 13 promulgated upon Mr. Chittick and DenSco? 14 A. No. They didn't explain that to me when I was 15 at the other one. 16 Q. Well, what do you mean, at the other one? 17 A. At the other, when I met with the District 18 Attorney and Homeland, they didn't explain it. 19 Q. Okay. Has your husband ever tried to explain 20 it to you? 21 A. My ex-husband? 22 Q. Yes, your ex-husband. 23 A. No. We really don't talk unless it concerns 24 the twins. 25 Q. Okay. And so no one's ever tried to explain to</p>

<p>02:23:58-02:25:02 Page 42</p> <p>1 you about what's been alleged to have happened with 2 respect Mr. Menaged's frauds? 3 A. No. I've looked it up on the internet, and it 4 just says money laundering. 5 Q. Have you ever looked at the receiver's website 6 in the DenSco case? 7 A. No. 8 Q. In addition to all these KEG bank accounts, you 9 have your own personal bank account; is that right? 10 A. Yes. 11 Q. And, in fact, you have your own account at Bank 12 of America? 13 A. Yes. 14 Q. I'm going to show you what's been marked as 15 Exhibit No. 1. Sorry, 21. I'm going to find a copy for 16 the trustee. 17 MR. GOERNITZ: Ryan, I might have them 18 right here. 19 MR. ANDERSON: Do you have March 2017? 20 MR. GOERNITZ: No, I do not have March 21 '17. 22 MR. ANDERSON: Here is March of 2017. 23 MR. GOERNITZ: Thank you. 24 BY MR. ANDERSON: 25 Q. The first page -- I mean this was your personal</p>	<p>02:27:16-02:28:20 Page 44</p> <p>1 or something else? 2 A. 4-6-17. Yes. It's by my mom's house, so I'm 3 not really sure. 4 Q. Is it possible it's a cash deposit? I mean do 5 you -- 6 A. It was ATM, so yes. 7 Q. Okay. Would you regularly deposit cash into 8 this account? 9 A. Sometimes. 10 Q. And what did you use this account for? 11 A. That's what my disability goes into. 12 Q. I understand that's where your disability is 13 deposited into, but what did you use for expenditures? 14 Just living expenses, whatever you needed it for; is 15 that right? 16 A. Yes. 17 Q. I'm going to show you what's been marked as 18 Exhibit No. 22. 19 A. Unless that's my daughter. Maybe my -- I don't 20 know. My mom. 21 Q. All right, well, Exhibit No. 22 is right here. 22 Just so you don't get confused, that's Exhibit 21. You 23 can push that off or put it over here, and we can get 24 back to it if we need to. 25 So this is Exhibit No. 22. This is the April</p>
<p>02:25:09-02:26:24 Page 43</p> <p>1 account; is that right? 2 A. Yes. 3 Q. And you were the sole signer on this account; 4 is that right? 5 A. I don't think Kelly was on there, no. 6 Q. Well, other than -- if Kelly wasn't on there, 7 was there anybody else a signer on this account? 8 A. No. 9 Q. Was there anybody else responsible or able to 10 utilize this account? 11 A. No. 12 Q. If you turn to the Page 3, you'll see that 13 there is a deposit into the account of \$19.80 from SQC 14 Square Cash, I think. Do you know what that is? Not 15 specifically that deposit, but we see regular deposits 16 from that entity in this account. Do you know what that 17 is? 18 A. Square Cash? 19 Q. You'll see there's one on 3-23 and there's one 20 on 4-14. The one on 4-14 is a, quote, refund of 21 something. 22 A. I do not know what that is, Square Cash. 23 Q. There's also on 4-6, there appears to be a cash 24 deposit into the account of \$125; do you see that? At a 25 Bank of America ATM in Surprise. Is that a cash deposit</p>	<p>02:28:43-02:30:48 Page 45</p> <p>1 to May statement for the same account; do you see that? 2 A. Yes. 3 Q. And if you turn the page, you'll see a series 4 of online deposits into this account from American 5 Furniture; do you see that? 6 A. April of 2017, that's -- 7 Q. That's right before Mr. Menaged was indicted. 8 A. Hmm. 9 Q. And so it appears that there's nearly, you 10 know, 10,000 or more dollars from American Furniture 11 being deposited into your personal account; do you see 12 that? 13 A. Yeah. 14 Q. How do you explain that? 15 A. I don't know. He must have -- I don't know. 16 Q. So I have all of these bank statements for this 17 account from inception to last -- to, you know, 2018. 18 You know, two years before the activity you saw 19 in Exhibit 21 is pretty much what you see; your social 20 security going in, a little bit of cash. And then all 21 of a sudden, bam, in April of 2017 it gets flushed full 22 of money from American Furniture. And you don't have 23 any recollection how that happened? 24 A. Well, it all went to the business account. 25 Q. First off, what do you mean, it all went to the</p>

