

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

IN THE MATTER OF:	Case #89-11051
CUMBERLAND INVESTMENT	Providence, Rhode Island
CORP.	February 7, 2002
Debtor.	9:37:10 a.m. O'clock

TRANSCRIPT OF HEARING ON MOTION BY REPUBLIC CREDIT AND THE
TRUSTEE TO ABANDON ASSETS; OBJECTION BY HAROLD CHORNEY;
TRUSTEE'S MOTION TO STRIKE THE OBJECTION; CHORNEY'S MOTION TO
CONTINUE THE HEARING; OBJECTION OF REPUBLIC CREDIT.
BEFORE THE HONORABLE ARTHUR N. VOTOLATO, J.U.S.B.C.

APPEARANCES:

For Harold Chorney: HAROLD CHORNEY, *Pro Se*
5 Cathedral Square, Apt. 106
Providence, RI, 02903

Trustee of the Debtor: JASON D. MONZACK, ESQ.
Kirshenbaum & Kirshenbaum
888 Reservoir avenue
Cranston, RI,

For Republic Credit Corporation: JUSTIN T. SHAY, ESQ.
Cameron & Mittleman
56 Exchange Terrace
Providence, RI 02903

Electronic Sound Recording Operator: Dana Fernandes

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GCI TRANSCRIPTION SERVICES
210 Bayberry Avenue
Egg Harbor Township, NJ 08234-5901
1-609-927-0299 FAX 1-609-927-6420 1-800-471-0299
e-mail irwingloria@aol.com

1 (At Session Feb02Day 7, Case 003. 9:37:10 a.m.)

2 THE COURT: Cumberland Investment Corporation. This
3 is a motion by Republic Credit and the Trustee to abandon
4 assets; objection by Harold Chorney. Trustee's motion to
5 strike the objection; Chorney's motion to continue the hearing,
6 and the objection of Republic Credit.

7 MR. MONZACK: If Your Honor please, Jason Monzack,
8 the Trustee of Cumberland Investment Corp. The principal
9 pleading before the Court is the joint motion for approval of
10 distribution of proceeds from the sale of the last -- sale of
11 what was bank notes and coins, performed by Christie's. This
12 was the last in a series of sales that have been conducted
13 throughout the administration of the Chapter 7 portion of this
14 bankruptcy estate. The bank notes and coins that were the
15 subject of this sale were the bank notes and coins that were
16 continued to be held by the U.S. Attorney's Office during the
17 prosecution of criminal matters concerning Mr. Chorney, and
18 they chose to hold onto the bank notes and coins until all
19 appeals -- my understanding that all appeals were completed, in
20 fact, that the sentence had been served by Mr. Chorney.

21 At that point, and in a cooperative effort with the
22 Trustee, the coins were shipped to Christie's in New York, and
23 those coins and bank notes were sold with the exception of
24 about \$6,800 worth of the coins which are detailed in the joint
25 motion, and several bank notes which did not achieve -- in case

1 of the coins and bank notes, except for the three \$10,000
2 notes, didn't achieve the minimum bids that were set up in the
3 notice of intended sale. There's been an issue with regard to
4 the three \$10,000 bank notes, what value they have, if they're
5 permissible for them to sell. In the end Christie's decided
6 that they would not sell those assets because they weren't sure
7 of the legality of selling those assets.

8 I'll take a little leap back -- all of these assets,
9 including the assets that were subject to our prior sales, were
10 subject to the security claim of the FDIC. In a compromise
11 with the FDIC it was determined that the assets would be sold
12 and that a portion of the assets would come into the bankruptcy
13 estate. A certain percentage designated for the benefit of
14 unsecured creditors; a certain percentage limited to the
15 claims, administrative claims of professionals, through the
16 administration of Chapter 11 and Chapter 7 proceedings.

17 A portion was also set aside for -- on the secured
18 claim of the FDIC. The FDIC assigned its claim to Republic,
19 who is the party before the Court this morning. In the last
20 sale, there were net proceeds to the estate of \$337,164. Two-
21 thirds of those funds were set, pursuant to prior orders of
22 this Court, to go to the secured creditor, so that portion of
23 the motion that's before you today seeks to pay the sum of
24 \$224,748 to Republic as the successor to the FDIC, in full and
25 final satisfaction of all secured claims, of the secured party,

1 leaving the balance of the funds of the estate will be for the
2 benefit of unsecured creditors and administrative claims
3 pursuant to prior orders of this Court. So that's the first
4 part of the motion that's before the Court.

