# NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS LOCAL FINANCE BOARD 

December 13, 2023

Oral sworn testimony in the above-captioned matter taken via remote videoconference before LISA F. PENROD, Certified Court Reporter (XIO1753) and Registered Professional Reporter, on the above date, commencing at 10:55 a.m., there being present:

1 A P P E A R A N C E S:
2 Jacquelyn Suarez, Chairwoman
Alan Avery
$3 \quad$ Adrian Mapp
Dominick Di Rocco
4 William Close
Idida Rodriguez
5 Nicholas Bennett
hUdSON COUNTY I MPROVEMENT AUTHORITY
paterson parking authority

RICHARD PHOENIX v.
6 BOROUGH OF NORTH PLAINFIELD 2914

MS. SUAREZ: Okay. So good morning, everyone.

The first matter before the board is going to be last month's meeting minutes. I'm going to ask for a motion to adopt the November 8, 2023, mi nutes as submitted.

MR. CLOSE: So moved.
MS. RODRIGUEZ: So moved.

MR. BENNETT: I heard Mr. Close moving.

Ms. Rodriguez, did you second?
MS. RODRI GUEZ: Uh-huh.
MR. BENNETT: Ms. Suarez.
MS. SUAREZ: Yes.
MR. BENNETT: Mr. Di Rocco.
MR. Di ROCCO: Yes.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes.
MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes.
MR. BENNETT: Motion approved.
MS. SUAREZ: We're going to move on to applications.

I'm just going to remind everyone, board members, applicants and members of the public
who have joined us to just please remain muted to el i mi nate any unnecessary background noise.

If you're appearing by phone, option star six should help to mute and unmute the call. Just a friendly reminder, as applicants appear to testify, please just make sure that your camera is on and that you speak up when your application is called so that your i mage will populate for us on the screen which will then permit us to get your sworn in prior to testifying.

The first applicant that is on our agenda is the Piscataway Township Fire District Number 3 which has withdrawn its application. So therefore, we're going to move on to the second application, which is the Hudson County Improvement Authority.

MR. LANGHART: Good morning, Director.
Good morning, Nick.
MS. SUAREZ: Good morning, Mr.
Langhart.
MR. LANGHART: $\left.\right|^{\prime} \mid l$ be presenting this
applicant for the ACIA. If you want to take a
second to swear everybody in, that would be great.
I anticipate .. it's hard for me to
see who's on. I think we'll have Mike Hanley and

Tim Eismeier from NW, County Administrator, Abe Antun, and Everett Johnson, county bond counsel, Kurt Cherry, Michael Connor from the $A C I A, ~ p e r h a p s$ Norm McGuera, and Marilyn Cintron who leads one of the organizations for the tenants in the building we'l| be talking about. If I missed everyone, । apologize.

MS. SUAREZ: Wonderful.
So if everybody can maybe just quickly say their first names so that way we can see you actually appear on our screen and then we'll get you sworn in for testimony.

MR. ANTUN: Abraham Antun.
MR. CHERRY: Kurt Cherry.
MS. CONTRON: Marilyn Cintron.
MR. LANGHART: I don't know if we have anybody from NW.

MS. SUAREZ: I don't see them.
MR. LANGHART: Okay. And I think, I thought maybe .. Mr. Antun, I don't know if Everett's going to join us. If not, we can probably move ahead.

MS. CINTRON: I believe they (indiscernible).

MS. SUAREZ: I didn't quite make that
out, Ms. Cintron. What was that?
MS. CINTRON: | think we were told
earlier it was 10:40 so maybe they're thinking
they're coming on later.
MR. LANGHART: Regardless, Director, ।
think we can probably move ahead with the application with the professionals we have now.

MS. SUAREZ: Sure.
Mr. Langhart, one quick question.
Mr. Antun is here in what capacity?
MR. LANGHART: He's representing the County of Hudson for the county guarantee that will be on the obligations we'll be talking about.

MS. SUAREZ: If you want to proceed, then 1 can have Ms. Penrod get everybody else sworn in.

MR. LANGHART: Thank you.
ABRAHAM ANTUN
KURT CHERRY
MARI LYN CI NTRON
is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MR. LANGHART: Thank you, Director, and thank you, members of the Local Finance Board and all the staff for hearing our application.

This application is submitted on behalf of the Hudson County Improvement Authority pursuant to the County I mprovement Authority's I aw, section $37 A-54 \mathrm{~L}$, which is the financing for the acquisition of property for the benefit of a nonprofit, and the adjoining statute is 40:37A-80 for approval of county guarantee to be issued along with the bonds that we'll be talking about.

A description of the project is as follows: The Hudson County Improvement Authority is going to issue not to exceed \$13 and-a-half million worth of notes initially, one-year notes, and then we will, within the year, take out those notes with the Iong-term financing through the issuance of bonds.

The Hudson County I mprovement Authority will take those proceeds and they will Ioan them to the nonprofit so that they can buy a property known as 115 Christopher Columbus Drive in Jersey City, and the reason the county and the i mprovement authority have stepped up and determined to take this action is because this property has traditionally provided a host of professional services to the members of the community, I argely through healthcare provisions, and 1 think Marilyn

1 and perhaps the county administrator can talk about

The property location is in a very desirable location. If the purchaser of the building were not to buy it now, it's very i ikely that the seller could turn around and sell this property to a developer who would develop condos or some other type of development that would displace the current tenants and thereby cause the community to lose the existing services.

So both the county and the i mprovement authority think it's very i mportant to keep the building where it is and the tenants where they are. We can talk about that.

Going back to the structure real quick, the improvement authority will take the proceeds from the notes and then the bonds, will I oan them to the purchaser of the building so that they can buy the building.

The purchaser will then assign the current existing rents in the building from the tenants to the i mprovement authority to pay the debt service.

Furthermore, there will be a note and a mortgage executed in favor of the improvement authority so that they will have title to the building in case the rents are not sufficient to pay the debt service.

Wrapped all around that is the county guarantee to ensure that the bond $\cdots$ the note holders and then the bond holders are paid the debt service for the obligations that are going to be i s sued, and the county guarantee al so had the added benefit of making the marketing of the bonds and notes a 1 ot more desirable to the market.

We did go out and get an appraisal on the property. It came in at $\$ 12 \mathrm{milli}$ in. Our financing is not to exceed 13 and-a-half million. And the current tenants have put approximately about $\$ 334,000$ worth of improvements into the building so they are very i nvested i n the upkeep and the maintenance of the building and keep it in a functioning state.

That's pretty much the transaction. It's pretty straightforward, and we're happy to take any questions you might have from everyone we have on about the transaction.

MS. SUAREZ: Thank you, Mr. Langhart.

One of the items that $\mid$ thought again in our pre-meeting was pretty helpful that $\quad$ just would like to highlight here for the board members as well anyone from the public is just l think highlight the commercial tenants that are currently occupying the building and what would happen to those tenants and the support that they provide if the i mprovement authority didn't actually purchase the building and lease it back to those tenants.

MR. LANGHART: Abe, do you want to speak to that, or Marilyn.

MR. ANTUN: Go ahead, Marilyn. I
think you can handle that.
MS. CINTRON: So thank you for
allowing me to speak today. My name is Marilyn Cintron, and for us, we've been there for, since 2012 and we do know that the landlord did get another offer for the property. For us, it would take seven to eight months to be able to relocate.

Alliance has provided services to the community for the past 60 years. We service about 19,000 patients annually. Many of them are uninsured or underinsured.

We provide, besides healthcare, we do mental health. We also do oral health care. During

COVID, we partnered with the county to set up a stepdown unit for the homeless population, which we're still serving through a collaboration at the warming center.

At that time we were able to remove over 1, 100 patients out of the hospital, I eaving those that are most sick able to be hospitalized, as the homeless individuals were not able to be released because they couldn't self-isolate obviously because they wouldn't have a place to go.

So the county partnered with us to do that setup in very short timeframe, and since then we've built a rapport with the homeless population.

We al so have the V.A. clinic there, that's located there that serves the Veterans Association, and there's a couple of mail order places and customs in terms of the building, but there's about four to 500 people that enter that building daily, and for us, it would be critical to stay in that place because we know for a fact that the other buyer would indeed make that another residential Iocation.

MS. SUAREZ: Thank you.
And can we just maybe get like a quick
flavor of some of the other tenants that are
currently present in the building.
MS. CINTRON: Yeah. So the V.A. We have also some - an ankle and a podiatrist. We al so have customs as well as .. I put a list together. Hold on.

A mail service. AT\&T has a tower
there as well for internet. We also have podiatrist, a med spa that does nutritional infusions, Liberty PT as well.

So it's about 15 other -. 14 other tenants.

MS. SUAREZ: Thank you.
Those are the questions that $I$ have.
I will open it up to see if the board members or if anyone from the public has any questions or comments they'd like to raise.

Okay. Well, then, hearing none, do we have a motion to issue positive findings?

MS. RODRIGUEZ: I make the motion.
MR. Di ROCCO: |'।| second it.
MR. BENNETT: I have Ms. Rodriguez
moving, Mr. Di Rocco seconding.
Ms. Suarez.
MS. SUAREZ: Yes.
MR. BENNETT: Mr. Di Rocco.

MR. Di ROCCO: Yes.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes.
MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes.
MR. BENNETT: Motion approved.
MR. LANGHART: Thank you very much.
We appreciate it.
MS. SUAREZ: You're wel come. Good
luck with the project as it moves forward.
MS. RODRIGUEZ: Good Iuck.
MS. SUAREZ: Okay. Then the next applicant appearing before the board today is the City of Paterson Parking Authority.

I think, Mr. Langhart, you're sticking around for this one?

MR. LANGHART: I am. Yes. You're stuck with me again.

MS. SUAREZ: And then 1 see Senator Pou is with us. I believe Mr. Nissen is on this one as well. | see him.

And is there anybody else?
MR. LANGHART: I don't know if Tony
Perez is on, Senator. $\mid$ know he's under the weather.

MS. SUAREZ: Senator, you're muted.
MS. POU: Forgive me. So sorry.
Unfortunately, Mr. Perez, the
executive director, is really not feeling well
today. He's unable to join us, but $\quad$ believe that the parties that are here might be able to respond to all the questions hopefully that any one of you may have.

Thank you for the opportunity to come before you.

MS. SUAREZ: Of course.
Okay. So then Mr. Langhart, that rounds everybody up. I think we can get them sworn i $n$ and then we can proceed with the application. PAUL NISSEN

NELLIE POU
is duly sworn by a Notary Public of the state of New Jersey and testifies under oath as follows:

MR. LANGHART: Thank you.
So Director, members of the board, I
think the first thing 1 want to start with is this is an application that has been previously approved at the beginning of last year. The only difference i s when we were approved last year, we had a not to exceed amount of 48 million. We're now up to 60
mil|ion.

And just as a reminder, the whole point of this application is to build a new garage in the City of Paterson on Ward Street. The existing garage has been demoli shed. The lot's been cleaned. So right now it's vacant.

The old garage that had been there was i mportant to the parking authority in terms of revenue and parking services within the city. The new one is equally as i mportant, if not more.

We project the cost of the garage to be about $32 \mathrm{mil\mid ion}$, and everything I'm talking about is really geared towards getting the financing for that 32 mill i on to construct this new garage.

The way we're going to do it is we're going to issue three series of bonds. The first series of bonds are typical parking revenue bonds and they'\| be i ssued by the authority.

They come at a cost to the authority.
The authority pays these bonds back from the revenues of the authority. So the a mount that we i ssue becomes debt of the authority and it's paid before by the rate payers. That comes at a cost of the authority.

When we came before you last year, we

1 had a cost of approximately 12 million for these, 2 |'ll call them the Series A bonds, the parking 3 revenue bonds. credits on the EDA that we can monetize to a tax credit provider at 90 and-a-half cents on the dollar, take those proceeds and throw it at the cost of the garage.

So it's, in essence, free money for
the authority. We don't have to pay these bonds back. They're paid for from the tax credits. The more we can get of that, the better.

Largely through the efforts of Senator
Pou, we've increased that amount from 28 and-a-half millionto 45.3 million. So that's a good thing.

We have more tax credits to sell, gives us more
proceeds to supply the garage.
When we came before you last year, we were going to issue about 19 million of these tax credit bonds. Now we're up to about 29 million, I argely because we have more tax credits to sell.

In a perfect world, we get almost \$17 million more in tax credits. That would translate to about 17 million more dollars we could throw at the garage.

However, due to a variety of factors, and Pete has prepared a really good little bullet point thing we can go through at the end of this that shows where the costs have increased and where they have decreased, but I argely through higher interest rates, the 19 million in tax credit bonds we had originally proposed got us about \$11 million towards the cost of the garage.

Now we'll issue about $\$ 21$ million in tax credit bonds. That gets us to about, about the same amount towards the garage.

So because of different economic factors, the increase in tax credits doesn't quite get us to where we hoped, due to such a large increase.

Again, the garage costs 32 million.

1 So between the tax credits and the new money bonds, the series $A$, that gets us to our amounts.

Also, we're issuing Series $C$ bonds and they're refunding bonds, and that's not for savings. It's just I argely to take out the existing debt of the authority because that was issued pursuant to a general bond resolution that over the years became burdened with covenants from FSA, the insurer of the bonds, and a distribution of general fund monies that kind of leaves the parking authority a ittle bit short of available monies that make it to the general fund.

In short, we have a $70 / 25$ split with the city, where 75 percent of the general fund monies go to the city, and then when FSA insured our existing bonds, they put certain covenants in that require a takeout of bonds if our debt service coverage ratios fall below a certain amount or if we want to use general fund monies for things other than that, we need their permission.

So it's a problem. The parking
authority can't use their own general fund monies
I ike they would like to all the time.
Again, that's a refunding of about $\$ 16$
million. That's gone up about a million dollars
from last time, but again, not for savings, it's just really to kind of get rid of the existing covenants.