<p>02:31:02-02:31:52 Page 46</p> <p>1 business account? 2 A. It all got transferred to the business account. 3 Q. Okay. And so how do you know that? 4 A. Transfer 3572. 5 Q. Where do you see that, on what page? 6 MR. GOERNITZ: On the bottom. 7 THE WITNESS: At the bottom. 8 BY MR. ANDERSON: 9 Q. Oh, no, I know where it goes. But why does it 10 go to your personal account? 11 A. Is this when he bounced a bunch of checks to my 12 business account so they wouldn't let it go into my 13 business account? 14 Q. There is some instances of that, but there's 15 more dollars coming in to counter those balances, but 16 we've never seen anything like this volume. 17 A. I don't know. 18 Q. So what's American Furniture? Do you know what 19 that is? 20 A. Is that when he was opening other furniture 21 stores? 22 Q. Right. Yeah, that's the second iteration 23 furniture stores after he filed the Chapter 7 24 bankruptcy. 25 But you don't -- did you direct him to deposit</p>	<p>02:33:13-02:34:04 Page 48</p> <p>1 always known I've had a separate account since we've 2 met. 3 Q. Is it possible that you were asked by 4 Mr. Menaged to hold some money for him? 5 A. No. 6 Q. Okay. And how do you know that that's not 7 possible? 8 A. Scott would never ask me that. 9 Q. Why not? 10 A. Scott and I were not friends enough to even ask 11 me something like that. Scott and Kelly were best 12 friends. They talked all the time, they texted all the 13 time. Scott would never ask me something like that. 14 Q. And he wouldn't ask you that because you 15 weren't friendly with him? 16 A. I was friends with his wife. I was not friends 17 enough with Scott to even talk like that with him. 18 Q. Okay. Well, so you're saying to me, 19 essentially, you don't know how this money gets put into 20 your account? 21 A. He must have asked Kelly if we had another 22 account to put that in, because he was always bouncing 23 checks to our other account. 24 Q. Okay. And you had to be the one to then move 25 this money out, right? Do you recall doing that?</p>
<p>02:32:03-02:32:55 Page 47</p> <p>1 these monies into your account? 2 A. Did I? 3 Q. Did you. 4 A. No. Kelly must have asked me for that account. 5 Q. And why do you surmise that? 6 A. Well, we were married. I don't know. I must 7 have trusted him at that time. I didn't think about it. 8 Q. Okay. And so -- and you say that these funds, 9 other than a cash withdrawal of \$1,580, that it was all 10 transferred into the KEG Inspections account, right? 11 A. Yes. 12 Q. Okay. Well, not all of it; but some of it, 13 right? 14 A. That's -- again, I'm not very good at math. 15 Yeah. 16 Q. And so you don't have any recollection of why 17 this money went to this account; is that right? 18 A. No. I would have to ask Kelly. I don't know. 19 Q. Okay. I think this morning Kelly wasn't even 20 aware that you had a separate personal account. 21 A. Yes, Kelly knows that I have a separate 22 account. 23 Q. Well, I'm not sure that came through in the 24 testimony this morning. 25 A. Okay. Well, Kelly is an idiot. But Kelly's</p>	<p>02:34:18-02:35:57 Page 49</p> <p>1 A. To transfer it? 2 Q. Yeah. 3 A. I guess so. Yeah. 4 Q. So you recall now moving that money -- 5 A. I don't even remember this going into there. 6 Q. So do you have a specific recollection of 7 transferring it out? 8 A. No. 9 Q. Okay. 10 A. But it obviously went to the business account, 11 so nobody was hiding anything. 12 Q. All right. We'll take a look at Exhibit 23. 13 Exhibit 23 is the next month, May to June. As you'll 14 see, we've got more money coming into this account from 15 American Furniture. Do you have any recollection of 16 these transfers? 17 A. No. 18 Q. And this time, if you look at it, the transfers 19 to the KEG account are only 1,000 of the, you know, 20 1,800 or more that comes in. So why did you keep, you 21 know, at least \$800 in this account? 22 A. Maybe Kelly's paycheck. I don't know. I don't 23 know why that this was in there. 24 Q. Okay. If you look at the social security funds 25 coming in, there is a reference to the same amount for</p>

<p>02:36:09-02:37:21 Page 50</p> <p>1 you, the \$1,010. 2 A. Uh-huh. 3 Q. And that's for the disability you talked about. 4 There's also now monies for Kaleb and Jesse for 5 279. What's that for? 6 A. Oh. Money comes for the boys, and I give that 7 to Kelly. 8 Q. What do they get money for? 9 A. Because when I went in there for my review for 10 my disability, they realized that I had children. And 11 so I get money for that, but I give that to Kelly. 12 Q. Okay. So that's basically connected to your 13 disability, these payments as well? 14 A. Right. They didn't realize that I had children 15 when I was there; but when I went in for my review, they 16 realized that I had children. But I give that money to 17 Kelly. 18 Q. Okay. Well, in addition to the withdrawals or 19 transfers to the KEG account, it appears like somebody 20 also pulled out \$1,560 of cash from this account. Was 21 that you? 22 A. At that point, yes. We used to rent a house 23 from the man that lived across the street from us, and 24 that would go towards our rent. 25 Q. Okay. Let's take a look at the next month,</p>	<p>02:39:01-02:40:35 Page 52</p> <p>1 These are all deposits into the account. Any idea what 2 that is? 3 A. Yes. 4 Q. And what is it? 5 A. So Kelly had a Hummer, has a Hummer. And 6 Pamela was making the payments on the Hummer because she 7 was driving the Hummer, so she was paying for the 8 Hummer, and she was -- she was paying with Square, and 9 that's how she was paying. 10 Q. Who is Pamela? 11 A. She was a friend. 12 Q. Okay. So your friend? 13 A. Yeah. Because he didn't want the Hummer, so 14 she was going to buy the Hummer from Kelly. 15 Q. Okay. And she's paying for the Hummer over 16 time? 17 A. Because they couldn't -- they couldn't get a 18 loan on it. 19 Q. Okay. 20 A. So that was the payment. And then -- it's very 21 confusing. So she was paying for the Hummer. They had 22 this other SUV that I was going to buy from them, but it 23 was paid off, so we didn't need it. I was paying the 24 difference in that, and that was the \$80. It was very 25 confusing.</p>
<p>02:37:47-02:38:38 Page 51</p> <p>1 Exhibit No. 24. 2 You'll see, as we'll go forward for the next 3 few months, you'll see that the payments directly from 4 the furniture organizations stop coming into your 5 account. Now, I'll remind you that Mr. Menaged has been 6 indicted and he's incarcerated at this point. 7 However, what you start to see is cash being 8 deposited back into this account in the form of counter 9 credits, and we'll see them for the next few months. 10 What does that evidence? You can see on 7-14 11 there's a cash deposit in the account. Is that you 12 taking cash and putting it into the account? 13 MR. FINCH: Objection, foundation. 14 THE WITNESS: Yeah. My mom was helping us 15 with our rent. 16 BY MR. ANDERSON: 17 Q. Okay. So she's giving you money and you're 18 putting it in this account? 19 A. Yes. 20 Q. Was she giving you money in the form of cash? 21 A. Sometimes it was cash. Sometimes it was a 22 check. 23 Q. You'll see that there are still these SQC 24 Square Cash transactions. Do you have any clue what 25 these are? You can see the amounts, \$297, \$80.19.</p>	<p>02:40:48-02:42:21 Page 53</p> <p>1 Q. Yeah, that is a little confusing. 2 A. But then he -- they -- the Hummer broke. He 3 didn't want to -- her husband didn't want to pay for the 4 Hummer to get fixed because the transmission was bad in 5 it. So Kelly got the Hummer back, and that's when the 6 Square payments stopped. So he ended up paying for the 7 transmission and now Kelly has the Hummer back. And 8 then I don't have the SUV anymore. She took the SUV 9 back because that was paid for. 10 So everybody has their own cars back. That's 11 when the Square payments stopped. And there was some 12 Venmo payments in there because Square takes too long 13 and Venmo is faster. 14 Yeah, I'm sorry, took me a minute to figure 15 that one out. 16 Q. Let's take a look at Exhibit 25. So in Exhibit 17 No. 25 you'll see -- to be honest, this amount deposited 18 into this account is an outlier in terms of monthly, 19 annual or monthly regular deposit amounts, okay. So, 20 now, you're usually at 1,200 to 1,400 to \$1,600. We 21 have a few spikes where you're getting money from 22 American Furniture. Those jump to 15,000, 14,000 a 23 month. 24 Here is another jump. It's up to \$5,000 a 25 month. Obviously you've got social security income, but</p>