5 The second part of the motion that's before the Court
6 is to abandon those assets that have not --

7 THE COURT: You know, before you go into -- or finish
8 your presentation on that, we have Mr. Chorney's motion to
9 continue, I guess this whole hearing this morning?

10 MR. CHORNEY: Yes, Your Honor.

11 THE COURT: All right, let's hear that first. I
12 should have started that way.

13 MR. CHORNEY: Harold Chorney representing his own
14 interests in this case.

15 THE COURT: Which is -- by the way, what is your
16 interest now, Mr. Chorney?

17 MR. CHORNEY: I have property interests in what's
18 going on, Your Honor.

19 THE COURT: I'm sorry?

20 MR. CHORNEY: Property interests.

21 THE COURT: Is that all you have to say about your
22 interests?

23 MR. CHORNEY: Well, it's difficult to describe it
24 because there's -- in my opinion, some missing assets in the
25 case. There's also missing records concerning an inventory of

1 those assets.

2 THE COURT: Right. But in this case isn't anything
3 along those lines -- like missing assets, missing records --
4 the only people or the first people in line to be hurt by
5 anything that you are suggesting would be creditors, right?
6 Who come a little bit ahead of you.

7 MR. CHORNEY: Well, Your Honor, there may be some
8 question as to whether or not the missing assets were assets of
9 the estate of Cumberland Investment Corporation or not.

10 THE COURT: And you're raising that now?

11 MR. CHORNEY: Well, I believe it's always been
12 raised.

13 THE COURT: Well, many things have been raised, and
14 many things have been decided, and many things have been
15 decided on appeals. What issues do you think are still open
16 for you to have an interest here?

17 MR. CHORNEY: Your Honor, there's missing assets in
18 the estate. The representation by Mr. Monzack is that all the
19 assets, with the exception of 380 silver dollars and three
20 \$10,000 notes, which did not sell at the December 7th, 1999
21 Spink America or Christie's Auction are the only assets that
22 remain in the estate. It's my contention that there are
23 missing assets, that Mr. Monzack in June of 1994 was given a
24 list of these assets. In September of 1994 Mr. Monzack was
25 given a transcript of the removal of those assets indicating

1 that those assets were on the premises at the time Mr. Cohen
2 removed them in August of 1990.

3 Subsequent to that time, in October 1999 I received
4 from a Freedom Of Information Act from the Executive Office of
5 the U.S. Attorneys, nineteen video tapes of the removal of the
6 assets. And as you recall, we had a hearing involving Mr.
7 Taft, where he had requested various video tapes and things
8 like that, and no one was able to come up with anything but
9 these nineteen video tapes, each two hours long, do exist, and
10 they corroborate the fact that certain assets were removed on
11 August 17th and August 23rd of 1990. Those were supplied --

12 THE COURT: What's the reason for you -- what's the
13 basis for your motion for a continued hearing.

14 MR. CHORNEY: For a continuance? Okay. First of
15 all, when this motion for this hearing came in, I was in the
16 hospital, and at that time I had someone file for me. During
17 the last few months I've spent twenty-two days horizontal; and
18 in addition, I have wanted to seek discovery in relationship to
19 this hearing over here. I sent -- recently sent a request for
20 admissions for Mr. Monzack concerning the subject matter for
21 this hearing.

22 THE COURT: Have you filed anything?

23 MR. CHORNEY: I sent the request for admissions to
24 Mr. Monzack Certified Return Receipt Requested. I don't have
25 the green card back yet.

1 THE COURT: When did you send this request?

2 MR. CHORNEY: At the beginning of this week, Your
3 Honor.

4 MR. MONZACK: For the record, Your Honor, I did
5 receive a Request for Admissions, filed by Mr. Chorney, I
6 believe yesterday. I don't believe there's any proceeding
7 pending in which it was filed, but I'll save my comments for
8 when Mr. Chorney concludes.

9 THE COURT: Go ahead.

10 MR. CHORNEY: Basically, I don't see -- it's been
11 two years since the remainder of the assets have allegedly all
12 been sold, with the exception of those 380 silver dollars and
13 the three \$10,000 notes. I don't see any harm to them or to
14 any party if these funds are not distributed prior to a full
15 accounting of the assets of the estate, assuming that the funds
16 that are sitting and segregated in an interest-bearing account,
17 I don't see any harm to Republic One that's claiming all those
18 funds. And it just seems to me -- I didn't really want to go
19 into it right now, but I can if that --

20 THE COURT: No, no. Don't go into anything you don't
21 have to go into.

22 MR. CHORNEY: Well, I'm seeking a continuance, Your
23 Honor, until I get discovery concerning this because there's an
24 awful lot of undisclosed matters involving the monies that were
25 used in the 364 agreement.