So when you add that all together, it's gone up from $\$ 48 \mathrm{milli}$ lon to $\$ 60 \mathrm{mil\mid ion}$, same structure, same three series of bonds, just different numbers.

We also have a city guarantee on \$48 million of the proceeds. Again, that matches up with what we had last time. Now we're at 60 million so it doesn't quite match.

The $\$ 48$ million city guarantee is kind
of divvied up. 32 million goes to the new money bonds, which will be Series A bonds, parking revenue and the tax credit bonds, and then 16 million on the ful| refunding $\$ 16 \mathrm{mi} \|$ I ion amount, that ${ }^{\prime} \mathrm{s}$ probably covered.

We feel going forward we could probably allocate the $\$ 32 \mathrm{mil} \mid$ ion city guarantee on all the parking revenue bond Series A and to some of the tax credit bonds and make the deal work.

So that's an overview of the whole thing. Again, structure's the same, three series of bonds, only the costs have increased, same refunding, same takeout.

With that, ${ }^{\prime} \mid l$ |et you go through that.

MR. NISSEN: Sure. I'mglad to discuss that.

Thanks for the opportunity to speak, and good morning to everybody, Director and members as well.

Director, do you want me to put this up on the screen? $\quad$ trust this has been shared with others?

MS. SUAREZ: Yeah, I think that would be helpful.

MR. NISSEN: Al। right. So we wil। test whether or not $I$ as a guest in this Teams meeting have the authority to, ability to - and it |ooks |ike| do.

So I have a one-page summary up here
which hopefully can provide the people an
explanation of the change in the sizing of the
transaction.

So as Chris went through a moment ago, the core issue in the increase in the sizing is attributable to higher interest rates, not a function of a higher cost of the parking facility itself.

When you put the two transactions
together that Chris described, previously we expected to issue about 46 million in bonds when the authority came before the Local Finance Board early I ast year, and now that amount is about 57 milli in .

And the reason for the increase in the sizing is attributable again to higher interest rates. Most notably, about 6 and-a-half million of that is a function of the fact that, with interest rates around 300 basis points higher than they were 18 months ago, 20 months ago, the ability to produce 6 and-a-half mil|ion or so, 6.2 mil|ion in original i ssue premi um has essentially evaporated, and so that causes an increase in sizing.

The other major portions of the increase are attributable to increased capitalized interest, a bit of it for an extended period, but also because the interest rate is higher, the a mount of capitalized interest that needs to be borrowed is al so higher. That's about $\$ 2 \mathrm{milli}$ lion down here,

1 net, net.

Thirdly, the cost to fund the debt service reserve fund is al so higher because it's based upon maximum annual debt service. Because the i nterest rates are higher, the maximum annual debt service is also higher.

And also notable within that amount, this 6 and-a-half million right here, is the anticipation for the moment that we'll need to fund the debt service reserve fund for the tax credit or the ERG bonds. Our hope is that will not be the case, that will be a result and consequence of the negotiations with the potential and ultimate purchasers of the bonds, and to the extent we're successful in not needing to borrow that, that's \$4 mi \| | ion that we wil| not need to borrow and put to a debt service reserve fund that inures to the parking side and ultimately inures to the project as a whole and the cost to repay the debt service.

We do get a slight benefit from higher
interest rates in that the cost of the refunding goes down, the escrow cost is down, about $\$ 2$ and-a-half million, and we also have no expectation of i ncluding bond i nsurance so that alsoremoves about 1.8 mil|ion down here, and then some smal|

1 movements and others.

But net, net, our project cost here is
l argely unchanged, and i $n$ fact, the net amount that we're funding is a little bit better because of the success in securing a state grant that's been (indiscernible).

The reason behind the increase in the sizing is mostly attributable to the increase in rates, not attributable to an increase in the cost of the project itself.

And I'm glad to answer any questions that anybody may have regarding this di scussion.

MR. LANGHART: Pete, I might just add that we ran these rates some time ago. They've i mproved since then. So hopefully if that continues, we'\| have better numbers than what we're showing now.

MR. NI SSEN: That's a very good point.

As Chris notes, these numbers were based upon analyses prepared a couple of weeks before the submission of the application.

As people are most likely aware of, we've seen a nice rally in both taxable and tax exempt rates, upwards of 50 plus basis points in the l ast six weeks. Let's cross our fingers that

1 continues for all the borrowers of the world.

So our hope is that the cash flows will -. the net borrowing costs will be better than what is reflected in here for both the reasons of I ower costs, and again, hopefully the ability to avoid needing the fund, the debt service reserve fund on the ERG bonds, or the tax credit bonds.

MR. LANGHART: We're happy to answer any further questions.

MS. SUAREZ: Thank you very much.
No. I think that was pretty comprehensive.

I do have just one question that, since l understand the presentation, very much appreciate it, really delving into where some of the cost savings are going to be realized by both slimming down some of the areas of the project. Understandably some of that's going to get eaten up where we were currently in the market. Hopefully, as Mr . Nissen said, that's trending in the right direction.

As far as some of the covenants that are going to be going away, are there going to be plans I guess for some of the capital improvements or will there be plans for capital improvements that
might still tie up some of those funds? I just wasn't sure what we saw on the horizon.

MR. LANGHART: Well, so l might let
Senator Pou address that, but if we do get the flow of general fund monies into the $\cdot$ under the new bond resolution such that we can have all of it, l think that will, in essence, make more money available to the authority, and 1 presume the plan would be to put that back into the system.

But I defer to Senator Pou.
MS. POU: So thank you ver much.
Let me just clarify that l'm here in my capacity as an employee of the Paterson Parking Authority and not in my Senate capacity. I do appreciate the fact that you're referring to my title, but just wanted to make sure that that was pointed out.

I would say that it is, a lot of the debt ratio calculations that were formulated through the various different financial analysis that we did included several year of calculations in terms of what would happen with respect to any kind of maintenance needs or capital i mprovements for any one of the facilities that we have.

So a lot of the information and the
financial calculations that allows us to meet those debt ratio calculations will cover - will help to cover that and has been projected out.

I do think that there $\cdots$ let me just say that there's no major capital project that we have i n place at the moment that requires immediate attention. That has been maintained throughout the years for ensuring that whatever comes up comes to the point where the authority is able to cover that on a day-to-day, year-to-year, month-to-month or year-to-year, depending on whatever its current need.

But in terms of any huge major capital
i mprovement that may be required of us is not something that c an say is out in the forefront that we would need to deal with at this moment.

MS. SUAREZ: Thank you for that.
I'm going to open it up for any
additional questions from the board members or anyone from the public who would like to make any comments or raise any questions.

MS. RODRI GUEZ: I have a comment.

Full disclosure, as a former member
of - commi ssioner of the Paterson Parking

Authority, this is good. It's finally good to see
this coming to fruition.
I know firsthand how important this project is and how desperately it is needed in the downtown area of Paterson.

So personally 1 want to wish you well moving forward hoping that it really happens. । know that it will.

Tony -. sorry, Tony's not on the phone, wishing him well to get better soon, but this is great. |'m really, really excited about this.

MS. POU: Thank you, Commissioner.
MS. SUAREZ: Any other questions or
comments?
Okay. Well, then, hearing none, do we have a motion to issue positive findings?

MS. RODRI GUEZ: I make a motion.
MR. CLOSE: Second.
MR. BENNETT: I have Ms. Rodriguez and
Mr. Close seconding.
Ms. Suarez.
MS. SUAREZ: Yes.
MR. BENNETT: Mr. Di Rocco.
MR. Di ROCCO: Yes.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes. his counsel.

MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes, and lots of luck.
MS. POU: Thank you.
MR. LANGHART: Thank you.
MR. NISSEN: Thank you.
MS. SUAREZ: Best of luck with the

Okay. The next application that we've got before the board today is an appeal of a director's decision.

I'm going to be recusing myself from this and Ms. Rodriguez is going to chair the board for this application.

MS. RODRIGUEZ: Good morning. We're here to listen to testimony, l guess, for the appeal of the director's decision.

MR. BENNETT: The parties represented here are Mr. Phoenix, the former municipal clerk in the township of North Plainfield, and Mr. Di Lauri,

Could we have Mr. Phoenix sworn in.
RICHARD PHOENIX
is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MR. BENNETT: Mr. Di Lauri, if you'd
just like to introduce the matter that was presented.

MR. Di LAURI: Sure. It was my
understanding that he wasn't going to be testifying today, but if you want to hear his side of the story, I guess we could do it.

MS. RODRI GUEZ: Well, maybe that was
presumptuous on my part overseeing this, but ..
MR. BENNETT: If I may, just, it's set
forth the background for it. It's not anticipated that Mr. Phoenix himself will be providing testimony, but to set forth just the background and the history of the matter.

MR. Di LAURI: Sure.
MS. RODRI GUEZ: Right.
MR. Di LAURI: So Mr. Phoenix was
employed by the Borough of North Plainfield since .. for al most 30 years, and he became the registered municipal clerk for them beginning in 2009. That's when he was duly appointed as the clerk, and he remained in that position for 14 years, and then on January gth of this year, 2023, he was unceremoniously terminated. He wasn't given a hearing, and basically, it's our position that under the I aw he is tenured.

Now, there's specific requirements based on the statute, but our Appellate Division has held that just because a town doesn't reappoint you, if you allow that person to remain in their position due to your own negligence or just $\cdots$ or in an attempt basically to circumvent the tenure laws of the statute, the person is still tenured, and 1 detail the caselaw and the reasoning for that in the appeal letter that was sent over to the Local Finance Board.

So basically, they violated his due process rights. They had no right to terminate him and they terminated him anyway.

So ultimately, we're asking that the board reinstate Mr. Phoenix to his formal position.

MS. RODRIGUEZ: Duly noted.

I don't know that the board has the authority to reappoint Mr. Phoenix to his position so for that, sorry.

What this board is going to recommend is that this matter be remanded back to the Division of Local Government Services for their review of the matter.

MR. Di LAURI: Okay. That's fine with US.

MS. RODRIGUEZ: Okay.
MR. Di ROCCO: Do you need a motion to
effectuate that, Chair?
MS. RODRIGUEZ: Yes.
MR. Di ROCCO: So l'Il make that motion
for remand.
MS. RODRI GUEZ: Is there a second?
MR. CLOSE: Second.
MS. RODRIGUEZ: Thank you.
MR. BENNETT: I have Mr. Di Rocco
making the motion to remand the matter to the Division of Local Government Services and Mr. Close second it.

Mr. Di Rocco.
MR. Di ROCCO: Yes.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes.
MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes.
MR. BENNETT: Okay. With three votes, the matter is remanded to the Division of Local

Government Services for reconsideration.
MR. Di LAURI: Is there a timeline for when we can expect a decision, just so Mr. Phoenix knows what the process is?

MR. BENNETT: I don't have that information on me at the moment, but if you'd like to discuss off line, we can then have a conversation.

MR. Di LAURI: Okay. That's fine.
Thank you.
Is there anything else you need for us?

MR. BENNETT: If there is, it would come from the division. There may be additional information requested coming from the division as opposed to the board.

MR. Di LAURI: Okay. Sounds good. Thank you.

MS. SUAREZ: Al। right. I'mgoing to jump right back into it.

I believe we have one final matter before us today, and believe that that is simply moving on to the proposed extension of the budget calendar for 2024 that's done under 40A:4-5.1.

So this is for calendar year 2024, we're going to oppose the following budget deadline extensions.

We would like to extend the Mayor-Council Faulkner Act, executive budget

1 transmission to the governing body's statutory deadline from January 17 to February 27; extend the submission of the county municipal annual financial statement from January 26 and February 10 respectively to a combined date of March 8; the municipal introduction and approval of the budget from February 10 to March 29; the county introduction and approval of the budget from January 26 to March 29; and the dates for the municipal adoption from March 20 to April 30; and for county adoption from February 28 to April 30.

Each of these dates is subject to the proviso that the revised date is the deadline or the next regularly scheduled meeting of the governing body, and that's done so that if there are any regularly scheduled meetings should fall within a week or two following those deadlines, the governing bodies do not have to call a special meeting to do so.

With that, I'm going to ask if we have a motion to adopt.

MR. CLOSE: So moved.
MS. RODRI GUEZ: Second.
MR. BENNETT: I have Mr. Close, Ms.
Rodriguez seconding.

Ms. Suarez.
MS. SUAREZ: Yes.
MR. BENNETT: Mr. Di Rocco.
MR. Di ROCCO: Yes.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes.
MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes.
MR. BENNETT: The motion is approved.
MS. SUAREZ: Thank you.
So that concludes our agenda for
today. I just want to take a moment to wish everyone a happy holiday season and a wonderful new year. We won't see you again until 2024 .

So l'm going to ask for a motion to adjourn.

MS. RODRIGUEZ: So moved.
MR. CLOSE: Second.
MR. BENNETT: Ms. Rodriguez,
Mr. Close.
Ms. Suarez.
MS. SUAREZ: Yes.
MS. RODRIGUEZ: Happy holidays,
everyone. Merry Christmas.
MR. BENNETT: Mr. DiRocco.

MR. Di ROCCO: Yes.
MR. CLOSE: Merry Christmas and happy
holidays, everybody. Enjoy.
MR. BENNETT: Mr. Close.
MR. CLOSE: Yes.
MR. BENNETT: And Ms. Rodriguez.
MS. RODRIGUEZ: Yes.
MR. BENNETT: Motion is approved. We are adjourned, and happy holidays to everyone.

$$
C E R T|F| C A T E
$$

I, LISA PENROD, a Certified Court Reporter (XIO1753), Registered Professional Reporter and Notary Public of the State of New Jersey, do hereby certify the foregoing to be a true and accurate transcript of my original stenographic notes taken at the time and place hereinbefore set forth.


LISA PENROD, CCR\#XI 01753
REGISTERED PROFESSI ONAL REPORTER

Dated: December 30, 2023

| A | 1:7 | all (10) | 9:13, 15, 19 |
| :---: | :---: | :---: | :---: |
| (107) | Abraham (2) | 7:25 10:6 15:7 | 10:1,8,10,11 |
| 2:1, 1, 1 4:5 5:5 | 6:13 7:18 | 19:23 20:4,20 | 10:13, 16, 18, 19 |
| 5:22 7:21 8:5 | accurate (1) | 21:18 $25: 1$ | 10:22 11:6,7,9 |
| 8:7,9,18,23 | 37:8 | 26:6 33:15 | 11:16,17 12:12 |
| 9:5, 9 10:1, 2 | ACIA (2) | Alliance (1) | 12:16,17,19,24 |
| 10: 12,19 12:1 | 5:22 6:3 | 11:20 | 13:314:4,19 |
| 12:3,10, 13, 16 | acquisition (1) | allocate (1) | 14:22 15:14,18 |
| 12:20,24 13:3 | 8:5 | 20:19 | 16:2,9,12,18 |
| 13:4,6,6,8,18 | Act (1) | allocated (1) | 16:22 17:9,16 |
| 15:17, $2416: 2$ | 33:25 | 21:4 | 18:11,13 19:1 |
| 16:3,19,23 | action (1) | allow (1) | 19:3,4,9,15 |
| 17:1, 2, 4, 8, 11 | 8:22 | 31:4 | 20:15, 15, 20, 21 |
| 17:11, 14, 24 | actually (2) | allowing (1) | 21:1,11,11,20 |
| 18:6,10, 11, 23 | 6:11 11:8 | 11:15 | 22:10,11,18 |
| $19: 2,6,9,10,13$ | add (2) | allows (1) | 23:7,12,13,14 |
| 19:17, 18, 21, 24 | 20:4 24:13 | 27:1 | 23:16,18,19, 23 |
| 19:25 $20: 8,14$ | added (1) | al most (2) | 23:25 24:1,3 |
| 20:20 21:1,2 | 10:10 | 18:6 30:18 | 24:11,23 25:5 |
| 21:19, 22 22:1 | additional (2) | along (1) | 26:8, 14, 25 |
| 22:3,4, 14, 22 | 27:19 33:10 | 8:8 | 27:3 28:3,18 |
| 23:12,16,18, 20 | address (1) | also (15) | 29:1, 2, 12,19 |
| 24:4,5,18, 20 | $26:$ | 10:10 11:25 | 29:24 30:12,18 |
| 24:23 26:18,25 | adjoining (1) | 12:14 13:3,4,7 | 30:20, 21, 24 |
| 27:10, 22, 23 , | 8:6 | 19:3 20:8 | 31:7,8,13 |
| 28:15,16 29:9 | adjourn (1) | 22:23,25 23:3 | 32:12,18 33:18 |
| 29:23 30:23 | 35:16 | 23:6,7,23, 24 | $34: 4,6,8,9,10$ |
| 31:3 32:2,7, 23 | adjourned (1) | am (1) | 34:15 35:7,13 |
| 32:24 33:3 | 36:9 | 14:17 | 36:2,6,9 37:6 |
| $34: 5,16,18,21$ | administrato | a mount (10) | 37:7,9 |
| $35: 12,13,13,15$ | 6:1 9:1 | 15:25 16:21 |  |
| $37: 1,4,7$, | adopt (2) | 17:23 18:20 | 8:11 10:15 |
| Abe (2) | 4:5 34:21 | 19:18 20:16 | 17:13,15, 23 |
| 6:1 11:10 | adoption (2) | 22:10,23 23:7 | 22:13,17 23:8 |
| ability (3) | 34:10,11 | 24:3 | 23:23 |
| 21:20 22:16 | Adrian (1) | a mounts (1) | animal (1) |
| 25:5 |  | 19:2 | 17:11 |
| able (6) | AFFAIRS (1) | an (11) | ankle (1) |
| 11:19 12:5,7,8 | 1:1 | 10:13 13:3 | 13:3 |
| 15:6 27:9 ${ }^{\text {1 }}$ | again (10) | 15:22 20:22 | annual (3) |
| about (28) | 11:1 14:18 | 21:23 22:19,22 | 23:4,5 34:3 |
| 6:6 7:13 8:8 | 18:25 19:24 | 24:9 26:13 | annually (1) |
| 9:1,16 10:16 | 20:1,9,23 | 29:9 31:5 | 11:22 |
| 10:24 11:21 | 22:12 25:5 | analyses (1) | another (2) |
| 12:18 13:10 | 35:14 | 24:20 | 11:18 12:21 |
| 16:12,13 18:3 | agenda (2) | analysis (1) | answer (2) |
| 18: 4, 8, 16, 18 | 5:12 35:11 | 26:20 | 24:11 25:8 |
| 18:19,19 19:24 | ago (4) | and (126) | anticipate (1) |
| 19:25 22:8,10 | 22:1,16,16 | 1:8 4:19, 25 5:4 | 5:24 |
| 22:13,25 23:22 | 24:14 | 5:7,25 6:2,4 | anticipated (1) |
| 23:25 28:10 | ahead (3) | 6:11, 19 7:22 | 30:10 |
| above (2) | 6:22 $7: 611: 12$ | 7:24, 25 8:6, 12 | anticipation |
| $1: 8 \quad 17: 5$ | Al an (1) | 8:17, 20, 20, 21 | 23:9 |
| above-captio | 2:2 | 8:25 9:1,8,11 | Antun (7) |


| 6:2,13,13, 20 | April (2) | AT\&T (1) | 29:11 30:4,11 |
| :---: | :---: | :---: | :---: |
| 7:10,18 11:12 | 34:10, 11 | 13:6 | 31:21 33:10 |
| any (14) | are (23) | authority (32) | 37:7 |
| 5:2 10:23 13:15 | 9:15,10:4,8,9 | 3:3,4 5:16 8:2 | became (2) |
| 15:7 24:11 | 10:18 11:5,22 | 8:10, 17, 21 | 19:7 30:18 |
| 25:9 26:22,23 | 12:7,25 13:13 | 9:14, 18, 24 | because (12) |
| 27:13,18, 20, 21 | 15:6 16:17 | 10:311:8 | 8:22 12:9,10,20 |
| 28:12 34:15 | 17:7,10 22:21 | 14:14 16:8,18 | 18:5,2119:6 |
| anybody (3) | 23:5 24:22 | 16:19, 20, 21, 22 | 22:23 23:3,4 |
| 6:17 14:22 | 25:16, 23, 23 | 16:24 17:8,19 | 24:4 31:3 |
| 24:12 | 29:18 34:15 | 19:6,10, 22 | becomes (1) |
| anyone (3) | 36:9 | 21:20 22:9 | 16:22 |
| 11:4 13:15 | area (1) | 26:8,14 27:9 | been (10) |
| 27:20 | 28:4 | 27:25 31:18 | 9:2 11:16 15:22 |
| anything (1) | areas (1) | Authority's (1) | 16:5,5,7 21:14 |
| 33:7 | 25:17 | 8:3 | 24:5 27:3,7 |
| anyway (1) | around (4) | available (2) | before (12) |
| 31:13 apologize | $\begin{array}{cl} 9: 8 & 10: 6 \\ 22: 15 & \\ \hline \end{array}$ | 19:11 26:8 Avery (1) | $\begin{array}{rl} 1: 7 & 4: 3 \\ 15: 10 & 14: 13 \\ 16: 23,25 \end{array}$ |
| 6:7 7 | as (31) | 2:2 | 17:12 18:2 |
| appeal (3) | 4:6 5:5 7:22 | avoid (1) | 22:924:20 |
| 29:9,15 31:9 | 8:9,19 9:2 | 25:6 | 29:9 33:18 |
| appear (2) | 11:4 12:7 13:4 | aware (1) | beginning (2) |
| 5:6 6:11 | 13:4,7,9 14:10 | 24:22 | 15:23 30:19 |
| appearing (2) | 14:21 15:18 | away (1) | behalf (1) |
| 5:3 14:13 | 16:2,10 21:12 | 25:23 | 8:2 |
| Appellate (1) | 21:19 22:1 | a.m (1) | behind (1) |
| 31:2 | 23:18 24:19, 22 | 1:9 | 24:7 |
| applicant (3) | 25:20, 22, 22 |  | being (1) |
| 5:11, 22 14:13 | 26:13 27:23 | B | 1:9 |
| applicants (2) | 29:24 30:20 | B (1) | believe (5) |
| 4:25 5:6 | 33:11 | 17:10 | 6:23 14:20 15:5 |
| application | ask (3) | back (7) | 33:17,18 |
| 5:8,13,15 7:7 | 4:5 34:20 35:15 | 9:17 11:9 16:20 | below (1) |
| 7:25 8:1 15:14 | asking (1) | 17:20 26:9 | 19:18 |
| 15:22 16:3 | 31:14 | 31:21 33:16 | benefit (3) |
| 24:21 29:8,13 | assign (1) | background (3) | 8:5 10:11 23:20 |
| applications | 9:22 | 5:2 30:10, 12 | Bennett (35) |
| 3:1 4:23 | Association (1) | based (3) | 2:5 4:9,13,15 |
| appointed (1) | 12:16 | 23:4 24:19 31:2 | 4:17,19, 21 |
| 30:20 | at (16) | basically (3) | 13:21,25 14:2 |
| appraisal (1) | 1:8 10:14 12:3 | 30:24 31:6,11 | 14:4,6 28:18 |
| 10:13 | 12:5 15:23 | basis (2) | 28:22,24 29:1 |
| appreciate (3) | 16:19,23 17:15 | 22:15 24:24 | 29:17,25 30:9 |
| $14: 8 \quad 25: 15$ | 17:16 18:8,12 | be (35) | 32:10,16,18, 20 |
| 26:15 | 20:10 27:6,16 | 4:4 5:21, 23 6:6 | 33:1,9 34:24 |
| approval (3) | 33:2 37:9 | 7:13,13 8:7,8 | 35:3,5,7,9,19 |
| 8:7 34:6,8 | attempt (1) | 10:1,9 11:19 | 35:25 36:4,6,8 |
| approved (6) | 31:6 | 12:7,8,19 15:6 | besides (1) |
| 4:21 14:6 15:22 | attention (1) | 16:12,18 20:14 | 11:24 |
| 15:24 35:9 | 27:7 | 21:17 22:24 | Best (1) |
| 36:8 | attributab | 23:11,12 25:3 | 29:6 |
| approximatel | 22:3,12,2124:8 | 25:16,23, 23, 25 | better (5) |
| 10:16 17:1 | 24:9 | 26:9 27:14 | 17:21 24:4,16 |


| $\begin{aligned} & 17: 2124: 4,16 \\ & 25: 328: 9 \end{aligned}$ | $\begin{aligned} & \text { 16:3 } \\ & \text { building (14) } \end{aligned}$ | $\begin{array}{ll} 27: 15 \\ 33: 3 & 32: 24 \end{array}$ | $31: 6$ |
| :---: | :---: | :---: | :---: |
| bet ween (1) | 6:5 9:7,15,20 | can't (1) | 8:20 14:14 16:4 |
| 19:1 | 9:21,23 10:4 | 19:22 | 16:9 19:14,15 |
| bit (5) | 10:17,19 11:6 | capacity (3) | 20:8,12,19 |
| 17:4,11 19:11 | 11:9 12:17,19 | 7:10 26:13,14 | clarify (1) |
| 22:22 24:4 | 13:1 | capital (5) | 26:12 |
| board (17) | built (1) | 25:24,25 26:23 | cleaned (1) |
| 1:2 4:3,25 7:24 | 12:13 | 27:5,13 | 16:6 |
| 11:3 13:14 | bullet (2) | capitalized (2) | clerk (3) |
| 14:13 15:20 | 18:11 21:2 | 22:21,24 | 29:18 30:19,20 |
| 22:9 27:19 | burdened (1) | care (1) | clinic (1) |
| 29:9,12 31:10 | 19:8 | 11:25 | 12:14 |
| 31:15,17,20 | but (16) | case (2) | Close (24) |
| 33:12 | 12:17 15:5 | 10:4 23:12 | 2:4 4:7, 9, 17, 18 |
| bodies ( | 18:14 20:1 | caselaw (1) | 14:2,3 28:17 |
| 34:18 | 22:22 24:2 | 31:8 | 28:19,24, 25 |
| body ( | 26:4,10,16 | cash (1) | 32:8,12,16,17 |
| 34:15 | 27:13 28:9 | 25:2 | 34:22,24 35:5 |
| body's (1) | 30:5,8,12 31:2 | cause (1) | 35:6,18,20 |
| 34:1 | 33:2 | 9:11 | 36: 2, 4, 5 |
| bond (7) | buy (3) | causes (1) | collaboratio |
| 6:2 10:7, 8 19:7 | 8:18 9:7,21 |  | 12:3 |
| 20:20 23:24 | buyer (1) | CCR\#XI 01753 (1) | Columbus (1) |
| 26:6 | 12:21 | 37:15 | 8:19 |
| bonds (34) | by (8) | center (1) | combined (1) |
| 8:8,15 9:19 | 5:3 7:21 15:17 | 12:4 | 34:5 |
| 10:11 16:16,17 | 16:18,23 25:16 | cents (1) | come (3) |
| 16:17,20 17:2 | 29:23 30:17 | 17:15 | 15:9 16:19 |
| 17:3, 7, 10, 11 |  | certain (2) | 33:10 |
| 17:19 18:4, 15 |  | 19:16,18 | comes (3) |
| 18:19 19: $1,3,4$ | C (4) ${ }^{\text {c }}$ ( 19.3 | Certified (2) | 16:23 27:8,8 |
| 19: 9, 16, 17 | 2:1 19:3 37:1,1 | 1:7 37:4 | coming (3) |
| 20:6,14, 14, 15 | calculations | certify (1) | 7:4 28:1 33:11 |
| 20:21, 24 22:8 | 26:19,21 27:1,2 | 37:7 | commencing (1) |
| 23:11,14 25:7 | calendar (2) | chair (2) | 1:8 |
| 25:7 | 33:20,21 | 29:12 32:3 | comment (1) |
| Borough (2) <br> $3.630: 17$ | $\begin{array}{lll} \text { call } & (3) \\ 5: 4 & 17: 2 & 34: 18 \end{array}$ | Chairwoman (1) 2.2 | $27: 22$ |
| borrow (2) | called (1) | change (2) | 13:15 27:21 |
| 23:15,16 | 5:8 | 17:6 21:24 | 28:13 |
| borrowed (1) | came (5) | Cherry (4) | commercial (1) |
| 22:24 | 10:1416:25 | 6:3,14, 14 7:19 | 11:5 |
| borrowers (1) | 17:12 18:2 | Chris (3) | commis sioner |
| 25:1 | 22:9 | 22:1,7 24:19 | 27:24 28:11 |
| borrowing (1) | camera (1) | Christmas (2) | community (5) |
| 25:3 both (4) | 5:7 | 35:24 36 | 1: 1 8:24 9:3,11 |
| $\begin{array}{ll}\text { both (4) } \\ \text { g: } 13 & 24: 23 \\ \text { 2 }\end{array}$ | can (22) | Christopher (1) | 11:21 |
| 9:13 $24: 23 \quad 25: 4$ 25:16 | 6:9,10,21 7:6 | 8:19 | comprehen |
| 25:16 | 7:15 8: 18 9: 1 | Cintron (9) | 25:12 |
| budget ( 5 ) $33: 19,22,25$ | 9:16,21 11:13 | 6:4,15,23 7:1,2 | concludes (1) |
| $33: 19,22,25$ $34: 6,8$ | 12:24 15:13, 14 | 7:20 11:14,16 | 35:11 |
| 34: 6, 8 | 17:14,21 18:12 | 13:2 | condos (1) |
| build (1) | 21:3,23 26:6 | circumvent (1) | 9:9 |