<p>02:43:23-02:45:19 Page 54</p> <p>1 you've got a lot of these counter credits. It looks 2 like either cash deposits or checks coming now into this 3 account. Do you know why? 4 A. Maybe that's not it, because that should have 5 stopped. 6 Q. When did you get divorced? When did you 7 separate? Is it this month, in July of 2017? 8 A. Yeah. 9 Q. Do you know the source of these counter 10 credits? 11 A. My dad gave me money that month. My dad gave 12 me money for like six months right after I left. It's 13 when he got really sick, so I was driving my mom a lot 14 and running him to the doctor all the time. 15 Q. Okay. So -- 16 A. He got -- they diagnosed him with cancer the 17 week right when I left. So I was taking him to the 18 doctor all the time and I was driving my mom everywhere. 19 Q. And do you think that's what this is? 20 A. Yeah. 21 Q. Look at Exhibit 26, and you'll see a similar 22 pattern again. So all of these counter credits into 23 your account in -- 24 A. Yeah, it's from my dad and my mom. 25 Q. Okay. And then you're basically using this</p>	<p>02:46:50-02:47:45 Page 56</p> <p>1 affected if you're able to actually work? 2 A. No. 3 Q. And so if the receiver has located hundreds and 4 hundreds of e-mails from your e-mail address, the 5 Richelle Moore -- or Richelle Griffin -- 6 A. I can sit at a desk and I can write e-mails all 7 day long. 8 Q. I understand. 9 A. That's why I would do these e-mails. Something 10 that could take me five minutes would take Kelly an 11 hour. 12 Q. Okay. I understand that. 13 A. I mean... 14 (Exhibit 31 was marked for 15 identification.) 16 BY MR. ANDERSON: 17 Q. Show you what's marked as Exhibit 31. This is 18 an e-mail in 2013. It's an e-mail from Scott Menaged to 19 Richelle, to your account. He says, "Kelly/Richelle, I 20 am trying to eliminate errors between the warehouse and 21 credit department. Can you please go back on your 22 e-mail and show me where you sent Veronica the file for 23 Progressive for Cameron King. I caught this and 24 realized we never got paid yet delivered the customer in 25 December. After coming down pretty hard on Veronica she</p>
<p>02:45:33-02:46:35 Page 55</p> <p>1 account now for your living expenses; is that right? 2 A. Yeah. 3 Q. And in the sort of KEG Inspections days, you 4 used the KEG Inspections account for your living 5 expenses; is that right? 6 A. Right. 7 Q. Okay. And just so I can get a firmer 8 understanding of your testimony with respect to your 9 role, if any, in the Furniture King and Scott Menaged 10 enterprises, you're basically -- your basic testimony, 11 in summary, is that you did not do any work for the 12 furniture companies, period; is that a fair statement? 13 A. If Kelly would ask me, if I was there, maybe; 14 but I didn't work for Furniture King at all. I didn't 15 work for any of -- I didn't work for Auto King. I 16 didn't do any of that. 17 Q. Okay. But in -- you wouldn't dispute that your 18 husband did; is that right? 19 A. He did. 20 Q. Okay. Are you hesitant to use the word work 21 because of the disability that you get from the 22 government; is that what's causing you some 23 consternation? 24 A. No. 25 Q. Are you able, if your -- is your disability</p>	<p>02:47:57-02:48:42 Page 57</p> <p>1 says that the completed Progressive contract was never 2 sent to her. Please check your records and let me know. 3 Obviously something like this is a very big problem that 4 could never happen again." 5 Do you see that? 6 A. Uh-huh. 7 Q. Someone writes, "I will go through my e-mail 8 Monday morning, "in response. Is that you or is that 9 Kelly? 10 A. I have no idea. 11 Q. Okay. Well, he's writing the e-mail to you and 12 to Kelly? 13 A. Because I can help Kelly. Something that would 14 take him a long time I can help him with. 15 Q. So while you're adamant that you weren't 16 working for Furniture King, you were helping your 17 husband in the work he was doing for Furniture King? 18 A. Sometimes, yes. 19 Q. Okay. And so would that explain the hundreds 20 and hundreds of e-mail communications from you, between 21 you and Scott Menaged and you and other Furniture King 22 employees? 23 A. You would have to show me. I don't know. 24 Q. Well, that's the thing. I mean I didn't expect 25 you to sort of say I didn't work for Furniture King, so</p>