1 THE COURT: Are you claiming some wrongdoing here, or
2 malfeasance by anybody?

3 MR. CHORNEY: Your Honor, I'm -- first of all, if
4 there's missing assets, there's certainly wrongdoing.

5 THE COURT: Okay.

6 MR. CHORNEY: Okay?

7 THE COURT: Yeah.

8 MR. CHORNEY: Secondly --

9 THE COURT: You know what you need to do? You have
10 to report this to the United States Attorney, because if that
11 -- you know, if you're suggesting bankruptcy crimes, that's not
12 a matter that this Court deals with initially. We make
13 references, if you want to -- I personally am not inclined to
14 make the reference, based on what you're telling me --

15 MR. CHORNEY: Right.

16 THE COURT: -- but you are free to do that. In fact,
17 you have an obligation to do that.

18 MR. CHORNEY: Right, and that's why I'm seeking
19 discovery from Mr. Monzack, to verify --

20 THE COURT: No, no. We -- I don't think you have an
21 interest here that's not represented in other ways, and any
22 items where you're aggrieved, I'm sure there are orders that
23 have been entered. Either they've been appealed and disposed
24 of somehow, or haven't been appealed, which makes them final
25 orders, and, you know, you want to talk about things that

1 happened in 1990 and 1994; if, you know, crimes were committed
2 in those days without statute of limitations problems in 2002,
3 that's a matter that you need to bring to the U.S. Attorney's
4 Office.

5 MR. CHORNEY: Okay.

6 THE COURT: And you have an obligation to do that --

7 MR. CHORNEY: Sure.

8 THE COURT: -- if you think that that's been the
9 case.

10 MR. CHORNEY: And I'm seeking the assistance of this
11 Court in discovery from Mr. Monzack who has a myriad of
12 information concerning --

13 THE COURT: I'm telling you, Mr. Chorney, that you
14 don't have standing to start looking for discovery at this
15 point on anything.

16 MR. CHORNEY: Your Honor, this --

17 THE COURT: Now if that's wrong -- if that's an
18 erroneous or --

19 MR. CHORNEY: Well, I'll note an objection, because
20 the information being sought certainly goes back to at least
21 1994.

22 THE COURT: Okay.

23 MR. CHORNEY: Okay?

24 THE COURT: All right.

25 MR. CHORNEY: I want to go into the 364 agreement,

1 Your Honor, which I'm the signatory on, and I feel there may be
2 some things wrong with that also.

3 THE COURT: What agreement?

4 MR. CHORNEY: In December of 1990 an agreement was
5 entered into by an order of this Court.

6 THE COURT: Now tell me what you're getting at now.
7 You know, we have a calendar here. I'm not saying that your
8 matter doesn't deserve the time, but I want to make sure it
9 does deserve the time.

10 MR. CHORNEY: Okay. Well, there's the --

11 THE COURT: Now what are you getting at?

12 MR. CHORNEY: There's a 3--

13 THE COURT: -- in 1990?

14 MR. CHORNEY: There's a 364 agreement.

15 THE COURT: What is that?

16 MR. CHORNEY: Well, it's a super-priority agreement
17 in which Mr. Cohen was borrowing up to \$400,000 from Eastland
18 Bank.

19 THE COURT: And you want to reopen something like
20 that?

21 MR. CHORNEY: Well, Your Honor, it appears to me
22 that -- I haven't reopened it. The Trustee --

23 THE COURT: You're asking to get into now. I assume
24 you want to have that reviewed again, whatever it was.

25 MR. CHORNEY: Well, in the joint motion over here

1 there's reference to this specific agreement.

2 THE COURT: Yep.

3 MR. CHORNEY: And how Fleet and FDIC had certain
4 undisclosed agreements concerning the assets of Cumberland
5 Investment Corporation.

6 THE COURT: Undisclosed agreements?

7 MR. CHORNEY: I do believe so. I don't think anyone
8 has ever disclosed what the terms of those agreements are, and
9 it certainly affects the funds of the estate. Also, the note,
10 which FDIC sold to Republic was for an undisclosed amount.
11 There's an awful lot of secrecy and undisclosed amounts going
12 on here, and I feel it's to the detriment of myself and other
13 creditors of the estate. I feel that \$118,000, which were paid
14 out in 1998 by order of this Court and a proposed \$225,000 to
15 be -- approximately -- to be paid out in accordance to the
16 joint motion would equal roughly \$343,000.

17 Fleet originally had a claim of \$230,000 because they
18 were the successor to Eastland in this 364 note. It seems to
19 me like there's 113,000 that's going somewhere without any
20 accounting of what it was used for. There's no accounting
21 allegedly of the \$230,000, although Mr. Cohen supplied us the
22 expenses of \$90,000. And this is not brand new, trying to get
23 an accounting of something that goes back to 1990 or 1994.
24 There's a myriad of correspondence that I believe is in the
25 file seeking an accounting of the assets. Even Mr. Monzack

1 mentioned in his pleading that over the last two years there's
2 been five separate motions by both Mr. Taft and myself to get
3 an accounting of the assets. So I don't know what's public
4 information and what isn't, but it sure seems like there's a
5 lot of secrecy involved with what's going on, and there's not a
6 full disclosure, and that's what I'm seeking, Your Honor.

7 THE COURT: Okay. Have a seat. Mr. Monzack, address
8 the allegations of secrecy, failures to account, et cetera. I
9 assume you were taking some notes.

10 MR. MONZACK: I was, Your Honor. Part of the
11 dealings that Mr. Chorney refers to, of course, are before my
12 time, during the administration of the Chapter 11 when I wasn't
13 involved.

14 THE COURT: Okay, but that doesn't absolve you of
15 anything. You picked up where --

16 MR. MONZACK: No, no. Mr. Chorney, since before my
17 involvement in the case, has made allegations of missing assets
18 in this case. In fact, it's my understanding that part of his
19 targets for charges of missing assets in the case are the U.S.
20 Attorney and the FBI; that to my understanding during the
21 course of the, their criminal investigation of Mr. Chorney,
22 coins were counted and inventories were made. I -- to my
23 understanding of the substance of the charges against Mr.
24 Chorney for which he was convicted was that he misrepresented
25 the value of the collateral for the Eastland Bank loan, for

1 which the FDIC became the successor. He had made allegations
2 continuously since the onset of this case that anyone who has
3 come into contact with the coins has either taken the coins or
4 replaced the coins with less valuable coins.

5 It's my understanding that among the targets of those
6 accusations include the U.S. Attorney and the FBI, and
7 included, I understand, anyone who ever did an inventory on
8 this case, both before I was involved and after I was involved,
9 and I filed the motion to strike Mr. Chorney's objection based
10 and appended any number of prior pleadings made by Mr. Chorney
11 and prior orders of this Court, and they disposed of those
12 claims.

13 Way back in, when I was young and naive in this case
14 and Mr. Taft had filed several pleadings seeking information, I
15 actually arranged a meeting between myself and Mr. Taft and
16 members of the U.S. Attorney and FBI's office. They had tapes
17 showing Mr. Cohen and his agents removing the coins from the
18 premises in Woonsocket when the case was first a Chapter 11.
19 We made all those tapes available to Mr. Taft.

20 At that time it was Mr. Taft making the motions, it
21 appeared to me, because this Court was enforcing its prior
22 orders of the Court saying that Mr. Chorney could not have any
23 further involvement with the case. If you recall back in 1992
24 this Court entered an order and sanctioned Mr. Chorney the sum
25 of \$200,000 for his interference with the case.

1 Apparently the FBI had nineteen of twenty tapes.
2 Those nineteen tapes were made available. I don't know where
3 the twentieth tape was. It was the custody of the FBI. I'm
4 not sure if there ever was a 20th day, or if it's a bookkeeping
5 error -- I don't know. But whatever tapes the FBI had and made
6 available for Mr. Taft for him to view, that wasn't
7 satisfactory to him.

8 Finally, this Court entered an order saying Mr.
9 Taft didn't have any standing, after trying for years to
10 satisfy Mr. Taft and show him whatever information that I had,
11 the FBI had, the U.S. Attorney had -- nothing seemed to satisfy
12 Mr. Taft or Mr. Chorney.

13 There is a certain conc --

14 THE COURT: Do you have the information -- and I'm
15 talking about information, not just a gut reaction -- that Taft
16 and Chorney are each other's alter-egos in this thing?