| Connor ( | credit | demolished (1) | 27:23 |
| :---: | :---: | :---: | :---: |
| 6:3 <br> consequence (1) | $\begin{aligned} & 17: 10,1518: 4 \\ & 18: 15,1920: 15 \end{aligned}$ | $\begin{aligned} & 16: 5 \\ & \text { DEPARTMENT (1) } \end{aligned}$ | $\begin{aligned} & \text { discuss (2) } \\ & \text { 21:9 } 33: 3 \end{aligned}$ |
| $23: 12$ | 20:21'23:10 | 1:1 | discussion (1) |
| construct (2) | 25:7 | depending (1) | 24:12 |
| 16:14 17:9 | credits (7) | 27:11 | displace (1) |
| continues (2) | 17:14, 20, 25 | described (1) | 9:10 |
| 24:16 25: | 18:5, 7, 22 19:1 | 22:7 | distribution |
| CONTRON (1) | critical (1) | description (1) | 19: |
| 6:15 | 12 | 8:9 | District (1) |
| convers $33: 4$ | cross (1) | desirable (2) | 5:12 |
| 33:4 | 24:25 | 9:6 10:12 | division (6) |
| core (1) | current (4) | desperately (1) | 31:2,21 32:12 |
| 22:2 | 9:11,23 10:16 | 28:3 | 32:21 33:10,11 |
| cost (14) | 27:11 | detail (1) | divvied (1) |
| 16:11, 19, 23 | currently (3) | 31:8 | 20:13 |
| 17:1,16 18:17 | 11:5 13:1 25:19 | determined (1) | do (20) |
| 22:4 23: 2,19 | customs (2) | 8:21 | 11:10,17,24,25 |
| 23:21,22 24:2 | 12:17 13:4 | develop (1) | 12:11 13:17 |
| 24:9 25:16 |  | 9:9 | 16:15 21:13,21 |
| costs (5) | D | developer (1) | 23:20 25:13 |
| 18:13, 25 20:24 | daily (1) | 9:9 | 26:4,14 27:4 |
| 25:3,5 | 12:19 | development (1) | 28:14 30:6 |
| could (5) | date (3) | 9:10 | 32:2 34:18,18 |
| 9:8 18:8 20:18 | 1:8 34:5,13 | did (4) | 37: 6 |
| 29:21 30:6 | Dated (1) | 4:11 10:13 | does (1) |
| couldn't (1) | 37:18 | 11:17 26:20 | 13:8 |
| 12:9 | dates (2) | didn't (2) | doesn't (3) |
| counsel (2) | 34:9,12 | 6:25 11:8 | 18:22 20:11 |
| 6:2 29:20 | day-to-day (1) | difference (1) | 31:3 |
| county (21) | 27:10 | 15:23 | dollar (1) |
| 3:3 5:15 6:1, 2 | deadline (3) | different (4) | 17:16 |
| 7:12,12 8:2,3 | 33:22 34:2,13 | 17:11 18:21 | dollars (3) |
| 8:7,10,16,20 | deadlines (1) | 20:7 26:20 | 17:13 18:8 |
| 9:1,13 10:6,10 | 34:17 | Di Lauri (9) | 19:25 |
| 12:1,11 34:3,7 | deal (3) | 29:19, 25 30:3 | Dominick (1) |
| 34:10 | 20:21 21:5 | 30:14, 16 31:24 | 2:3 |
| couple (2) | 27:16 | 32:23:33:5,13 | done (2) |
| 12:16 24:20 | debt (15) | direction (1) | 33:20 34:15 |
| course (1) | 9:24 10:5, 8 | 25:21 | don't (7) |
| 15: 11 court (2) | 16:22 19:5,17 | director (7) | 6:16,18,20 |
| Court (2) | 23: 2, 4, 5, 10, 17 | 5:17 7:5,23 | 14:23 17:19 |
| 1:8 37:4 | 23:19 25:6 | 15:4,20 21:11 | 31:17 33:1 |
| covenants (4) | 26:19 27:2 | 21:13 | down (5) |
| 19:8,16 20:3 | December (2) | director's (2) | 22:25 23: 22,22 |
| 25:22 | 1:4 37:18 | 29:10,16 | 23:25 25:17 |
| cover (3) | decision (3) | Di Rocco (18) | downtown (1) |
| 27:2,3,9 | 29:10,16 32:24 | 2:3 4:15,16 | 28:4 |
| coverage (1) | decreased (1) | 13:20,22,25 | Drive (1) |
| 19:18 | 18:14 | 14:1 28:22,23 | 8:19 |
| covered (1) | defer (1) | 32:2,5,10,14 | due (4) |
| 20:17 | 26:10 | 32:15 35:3,4 | 18:10,23 31:5 |
| COVID (1) | delving (1) | 35:25 36:1 | 31:11 |
| $12: 1$ | 25:15 | disclosure (1) | duly (5) |


| $\begin{aligned} & 7: 2115: 17 \\ & 29: 23 \quad 30: 20 \\ & 31: 16 \\ & \text { during (2) } \\ & 9: 311: 25 \end{aligned}$ | $\begin{align*} & 23: 22 \\ & \text { especially (1) } \\ & \text { 9:3 } \\ & \text { essence (2) } \\ & 17: 1826: 7  \tag{1}\\ & \text { essentially (1 } \end{align*}$ | $33: 23$ <br> extent <br> 23: 14  <br> F (2)  <br> (2)  | $\begin{aligned} & \text { 28:2 } \\ & \text { flavor (1) } \\ & 12: 25 \\ & \text { f10 } \\ & 26: 4 \\ & \text { f1 } 11 \\ & \text { fows (1) } \end{aligned}$ |
| :---: | :---: | :---: | :---: |
| E (4) E | 22:18 | 1:7 37:1 | 25:2 |
| $\begin{aligned} & E(4) \\ & 2: 1,1 \end{aligned}$ | evaporated (1) | $\underset{\substack{\text { facilities (1) } \\ 26: 24}}{ }$ | following (2) $33: 2234: 17$ |
| Each (1) | Everett (1) | facility (1) | follows (4) |
| 34:12 | 6:2 | 22:4 | 7:22 8:10 |
| earlie | Evere | $\begin{aligned} & \text { fact ( } 4 \text { ( } \\ & 12: 20 \\ & 22: 14 \end{aligned}$ | 29: |
| early (1) | everybody (6) | 24:3 26:15 | 4:5 5:9, 22, 24 |
| 22:9 | 5:23 6:9 7:15 | factors (2) | 6:5,12 7:12,25 |
| eaten 25:18 |  | $18: 10,22$ | 8:4,5,7 10: |
| 25:18 ${ }_{\text {econo }}$ | $36: 3$ | fall (2) | 11:3,14,16,16 |
|  | everyone (7) $4: 2,246: 6$ | 19:18 ${ }^{\text {far (1) }}$ 3:16 | 11: $12: 2,19,20{ }^{18}$ |
| economics (1) | 10:23 35:13,24 | 25:22 | 13:7114:16 |
| 21:4 | 36:9 | Faulkner (1) | 15:9 16:14 |
| EDA (1) | everything (1) | 33:25 | 17:1,18,20 |
| 17:14 | 16:12 | favor (1) | 19:4,19 20: |
| effectuate (1) | exceed | 10:2 | 21:10 22:11, 22 |
| 32:3 | 8:11 10:15 | February (4) | 23:9,10 25:1,4 |
| efforts (1) | 15:25 | 34:2,4,7,11 | 25:24,25 26:23 |
| 17:22 | excited (1) | feel ( | 27:8,17,18 |
| eight (1) | 28:10 | 20:18 | 29:13, 15 30:10 |
| 11:19 <br> Eismeier (1) | executed (1) | $\begin{aligned} & \text { feeling (1) } \\ & 15: 4 \end{aligned}$ | $3018,19,21$ |
| 6:1 | executive (2) | final (1) | 32: $6,22,23$ |
| eliminate (1) | 15:4 3 | 33:17 | 33:7, 20,21 |
| 5:2 | exempt | finally (1) | 34:9,10 35: |
| el se (3) | 24:24 | 27:25 | 35:15 |
| 7:15 14:22 33:7 | existing (6) | Finance (4) | forefront (1) |
| employed (1) | $\begin{array}{r} 9: 12,23 \quad 16: 5 \\ 19: 5,16 \quad 20: 2 \end{array}$ | $\begin{array}{rl} 1: 2 & 7: 24 \quad 22: 9 \\ 31: 10 \end{array}$ | 27:15 $\mathrm{foregoing} \mathrm{(1)}$ |
| employee (1) |  |  | foregoing (1) |
| 26:13 | 32:24 | 26:20 27:1 34:3 | Forg |
| end (1) | expectation (1) | financing (4) | 15:2 |
| 18:12 | 23:23 | 8:4,14 10:15 | formal (1) |
| Enjoy (1) | expected (1) | 16:13 | 31:15 |
| 36:3 | 22:8 | findings (2) | former (2) |
| ensure (1) | explain (1) | 13:18 28:15 | 27:23 29:18 |
| 10:7 | 21:3 | fine (2) | formulated (1) |
| ensuring (1) | explanation (1) | $31: 24$ fingers (1) | 26:19 |
| enter (1) | 21:24 | fingers | forth (3) ${ }^{3}$ |
| $\begin{aligned} & \text { enter (1) } \\ & 12: 18 \end{aligned}$ | $\begin{aligned} & \text { extend (2) } \\ & 33: 2434: 2 \end{aligned}$ | $\begin{aligned} & 24: 25 \\ & \text { Fire }(1) \end{aligned}$ | forward (4) |
| equally | extended (1) | 5:12 | 9:2 14:10 20:18 |
| 16:10 | 22:22 | first (5) | 28:6 |
| ERG ( 21 | extension (1) | 4:3 5:11 6:10 | four (1) |
| 23:11 25:7 | 33:19 | 15:21 16:16 | 12:18 |
| escrow (1) | extensions (1) | firsthand (1) | free (1) |


