

# **EXHIBIT B**

# EXHIBIT 11

1 BY MR. KAREN:

2 Q. But -- okay. Well, that's fine.

3 MR. KAREN: Let's go to Exhibit 57.

4 (Document marked Exhibit No. 57.)

5 BY MR. KAREN:

6 Q. This is another loan between -- that  
7 you're discussing. And you say to Mr. Johnson,  
8 "Need to have an ILC name before I can verify and  
9 send on. Thanks." Do you see that?

10 A. I do.

11 Q. And when you're saying "send on," you're  
12 talking about sending on to Mr. Ramos and/or  
13 Mr. Bianchi for approval, right?

14 A. Correct.

15 Q. Okay. So it's important for them to see  
16 that it had been put in an ILC name before you  
17 sent it on, right?

18 A. Correct.

19 Q. Because that would tell them that the  
20 hundred basis points you otherwise were paying the  
21 loan officer isn't in there anymore, right?

22 A. Correct.

23 MR. KAREN: Let's go to Exhibit 54.

24 (Document marked Exhibit No. 54.)

25 BY MR. KAREN: