

IN THE CIRCUIT COURT, SEVENTH  
JUDICIAL CIRCUIT, IN AND FOR  
ST. JOHNS COUNTY, FLORIDA

CASE NO.: 2015-CA-001383

STEVEN RHODES,

Plaintiff,  
vs.

JOSEPH BRYANT and  
O█████ V.█████,

Defendant.

---

DEPOSITION OF O█████ Z█████

(Formerly O█████ V██████████)

DATE: Friday, September 30, 2016

TIME: 9:00 a.m. - 11:40 a.m.

PLACE: First Coast Court Reporters  
2442 Atlantic Boulevard  
Jacksonville, Florida 32207

Examination of the witness taken before:

Ellen G. Watterson, RPR  
Notary Public, State of Florida

FIRST COAST COURT REPORTERS  
2442 ATLANTIC BOULEVARD  
JACKSONVILLE, FLORIDA 32207 (904) 396-1050

ORIGINAL

1                   A P P E A R A N C E S

2

3                   **BRYAN E. DeMAGGIO, Esquire**

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8                   appearing on behalf of the Plaintiff.

9

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15                  appearing on behalf of the Defendants.

16

17                  Also present:

18                  Steven Rhodes, Plaintiff

19

20

21

22

23

24

25

## I N D E X

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## S T I P U L A T I O N

2                   It was stipulated and agreed by and between  
3                   counsel for the respective parties that the  
4                   reading and signing of the deposition by the  
5                   witness be waived.

6 - - -

8 having been produced and first duly sworn as a  
9 witness on behalf of the Plaintiff, testified as  
10 follows:

11 DIRECT EXAMINATION

12 BY MR. DeMAGGIO:

13                           Q     Good morning, ma'am. Could you please  
14                            state your name for us.

15 A O [REDACTED] Z [REDACTED].

16 Q How do you spell your last name?

17 A Z [REDACTED] .

18 Q And were you formerly known by a  
19 different name?

20 A Yes.

21 Q And what was that?

22 A V [REDACTED] .

23                           Q     Okay.  And what was the cause for the  
24                           name change?

25 A Divorce.

1 Q When was the divorce finalized?

2 A This past spring.

3 Q What was your maiden name?

4 A Z█████.

5 Q Okay. And the divorce case was in Duval  
6 County here?

7 A Yes.

8 Q And your former husband's name was John?

9 A Yes.

10 Q Okay. The lawsuit is styled with your  
11 former last name, V██████████, because I  
12 believe it was filed before your divorce was  
13 finalized. I'll refer to you, I guess, as  
14 Ms. Z█████ during this deposition, as obviously  
15 that's your name now. Okay?

16 A Okay.

17 Q But if I slip into the old name, we'll  
18 know who we're talking about. Okay?

19 A Okay.

20 Q Other than your divorce case -- let me  
21 ask, in your divorce case, did you give a  
22 deposition at all?

23 A Yes.

24 Q Okay. Have you been involved in any  
25 other litigation other than your divorce case?

1           Other than the instant case, obviously.

2           A    A litigation? Could you --

3           Q    A lawsuit. Have you been a plaintiff or  
4           a defendant in any prior lawsuits?

5           A    Yes.

6           Q    Tell me about those.

7           A    I had a car accident in 2013 and...

8           Q    Okay.

9           A    Yeah. That was part of a lawsuit.

10          Q    Were you the plaintiff or the defendant?

11          A    Plaintiff.

12          Q    Is that the car accident that ultimately  
13          led you to treat with Dr. Rhodes?

14          A    Correct.

15          Q    Okay. And I think that was against  
16          somebody -- the last name was Fox, perhaps?

17          A    I believe.

18          Q    Okay. Did you give a deposition in that  
19          case?

20          A    Yes.

21          Q    Any other lawsuits that you've been a  
22          part of, whether it be plaintiff or defendant?

23          A    No.

24          Q    Ever been arrested?

25          A    No.

1                   Q     Since you've been deposed, I would  
2     assume relatively recently, given the recent  
3     nature of those cases, I'm not going to hack over  
4     a bunch of rules as they relate to depositions,  
5     but I'll just tell you a couple things.

6                   Number one, this is not an endurance  
7     contest, as we kind of talked about before going  
8     on the record. If anybody needs to take a break,  
9     please let me know. Just say, I need to take a  
10    break, if you need to run to the bathroom or  
11    anything. The only request I make as it relates  
12    to that is, if I have a question pending, I want  
13    you to answer the question before we take a  
14    break. Okay?

15                  A     Okay.

16                  Q     You probably remember, when there's a  
17    court reporter typing, we need verbal yeses and  
18    noes.

19                  A     Yes.

20                  Q     Okay. And really, other than that, if I  
21    ask you a question that you don't understand,  
22    please let me know that you don't understand it;  
23    otherwise, I'm going to presume that you  
24    understood it. Okay?

25                  A     Okay.

1                   Q     And with that being said, the main rule  
2     here is just to tell the truth.

3                   In the car accident case, is that case  
4     concluded now?

5                   A     Yes.

6                   Q     Okay. Who were you represented by in  
7     that case?

8                   A     The firm of Ossi & Najem.

9                   Q     Over there in San Marco?

10                  A     Yes.

11                  Q     Okay. Was there any particular attorney  
12     that you were working with at the firm?

13                  A     Lawrence Najem and his assistants.

14                  Q     Did that case go to trial? Did it  
15     settle? Was it thrown out of court? Do you know  
16     what happened with it?

17                  A     It settled.

18                  Q     Were the terms of the settlement  
19     confidential?

20                  A     I don't know.

21                  Q     What did you settle it for?

22                  A     The whole amount?

23                  Q     Sure.

24                  A     I want to say 40,000.

25                  Q     Do you remember how much you walked away

1 with?

2 A About 19-, I think.

3 Q What's your date of birth?

4 A March 3rd, 1968.

5 Q Where do you currently live?

6 A In Jacksonville.

7 Q What's your address?

8 A [REDACTED].

9 Q That's the address you resided at when  
10 you were treating with Dr. Rhodes?

11 A Yes.

12 Q And that's [REDACTED]?

13 A No.

14 Q It's not?

15 A [REDACTED].

16 Q Okay. What's your current phone number?

17 A 904 [REDACTED].

18 Q Is that a home number or a cell phone  
19 number?

20 A Cell.

21 Q Who's your provider?

22 A Verizon.

23 Q How long have you had that number?

24 A Oh, I can't remember. At least seven  
25 years. I don't know.

1 Q So you had that cell phone number back  
2 when you were treating with Dr. Rhodes in 2013  
3 and 2014?

4 A Yes.

○ Was Verizon the provider back then too?

6 A I think so.

7 Q Okay.

8 MR. DeMAGGIO: Off the record.

11 BY MR. DeMAGGIO:

Q     What's your current email address?

13 A C [REDACTED]@comcast.net.

14 O That's [REDACTED] /

15  ?

16 A Yes.

18 A Right.

19 Q And is that the same email address that  
20 you had back when you were treating with  
21 Dr. Rhodes in 2013 and 2014?

22 A Yes.

Q Do you have any other email addresses?

24 A No.

25 O Did you formerly have a home phone of

1 [REDACTED] ?

2 A Yes.

3 Q Do you not have that number anymore?

4 A No.

5 Q What happened to that number?

6 A I cancelled it.

7 Q Okay. And I know a lot of people are  
8 doing that these days. They don't keep home  
9 phones. But that's the old home phone number?

10 A Yes.

11 Q And that was a 904 area code?

12 A Yes.

13 Q Who was your provider with that?

14 A Comcast.

15 Q And there was a work number that I saw  
16 listed in one of your records of [REDACTED]. What  
17 was that?

18 A That's my cell.

19 Q That's your cell number.

20 A Right.

21 Q Okay. What do you currently do for  
22 work?

23 A I'm a nanny.

24 Q Do you work for any particular family or  
25 do you have --

1           A    Yes.

2           Q    -- a service that you work for?

3           A    Yes.

4           Q    Okay. Tell me about that.

5           A    I work for a family in Jacksonville.

6           Q    How long have you worked for that  
7         family?

8           A    About seven years.

9           Q    So you were working for that family back  
10         when you were treating with Dr. Rhodes?

11          A    Yes.

12          Q    What's the name of the family?

13          A    C [REDACTED].

14          Q    What's the husband's first name?

15          A    K [REDACTED].

16          Q    Can you spell C [REDACTED] for us?

17          A    Yes. C [REDACTED].

18          Q    Okay. In the past seven years, have you  
19         held any other employment other than the nanny  
20         position with the C [REDACTED] family?

21          A    No.

22          Q    Okay.

23          A    Well, I'm sorry. I did do some brief  
24         housekeeping.

25          Q    Did you work for a company?

1 A No.

2 Q On your own?

3 A Yeah.

4 Q When did you do that?

5 A A little bit in 2009 and a little bit in  
6 2010.

7 Q Are you on any social media websites?

8 A Yes.

9 Q Which ones are you on?

10 A Facebook. Would Snapchat be a --

11 Q Yeah. I'd probably count that, yeah.

12 A I don't really use that. I just got it,  
13 but I don't -- and I'm not familiar with that  
14 many other ones.

15 Q That's fine. I mean, you know, it's not  
16 like we're all a bunch of spring chickens in this  
17 room either that are using everything. Your  
18 lawyer is probably the youngest one in here.  
19 She may be on more than the rest of us.

20 Q What's your Facebook name?

21 A O█████ Z█████.

22 Q Has it always been O█████ Z█████, or was it  
23 formerly O█████ V█████████?

24 A It used to be O█████ V█████████.

25 Q When did you change the name?

1           A    A few years ago. I don't remember the  
2           exact date.

3           Q    I noted it looked like the divorce case  
4           was filed in like '09. Does that comport with  
5           your recollection?

6           A    Yes.

7           Q    Do you know why it took so long to  
8           resolve? I mean, almost seven years.

9           A    Good question.

10          Q    Okay.

11          A    It just drug out.

12          Q    Fair enough. And I think your former  
13          husband was also a plaintiff in the lawsuit  
14          against the young lady that hit you in the car?

15          A    Yeah. His name was on there too.

16          Q    Okay. Was it a loss of consortium  
17          claim?

18          A    What's consortium?

19          Q    Don't worry about it. I'll pull the  
20          pleading and I'll look at it.

21          A    I don't know what that -- consortium  
22          means.

23          Q    About a year ago they changed the way  
24          that we can access records. So I haven't had a  
25          chance to look at that yet.

1                   A    Okay.

2                   Q    Is your Facebook page open to the  
3                   public, restricted to friends? How is it set up?

4                   A    It's private.

5                   Q    How long has it been private?

6                   A    Many years. I want to say since almost  
7                   the beginning. It's been many years. I don't  
8                   know if it's -- I can't answer that, but it's  
9                   been many years.

10                  Q    Okay. And then on Snapchat, what is  
11                  your name on that?

12                  A    I don't know. My daughter did it for  
13                  me, and I really don't --

14                  Q    Do you ever use it?

15                  A    I think I've used it a couple times.  
16                  This week I think we just -- I had it, then I  
17                  stopped it, then my daughter made me get one  
18                  again.

19                  Q    I'll send an interrogatory when we get  
20                  done.

21                  A    Okay.

22                  Q    What did you look at to prepare for your  
23                  deposition today, if anything?

24                  A    Not much. Just --

25                  Q    You've got a document in front of you.

1           Can I see that?

2           A     Sure.

3           Q     This is the Tip that was sent to the  
4           Department of Insurance Fraud, the printout from  
5           the Insurance Fraud Unit. Is that what that  
6           represents to be?

7           A     Yes.

8           Q     I believe that's what is attached as  
9           Exhibit D to the Complaint.

10          A     I don't have it in front of me. I don't  
11          know.

12          Q     Okay. I'll show you. This is Exhibit D  
13          to the Complaint. Just compare that to what you  
14          have in front of you, and then that way we'll be  
15          on the same sheet of music.

16          A     (Examining documents.)

17          Q     Probably the most telling thing is  
18          there's some handwriting at the bottom of both of  
19          these, and it looks pretty similar to me.

20          A     Yes.

21          Q     Okay. Anything else you reviewed prior  
22          to coming in here today?

23          A     No.

24          Q     How did you find out that a lawsuit had  
25          been filed against you?

1                   A    I had a friend call me.

2                   Q    Who called you?

3                   A    Tammy.

4                   Q    A friend named Tammy called you?

5                   A    Yes.

6                   Q    What's Tammy's last name?

7                   A    Wilson.

8                   Q    Do you remember when she called you?

9                   A    The date?

10                  Q    Yeah.

11                  A    No.

12                  Q    How long have you known Tammy Wilson?

13                  A    About three years.

14                  Q    Tell me how you came to meet her.

15                  A    I first met her at Dr. Bloom's office.

16                  Q    My understanding is, and correct me if

17                  I'm wrong, that there was this auto accident that

18                  you were involved in that occurred in January of

19                  '13.

20                  A    Yes.

21                  Q    And then, shortly after the accident,

22                  you treated with a doctor -- is it Mark Smith at

23                  Doctors Express?

24                  A    Correct.

25                  Q    Okay. And then, from there you treated

1 with Dr. Bloom.

2 A Correct.

3 Q Dr. Bloom referred you to a pain  
4 management doctor named Formoso. Is that --

5 A Yes.

6 Q Okay. And then, at some point  
7 Dr. Bloom -- and Dr. Bloom is a chiropractor;  
8 correct?

9 A Yes.

10 Q His practice closed at some point.

11 A Yes.

12 Q And then you were in need of a  
13 chiropractor, so you started treating with  
14 Dr. Rhodes.

15 A Yes.

16 Q And we'll get more into all of this. I  
17 just want to get the timeline down.

18 And then, as your case progressed and  
19 the insurance was going on, they had an  
20 independent medical evaluation done of you by a  
21 Dr. Kuchler?

22 A I believe so.

23 Q Okay. Can you remember any other  
24 doctors that you may have treated with in  
25 connection with the injuries that you suffered in

1                   that January car crash?

2                   A    Treated with.  No.

3                   Q    And the doctors that I just mentioned,  
4                   Dr. Smith, Dr. Bloom, Dr. Formoso, Dr. Rhodes,  
5                   Dr. Kuchler, when you treated with those doctors,  
6                   were you truthful with them when they would ask  
7                   you what your condition was and what you would  
8                   tell them?

9                   A    Yes.  I don't remember who exactly  
10                  Kuchler was.  Was he another chiro?

11                  Q    My understanding is that your insurance  
12                  company referred you to him for what's called an  
13                  independent medical evaluation.

14                  A    Okay.

15                  Q    He was off Atlantic Boulevard.

16                  A    Okay.

17                  Q    Okay.  In all your treatments with these  
18                  people, you were truthful with them; correct?

19                  A    Yes.

20                  Q    Tammy Wilson, you said you met her  
21                  because she was working at Dr. Bloom's office?

22                  A    Briefly.  She subbed for a while.

23                  Q    What was her position at Dr. Bloom's  
24                  office?

25                  A    I believe like a front desk.

1 Q Kind of a receptionist type?

2 A Yes.

3 Q Do you remember when it was that you  
4 first started treating with Dr. Bloom?

5 A I didn't hear you.

6 Q Do you remember when it was you first  
7 started treating with Dr. Bloom?

8 A When?

9 Q Yeah.

10 A Shortly after the accident. Probably in  
11 January of 2013.

12 Q Okay. Dr. Smith, was he an ER doctor,  
13 or how did you come to treat with him?

14 A I went to Doctors Express, because it  
15 was near my house, after the accident, and he was  
16 the doctor there.

17 Q Okay. Yeah, I just don't know what  
18 Doctors Express is. That's why I'm asking.

19 A It's like a walk-in medical --

20 Q A walk-in clinic. Okay.

21 A But I believe he used to be an ER  
22 doctor. That's what he told me.

23 Q Okay. And you just ended up there  
24 because it was near your house?

25 A Yes.

1                   Q     Did he refer you to Dr. Bloom, or how  
2     did you know about Dr. Bloom?

3                   A     Yes, he did.

4                   Q     Okay. Did he say how he knew Dr. Bloom  
5     or anything?

6                   A     No.

7                   Q     So Tammy was working the front desk at  
8     Dr. Bloom's office. And tell me where Tammy went  
9     from there. Did she stay working at Dr. Bloom's  
10    office?

11                  A     She wasn't there in the beginning. She  
12    was only there, that I remember, for about a week  
13    or two scattered before he closed his office. I  
14    forgot she subbed for him, I believe.

15                  Q     Do you know why his office closed?

16                  A     He was having personal problems.

17                  Q     Do you remember when his office closed?

18                  A     June sometime, mid or end June.

19                  Q     Yeah. I'll represent to you that your  
20    first trip to Dr. Rhodes' office was the  
21    beginning of July, so --

22                  A     Yeah.

23                  Q     Okay.

24                  A     Yeah.

25                  Q     What were the personal problems he was

1 having?

2 A I believe he was in the middle of a  
3 divorce and -- yeah.

4 Q Okay. Do you know if anybody ever  
5 reported Dr. Bloom for any type of fraudulent  
6 billing or criminal-type behavior?

7 A I think so.

8 Q You think so?

9 A But I don't have details.

10 Q What have you heard about that?

11 A I believe he mentioned to me once that  
12 his ex-girlfriend had -- who was in the office  
13 with him, had reported him for something.

14 Q Who was his ex-girlfriend?

15 A Her name was Stacey. I don't know what  
16 her --

17 Q Stacey Reshen?

18 A Maybe.

19 Q Okay. Do you remember when he mentioned  
20 that she may have reported that to somebody?

21 A Oh. I don't have the date.

22 Q Was it before he closed his practice?

23 A I can't -- before he closed -- no. It  
24 must have been after.

25 Q Okay. And you stated that, when you

1           first started going to Dr. Bloom, Tammy Wilson  
2           would, you know, be there once a week or  
3           something like that?

4           A    No, I didn't say that.

5           Q    Well, at some point she was there once a  
6           week?

7           A    No. I said she was there on and off for  
8           a week or two. She was subbing for somebody.  
9           She was -- I briefly remember her a few days over  
10           the course of a few weeks, probably in like April  
11           or something.

12           Q    Okay. And then, at what point would you  
13           consider Tammy Wilson became a friend, I guess?

14           A    Probably in the last two years,  
15           two-and-a-half years, you know.

16           Q    During the time period that she worked  
17           at Dr. Bloom's office, did you and Ms. Wilson  
18           ever see each other socially outside of the  
19           doctor's office, Dr. --

20           A    Say again.

21           Q    Yeah. Did you ever see Ms. Wilson  
22           outside of Dr. Bloom's office during the period  
23           of time that she worked there?

24           A    Dr. Bloom's?

25           Q    Yeah.

1           A    No.

2           Q    Did there come a time when Ms. Wilson  
3           worked somewhere else after Bloom's office shut  
4           down?

5           A    I don't know. Before -- in between  
6           Bloom and Rhodes?

7           Q    Yeah.

8           A    I don't know.

9           Q    Did she ultimately go to work for  
10           Dr. Rhodes?

11           A    Yes.

12           Q    Do you know when that was?

13           A    2013. I can't remember if it was  
14           October or November.

15           Q    When you would go to Dr. Rhodes' office  
16           for treatment, would you see Tammy Wilson in  
17           there?

18           A    At that time, yes.

19           Q    At that point in time, did you guys  
20           become friends?

21           A    No. It was a little after. We were  
22           friendly, but...

23           Q    Okay. What was -- if you know, what was  
24           her position at Dr. Rhodes' office?

25           A    She worked at the front desk, and I

1 think she also helped with the therapies.

2 Q How so?

3 A Put on the TENS.

4 Q Is that that little electronic --

5 A Yes.

6 Q Okay. Did you see her doing paperwork  
7 or anything of that nature?

8 A No. Just phones and appointments.

9 Q Is Tammy Wilson on Facebook?

10 A Yes.

11 Q Are you friends with her?

12 A Yes.

13 Q How long have you been friends with her  
14 on Facebook?

15 A For probably about two-and-a-half years,  
16 three years. It's under three years. It's maybe  
17 two-and-a-half years, close to three.

18 Q Were you friends with her on Facebook  
19 while she was working at Dr. Rhodes' office?

20 A We became friends probably towards the  
21 end of it. She friended me.

22 Q At some point in time she left the  
23 employment of Dr. Rhodes; correct?

24 A Yes.

25 Q Do you know why?

1                   A    Yes.

2                   Q    Tell me why.

3                   A    I was told that he laid her off.

4                   Q    Who told you that; Tammy?

5                   A    Yes.

6                   Q    Do you remember when that was?

7                   A    Sometime in January.

8                   Q    Towards the end of January of 2014?

9                   A    Yes.

10                  Q    Were you guys friends at that point?

11                  A    Casual.

12                  Q    Did you ever, during the period of time

13                  that Ms. Wilson worked for Dr. Rhodes, have a

14                  meal with her outside the office, have drinks,

15                  anything of that nature?

16                  A    Wait. Repeat that again.

17                  Q    Yeah. Ms. Wilson worked for Dr. Rhodes

18                  from, roughly, let's say -- I think you said

19                  October of '13?

20                  A    Yeah.

21                  Q    Until the end of January of '14;

22                  correct?

23                  A    Uh-huh (affirmative response).

24                  Q    During that time period that she worked

25                  for Dr. Rhodes, did you and her ever, you know,

1 have dinner somewhere, have lunch, grab drinks,  
2 anything of that nature?

3 A We would bump into each other on  
4 occasion. I think we did have a light lunch one  
5 afternoon.

6 Q Okay. And Ms. Wilson obviously called  
7 you about this lawsuit you testified to, so she  
8 has your phone number, I would assume.

9 A Yes. She would call me frequently from  
10 the office to make sure I was coming in.

11 Q Okay. Do you have her cell phone  
12 number?

13 A Yes.

14 Q When did you first get it?

15 A When she started texting me when she was  
16 working at Dr. Rhodes' office.

17 Q What would she text you about?

18 A To see if I would come in and what time  
19 I was coming in.

20 Q Do you know if she still has the same  
21 phone number now that she had back then?

22 A I think so.

23 Q Do you know what that number is?

24 A Not offhand.

25 Q Is it in your phone?

1           A    Yeah.

2           Q    We could get it on a break?

3           A    Yeah.

4           Q    Okay. How often do you see Ms. Wilson  
5       now on a typical week?

6           A    None.

7           Q    Okay. Do you ever have her over to your  
8       house for any events or --

9           A    Yeah. She's come over for food.

10          Q    Do you ever go to her house for the same  
11       type of --

12          A    Not really.

13          Q    Okay. So she called you and told you  
14       that a lawsuit had been filed and, what, you were  
15       named in it?

16          A    Yes.

17          Q    Did she tell you anything else?

18          A    She asked me if I knew who the other  
19       person was.

20          Q    The other person being who?

21          A    On the lawsuit.

22          Q    The other person sued or the person  
23       suing you?

24          A    Sued.

25          Q    Okay. Joseph Bryant?

1 A Correct.

2 Q Did Tammy Wilson tell you how she found  
3 out about the lawsuit?

4 A Yes.

5 Q What did she say?

6 A That she got a call from Deb asking who  
7 O █ was.

8 Q A call from Deb?

9 A Yeah.

10 Q Who's Deb?

11 A One of her friends.

12 Q Do you know Deb's last name?

13 A I don't know if I'm pronouncing it  
14 right. Blinton (phonetic).

15 Q Blanton?

16 A Probably.

17 Q Okay. Do you know Deb Blanton?

18 A I know of her.

19 Q Okay. Well, what do you know of her?

20 A I remember her from both Dr. Bloom's and  
21 Dr. Rhodes' office.

22 Q Did she work there, or was she a  
23 patient, or what?

24 A She was another doctor.

25 Q Do you know what kind of doctor she is?

1           A    No. I think a weight-loss doctor.

2           Q    Did she ever treat you when you were at  
3       either one of those facilities?

4           A    No.

5           Q    Okay. Do you know how Tammy knows Deb  
6       Blanton?

7           A    They worked together.

8           Q    Currently?

9           A    No. In Dr. Rhodes' and Dr. -- I don't  
10      know about Dr. Bloom's office, if she was there  
11      for her.