| 17:18 | 28 | 21:19 | heard (1) |
| :---: | :---: | :---: | :---: |
| $5: 5$ | $\begin{aligned} & \text { gets } \\ & 18: 19 \quad 19: 2 \end{aligned}$ | H | 4.9 |
| rom (26) | getting (1) | had (8) | 2513 |
| 6:1,3,17 9:19 | 16:13 | 10:10 15:24 | 28:14 30:24 |
| 9:23 10:23 | given (1) | 16:7 17:1,13 | held (1) |
| 11:4 13:15 | 30:23 | 18:16 20:10 | 31:3 |
| 16:20 17:20,23 | gives (1) | 31:12 | help (2) |
| 19:8 20:1,5 | 17:25 | handle (1) | 5:4 27:2 |
| 23:20 27:19, 20 | glad (2) | 11:13 | helpful (2) |
| 29:11 33:10,11 | 21:8 $24: 11$ | Hanley (1) | 11:2 21:17 |
| 34:2,4, 7, 8, 10 | go (7) $1311: 12$ | 5:25 | here (12) |
| 34:11 | 9:2 10:13 11:12 | happen (2) | 7:10 11:3 15:6 |
| fruition (1) | 12:10 18:12 | 11:6 26:22 | 21:22 22:25 |
| 28:1 | 19:15 21:6 | happens (1) | 23:8,25 24:2 |
| FSA (2) | goes (2) | 28:6 | 25:4 26:12 |
| 19:8,15 | 20:13 23:22 | happy (6) | 29:15,18 |
| full (2) | going (27) | 10:22 25:8 | hereby (1) |
| 20:16 27:23 | 4:4,4,22,24 | 35:13,23 36:2 | 37:7 |
| function (2) | 5:14 6:21 8:11 | 36:9 | hereinbefore |
| 22:4,14 | 9:17 10:9 | hard (1) | 37:9 |
| functioning (1) | 16:15, 16 18:3 | 5: 24 | he's (3) |
| 10:20 | 20:18 25:16,18 | has (14) | 7:11 14:24 15:5 |
| fund (14) | 25: $23,23,23$, | 5:13 8:22 11:20 | higher (11) |
| 17:9 19:9, 12, 14 | 27:18 29:11, 12 | 13:6, 15 15:22 | 18:14 22:3, 4, 12 |
| 19:19,22 23: 2 | 30:4 31:20 | 16:518:11 | 22:15,23,25 |
| 23:3, 9, 10, 17 | 33:15,22 34:20 | 21:14 22:18 | 23:3,5,6,20 |
| 25:6,7 26:5 | 35:15 | 27:3,731:2,17 | highlight (2) |
| $\begin{aligned} & \text { funding (1) } \\ & 24: 4 \end{aligned}$ | gone (3) | $\begin{aligned} & \text { have }(47) \\ & 5: 1,25 \\ & 6: 16 \end{aligned} \quad 7: 7$ | $\begin{aligned} & 11: 3,5 \\ & \mathrm{him}(4) \end{aligned}$ |
| funds (1) | good (15) | 7:15 8:21 10:3 | 14:21 28:9 |
| 26:1 | 4:1 5:17, 18, 19 | 10:16, 23, 23 | 31:12,13 |
| further (1) | 14:9,11 17:24 | 12: $10,1413: 3$ | himself (1) |
| 25:9 | 18:11 21:2,11 | 13:4, 7, 13, 18 | 30:11 |
| Furthermore (1) | 24:18 27:25,25 | 13:21 15: 8 . | his (5) |
| 10:1 | 29:14 33:13 | 17:19,25 18:5 | 29:20 3 |
|  | got (2) | 18:13,14 19:13 | 31:11, 15,18 |
| Gat | 18:16 29:9 | 20:8,24 21:20 | history (1) |
| garage (12) | governing (3) | 21:22 23:23 | 30:13 |
| 16:3, 5, 7, 11, 14 | 34:1, 14, 17 | 24:12,16 25:13 | Hold (1) |
| 17:9,17 18:1,9 | Government (3) | 26:6,24 27:6 | 13:5 |
| 18:17, 20, 25 | 31:22 32:12,22 | 27:22 28:15,18 | holders (2) |
| geared (1) $16: 13$ | grant (1) | 29:21 32:10 | 10:8,8 |
| 16:13 <br> general <br> (7) | $\begin{aligned} & 24: 5 \\ & \text { great } \end{aligned}$ | $\begin{aligned} & 33: 1,3,17 \\ & 34: 18,20,24 \end{aligned}$ | holiday (1) |
| 19:7, 9, 12, 14, 19 | 5:23 28:10 | he (7) | holidays (3) |
| 19:22'26:5 | guarantee (7) | 30:4,18, 20, 20 | 35:23 36:3,9 |
| get (15) | 7:12 8:7 10:7 | 30:22,23,25 | homeless (3) |
| 5:10 6:11 7:15 | 10:10 20:8,12 | health (2) | 12:2,8,13 |
| 10:13 11:17 | 20:19 | 11:25, 25 | hope (2) |
| 12:24 15:13 | guess (3) | healthcare (2) | 23:11 25:2 |
| 17:21 18:6,23 | 25:24 29:15 | 8:25 11:24 | hoped (1) |
| 20:2 23 2: 20 | 30:6 | hear (1) | 18:23 |
| 25:18 26:4 | guest (1) | 30:5 | hopefully (5) |


| $15: 7 \quad 21: 23$ | $\begin{array}{ll} 24: 15 & 26: 4 \\ 20: 75 & 30: 5 \end{array}$ | 20:24 22:21 | 29:12,23 30:25 |
| :---: | :---: | :---: | :---: |
| $24: 15 \quad 25: 5,19$ | $29: 25,30: 5,9$ | indeed (1) | 31:7, 20, 21 |
| hoping (1) | 31:4 33:2,9 | 12:21 | 32:7,21, 23, 25 |
| 28:6 | 34:15,20 | indiscernibl | $33: 7,9,18,2$ |
| horizon | i mage (1) | 6:24 24 | 34:12,13 35 |
| 26:2 | 5:8 | individuals (1) | 36: |
| hospital | i mmediate (1) | 12:8 | issuance (1) |
| 12:6 | 27:6 | information (3) | 8:14 |
| hospitalized | important (4) | 26:25 33:2,11 | issue (11) |
| 12:7 | 9:14 16:8,10 | infusions (1) | 8:11 13 |
| host (1) | 28:2 | 13:9 | 16:16,22 17:8 |
| 8:23 | i mproved (1) | initially (1) | 18:3,18 22:2,8 |
| how (2) | 24:15 | 8:12 | 22:18 $28: 15$ |
| 28:2,3 | i mprovement | insurance (1) | issued (4) |
| However (1) | 3:3 5:15 8:2,3 | 23:24 | 8:7 10:10 16:18 |
| 18:10 (6) | 8: 10, 16, 21 | insured (1) | 19:6 |
| Huds on ( 6 ) $3: 3$ 5:15 7 | $\begin{aligned} & 9: 13,18,24 \\ & 10: 211: 8 \end{aligned}$ | $\begin{aligned} & 19: 15 \\ & \text { insurer (1) } \end{aligned}$ | issuing (1) $19: 3$ |
| $\begin{gathered} 3: 3,5: 15 \quad 7: \\ 8: 2,10,16 \end{gathered}$ | $\begin{aligned} & 10: 2 \\ & 27: 14 \end{aligned}$ | $\begin{gathered} \text { insur } \\ 19: 8 \end{gathered}$ | 19:3 ${ }^{\text {it }}$ (33) |
| huge (1) | i mprovements | interest (9) | 7: 3 9:7, |
|  | 10:17 25:24,25 | 18:15 22:3, | 10:14,19 11 |
|  | 26:23 | 22:14,22,23,24 | 11:18 12:19 |
| -1 | in (67) | 23:5,21 | 13:14,20 14:8 |
| (76) | 1:6 5:10,23 6:5 | internet (1) | 14:10 16:15 |
| 4:9 5:24, 25 6:6 | 6:12 7:10,16 | 13:7 | 17: 8, 9, 16 |
| 6:6,16,18,19 | 8:19 9:5,23 | into (5) | 19:11 20:11 |
| 6:19, 20, 23, 25 | 10:2,4,14,18 | 10:17 25:15 | 21:20 22:22 |
| 7:2,5,15 8:25 | 10:19 11:2 | 26:5,9 33:16 | 25:15 26:6,18 |
| 11:1, 2, 4, 12 | 12:12,17,20 | introduce (1) | 27:18 28:3,6,7 |
| 13: 4, 13, 14, 19 | 13:115:14 | 30:1 | 30: 3, 6, 10 |
| 13:21 14:15,17 | 16:4,8 17:8,18 | introduction. | 32:13 33:9,16 |
| 14:19,20,21,23 | 18:6,7,15,18 | 34:6,8 | items (1) |
| 14:24 15:5,13 | 18:22 19:13,16 | inures (2) | 11:1 |
| 15:20,21 21:1 | 21:19,24 22:2 | 23:17,18 | its (2) |
| 21:14, 16, 19, 21 | 22: $2,8,11,17$ | invested (1) | 5:13 27:11 |
| 21:22 24:13 | 22:19 23:15,21 | 10:18 | itself (2) |
| 25: $11,13,14,24$ | 24:3,5,7, 8,9 | is (79) | 22:5 24:10 |
| 26:1,3, 6, 8, 10 | 24:23,24 25:4 | 4:3 5:7,8,11,12 | it's (19) |
| 26:14,18 27:4 | 25:19, 20 26:7 | 5:15 7:10, 21 | 5:24 9:2,7,14 |
| 27:15,22 28:2 | 26:12,14,21 | 8:1,4,6,9,10 | 10:22 13:10 |
| 28: 5, 6, 16,18 | 27: 6, 13, 15 | 8:22 9:5,15 | 16:6,22 17:4 |
| 29:15 30:6,9 | 28:3 29:18, 21 | 10:6,15 11:4 | 17:18 19:5,21 |
| 31:7,17 32:10 | 30:19,21 31:4 | 11:15 14:13,20 | 20:1,5 23:3 |
| 33:1,17,18 | 31: 5, 8 | 14:20, 22, 24 | 27:25 30:9,10 |
| 34:24 35:12 | included (1) | 15:4,17,21, 22 | 30:24 |
| 37:1,1,4 | 26:21 | 15:24 16:3,10 | 11115 |
| Idida (1) | including (1) | 16:13,15 20:12 | 5:21 13:20 17:2 |
| 2:4 | 23:24 | 21:4 22:2,10 | 21:6 32:5 |
| if (26) | increase (10) | 22:12,14, 23, 24 | I'm (12) |
| 5:3,22 6:6,9,16 | 18:22,24 21:3 | 23:3, 6, 8, 11, 22 | 4:4,24 16:12 |
| 6:20,21 7:14 | 22:2,11,19,21 | 24:2, 4, 8 25:2 | 21:8 24:11 |
| 9:6 11:7 13:14 | 24:7,8,9 | 25:4 26:18 | 26:12 27:18 |
| 13:14 14:23 | increased (4) | 27:9,14,15,25 | 28:10 29:11 |
| 16:10 19:17,18 | 17:23 18:13 | 28:3,3,10 29:9 | 33:15 34:20 |



| Michael (1) | mostly (1) | 36:1, 2, 4, 4, 5, 6 | needed (1) |
| :---: | :---: | :---: | :---: |
| 6:3 | 24:8 | 36:8 | 28:3 |
| might (5) | motion (14) | Ms (79) | needing (2) |
| 10:23 15:6 | 4:5,21 13:18,19 | 4: 1, 8, 11, 12, 13 | 23:15 25:6 |
| 24:13 26:1,3 | 14:6 28:15,16 | 4:14, 19, 20, 22 | needs (2) |
| Mi ke (1) | 32: 2, 5, 11 | 5:19 6:8,15,18 | 22:24 26:23 |
| 5:25 | 34:21 35:9,15 | 6:23,25 7:1,2 | negligence (1) |
| million (42) | 36:8 | 7:8,14, 15 | 31:5 |
| 8:11 10:14,15 | move (4) | 10:25 11:14 | negotiations |
| 15:25 16:1,12 | 4:22 5:14 6:22 | 12:23 13:2,12 | 23:13 |
| 16:14 17:1,5 | 7:6 | 13:19, 21, 23, 24 | NELLIE (1) |
| 17:13, 24, 24 | moved (4) | 14:4, 5, 9, 11, 12 | 15:16 |
| 18:3,4, 7, 8, 15 | 4:7,8 34:22 | 14:19 15:1,2 | net (6) |
| 18:16,18, 25 | 35:17 | 15:11 21:16 | 23:1,1 24:2,2,3 |
| 19:25,25 20:5 | movements (1) | 25:10 26:11 | 25:3 |
| 20:5,9,10, 12 | 24:1 | 27:17,22 28:11 | new (12) |
| 20:13, 15, 16, 19 | moves (1) | 28:12,16,18, 20 | 1:1 7:21 15:17 |
| 21:3 22:8,10 | 14:10 | 28:21 29:1, 2, 3 | 16:3,10,14 |
| 22:13, 17, 17, 25 | moving (4) | 29:6,12,14 | 19:1 20:13 |
| 23:8,16, 23, 25 | 4:10 13:22 28:6 | 30:7,15 31:16 | 26:5 29:23 |
| mi nutes (2) | 33:19 | 32:1, 4, 7, 9, 18 | 35:13 37:6 |
| 4:4,6 | Mr (124) | 32:19 33:15 | next (3) |
| missed (1) | 4:7,9,9,13,15 | 34:23,24 35:1 | 14:12 29:8 |
| 6:6 | $4: 15,16,17,17$ | $35: 2,7,8,10,17$ | 34:14 |
| moment (6) | 4:18, 19, 21 | 35:19, 21, 22, 23 | nice (1) |
| 22:1 23:9 27:6 | 5:17, 19, 21 | $36: 6,7$ | 24:23 |
| 27:16 33:2 | 6:13, 14, 16, 19 | much (6) | Nicholas (1) |
| 35:12 | 6:20 7:5,9,10 | 10:21 14:7 17:6 | 2:5 |
| monetize (1) | 7:11,17, 23 | 25:10,14 26:11 | Ni ck (1) |
| 17:14 | 10:25 11:10, 12 | municipal (5) | 5:18 |
| money (4) | 13:20,21, 22, 25 | 29:18 30:19 | Nissen (7) |
| 17:18 19:1 | 13:25 14:1,2,2 | 34:3,6,9 | 14:20 15:15 |
| 20:13 26:7 | 14:3, 4, 6, 7, 15 | mute (1) | 21:8,18 24:18 |
| monies (6) | 14:17, 20, 23 | 5:4 | 25:20 29:5 |
| 19:9,11,15,19 | 15:3,12,19 | muted (2) | no (4) |
| 19:22 26:5 | 21:8,18 24:13 | 5:1 15:1 | 23:23 25:11 |
| months (3) | 24:18 25:8,20 | my (7) | 27:5 31:12 |
| 11:19 22:16,16 | 26:3 28:17,18 | 11:15 26:13,14 | noise (1) |
| month's (1) | 28:19, 22, 22, 23 | 26:15 30:3,8 | 5:2 |
| 4:4 | 28:24, 24, 25 | 37:8 | none (2) |
| month-to-mon | 29:1,4, 5, 17, 18 | myself (1) | 13:17 28:14 |
| 27:10 | 29:19, 21, 25, 25 | 29:11 | nonprofit (2) |
| more (9) | 30:3, 9, 11, 14 |  | 8:6,18 |
| 10:12 16:10 | 30:16,16 31:15 | N | Norm (1) |
| 17:21,25, 25 | 31:18, 24 32:2 | $N$ (1) | 6:4 |
| 18:5,7,8 26:7 | $32: 5,8,10,10$ | 2:1 | North (3) |
| morning (6) | 32:12,14,15,16 | name (1) | 3:6 29:19 30:17 |
| 4:1 5:17,18,19 | $32: 16,17,18,20$ | 11:15 | not (23) |
| 21:11 29:14 | 32:23,24 33:1 | names (1) | 6:21 8:11 9:7 |
| mortgage (1) | 33:5,9,13 | 6:10 | 10:4,15 12:8 |
| 10:2 | 34:22, 24, 24 | need (7) | 15:4,24 16:10 |
| most (3) | 35:3,3,4,5,5,6 | 19:20 23:9,16 | 17:6 19:4 20:1 |
| 12:7 22:13 | $35: 7,9,18,19$ | 27:12,16 32:2 | 21:19 22:3 |
| 24:22 | 35:20, 25, 25 | 33:7 | 23:11,15,16 |