<p>02:48:54-02:49:51 Page 58</p> <p>1 I didn't go print off thousands of these e-mails which 2 show, essentially, employees being directed, credit 3 applications being reviewed and approved, you know, 4 furniture being delivered. 5 A. I didn't approve any credit. I didn't do 6 anything with credit. 7 Q. Okay. But that is all there in the universe of 8 e-mails that we have been able to recover. And so I'm 9 struggling with squaring your testimony with what 10 documents I've seen; and so, for example, this one, 11 where you're being asked, with Kelly, to go back and 12 look specifically on when a credit application for a 13 specific person was sent to Veronica. 14 And what you're testifying to, essentially, is 15 that you could go through his e-mails, but you weren't 16 the one doing this? 17 A. Yeah, I was there. I went there. I would help 18 him with this. So if I was there and I could help him 19 real fast, I would help him; but I didn't do anything. 20 I didn't order the furniture. I didn't do anything with 21 the credit. If I could help him send an e-mail. But I 22 didn't do anything. 23 MR. FINCH: Can we take break? 24 MR. ANDERSON: Sure. Go off the record. 25 (A recess was taken.)</p>	<p>03:03:20-03:04:24 Page 60</p> <p>1 A. He did. I was in the shower, so when I came 2 out, he was talking to them. 3 Q. Okay. Were you asked questions during this 4 interview? 5 A. A few, yes. 6 Q. Were you ever given your Miranda rights? 7 A. No. 8 Q. And then you testified that you later on went 9 down and met yourself with agents of the U.S. Attorney's 10 Office and Homeland Security and IRS; is that right? 11 A. Yes. 12 Q. And that's where you were -- there was a court 13 reporter there taking down what you were testifying 14 about; is that right? 15 A. Yes. 16 Q. Okay. And your husband, though, he did not go 17 down for an interview; is that right? 18 A. Not that I know of. 19 Q. Okay. So why did you go down and be 20 interviewed? 21 A. My attorney thought it was good to go and talk 22 with them. 23 Q. Okay. And what did they ask you about? 24 A. Checks, Scott, everything. They just -- they 25 wanted to know like about Scott, about Fran, the</p>
<p>03:02:21-03:03:07 Page 59</p> <p>1 (Exhibit 32 and Exhibit 33 were marked for 2 identification.) 3 MR. ANDERSON: We'll go back on the 4 record. 5 BY MR. ANDERSON: 6 Q. Ms. Moore, do you understand that you're still 7 under oath? 8 A. Yes. 9 Q. Okay. Let's take a look at Exhibit 19, the 10 second page of it. 11 You know, there's one thing that jumps out, 12 before we get to that. You talked this morning about on 13 May 24th or 25th agents from Homeland Security and IRS 14 come to your house to interview you and your husband; is 15 that right? 16 A. Right. 17 Q. And they came without notice; is that right? 18 A. Right. 19 Q. And was it early in the morning? 20 A. Yes. 21 Q. And at that time, did you let them in the 22 house? 23 A. Kelly did. 24 Q. Okay. Did you consent to be interviewed at 25 that point?</p>	<p>03:04:45-03:06:01 Page 61</p> <p>1 furniture store, the foreclosures. 2 Q. Do you recall making a comment this morning 3 that after you were done with your interview, they 4 didn't need to talk to Kelly? 5 A. I guess they didn't, because Kelly never went 6 in there, as far as I know. 7 Q. Okay. And did you talk to them about what you 8 did or what role you had or what you saw going on with 9 respect to the use of the KEG Inspections accounts to 10 conduct the furniture business? 11 A. Yeah. They said that we weren't supposed to 12 use the account for personal stuff; that we would have 13 to like go about that with our accountant and the IRS. 14 Q. Okay. Well, did they say anything about using 15 it for the furniture purchases? 16 A. Yeah; that that would have to be discussed with 17 the accountant and the IRS. 18 Q. And your husband testified this morning that 19 KEG Inspections hasn't filed a tax return since 2014, I 20 think. Is that accurate? 21 A. I know that we did have an accountant. He 22 passed away. But I'm sure that there was taxes filed up 23 until '15. But the accountant that filed them did pass 24 away, but I'm pretty sure that there was taxes filed. 25 So I am not sure why they're saying that they weren't.</p>

<p>03:06:21-03:06:59 Page 62</p> <p>1 Q. Okay. Well, were they filed in 2016? 2 A. No. That's why we had to find another 3 accountant, and he was going to clarify that. But I'm 4 not sure why that accountant didn't do it. But Kelly 5 hired a new accountant that's working on everything. 6 Q. Okay. So, but returns haven't been filed for 7 2016; is that right? 8 A. No. 9 Q. Okay, so you think returns have been filed for 10 2016? 11 A. No, they weren't. 12 Q. Okay, they weren't filed. 13 A. No. 14 Q. And have returns been filed for 2017? 15 A. No. 16 Q. Take a look at Page 2. There's a series of 17 what we've styled Credit Card & Loan Payments. Do you 18 see that? 19 A. Yes. 20 Q. Okay. And the first one is American Express, 21 and there's a total of \$995,000 paid to American 22 Express; do you see that? 23 A. Yes. 24 Q. Who had American Express cards in the name of 25 KEG Inspections?</p>	<p>03:08:09-03:08:53 Page 64</p> <p>1 and my daughter was a signer on it. We had our name on 2 it, but it was his card. 3 Q. Okay. So it's one account? 4 A. Yes. 5 Q. With three cards? 6 A. Yes. 7 Q. And did any -- did your husband, you and your 8 daughter have the physical cards? 9 A. Yes. 10 Q. Did anybody else have physical cards? 11 A. Not on his American Express, no. 12 Q. Did KEG Inspections, to your knowledge, pay the 13 American Express card bill of anybody else? 14 A. No. 15 Q. Okay. So all \$995,000 of these charges are for 16 the AmEx of your husband, those three cards that we've 17 talked about? 18 A. Yes. 19 Q. What about the Cabela's card; whose card was 20 that? 21 A. Kelly's. 22 Q. What about Capital One; how many cards in 23 Capital One did you have? 24 A. I think he -- he had one and I had one. 25 Q. Okay. And did anyone else have a Capital One</p>
<p>03:07:11-03:07:56 Page 63</p> <p>1 A. Not in KEG Inspections. It was just Kelly's 2 name, and then I had a card and our daughter had a card 3 for gas. 4 Q. So these cards are paid for by KEG Inspections, 5 but they're not KEG Inspections cards; is that what 6 you're saying? 7 A. Yes. 8 Q. And they are individual cards, so they're like 9 your name? 10 A. Yeah, my name was on one and Haley's name was 11 on one. 12 Q. And your husband's name was on one? 13 A. Yes. 14 Q. And is that the universe of cards, of American 15 Express cards? 16 A. What do you mean? 17 Q. Were there any other American Express cards 18 that KEG Inspections paid the bills on? 19 A. No, not American Express, no. There was just 20 three. They were all in like his name. We were just 21 signers on them. 22 Q. So I just want to make sure I understand. 23 There's an American Express card with your husband Kelly 24 Griffin's name on it; is that right? 25 A. It was his account, and I was a signer on it</p>	<p>03:09:12-03:10:13 Page 65</p> <p>1 card that KEG Inspections paid for? 2 A. No. 3 Q. We'll skip down to First Credit Union. Do you 4 know what card that was? Was it a loan? 5 A. That is a car, I believe. 6 Q. Do you know whose car loan that was? 7 A. I would have to ask and look at it. 8 Q. Okay. What about Synchrony Bank/GE Capital, 9 47,000? 10 A. It's one of the cars. 11 Q. It's a car loan? 12 A. Yes. 13 Q. Was the company paying for car loans for cars 14 other than your car and your ex-husband's car? 15 A. No. 16 Q. Okay. So it has to be one of those two cars? 17 A. Yes. 18 Q. HSBC, do you know what that one was? 19 A. It's a credit card. 20 Q. And whose card was it? 21 A. I believe Kelly's. 22 Q. The next one is Hughes Federal Credit Union. 23 A. It's a toy hauler. 24 Q. And whose was that? 25 A. Mine.</p>