12          Q    I gotcha. So when Tammy worked at  
13      Dr. Rhodes' office, that was the period of time  
14      that Deb Blanton was also there, for some of that  
15      at least?

16          A    Yes.

17          Q    Okay. Do you know how long Deb Blanton  
18      worked at Dr. Rhodes' office?

19          A    I want to say six months maybe. She  
20      came in in the summer. I think she left in the  
21      winter. I don't know the specific...

22          Q    Do you know why she left Dr. Rhodes'  
23      office?

24          A    I can't give you a specific reason.

25          Q    Have you heard any reasons why?

1           A    I believe they were not getting along.

2           Q    "They" being Ms. Blanton and Mr. Rhodes?

3           A    Yes.

4           Q    Okay. Who did you hear that from?

5           A    The girls in the office.

6           Q    Who are the girls in the office?

7           A    Who told me or in general?

8           Q    You said you heard from the girls in the

9            office. I'm assuming you mean Dr. Rhodes'

10           office.

11           A    Yes.

12           Q    Who were the girls that worked in

13            Dr. Rhodes' office during this time period?

14           A    Well, let's see. There was a Jessie;

15            there was Tammy; there was a Sharon; there was a

16            Cindy, and a Missy. And I don't know if there

17            was anybody else.

18           Q    Tammy we've covered. That's Tammy

19            Wilson?

20           A    Right.

21           Q    Do you know Jessie's last name?

22           A    No. I don't remember it.

23           Q    Mosely?

24           A    Maybe.

25           Q    Okay. Do you know Sharon's last name?

1                   A    Weaver.

2                   Q    Is that Dr. Rhodes' sister?

3                   A    Yes.

4                   Q    Okay. Cindy, do you know her last name?

5                   A    It's Spanish. I want to say Perez.

6                   Perez.

7                   Q    Perez. Okay. Do you know Missy's last

8                   name?

9                   A    Ross.

10                  Q    Jessie you can't recall?

11                  A    No.

12                  Q    Friends with any of these ladies?

13                  A    I was on Facebook with Cindy, but I'm

14                  not friends with her. Missy -- I'm friends with

15                  Missy. And Jessie, I was on Facebook with her,

16                  but we're not really friends.

17                  Q    When you were going to Dr. Rhodes'

18                  office, what was Jessie's position; do you know?

19                  A    She was in the office.

20                  Q    Do you know what she did in the office?

21                  A    Phones, and I don't know what else.

22                  Q    So she was more of a clerical,

23                  administrative-type thing?

24                  A    I didn't pay attention.

25                  Q    Sure.

1           A    I just signed in and got my therapy and  
2           left.

3           Q    Tammy you talked about. She would do  
4           kind of the front desk, but also put the TENS  
5           unit on people?

6           A    Yes.

7           Q    What about Sharon; what was her job?

8           A    She was in the office.

9           Q    Paperwork, or was she actually doing any  
10           treatment-type stuff?

11           A    I think she put the TENS on me once.  
12           Mostly in the office.

13           Q    Cindy Perez, what would she do?

14           A    She was a masseuse.

15           Q    How about Missy Ross?

16           A    Masseuse.

17           Q    You received some massages when you went  
18           there for treatment.

19           A    Yes.

20           Q    Correct?

21           A    Yes.

22           Q    When you would get massages, was it more  
23           often Cindy or Missy, an equal breakdown?

24           A    The first two months it was mostly  
25           Missy. I remember she went on vacation, and

1           Cindy took over for a week or maybe longer. So I  
2           got a few from her.

3           And then I got a few from -- the few I  
4           got in the fall were mostly from Missy. I think  
5           I got one from Cindy later on.

6           Q    All told how many massages do you think  
7           you got when you went there?

8           A    Fifteen, 18. I don't know.

9           Q    Fifteen or 18? Is that what you said?

10          A    Yeah.

11          Q    Okay. Did anybody give you a massage  
12          there other than Missy Ross or Cindy Perez?

13          A    There may have been another. I vaguely  
14          remember a guy maybe came in for a substitution.  
15          That's all I remember.

16          Q    A male masseuse?

17          A    I think so.

18          Q    Okay. Is Missy Missy's real first name,  
19          or is that a nickname?

20          A    I don't know.

21          Q    You don't know. That's fair enough.

22          So Tammy called and said, I got a call  
23          from Deb asking who Q [redacted] was. Did Tammy say how  
24          Deb found out about the lawsuit?

25          A    I -- she knows the other person on the

1 lawsuit.

2 Q So Deb knows Joe Bryant?

3 A I believe so.

4 Q Do you know Joe Bryant?

5 A No.

6 Q How is it that you came to be  
7 represented by the same lawyer that Joe Bryant is  
8 represented by?

9 A How did I what?

10 Q Yeah. Joe Bryant is represented by  
11 Ms. Kurtz in the Canan firm.

12 A Yeah.

13 Q So are you. How did you guys end up  
14 with the same lawyer?

15 A He -- he -- he gave the information, I  
16 guess, to Tammy to let me know.

17 Q What do you mean by that?

18 Bryant gave the information to Tammy to  
19 let you know.

20 A Right.

21 Q What did he give and what did --

22 A Julie's name and number.

23 Q Oh. Mr. Bryant provided Julie's name  
24 and number.

25 A Yes.

1                   Q    Okay.  Is he paying for your  
2 representation?

3                   A    No.

4                   Q    Other than Tammy saying, I got a call  
5 from Deb asking who O█████ was because there's a  
6 lawsuit with Bryant named in it --

7                   A    Yeah.

8                   Q    -- what else was discussed on that phone  
9 call?

10                  A    Not much.  It was very late at night.  
11                  She woke me up.

12                  Q    When did you first see a copy of the  
13 Complaint?

14                  A    A few days later I was served.

15                  Q    Okay.  Did you look at the Complaint at  
16 all in preparation of your deposition today?

17                  A    Yes.  I went through it.

18                  Q    So you had the Complaint, and you had  
19 the Tip form that's attached as Exhibit D or 4 to  
20 the Complaint.  D.

21                  A    I'm sorry?

22                  Q    That Tip form.  We've agreed that that's  
23 what's Exhibit D to the Complaint earlier today.

24                  A    Yes.

25                  Q    So you reviewed the Complaint and you

1           reviewed that.  Was there anything else you  
2           reviewed today?

3           A     No.

4           Q     Okay.  Did you, other than talking to  
5           your attorney, discuss your upcoming deposition  
6           with anybody?

7           A     My employer briefly.

8           Q     Mr. C [REDACTED]?

9           A     Well, really his wife.

10          Q     You gave me his name.  What's her name?

11          A     J [REDACTED].

12          Q     J [REDACTED] C [REDACTED]?

13          A     Yes.

14          Q     Did you talk to Mr. Bryant at all?

15          A     No.  I've never spoken or met him ever.

16          Q     You've never been in Mr. Bryant's  
17          presence?

18          A     Never.

19          Q     Okay.

20          A     I mean, unless he was in the office  
21          without me knowing, I have never met him?

22          Q     You've never knowingly been in his  
23          presence.

24          A     Right.  Yeah.

25          Q     Have you ever spoken with Ms. Blanton

1           about the lawsuit?

2           A     No.

3           Q     How about Ms. Wilson; other than the  
4           phone call, have you talked to her about the  
5           lawsuit at all?

6           A     Just that I was going to go in for a  
7           deposition.

8           Q     Okay.

9           A     Not knowing when, and that's it.

10          Q     How about Jessie?

11          A     No. I haven't spoken to her since --  
12          years.

13          Q     How about Missy Ross?

14          A     I haven't spoken to her in a long time.  
15          When was the last time I spoke to her?

16          Q     No. I was going to ask you about the  
17          lawsuit. I think you said no to that. Is that  
18          the --

19          A     No. I think she did ask me about it,  
20          but I don't remember how she found out.

21          Q     Okay. I know you said you've never been  
22          in Mr. Bryant's presence. Have you ever  
23          exchanged any emails, text messages --

24          A     No.

25          Q     -- things of that nature?

1           A    Nothing.

2           Q    Other than communications with your  
3           attorney, have you texted or emailed anybody  
4           about the lawsuit?

5           A    Texted or emailed. I don't remember  
6           doing so. I may have -- I don't think so.

7           Q    Who is the one -- I can't recall. I  
8           didn't write it down. Who's the one that  
9           provided you with the name of the lawyer to  
10           contact that's representing you in this thing?

11           A    I'm sorry?

12           Q    You said that somebody provided you with  
13           the number or contact information to your lawyers  
14           who are now representing you. Who was that? Was  
15           that --

16           A    You mean Julie?

17           Q    Yeah.

18           A    I got it from Tammy.

19           Q    From Tammy?

20           A    I don't remember how she got it.  
21           Ultimately, it must have been from Joe.

22           Q    Did Tammy say, Joe Bryant is being  
23           represented by this law firm; give her a call?

24           A    Something like that.

25           Q    Okay. Is Tammy friends with Joe Bryant;

1 do you know?

2 A She didn't know who he was either.

3 Q Okay. So more of Blanton was the piece  
4 that kind of --

5 A I believe so.

6 Q Fair enough. We've touched on this  
7 briefly, but kind of explain to me how it was  
8 that you came to be treated by Dr. Rhodes.

9 A Dr. Bloom was temporarily closing his  
10 office -- well, he closed his office, and he was  
11 supposed to rent a space out from Dr. Rhodes.

12 Q Where was Dr. Bloom's office physically  
13 located?

14 A The original?

15 Q Yeah.

16 A On Hodges.

17 Q Okay. And then he was going to -- when  
18 he shut that down, was going to rent space from  
19 Dr. Rhodes' office?

20 A Correct.

21 Q Where is Dr. Rhodes' office?

22 A In Jax Beach.

23 Q That Metropolitan building that --

24 A Yes.

25 Q Okay. Go ahead.

1           A    I 'm sorry?

2           Q    He was going to rent space from Bloom --  
3           I mean, Bloom was going to rent space from  
4           Rhodes.

5           A    Yes.

6           Q    And take it from there.

7           A    Yes.

8           Q    How did you end up at Rhodes' though?

9           A    Well, I went in to see the office, and  
10           he treated me once or twice, and I had a massage  
11           there. And then I believe we had an appointment  
12           and he didn't show up, and I can't remember if I  
13           got treated by Dr. Rhodes that same day or we  
14           made a --

15           Q    So -- and I don't want to read into this  
16           more than I need to, but you correct me if I'm  
17           wrong here.

18                   Once Bloom started renting space from  
19           Dr. Rhodes, you got treated at Bloom's office  
20           there within Dr. Rhodes' office.

21           A    Yeah. He had a room in the -- like in  
22           that break room. There was a break room kind of  
23           combo office, and I did get treated there once or  
24           twice. I want to say twice.

25           Q    Then there was a day there, I guess,

1 where Bloom didn't show up?

2 A Something like that.

3 Q So Dr. Rhodes stepped up to pinch hit  
4 that day, so to speak?

5 A Maybe, or it might have been the second  
6 time around. I don't remember. Probably.

7 Q Okay. Let me show you this document.

8 This is my first record, as far as I  
9 know, of you having any contact with Dr. Rhodes.

10 A (Examining document.)

11 Q And that's dated July 1.

12 A Okay. (Examining document.)

13 Q Is that your signature down at the  
14 bottom there?

15 A Yes.

16 Q Okay. Was this the -- it says --

17 MR. DeMAGGIO: We'll make this Exhibit

18 1. We can make a copy of this if you want.

19 I'm sorry. I came with one less than I  
20 thought I had.

21 MS. KURTZ: That's fine.

22 MR. DeMAGGIO: Do you want to make a  
23 copy?

24 MS. KURTZ: We can at a break.

25 MR. DeMAGGIO: Okay.

1 (Plaintiff's Exhibit No. 1 was marked  
2 for identification.)

3 BY MR. DeMAGGIO:

4 Q Okay. In the middle there it says,  
5 Referred to our office by Dr. R. Bloom. Did you  
6 fill that in?

7 A It looks like my handwriting.

8 Q What was this? Is this the first thing  
9 you ever filled out with Dr. Rhodes' office?

10 A I don't know.

11 Q You don't know?

12                   A     I mean, I believe so. I don't think I  
13                    was in his office before then -- before July. I  
14                    don't know.

15 Q Okay. Is it safe to say, based on that  
16 document, as of July 1 in 2013, you were done  
17 treating with Dr. Bloom at that point?

18                   A    It was July.  I don't remember if it was  
19                   that early because I did have a -- he did  
20                   schedule me a massage that week.  So I don't know  
21                   if I was signing for that massage.  I don't know  
22                   if I was done at that point because he kept  
23                   saying he was going to come in.

24 Q Did Bloom and Rhodes utilize the same  
25 massage people?

1           A    I think so.

2           Q    Okay. How long did Bloom work out of a  
3                   space in Dr. Rhodes' office?

4           A    I don't know. A very short time. I  
5                   only seen him there once or twice.

6           Q    Do you know why he ceased to work out of  
7                   Rhodes' office?

8           A    I think he just needed some personal  
9                   time.

10          Q    Okay. When is the last time you spoke  
11                   to Dr. Bloom?

12          A    About a month ago maybe.

13          Q    Okay. Are you friendly with him?

14          A    He adjusts me when I need it.

15          Q    What does that mean? And I'll be honest  
16                   with you. I had to try to learn a little bit  
17                   about this industry coming into this case. And  
18                   I'm not a car crash lawyer, so adjust and  
19                   chiropractors and all that is a little new to me.  
20                   What does that mean, when he adjusts you?

21          A    What, the medical part of it?

22          Q    Yeah. Is it some type of chiropractic  
23                   practice?

24          A    I believe so.

25          Q    Okay. And does he have an office that's

1 up and running now that you go to?

2 A I believe he was working for somebody  
3 for a while, and I did go there. He is working  
4 for somebody now. I don't know who.

5 But, no, I've gone to his house. He has  
6 a room in his house that he adjusts on occasion.

7 Q I gotcha. So you've -- I'm going to use  
8 this. So you've seen him kind of privately  
9 outside the office then?

10 A Yes.

11 Q Okay. Has there been anybody else that  
12 you've seen privately, outside the office, for  
13 any type of chiropractic adjustments, massages,  
14 anything of that nature?

15 A I'm sorry. Outside of whose office?

16 Q Outside of a medical office.

17 Like, you know, you talked about Bloom.  
18 He's got an office. Sometimes you go to his  
19 house and get an adjustment; correct?

20 A Yes.

21 Q How long have you done that?

22 A On and off for the last two years, at  
23 least.

24 Q Did you ever go get an adjustment at his  
25 house when you were being treated by Dr. Rhodes?

1           A    Did I ever get an adjustment -- I can't  
2           remember. I might have.

3           Q    How about massages outside of one of  
4           these chiropractors' offices?

5           A    No.

6           Q    No private massages?

7           A    No. I don't really do massages.

8           Q    Like the two masseuses that worked at  
9           Dr. Rhodes' office, either Cindy or -- I think  
10          you said the other one's name was Missy.

11          A    The only other time I had a massage was  
12          at Dr. Bloom's office with somebody else. I  
13          think I had one.

14          Q    So neither Cindy nor Missy ever gave you  
15          a -- I'll call it a private massage --

16          A    No.

17          Q    -- outside of the office?

18          A    No.

19          Q    Okay. Did you do any research into  
20          Dr. Rhodes, you know, prior to treating with him?

21          A    No.

22          Q    No Googling him or anything like that?

23          A    No.

24          Q    Fair enough. Did you ask around, Who is  
25          this guy, anything like that?

1                   A     No.

2                   Q     Did you have any discussions with  
3                   Dr. Bloom about Dr. Rhodes at all?

4                   A     Briefly. That he knew him from just  
5                   being a chiropractor, and he was going to rent  
6                   space from him.

7                   Q     Okay. Did you know any patients that  
8                   were treating with Dr. Bloom as of when you  
9                   started there in July of '13?

10                  A     Did I know any patients?

11                  Q     Yeah.

12                  A     No.

13                  Q     Did you get to know any of Dr. Rhodes'  
14                  patients as you would go treat with him there?

15                  A     No. I didn't really socialize.

16                  Q     Okay. Back during that time period,  
17                  were you working as a nanny for the C [REDACTED]  
18                  family as well?

19                  A     Yes.

20                  Q     How did you pay for the treatments that  
21                  Dr. Rhodes was giving you?

22                  A     I believe through the insurance.

23                  Q     What insurance company did you have?

24                  A     My insurance?

25                  Q     Yes, ma'am.

1           A    Nationwide.

2           Q    When you say your insurance, was there  
3           another insurance that was paying for some of the  
4           stuff too?

5           A    I don't think so.

6           Q    Okay. Did you ever have to pay any  
7           copays or anything like that?

8           A    No.

9           Q    So you've never, for lack of a better  
10          term, come out of pocket for any of your  
11          treatments with Dr. Rhodes?

12          A    No.

13          Q    Okay. When you would get massages, did  
14          you ever tip the masseuse?

15          A    No.

16          Q    Okay. Were there ever times where you'd  
17          come into Dr. Rhodes' office for some type of  
18          therapy and he wouldn't be there?

19          A    The first time I came in just for a  
20          massage.

21          Q    Okay.

22          A    He wasn't there.

23          Q    Were there any other days where you  
24          would come in just for massages or some type of  
25          treatment he didn't have to provide?

1           A    I don't think so. I don't remember. I  
2            usually came in when the office was open and he  
3            was there.

4           Q    All right. And by coming in there, is  
5            that how you kind of got to know Tammy Wilson a  
6            little bit, talking with her in the office?

7           A    Yes.

8           Q    Same thing with Missy Ross?

9           A    Yes.

10          Q    Take me through, when you would come in  
11           to Rhodes' office, kind of how the typical office  
12           visit would go.

13          A    I would walk in, sign in.

14          Q    There would be a sign-in sheet up on the  
15           front desk, I guess?

16          A    Yes.

17          Q    Okay.

18          A    Then they had me sign other forms. And  
19           I would wait to be put on therapy, and then I'd  
20           get an adjustment and I would leave.

21          Q    So there would be a sign-in sheet that  
22           you'd -- Hey, I'm here for my 9:00, and you'd  
23           say, I'm here at 8:45 or something like that?

24          A    Correct.

25          Q    I'm just, you know, hypothetically

1 speaking.

2 A Right.

3 Q And then you said they would have you  
4 sign other forms. What were the other forms  
5 they'd have you sign?

6 A A massage form, and I don't know what  
7 the other form was.

8 Q Did they look something like -- I'm just  
9 going to pick a random one.

10 This is a form from September 27th. A  
11 form like that?

12 A (Examining document.) Probably. It's  
13 been a couple years. It looks familiar, but --

14 MR. DeMAGGIO: Okay. We'll make that  
15 form Exhibit 2.

16 **(Plaintiff's Exhibit No. 2 was marked  
17 for identification.)**

18 BY MR. DeMAGGIO:

19 Q Is that your signature right there?

20 A Yes.

21 Q Okay. And then, can you think of any  
22 other forms you may have signed?

23 A There was more.

24 Q Maybe like one that looked like that,  
25 Daily Massage Notes?

1           A    I think so.

2           MR. DeMAGGIO:    Okay.  And we'll make  
3           that Exhibit 3.

4           **(Plaintiff's Exhibit No. 3 was marked  
5           for identification.)**

6           BY MR. DeMAGGIO:

7           Q    Is that your name scribbled across  
8           there?  It looks like it says O [REDACTED].

9           A    It looks like that.

10          Q    Okay.  Any other forms you can remember  
11          signing when you were in there?

12          A    There might have been another one.  I  
13          can't remember how many there were.  There was a  
14          few.

15          Q    Okay.  Who would present those forms to  
16          you to sign?

17          A    The girls in the front -- the girl or  
18          girls at the front desk.

19          Q    And we said Tammy worked at the front  
20          desk.

21          A    Or Jessie.

22          Q    Or Jessie.

23          A    Or Sharon.

24          Q    And when you got these forms, would they  
25          have, you know, the doctor's writing on them when

1                   you would sign it?

2                   A    No.  No.  They were blank.

3                   Q    You would just blankly sign it?

4                   A    Yep.

5                   Q    Okay.  How about this other one where  
6                   it's -- on Exhibit 3, where you've got your name  
7                   scribbled across the top right here; was that  
8                   blank too?

9                   A    I believe so, yes.

10                  Q    Okay.  And would you sign these forms  
11                  before you got treated or after you got treated?

12                  A    Before.

13                  Q    Okay.  When they were signing them, did  
14                  they tell you, Here's what's going on, or  
15                  anything along those lines?

16                  A    What do you mean by "Here's what's going  
17                  on"?

18                  Q    Well, I mean, "Sign this.  You're going  
19                  to get a massage and a TENS unit today."

20                  Would you ever be told that when you  
21                  were signing it?

22                  A    No.

23                  Q    Okay.

24                  A    Not that I remember.

25                  Q    All right.

1                   A    I can't answer that.

2                   Q    When they gave you the forms, were they

3                   on a clipboard or something, or how did you get

4                   them?

5                   A    I can't remember.

6                   Q    Would you usually be given Exhibits 2

7                   and 3 at the same time, or would you sign them

8                   separately, you know --

9                   A    They were together.

10                  Q    Okay. And then you'd sign the forms

11                  and, what, have a seat and wait to get called

12                  back?

13                  A    Yes.

14                  Q    And then you'd get called -- who would

15                  call you back?

16                  A    One of the girls who would bring me to

17                  the TENS unit.

18                  Q    Did you always start at the TENS unit?

19                  A    Yes.

20                  Q    Okay.

21                  A    Not -- I -- most of the time.

22                  Q    Commonly started at the TENS unit?

23                  A    Yes. Yes.

24                  Q    All right. And then, when you were

25                  doing the TENS unit, you said that some of the

1           non- -- I'll call them kind of the non-medical  
2           staff, like the front desk people, could hook you  
3           up to that?

4           A    Yes.

5           Q    All right. How long does a TENS unit  
6           treatment take?

7           A    I don't remember.

8           Q    And you had --

9           A    Ten minutes. I don't remember.

10          Q    Yeah. And I'm not trying to pry into  
11          your medical history. You had back and neck  
12          problems from the accident; right?

13          A    Yes.

14          Q    So they would hook it up to your back  
15          and your neck, I assume?

16          A    Yes.

17          Q    And you'd do that for a little bit, and  
18          the timer would be set for something --

19          A    Yes.

20          Q    -- and it would be up.

21          A    Yeah.

22          Q    And where would you go from there?

23          A    Back to reception.

24          Q    Back to reception, and then what?

25          A    I would get an adjustment.

1                   Q     Get an adjustment. Now, was that done  
2     by Dr. Rhodes?

3                   A     Yes.

4                   Q     Okay. How long does an adjustment take?

5                   A     A few minutes.

6                   Q     A few minutes?

7                   A     Yeah.

8                   Q     And were those back and neck  
9     adjustments?

10                  A     Usually.

11                  Q     All right. So Dr. Rhodes would -- would  
12     you guys have any conversation while he's giving  
13     you adjustments?

14                  A     Oh, briefly. Just asked me how I was --  
15     what was hurting.

16                  Q     Okay. So you'd get your adjustment.

17                  What happens after that?

18                  A     I would leave or make another  
19     appointment.

20                  Q     You said you had about 15 to 18 massages  
21     that you got there. Where would those fit in, in  
22     the TENS unit adjustment?

23                  A     I did most of those massages that first  
24     summer -- that summer, July and August. I was  
25     not working as much, and I decided to try all the

1           therapies to see if they would work. So the  
2           majority of them were spread out over a few  
3           months in the beginning.

4           Q     Does a massage take longer than an  
5           adjustment?

6           A     A little bit.

7           Q     About how much of a difference are we  
8           talking about?

9           A     My first massage was probably 45  
10          minutes, but after that they were maybe 10 or 15  
11          minutes.

12          Q     Okay. Would the massage -- when you got  
13          them, would you have massages on the same day as  
14          you got adjustments?

15          A     Yes, in the beginning.

16          Q     Okay. What would be the order? TENS  
17          unit No. 1?

18          A     (No audible response.)

19          Q     You would start with the TENS unit.  
20          That was kind of the basic starting one just  
21          about every time, I think you said.

22          A     I think so.

23          Q     Would you take a massage and then an  
24          adjustment, or would you take an adjustment and  
25          then a massage?

1           A    I didn't do that many massages. I don't  
2        know. Probably the TENS first, I would say.  
3        Yeah.

4           Q    Okay. So the order of the massage and  
5        the adjustment you just can't recall. That's  
6        fine.

7           A    (Shrugs shoulders.) I would say the  
8        TENS first. There was more units available.

9           Q    Yeah. But what I'm asking is, I know  
10       you said you generally started with the TENS  
11       unit.

12       A    Yes.

13       Q    Okay. On the days that you went and you  
14       got the TENS unit, massage, and an adjustment --

15       A    Right.

16       Q    Okay. I know you started with the TENS  
17       unit usually.

18       A    Okay.

19       Q    What would you do of the other two  
20       first; massage or adjustment?

21       A    I think we always ended with an  
22       adjustment, but I can't...

23       Q    Would the adjustment take place in the  
24       same room where the massage took place?

25       A    No.

1                   Q    All right. So would you get done with  
2                   the massage and go wait in the lobby again until  
3                   you got called in for the adjustment?

4                   A    Yes.

5                   Q    Okay. How long was your typical office  
6                   visit at Dr. Rhodes'?

7                   A    Are you talking average? Because if I  
8                   didn't get a massage, I was in and out in 20  
9                   minutes.

10                  Q    Yeah. Let's do that. Let's split it  
11                  into two categories: trips to Dr. Rhodes' office  
12                  during which you had a massage and trips during  
13                  which you did not have a massage.

14                  A    Without the massage, within a half an  
15                  hour. With the massage, it could be anywhere  
16                  from 45 minutes to two hours. I mean, it really  
17                  depended on what was going on in the office.

18                  Q    Okay. Did you ever have any discussions  
19                  with Dr. Rhodes about him privately adjusting you  
20                  out of the office?

21                  A    No.

22                  Q    Okay. Any discussions with any of the  
23                  masseuse there about giving you a massage out of  
24                  the office?

25                  A    No.

1                   Q     Okay. During your time of being treated  
2     by Dr. Rhodes -- and we'll call it roughly July  
3     of '13 through January of '14 -- did you ever  
4     express any disappointment or concern or complain  
5     at all with the treatment you were receiving  
6     there?

7                   A     With the treatment?

8                   Q     Yeah.

9                   A     The physical treatment?

10                  Q     Sure.

11                  A     I don't believe so.

12                  Q     And then I know at some point in time  
13     you came to complain about the billing  
14     procedures, and that's part of what we're here  
15     about today. When did you first start to have  
16     concerns about billing?

17                  A     I first questioned Jessie either in  
18     September or October of why I was having to sign  
19     all these forms when I wasn't getting the  
20     massages.

21                  Q     Tell me about that. What forms do you  
22     think you were signing?

23                  A     I was signing massage forms.

24                  Q     Whose name would be on the massage form?

25                  A     Mine.

1                   Q    Would it say who was allegedly giving  
2                   the massage?

3                   A    I didn't look. They just wanted me to  
4                   sign it.

5                   Q    Okay. Like is this form right here,  
6                   Exhibit 3, one of the massage forms?

7                   A    Right.

8                   Q    Okay. And that's Missy Ross' signature  
9                   down at the bottom, it looks like.

10                  A    I mean, on that one, I don't know if it  
11                  was there. I don't recall it.

12                  Q    Okay. Is Missy Ross Melissa Ross?

13                  A    I guess so.

14                  Q    Okay.

15                  A    I don't know.

16                  Q    I mean, I don't want you to guess, but  
17                  that's a pretty common nickname for Melissa.

18                  A    I guess that's her name.

19                  Q    Okay. So you questioned Jessie, Why am  
20                  I signing all these massage forms when I'm not  
21                  getting these massages?

22                  A    Correct.

23                  Q    Were the only forms you were signing  
24                  relating to massages those that looked like  
25                  Exhibit No. 3?

1                   A    (Indicating.)  
2                   Q    You don't know?  
3                   A    I don't know. Those look familiar.  
4                   Q    What did Jessie tell you?  
5                   A    She said, That's the office procedure  
6                   and everybody does it.

7                   Q    Did anybody ever tell you that the forms  
8                   get shredded up if the massage doesn't take  
9                   place?

10                  A    Yes.

11                  Q    Okay. Who told you that?

12                  A    Missy.

13                  Q    And when did she tell you that?

14                  A    I don't remember what day it was. I  
15                  don't know.

16                  Q    Well, would it have been -- not specific  
17                  day, but would it have been in the early part of  
18                  seeing Dr. Rhodes, you know, the July period?  
19                  Would it have been in the September/October  
20                  period where you --

21                  A    It was in the mid period, because I was  
22                  getting massages over the early part of the  
23                  summer, if I didn't start questioning them until  
24                  the fall.

25                  Q    Okay. So she said, It's routine office

1 procedure, and you were signing for them. Okay.

2 Did you raise any questions about that  
3 at a later time?

4 A Yes.

5 Q Other than this first time where you  
6 said, "Hey, basically, Jessie, why am I signing  
7 all these forms when I'm not getting massages,"  
8 and she said, "Well, it's office procedure," was  
9 there any other substance to that conversation?

10 A There was -- what?

11 Q Did you discuss anything during that  
12 conversation about the billing?

13 A I asked her would I get billed. And she  
14 said, No. If you don't get a massage, you're not  
15 going to get billed.

16 Q Okay. And then is that how that  
17 conversation resolved itself?

18 A Yes.

19 Q All right. And then there was another  
20 conversation with somebody else.

21 A There was multiple with Jessie over the  
22 next few weeks, because I would let it go for a  
23 few weeks and then I just couldn't understand why  
24 I was still being made to sign these forms.

25 Q Okay. Well, were you receiving any

1 bills from either Dr. Rhodes' office, or any  
2 paperwork from your insurance company during that  
3 time indicating --

4 A Yes.

5 Q Okay.

6 A I never opened them. They ended up  
7 stacked on my desk.

8 Q And are these bills from Dr. Rhodes, or  
9 are these papers from the insurance company?

10 A No, I don't think I got any bills from  
11 Dr. Rhodes. This was just statements from the  
12 insurance.

13 Q Well, you never opened them up, so how  
14 do you know what was in there?

15 A I opened them up at a later date.

16 Q Okay. Okay.

17 A Like they would pile up. I didn't  
18 really -- I checked in the beginning; then I let  
19 them go for a few months, and then I checked at  
20 the end.

21 Q These would come from Nationwide?

22 A Correct.

23 Q Okay. Do you still maintain those  
24 letters? Do you have them still?

25 A Maybe. They might be in a box

1 somewhere.

2 Q All right. I'd ask that you look for  
3 those if you could; and if you could, get them to  
4 your lawyer so she can send them to me. Okay?

5 A Okay.

6 Q So at the time, though, you were just  
7 putting them in a pile somewhere in your house?

8 A Yeah.

9 Q You were having a conversation with  
10 Jessie, you know, Hey, what's going on?  
11 Something back from her to the effect of, Don't  
12 worry about it. We're not billing you. It's  
13 office procedure.

14 A Correct.

15 Q Fair enough. When is the next time you  
16 spoke to somebody else about it?

17 A I may have mentioned it a few weeks  
18 later again.

19 Q Are we talking about the fall of 2013  
20 now?

21 A Yeah, maybe October. I may have  
22 mentioned it again to Missy, you know.

23 Q To Missy now.

24 A Yes.

25 Q Before it was Jessie. Now we're talking

1 Missy?

2 A Right.

3 Q Because Missy was the masseuse.

4 A Right.

5 Q And what did Missy say?

6 A That he makes everybody sign them.

7 Q He being who?

8 A Dr. Rhodes.

9 Q Okay. Did she say she knew anything  
10 about Dr. Rhodes having people sign that and then  
11 billing for massages that weren't actually  
12 occurring?

13 A It's kind of a blur. I don't remember.

14 Q Okay. So you spoke to Jessie. You  
15 spoke to Missy. When is the next time you  
16 mentioned this issue to someone?

17 MS. KURTZ: To someone in Dr. Rhodes'  
18 office?

19 BY MR. DeMAGGIO:

20 Q To anyone. To someone, at all.

21 A Maybe a few weeks after that when Jessie  
22 left and the new girl came, Tammy.

23 Q Why did Jessie leave; do you know?

24 A She said she was very unhappy, and she  
25 was looking for other work.

1                   Q    Okay.  Did she say specifically what she  
2                    was unhappy about?

3                   A    She didn't want to work there anymore.

4                   Q    Okay.  Is that it?

5                   A    That's all she told me.

6                   Q    And then that's when Tammy, who used to  
7                    work with Dr. Bloom, came in?

8                   A    Shortly after.  I don't know.

9                   Q    Sure.  But --

10                  A    Yeah.  I think that was November.  I  
11                  don't remember.

12                  Q    Same Tammy though.  Tammy Wilson?

13                  A    Correct.

14                  Q    Your friend.

15                  A    Yes.

16                  Q    Okay.  And then once Tammy came in, did  
17                  you ever talk to her at all about this concern  
18                  that you had?

19                  A    Yes.

20                  Q    What did Tammy say?

21                  A    The same thing.  It's office procedure;  
22                  everybody does it.

23                  Q    All right.  The next time you talked to  
24                  somebody about this.

25                  A    A few weeks later, Tammy again.  I

1 didn't sign the form. And I was in the office  
2 waiting for about 20 or 30 minutes. And I was on  
3 a time schedule because I was coming in during my  
4 lunch, and I didn't have time, and I had to walk  
5 out of the office a few times.

6 And she told me that I didn't sign the  
7 forms, so he was making me wait till I signed the  
8 forms, or something to that effect.

9 Q Were any of these conversations that you  
10 had with either Jessie or Tammy that we just  
11 talked about, was any of that ever in writing or  
12 was it always verbally?

13 A Verbally, just at the front desk.

14 Q All right. When is the next time after  
15 this lunch break debacle?

16 A What do you mean by the lunch break  
17 debacle?

18 Q Well, you wanted to get -- you were  
19 there on your --

20 A I was always there on my lunch break.

21 Q Oh, okay.

22 A That was the agreement we had. He  
23 called me a drive-thru patient because I squeezed  
24 it in on my lunch break. So it was known that I  
25 had to get my adjustment and go on my merry way.

1                   Q    And, see, I didn't know that. The way  
2                   you made it sound was, I was on my lunch break  
3                   and I really had to get --

4                   A    I was always on my lunch break. That's  
5                   the only way I could -- I worked during the  
6                   office hours. So he was only open Monday,  
7                   Wednesday, Friday. Those were the days I worked.

8                   Q    Are you watching the C [REDACTED] kids  
9                   during that time period or something? Is that  
10                  what --

11                  A    Partly. I kind of run errands and, you  
12                  know, cook, just help out.

13                  Q    Okay. So when is the next time after  
14                  the lunch situation you just talked about?

15                  A    About what? I'm sorry. Repeat.

16                  Q    That you expressed any concerns about  
17                  what was going on in the office to anybody.

18                  A    I pretty much complained every couple  
19                  weeks.

20                  Q    And I know you had testified a little  
21                  bit ago about how you would get the letters or  
22                  the mail from the insurance, but you wouldn't  
23                  open it. You'd stack it up in a pile.

24                  A    I opened them the first few months, you  
25                  know, and I just kind of let it go after a few

1       months. I just figured it was the same old --  
2       you know.

3           Q     Well, when you opened them up and you  
4       looked at them, do you see that you were being  
5       billed for massages you didn't think you got?

6           A     No, because up until probably August, I  
7       was getting massages.

8           Q     Okay. Well, then after you came to have  
9       an issue with signing papers for massages, and  
10      you were being told it was office practice and  
11      all of that, did you ever go back and look at the  
12      bills and say, Well, you know, I remember signing  
13      a form on August -- I mean on October 5th for a  
14      massage. Did you go back and look at your  
15      statement and, Well, was I billed for a massage  
16      that day?

17           A     Not at that -- not at that period.

18           Q     Have you ever done that?

19           A     I did it much later.

20           Q     When did you do that?

21           A     Probably at the end of the year, in  
22      December sometime. I had some time and I went  
23      through them.

24           Q     End of December 2013?

25           A     Correct.

1                   Q     Okay.  What caused you to actually go  
2     open the bills and look at them?

3                   A     I actually was cleaning out some desk  
4     paperwork, and I decided to just organize and  
5     open some up.  I had time.

6                   Q     And when you looked at them, did you see  
7     you were billed for massages you don't think you  
8     got?

9                   A     And other therapies.

10                  Q     Such as?

11                  A     Ultrasound and traction and -- I don't  
12     know -- other stuff.

13                  Q     Did you ever get ultrasound at  
14     Dr. Rhodes?

15                  A     Once or twice in the beginning.

16                  Q     That's it; once or twice?

17                  A     I -- just a few times in the beginning,  
18     in the summer.

19                  Q     But at the beginning.

20                  A     Yeah.

21                  Q     Okay.  You weren't getting any in 2014  
22     from them?

23                  A     2014?

24                  Q     Yeah.

25                  A     I don't think so.

1 Q Okay. And you weren't getting any in  
2 the winter of 2013?

3 A No.

4 Q No?

5 A No, not at the end. I don't think so.

6 Q Nor in the fall of 2013, because that  
7 wouldn't be the beginning. The beginning was  
8 July; right?

9 A The beginning was July.

10 Q Right.

11 A So I don't -- I don't know. I know I  
12 got some in -- a few during the summer.

13 Q During the summer.

14 A And I may have gotten one or two in the  
15 fall. It wasn't a consistent thing.

16 Q Okay. So you saw an ultrasound you say  
17 you didn't get. What else do you think you  
18 didn't get that you got billed for?

19 A I did get hot and cold packs a lot in  
20 the beginning, and I may have gotten a few in the  
21 fall, but that wasn't part of my regular. It  
22 bothered me.

23 Q Okay. What else? You said traction.

24 A Yeah. I tried that I think once, and it  
25 hurt my back. I didn't like it.

1                   Q     Explain for a novice like me what  
2                   traction is.  What is that?

3                   A     I'm not an expert on traction.

4                   Q     But what was physically done to you?

5                   A     It's a table with something that pulls  
6                   your neck.

7                   Q     And you tried that once or twice, and  
8                   you didn't like it?

9                   A     I don't know if I did it twice.  I think  
10                  I tried it once.  I can't remember.  I don't know  
11                  the specifics on the traction.  I don't know how  
12                  many times.

13                  Q     You disliked it so much that you did it  
14                  so little that you didn't want to do it again?

15                  A     Yes.

16                  Q     Okay.  Any other treatments --

17                  A     I think I had the rolling table a couple  
18                  of times.

19                  Q     Okay.

20                  A     And I noticed that was on the billing,  
21                  too.

22                  Q     And what time period are we talking  
23                  about where you had stuff done that you don't  
24                  think was performed?

25                  A     From, I guess, September -- mid

1 September to December.

2 Q How about in November?

3 A What about it?

4 Q Were you getting any traction in  
5 November?

6 A I don't remember when I got it.

7                   Q    Well, towards the beginning you think  
8                    though?

9                   A     I tried everything in the beginning. I  
10                  don't remember.

11 Q How about ultrasound; were you getting  
12 any of that in November?

13 A I don't remember.

14 Q You think it was closer to the beginning  
15 though?

16                   A    I know I got it for sure over the  
17                   summer.

18 Q Okay. And you said that you really, I  
19 guess, for the -- I'll say for the first time,  
20 were able to confirm what your suspicions were  
21 when you actually looked at the bills sometime in  
22 December of 2013?

23 A Yes, towards the end, I believe.

24 Q Okay. And when you actually looked at  
25 the bills, did you go talk to anybody about that?

1           A    I remember talking to my attorney and  
2           telling him about that.

3           Q    Mr. Ossi?

4           A    Yes, and his assistants.

5           Q    Did he do anything with the information?

6           A    He said he would take care of it, and  
7           tally it up and see if he could -- he'd call the  
8           office. He said he was going to take care of it  
9           with Dr. Rhodes. I told him --

10          Q    Do you know if that was ever done?

11          A    I was told by his assistant that they  
12          made multiple calls to his office, and there was  
13          no response. They left messages for him to call  
14          him back.

15          Q    Who was Ossi's assistant?

16          A    There's another attorney named Lauren,  
17          and I know there was -- he had a couple of  
18          assistants. One was Kelly something, another  
19          Kelly. There was a few people working on the  
20          case. I don't remember their names.

21          Q    After talking to Ossi about it, did you  
22          talk to anybody else about, you know, having now  
23          looked at the bills and what your concerns were?

24          A    Probably in January. I waited a while  
25          to see if he would resolve it, and I told -- I

1           asked Tammy if my attorney had called.

2           Q    What did Tammy tell you?

3           A    Yes.

4           Q    And what did she say about that?

5           A    She said she had -- the attorney's  
6           office had called a few times.

7           Q    Did she say whether or not she passed on  
8           the message to Rhodes?

9           A    Yes. She said she did.

10          Q    Did she say what Rhodes' reaction was?

11          A    I don't remember.

12          Q    Did you ever show her the bills and --  
13          next to, you know, the massage slips and say,  
14          Hey, what's up?

15          A    No. No. I don't have them with me.

16          Q    And I don't mean to be so, you know,  
17          casual about it.

18          A    Yeah.

19          Q    But you know what I'm saying.

20           What did those bills from Nationwide  
21          look like; can you recall?

22          A    Just small pieces of paper with a  
23          monthly total, I guess. I don't remember.

24          Q    Did they say like EOB, Explanation of  
25          Benefits, or anything?

1           A    Probably.

2           Q    Do you know what your file number was  
3                   with Nationwide, or what your policy number was?

4           A    No.

5           Q    All right. So did you ever talk to  
6                   Dr. Rhodes about that directly?

7           A    Not while we were in therapy.

8           Q    Okay. Did you ever call him, write him  
9                   a letter, email him, text him?

10          A    Well, he was at the reception when I  
11                   complained a few times.

12          Q    Did he say anything when you were up  
13                   there?

14          A    No. He walked away.

15          Q    All right. Did there ever come a time  
16                   when you wrote him a letter or anything about it?

17          A    I did. I sent him an email at the end  
18                   when I wanted to stop going to the office.

19          Q    Do you remember when that was and what  
20                   was in the email?

21          A    I want to say that was at the end of  
22                   January or early February. I can't remember.  
23                   Early February.

24          Q    Do you still have the email?

25          A    No idea. That was years ago. I

1 haven't...

2 Q Was it sent from -- you gave me your  
3 email address earlier, the comcast.net email  
4 address?

5 A Yes.

6 Q Did you have Florida Blue as well?

7 A That's my private insurance.

8 Q Okay.

9 A Florida Blue?

10 Q Yeah. Yeah. Did you have that?

11 A I have -- that's my insurance.

12 Q But were you using that at Dr. Rhodes'  
13 office?

14 A No.

15 Q Nationwide was your auto insurance --

16 A Correct.

17 Q -- that was paying for this.

18 A Yeah.

19 Q Okay. Do you recall signing a letter of  
20 protection with your law firm to give to  
21 Dr. Rhodes?

22 A I don't even know what that means. What  
23 is a letter of protection?

24 Q A letter of protection is a letter --  
25 and your attorney will correct me if I'm wrong

1 here -- that the law firm will guarantee payment  
2 for the services the doctor renders to you out of  
3 the settlement proceeds if they're received. Do  
4 you remember signing anything like that?

5 A I don't really remember much of what I  
6 signed; but I probably did, if that's a standard  
7 procedure.

8 Q Okay. Do you know if your law firm ever  
9 satisfied whatever bills may have been due to  
10 Dr. Rhodes pursuant to the letter of protection?

11 A I believe so.

12 Q Did you maintain a copy of your --  
13 what's called a settlement or closing statement  
14 as it relates to your settlement with the case  
15 against Mr. or Mrs. Fox, the auto accident case?

16 A I think my attorney has everything. I  
17 don't think I took anything.

18 Q Okay. Do you maintain any of those  
19 explanation of benefits or mailings that you got  
20 from Nationwide?

21 A Maintain meaning?

22 Q Yeah. Do you have them anywhere?

23 A I think I may have them. I don't think  
24 I threw them out. I'm not sure. I'd have to  
25 check.

1                   Q    Okay.  So you sent Dr. Rhodes an email  
2                    towards the end of January?

3                   A    Or early February.  I can't remember  
4                   when it was.

5                   Q    Was Tammy still working there then?

6                   A    I don't think so.

7                   Q    Do you know why Tammy left?

8                   A    She told me he laid her off for lack of  
9                   work, but she also told me that they had gotten  
10                  into an argument.

11                  Q    Did she say what the argument was about?

12                  A    Yes.

13                  Q    What was it about?

14                  A    She was questioning my overbilling and  
15                  some checks that came in.

16                  Q    The letter or the email that you sent  
17                  Dr. Rhodes about the billing, did that go to  
18                  Dr. Rhodes before or after Tammy was terminated?

19                  A    I don't remember.  I think it was after.  
20                  Shortly after.

21                  Q    All right.  After that email, was there  
22                  anything else you put in writing as it relates to  
23                  Dr. Rhodes and the billing issue?

24                  A    What do you mean?

25                  Q    Yeah.  Did you write him another letter?

1 I mean, I know at some point -- we'll get to that  
2 Tip form with the Department of Insurance, but --

3 A I don't think so.

4 Q Okay. Did Dr. Rhodes ever get back to  
5 you about that?

6 A He called. He called and left me a  
7 message.

8 Q Okay. In your auto accident lawsuit,  
9 you had told me earlier that you gave a  
10 deposition. Did the other side send you what are  
11 called interrogatories? Do you know what those  
12 are?

13 A No, I don't know what those are.

14 Q What they are, the opposing party in a  
15 lawsuit can send you written questions that you  
16 have to answer in writing under oath. You don't  
17 recall whether or not you got any of those?

18 A I don't remember if I did that.

19 Q Okay. Do you know who represented the  
20 defendant in that lawsuit?

21 A I don't remember.

22 Q Okay. Let's talk about --

23 MR. DeMAGGIO: You know what, let's take  
24 a quick break.

25 (Brief recess.)

1 BY MR. DeMAGGIO:

2 Q You've got a document in front of you  
3 there, ma'am, that's the document that's attached  
4 as Exhibit D to the Amended Complaint, Demand for  
5 Jury Trial, which is the operative pleading that  
6 we're on now. Tell me how that form and that  
7 document in front of you came to be.

8 A Are we talking about this one?

9 Q Yes, ma'am.

10 MR. DeMAGGIO: And we'll make that --  
11 I'll just rip it off the Complaint here.  
12 We'll make that Exhibit 4 to the deposition.

13 **(Plaintiff's Exhibit No. 4 was marked  
14 for identification.)**

15 BY MR. DeMAGGIO:

16 Q So tell me how it came to be that you  
17 made this tip to the insurance department.

18 A Well, I decided to do it after multiple  
19 attempts to get it resolved through my attorney.

20 Q So I guess at some point you realized  
21 that your attorney didn't get it resolved?

22 A Yes.

23 Q Did he tell you, I wasn't able to  
24 resolve it?

25 A Well, his assistants and him said that

1           they were trying and they got nowhere.

2           Q    And then was this form generated after  
3           you sent the letter, the email to Dr. Rhodes?

4           A    I believe so.

5           Q    Okay. So I get why you sent this. You  
6           weren't able to resolve it via the other means.

7                   How did you know to go onto the  
8           Department of Insurance Fraud -- I mean, how did  
9           you --

10          A    Well, I knew it existed.

11          Q    How did you know that?

12          A    Well, just in general, I knew that there  
13           was sites available for, you know, reporting  
14           issues.

15          Q    But, I mean, who told you about that?  
16           How did you know there were sites out there to  
17           report issues?