| 24:9 26:14 | 12:16, 17, 25, 25 | 28:8 30:8,21 | 31:2 35:11 |
| :---: | :---: | :---: | :---: |
| 27:14 28:8 | 14:14 15:7,11 | 31:2 33:2,19 | out (8) |
| 30:10 34:18 | 15:17, 17, 20, 23 | one (10) | 7:1 8:13 10:13 |
| notable (1) | 15:25 16:3,4,8 | 6:4 7:9 11:1 | 12:6 19:5 |
| 23:7 | 16:11, 16, 17, 21 | 14:16,20 15:7 | 26:17 27:3,15 |
| notably (1) | 16:22,23 17:1 | 16:10 25:13 | over (3) |
| 22:13 | 17:11, 13, 17, 21 | 26:24 33:17 | 12:6 19:7 31:9 |
| Notary (4) | 17:22 18:3,10 | one-page (1) | overseeing (1) |
| 7:21 15:17 | 18:12,17, 21 | 21:22 | 30:8 |
| 29:23 37:6 | 19:5, 8, 9, 10, 11 | one-year (1) | overview (1) |
| note (2) | 19:14,17, 24 | 8:12 | 20:22 |
| 10:1,7 | 20:2, 2, 6, 9, 13 | only (2) | own (2) |
| noted (1) | 20:20,22, 23 | 15:23 20:24 | 19:22 31:5 |
| 31:16 | 21:2,3,4, 24, 24 | open (2) |  |
| notes (7) | 22:4,4,13,14 | 13:14 27:18 | P ${ }^{\text {P }}$ |
| 8:12, 12, 13 9:19 | 22: 20, 22, 24 | opportunity (2) | P (2) |
| 10:12 24:19 | 23:12,14, 21, 24 | 15:9 21:10 | 2:1,1 |
| 37:9 | 24:4,10, 20, 21 | oppose (1) | PAGE (1) |
| November (1) | 24:22,24 25:1 | 33:22 | 3:2 |
| 4:5 | 25:4,15,17,17 | opposed (1) | paid (3) |
| now (11) | 25:18, 22, 24 | 33:12 | 10:8 16:22 |
| 7:7 9:7 15:25 | 26:1, 5, 6, 13, 18 | option (1) | 17:20 |
| 16:6 17:5 18:4 | 26:21, 21, 22, 24 | 5:3 | pandemic (1) |
| 18:18 20:10 | 26:25 27:13,14 | or (20) | 9:4 |
| 22:10 24:17 | 27:24,24 28:4 | 9:9 11:11, 23 | parking (15) |
| 31:1 | 29:2, 6, 9, 16, 19 | 13:14,15 19:18 | 3:4 14:14 16:8 |
| Number (1) | 29:23,23 30:5 | 21:19 22:17 | 16:9,17 17:2,7 |
| 5:13 | 30:13,17,22 | 23:10 25:7,25 | 19:10, 21 20:14 |
| numbers (3) | 31:6, 22, 22 | 26:23 27:10,19 | 20:20 22:4 |
| 20:7 24:16,19 | 32:12,21 33:19 | 27:21 28:12 | 23:17 26:13 |
| nutritional (1) | $34: 3,5,6,8,12$ | $31: 5,534: 13$ | 27:24 |
| 13:8 | 34:14 37:6,6,8 | 34:17 | part (1) |
| NW (2) | of f (1) | oral (2) | 30:8 |
| 6:1,17 | 33:3 | 1:6 11:25 | parties (2) |
|  | offer (1) | order (1) | 15:6 29:17 |
| 0 | 11:18 | 12:16 | partnered (2) |
| oath (3) | Okay (12) | organization | 12:1,11 |
| 7:22 15:18 | 4:1 6:19 13:17 | $6: 5$ | past (1) |
| 29:24 | 14:12 15:12 | original (2) | 11:21 |
| obligations (2) | 28:14 29:8 | 22:17 37:8 | Paterson (6) |
| 7:13 10:9 | 31:24 32:1,20 | originally (1) | 3:4 14:14 16:4 |
| obviously (1) | 33:5,13 | 18:16 | 26:13 27:24 |
| 12:10 | old (1) | other (8) | 28:4 |
| occupying (1) | 16:7 | 9:10 12:21,25 | patients (2) |
| 11:6 | on (33) | 13:10,10 19:19 | 11:22 12:6 |
| of (148) | 1:8 4:22 5:7,9 | 22:20 28:12 | PAUL (1) |
| 1:1 3:6 4:25 | 5:11, 14, 25 | others (2) | 15:15 |
| 6:4 7:12, 21, 21 | 6:11 7:4,13 | 21:15 24:1 | pay (3) |
| 7:24 8:2,5,5,7 | 8:1 10:13, 24 | our (15) | 9:24 10:4 17:19 |
| 8: 9, 12, 14, 23 | 13:5 14:20,24 | 5:11 6:11 7:25 | payers (1) |
| 8:24 9:3, 6, 10 | 16:4 17:14,15 | 10:14 11:2 | 16:23 |
| 9:20 10:2,11 | 20:8,15,19 | 19:2,15,17 | pays (1) |
| 10: $11,17,19$ | 21:14 25:7 | 23:11 24:2, 25 | 16:20 |
| 11:1,22 12:6 | 26:2 27:10,11 | 25:2 30:24 | Penrod (4) |


| $\begin{aligned} & 1: 7 \quad 7: 15 \quad 37: 4 \\ & 37: 15 \\ & \text { people }(3) \\ & 12: 1821: 23 \\ & 24: 22 \\ & \text { percent (1) } \end{aligned}$ | $\begin{aligned} & \text { pointed (1) } \\ & \text { 26:17 } \\ & \text { points (2) } \\ & \text { 22:15 } 24: 24 \\ & \text { populate (1) } \\ & 5: 9 \end{aligned}$ | $\left\lvert\, \begin{aligned} & \text { proceds (6) } \\ & 8: 179: 1917: 8 \\ & 17: 1618: 1 \\ & 20: 9 \\ & \text { process } 12) \\ & 31: 1232: 25 \end{aligned}\right.$ | $\begin{aligned} & \text { put (9) } \\ & 10: 16 \text { 13:4 } 17: 8 \\ & 19: 1621: 1,13 \\ & 22: 623: 16 \\ & 26: 92 \end{aligned}$ |
| :---: | :---: | :---: | :---: |
| 19:14 | population (2) | produce (1) | Q |
| Perez (2) | 12:2,13 | 22:16 | question (2) |
| 14:24 15:3 | portions | profess | 7:9 25:13 |
| perfect | 22:20 | $1: 888: 2337$ | questions (9) |
| 18:6 ${ }^{\text {perhaps (2) }}$ | position | 37:15 | 10:23 13: 13, 15 |
| perhaps $6: 3$ $6: 1$ | 30:21,24 31:4 | profession | $\begin{array}{ll}15: 7 & 24: 11 \\ 25: 9 & 27: 19,21\end{array}$ |
| 6:3 9:1 | 31:15, 18 | 7:7 | 25:9 27:19, 21 |
| permission | potential (1) | 17:9 23:18 | 7:9 9:18 12:24 |
| 19:20 | 23:13 | 24:2,10 25:17 | quickly (1) |
| permit (1) | Pou (9) | 27:5 28:3 29:7 | 6:9 |
| 5:9 | 14:20 15:2,16 | projected (1) | quite (3) |
| person | 17:23 26:4,10 | 27:3 | 6:25 18:22 |
| 31:4,7 | 26:11 28:11 | projecting (1) | 20:11 |
| personally (1) | 29:3 | $17: 5$ | R |
| 28:5 <br> Pete | $\begin{aligned} & \text { premiu u } \\ & \text { 22:18 } \end{aligned}$ | 8:5,19,229:5,9 | R (2) |
| 18:11 21 | prepared (2) | 10:1411:18 | 2:1 $37: 1$ |
| 24:13 | 18:11 24:20 | proposed (2) | raise (2) |
| Phoenix (9) | present (2) | 18:16 33:19 | 13:16 27:21 |
| 3:5 29:18, 21, 22 | 1:9 13:1 | provide (3) | rally (1) |
| 30:11, 16, 31:15 | presentation | 11:7,24 21:23 | 24:23 |
| 31:18 32:24 | 25:14 | provided (2) | ran (1) |
| phone (2) | presented | 8:23 11:20 | 24:14 |
| 5: 3 28:9 | 30:2 | provider (1) | rapport (1) |
| Piscataway (1) | presen | 17:15 | 12:13 |
| 5:12 | 5:21 | providing (1) | rate (2) |
| place (4) | presume (1) | 30:11 | 16:23 22:23 |
| $\begin{array}{r} 12: 10,20 \quad 27: 6 \\ 37: 9 \end{array}$ | 26:8 pres mptuous | provisions (1) | $\begin{aligned} & \text { rates (9) } \\ & 18: 15 \text { 22: } \end{aligned}$ |
| places (1) | presumptuous | prov | 22:15 23:5. |
| 12:17 | pretty | 34:13 | 24:9,14,24 |
| Plainfield (3) | 10:21, 22 | PT (1) | ratio (2) |
| 3:6 29:19 30:17 | 25:11 | 13:9 | 26:19 27:2 |
| plan (1) | previously (2) | public (8) | ratios (1) |
| 26:8 | 15:22 22:7 | 4:25 7:21 11:4 | 19:18 |
| plans (2) | pre-meeting (1) | 13:15 15:17 | real (1) |
| 25:24,25 | 11:2 | 27:20 29:23 | 9:17 |
| please (2) | prior | 37:6 | realized (1) |
| 5:1,6 | 5:10 | purchase (1) | 25:16 |
| plus ( | probably (4) | 11:8 | really (10) |
| 24:24 | 6:21 7:6 20:16 | purchaser (3) | 15:4 16:13 |
| podiatrist (2) $13: 3,8$ | 20:19 | 9:6,20,22 | 18:11 20:2 |
| 13: 3,8 point (5) | problem (1) | purchasers (1) | $\begin{aligned} & 21: 2,4,25: 1 \\ & 28: 6,10,10 \end{aligned}$ |
| $\begin{aligned} & \text { point (5) } \\ & 16: 3 \text { 18:12 } 21: 2 \end{aligned}$ | 19:21 | $23: 14$ | $28: 6,10,10$ |
| $\begin{gathered} 16: 318: 12 \\ 24: 18 \text { 27:9 } \end{gathered}$ | $\begin{aligned} & \text { proced (2) } \end{aligned}$ | $\begin{gathered} \text { pursuant } \\ 8: 3 \\ 8: 3 \\ 19: 6 \end{gathered} \text { (2) }$ | $\begin{aligned} & \text { reappoint (2) } \\ & 31: 3,18 \end{aligned}$ |


| $\begin{aligned} & \text { reason }(3) \\ & 8: 20 \quad 22: 11 \\ & 8: 24: 7 \end{aligned}$ | repay (1) 23:19 | $\begin{array}{ll} 13: 21 & 14: 4,5 \\ 14: 11 & 27: 22 \end{array}$ | $\begin{aligned} & 9: 8 \text { 17:25 } 18: 5 \\ & \text { seller (1) } \end{aligned}$ |
| :---: | :---: | :---: | :---: |
| reasoning (1) | Reporter (5) | 28:16,18 29:1 | 9:8 |
| 31:8 | 1:8,8 37:5,5,15 | 29:2,12,14 | Senate (1) |
| reasons (1) | represented (1) | 30:7,15 31:16 | 26:14 |
| 25:4 | 29:17 | 32:1,4,7,9,18 | Senator (6) |
| recommend (1) | representing | 32:19 34:23,25 | 14:19,24 15:1 |
| 31:20 | 7:11 | 35:7,8,17,19 | 17:22 26:4,10 |
| reconsidera | requested (1) | 35:23 36:6,7 | sent (1) |
| 32:22 | 33:11 | rounds (1) | 31:9 |
| recusing (1) | require (1) | 15:13 | series (10) |
| 29:11 | 19:17 |  | 16:16,17 17:2 |
| referring (1) | required (1) | S S | 17:10 19:2,3 |
| $26: 15$ | $27: 14$ | S (1) | 20:6,14, 20, 23 |
| reflected (1) | requirements | 2:1 | serves (1) |
| 25:4 | 31:1 | said (1) | 12:15 |
| refunding (5) | requires (1) | 25:20 | service (13) |
| 19:4,24,20:16 | 27:6 | same (6) | 9:25 10:5,9 |
| 20:25 23:21 | reserve (4) | 18:20 20:5,6,23 | 11:21 13:6 |
| regarding (1) | 23:3,10,17 25:6 | 20:24, 25 | 19:17 23:3,4,6 |
| 24:12 | residential (1) | savings (3) | 23:10,17,19 |
| Regardless (1) | 12:22 | 19:4 20:1 25:16 | 25:6 |
| 7:5 | resolution (2) | saw (1) | services (7) |
| registered (4) | 19:7 26:6 | 26:2 | 8:24 9:12 11:20 |
| 1:8 30:18 37:5 | respect (1) | say (4) | 16:9 31:22 |
| 37:15 | 26:22 | 6:10 26:18 27:5 | 32:12, 22 |
| regularly (2) | respectively | 27:15 | serving (1) |
| 34:14,16 | 34:5 | schedul ed (2) | 12:3 |
| reinstate (1) | respond (1) | 34:14,16 | set (4) |
| 31:15 | 15:6 | screen (3) | 12:1 30:9,12 |
| released (1) | result (1) | 5:9 6:11 21:14 | 37:9 |
| 12:9 | 23:12 | season (1) | setup (1) |
| relocate (1) | revenue (5) | 35:13 | 12:12 |
| 11:19 | 16:9,17 17:3 | second (10) | seven (1) |
| remain (2) | 20:14, 20 | 4:11 5:14,23 | 11:19 |
| 5:1 31:4 | revenues (1) | 13:20 28:17 | several (1) |
| remained (1) | 16:21 | 32:7, 8, 13 | 26:21 |
| 30:21 | review (1) | 34:23 35:18 | shared (1) |
| $r$ emand (2) | 31:22 | seconding (3) | 21:14 |
| 32:6,11 | revised (1) | 13:22 28:19 | short (3) |
| remanded (2) | 34:13 | 34:25 | 12:12 19:11,13 |
| 31:21 32:21 | RICHARD (2) | section (1) | should (2) |
| remind (1) | 3:5 29:22 | 8:4 | 5:4 34:16 |
| 4:24 | rid (1) | securing (1) | showing (1) |
| reminder (2) | 20:2 | 24:5 | 24:17 |
| 5:5 16:2 | right (8) | see (8) | shows (1) |
| remote (1) | 16:6 21:18 23:8 | 5:25 6:10,18 | 18:13 |
| 1:7 | 25:20 30:15 | 13:14 14:19, 21 | sick (1) |
| remove (1) | 31:12 33:15,16 | 27:25 35:14 | 12:7 |
| 12:5 | rights (1) | seen (1) | side (2) |
| removes (1) | 31:12 | 24:23 | 23:18 30:5 |
| 23:24 | Rodriguez (36) | self-isolate | simply (1) |
| rents (2) | 2:4 4:8,11,12 | 12:9 | 33:18 |
| 9:23 10:4 | 4:19,20 13:19 | sell (3) | since (5) |