<p>03:10:25-03:11:31 Page 66</p> <p>1 Q. It was in your name? 2 A. Yes. 3 Q. What happened to it? 4 A. I have it. 5 Q. The Sheffield Financial? 6 A. RZR. 7 Q. What's that? Is that a dune buggy or 8 something? 9 A. Yeah. It's a Polaris RZR. 10 Q. Where is that? 11 A. Kelly has it. 12 Q. He has it now? 13 A. Yes. 14 Q. How do you know that he has it? 15 A. As far as I know, he has it. 16 Q. What about Smart Note; do you know what that 17 is? 18 A. Do you know when it was? 19 Q. Well, I mean at some point during the last 20 ten -- eight years there was \$17,600 paid to TruWest 21 Credit Union. 22 A. Smart Note or TruWest? 23 I think that was on a car we had. 24 Q. Okay. And the next one is TruWest, 17,600. 25 A. It was on a car.</p>	<p>03:13:31-03:14:16 Page 68</p> <p>1 Q. Well, we suspect -- we know that that's KEG 2 Inspections, and the close associate is your ex-husband. 3 Do you have any -- to your knowledge, though, 4 nothing was used to pay for his personal expenses? 5 A. No. 6 Q. And how do you know that? 7 A. Because I can show you everything that it went 8 to. 9 Q. So you just -- you know for sure he didn't have 10 a credit card in the name of KEG Inspections? 11 A. No, he didn't. 12 Q. And you know for sure he didn't submit to you 13 his personal credit card bills for KEG Inspections to 14 pay? 15 A. No. 16 Q. He never told you to write a check to these 17 people to satisfy a debt or a loan that he had? 18 A. No. 19 Q. You know, we've talked about you not being 20 involved in the furniture business; but we've seen a lot 21 of checks, and I've got a cross-section of them. I just 22 want you to see if you signed any of these checks. 23 Here's one to an entity called Poundex, which 24 is a furniture entity. Is that your signature? 25 A. Uh-huh. I told you, if I had the checkbook, I</p>
<p>03:11:52-03:13:17 Page 67</p> <p>1 Q. And Vantage West Credit Union, 57,000? 2 A. It's his Hummer, I believe. 3 Q. Weisfield Jewelers? 4 A. That was a wedding ring I sold. 5 Q. When did you sell it? 6 A. August of last year. 7 Q. Wells Fargo, is that a credit card? 8 A. No, it was -- I don't -- I believe it was a car 9 loan. 10 Q. Okay. To your knowledge, did Mr. Menaged's 11 personal expenses get paid in any way, shape or form 12 through KEG Inspections? 13 A. No. 14 Q. Are you aware that the government has alleged 15 that -- essentially, just that. There's an affidavit by 16 a Homeland Security special agent that reads that, 17 quote, Between 2013 and the present, Menaged transferred 18 by wires and checks approximately \$5.3 million of 19 traceable proceeds from DenSco to an account at Bank of 20 America controlled by a close friend and associate of 21 Menaged. Once the funds were transferred by Menaged to 22 his associate, the funds were used to pay Menaged's 23 personal and business expenses. 24 Are you familiar with that statement? 25 A. No.</p>	<p>03:14:28-03:15:10 Page 69</p> <p>1 would write checks that Kelly told me. 2 Q. Okay, so Kelly -- you would sign a check that 3 Kelly told you to sign? 4 A. If I had the checkbook, I told you, I wrote 5 checks. 6 Q. Okay. Well, how would you know to write this 7 check? 8 A. If Kelly told me to write the check, I told 9 you, I wrote the check -- 10 Q. Okay. So Kelly would say -- 11 A. -- if I had the checkbook. 12 Q. Kelly would say, I need 8,000 whatever to pay 13 for furniture; write this check for me? 14 A. Yes. 15 Q. Did you ever ask why you're doing that? 16 A. He was taking care of the furniture warehouse. 17 Q. Okay. Is this your signature on this check, or 18 is that someone else's? 19 A. That's Kelly's. 20 Q. What about this check? 21 A. That's Kelly. 22 Q. What about this one? 23 A. That's mine. 24 Q. Okay. That's Kelly's, right? 25 A. Kelly.</p>

<p>03:15:16-03:16:02 Page 70</p> <p>1 Q. Is that yours? 2 A. Mine. 3 Q. That's on a furniture check to Superior; is 4 that right? 5 A. Uh-huh. 6 Q. Is that a yes? 7 A. Yes. 8 Q. Is that your signature on the Corsican 9 Furniture check? 10 A. Yes. 11 Q. Here's one that says to Cash. Is that your 12 signature? 13 A. Yeah. That's -- Capstone, that's a roofing 14 company. 15 Q. Yeah. So explain to me how that worked. 16 A. They wanted cash. They gave a better deal if 17 you gave them cash. 18 Q. And so you would write a check to Cash and go 19 cash it and hand them the cash? 20 A. Yes. 21 Q. Would you do that or would Kelly do that? 22 A. I'm guessing I did that. But you can see, 23 there's another one to Capstone. 24 Q. Right. There's lots of checks to Capstone. 25 A. It's a roofing company.</p>	<p>03:17:29-03:18:39 Page 72</p> <p>1 Richelle and she will get me one tomorrow"? 2 A. Okay. Maybe Kelly had them call me. 3 Q. Do you have an independent recollection of who 4 that is? 5 A. I do not. 6 Q. Is this something you would regularly do, 7 though, communicate with Scott about business issues? 8 A. If Kelly didn't understand something, he would 9 have them call me. 10 Q. Okay. I'll show you what's marked as 11 Exhibit 33. This is an e-mail between you, I believe, 12 and Scott Menaged. This is after the receivership has 13 started in late 2016. 14 Is this you writing the e-mail September 23rd 15 at the bottom that says -- with the numbers of Home 16 Depot and Juan Torres? Indicates you have physical 17 therapy from the accident at 11:00; do you see that? 18 A. Uh-huh. 19 Q. Did you write this e-mail? 20 A. Maybe. It was so I could pick up a check. 21 Q. At the bottom it reads, "I have physical 22 therapy from the accident at 11. I can come around 12 23 to 12:30 today." Do you see that? 24 A. Right. 25 Q. What do you need to come to do?</p>
<p>03:16:28-03:17:17 Page 71</p> <p>1 Q. I'm going to show you Exhibit 32. This is an 2 e-mail from mid 2016. Just to give you some timing, 3 Mr. Menaged is not indicted yet. In fact, the DenSco 4 receivership hasn't even started. This is sort of pre, 5 you know, pre all that. 6 There's an e-mail from an Amy Klaves; do you 7 see that? 8 A. (Witness nodded.) 9 Q. Do you know who that person is? 10 A. No. 11 Q. Okay. The e-mail is forwarded to you by Scott, 12 and he asks you to fill out a form just using the tax ID 13 for KEG; do you see that? 14 A. Yes. 15 Q. Is that something that you did? 16 A. I don't even know -- I don't even think we had 17 a tax ID number. 18 Q. Okay. But my question is, why is he sending 19 you this to fill out for tax ID for KEG? Do you know? 20 A. I have no idea. 21 Q. Okay. You wrote back, "I don't have a W-9." 22 Is that what you wrote? 23 A. I guess so. 24 Q. Whoever is this person, they claim that they 25 spoke to you about it. Do you see that, "I spoke with</p>	<p>03:19:00-03:19:41 Page 73</p> <p>1 A. Oh, pick up a check. 2 Q. Okay. And he responds back to you that he has 3 a big meeting with DenSco's attorneys at 9. I should be 4 in the office hopefully by 2. I'll keep you posted when 5 I leave. 6 Do you see that? 7 A. I'm assuming that's when he's coming back. 8 I -- I don't know. 9 Q. Okay, well, what does this type of commune -- 10 when you're sending him an e-mail, Scott that is, with 11 these numbers, what are you -- what is it supposed to 12 indicate to Scott? 13 A. The amounts that I need checks for. 14 Q. And so is he to give you cash or checks that 15 equal this amount? 16 A. Checks. 17 Q. Did he ever give you cash? 18 A. Sometimes. 19 Q. Okay. And how would he give you cash? 20 A. How? 21 Q. Yeah. 22 A. It was just cash. 23 Q. Well, I mean did he -- 24 A. I mean it was very rare. 25 Q. How many times did it happen?</p>

<p>03:19:51-03:20:42 Page 74</p> <p>1 A. I don't know. 2 Q. More than five? 3 A. Probably not. 4 Q. Okay. And when he gave you cash, where were 5 you when he gave it to you? 6 A. What do you mean, where was I? At the office. 7 Q. Okay. Were you at the furniture store 8 warehouse, or were you at some other retail location? 9 Do you recall? 10 A. It depends on where he was working. He used to 11 have an office downtown. Then he used to work out of 12 the store on 75th and Bell. Then he used to work out of 13 the warehouse. He's had multiple different offices. 14 Q. Okay. And when you would get cash for whatever 15 you needed to do, what would you do with the cash? 16 A. Put it in the bank. 17 Q. Okay. And then use it to write checks or 18 whatever you do? 19 A. Yes. 20 Q. When he would give you checks, would he make 21 the checks payable to KEG Inspections or would he make 22 them payable to the actual people who he owed money to? 23 A. Depending on how he wanted to pay them at the 24 time. 25 Q. Okay. So did he use permutations of both</p>	<p>03:22:00-03:22:49 Page 76</p> <p>1 A. He drives foreclosures. He worked for Scott 2 and Eric before they split. 3 Q. And a driver for foreclosures is somebody that 4 goes by the foreclosure to see if it's something that 5 should be bid on or what condition it's in or what rehab 6 cost it's going to take? 7 A. Yes. 8 Q. Who is Hope Kopp? 9 A. She's a realtor. 10 Q. And did you have -- I've seen a lot of e-mails 11 with you and Hope together. Is she one of Scott's 12 regular real estate agents? 13 A. Yes. 14 Q. Who is Todd Griffin? 15 A. Kelly's cousin. 16 Q. What did he do for KEG Inspections? 17 A. He's worked on some of the foreclosures. He 18 was Scott's other driver. 19 Q. Did he get paid through KEG Inspections? 20 A. Sometimes. 21 Q. And when he was, how was he paid? 22 A. Check. 23 Q. And generally what was his -- what kind of 24 compensation did he get? 25 A. He made like 12 or 1,300 a week, I think, 15.</p>
<p>03:20:51-03:21:48 Page 75</p> <p>1 options; sometimes did he write a check to KEG 2 Inspections? 3 A. Yes. 4 Q. And then sometimes he handed you checks for the 5 individual people or companies; is that right? 6 A. Yes. 7 Q. Do you know anything about the fraudulent 8 credit card application scam that Scott was running in 9 2017? 10 A. Not until Homeland came. 11 Q. Okay. And did they describe to you that 12 process and what was happening; that he was using dead 13 people's social security numbers to get credit for the 14 furniture stores? 15 A. They briefly told us. 16 Q. Okay. Did you have any part of that? 17 A. No. 18 Q. Okay. Who did, to your knowledge? 19 A. They said it was Veronica, Troy, and one of the 20 other employees. 21 Q. Who is Robert Averette? Do you know who that 22 is? 23 A. He's a driver. He works for Eric. 24 Q. When you say he's a driver, what does that 25 mean?</p>	<p>03:23:07-03:24:13 Page 77</p> <p>1 I'm not sure. And then sometimes when he worked on the 2 foreclosures, he got paid. 3 Q. Did he have a company that was paid, that you 4 paid it to? 5 A. T-Dogg. 6 Q. T? 7 A. T-Dogg or -- 8 Q. Like the word, the letter T and then the word 9 dog? 10 A. I think so, or he might have changed it. 11 Q. And he would get paid in the form of a check? 12 A. Yes. 13 Q. And they usually were around what, how much? 14 A. It depends. If it was his weekly salary, I 15 think it was 12 or 1,500, or he got rekeyed money if he 16 rekeyed houses, I believe. Sometimes he would work on 17 the foreclosures, so he got compensated for that. 18 Q. Did you ever have interactions with Veronica 19 Castro? 20 A. Yes. She was a realtor and she worked for 21 Furniture King. 22 Q. What kind of interactions did you have with 23 her? 24 A. We talked. She came over to my house. Years 25 ago her and her husband, she played poker one night with</p>