18          A    I think that's a general -- everybody  
19           knows. There's government agencies pretty much  
20           for everything.

21          Q    Did you know that the State of Florida  
22           had a Division of Insurance Fraud?

23          A    Not specifically. But, yeah. I mean, I  
24           did speak to a few people about it.

25          Q    Who did you speak to?

1 A My sister.  
2 Q What's her name?  
3 A N [REDACTED].  
4 Q Is it Nina Z [REDACTED]?  
5 A No.  
6 Q What's her last name?  
7 A P [REDACTED].  
8 Q That one you're going to have to spell  
9 for us, ma'am.  
10 A P [REDACTED].  
11 Q Is that a Greek name?  
12 A Yes.  
13 Q Okay. Are you Greek by heritage?  
14 A Yes.  
15 Q Z [REDACTED]?  
16 A Yes.  
17 Q Okay. Have you ever had a job in the  
18 insurance industry at all?  
19 A No.  
20 Q And I didn't ask you; what's your  
21 educational background?  
22 A I have a BA in fine arts and education  
23 from Queens College.  
24 Q Queens College?  
25 A Yes.

1 Q Are you from New York?

2 A Yes.

3 Q Whereabouts?

4 A Queens.

5 Q What brought you to Florida?

6 A I visited some friends and fell in love  
7 with Jacksonville.

8 Q Other than the nanny job you've told me  
9 about, what year did you graduate from college,  
10 ma'am?

11 A '91.

12 Q What did you do after you got out of  
13 college?

14 A I worked in a private school.

15 Q In New York?

16 A Yes.

17 Q Which one?

18 A It's a preschool. I forgot the name.  
19 Bright Beginnings.

20 Q Was it in Queens?

21 A Yes.

22 Q What part of Queens did you live in?

23 A I lived in Astoria.

24 Q So you worked at the private school,  
25 young kids?

1 A Preschool.

2 Q Preschoolers?

3 A Yes.

4 Q How long did you work there?

5 A Almost seven years.

6 Q Where did you go after that?

7 A I helped my husband in his food trucks  
8 and his restaurants.

9 Q He had a restaurant, restaurateur-type  
10 guy, food business?

11 A Yeah, food business.

12 Q Was that up in New York or down here?

13 A Both.

14 Q Okay. Did you assist him with the  
15 restaurant/food truck business until you guys  
16 came down to Florida?

17 A On and off, yes.

18 Q Okay. And then, once you guys got down  
19 to Florida -- what year did you come to Florida?

20 A 2000.

21 Q And once you got down to Florida, what  
22 did you do?

23 A I helped him in his sandwich shop.

24 Q What sandwich shop was that?

25 A It was Johnny's Deli on Adams Street

## 1 Downtown.

2 Q Did they later move over there to  
3 Riverside?

4 A Yes.

5 Q Does he still have that joint?

6 A (Nods head affirmatively.)

7 Q Okay. And you did that up until  
8 approximately seven years ago when you caught on  
9 as a nanny with the C██████████ family?

10 A Right.

11 Q Okay. Do you have any ownership  
12 interest in Johnny's Sandwich Shop?

13 A No. It's done.

14 Q Was that severed in the divorce  
15 proceeding?

16 A Yes

17 Q All right. So you had talked to your  
18 sister about the -- that there may be websites or  
19 something to report issues?

20 A Right

21 Q Okay. How did you find that specific  
22 website?

23                   A    I can't remember. I just looked it up.  
24                   I don't remember

25 Q Okay. By looked it up, you mean you

1 Googled it probably?

2 A Yeah. Stuff, yeah.

3 Q I mean, let's just be honest. I mean,  
4 that's --

5 A Everybody Googles.

6 Q Right.

7 A I don't remember.

8 Q Okay. So you got on the website and  
9 then, what; you emailed them the tip that appears  
10 in the body of the thing?

11 A (Nods head affirmatively.)

12 Q Yes?

13 A Yes.

14 Q Okay. Where were you at when you  
15 actually typed up the email?

16 A At my sister's house.

17 Q Okay.

18 A My computer wasn't working.

19 Q So you used your sister's computer?

20 A Yeah.

21 Q What's Nina's address?

22 A Oh.

23 Q Do you know what road it's on?

24 A Spoonbill.

25 Q Spoonville, S-p-o-o- --

1 A Not -ville, -bill.

2 Q Spoonbill.

3 A Right.

4 Q What part of town is that in?

5 A Intracoastal.

6 Q Is it not far from Crane's Landing?

7 A Yeah, yeah. She's in my neighborhood.

8 Q She's in your neighborhood.

9 A Right.

10 Q Okay. Does she still live there?

11 A Yes.

12 Q Okay. And the email address you sent it

13 from, was it the Comcast email address? Did you

14 send it --

15 A What? I'm sorry.

16 Q The email address that you sent it from,

17 did you send it from c████████@comcast.net?

18 A I don't know. I don't remember.

19 Q I'm looking at the body of Exhibit 4.

20 It says, The following tip was received from O████████

21 v████████ via email. And I'm just wondering

22 what email address you sent it from.

23 A I don't remember. I don't know.

24 Q Well, is it possible you sent it from

25 somebody else's email address?

1           A    Well, the only other options was me or  
2           my sister's.  So probably mine.

3           Q    Okay.  Do you know what your sister's  
4           email address is?

5           A    No.

6           Q    Is that something you could find out?

7           A    Probably.

8           Q    Okay.  And I'll be honest with you, I've  
9           never sent a tip in to the insurance fraud unit  
10          before.  Tell me a little bit about how the  
11          website works and how you were able to effectuate  
12          this.  Is there a page you click on and a form --  
13          a template form?

14          A    I believe there was just a little box  
15          where you put your comment in.

16          Q    Gotcha.  And then, is there anybody you  
17          interact with with the Division of Insurance  
18          Fraud when you send a tip in, or is it all web  
19          based?

20          A    It's computer.

21          Q    Okay.  Other than the -- you know, like  
22          the body of the thing -- which I'm assuming the  
23          body of this is what you typed, starting with "I  
24          have been" --

25          A    Yes.

1 Q Ending with "this matter."

2 A Correct.

3 Q That's what you actually typed up.

4 A Correct.

5 Q Who's Kevin Jones? Do you know who  
6 Kevin Jones is?

7 A I have no idea.

8 Q Okay. Did you type in that occurred  
9 date, where it says "Occurred Date: 9/1/13"?

10 A No.

11 Q "12 a.m." Okay. What about where it  
12 says like "Fraud Type: PIP fraud"?

13 A No, I didn't type anything else.

14 Q All you did was send an email in to  
15 somebody?

16 A Yeah. I had nothing to do with any of  
17 the other information.

18 Q So down there where it says like  
19 Reporting Individual Information, and it's got  
20 Victim/Witness Type, and it says LEO --

21 A Right. Nothing. That's not me.

22 Q Kevin Jones.

23 A No.

24 Q Do you know who Kevin Jones is?

25 A No.

1                   Q    Okay.  Did your email go to  
2                   kevin.jones@myfloridacfo.com?

3                   A    I have no idea where it went.

4                   Q    Do you still have a copy of the email  
5                   you sent in, or did it go through their system --

6                   A    It wasn't my email.  It was their site.

7                   Q    They call it -- all right.  So maybe  
8                   their site says we got it via email when you type  
9                   it in --

10                  A    It was electronically, but it didn't go  
11                  through an email.  It went through their site.

12                  Q    Gotcha.  And then the date on there is  
13                  February 4, 2014, 1604?

14                  A    I guess that's the date -- that's when  
15                  they got it.  I don't know if that's when I sent  
16                  it.  I don't remember.

17                  Q    You don't know when you sent it?

18                  A    It's probably around that time, but I  
19                  don't know if it's the day before or that exact  
20                  moment.  I don't know.

21                  Q    You don't have any reason to believe you  
22                  didn't send it that day, do you?

23                  A    I don't know.

24                  Q    Okay.

25                  A    I'm assuming that's a real time.  I

1 don't know.

2 Q Yeah. The better -- we'd have to ask  
3 somebody at the Department of Insurance Fraud.

4 A (Indicating.)

5 Q Fair enough. Let's go through what you  
6 wrote there.

7 A Okay.

8 Q And you're saying you've never spoken  
9 with Kevin Jones?

10 A No. I don't know who that is.

11 Q Okay. You said, "I've been receiving  
12 services by a chiropractor due to an auto  
13 accident." Correct?

14 A Yes.

15 Q The auto accident is the one from  
16 January of 2013 that we had talked about.

17 A Correct.

18 Q Then you go on to say, "While reviewing  
19 my insurance bills, I noticed thousands of  
20 dollars for services that I did not have";  
21 correct?

22 A Correct.

23 Q Did Nina help you compose this at all?

24 A No. She kept me company.

25 Q Was she looking at it while you were

1 writing it?

2 A I don't know what she was doing. She  
3 was on her desk.

4 Q Okay. Do you know, was she, "Oh, you  
5 have a typo there," or anything like that?

6 A I don't remember.

7 Q Okay. And you write "I was charged for  
8 massages, ultrasound, and traction services for  
9 every visit when, in fact, the only service I  
10 received consistently was adjustments and  
11 electric stimulation therapy"; correct?

12 A Correct.

13 Q So upon looking at your bills, you  
14 believe you were charged for massages,  
15 ultrasound, and traction services on every bill?

16 A Pretty much, in the period in question.

17 Q That's not what you wrote there. You  
18 wrote "for every visit."

19 A I can't remember.

20 Q Okay. Then you wrote, "The services in  
21 question," and you put "in question" in quotation  
22 marks. Why is that?

23 A Because in that period, I remember going  
24 to get services, but I don't recall every single  
25 visit.

1                   Q    Okay. Well, I'm just curious why "in  
2                   question" is in quotation marks.

3                   A    Right.

4                   Q    And you wrote it; I didn't. You don't  
5                   know, I guess?

6                   A    Well, yes, because I'm questioning it.

7                   Q    Okay.

8                   A    That's why I put it in question.

9                   Q    Okay. "Were provided during the period  
10                   of September 1, 2013, through mid January 2014."

11                  A    Yes.

12                  Q    So can I infer from this that you have  
13                  no complaints about the services you received  
14                  from July up until August 31 of 2013?

15                  A    Correct.

16                  Q    Okay.

17                  A    I'm sorry. Repeat that. Did you say  
18                  July till August?

19                  Q    July to the end of August.

20                  A    Correct.

21                  Q    August 31 of 2013.

22                  A    Right.

23                  Q    Then you go on to say, "I'm very  
24                  disappointed this problem has occurred, since I  
25                  had expressed concern several times when signing

1 paperwork for services that were not rendered.  
2 The doctor and staff personally assured me the  
3 paperwork would be submitted correctly to the  
4 insurance company, but it was not." Correct?  
5 That's what you wrote?

6 A Yes.

7 Q Now, I do remember you testifying that  
8 you had the conversations with Jessie and then  
9 later with Tammy about the issues.

10 A Uh-huh (affirmative response).

11 Q I don't remember you saying anything  
12 about speaking with Dr. Rhodes personally, other  
13 than he was at the desk when you may have had  
14 some of the conversation with the girls.

15 A Right. He was there.

16 Q Okay. Did he ever tell you that the  
17 paperwork would be submitted correctly to the  
18 insurance company, but it was not?

19 A I don't remember if he personally said  
20 that.

21 Q Okay. So the part where it says, "The  
22 doctor and his staff personally assured me the  
23 paperwork would be submitted correctly to the  
24 insurance company but it was not," we know the  
25 staff may have, but we can't recall if Dr. Rhodes

1 ever did.

2 A If he -- I don't know how to answer  
3 that.

4 Q Did Dr. Rhodes ever personally assure  
5 you that the paperwork would be submitted  
6 correctly to the insurance company but it was  
7 not?

8 A I cannot remember.

9 Q Okay. Then you say, "I've sent him  
10 correspondence asking him to correct the billing  
11 situation." Is that the email you were talking  
12 about before?

13 A Yes.

14 Q Okay. Did you ever send him any United  
15 States mail?

16 A No.

17 Q Okay. "But instead he is calling me  
18 asking that we meet to discuss this in person,  
19 assuring me that he would, quote, make me happy,  
20 close quote."

21 Do you recall ever getting a call from  
22 Dr. Rhodes about meeting in person to discuss the  
23 issue?

24 A He left me a voicemail saying that.

25 Q Do you still have that voicemail?

1           A    It was on my other phone. I don't know  
2        if it could get -- it was on a very old phone. I  
3        don't know if I could retract it.

4           Q    An old phone though, but was it on the  
5        number of --

6           A    It was the same number.

7           Q    The cell phone number.

8           A    Yes.

9           Q    The 3 [REDACTED]?

10          A    Yes.

11          Q    That would have been a Verizon phone at  
12        the time?

13          A    Yes.

14          Q    Okay. So you've had the same phone  
15        number and the same provider, but the actual  
16        physical cell phone itself has changed, is what  
17        you're telling me.

18          A    Multiple times, yes.

19          Q    Do you know how many times it's changed?

20          A    At least four.

21          Q    Four?

22          A    At least.

23          Q    Back in the time you were treating with  
24        Dr. Rhodes, July up until January '14, did you  
25        have the same physical type of phone then, or did

1                   you ever change phones during that time period?

2                   A    I'm sorry.  What's the question?

3                   Q    Yeah.  When you were treating with  
4                   Dr. -- and let's just put this in terms of  
5                   iPhone.  There's iPhones 3, 4, 5, blah, blah,  
6                   blah; right?

7                   Did you have the same type of phone when  
8                   you were treating with Dr. Rhodes the entire time  
9                   you were treating with him?  Assuming like, let's  
10                  say you had an iPhone 5.  Did you have an iPhone  
11                  5 --

12                  A    No.  I didn't have an iPhone then.  It  
13                  was a flip phone.

14                  Q    You had a flip phone.

15                  A    Yeah.

16                  Q    Okay.  Would you ever send any text  
17                  messages while you were at Dr. Rhodes' office?

18                  A    I suppose maybe to my kids.  I don't  
19                  know.

20                  Q    Okay.  Do you know if your phone that  
21                  you utilized during the time period you were  
22                  treating with Dr. Rhodes -- do you know whether  
23                  or not it was GPS equipped or enabled?

24                  A    I had an old flip phone.  I don't think  
25                  they even have that technology.  But I can't --

1 I'm not a techy.

2 Q You're probably right about that, but  
3 that's why I'm asking.

4 A I don't know.

5 Q Okay. So he left you a voicemail. Was  
6 it just one voicemail?

7 A I think so. I'm not sure.

8 Q Did you ever follow up with him, give  
9 him a call back?

10 A I didn't. I did not want to deal with  
11 it.

12 Q When was that voicemail vis-a-vis your  
13 February 4, 2014 tip to the insurance company?

14 A I'm sorry?

15 Q Yeah. When was that voicemail in  
16 relation to your February 4 tip to the Department  
17 of Insurance Fraud?

18 A That voicemail -- when did I tell them  
19 about it?

20 Q Yeah. When --

21 A In this --

22 Q When did Rhodes leave you that voicemail  
23 in comparison to when you sent this, Exhibit 4?

24 A I don't remember. Before this  
25 definitely, but I don't remember the date.

1                   Q     Was it a day before, a week before, a  
2     month before?

3                   A     I don't remember. Probably shortly  
4     before. Within the week. Probably within a week  
5     I would say.

6                   Q     Okay. Then you write, "I think this is  
7     not" -- and you put "not" in all capital  
8     letters -- "a unique situation. Just recently  
9     one of his employees was laid off. The employee  
10    confided in me that she had questioned my bills  
11    and other similar billing inconsistencies. She  
12    was told to mind her business and then laid off."

13                  Is that employee Tammy Wilson?

14                  A     Yes.

15                  Q     Okay. When you mentioned that "I don't  
16    think this is a unique situation," did you have  
17    any information to corroborate that statement?

18                  A     Yes.

19                  Q     From who?

20                  A     Tammy.

21                  Q     Okay. Tell me about your discussions  
22    you had with Tammy.

23                  A     It was not really even a discussion. I  
24    was just told this has happened before.

25                  Q     "This" being what?

1           A    That there was some overbilling with  
2   other patients.

3           Q    Did she mention any patients by name?

4           A    No.

5           Q    Did she mention the number of patients  
6   by name?

7           A    No.

8           Q    Did she mention if there had been any  
9   insurance fraud investigations under Dr. Rhodes?

10          A    No.

11          Q    Did she mention whether or not she had  
12   reported alleged billing issues to any outside --

13          A    No.

14          Q    -- law enforcement or regulatory agency?

15          A    No.

16          Q    Okay. Have you ever talked to anybody  
17   else that was a patient of Dr. Rhodes that had  
18   similar issues that --

19          A    No.

20          Q    Okay.

21          A    Nobody.

22          Q    Then you say, quote, I can go on with  
23   many more examples, close quote. What do you  
24   mean by that?

25          A    Because she had mentioned there was

1                   multiple instances.

2                   Q     So what examples could you have gone on  
3                   with though if she mentioned that it happened all  
4                   the time but didn't give a name or what the  
5                   situation was?

6                   A     She had briefly touched down on  
7                   something that I can't remember right now.

8                   Q     About a specific patient?

9                   A     I think so.

10                  Q     Did she mention the patient by name?

11                  A     I think so. I can't remember. This was  
12                  three years ago. I don't remember the details.  
13                  This was obviously vivid to me then.

14                  Q     Do you know B█████████████████████?

15                  A     Who?

16                  Q     Do you know a B█████████████████████?

17                  A     No.

18                  Q     How about a N█████████████████████?

19                  A     No.

20                  Q     How about -- let me just spell this  
21                  name -- R████████, R████████, last name  
22                  G████████, G████████. Do you know that guy?

23                  A     No.

24                  Q     Okay. Do you know an A████████ N████████?

25                  A     No.

1 Q E [REDACTED] R [REDACTED]?

2 A No.

3 Q M [REDACTED] S [REDACTED]?

4 A No.

5 Q L [REDACTED] J [REDACTED]?

6 A No.

7 Q J [REDACTED] T [REDACTED]?

8 A No.

9 Q D [REDACTED] B [REDACTED]?

10 A No.

11 Q H [REDACTED] C [REDACTED]?

12 A No.

13 Q Do you know a K [REDACTED] S [REDACTED]?

14 A No.

15 Q How about a T [REDACTED], T [REDACTED], R [REDACTED]?

16 A No.

17 Q And you had mentioned that Stacey --

18 there was a Stacey who was Dr. Bloom's girlfriend  
19 at one point.

20 A Yes.

21 Q Do you know her?

22 A I've met her through the office.

23 Q Okay. When she worked for -- or when  
24 she was dating Dr. Bloom?

25 A Correct.

1 Q You would see her in there?

2 A She was at the desk.

3 Q Okay. She actually worked for him too?

4 A I think she was his front desk person  
5 for a while; but then they broke up, and I never  
6 seen her again.

7 Q You had mentioned that you had heard  
8 about maybe some fraud allegations or something  
9 as it related to Dr. Bloom, or that Stacey had  
10 made some of those. Do you remember when she  
11 made those allegations?

12 A No.

13 Q Would it have been before he shut down?

14 A I don't know.

15 Q Okay.

16 A Did I hear about it before he shut  
17 down --

18 Q Yeah.

19 A -- or was it --

20 Q Did you hear about it before he shut  
21 down?

22 A I don't think so. I don't know.

23 Q And what about, did anybody tell you  
24 when she made those allegations to somebody?

25 A No.

1                   Q    Do you know if she was ever interviewed  
2                   by any detectives or anything about it?

3                   A    No.

4                   Q    Okay. In your discussions with --  
5                   whether it be Jessie or Tammy or anybody else at  
6                   Rhodes' office about your billing concerns, did  
7                   they ever discuss with you like how the billing  
8                   system worked at Rhodes' office?

9                   A    No.

10                  Q    Okay. Did they talk about billing codes  
11                  or anything like that?

12                  A    No.

13                  Q    Do you know what billing codes are?

14                  A    No.

15                  Q    Fair enough. And then you say, "In  
16                  addition, I have just left a messages with my  
17                  insurance adjuster so I can give them a heads  
18                  up."

19                  Do you remember who the insurance  
20                  adjuster was you left a message with?

21                  A    He had a Spanish name. I forgot his  
22                  name. Maybe Hector. I don't remember.

23                  Q    Okay. What was the message you left  
24                  with him?

25                  A    Just that there was a mistake in those

1 forms. I mean, there was an overbilling.

2 Q Was it one message or multiple messages?

3 Because you wrote "a messages" here.

4 A That must be a typo. Yeah. No, it was  
5 just one message. I just gave him a -- let him  
6 know that there was a...

7 Q Okay. You say, "Lastly, I have been  
8 told by his employees that he uses intimidation  
9 and threatens anyone that goes against him. So I  
10 am concerned for my own personal safety."

11 Who are the employees that told you that  
12 he -- I'm assuming "he" being Dr. Rhodes.

13 A Correct.

14 Q Who told you that he, quote, uses  
15 intimidation and threatens anyone that goes  
16 against him, close quote?

17 A Tammy and Missy.

18 Q Okay. Was Missy still working for  
19 Dr. Rhodes at this point?

20 A Yes.

21 Q Did she ever get fired from there?

22 A I don't know.

23 Q Okay. Missy's profession is a massage  
24 therapist?

25 A Yes. I think.

1                   Q    And then you wrote you're concerned for  
2                   your own personal safety.

3                   A    Yes.

4                   Q    Why was that?

5                   A    Because I was told that he was screaming  
6                   at Tammy during their last argument, and he got  
7                   very in her face and she was very frightened.  
8                   That made me very uncomfortable.

9                   Q    So that he yelled at somebody else when  
10                  you weren't there made you uncomfortable?

11                  A    Yes.

12                  Q    Okay. "I've stopped going to his office  
13                  and do not want to have any further contact with  
14                  him." That's pretty self-explanatory.

15                  A    Correct.

16                  Q    Do you remember when the last time you  
17                  went to his office was?

18                  A    I would say just before this was  
19                  written, probably within the week.

20                  Q    Okay.

21                  A    Yeah. But I don't remember the date.

22                  Q    Then you say, "I am willing to provide  
23                  you with any additional information that will  
24                  assist you in getting to the bottom of this  
25                  matter."

1                   A    Correct. Yeah.

2                   Q    That speaks for itself too.

3                   In fact, were you later interviewed by  
4                   somebody working for the Department of Insurance  
5                   Fraud?

6                   A    Yes.

7                   Q    Okay. Were you interviewed by a  
8                   Detective Robbins on February 5?

9                   A    I believe that's the date, yes.

10                  Q    Okay. Did that meeting take place at  
11                  the Dunkin' Donuts in Atlantic Beach?

12                  A    Yes.

13                  Q    And were there two detectives present, a  
14                  Robbins and a Murphy?

15                  A    Murphy, yes.

16                  Q    Was Tammy Wilson there too?

17                  A    Towards the end.

18                  Q    How did Tammy Wilson know to be there?

19                  A    They asked --

20                  Q    Let's take a step back.

21                  A    Okay.

22                  Q    Let me strike that question.

23                   How did you know to be there to meet  
24                  with them?

25                  A    They asked me to.

1                   Q    They called you?

2                   A    Yes.

3                   Q    On your cell phone?

4                   A    Yes.

5                   Q    So I guess at some point in this Tip  
6                   thing, you provided your cell phone number as  
7                   well. I don't know if it necessarily appears on  
8                   Exhibit 4.

9                   A    Yes. They called me.

10                  Q    Okay. Did they say, Bring Tammy, or how  
11                  did Tammy know to be there?

12                  A    They asked if she would be willing to  
13                  talk to them. And I said, I don't know. I'd  
14                  have to ask her.

15                  And then I -- I can't remember if they  
16                  got her number or vice versa, but they decided  
17                  to -- since they were going to be in the Beaches  
18                  area, to meet up with both of us.

19                  Q    Did they bring up the name Tammy Wilson,  
20                  or did they come to it similar to how I just got  
21                  to it? You mentioned employees in your tip. Do  
22                  you know who they are, and you mentioned Tammy  
23                  Wilson?