| 11:16 12:12 | 21:10 | 15:1,11 21:16 | $6: 67: 13$ 8:8 |
| :---: | :---: | :---: | :---: |
| 24:15 25:14 | special (1) | 25:10 27:17 | 16:12 |
| 30:17 | 34:18 | 28:12,20,21 | tax (17) |
| six (2) | specific (1) | 29:6 33:15 | 17:10,13,14,20 |
| 5:4 24:25 | 31:1 | $35: 1,2,10,21$ | 17:25 18:3,5,7 |
| sizing (5) | split (1) | 35:22 | 18:15,19, 22 |
| 21:24 22:2,12 | 19:13 | subject (1) | 19:1 20:15,21 |
| 22:19 24:8 | staff (1) | 34:12 | 23:10 24:23 |
| slight (1) | 7:25 | submission (2) | 25:7 |
| 23:20 | star (1) | 24:2134:3 | taxable (1) |
| slightly (1) | 5:4 | submitted (2) | 24:23 |
| 17:4 | start (1) | 4:6 8:1 | Teams (1) |
| sli mming (1) | 15:21 | success (1) | 21:19 |
| 25:17 | state (6) | 24:5 | tenants (10) |
| s mall (1) | 7:2110:20 | successful (1) | 6:5 9:11, 15, 24 |
| 23:25 | 15:17 24:5 | 23:15 | 10:16 11:5,7,9 |
| so (56) | 29:23 37:6 | such (2) | 12:25 13:11 |
| 4:1,7,8 5:8,13 | statement (1) | 18:23 26:6 | tenure (1) |
| 6:9,10 7:3 | 34:4 | sufficient (1) | 31:6 |
| 8:18 9:13,20 | statute (3) | 10:4 | tenured (2) |
| 10:3,17 11:14 | 8:6 31:2,7 | summary (1) | 30:25 31:7 |
| 12:11 13:2,10 | statutory (1) | 21:22 | terminate (1) |
| 15:2,12, 20 | 34:1 | supply (1) | 31:12 |
| 16:6,21 17:6 | stay (1) | 18:1 | terminated (2) |
| 17:18,2418:21 | 12:20 | support (1) | 30:23 31:13 |
| 19:1,21 20:4 | stenographic | 11:7 | terms (4) |
| 20:11,22 21:18 | 37:8 | sure (7) | 12:17 16:8 |
| 21:22 22:1,17 | stepdown (1) | 5:6 7:8 21:8 | 26:21:27:13 |
| 22:18 23:24 | 12:2 | 26:2,16 30:3 | test (1) |
| 24:15 25:2 | stepped (1) | 30:14 | 21:19 |
| 26:3,11, 25 | 8:21 | swear (1) | testifies (3) |
| 28:5 30:16 | sticking (1) | 5:23 | 7:22 15:18 |
| 31:11,14,19 | 14:15 | sworn (9) | 29:24 |
| 32:5,24 33:21 | still (3) | 1:6 5:10 6:12 | testify (1) |
| 34:15,19, 22 | 12:3 26:1 31:7 | 7:15,2115:13 | 5:6 |
| 35:11, 15, 17 | story (1) | 15:17 29:21,23 | testifying (2) |
| some (12) | 30:6 | system (1) | 5:10 30:4 |
| 9:10 12:25 13:3 | straightforw. | 26:9 | testimony (4) |
| 20:20 23:25 | 10:22 |  | 1:6 6:12 29:15 |
| 24:14 25:15, 17 | Street (1) | T | 30:12 |
| 25:18, 22, 24 | 16:4 | T (2) | $t h a n ~(4) ~$ |
| 26:1 | structure (2) | 37:1,1 | 19:20 22:15 |
| something (1) | 9:17 20:6 | take (11) | 24:16 25:3 |
| $27: 15$ | structure's (1) | 5:22 8:13, 17, 22 | thank (21) |
| Soon (1) | 20:23 | 9:18 10:22 | 7:17, 23, 24 |
| 28:9 | stuck (1) | 11:19 17:8,16 | 10:25 11:14 |
| sorry (3) | 14:18 | 19:5 35:12 | 12:23 13:12 |
| 15:2 28:8 31:19 | Suarez (34) | taken (2) | 14:715:9,19 |
| Sounds (1) | 2: 2 4:1, 13, 14 | 1:7 37:9 | 25:10 26:11 |
| 33:13 | $4: 225: 196: 8$ | takeout (2) | 27:17 28:11 |
| spa (1) | 6:18, 25 7:8,14 | 19:17 20:25 | 29:3, 4, 5 32:9 |
| 13:8 | 10:25 12:23 | talk (2) | 33:6,14 35:10 |
|  | 13:12, 23, 24 | $9: 1,16$ |  |
| 5:711:11,15 | 14:9,12,19 | talking (4) | $21: 10$ |


| that (144) | 7:7,11,12,13 | 22:23,23 23:2 | 14:22 16:7 |
| :---: | :---: | :---: | :---: |
| 5:7, 7, 8, 11, 23 | 7:21,24,25 8:2 | 23:2,4,5,8,9 | 17:6 25:23,25 |
| 6:10, 25 7:1, 12 | 8:3, 4, 4, 5, 6, 8 | 23:10, 10, 11, 11 | 27:4 32:7,23 |
| 8:8,18 9:2, 8 | 8:9,10,13,14 | 23:12,13,14,14 | 33:7,9,10 |
| 9: 10, 16, 20 | 8: 14, 16, 18, 20 | 23:17,18,19,19 | 34:15 |
| 10:3,6,7,9 | 8: 20, 20, 24, 24 | 23:21, 21, 22 | thereby (1) |
| 11:1, 2, 5, 7, 11 | 9:1,3,3,3,5,6 | 24:3, 4, 7, 7, 7, 8 | 9:11 |
| 11:13,1712:5 | $9: 6,8,11,11,12$ | 24:9,10, 20, 21 | therefore (1) |
| 12:7,12,15,18 | 9: 13, 13, 14, 15 | 24:24 25:1,1,2 | 5:14 |
| 12:18, 20, 20, 21 | 9:17, 18, 18, 19 | $25: 3,4,5,6,6,7$ | there's (5) |
| 12:25 13:8,13 | 9:19, 20, 20, 21 | 25:7,14, 15, 17 | 12:16,18 17:6 |
| 15:5, 6, 7, 12, 22 | 9: 22, 22, 23, 23 | 25:17, 19, 20, 22 | 27:5 31:1 |
| 16:7,14, 21, 23 | 9:24, 24 10:2,3 | 25:24 26:2,4,5 | these (8) |
| 17:14,21,23 | 10:4, 5, 6, 7, 7, 8 | $26: 5,8,8,9,13$ | $16: 20 \quad 17: 1,7,19$ |
| 18:7,13,19 | 10:8,9,10,10 | 26:15,18, 20, 24 | 18:3 24:14,19 |
| $19: 2,6,7,10,11$ | 10:11, 11, 12, 14 | 26:25,25 27:6 | 34:12 |
| 19:16,20 20:4 | 10:16, 17, 18, 18 | 27:7,9,9,15,19 | they (18) |
| 20:9 21:3, 6, 7 | 10:19,21, 24 | 27:20,24 28:3 | 6:23 8:17,18 |
| 21:9,16 22:7 | 11:1, 3, 4, 5, 6, 7 | 28:8 29:6,8,9 | 9:15,2110:3 |
| 22:10, 14, 14, 19 | 11:8, 9, 17, 18 | 29:12,15,16,17 | 10:18 11:7 |
| 22:24 23:7,9 | 11:20,21 12:1 | 29:18,19, 23 | 12:9,10 16:19 |
| 23:11, 12, 15, 16 | 12:2,3,6,8,11 | $30: 1,5,10,12$ | 18:14 19:16, 23 |
| 23:17, 21, 24 | 12:13, 14, 15, 17 | $30: 13,13,17,18$ | 22:15 31:11,12 |
| 24:3,12, 14, 15 | 12:21, $2513: 1$ | 30:20, 25 31:2 | 31:13 |
| $24: 25 \quad 25: 2,11$ | 13:2,13,14,15 | $31: 6,7,7,8,8,8$ | they'd (1) |
| 25:13, 22, 25 | 13:19 14:10,12 | $31: 9,14,17,17$ | 13:16 |
| 26:4,6,7,9,12 | 14:13,13,24 | 31:21, 22 32:11 | they'll (1) |
| 26:15, 16, 16, 18 | 15:3,6,7,9,14 | 32:11, 11, 21, 21 | 16:18 |
| 26:19, 20, 24 | 15:17, 20, 21, 23 | 32:25 33:2,10 | they're (5) |
| 27:1, 3, 4, 5, 5, 6 | 15:23,16:2,4,4 | 33:11, 12, 19, 19 | 7:3,4 17:11, 20 |
| $27: 7,8,9,14,15$ | 16:5, 7, 8, 9, 9 | 33:22, 24 34:1 | 19:4 |
| 27:16,17 28:6 | 16:11, 11, 13, 15 | 34:2,3,5,6,7,8 | They've (1) |
| 28:7 29:8 $30: 1$ | 16:16, 18, 19, 20 | $34: 9,9,12,13$ | 24:14 |
| 30:4,7,11,21 | 16:20, 21, 21, 22 | $34: 13,13,14,17$ | thing (4) |
| 30:24 31:3, 4, 8 | 16:23, 24 17:2 | $35: 937: 6,7,9$ | 15:21 17:24 |
| 31:9,14,17,19 | 17:2, 7, 7, 8, 9 | their (5) | 18:12 20:23 |
| $31: 21$ 32:3,5 | 17:10, 14, 15, 16 | 6:10 19:20, 22 | things (1) |
| 33:1,18,18 | 17:17,19, 20, 20 | 31:4,22 | 19:19 |
| 34:13,15, 20 | 17:21, 22 18:1 | them (7) | think (15) |
| 35:11 | 18:9,12,13,15 | 6:18 8:18 9:20 | 5:25 6:19 7: 2, 6 |
| that's (19) | 18:17,17,19,20 | 11:22 15:13 | 8:25 9:14 11:4 |
| 10:21 12:15 | 18:22,25 19:1 | 17:2 30:19 | 11:13 14:15 |
| 17:24 19:4,24 | 19:1, 2, 5, 6, 7, 8 | then (20) | 15:13,21 21:16 |
| 19:25 20:16, 22 | 19:8,10,11,14 | 5:9 6:11 7:15 | 25:11 26:7 |
| 22:25 23:15 | 19:14,15,21, 23 | 8:12 9:19, 22 | 27:4 |
| 24:5,18 25:18 | 20:2,9,12,13 | 10:8 12:12 | thinking (1) |
| 25:20 30:19 | 20:15, 15, 19, 20 | 13:1714:12,19 | 7:3 |
| 31:24 33:5, 20 | 20:21, 21, 22, 23 | 15:12,14 19:15 | Thirdly (1) |
| 34:15 | 20:24 21:4,4 | 20:15 23:25 | 23:2 |
| the (383) | 21:10, 14, 20, 23 | 24:15 28:14 | this (29) |
| 1:6,8 4:3, 3, 5 | 21:24, 24, 24 | 30:21 33:3 | 5:21 8:1, 22, 22 |
| 4:25 5:4,9,11 | 22:2, 2, 2, 4, 6, 8 | there (18) | 9:8 14:16,20 |
| 5:12,14, 15, 22 | 22:9,11,11, 11 | 1:9 10:1 11:16 | 15:2116:3,14 |
| 6:3,5,5,5 7:6 | 22:14,16, 20, 20 | 12:14,15 13:7 | 18:12 21:13,14 |