<p>03:24:34-03:25:40 Page 78</p> <p>1 us. I baby-sat her girls maybe twice, because they went 2 to the same school as my kids. 3 Q. Okay. You're aware that she is now 4 incarcerated for her role in Menaged's fraud schemes; 5 are you aware of that? 6 A. I didn't know she was arrested, no. 7 Q. Okay. When's the last time you talked to her? 8 A. Before this all happened, before. 9 Q. What is the event that you're marking? Is it 10 his arrest? 11 A. His arrest, yes. 12 Q. I mean everyone seems to sort of mark that as 13 the big line of demarcation, before and after the 14 arrest. 15 A. Well, and we weren't like friends. We didn't 16 like talk all the time or anything. The only reason I 17 watched her kids is -- that was even years before that. 18 We weren't like friend friends. 19 Q. Well, I have seen a lot of e-mails where you're 20 cc'd with her on e-mails, like directions to do certain 21 things, like make sure a property is -- 22 A. Yeah, the properties. 23 Q. What did you understand her job was? 24 A. She was a realtor. She would get them all 25 ready. She would let Kelly and I know when the houses</p>	<p>03:27:12-03:28:19 Page 80</p> <p>1 Q. Are you aware or are you holding any assets for 2 Mr. Menaged and his children, his family, or for his 3 benefit? 4 A. No. 5 Q. Your husband this morning talked about that 6 Scott had told him multiple occasions that he had a 7 plastic bag factory in Israel and a peanut factory in 8 Israel. Have you ever heard that before? 9 A. I've heard the plastic bag one, and Kelly told 10 me about the peanut factory. 11 Q. Okay. And you heard the plastic bag one from 12 Scott himself? 13 A. Yes. 14 Q. And what did he tell you? 15 A. Oh, he would tell everybody that. He made 16 plastic bags for K-Mart, and that's how his family in 17 Israel like had jobs and made money. 18 Q. Your husband this morning talked about sort of 19 the reason, that everything changed when Francine came 20 back into his life, essentially. That Scott was a 21 hard-working, you know, no-nonsense business guy. All 22 of a sudden this girl shows up and he just forgets about 23 running his businesses completely. Is that -- I mean 24 did you witness this? 25 A. Kind of.</p>
<p>03:26:00-03:26:58 Page 79</p> <p>1 were ready to work on. I would let her know when the 2 houses were done. 3 Q. Did anyone ever tell you that in 2011, 2012, 4 2013, 2014, that Scott was defrauding DenSco and Active 5 Funding by seeking two loans on the various properties 6 that he would buy in foreclosure? 7 A. No. 8 Q. No? 9 Are you aware that most of all the properties 10 that you were identified to be working on were part of 11 those fraud scheme properties that were double covered? 12 Were you familiar with that? 13 A. No. 14 Q. Did you ever get paid or KEG Inspections get 15 paid from a closing of a sale through a title company? 16 A. No. 17 Q. So you were always paid by Scott directly, not 18 through a title company closing; is that right? 19 A. Yes. 20 Q. And have you ever been asked to hold any money 21 or property or assets for the benefit of Mr. Menaged? 22 A. No. 23 Q. Have you ever been asked to hold any property 24 or anything for Menaged's children? 25 A. No.</p>	<p>03:28:36-03:30:28 Page 81</p> <p>1 Q. And what did you see? 2 A. He just wanted to be with Fran all the time. 3 Like, I don't know. He fell in love and just wanted to 4 be with a girl. 5 Q. And do you have an idea of a time frame of when 6 was this is happening? 7 A. Like 2013, 2014, I would guess. 8 Q. Just give me a second. I want to go through 9 some of my documents and make sure I don't have any 10 further questions. 11 MR. ANDERSON: We'll go off the record. 12 (A recess was taken.) 13 MR. ANDERSON: We'll go back on the 14 record. 15 On behalf of the receiver, I don't have 16 any further questions. At this point I'll pass the 17 witness to the trustee. 18 MR. GOERNITZ: Yeah. Thank you, Ryan. 19 20 EXAMINATION 21 BY MR. GOERNITZ: 22 Q. I really didn't come with the intent to ask for 23 any real information or inquiry. 24 I would like to ask what motivated your 25 amending your petitions and schedules that do now appear</p>

<p>03:30:47-03:31:49 Page 82</p> <p>1 on your behalf? What brought that about? 2 A. Because there was things that I don't pay for 3 on there, like the electricity bill and the water bill 4 and stuff. I live with my parents. I don't pay for 5 those things. 6 Q. Okay. Your original filing, your statement of 7 financial affairs in the original filing that you and 8 counsel filed, didn't disclose any income in 2016, 2017. 9 When I looked at the amended petitions and schedules, I 10 discovered that you did have income in 2016 and a lesser 11 amount in 2017. Is that correct? 12 I don't have the exact number in front of me, 13 but I believe it represented about 38,000 in 2017 and 14 somewhere's around 119,000 in 2016. Would that be 15 accurate? 16 A. If I was married, it would have been my 17 husband's income. 18 Q. Okay. So it wasn't reported as such, but 19 that's your explanation? 20 A. Yeah. 21 Q. It wasn't your personal income -- 22 A. No. 23 Q. -- individual income? 24 A. It would have been -- it would have been 25 married income.</p>	<p>03:33:25-03:34:43 Page 84</p> <p>1 provided me here this afternoon; transfer, transfer, 2 return of posted check, your social, and counter 3 credits, 600, 800, and then various transfers into that 4 account. 5 What are the Zelle transfers that you are 6 receiving in your account; do you know? 7 A. The Zelle transfer, my daughter pays me for her 8 half of the insurance. 9 Q. Okay. 10 A. It's like \$220 she gives me for her half of the 11 insurance. 12 Q. And what about the counter credits? On 13 August 10th you had a counter credit of \$800 and 14 August 17th there was a 600 counter credit, \$1,400 in a 15 span of about seven days. What's the source, whose -- 16 that you're receiving that from? 17 Because your social extrapolates only to 18 approximately 1,600 a month, and you actually 19 deposited -- 20 A. Oh, my dad gave me money for -- my daughter got 21 married November 10th. That was money going towards my 22 daughter's dress and her photographer. 23 Q. I notice some expenses here that are paid to 24 Erika Griffin Photography. 25 A. Those were Kelly's brother. That's when we</p>
<p>03:31:59-03:33:01 Page 83</p> <p>1 Q. Did you have any income in 2017? 2 A. Just my social security. 3 Q. Okay. 4 A. It was -- yeah, we had -- 5 Q. As reported in the petitions and schedules? 6 A. Right. It would be -- 7 Q. And how about 2016; did you earn any income in 8 2016? 9 A. No, just my disability. We had -- it would 10 have been our joint income. 11 Q. Well -- 12 A. But he's working on our taxes still. He hasn't 13 showed me our taxes yet. 14 Q. Okay. And who is he? 15 A. Kelly, my ex-husband. 16 Q. He's working on those? 17 A. Yeah. He has a lady, Samantha, working on 18 them, but he said that the 2016 wasn't completed yet. 19 Q. Very similar to what Mr. Anderson was asking in 20 regards to money that was going into your accounts, I'm 21 looking at more closely for the time period in 2018 just 22 prior to your bankruptcy filing. And I was looking at, 23 again, this Bank of America statement, which shows 24 deposits of almost \$4,800, and it looks, really, fairly 25 similar to some of the statements that Mr. Anderson</p>	<p>03:35:02-03:35:50 Page 85</p> <p>1 were doing the foreclosures. He wanted his checks made 2 out to that corporation. That was his wife's 3 corporation. 4 Q. And as late as 2018, in April and May, were you 5 still receiving payments for the vehicle that we were 6 trying to identify, SQC Square? 7 A. Yes. 8 Q. Okay. Have those ceased? 9 A. Yes. 10 Q. Does that mean it was paid for? 11 A. No. We switched the vehicles back. 12 Q. Okay. Now, you also have a trailer, do you 13 not? 14 A. Yeah, I still have it. 15 Q. A Monarch. Your petitions and schedules, as I 16 reviewed your amended schedules, do not seem to disclose 17 any monthly expenses for that. Do you pay monthly to 18 retain that trailer? 19 A. Yeah, they're on there. 20 Q. Well, did you combine them with Vehicle 1, 21 which is your car? 22 A. No. 23 Q. What are your monthly payments for your 24 vehicle? 25 A. 987.</p>

03:35:58-03:36:33 Page 86

1 Q. 987?
2 A. Uh-huh.
3 Q. There's no other disclosures for the Monarch.
4 Is it free and clear?
5 A. No.
6 Q. There's a lien against it?
7 A. Yes.
8 Q. What's the amount of the lien?
9 A. \$274.
10 Q. \$274?
11 A. Yes.
12 Q. And you believe the --
13 MR. GOERNITZ: Nathan, you started to
14 speak?
15 MR. FINCH: He's asking you what the total
16 amount you owe on it, not your monthly payment.
17 BY MR. GOERNITZ:
18 Q. Yeah, not your monthly payment.
19 A. Oh, the amount I owe? Oh, it's on there. I
20 gave it to her multiple times.
21 MR. FINCH: It's on there.
22 BY MR. GOERNITZ:
23 Q. Okay. Then I'm going to ask, as we conclude
24 here today, in the next day or two, I'm sure counsel
25 will assist you. I see no reference to any expense, and

03:37:42-03:37:55 Page 88

1 clarifying some of the testimony regarding what she was
2 doing in terms of preparing the month -- the weekly
3 demands for Scott, or do you think you've got enough on
4 that?
5 MR. ANDERSON: Well, her testimony was
6 that that's all she was doing, and I will tell you it
7 doesn't square with the e-mail communications, but I can
8 only put on the record what is on the record, so...
9 MR. FINCH: I have nothing.
10 MR. ANDERSON: Okay. That will conclude
11 the examination.
12 Thank you, sir.
13 MR. FINCH: We'll waive on that one too.
14 (The 2004 examination concluded at
15 3:37 p.m.)
16
17
18 (Signature waived.)
19 _____
20 RICHELLE LEE MOORE
21
22
23
24
25

03:36:47-03:37:31 Page 87

1 there's no secured creditor named that I'm aware of. So
2 you might want to take a look at that.
3 MR. FINCH: It's on there.
4 BY MR. GOERNITZ:
5 Q. And you do believe it's worth somewhere in the
6 range of \$6,000?
7 A. The trailer? Yeah.
8 Q. How did you come to that amount? Did you get
9 an opinion of value?
10 A. I looked other ones up that are --
11 Q. Okay. Did you receive that through your
12 divorce?
13 A. It was in my name.
14 Q. It was in your name?
15 A. Yes.
16 Q. What was the purchase price; do you remember?
17 A. It was under 15. It was like right around
18 \$15,000.
19 Q. Okay. Do you remember when you bought that?
20 A. 2016.
21 MR. GOERNITZ: Okay. I have nothing
22 further. Thank you.
23 MR. ANDERSON: Counsel, anything for the
24 record?
25 MR. FINCH: Care to spend any more time

RICHELLE LEE MOORE 12/13/2018 Page 89

1 STATE OF ARIZONA)
2 COUNTY OF MARICOPA) ss.
3
4 BE IT KNOWN that the foregoing 2004
5 examination was taken before me, JODY L. LENSCHOW, RMR,
6 CRR, Certified Reporter No. 50192 for the State of
7 Arizona, and by virtue thereof authorized to administer
8 an oath; that the witness before testifying was duly
9 sworn by me; that the questions propounded by counsel
10 and the answers of the witness thereto were taken down
11 by me in shorthand and thereafter transcribed under my
12 direction; that a review of the transcript by the
13 witness was waived; that the foregoing pages contain a
14 full, true, and accurate transcript of all proceedings
15 and testimony had, all to the best of my skill and
16 ability.
17 I FURTHER CERTIFY that I am not related to nor
18 employed by any of the parties hereto and have no
19 interest in the outcome thereof.
20 DATED at Phoenix, Arizona, this 27th day of
21 December, 2018.
22
23
24 _____
25 JODY L. LENSCHOW, RMR, CRR
Certified Reporter
Certificate No. 50192

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<p>6</p>	<p>6 (1) 30:16 600 (2) 84:3,14 602 (1) 9:19</p>			