24                  A    Yeah. They asked me who the employees  
25                  were.

1                   Q    And you said Tammy Wilson was one of  
2                   them.

3                   A    Right.

4                   Q    And they said, Well, do you think she'd  
5                   be willing to talk to us?

6                   A    Yes.

7                   Q    Okay. Was Tammy Wilson present for any  
8                   of your interview with the two detectives?

9                   A    No. She came in towards the end.

10                  Q    Were you present with her interview?

11                  A    Part of it, but I wasn't participating.  
12                  I was in the restaurant.

13                  Q    When they met with you, these two  
14                  detectives, Murphy and Robbins, did they indicate  
15                  that they had talked to anybody else in  
16                  connection with investigating Dr. Rhodes prior to  
17                  talking to you?

18                  A    I don't remember.

19                  Q    Okay. And I just want to go through  
20                  their summary report with you.

21                  A    Okay.

22                  Q    And some of this you've already told me.  
23                  It says, When you received your  
24                  Explanation of Benefits from your insurance  
25                  company, Nationwide Insurance, you noticed

1        Nationwide was billed for more treatments than  
2        you received.

3                You've talked to me about that today.

4        A        Yes.

5        Q        Do you know if they recorded that  
6        interview with you at all?

7        A        No.    No.    I think it was handwriting.

8        Q        Okay.

9        A        Notes.

10        Q        Were you truthful with the detectives?

11        A        Absolutely.

12        Q        The detective says you told them you  
13        were treating three times per week, Monday,  
14        Wednesday, and Friday, from July 2013 till  
15        January of 2014.

16        A        January -- July to January.    Pretty  
17        much, except for the days I had to walk out due  
18        to time issues.

19        Q        There's a discussion in here about you  
20        receiving a massage just before Christmas by a  
21        female named Cindy.    Is that the Cindy Perez I  
22        think you had talked about earlier?

23        A        Yes.

24        Q        Okay.    Described as a Hispanic female in  
25        her 40s, heavyset, and originally from Texas.

1 A Yes.

2 Q Does that describe her?

3 A Yes.

4 Q It says, "V [REDACTED] believed that  
5 Cindy had been in Jacksonville for the past 20  
6 years." How did you know that? Did she tell you  
7 that?

8 A Yeah.

9                   Q    What, did y'all talk about this during  
10                  that one message or --

11 A Yeah.

12 Q Okay. And then you say you also believe  
13 Cindy was involved with marijuana because she  
14 spoke of marijuana and making special brownies.

15 A Yeah. She talked about --

16 Q That just organically came up or how did  
17 that --

18 A Yeah. She started talking about it.

19 Q Okay. And then you said that you  
20 believe Cindy worked for Rhodes on and off for  
21 six years. Cindy may possibly have prior  
22 arrests, and Cindy's daughter B█████ helps out in  
23 the office occasionally. How did this --

24 A She was a chatterbox.

25 O Just blabbing all that to you?

1           A    Absolutely.

2           Q    Okay.  What is the roller massage table?  
3           What was that?  Is that different than a regular  
4           massage?

5           A    Yes.

6           Q    All right.  Tell me about that.  Is that  
7           the --

8           A    It's a --

9           Q    That's not that thing you were talking  
10           about earlier that kind of stretched you out or  
11           whatever that you didn't like, is it?

12           A    That was part of it.  It's the same bed,  
13           but the traction part is a piece that attaches.  
14           So it's a separate...

15           Q    So is traction and roller massage the  
16           same thing?  I'm just curious.

17           A    No.

18           Q    Okay.  And then it says you recalled you  
19           only signed one paper for visits in October.

20           A    For what?

21           Q    The detective writes down "V [REDACTED]  
22           recalled that she only signed one paper for  
23           visits in October."

24           A    I can't remember if that was for that  
25           massage or for the roller table.  I don't know.

1 I don't remember.

3 Do you remember -- I mean, you

4 obviously -- you don't dispute that you went  
5 there in October of 2013; correct?

6 A      Correct.

7 O You went there.

8                           A    Yeah, I did.

9                   Q     Were you going there two to three times  
10                  a week?

12 Q Do you remember not signing paperwork  
13 when you'd come in there during that month?

14 A No. I signed constantly.

15 O Like you always did?

16 A Right.

17 Q Okay. Then it says, "V [REDACTED] said  
18 Rhodes billed for treatment for \$56,000." Where  
19 did you get the number \$56,000 at?

20 A From my attorney.

21 Q Did you ever mention that number to  
22 anybody else besides these people?

23 A Who?

24                   Q     The insurance fraud investigators. It's  
25                   not in your Tip. I don't think I see a number in

1           your Tip.

2           A    No. I didn't put it in the Tip.

3           Q    56,000, though, you got that from your  
4           attorney, Mr. Ossi?

5           A    Ossi.

6           Q    Do you know how he derived 56,000?

7           A    He printed out something from the  
8           insurance and --

9           Q    Did he hand that to you?

10          A    I don't remember. He might have mailed  
11           it. I don't remember.

12          Q    Okay.

13          A    I don't know. I don't remember.

14          Q    Would you have any objection to me  
15           getting your file from Mr. Ossi?

16           MS. KURTZ: I think we'll discuss that,  
17           and we'll let you know.

18           MR. DeMAGGIO: Okay.

19          BY MR. DeMAGGIO:

20          Q    So that's where you heard \$56,000, from  
21           Mr. Ossi?

22          A    I believe it was in the 50s. Something  
23           like that.

24          Q    Okay. Well, I mean, you told these  
25           people 56- --

1           A    That was a total.

2           Q    You told these people, the detectives --

3           A    Right.

4           Q    -- 56 grand; right?

5           A    That was the total cranked out of --

6           that's the number he gave me.

7           Q    Prior to talking to the detectives that  
8       day, did you ever tell anybody else that you  
9       believed the services billed for were \$56,000?

10          A    I know I had discussed the overbilling.  
11          I don't remember if I gave an exact number. I  
12       remember saying it was in the tens of thousands.  
13       I don't remember --

14          Q    To whom?

15          A    I want to say both Tammy and Missy, but  
16       I'm not a hundred percent sure. I remember  
17       saying it to somebody in the office. I just  
18       can't remember to whom.

19          Q    Would the number -- or the thousands of  
20       dollars, would that conversation have taken place  
21       in the office?

22          A    Yes.

23          Q    Okay. Anybody else you would have told  
24       about it?

25          A    Well, I mentioned it to my sister and my

1                   employer when I was trying to figure out what to  
2                   do.

3                   Q     Did you ever talk to Joe Bryant about  
4                   it?

5                   A     No. I've never met him or spoken to him  
6                   in my life.

7                   Q     Have you seen Exhibit C to the  
8                   Complaint, which is the Tip that Joe Bryant made?

9                   A     I briefly read it when I first got  
10                   served, and that was about eight months ago. I  
11                   don't remember what it said.

12                   Q     Okay. I note that in his -- in his Tip  
13                   he mentions, quote, In three months our insurance  
14                   company was billed for over \$56,000 in  
15                   treatments, the majority of which never took  
16                   place, close quote.

17                   So you never told him about the \$56,000  
18                   number?

19                   A     No. No.

20                   Q     You don't know how he learned about that  
21                   number?

22                   A     No. I have no idea.

23                   Q     Okay. You didn't know that he was  
24                   filing a Tip with the insurance company -- or I  
25                   mean the Insurance Division of Fraud?

1                   A    No. I had no idea.

2                   Q    Did you know that his Tip came in eight  
3                    minutes before yours?

4                   A    I thought that was bizarre, a  
5                    coincidence.

6                   Q    Have you ever asked -- or you don't know  
7                    exactly what you told Tammy as far as what the  
8                    number was, do you?

9                   A    No.

10                  Q    You said you can't remember. You don't  
11                  think you told her the number. You said  
12                  thousands maybe.

13                  A    I cannot remember. I know I did discuss  
14                  the overbilling and the general. I don't  
15                  remember giving a specific number. I remember  
16                  saying it was in the tens of thousands. It was a  
17                  lot more than it should have been.

18                  Q    Gotcha. Because 56- is pretty specific,  
19                  and that's all I'm --

20                  A    Right. Well...

21                  Q    Do you know if the people from -- and  
22                  when I say people, detectives or any  
23                  representatives from the Division of Insurance  
24                  Fraud, ever spoke with Mr. Ossi?

25                  A    I don't know.

1           Q    Okay.  Do you know if Mr. Ossi knows  
2           Mr. Bryant?

3           A    I have no idea.

4           Q    Okay.  Do you know how long that  
5           interview with the two detectives lasted?

6           A    For myself or in general?

7           Q    For yourself.

8           A    Mine was maybe 15 minutes.  I don't  
9           know.

10          Q    And then they interviewed Tammy.

11          A    Yeah, after.

12          Q    Did you hang around for the entirety of  
13           that?

14          A    Partly, but I was kind of in and out.  I  
15           was on the phone trying to get back to work and  
16           -- maybe the first 10 minutes of it.  Hers was a  
17           little longer, I believe.

18          Q    Did you leave for work before the  
19           detectives were done?

20          A    No.  I think around the time they  
21           wrapped up I left.

22          Q    So how long total were the detectives,  
23           you know, at that Dunkin' Donuts on Atlantic  
24           Boulevard?

25          A    I don't know.  Probably under an hour.

1 I don't know.

2 Q You said your interview wasn't recorded.

3 Did you observe whether or not they recorded

4 Tammy's interview?

5 A I don't think so.

6 Q After that date that you met with  
7 Detectives Robbins and Murphy from the Division  
8 of Insurance Fraud, did you ever come to meet  
9 with anybody else from the division about this?

10 A No.

11 Q Okay. When is the next contact you had  
12 with anybody about the alleged overbilling by  
13 Dr. Rhodes after that February 5 interview?

14 A Shortly after -- I don't know the  
15 date -- I know they had asked me for my medical  
16 stuff and my billing papers. And I told him I  
17 would -- he could make copies of it.

18 So we met up at a Staples or Office --  
19 somewhere on the beach, one of those copy places,  
20 and I let him copy it.

21 Q Who's they; Robbins or Murphy?

22 A Both, I think. They both showed up.

23 Q And the stuff that you showed up with  
24 and let them copy, is that the stuff we're  
25 talking about --

1                   A    Whatever insurance papers I had. I  
2                   don't think I had everything. They wanted copies  
3                   of everything.

4                   Q    But you're not sure where they are now,  
5                   that stuff?

6                   A    Right.

7                   Q    Okay. Did you talk about things at all  
8                   when they were copying it or was that --

9                   A    No. I was inside; they were outside.

10                  Q    All right. What's the next thing you  
11                  did in connection with it? And "with it," I mean  
12                  the investigation into Dr. Rhodes and your  
13                  concerns.

14                  A    I can't even remember. I might have had  
15                  a conversation or two, but that's -- I don't  
16                  remember anything else.

17                  Q    Did you ever start going to a new  
18                  chiropractor after you got done with Dr. Rhodes?

19                  A    No. Dr. Bloom adjusted me occasionally.

20                  Q    The private adjustments you told me  
21                  about?

22                  A    Yeah. That's it.

23                  MS. KURTZ: Before we move on, if you're  
24                  finished with that report, can we mark it as  
25                  Exhibit 5?

1 MR. DeMAGGIO: Sure. If you'd like to,  
2 we can do that. Exhibit 5.

3 (Plaintiff's Exhibit No. 5 was marked  
4 for identification.)

5 BY MR. DeMAGGIO:

6 Q The last thing you said to the  
7 detectives is you would provide what emails or  
8 text messages you saved. Did you ever do that?

9                   A     Yes. I believe I had two emails that he  
10                  had -- that Dr. Rhodes had sent me, and I had  
11                  forwarded them to them.

12 Q What were those emails about, if you can  
13 recall?

14                           A    Just him wanting to get in touch with  
15                            me.

16 Q Were these in response to the email you  
17 sent him?

18 A Yes

19 Q Okay. Did you ever respond to those  
20 emails?

21 λ No

33 Q Why not?

23                   A     I was done. I didn't want to -- you  
24                   know I wanted him to deal with my attorney.

Q. Did you tell him to deal with your

1 attorney?

2 A I believe I did. I don't remember what  
3 I put in the email. I thought I made it clear in  
4 my email to please contact my attorney. I'm not  
5 sure. I can't remember though. It's three years  
6 ago.

7 Q Did you ever independently go back and  
8 add up the numbers? I know you said you got the  
9 \$56,000 number from your attorney. Did you ever  
10 go back and add them up yourself?

11 A I don't remember.

12 Q Okay. Were you present when any  
13 detectives or representatives from the Division  
14 of Insurance Fraud interviewed anybody else other  
15 than Ms. Wilson?

16 A Yes.

17 Q Who else were you present for?

18 A Well, I don't know if this is considered  
19 present; but I had gone into Dr. Bloom's house  
20 for an adjustment, and he was waiting on --

21 (Interruption from cell phone.)

22 MR. DeMAGGIO: If you need to take that,  
23 we can go off --

24 THE WITNESS: No, no, no.

25 BY MR. DeMAGGIO:

1                   Q    You were present at Dr. Bloom's house  
2                   when Dr. Bloom -- when somebody came by there.  
3                   Is what you're telling me?

4                   A    Yes. But I don't know what was  
5                   discussed. I was waiting to get an adjustment.

6                   Q    Did you discuss anything with the person  
7                   that came by that day?

8                   A    What person?

9                   Q    Was it a detective that came by?

10                  A    No. I just said hello.

11                  Q    Well, where were you at when these  
12                  people were speaking?

13                  A    I had -- I was there first and, shortly  
14                  after, they walked in, so...

15                  Q    Was anybody else present at Dr. Bloom's  
16                  house that day?

17                  A    Yes.

18                  Q    Who else was there?

19                  A    His girlfriend Tessa.

20                  Q    Anybody else?

21                  A    Yes. Missy was there looking for -- to  
22                  buy some equipment from him.

23                  Q    What kind of equipment?

24                  A    I think a massage table, but I'm not  
25                  sure. She was there before I got there.

1           Q     Do you know if Dr. -- and so what,  
2     Dr. Bloom spoke to somebody, but you weren't  
3     privy to the conversation?

4           A     No. I waited outside.

5           Q     Okay. Is Tessa's last name Basler?

6           A     I have no idea what her last name is.

7           Q     Is Dr. Bloom still dating Tessa?

8           A     He's still dating a Tessa. I don't know  
9     her last name.

10          Q     Okay. Have you ever spoken with Debra  
11         Blanton about any of your concerns relating to  
12         Dr. Rhodes?

13          A     No, I have never spoken to Debra  
14         Blanton.

15          Q     Other than that time that somebody came  
16         over to Dr. Bloom's house while you were over  
17         there to get an adjustment, were you present when  
18         anybody else was interviewed by anybody from the  
19         Division of Insurance Fraud --

20          A     No.

21          Q     -- or really even broader, JSO  
22         detectives, anything like that?

23          A     No.

24          Q     Okay. Did anybody from the Division of  
25         Insurance Fraud, for lack of a better term, fill

1                   you in on how the investigation was going at any  
2                   point?

3                   A     No.

4                   Q     Okay. Do you know what happened with  
5                   the investigation eventually?

6                   A     No. I don't know all the details. I  
7                   know some general stuff.

8                   Q     What general stuff do you know?

9                   A     I know that -- I believe Dr. Rhodes got  
10                  arrested.

11                  Q     How did you find out about that?

12                  A     Well, it was on the news.

13                  Q     You saw it on the news?

14                  A     Yeah.

15                  Q     Okay. Do you know what came of his  
16                  criminal case?

17                  A     No.

18                  Q     And as we sit here, without having  
19                  access to the actual letters that you received  
20                  from the insurance company, you couldn't sit here  
21                  and say, All right, on this day I got billed for  
22                  this thing, but I didn't get it. We'd have to  
23                  have the records to confirm that; right?

24                  A     Correct. That would be very difficult  
25                  though.

1                   Q    Are you saying that you never got a  
2                   massage after like the first couple of months,  
3                   or -- is that what you're saying? I mean, you  
4                   said they were all at the beginning basically.

5                   A    The majority were at the beginning. I  
6                   did get a few sporadically, but I did not get  
7                   them every time.

8                   Q    Okay. And in your recollection you got  
9                   about 15 to 18 of them?

10                  A    I believe so. I can't remember the  
11                  exact number.

12                  Q    Okay. Your Facebook is -- you said it's  
13                  set on private setting; right?

14                  A    Yes.

15                  Q    Has it always been set on that?

16                  A    I think it has.

17                  Q    Okay. Have you taken anything down from  
18                  Facebook since you've found out the complaint was  
19                  filed against you?

20                  A    No.

21                  Q    Okay.

22                  A    I don't really post that much.

23                  Q    Other than the Department of Insurance  
24                  Fraud, or Division of Insurance Fraud, who we've  
25                  covered your interview with, have you been

1 contacted at all about doctors by any other  
2 agencies or administrative bodies?

3 A NO.

4 O So not like the Sheriff's Office here?

5 A NO.

6 Q The Florida Department of Health?

7 A NO.

9                   A     Oh, wait. Now, I think I got a letter a  
10                  year or two ago from the Department of Health.

12 A Possibly. I don't know.

13 O Do you remember what the letter said?

14                   A     Something about discussing Dr. Rhodes,  
15                   but I didn't.

16                           Q    Other than that letter, have you ever  
17                            talked to anybody --

18 A No.

19 0 -- at the Department of Health?

20 A No.

25 A Yes.

1                   Q     Did you ever get any massages when  
2     Dr. Rhodes wasn't there?

3                   A     By Missy?

4                   Q     Yeah.

5                   A     I don't remember. I don't think so.

6                   Q     Okay. In going through the records from  
7     Dr. Formoso -- was he with Coastal Spine and Pain  
8     Center?

9                   A     Yes.

10                  Q     One of them referred you for a pain  
11     management evaluation. Did you ever get such an  
12     evaluation; do you know?

13                  A     I don't remember.

14                  Q     When you did treat with Dr. Bloom, what  
15     kind of therapy was he providing you?

16                  A     The TENS unit and adjustments.

17                  Q     Did he have a masseuse on staff where  
18     you ever got massages there?

19                  A     When I went to a place of his work a few  
20     years ago in Orange Park -- I forgot the name --  
21     I did get maybe one massage. But they don't do  
22     anything for me, so I don't like to --

23                  Q     Yeah. Let me ask it differently, ma'am.  
24     And I'm sorry to be unclear about that.

25                  When you were going to Dr. Bloom when he

1 still had his office, before you switched over to  
2 Dr. Rhodes, when you were seeing Dr. Bloom  
3 initially, was it TENS unit then?

4 A Yes.

5 Q Adjustments then?

6 A That's it.

7 Q Okay. Never the traction thing --

8 A No.

9 Q -- that you were talking about?

10 Okay. The deposition that you gave in  
11 the civil case relating to the automobile  
12 accident --

13 A Okay.

14 Q -- did you ever get a copy of that?

15 A No.

16 Q Do you know if Mr. Ossi ordered it up?

17 A I don't know.

18 Q Did anybody else give a deposition in  
19 connection with that case; for example, your  
20 husband, John --

21 A No.

22 Q -- or your former husband John?

23 A No.

24 Q During the time you were treating with  
25 Dr. Rhodes -- and we're talking roughly July

1       through -- July of '13 through January of '14,  
2       did you keep a diary or a little daily journal or  
3       anything at that time?

4           A    No, I did not.

5           Q    I know you've mentioned that Tammy told  
6       you that there were some other patients that were  
7       having issues too, and may have mentioned one by  
8       name but you don't recall. And then that would  
9       have been in that late January, early February of  
10      '14 time period.

11       A    I don't know when it was.

12       Q    Okay. Since you've made your report,  
13      and since all of that has come out, have you  
14      spoken with any other patients or former patients  
15      of Dr. Rhodes that --

16       A    I don't know any patients.

17       Q    Okay. When is the last time you spoke  
18      to Dr. Bloom?

19       A    Oh, I don't know. We text once in a  
20      while, whenever I need adjustments or...

21       Q    Okay. Other than Tammy contacting you  
22      about the lawsuit being filed, have you ever  
23      talked to her at all about the actual lawsuit?

24       A    Just briefly. She wanted to know if it  
25      was done or over, and I said, Nope.

1 (Interruption from cell phone.)

2 MR. DeMAGGIO: We can take a break if  
3 you need to take that. I need to talk with  
4 my client for a minute.

5 MS. KURTZ: Do you mind?

6 MR. DeMAGGIO: No. Go ahead.

7 MS. KURTZ: Thank you.

8 MR. DeMAGGIO: We can go off the record.

9 (Brief recess.)

10 MR. DeMAGGIO: I've got two questions,  
11 and then we'll be done.

12 BY MR. DeMAGGIO:

13 Q Are you aware that Mark Smith is married  
14 to Mr. Ossi's sister?

15 A Who?

16 Q Mr. Ossi, your lawyer. Remember  
17 Mr. Ossi?

18 A Yes.

19 Q Okay. Do you remember Dr. Smith --

30 A Yes.

Q. Were you aware that he was married?

24 Mr. Ossi's sister?

1                   Q    Okay. And the last question I have for  
2    you is, as it relates to Stacey Reshen or Stacey,  
3    Dr. Bloom's girlfriend, at some point making  
4    allegations of fraud in his practice, did that  
5    occur in 2013?

6                   A    I don't know. I mean, it may have. I  
7    mean, it wasn't recently. I mean, it was -- it  
8    was either then or beforehand. I don't know. It  
9    wasn't in the last year or two. I remember  
10   vaguely hearing about it a few years ago, but I  
11   don't know.

12                  Q    So either 2013 or beforehand?

13                  A    I think so.

14                  Q    Okay.

15                  A    I think so.

16                  Q    Was it before you were a patient at  
17    Dr. Rhodes' office?

18                  A    No.

19                  Q    Okay.

20                  A    No. It was definitely after.

21                  Q    Would it have been sometime during the  
22    period of time you were a patient at Dr. Rhodes'  
23    office?

24                  A    I don't think so. I think it was after.

25                  Q    It sounds like you're just unsure.

1           A    That's a blur.

2           MR. DeMAGGIO: That's fine. I don't  
3           know if your attorney has any questions. I  
4           don't have any further questions.

5           MS. KURTZ: I have no questions.

6           MR. DeMAGGIO: I'm assuming you'll read.

7           MS. KURTZ: We'll waive.

8           MR. DeMAGGIO: Oh, okay.

9           (Witness excused.)

10           (The deposition was concluded at 11:40.)

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## 1 CERTIFICATE OF OATH

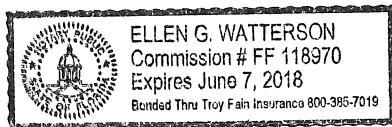
2 STATE OF FLORIDA )

3 COUNTY OF DUVAL )

4 I, the undersigned authority, do hereby  
5 certify that the aforementioned witness,  
6 personally appeared before me and was first duly  
7 sworn to testify the whole truth.

8 WITNESS my hand and official seal this  
9 30th day of September, 2016.

10  
11  
12   
13 Ellen G. Watterson  
14 Ellen G. Watterson, RPR  
Notary Public, State of Florida  
at Large.



C E R T I F I C A T E

2 STATE OF FLORIDA )

3 COUNTY OF DUVAL )

4 I, Ellen G. Watterson, Registered  
5 Professional Reporter and Notary Public, duly  
6 qualified in and for the state of Florida, do  
7 hereby certify that I was authorized to and did  
8 stenographically report the foregoing deposition;  
9 and that the transcript is a true record of the  
10 testimony given by the witness.

11 I further certify that I am not a relative,  
12 employee, attorney or counsel of any of the  
13 parties, nor am I a relative or employee of any  
14 of the parties' attorney or counsel connected  
15 with the action, nor am I financially interested  
16 in the action.

17 Dated this 7th day of October, A.D., 2016.

18

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21

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25

Ellen G. Patterson



IN THE CIRCUIT COURT, SEVENTH  
JUDICIAL CIRCUIT, IN AND FOR  
ST. JOHNS COUNTY, FLORIDA

CASE NO.: 2015-CA-001383

STEVEN RHODES,

Plaintiff,

vs.

JOSEPH BRYANT and

**o [REDACTED] v [REDACTED]**,

Defendant.

DEPOSITION OF o [REDACTED] z [REDACTED]

(Formerly o [REDACTED] v [REDACTED])

DATE: Friday, September 30, 2016

TIME: 9:00 a.m. - 11:40 a.m.

PLACE: First Coast Court Reporters  
2442 Atlantic Boulevard  
Jacksonville, Florida 32207

Examination of the witness taken before:

Ellen G. Watterson, RPR  
Notary Public, State of Florida

FIRST COAST COURT REPORTERS  
2442 ATLANTIC BOULEVARD  
JACKSONVILLE, FLORIDA 32207 (904) 396-1050

1

WITNESS

2

**o [REDACTED] z [REDACTED]**

3

Direct Examination by Mr. DeMaggio.....4

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FIRST COAST COURT REPORTERS

2

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APPEARANCES

1

STIPULATION

2

It was stipulated and agreed by and between  
counsel for the respective parties that the  
reading and signing of the deposition by the  
witness be waived.

3

---

4

**o [REDACTED] z [REDACTED]**,  
having been produced and first duly sworn as a  
witness on behalf of the Plaintiff, testified as  
follows:

5

DIRECT EXAMINATION

6

BY MR. DeMAGGIO:

7

Q Good morning, ma'am. Could you please  
state your name for us.

8

A **o [REDACTED] z [REDACTED]**.

9

Q How do you spell your last name?

10

A **z [REDACTED]**.

11

Q And were you formerly known by a  
different name?

12

A Yes.

13

Q And what was that?

14

A **v [REDACTED]**.

15

Q Okay. And what was the cause for the  
name change?

16

A Divorce.

17

FIRST COAST COURT REPORTERS

**CERTIFIED  
COPY**

FIRST COAST COURT REPORTERS

<p style="text-align: center;">5</p> <p>09:06 1 Q When was the divorce finalized?</p> <p>09:06 2 A <b>This past spring.</b></p> <p>09:06 3 Q What was your maiden name?</p> <p>09:06 4 A Z█████</p> <p>09:06 5 Q Okay. And the divorce case was in Duval County here?</p> <p>09:06 6 A Yes.</p> <p>09:06 8 Q And your former husband's name was John?</p> <p>09:06 9 A Yes.</p> <p>09:06 10 Q Okay. The lawsuit is styled with your former last name, V██████████ because I believe it was filed before your divorce was finalized. I'll refer to you, I guess, as Ms. Z█████ during this deposition, as obviously that's your name now. Okay?</p> <p>09:07 16 A Okay.</p> <p>09:07 17 Q But if I slip into the old name, we'll know who we're talking about. Okay?</p> <p>09:07 19 A Okay.</p> <p>09:07 20 Q Other than your divorce case -- let me ask, in your divorce case, did you give a deposition at all?</p> <p>09:07 23 A Yes.</p> <p>09:07 24 Q Okay. Have you been involved in any other litigation other than your divorce case?</p>	<p style="text-align: center;">7</p> <p>09:08 1 Q Since you've been deposed, I would assume relatively recently, given the recent nature of those cases, I'm not going to hack over a bunch of rules as they relate to depositions, but I'll just tell you a couple things.</p> <p>09:08 6 Number one, this is not an endurance contest, as we kind of talked about before going on the record. If anybody needs to take a break, please let me know. Just say, I need to take a break, if you need to run to the bathroom or anything. The only request I make as it relates to that is, if I have a question pending, I want you to answer the question before we take a break. Okay?</p> <p>09:09 15 A Okay.</p> <p>09:09 16 Q You probably remember, when there's a court reporter typing, we need verbal yeses and noes.</p> <p>09:09 19 A Yes.</p> <p>09:09 20 Q Okay. And really, other than that, if I ask you a question that you don't understand, please let me know that you don't understand it; otherwise, I'm going to presume that you understood it. Okay?</p> <p>09:09 25 A Okay.</p>
<p style="text-align: center;">FIRST COAST COURT REPORTERS</p> <p style="text-align: center;">6</p> <p>09:07 1 Other than the instant case, obviously.</p> <p>09:07 2 A <b>A litigation? Could you --</b></p> <p>09:07 3 Q A lawsuit. Have you been a plaintiff or</p> <p>09:07 4 a defendant in any prior lawsuits?</p> <p>09:07 5 A Yes.</p> <p>09:07 6 Q Tell me about those.</p> <p>09:07 7 A <b>I had a car accident in 2013 and...</b></p> <p>09:07 8 Q Okay.</p> <p>09:07 9 A <b>Yeah. That was part of a lawsuit.</b></p> <p>09:08 10 Q Were you the plaintiff or the defendant?</p> <p>09:08 11 A <b>Plaintiff.</b></p> <p>09:08 12 Q Is that the car accident that ultimately led you to treat with Dr. Rhodes?</p> <p>09:08 13 A <b>Correct.</b></p> <p>09:08 15 Q Okay. And I think that was against</p> <p>09:08 16 somebody -- the last name was Fox, perhaps?</p> <p>09:08 17 A <b>I believe.</b></p> <p>09:08 18 Q Okay. Did you give a deposition in that case?</p> <p>09:08 20 A Yes.</p> <p>09:08 21 Q Any other lawsuits that you've been a part of, whether it be plaintiff or defendant?</p> <p>09:08 23 A No.</p> <p>09:08 24 Q Ever been arrested?</p> <p>09:08 25 A No.</p>	<p style="text-align: center;">FIRST COAST COURT REPORTERS</p> <p style="text-align: center;">8</p> <p>09:09 1 Q And with that being said, the main rule here is just to tell the truth.</p> <p>09:09 3 In the car accident case, is that case concluded now?</p> <p>09:09 5 A Yes.</p> <p>09:09 6 Q Okay. Who were you represented by in that case?</p> <p>09:09 8 A <b>The firm of Ossi &amp; Najem.</b></p> <p>09:09 9 Q Over there in San Marco?</p> <p>09:09 10 A Yes.</p> <p>09:09 11 Q Okay. Was there any particular attorney that you were working with at the firm?</p> <p>09:10 13 A <b>Lawrence Najem and his assistants.</b></p> <p>09:10 14 Q Did that case go to trial? Did it</p> <p>09:10 15 settle? Was it thrown out of court? Do you know what happened with it?</p> <p>09:10 17 A <b>It settled.</b></p> <p>09:10 18 Q Were the terms of the settlement confidential?</p> <p>09:10 20 A <b>I don't know.</b></p> <p>09:10 21 Q What did you settle it for?</p> <p>09:10 22 A <b>The whole amount?</b></p> <p>09:10 23 Q Sure.</p> <p>09:10 24 A <b>I want to say 40,000.</b></p> <p>09:10 25 Q Do you remember how much you walked away</p>

09:10 1 with?

09:10 2 **A About 19-, I think.**

09:10 3 **Q** What's your date of birth?

09:10 4 **A March 3rd, 1968.**

09:10 5 **Q** Where do you currently live?

09:11 6 **A In Jacksonville.**

09:11 7 **Q** What's your address?

09:11 8 **A** [REDACTED]

09:11 9 **Q** That's the address you resided at when

09:11 10 you were treating with Dr. Rhodes?

09:11 11 **A Yes.**

09:11 12 **Q** And that's [REDACTED]?

09:11 13 **A No.**

09:11 14 **Q** It's not?

09:11 15 **A** [REDACTED]

09:11 16 **Q** Okay. What's your current phone number?

09:11 17 **A 904** [REDACTED]

09:11 18 **Q** Is that a home number or a cell phone

09:11 19 number?

09:11 20 **A Cell.**

09:11 21 **Q** Who's your provider?

09:11 22 **A Verizon.**

09:11 23 **Q** How long have you had that number?

09:11 24 **A Oh, I can't remember. At least seven**

09:12 25 **years. I don't know.**

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09:13 1 [REDACTED]?

09:13 2 **A Yes.**

09:13 3 **Q** Do you not have that number anymore?

09:13 4 **A No.**

09:13 5 **Q** What happened to that number?

09:13 6 **A I cancelled it.**

09:13 7 **Q** Okay. And I know a lot of people are

09:13 8 doing that these days. They don't keep home

09:13 9 phones. But that's the old home phone number?

09:13 10 **A Yes.**

09:13 11 **Q** And that was a 904 area code?

09:13 12 **A Yes.**

09:13 13 **Q** Who was your provider with that?

09:13 14 **A Comcast.**

09:13 15 **Q** And there was a work number that I saw

09:14 16 listed in one of your records of [REDACTED]. What

09:14 17 was that?

09:14 18 **A That's my cell.**

09:14 19 **Q** That's your cell number.

09:14 20 **A Right.**

09:14 21 **Q** Okay. What do you currently do for

09:14 22 work?

09:14 23 **A I'm a nanny.**

09:14 24 **Q** Do you work for any particular family or

09:14 25 do you have --

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09:12 1 **Q** So you had that cell phone number back

09:12 2 when you were treating with Dr. Rhodes in 2013

09:12 3 and 2014?

09:12 4 **A Yes.**

09:12 5 **Q** Was Verizon the provider back then too?

09:12 6 **A I think so.**

09:12 7 **Q** Okay.

09:12 8 MR. DeMAGGIO: Off the record.

09:12 9 (Question and answer given off the

09:12 10 record.)

09:12 11 BY MR. DeMAGGIO:

09:12 12 **Q** What's your current email address?

09:12 13 **A** [REDACTED]@comcast.net.

09:12 14 **Q** That's [REDACTED]

09:13 15 [REDACTED]

09:13 16 **A Yes.**

09:13 17 **Q** At comcast.net?

09:13 18 **A Right.**

09:13 19 **Q** And is that the same email address that

09:13 20 you had back when you were treating with

09:13 21 Dr. Rhodes in 2013 and 2014?

09:13 22 **A Yes.**

09:13 23 **Q** Do you have any other email addresses?

09:13 24 **A No.**

09:13 25 **Q** Did you formerly have a home phone of

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09:14 1 **A Yes.**

09:14 2 **Q** -- a service that you work for?

09:14 3 **A Yes.**

09:14 4 **Q** Okay. Tell me about that.

09:14 5 **A I work for a family in Jacksonville.**

09:14 6 **Q** How long have you worked for that

09:14 7 family?

09:14 8 **A About seven years.**

09:14 9 **Q** So you were working for that family back

09:14 10 when you were treating with Dr. Rhodes?

09:14 11 **A Yes.**

09:14 12 **Q** What's the name of the family?

09:14 13 **A** [REDACTED]

09:14 14 **Q** What's the husband's first name?

09:14 15 **A K** [REDACTED]

09:14 16 **Q** Can you spell C [REDACTED] for us?

09:14 17 **A Yes. C** [REDACTED]

09:14 18 **Q** Okay. In the past seven years, have you

09:14 19 held any other employment other than the nanny

09:14 20 position with the C [REDACTED] family?

09:15 21 **A No.**

09:15 22 **Q** Okay.

09:15 23 **A Well, I'm sorry. I did do some brief**

09:15 24 **housekeeping.**

09:15 25 **Q** Did you work for a company?

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09:15 1 **A** **No.**  
 09:15 2 **Q** On your own?  
 09:15 3 **A** **Yeah.**  
 09:15 4 **Q** When did you do that?  
 09:15 5 **A** **A little bit in 2009 and a little bit in**  
 09:15 6 **2010.**  
 09:15 7 **Q** Are you on any social media websites?  
 09:15 8 **A** **Yes.**  
 09:15 9 **Q** Which ones are you on?  
 09:15 10 **A** **Facebook. Would Snapchat be a --**  
 09:15 11 **Q** Yeah. I'd probably count that, yeah.  
 09:15 12 **A** **I don't really use that. I just got it,**  
 09:15 13 **but I don't -- and I'm not familiar with that**  
 09:15 14 **many other ones.**  
 09:16 15 **Q** That's fine. I mean, you know, it's not  
 09:16 16 like we're all a bunch of spring chickens in this  
 09:16 17 room either that are using everything. Your  
 09:16 18 lawyer is probably the youngest one in here.  
 09:16 19 She may be on more than the rest of us.  
 09:16 20 **Q** What's your Facebook name?  
 09:16 21 **A** C [REDACTED] Z [REDACTED].  
 09:16 22 **Q** Has it always been C [REDACTED] Z [REDACTED], or was it  
 09:16 23 formerly O [REDACTED] V [REDACTED]?  
 09:16 24 **A** **It used to be O [REDACTED] V [REDACTED]**  
 09:16 25 **Q** When did you change the name?

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09:17 1 **A** **Okay.**  
 09:17 2 **Q** Is your Facebook page open to the  
 09:17 3 public, restricted to friends? How is it set up?  
 09:17 4 **A** **It's private.**  
 09:17 5 **Q** How long has it been private?  
 09:17 6 **A** **Many years. I want to say since almost**  
 09:17 7 **the beginning. It's been many years. I don't**  
 09:17 8 **know if it's -- I can't answer that, but it's**  
 09:17 9 **been many years.**  
 09:17 10 **Q** Okay. And then on Snapchat, what is  
 09:17 11 your name on that?  
 09:17 12 **A** **I don't know. My daughter did it for**  
 09:17 13 **me, and I really don't --**  
 09:17 14 **Q** Do you ever use it?  
 09:17 15 **A** **I think I've used it a couple times.**  
 09:18 16 **This week I think we just -- I had it, then I**  
 09:18 17 **stopped it, then my daughter made me get one**  
 09:18 18 **again.**  
 09:18 19 **Q** I'll send an interrogatory when we get  
 09:18 20 done.  
 09:18 21 **A** **Okay.**  
 09:18 22 **Q** What did you look at to prepare for your  
 09:18 23 deposition today, if anything?  
 09:18 24 **A** **Not much. Just --**  
 09:18 25 **Q** You've got a document in front of you.

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09:16 1 **A** **A few years ago. I don't remember the**  
 09:16 2 **exact date.**  
 09:16 3 **Q** I noted it looked like the divorce case  
 09:16 4 was filed in like '09. Does that comport with  
 09:16 5 your recollection?  
 09:16 6 **A** **Yes.**  
 09:16 7 **Q** Do you know why it took so long to  
 09:16 8 resolve? I mean, almost seven years.  
 09:16 9 **A** **Good question.**  
 09:16 10 **Q** Okay.  
 09:16 11 **A** **It just drug out.**  
 09:16 12 **Q** Fair enough. And I think your former  
 09:16 13 husband was also a plaintiff in the lawsuit  
 09:16 14 against the young lady that hit you in the car?  
 09:16 15 **A** **Yeah. His name was on there too.**  
 09:17 16 **Q** Okay. Was it a loss of consortium  
 09:17 17 claim?  
 09:17 18 **A** **What's consortium?**  
 09:17 19 **Q** Don't worry about it. I'll pull the  
 09:17 20 pleading and I'll look at it.  
 09:17 21 **A** **I don't know what that -- consortium**  
 22 **means.**  
 09:17 23 **Q** About a year ago they changed the way  
 09:17 24 that we can access records. So I haven't had a  
 09:17 25 chance to look at that yet.

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09:18 1 **Q** Can I see that?  
 09:18 2 **A** **Sure.**  
 09:18 3 **Q** This is the Tip that was sent to the  
 09:18 4 Department of Insurance Fraud, the printout from  
 09:18 5 the Insurance Fraud Unit. Is that what that  
 09:18 6 represents to be?  
 09:18 7 **A** **Yes.**  
 09:18 8 **Q** I believe that's what is attached as  
 09:18 9 Exhibit D to the Complaint.  
 09:18 10 **A** **I don't have it in front of me. I don't**  
 09:18 11 **know.**  
 09:19 12 **Q** Okay. I'll show you. This is Exhibit D  
 09:19 13 to the Complaint. Just compare that to what you  
 09:19 14 have in front of you, and then that way we'll be  
 09:19 15 on the same sheet of music.  
 09:19 16 **A** **(Examining documents.)**  
 09:19 17 **Q** Probably the most telling thing is  
 09:19 18 there's some handwriting at the bottom of both of  
 09:19 19 these, and it looks pretty similar to me.  
 09:19 20 **A** **Yes.**  
 09:19 21 **Q** Okay. Anything else you reviewed prior  
 09:19 22 to coming in here today?  
 09:19 23 **A** **No.**  
 09:19 24 **Q** How did you find out that a lawsuit had  
 09:19 25 been filed against you?

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09:19 1 **A I had a friend call me.**  
 09:19 2 **Q Who called you?**  
 09:19 3 **A Tammy.**  
 09:19 4 **Q A friend named Tammy called you?**  
 09:19 5 **A Yes.**  
 09:19 6 **Q What's Tammy's last name?**  
 09:19 7 **A Wilson.**  
 09:19 8 **Q Do you remember when she called you?**  
 09:20 9 **A The date?**  
 09:20 10 **Q Yeah.**  
 09:20 11 **A No.**  
 09:20 12 **Q How long have you known Tammy Wilson?**  
 09:20 13 **A About three years.**  
 09:20 14 **Q Tell me how you came to meet her.**  
 09:20 15 **A I first met her at Dr. Bloom's office.**  
 09:20 16 **Q My understanding is, and correct me if**  
 09:20 17 **I'm wrong, that there was this auto accident that**  
 09:20 18 **you were involved in that occurred in January of**  
 09:20 19 **'13.**  
 09:20 20 **A Yes.**  
 09:20 21 **Q And then, shortly after the accident,**  
 09:20 22 **you treated with a doctor -- is it Mark Smith at**  
 09:20 23 **Doctors Express?**  
 09:20 24 **A Correct.**  
 09:20 25 **Q Okay. And then, from there you treated**

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09:21 1 **that January car crash?**  
 09:21 2 **A Treated with. No.**  
 09:22 3 **Q And the doctors that I just mentioned,**  
 09:22 4 **Dr. Smith, Dr. Bloom, Dr. Formoso, Dr. Rhodes,**  
 09:22 5 **Dr. Kuchler, when you treated with those doctors,**  
 09:22 6 **were you truthful with them when they would ask**  
 09:22 7 **you what your condition was and what you would**  
 09:22 8 **tell them?**  
 09:22 9 **A Yes. I don't remember who exactly**  
 09:22 10 **Kuchler was. Was he another chiro?**  
 09:22 11 **Q My understanding is that your insurance**  
 09:22 12 **company referred you to him for what's called an**  
 09:22 13 **independent medical evaluation.**  
 09:22 14 **A Okay.**  
 09:22 15 **Q He was off Atlantic Boulevard.**  
 09:22 16 **A Okay.**  
 09:22 17 **Q Okay. In all your treatments with these**  
 09:22 18 **people, you were truthful with them; correct?**  
 09:22 19 **A Yes.**  
 09:22 20 **Q Tammy Wilson, you said you met her**  
 09:22 21 **because she was working at Dr. Bloom's office?**  
 09:22 22 **A Briefly. She subbed for a while.**  
 09:22 23 **Q What was her position at Dr. Bloom's**  
 09:22 24 **office?**  
 09:22 25 **A I believe like a front desk.**

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09:21 1 **with Dr. Bloom.**  
 09:21 2 **A Correct.**  
 09:21 3 **Q Dr. Bloom referred you to a pain**  
 09:21 4 **management doctor named Formoso. Is that --**  
 09:21 5 **A Yes.**  
 09:21 6 **Q Okay. And then, at some point**  
 09:21 7 **Dr. Bloom -- and Dr. Bloom is a chiropractor;**  
 09:21 8 **correct?**  
 09:21 9 **A Yes.**  
 09:21 10 **Q His practice closed at some point.**  
 09:21 11 **A Yes.**  
 09:21 12 **Q And then you were in need of a**  
 09:21 13 **chiropractor, so you started treating with**  
 09:21 14 **Dr. Rhodes.**  
 09:21 15 **A Yes.**  
 09:21 16 **Q And we'll get more into all of this. I**  
 09:21 17 **just want to get the timeline down.**  
 09:21 18 **And then, as your case progressed and**  
 09:21 19 **the insurance was going on, they had an**  
 09:21 20 **independent medical evaluation done of you by a**  
 09:21 21 **Dr. Kuchler?**  
 09:21 22 **A I believe so.**  
 09:21 23 **Q Okay. Can you remember any other**  
 09:21 24 **doctors that you may have treated with in**  
 09:21 25 **connection with the injuries that you suffered in**

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09:22 1 **Q Kind of a receptionist type?**  
 09:23 2 **A Yes.**  
 09:23 3 **Q Do you remember when it was that you**  
 09:23 4 **first started treating with Dr. Bloom?**  
 09:23 5 **A I didn't hear you.**  
 09:23 6 **Q Do you remember when it was you first**  
 09:23 7 **started treating with Dr. Bloom?**  
 09:23 8 **A When?**  
 09:23 9 **Q Yeah.**  
 09:23 10 **A Shortly after the accident. Probably in**  
 09:23 11 **January of 2013.**  
 09:23 12 **Q Okay. Dr. Smith, was he an ER doctor,**  
 09:23 13 **or how did you come to treat with him?**  
 09:23 14 **A I went to Doctors Express, because it**  
 09:23 15 **was near my house, after the accident, and he was**  
 09:23 16 **the doctor there.**  
 09:23 17 **Q Okay. Yeah, I just don't know what**  
 09:23 18 **Doctors Express is. That's why I'm asking.**  
 09:23 19 **A It's like a walk-in medical --**  
 09:23 20 **Q A walk-in clinic. Okay.**  
 09:23 21 **A But I believe he used to be an ER**  
 09:23 22 **doctor. That's what he told me.**  
 09:23 23 **Q Okay. And you just ended up there**  
 09:23 24 **because it was near your house?**  
 09:23 25 **A Yes.**

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09:23 1 Q Did he refer you to Dr. Bloom, or how  
09:23 2 did you know about Dr. Bloom?  
09:23 3 A Yes, he did.  
09:23 4 Q Okay. Did he say how he knew Dr. Bloom  
09:23 5 or anything?  
09:24 6 A No.  
09:24 7 Q So Tammy was working the front desk at  
09:24 8 Dr. Bloom's office. And tell me where Tammy went  
09:24 9 from there. Did she stay working at Dr. Bloom's  
09:24 10 office?  
09:24 11 A She wasn't there in the beginning. She  
09:24 12 was only there, that I remember, for about a week  
09:24 13 or two scattered before he closed his office. I  
09:24 14 forgot she subbed for him, I believe.  
09:24 15 Q Do you know why his office closed?  
09:24 16 A He was having personal problems.  
09:24 17 Q Do you remember when his office closed?  
09:24 18 A June sometime, mid or end June.  
09:24 19 Q Yeah. I'll represent to you that your  
09:24 20 first trip to Dr. Rhodes' office was the  
09:24 21 beginning of July, so --  
09:24 22 A Yeah.  
09:24 23 Q Okay.  
09:24 24 A Yeah.  
09:24 25 Q What were the personal problems he was

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09:26 1 first started going to Dr. Bloom, Tammy Wilson  
09:26 2 would, you know, be there once a week or  
09:26 3 something like that?  
09:26 4 A No, I didn't say that.  
09:26 5 Q Well, at some point she was there once a  
09:26 6 week?  
09:26 7 A No. I said she was there on and off for  
09:26 8 a week or two. She was subbing for somebody.  
09:26 9 She was -- I briefly remember her a few days over  
09:26 10 the course of a few weeks, probably in like April  
09:26 11 or something.  
09:26 12 Q Okay. And then, at what point would you  
09:26 13 consider Tammy Wilson became a friend, I guess?  
09:26 14 A Probably in the last two years,  
09:26 15 two-and-a-half years, you know.  
09:26 16 Q During the time period that she worked  
09:27 17 at Dr. Bloom's office, did you and Ms. Wilson  
09:27 18 ever see each other socially outside of the  
09:27 19 doctor's office, Dr. --  
09:27 20 A Say again.  
09:27 21 Q Yeah. Did you ever see Ms. Wilson  
09:27 22 outside of Dr. Bloom's office during the period  
09:27 23 of time that she worked there?  
09:27 24 A Dr. Bloom's?  
09:27 25 Q Yeah.