17 MR. MONZACK: Well, I did append to my motion to
18 strike copies of motions filed by Mr. Taft and Mr. Chorney, and
19 it appears to me that there's a great similarity in the way the
20 motions are set up, the information that's asked for. It
21 appeared to me, and I have nothing but surmised the basis on
22 that Mr. Taft was acting almost in an agency capacity and
23 asking for the same information that Mr. Chorney had asked for
24 previously, and Mr. Chorney had been prohibited from partaking,
25 participating in any further proceedings; then Mr. Taft came on

1 the scene, and we tried to give -- satisfy Mr. Taft with
2 whatever information he sought.

3 But ultimately, though, there is a portion of these
4 funds that are segregated for the benefit of unsecured
5 creditors. Mr. Taft never even filed a proof of claim in the
6 bankruptcy case, a claim that there were different coins that
7 he never got back, and that's probably true, but never even
8 bothered filing a proof of claim. So ultimately Mr. Taft's
9 standing -- it was determined that he didn't have standing
10 before the Court and wasn't allowed to continue to file various
11 motions.

12 And now Mr. Chorney has resumed filing motions asking
13 for essentially the same things that Mr. Chorney asked for
14 initially, that Mr. Chorney then was no longer able to
15 participate; Mr. Taft asked for; Mr. Taft's standing was
16 determined to have no standing before the Court, and now Mr.
17 Chorney is coming back before the Court.

18 This is a sale that's before the Court today, and a
19 series of sales, based upon a formula for how the funds would
20 be distributed that probably goes back five or six years, in
21 which there were objections filed by Mr. Taft at that time, and
22 his objections were overruled by this Court.

23 Numerous efforts have been made to make whatever
24 information is available to Mr. Taft. Mr. Chorney had
25 substantial discovery in his criminal matter -- making the same

1 allegations against every party who came into contact with this
2 case.

3 I don't really know how to respond to Mr. Chorney's
4 allegations, other than the way I've responded to Mr. Taft, to
5 Mr. Chorney over the last six or eight years.

6 THE COURT: Okay. The motion for a continuance is
7 denied. Mr. Chorney has an objection to that ruling. The
8 Trustee's motion to strike the objection is granted. Mr.
9 Chorney has an objection to that ruling. The objection of
10 Harold Chorney to this morning's joint motion is denied. You
11 have an objection to that ruling.

12 Go on with the remainder of your presentation on the
13 joint motion, then explain a little more fully the Fleet Bank
14 involvement here, in a chain of assignments.

15 MR. MONZACK: Fleet Bank participated -- and I'm not
16 -- and I will agree with Mr. Chorney. I have not seen the
17 documents of agreement between Fleet and the FDIC. This is
18 before Republic's involvement in the case.

19 Fleet had an agreement with the FDIC in terms of --
20 it's my understanding -- the monies that were advanced way back
21 when, for the benefit of Eastland Bank -- whatever their
22 agreement was it didn't concern me in particular because what
23 the FDIC said was that a portion of those assets that are our
24 secured claim we owe to Fleet Bank pursuant to other
25 agreements.

1 So the total amount that was paid to Fleet and the
2 FDIC pursuant to a prior sale of assets equaled the sixty per
3 cent interest that the FDIC had in the sale of those assets.
4 The FDIC is saying, pursuant to other agreements that we have
5 with Fleet, a portion of these funds are owed to Fleet.

6 I didn't feel that I needed to know the nature of the
7 agreement between the two parties in that it was not costing
8 the estate any more than the amount that was set aside on the
9 secured claim of the FDIC. There was a prior order of this
10 Court in which a portion of the funds that were to go to the
11 FDIC went to Fleet, and Fleet at the same time removed a claim
12 that they had in the estate, and I don't remember the amount of
13 the claim off the top of my head, but it was substantially more
14 than I believe the \$27,000.

15 THE COURT: But -- okay. But the total amount --

16 MR. MONZACK: That Fleet received at that time. But
17 the total amount paid to the FDIC and Fleet at that time
18 totaled the sixty per cent interest that the FDIC had pursuant
19 to prior agreements endorsed by this Court.

20 THE COURT: Okay, and the total amount of FDIC's
21 claim is documented, and --

22 MR. MONZACK: That's right. The FDIC, who removes
23 their claim, has a sum greatly in advance -- greatly in excess
24 of the total amount that's been paid to the FDIC for the
25 administration of the case.

1 THE COURT: Basically, you're saying that you don't
2 care what they did with their proceeds.

3 MR. MONZACK: I wasn't that interested in terms of
4 what agreement the FDIC had with Fleet because it didn't cost
5 the estate any money. It was essentially the FDIC telling me
6 that, "Look, we owe Fleet a portion of these funds."

7 THE COURT: Okay.

8 MR. MONZACK: And Fleet agreeing to withdraw their
9 claim, which was for a sum greatly in excess of \$27,000 that
10 they had in the estate.

11 THE COURT: Okay.

12 MR. MONZACK: On the abandonment portion of the
13 motion that's before the Court, there is this approximately
14 \$6,800 worth of coins that went unsold at the Christie's sale;
15 that if the FDIC had a security interest in all of the assets,
16 that pursuant to compromise, thirty per cent of the revenues
17 came into the estate, as indicated before; that of the \$6,800
18 worth of coins, it would amount -- if there was a successful
19 sale, it would amount to maybe a couple thousand dollars coming
20 into the estate, but those assets are subject to the FDIC's
21 secured claim; and as I indicated before, the three \$10,000
22 notes, Christie's was not willing to sell and have put no value
23 on those.

24 In an effort to try to bring the administration of
25 this estate to a close, this is the last assets that exist in

1 this estate. Rather than trying to notice out another sale to
2 see if the coins would sell again, and the expenses incident to
3 that sale, the estate seeks to abandon back to Republic those
4 assets that remain at Christie's so that we can go ahead and
5 close this estate; and on a best-case scenario, it appears that
6 it would amount to a couple thousand dollars coming into the
7 estate.

8 THE COURT: Any -- anything from any other party in
9 this case who hasn't been heard yet?

10 MR. SHAY: Your Honor, just one point, if I may,
11 briefly, that Mr. Monzack touched on, and that is --

12 MS. FERNANDES: Your name, please?

13 MR. SHAY: Justin Shay for Republic -- that the
14 abandoned assets and this amount would be accepted by Republic
15 in full satisfaction of the claim that was assigned to it by
16 the FDIC. If, by chance, any of these coins turned up in the
17 future, they would have no claim to them and they would be --
18 they would go into the estate, ostensibly for the use of
19 unsecured creditors, so there's just no really reason to delay
20 this now.

21 THE COURT: And what's the total amount of your
22 claim? How much are you getting wiped out of?

23 MR. SHAY: I'm sorry. I'd have to look. I can't --

24 THE COURT: Just roughly.

25 MR. SHAY: I thought it was -- There is a --

1 THE COURT: Give or take 100,000, give a --

2 MR. SHAY: I'm sorry.

3 THE COURT: Give or take 100,000 --

4 MR. SHAY: Oh -- probably more than that. [Pause]

5 Excuse me. [Pause] On a transfer ledger of a bunch of assets
6 I believe that were transferred by the FDIC to my client, at
7 the time of transfer it was five million dollars?

8 THE COURT: Okay.

9 MR. SHAY: That's with all interest and everything
10 else.

11 THE COURT: Okay. All right, the joint motion is
12 approved over Mr. Chorney's objection, and I guess the only
13 other -- we'll call it a housekeeping item is, I'll treat it,
14 Mr. Chorney, as though you had filed a motion for a stay
15 pending appeal of the orders that have been made against you
16 this morning, and that motion for stay pending appeal is
17 denied, so that you're directly authorized to go right to the
18 District Court if you think you need any action from that court
19 based on what we've done this morning.

20 MR. MONZACK: The claims are in order, Your Honor.

21 THE COURT: Yep, they're in order.

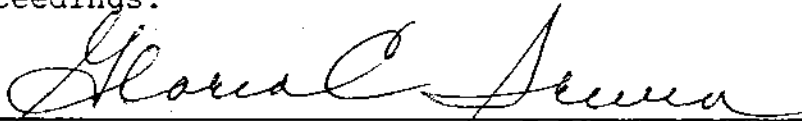
22 MR. MONZACK: Thank you.

23 MR. SHAY: Thank you, Your Honor.

24 (End at 10:08:09)

25 * * * * *

1 I certify that the foregoing is a true and accurate
2 transcript from the electronically sound recorded record of the
3 proceedings.

 2-18-02

GLORIA C. IRWIN

Date

Certified Transcriber NJ AOC200

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GCI TRANSCRIPTION SERVICES

210 Bayberry Avenue

Egg Harbor Township, NJ 08234-5901

609-927-0299 1-800-471-0299

FAX 609-927-6420

e-mail irwingloria@aol.com

**NOTE TO T-6
TRANSCRIPT OF FEBRUARY 7, 2002:**

Please be advised that pages 6, 10, 11, and 13 state Mr. Cohen.

Instead of Mr. Cohen, these pages should read Mr. Cullen.

A correction was requested from Gloria Irwin at GCI Transcription Services and is in progress.