| 21:19 23:8 | 12:8,10, 11, 18 | tower (1) | 25:14 |
| :---: | :---: | :---: | :---: |
| 24:12 27:16, 25 | 12:19 13:14,16 | 13:6 | Understandab |
| 28:1, 2, 9, 10 | 13:18 15:5,6,7 | town (1) | 25:18 |
| 29:12,13 30:8 | 15:9,21, 24, 25 | 31:3 | understandin |
| 30:22 31:20, 21 | 16:3, 8, 11, 14 | township (2) | 30:4 |
| 33:21 | 16:15,16,19 | 5:12 29:19 | Unfortunatel |
| those (10) | 17:4,9,14,19 | traditional | 15:3 |
| 8:13,1711:7,9 | 17:24, 25 18:1 | 8:23 | uni nsured (1) |
| 12:713:13 | 18:3, 4, 5, 8, 10 | transaction (3) | 11:23 |
| 17:16 26:1 | 18:19, 23, 23 | 10:21,24 21:25 | unit (1) |
| 27:1 34:17 | 19:2,5,6,11, 15 | transactions | 12:2 |
| thought (2) | 19:19,23 20:2 | 22:6 | unmut e (1) |
| 6:20 11:1 | 20:5,13, 20 | transcript (1) | 5:4 |
| three (4) | 21:8,10, 11, 13 | 37:8 | unnecessary (1) |
| 16:16 20:6,23 | 21:20,20 22:3 | translate (1) | 5:2 |
| 32:20 | $22: 8,12,16,21$ | 18:7 | until (1) |
| through (9) | 22:24 23:2,9 | transmission | 35:14 |
| 8:14,25 12:3 | 23:14, 15, 16, 16 | 34:1 | up (18) |
| 17:22 18:12,14 | 23:17,18,19 | trending (1) | 5:7 8:2112:1 |
| 21:6 22:1 | 24:8,9,11 25:5 | 25:20 | 13:14 15:13,25 |
| 26:19 | 25:8,16,18, 23 | true (1) | 17:4 18:4 |
| throughout (1) | 25:23 26:8,9 | 37:7 | 19:25 20:5,9 |
| 27:7 | 26:10, 15, 16, 22 | trust (1) | 20:13 21:14,22 |
| throw (2) | 27:1, 2, 8, 9, 16 | 21:14 | 25:18 26:1 |
| 17:16 18:8 | 27:18, 20, 25 | turn (1) | 27:8,18 |
| tie (1) | 28:1,5,9,15 | 9:8 | upkeep (1) |
| 26:1 | 29:11, 12, 15, 15 | t wo (2) | 10:18 |
| Tim (1) | 30:1, 4, 5, 12 | 22:6 34:17 | upon (2) |
| 6:1 | $31: 4,5,6,9,12$ | type (1) | 23:4 24:19 |
| ti me (6) | 31:15,18,18, 20 | 9:10 | upwards (1) |
| 12:5 19:23 20:1 | $31: 2132: 2,11$ | typical (1) | 24:24 |
| 20:10 24:14 | 32:11,21 33:3 | 16:17 | us (20) |
| 37:9 | 33:12, 15, 19, 22 |  | 5:1,9,10 6:21 |
| timeframe (1) | 33:24 34:1, 2, 5 | U | 11:16,18 12:11 |
| 12:12 | 34:7, 9, 10, 11 | Uh-huh (1) | 12:1914:20 |
| timeline (1) | 34:12,18, 18, 20 | 4:12 | 15:5 17:25 |
| 32:23 | 34:21 35:12,12 | ultimate (1) | 18:16,19, 23 |
| title (2) | $35: 15,15$ 36:9 | 23:13 | 19:2 27:1,14 |
| 10:3 26:16 | 37:7 | ultimately (2) | 31:25 33:8,18 |
| to (197) | today (7) | 23:18 31:14 | use (3) |
| $4: 4,5,5,22,22$ | 11:15 14:13 | unable (1) | 17:9 19:19, 22 |
| 4:24 5:1,1,4,6 | 15:5 29:9 30:5 | 15:5 |  |
| 5:10, 10, 14, 14 | 33:18 35:12 | unceremoniou | V |
| 5:22, 23, 24 | together (4) | 30:23 | v (1) |
| 6:21 7:14 8:3 | 13:5 20:4 21:1 | unchanged (1) | 3:5 |
| 8:7,11,11,18 | 22:7 | 24:3 | vacant (1) |
| 8:22,24 9:2,7 | told (1) | under (7) | 16:6 |
| 9:9,12,14,17 | 7:2 | 7:22 14:24 | valuable (1) |
| 9:20, 24, 24 | Tony (2) | 15:18 26:5 | 9:2 |
| $10: 3,4,7,9,12$ | 14:23 28:8 | 29:24 30:24 | variety (1) |
| 10:15, 22 11:3 | Tony's (1) | 33:20 | 18:10 |
| 11:6,9,10,11 | 28:8 | underinsured | various (1) |
| 11:15, 19, 19, 19 |  | 11:23 | 26:20 |
| 11:20 12:1,5,7 | 16:13 18:17,20 | understand (1) | ver (1) |


| 26:11 | $18: 2,5,6,8,12$ | 25:4 26:2,22 | 31:24 32:20 |
| :---: | :---: | :---: | :---: |
| very (10) | 18:16,23 19:13 | 31:20 32:25 | 34:20 |
| 9: 2, 5, 7, 14 | 19:18, 20 20:8 | what ever (2) | withdrawn (1) |
| 10:18 12:12 | 20:10,18,18 | 27:8,11 | 5:13 |
| 14:724:18 | 21:2,18 22:7 | when (11) | within (5) |
| 25:10,14 | 23:16, 20, 23 | 5:715:24 16:25 | 8:13 16:9 21:4 |
| Veterans (1) | 24:14 25:19 | 17:12 18:2 | 23:734:16 |
| 12:15 | 26:2,4,6,20, 24 | 19:15 20:4 | wonderful (2) |
| via (1) | 27:5,16 28:14 | 22:6,8 30:20 | 6:8 35:13 |
| 1:7 | 29:21 30:6 | 32:24 | won't (1) |
| videoconfere | 32:24 33:3,17 | where (11) | 35:14 |
| 1:7 | 33:24 34:20 | 9:15,15 18:13 | work (1) |
| violated (1) | 35:14 36:8 | 18:13,23 19:14 | 20:21 |
| 31:11 | weather (1) | 21:2,3 25:15 | world (2) |
| votes (1) | 14:25 | 25:19 27:9 | 18:6 25:1 |
| 32:20 | week (1) | whether (1) | worth (3) |
| V.A (2) | 34:17 | 21:19 | 8:12 10:17 |
| 12:14 13:2 | weeks (2) | which (7) | 17:13 |
|  | 24:20, 25 | 5:9,13,15 8:4 | would (18) |
| W | wel come (1) | 12:2 20:14 | 5:23 9:9,10 |
| want (9) | 14:9 | 21:23 | 11:3,6,18 |
| 5:22 7:14 11:10 | well (13) | who (4) | 12:19, $2118: 7$ |
| 15:21 19:19 | 11:4 13:4,7,9 | 5:1 6:4 9:9 | 19:23 21:16 |
| 21:13 28:5 | 13:17 14:21 | 27:20 | 26:9,18, 22 |
| 30:5 35:12 | 15:4 21:12 | whole (3) | 27:16,20 33:9 |
| wanted (1) | 26:3 28:5,9,14 | 16:2 20:22 | 33:24 |
| 26:16 | 30:7 | 23:18 | wouldn't (1) |
| Ward (1) | went (1) | who's (1) | 12:10 |
| 16:4 | 22:1 | 5:25 | Wrapped (1) |
| war ming (1) | were (10) | will (26) | 10:6 |
| 12:4 | 7:2 9:7 12:5, 8 | 5:8,9 7:12 8:13 |  |
| was (14) | 15:24 18:3 | 8:17,179:18 | X |
| 7:1,3 11:2 16:7 | 22:15 24:19 | 9:19, 22 10:1, 3 | XI 01753 (2) |
| 19:6 25:11 | 25:19 26:19 | 13:14 17:8 | 1:8 37:5 |
| 26:16 30: $1,3,7$ | we'll (8) | 20:14 21:18 | Y |
| $30: 16,20,22$ | $5: 25 \quad 6: 6,11$ | 23:11,12,16 | Yeah (2) |
| 31:9 | 7:13 8:8 18:18 | 25:3,3,25 26:7 | Yeah (2) |
| wasn't (3) | 23:9 24:16 | 27:2,2 28:7 | 13:2 21:16 |
| 26:2 30:4,23 | we're (18) | 30:11 | year (11) |
| way (2) | 4:22 5:14 10:22 | William (1) | 8:13 15:23, 24 |
| 6:10 16:15 | 12:315:25 | 2:4 | 16:25 17:12 |
| we (80) | 16:15,15 17:5 | wi sh (2) | 18:2 22:10 |
| 6:10, 16, $217: 2$ | 18:4 19:3 | 28:5 35:12 | 26:21 30:22 |
| 7:6,7 8:13 9:2 | 20:10 23:14 | wishing (1) | 33:21 35:14 |
| 9:16 10:13, 23 | 24:4,16 25:8 | 28:9 | years (5) |
| 11:17, 21, 24, 24 | 29:14 31:14 | with (25) | 11:21 19:7 27:8 |
| 11:25 12:1,5 | 33:22 | 7:6,7 8:8,13 | 30:18, 21 |
| 12:14,20,24 | we've (5) | 12:1,11,13 | year-to-year |
| 13:2,3,7,17 | 11:16 12:13 | 14:10,18,20 | $27: 10,11$ |
| $14: 815: 13,14$ | 17:23 24:23 | 15:14, $2119: 8$ | Yes (25) |
| 15:24,24 16:11 | 29:8 | 19:13 20:10 | 4:14, 16, 18, 20 |
| 16:21, 25, 25 | what (10) | 21:6,14 22:14 | 13:24 14:1,3,5 |
| 17:12,12,14,19 | 7:1,10 11:6 | 23:13 26:22 | 14:17 28:21,23 |
| 17:21, 25 18:2 | 20:10 24:16 | 27:16 29:6 | 28:25 29:2 |


| 32:4, 15, 17, 19 | 1 | 3 | 9 |
| :---: | :---: | :---: | :---: |
| $35: 2,4,6,8,22$ | 1,100 (1) | 3 (1) | 9th (1) |
| 36:1,5,7 | 12:6 | 5:13 | 30:22 |
|  | 1.8 (1) | 30 (4) | 90 (1) |
| $\begin{array}{rl}4: 11 & 5: 7,22 \\ 6: 10,11 & 7: 14\end{array}$ | 23:25 | 30:18 34:10,11 | 17:15 |
| 7:17, $23,24{ }^{\text {a }}$ | 10: 3 (2) 7 |  |  |
| 10:23, 25 11:10 | 10:40 (1) | 22:15 |  |
| 11:13,14 12:23 | 7:3 | $\begin{aligned} & 2.15 \\ & 32.14) \end{aligned}$ |  |
| 13:12 14:7 | 10:55 (1) | 16:12,14 18:25 |  |
| 15:7,9,10,19 | 1:8 | 20:13 |  |
| $16: 2517: 12$ $18: 2020: 4$ 21 | 115 (1) | 37A.54L (1) |  |
| $18: 2$ $21: 6,13: 42: 6$ | $8: 19$ 12 | 8:4 |  |
| 25:10 26:11 | 17:1,5 | 4 4 |  |
| 27:17 28: 5,11 | 12,080,000 (1) | 40A:4-5.1 (1) |  |
| $29: 3,4,530: 5$ $31: 3,432: 2,9$ | 17:5 | 33:20 |  |
| 33: $6,7,14$, ${ }^{\text {a }}$ | $\begin{array}{ll}13 \\ 1: 4 & (2) \\ 10: 15\end{array}$ | $\begin{aligned} & 40: 37 A-80 \quad \text { (1) } \\ & 8: 6 \end{aligned}$ |  |
| 35:10,14 | 14 (3) | 45.3 (1) |  |
| your (5) 310 | 3:4 13:10 30:21 | 17:24 |  |
| 5:7, 8, 8, $1031: 5$ | 15 (1) | 46 (1) |  |
|  | 13:10 | 22:8 |  |
| you're (6) | 16 $20: 15$ | $48:(1)$ $15: 25$ |  |
| $\begin{aligned} & 5: 314: 9,15,17 \\ & 15: 126: 15 \end{aligned}$ | 17 (2) | - 5 |  |
| - | 18 (1) | 5 (1) |  |
| \$11 (1) | 22:16 | 50 ${ }^{3}$ (1) |  |
| 18:16 | 18:3,15 | 24:24 |  |
| \$12 (2) | 19,000 (1) | 500 (1) |  |
| $\$ 13(1)$ | 11:22 | 12:18 |  |
| 8:11 | 2 | 22:10 |  |
| $\begin{aligned} & \$ 16(2) \\ & 19: 2420: 16 \end{aligned}$ | $\begin{array}{ll} 20(2) \\ 20.16 \end{array}$ | 6 |  |
| \$17 (1) | $2009(1)$ | 6 (3) |  |
| 18:6 | 30:19 | 22:13,17 23:8 |  |
| $\begin{aligned} & \$ 2(2) \\ & 22: 25 \end{aligned} 23: 22$ | 2012 (1) | 6.2 (1) |  |
| \$21 (1) | $\begin{aligned} & 11117 \\ & 2023^{\prime}(4) \end{aligned}$ | $22: 17$ 60 (3) |  |
| 18:18 | 1:4 4:5 $30: 22$ | 11:2115:25 |  |
| \$32 (1) | 37:18 | 20:10 |  |
| \$334,000 (1) | $\begin{aligned} & 2024(3) \\ & 33: 20,21 \quad 35: 14 \end{aligned}$ | 7 |  |
| 10:17 | $26(2)$ | 70/25 (1) |  |
| \$4 (1) | 34:4,9 | 19:13 |  |
| 23:15 | 27 $34: 2$ | 75 (1) $19: 14$ |  |
| 20:5,8,12 | 28 (3) |  |  |
| ${ }_{\text {\$60 }}^{60: 5}$ (1) | 17:13,23 34:11 | 8 |  |
|  | $\begin{aligned} & 29(4) \\ & 3: 618: 4 \quad 34: 7,9 \end{aligned}$ | $\begin{aligned} & 8(2) \\ & 4: 54: 5 \end{aligned}$ |  |