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09:24 1 having?  
09:24 2 A I believe he was in the middle of a  
09:24 3 divorce and -- yeah.  
09:24 4 Q Okay. Do you know if anybody ever  
09:25 5 reported Dr. Bloom for any type of fraudulent  
09:25 6 billing or criminal-type behavior?  
09:25 7 A I think so.  
09:25 8 Q You think so?  
09:25 9 A But I don't have details.  
09:25 10 Q What have you heard about that?  
09:25 11 A I believe he mentioned to me once that  
09:25 12 his ex-girlfriend had -- who was in the office  
09:25 13 with him, had reported him for something.  
09:25 14 Q Who was his ex-girlfriend?  
09:25 15 A Her name was Stacey. I don't know what  
09:25 16 her --  
09:25 17 Q Stacey Reshen?  
09:25 18 A Maybe.  
09:25 19 Q Okay. Do you remember when he mentioned  
09:25 20 that she may have reported that to somebody?  
09:25 21 A Oh. I don't have the date.  
09:25 22 Q Was it before he closed his practice?  
09:25 23 A I can't -- before he closed -- no. It  
09:25 24 must have been after.  
09:25 25 Q Okay. And you stated that, when you

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09:27 1 A No.  
09:27 2 Q Did there come a time when Ms. Wilson  
09:27 3 worked somewhere else after Bloom's office shut  
09:27 4 down?  
09:27 5 A I don't know. Before -- in between  
09:27 6 Bloom and Rhodes?  
09:27 7 Q Yeah.  
09:27 8 A I don't know.  
09:27 9 Q Did she ultimately go to work for  
09:27 10 Dr. Rhodes?  
09:27 11 A Yes.  
09:27 12 Q Do you know when that was?  
09:27 13 A 2013. I can't remember if it was  
09:27 14 October or November.  
09:27 15 Q When you would go to Dr. Rhodes' office  
09:27 16 for treatment, would you see Tammy Wilson in  
09:27 17 there?  
09:27 18 A At that time, yes.  
09:27 19 Q At that point in time, did you guys  
09:27 20 become friends?  
09:27 21 A No. It was a little after. We were  
09:28 22 friendly, but...  
09:28 23 Q Okay. What was -- if you know, what was  
09:28 24 her position at Dr. Rhodes' office?  
09:28 25 A She worked at the front desk, and I

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<p>25</p> <p>09:28 1 <b>think she also helped with the therapies.</b></p> <p>09:28 2 Q How so?</p> <p>09:28 3 A <b>Put on the TENS.</b></p> <p>09:28 4 Q Is that that little electronic --</p> <p>09:28 5 A <b>Yes.</b></p> <p>09:28 6 Q Okay. Did you see her doing paperwork</p> <p>09:28 7 or anything of that nature?</p> <p>09:28 8 A <b>No. Just phones and appointments.</b></p> <p>09:28 9 Q Is Tammy Wilson on Facebook?</p> <p>09:28 10 A <b>Yes.</b></p> <p>09:28 11 Q Are you friends with her?</p> <p>09:28 12 A <b>Yes.</b></p> <p>09:28 13 Q How long have you been friends with her</p> <p>09:28 14 on Facebook?</p> <p>09:28 15 A <b>For probably about two-and-a-half years,</b></p> <p>09:28 16 <b>three years. It's under three years. It's maybe</b></p> <p>09:28 17 <b>two-and-a-half years, close to three.</b></p> <p>09:28 18 Q Were you friends with her on Facebook</p> <p>09:29 19 while she was working at Dr. Rhodes' office?</p> <p>09:29 20 A <b>We became friends probably towards the</b></p> <p>09:29 21 <b>end of it. She friended me.</b></p> <p>09:29 22 Q At some point in time she left the</p> <p>09:29 23 employment of Dr. Rhodes; correct?</p> <p>09:29 24 A <b>Yes.</b></p> <p>09:29 25 Q Do you know why?</p>	<p>27</p> <p>09:30 1 have dinner somewhere, have lunch, grab drinks,</p> <p>09:30 2 anything of that nature?</p> <p>09:30 3 A <b>We would bump into each other on</b></p> <p>09:30 4 <b>occasion. I think we did have a light lunch one</b></p> <p>09:30 5 <b>afternoon.</b></p> <p>09:30 6 Q Okay. And Ms. Wilson obviously called</p> <p>09:30 7 you about this lawsuit you testified to, so she</p> <p>09:30 8 has your phone number, I would assume.</p> <p>09:30 9 A <b>Yes. She would call me frequently from</b></p> <p>09:30 10 <b>the office to make sure I was coming in.</b></p> <p>09:30 11 Q Okay. Do you have her cell phone</p> <p>09:30 12 number?</p> <p>09:30 13 A <b>Yes.</b></p> <p>09:30 14 Q When did you first get it?</p> <p>09:30 15 A <b>When she started texting me when she was</b></p> <p>09:30 16 <b>working at Dr. Rhodes' office.</b></p> <p>09:30 17 Q What would she text you about?</p> <p>09:30 18 A <b>To see if I would come in and what time</b></p> <p>09:31 19 <b>I was coming in.</b></p> <p>09:31 20 Q Do you know if she still has the same</p> <p>09:31 21 phone number now that she had back then?</p> <p>09:31 22 A <b>I think so.</b></p> <p>09:31 23 Q Do you know what that number is?</p> <p>09:31 24 A <b>Not offhand.</b></p> <p>09:31 25 Q Is it in your phone?</p>
<p>FIRST COAST COURT REPORTERS</p> <p>26</p> <p>09:29 1 A <b>Yes.</b></p> <p>09:29 2 Q Tell me why.</p> <p>09:29 3 A <b>I was told that he laid her off.</b></p> <p>09:29 4 Q Who told you that; Tammy?</p> <p>09:29 5 A <b>Yes.</b></p> <p>09:29 6 Q Do you remember when that was?</p> <p>09:29 7 A <b>Sometime in January.</b></p> <p>09:29 8 Q Towards the end of January of 2014?</p> <p>09:29 9 A <b>Yes.</b></p> <p>09:29 10 Q Were you guys friends at that point?</p> <p>09:29 11 A <b>Casual.</b></p> <p>09:29 12 Q Did you ever, during the period of time</p> <p>09:29 13 that Ms. Wilson worked for Dr. Rhodes, have a</p> <p>09:29 14 meal with her outside the office, have drinks,</p> <p>09:29 15 anything of that nature?</p> <p>09:30 16 A <b>Wait. Repeat that again.</b></p> <p>09:30 17 Q Yeah. Ms. Wilson worked for Dr. Rhodes</p> <p>09:30 18 from, roughly, let's say -- I think you said</p> <p>09:30 19 October of '13?</p> <p>09:30 20 A <b>Yeah.</b></p> <p>09:30 21 Q Until the end of January of '14;</p> <p>09:30 22 correct?</p> <p>09:30 23 A <b>Uh-huh (affirmative response).</b></p> <p>09:30 24 Q During that time period that she worked</p> <p>09:30 25 for Dr. Rhodes, did you and her ever, you know,</p>	<p>FIRST COAST COURT REPORTERS</p> <p>28</p> <p>09:31 1 A <b>Yeah.</b></p> <p>09:31 2 Q We could get it on a break?</p> <p>09:31 3 A <b>Yeah.</b></p> <p>09:31 4 Q Okay. How often do you see Ms. Wilson</p> <p>09:31 5 now on a typical week?</p> <p>09:31 6 A <b>None.</b></p> <p>09:31 7 Q Okay. Do you ever have her over to your</p> <p>09:31 8 house for any events or --</p> <p>09:31 9 A <b>Yeah. She's come over for food.</b></p> <p>09:31 10 Q Do you ever go to her house for the same</p> <p>09:31 11 type of --</p> <p>09:31 12 A <b>Not really.</b></p> <p>09:31 13 Q Okay. So she called you and told you</p> <p>09:31 14 that a lawsuit had been filed and, what, you were</p> <p>09:31 15 named in it?</p> <p>09:31 16 A <b>Yes.</b></p> <p>09:31 17 Q Did she tell you anything else?</p> <p>09:31 18 A <b>She asked me if I knew who the other</b></p> <p>09:31 19 <b>person was.</b></p> <p>09:31 20 Q The other person being who?</p> <p>09:31 21 A <b>On the lawsuit.</b></p> <p>09:32 22 Q The other person sued or the person</p> <p>09:32 23 suing you?</p> <p>09:32 24 A <b>Sued.</b></p> <p>09:32 25 Q Okay. Joseph Bryant?</p>

<p style="text-align: right;">29</p> <p>09:32 1 A <b>Correct.</b></p> <p>09:32 2 Q Did Tammy Wilson tell you how she found</p> <p>09:32 3 out about the lawsuit?</p> <p>09:32 4 A <b>Yes.</b></p> <p>5 Q What did she say?</p> <p>09:32 6 A <b>That she got a call from Deb asking who</b></p> <p>09:32 7 <b>Olga was.</b></p> <p>09:32 8 Q A call from Deb?</p> <p>09:32 9 A <b>Yeah.</b></p> <p>09:32 10 Q Who's Deb?</p> <p>09:32 11 A <b>One of her friends.</b></p> <p>09:32 12 Q Do you know Deb's last name?</p> <p>09:32 13 A <b>I don't know if I'm pronouncing it</b></p> <p>09:32 14 <b>right. Blinton (phonetic).</b></p> <p>09:32 15 Q Blanton?</p> <p>09:32 16 A <b>Probably.</b></p> <p>09:32 17 Q Okay. Do you know Deb Blanton?</p> <p>09:32 18 A <b>I know of her.</b></p> <p>09:32 19 Q Okay. Well, what do you know of her?</p> <p>09:32 20 A <b>I remember her from both Dr. Bloom's and</b></p> <p>09:33 21 <b>Dr. Rhodes' office.</b></p> <p>09:33 22 Q Did she work there, or was she a</p> <p>09:33 23 patient, or what?</p> <p>09:33 24 A <b>She was another doctor.</b></p> <p>09:33 25 Q Do you know what kind of doctor she is?</p>	<p style="text-align: right;">31</p> <p>09:34 1 A <b>I believe they were not getting along.</b></p> <p>09:34 2 Q "They" being Ms. Blanton and Mr. Rhodes?</p> <p>09:34 3 A <b>Yes.</b></p> <p>09:34 4 Q Okay. Who did you hear that from?</p> <p>09:34 5 A <b>The girls in the office.</b></p> <p>09:34 6 Q Who are the girls in the office?</p> <p>09:34 7 A <b>Who told me or in general?</b></p> <p>09:34 8 Q You said you heard from the girls in the</p> <p>09:34 9 office. I'm assuming you mean Dr. Rhodes'</p> <p>09:34 10 office.</p> <p>09:34 11 A <b>Yes.</b></p> <p>09:34 12 Q Who were the girls that worked in</p> <p>09:34 13 Dr. Rhodes' office during this time period?</p> <p>09:34 14 A <b>Well, let's see. There was a Jessie;</b></p> <p>09:34 15 <b>there was Tammy; there was a Sharon; there was a</b></p> <p>09:34 16 <b>Cindy, and a Missy. And I don't know if there</b></p> <p>09:34 17 <b>was anybody else.</b></p> <p>09:34 18 Q Tammy we've covered. That's Tammy</p> <p>09:35 19 Wilson?</p> <p>09:35 20 A <b>Right.</b></p> <p>09:35 21 Q Do you know Jessie's last name?</p> <p>09:35 22 A <b>No. I don't remember it.</b></p> <p>09:35 23 Q Moseley?</p> <p>09:35 24 A <b>Maybe.</b></p> <p>09:35 25 Q Okay. Do you know Sharon's last name?</p>
<p style="text-align: right;">30</p> <p>09:33 1 A <b>No. I think a weight-loss doctor.</b></p> <p>09:33 2 Q Did she ever treat you when you were at</p> <p>09:33 3 either one of those facilities?</p> <p>09:33 4 A <b>No.</b></p> <p>09:33 5 Q Okay. Do you know how Tammy knows Deb</p> <p>09:33 6 Blanton?</p> <p>09:33 7 A <b>They worked together.</b></p> <p>09:33 8 Q Currently?</p> <p>09:33 9 A <b>No. In Dr. Rhodes' and Dr. -- I don't</b></p> <p>09:33 10 <b>know about Dr. Bloom's office, if she was there</b></p> <p>09:33 11 <b>for her.</b></p> <p>09:33 12 Q I gotcha. So when Tammy worked at</p> <p>09:33 13 Dr. Rhodes' office, that was the period of time</p> <p>09:33 14 that Deb Blanton was also there, for some of that</p> <p>09:33 15 at least?</p> <p>09:33 16 A <b>Yes.</b></p> <p>09:33 17 Q Okay. Do you know how long Deb Blanton</p> <p>09:33 18 worked at Dr. Rhodes' office?</p> <p>09:33 19 A <b>I want to say six months maybe. She</b></p> <p>09:33 20 <b>came in in the summer. I think she left in the</b></p> <p>09:34 21 <b>winter. I don't know the specific...</b></p> <p>22 Q Do you know why she left Dr. Rhodes'</p> <p>09:34 23 office?</p> <p>09:34 24 A <b>I can't give you a specific reason.</b></p> <p>09:34 25 Q Have you heard any reasons why?</p>	<p style="text-align: right;">32</p> <p>09:35 1 A <b>Weaver.</b></p> <p>09:35 2 Q Is that Dr. Rhodes' sister?</p> <p>09:35 3 A <b>Yes.</b></p> <p>09:35 4 Q Okay. Cindy, do you know her last name?</p> <p>09:35 5 A <b>It's Spanish. I want to say Perez.</b></p> <p>09:35 6 Perez.</p> <p>09:35 7 Q Perez. Okay. Do you know Missy's last</p> <p>09:35 8 name?</p> <p>09:35 9 A <b>Ross.</b></p> <p>09:35 10 Q Jessie you can't recall?</p> <p>09:35 11 A <b>No.</b></p> <p>09:35 12 Q Friends with any of these ladies?</p> <p>09:35 13 A <b>I was on Facebook with Cindy, but I'm</b></p> <p>09:35 14 <b>not friends with her. Missy -- I'm friends with</b></p> <p>09:36 15 <b>Missy. And Jessie, I was on Facebook with her,</b></p> <p>09:36 16 <b>but we're not really friends.</b></p> <p>09:36 17 Q When you were going to Dr. Rhodes'</p> <p>09:36 18 office, what was Jessie's position; do you know?</p> <p>09:36 19 A <b>She was in the office.</b></p> <p>09:36 20 Q Do you know what she did in the office?</p> <p>09:36 21 A <b>Phones, and I don't know what else.</b></p> <p>09:36 22 Q So she was more of a clerical,</p> <p>09:36 23 administrative-type thing?</p> <p>09:36 24 A <b>I didn't pay attention.</b></p> <p>09:36 25 Q Sure.</p>

09:36 1 **A I just signed in and got my therapy and left.**  
 09:36 2 **Q Tammy you talked about. She would do kind of the front desk, but also put the TENS unit on people?**  
 09:36 3 **A Yes.**  
 09:36 4 **Q What about Sharon; what was her job?**  
 09:36 5 **A She was in the office.**  
 09:36 6 **Q Paperwork, or was she actually doing any treatment-type stuff?**  
 09:36 7 **A I think she put the TENS on me once.**  
 09:36 8 **Mostly in the office.**  
 09:36 9 **Q Cindy Perez, what would she do?**  
 09:36 10 **A She was a masseuse.**  
 09:37 11 **Q How about Missy Ross?**  
 09:37 12 **A Masseuse.**  
 09:37 13 **Q You received some massages when you went there for treatment.**  
 09:37 14 **A Yes.**  
 09:37 15 **Q Correct?**  
 09:37 16 **A Yes.**  
 09:37 17 **Q When you would get massages, was it more often Cindy or Missy, an equal breakdown?**  
 09:37 18 **A The first two months it was mostly**  
 09:37 19 **Missy. I remember she went on vacation, and**  
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09:39 1 **lawsuit.**  
 09:39 2 **Q So Deb knows Joe Bryant?**  
 09:39 3 **A I believe so.**  
 09:39 4 **Q Do you know Joe Bryant?**  
 09:39 5 **A No.**  
 09:39 6 **Q How is it that you came to be represented by the same lawyer that Joe Bryant is represented by?**  
 09:39 7 **A How did I what?**  
 09:39 8 **Q Yeah. Joe Bryant is represented by Ms. Kurtz in the Canan firm.**  
 09:39 9 **A Yeah.**  
 09:39 10 **Q So are you. How did you guys end up with the same lawyer?**  
 09:39 11 **A He -- he -- he gave the information, I guess, to Tammy to let me know.**  
 09:39 12 **Q What do you mean by that?**  
 09:40 13 **Bryant gave the information to Tammy to let you know.**  
 09:40 14 **A Right.**  
 09:40 15 **Q What did he give and what did --**  
 09:40 16 **A Julie's name and number.**  
 09:40 17 **Q Oh. Mr. Bryant provided Julie's name and number.**  
 09:40 18 **A Yes.**  
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34  
 09:37 1 **Cindy took over for a week or maybe longer. So I got a few from her.**  
 09:37 2 **And then I got a few from -- the few I got in the fall were mostly from Missy. I think I got one from Cindy later on.**  
 09:37 3 **Q All told how many massages do you think you got when you went there?**  
 09:37 4 **A Fifteen, 18. I don't know.**  
 09:37 5 **Q Fifteen or 18? Is that what you said?**  
 09:37 6 **A Yeah.**  
 09:37 7 **Q Okay. Did anybody give you a massage there other than Missy Ross or Cindy Perez?**  
 09:37 8 **A There may have been another. I vaguely remember a guy maybe came in for a substitution.**  
 09:37 9 **That's all I remember.**  
 09:37 10 **Q A male masseuse?**  
 09:37 11 **A I think so.**  
 09:37 12 **Q Okay. Is Missy Missy's real first name, or is that a nickname?**  
 09:37 13 **A I don't know.**  
 09:37 14 **Q You don't know. That's fair enough.**  
 09:37 15 **So Tammy called and said, I got a call from Deb asking who Olga was. Did Tammy say how Deb found out about the lawsuit?**  
 09:37 16 **A I -- she knows the other person on the**  
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36  
 09:40 1 **Q Okay. Is he paying for your representation?**  
 09:40 2 **A No.**  
 09:40 3 **Q Other than Tammy saying, I got a call from Deb asking who Olga was because there's a lawsuit with Bryant named in it --**  
 09:40 4 **A Yeah.**  
 09:40 5 **Q -- what else was discussed on that phone call?**  
 09:40 6 **A Not much. It was very late at night.**  
 09:40 7 **She woke me up.**  
 09:40 8 **Q When did you first see a copy of the Complaint?**  
 09:40 9 **A A few days later I was served.**  
 09:40 10 **Q Okay. Did you look at the Complaint at all in preparation of your deposition today?**  
 09:40 11 **A Yes. I went through it.**  
 09:40 12 **Q So you had the Complaint, and you had the Tip form that's attached as Exhibit D or 4 to the Complaint. D.**  
 09:40 13 **A I'm sorry?**  
 09:40 14 **Q That Tip form. We've agreed that that's what's Exhibit D to the Complaint earlier today.**  
 09:40 15 **A Yes.**  
 09:40 16 **Q So you reviewed the Complaint and you**  
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09:41 1 reviewed that. Was there anything else you  
 09:41 2 reviewed today?  
 09:41 3 **A No.**  
 09:41 4 **Q** Okay. Did you, other than talking to  
 09:41 5 your attorney, discuss your upcoming deposition  
 09:41 6 with anybody?  
 09:41 7 **A My employer briefly.**  
 09:41 8 **Q** Mr. [REDACTED]  
 09:41 9 **A Well, really his wife.**  
 09:41 10 **Q** You gave me his name. What's her name?  
 09:41 11 **A J [REDACTED]**  
 09:41 12 **Q J [REDACTED] C [REDACTED]?**  
 09:41 13 **A Yes.**  
 09:41 14 **Q** Did you talk to Mr. Bryant at all?  
 09:41 15 **A No. I've never spoken or met him ever.**  
 09:41 16 **Q** You've never been in Mr. Bryant's  
 09:41 17 presence?  
 09:41 18 **A Never.**  
 09:41 19 **Q** Okay.  
 09:41 20 **A I mean, unless he was in the office**  
 09:41 21 **without me knowing, I have never met him?**  
 09:41 22 **Q** You've never knowingly been in his  
 09:42 23 presence.  
 09:42 24 **A Right. Yeah.**  
 09:42 25 **Q** Have you ever spoken with Ms. Blanton

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09:43 1 **A Nothing.**  
 09:43 2 **Q** Other than communications with your  
 09:43 3 attorney, have you texted or emailed anybody  
 09:43 4 about the lawsuit?  
 09:43 5 **A Texted or emailed. I don't remember**  
 09:43 6 **doing so. I may have -- I don't think so.**  
 09:43 7 **Q** Who is the one -- I can't recall. I  
 09:43 8 didn't write it down. Who's the one that  
 09:43 9 provided you with the name of the lawyer to  
 09:43 10 contact that's representing you in this thing?  
 09:43 11 **A I'm sorry?**  
 09:43 12 **Q** You said that somebody provided you with  
 09:43 13 the number or contact information to your lawyers  
 09:43 14 who are now representing you. Who was that? Was  
 09:44 15 that --  
 09:44 16 **A You mean Julie?**  
 09:44 17 **Q** Yeah.  
 09:44 18 **A I got it from Tammy.**  
 09:44 19 **Q** From Tammy?  
 09:44 20 **A I don't remember how she got it.**  
 09:44 21 **Ultimately, it must have been from Joe.**  
 09:44 22 **Q** Did Tammy say, Joe Bryant is being  
 09:44 23 represented by this law firm; give her a call?  
 09:44 24 **A Something like that.**  
 09:44 25 **Q** Okay. Is Tammy friends with Joe Bryant;

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09:42 1 about the lawsuit?  
 09:42 2 **A No.**  
 09:42 3 **Q** How about Ms. Wilson; other than the  
 09:42 4 phone call, have you talked to her about the  
 09:42 5 lawsuit at all?  
 09:42 6 **A Just that I was going to go in for a**  
 09:42 7 **deposition.**  
 09:42 8 **Q** Okay.  
 09:42 9 **A Not knowing when, and that's it.**  
 09:42 10 **Q** How about Jessie?  
 09:42 11 **A No. I haven't spoken to her since --**  
 09:42 12 **years.**  
 09:42 13 **Q** How about Missy Ross?  
 09:42 14 **A I haven't spoken to her in a long time.**  
 09:42 15 **When was the last time I spoke to her?**  
 09:42 16 **Q** No. I was going to ask you about the  
 09:42 17 lawsuit. I think you said no to that. Is that  
 09:42 18 the --  
 09:42 19 **A No. I think she did ask me about it,**  
 09:42 20 **but I don't remember how she found out.**  
 09:42 21 **Q** Okay. I know you said you've never been  
 09:42 22 in Mr. Bryant's presence. Have you ever  
 09:43 23 exchanged any emails, text messages --  
 09:43 24 **A No.**  
 09:43 25 **Q** -- things of that nature?

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09:44 1 **do you know?**  
 09:44 2 **A She didn't know who he was either.**  
 09:44 3 **Q** Okay. So more of Blanton was the piece  
 09:44 4 that kind of --  
 09:44 5 **A I believe so.**  
 09:44 6 **Q** Fair enough. We've touched on this  
 09:44 7 briefly, but kind of explain to me how it was  
 09:44 8 that you came to be treated by Dr. Rhodes.  
 09:44 9 **A Dr. Bloom was temporarily closing his**  
 09:44 10 **office -- well, he closed his office, and he was**  
 09:45 11 **supposed to rent a space out from Dr. Rhodes.**  
 09:45 12 **Q** Where was Dr. Bloom's office physically  
 09:45 13 located?  
 09:45 14 **A The original?**  
 09:45 15 **Q** Yeah.  
 09:45 16 **A On Hodges.**  
 09:45 17 **Q** Okay. And then he was going to -- when  
 09:45 18 he shut that down, was going to rent space from  
 09:45 19 Dr. Rhodes' office?  
 09:45 20 **A Correct.**  
 09:45 21 **Q** Where is Dr. Rhodes' office?  
 09:45 22 **A In Jax Beach.**  
 09:45 23 **Q** That Metropolitan building that --  
 09:45 24 **A Yes.**  
 09:45 25 **Q** Okay. Go ahead.

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09:45 1 **A I'm sorry?**  
 09:45 2 **Q** He was going to rent space from Bloom --  
 09:45 3 I mean, Bloom was going to rent space from  
 09:45 4 Rhodes.  
 09:45 5 **A Yes.**  
 09:45 6 **Q** And take it from there.  
 09:45 7 **A Yes.**  
 09:45 8 **Q** How did you end up at Rhodes' though?  
 09:45 9 **A Well, I went in to see the office, and**  
 09:45 10 **he treated me once or twice, and I had a massage**  
 09:45 11 **there. And then I believe we had an appointment**  
 09:45 12 **and he didn't show up, and I can't remember if I**  
 09:45 13 **got treated by Dr. Rhodes that same day or we**  
 09:45 14 **made a --**  
 09:45 15 **Q** So -- and I don't want to read into this  
 09:46 16 more than I need to, but you correct me if I'm  
 09:46 17 wrong here.  
 09:46 18 Once Bloom started renting space from  
 09:46 19 Dr. Rhodes, you got treated at Bloom's office  
 09:46 20 there within Dr. Rhodes' office.  
 09:46 21 **A Yeah. He had a room in the -- like in**  
 09:46 22 **that break room. There was a break room kind of**  
 09:46 23 **combo office, and I did get treated there once or**  
 09:46 24 **twice. I want to say twice.**  
 09:46 25 **Q** Then there was a day there, I guess,

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09:46 1 where Bloom didn't show up?  
 09:46 2 **A Something like that.**  
 09:46 3 **Q** So Dr. Rhodes stepped up to pinch hit  
 09:46 4 that day, so to speak?  
 09:46 5 **A Maybe, or it might have been the second**  
 09:46 6 **time around. I don't remember. Probably.**  
 09:46 7 **Q** Okay. Let me show you this document.  
 09:46 8 This is my first record, as far as I  
 09:46 9 know, of you having any contact with Dr. Rhodes.  
 09:46 10 **A (Examining document.)**  
 09:46 11 **Q** And that's dated July 1.  
 09:47 12 **A Okay. (Examining document.)**  
 09:47 13 **Q** Is that your signature down at the  
 09:47 14 bottom there?  
 09:47 15 **A Yes.**  
 09:47 16 **Q** Okay. Was this the -- it says --  
 09:47 17 MR. DeMAGGIO: We'll make this Exhibit  
 09:47 18 1. We can make a copy of this if you want.  
 09:47 19 I'm sorry. I came with one less than I  
 09:47 20 thought I had.  
 09:47 21 MS. KURTZ: That's fine.  
 09:47 22 MR. DeMAGGIO: Do you want to make a  
 09:47 23 copy?  
 09:47 24 MS. KURTZ: We can at a break.  
 09:47 25 MR. DeMAGGIO: Okay.

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09:47 1 **(Plaintiff's Exhibit No. 1 was marked**  
 09:47 2 **for identification.)**  
 09:47 3 BY MR. DeMAGGIO:  
 09:47 4 **Q** Okay. In the middle there it says,  
 09:47 5 Referred to our office by Dr. R. Bloom. Did you  
 09:47 6 fill that in?  
 09:47 7 **A It looks like my handwriting.**  
 09:47 8 **Q** What was this? Is this the first thing  
 09:47 9 you ever filled out with Dr. Rhodes' office?  
 09:47 10 **A I don't know.**  
 09:47 11 **Q** You don't know?  
 09:47 12 **A I mean, I believe so. I don't think I**  
 09:47 13 **was in his office before then -- before July. I**  
 09:47 14 **don't know.**  
 09:47 15 **Q** Okay. Is it safe to say, based on that  
 09:47 16 document, as of July 1 in 2013, you were done  
 09:47 17 treating with Dr. Bloom at that point?  
 09:48 18 **A It was July. I don't remember if it was**  
 09:48 19 **that early because I did have a -- he did**  
 09:48 20 **schedule me a massage that week. So I don't know**  
 09:48 21 **if I was signing for that massage. I don't know**  
 09:48 22 **if I was done at that point because he kept**  
 09:48 23 **saying he was going to come in.**  
 09:48 24 **Q** Did Bloom and Rhodes utilize the same  
 09:48 25 massage people?

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09:48 1 **A I think so.**  
 09:48 2 **Q** Okay. How long did Bloom work out of a  
 09:48 3 space in Dr. Rhodes' office?  
 09:48 4 **A I don't know. A very short time. I**  
 09:48 5 **only seen him there once or twice.**  
 09:48 6 **Q** Do you know why he ceased to work out of  
 09:48 7 Rhodes' office?  
 09:48 8 **A I think he just needed some personal**  
 09:48 9 **time.**  
 09:48 10 **Q** Okay. When is the last time you spoke  
 09:48 11 to Dr. Bloom?  
 09:48 12 **A About a month ago maybe.**  
 09:49 13 **Q** Okay. Are you friendly with him?  
 09:49 14 **A He adjusts me when I need it.**  
 09:49 15 **Q** What does that mean? And I'll be honest  
 09:49 16 with you. I had to try to learn a little bit  
 09:49 17 about this industry coming into this case. And  
 09:49 18 I'm not a car crash lawyer, so adjust and  
 09:49 19 chiropractors and all that is a little new to me.  
 09:49 20 What does that mean, when he adjusts you?  
 09:49 21 **A What, the medical part of it?**  
 09:49 22 **Q** Yeah. Is it some type of chiropractic  
 09:49 23 practice?  
 09:49 24 **A I believe so.**  
 09:49 25 **Q** Okay. And does he have an office that's

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09:49 1 up and running now that you go to?

09:49 2 **A I believe he was working for somebody**

09:49 3 **for a while, and I did go there. He is working**

09:49 4 **for somebody now. I don't know who.**

09:49 5 **But, no, I've gone to his house. He has**

09:49 6 **a room in his house that he adjusts on occasion.**

09:49 7 **Q I gotcha. So you've -- I'm going to use**

09:49 8 **this. So you've seen him kind of privately**

09:49 9 **outside the office then?**

09:49 10 **A Yes.**

09:50 11 **Q Okay. Has there been anybody else that**

09:50 12 **you've seen privately, outside the office, for**

09:50 13 **any type of chiropractic adjustments, massages,**

09:50 14 **anything of that nature?**

09:50 15 **A I'm sorry. Outside of whose office?**

09:50 16 **Q Outside of a medical office.**

09:50 17 **Like, you know, you talked about Bloom.**

09:50 18 **He's got an office. Sometimes you go to his**

09:50 19 **house and get an adjustment; correct?**

09:50 20 **A Yes.**

09:50 21 **Q How long have you done that?**

09:50 22 **A On and off for the last two years, at**

09:50 23 **least.**

09:50 24 **Q Did you ever go get an adjustment at his**

09:50 25 **house when you were being treated by Dr. Rhodes?**

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09:50 1 **A Did I ever get an adjustment -- I can't**

09:50 2 **remember. I might have.**

09:50 3 **Q How about massages outside of one of**

09:50 4 **these chiropractors' offices?**

09:50 5 **A No.**

09:50 6 **Q No private massages?**

09:50 7 **A No. I don't really do massages.**

09:50 8 **Q Like the two masseuses that worked at**

09:50 9 **Dr. Rhodes' office, either Cindy or -- I think**

09:50 10 **you said the other one's name was Missy.**

09:50 11 **A The only other time I had a massage was**

09:50 12 **at Dr. Bloom's office with somebody else. I**

09:50 13 **think I had one.**

09:51 14 **Q So neither Cindy nor Missy ever gave you**

09:51 15 **a -- I'll call it a private massage --**

09:51 16 **A No.**

09:51 17 **Q -- outside of the office?**

09:51 18 **A No.**

09:51 19 **Q Okay. Did you do any research into**

09:51 20 **Dr. Rhodes, you know, prior to treating with him?**

09:51 21 **A No.**

09:51 22 **Q No Googling him or anything like that?**

09:51 23 **A No.**

09:51 24 **Q Fair enough. Did you ask around, Who is**

09:51 25 **this guy, anything like that?**

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09:51 1 **A No.**

09:51 2 **Q Did you have any discussions with**

09:51 3 **Dr. Bloom about Dr. Rhodes at all?**

09:51 4 **A Briefly. That he knew him from just**

09:51 5 **being a chiropractor, and he was going to rent**

09:51 6 **space from him.**

09:51 7 **Q Okay. Did you know any patients that**

09:51 8 **were treating with Dr. Bloom as of when you**

09:51 9 **started there in July of '13?**

09:51 10 **A Did I know any patients?**

09:51 11 **Q Yeah.**

09:51 12 **A No.**

09:51 13 **Q Did you get to know any of Dr. Rhodes'**

09:51 14 **patients as you would go treat with him there?**

09:51 15 **A No. I didn't really socialize.**

09:51 16 **Q Okay. Back during that time period,**

09:52 17 **were you working as a nanny for the Clausen**

09:52 18 **family as well?**

09:52 19 **A Yes.**

09:52 20 **Q How did you pay for the treatments that**

09:52 21 **Dr. Rhodes was giving you?**

09:52 22 **A I believe through the insurance.**

09:52 23 **Q What insurance company did you have?**

09:52 24 **A My insurance?**

09:52 25 **Q Yes, ma'am.**

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09:52 1 **A Nationwide.**

09:52 2 **Q When you say your insurance, was there**

09:52 3 **another insurance that was paying for some of the**

09:52 4 **stuff too?**

09:52 5 **A I don't think so.**

09:52 6 **Q Okay. Did you ever have to pay any**

09:52 7 **copays or anything like that?**

09:52 8 **A No.**

09:52 9 **Q So you've never, for lack of a better**

09:52 10 **term, come out of pocket for any of your**

09:52 11 **treatments with Dr. Rhodes?**

09:52 12 **A No.**

09:52 13 **Q Okay. When you would get massages, did**

09:52 14 **you ever tip the masseuse?**

09:52 15 **A No.**

09:52 16 **Q Okay. Were there ever times where you'd**

09:53 17 **come into Dr. Rhodes' office for some type of**

09:53 18 **therapy and he wouldn't be there?**

09:53 19 **A The first time I came in just for a**

09:53 20 **massage.**

09:53 21 **Q Okay.**

09:53 22 **A He wasn't there.**

09:53 23 **Q Were there any other days where you**

09:53 24 **would come in just for massages or some type of**

09:53 25 **treatment he didn't have to provide?**

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09:53 1 A I don't think so. I don't remember. I  
 09:53 2 usually came in when the office was open and he  
 09:53 3 was there.  
 09:53 4 Q All right. And by coming in there, is  
 09:53 5 that how you kind of got to know Tammy Wilson a  
 09:53 6 little bit, talking with her in the office?

09:53 7 A Yes.

09:53 8 Q Same thing with Missy Ross?

09:53 9 A Yes.

09:53 10 Q Take me through, when you would come in  
 09:53 11 to Rhodes' office, kind of how the typical office  
 09:54 12 visit would go.

09:54 13 A I would walk in, sign in.

09:54 14 Q There would be a sign-in sheet up on the  
 09:54 15 front desk, I guess?

09:54 16 A Yes.

09:54 17 Q Okay.

09:54 18 A Then they had me sign other forms. And  
 09:54 19 I would wait to be put on therapy, and then I'd  
 09:54 20 get an adjustment and I would leave.

09:54 21 Q So there would be a sign-in sheet that  
 09:54 22 you'd -- Hey, I'm here for my 9:00, and you'd  
 09:54 23 say, I'm here at 8:45 or something like that?

09:54 24 A Correct.

09:54 25 Q I'm just, you know, hypothetically

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09:54 1 speaking.

09:54 2 A Right.

09:54 3 Q And then you said they would have you  
 09:54 4 sign other forms. What were the other forms  
 09:54 5 they'd have you sign?  
 09:54 6 A A massage form, and I don't know what  
 09:54 7 the other form was.

09:54 8 Q Did they look something like -- I'm just  
 09:55 9 going to pick a random one.

09:55 10 This is a form from September 27th. A  
 09:55 11 form like that?

09:55 12 A (Examining document.) Probably. It's  
 09:55 13 been a couple years. It looks familiar, but --

09:55 14 MR. DeMAGGIO: Okay. We'll make that  
 09:55 15 form Exhibit 2.

09:55 16 (Plaintiff's Exhibit No. 2 was marked  
 09:55 17 for identification.)

09:55 18 BY MR. DeMAGGIO:

09:55 19 Q Is that your signature right there?

09:55 20 A Yes.

09:55 21 Q Okay. And then, can you think of any  
 09:55 22 other forms you may have signed?

09:55 23 A There was more.

09:55 24 Q Maybe like one that looked like that,

09:55 25 Daily Massage Notes?

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09:55 1 A I think so.

09:55 2 MR. DeMAGGIO: Okay. And we'll make  
 09:55 3 that Exhibit 3.

09:55 4 (Plaintiff's Exhibit No. 3 was marked  
 09:55 5 for identification.)

09:55 6 BY MR. DeMAGGIO:

09:55 7 Q Is that your name scribbled across  
 09:55 8 there? It looks like it says Olga.

09:55 9 A It looks like that.

09:55 10 Q Okay. Any other forms you can remember  
 09:55 11 signing when you were in there?

09:55 12 A There might have been another one. I  
 09:55 13 can't remember how many there were. There was a

09:55 14 few.

09:55 15 Q Okay. Who would present those forms to  
 09:56 16 you to sign?

09:56 17 A The girls in the front -- the girl or  
 09:56 18 girls at the front desk.

09:56 19 Q And we said Tammy worked at the front  
 09:56 20 desk.

09:56 21 A Or Jessie.

09:56 22 Q Or Jessie.

09:56 23 A Or Sharon.

09:56 24 Q And when you got these forms, would they  
 09:56 25 have, you know, the doctor's writing on them when

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09:56 1 you would sign it?

09:56 2 A No. No. They were blank.

09:56 3 Q You would just blankly sign it?

09:56 4 A Yep.

09:56 5 Q Okay. How about this other one where  
 09:56 6 it's -- on Exhibit 3, where you've got your name  
 09:56 7 scribbled across the top right here; was that  
 09:56 8 blank too?

09:56 9 A I believe so, yes.

09:56 10 Q Okay. And would you sign these forms  
 09:56 11 before you got treated or after you got treated?

09:56 12 A Before.

09:56 13 Q Okay. When they were signing them, did  
 09:56 14 they tell you, Here's what's going on, or  
 09:56 15 anything along those lines?

09:57 16 A What do you mean by "Here's what's going  
 09:57 17 on"?

09:57 18 Q Well, I mean, "Sign this. You're going  
 09:57 19 to get a massage and a TENS unit today."

09:57 20 Would you ever be told that when you  
 09:57 21 were signing it?

09:57 22 A No.

09:57 23 Q Okay.

09:57 24 A Not that I remember.

09:57 25 Q All right.

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<p style="text-align: right;">53</p> <p>09:57 1       <b>A I can't answer that.</b></p> <p>09:57 2       <b>Q</b> When they gave you the forms, were they</p> <p>09:57 3 on a clipboard or something, or how did you get</p> <p>09:57 4 them?</p> <p>      <b>5 A I can't remember.</b></p> <p>09:57 6       <b>Q</b> Would you usually be given Exhibits 2</p> <p>09:57 7 and 3 at the same time, or would you sign them</p> <p>09:57 8 separately, you know --</p> <p>09:57 9       <b>A They were together.</b></p> <p>09:57 10      <b>Q</b> Okay. And then you'd sign the forms</p> <p>09:57 11 and, what, have a seat and wait to get called</p> <p>09:57 12 back?</p> <p>09:57 13      <b>A Yes.</b></p> <p>09:57 14      <b>Q</b> And then you'd get called -- who would</p> <p>09:57 15 call you back?</p> <p>09:57 16      <b>A One of the girls who would bring me to</b></p> <p>09:57 17 <b>the TENS unit.</b></p> <p>09:57 18      <b>Q</b> Did you always start at the TENS unit?</p> <p>09:57 19      <b>A Yes.</b></p> <p>09:57 20      <b>Q</b> Okay.</p> <p>09:57 21      <b>A Not -- I -- most of the time.</b></p> <p>09:58 22      <b>Q</b> Commonly started at the TENS unit?</p> <p>09:58 23      <b>A Yes. Yes.</b></p> <p>09:58 24      <b>Q</b> All right. And then, when you were</p> <p>09:58 25 doing the TENS unit, you said that some of the</p>	<p style="text-align: right;">55</p> <p>09:58 1       <b>Q</b> Get an adjustment. Now, was that done</p> <p>09:58 2 by Dr. Rhodes?</p> <p>09:58 3       <b>A Yes.</b></p> <p>09:58 4       <b>Q</b> Okay. How long does an adjustment take?</p> <p>09:58 5       <b>A A few minutes.</b></p> <p>09:58 6       <b>Q</b> A few minutes?</p> <p>09:58 7       <b>A Yeah.</b></p> <p>09:58 8       <b>Q</b> And were those back and neck</p> <p>09:58 9 adjustments?</p> <p>09:58 10      <b>A Usually.</b></p> <p>09:58 11      <b>Q</b> All right. So Dr. Rhodes would -- would</p> <p>09:58 12 you guys have any conversation while he's giving</p> <p>09:58 13 you adjustments?</p> <p>09:59 14      <b>A Oh, briefly. Just asked me how I was --</b></p> <p>09:59 15 <b>what was hurting.</b></p> <p>09:59 16      <b>Q</b> Okay. So you'd get your adjustment.</p> <p>09:59 17 What happens after that?</p> <p>09:59 18      <b>A I would leave or make another</b></p> <p>09:59 19 <b>appointment.</b></p> <p>09:59 20      <b>Q</b> You said you had about 15 to 18 massages</p> <p>09:59 21 that you got there. Where would those fit in, in</p> <p>09:59 22 the TENS unit adjustment?</p> <p>09:59 23      <b>A I did most of those massages that first</b></p> <p>09:59 24 <b>summer -- that summer, July and August. I was</b></p> <p>09:59 25 <b>not working as much, and I decided to try all the</b></p>
<p style="text-align: right;">54</p> <p>09:58 1 non- -- I'll call them kind of the non-medical</p> <p>09:58 2 staff, like the front desk people, could hook you</p> <p>09:58 3 up to that?</p> <p>09:58 4       <b>A Yes.</b></p> <p>09:58 5       <b>Q</b> All right. How long does a TENS unit</p> <p>09:58 6 treatment take?</p> <p>09:58 7       <b>A I don't remember.</b></p> <p>09:58 8       <b>Q</b> And you had --</p> <p>09:58 9       <b>A Ten minutes. I don't remember.</b></p> <p>09:58 10      <b>Q</b> Yeah. And I'm not trying to pry into</p> <p>09:58 11 your medical history. You had back and neck</p> <p>09:58 12 problems from the accident; right?</p> <p>09:58 13      <b>A Yes.</b></p> <p>09:58 14      <b>Q</b> So they would hook it up to your back</p> <p>09:58 15 and your neck, I assume?</p> <p>09:58 16      <b>A Yes.</b></p> <p>09:58 17      <b>Q</b> And you'd do that for a little bit, and</p> <p>09:58 18 the timer would be set for something --</p> <p>09:58 19      <b>A Yes.</b></p> <p>09:58 20      <b>Q</b> -- and it would be up.</p> <p>09:58 21      <b>A Yeah.</b></p> <p>      <b>22 Q</b> And where would you go from there?</p> <p>09:58 23      <b>A Back to reception.</b></p> <p>09:58 24      <b>Q</b> Back to reception, and then what?</p> <p>09:58 25      <b>A I would get an adjustment.</b></p>	<p style="text-align: right;">56</p> <p>09:59 1       <b>therapies to see if they would work. So the</b></p> <p>09:59 2 <b>majority of them were spread out over a few</b></p> <p>09:59 3 <b>months in the beginning.</b></p> <p>09:59 4       <b>Q</b> Does a massage take longer than an</p> <p>09:59 5 adjustment?</p> <p>09:59 6       <b>A A little bit.</b></p> <p>09:59 7       <b>Q</b> About how much of a difference are we</p> <p>09:59 8 talking about?</p> <p>09:59 9       <b>A My first massage was probably 45</b></p> <p>09:59 10 <b>minutes, but after that they were maybe 10 or 15</b></p> <p>09:59 11 <b>minutes.</b></p> <p>09:59 12      <b>Q</b> Okay. Would the massage -- when you got</p> <p>09:59 13 them, would you have massages on the same day as</p> <p>10:00 14 you got adjustments?</p> <p>10:00 15      <b>A Yes, in the beginning.</b></p> <p>10:00 16      <b>Q</b> Okay. What would be the order? TENS</p> <p>10:00 17 unit No. 1?</p> <p>10:00 18      <b>A (No audible response.)</b></p> <p>10:00 19      <b>Q</b> You would start with the TENS unit.</p> <p>10:00 20      <b>That was kind of the basic starting one just</b></p> <p>10:00 21 <b>about every time, I think you said.</b></p> <p>10:00 22      <b>A I think so.</b></p> <p>10:00 23      <b>Q</b> Would you take a massage and then an</p> <p>10:00 24 adjustment, or would you take an adjustment and</p> <p>10:00 25 then a massage?</p>

<p style="text-align: right;">57</p> <p>10:00 1     <b>A I didn't do that many massages. I don't</b>  10:00 2     <b>know. Probably the TENS first, I would say.</b>  10:00 3     <b>Yeah.</b>  10:00 4     <b>Q Okay. So the order of the massage and</b>  10:00 5     <b>the adjustment you just can't recall. That's</b>  10:00 6     <b>fine.</b>  10:00 7     <b>A (Shrugs shoulders.) I would say the</b>  10:00 8     <b>TENS first. There was more units available.</b>  10:01 9     <b>Q Yeah. But what I'm asking is, I know</b>  10:01 10    <b>you said you generally started with the TENS</b>  10:01 11    <b>unit.</b>  10:01 12    <b>A Yes.</b>  10:01 13    <b>Q Okay. On the days that you went and you</b>  10:01 14    <b>got the TENS unit, massage, and an adjustment --</b>  10:01 15    <b>A Right.</b>  10:01 16    <b>Q Okay. I know you started with the TENS</b>  10:01 17    <b>unit usually.</b>  10:01 18    <b>A Okay.</b>  10:01 19    <b>Q What would you do of the other two</b>  10:01 20    <b>first; massage or adjustment?</b>  10:01 21    <b>A I think we always ended with an</b>  10:01 22    <b>adjustment, but I can't...</b>  10:01 23    <b>Q Would the adjustment take place in the</b>  10:01 24    <b>same room where the massage took place?</b>  10:01 25    <b>A No.</b></p>	<p style="text-align: right;">59</p> <p>10:02 1     <b>Q Okay. During your time of being treated</b>  10:02 2     <b>by Dr. Rhodes -- and we'll call it roughly July</b>  10:02 3     <b>of '13 through January of '14 -- did you ever</b>  10:02 4     <b>express any disappointment or concern or complain</b>  10:02 5     <b>at all with the treatment you were receiving</b>  10:02 6     <b>there?</b>  10:02 7     <b>A With the treatment?</b>  10:03 8     <b>Q Yeah.</b>  10:03 9     <b>A The physical treatment?</b>  10:03 10    <b>Q Sure.</b>  10:03 11    <b>A I don't believe so.</b>  10:03 12    <b>Q And then I know at some point in time</b>  10:03 13    <b>you came to complain about the billing</b>  10:03 14    <b>procedures, and that's part of what we're here</b>  10:03 15    <b>about today. When did you first start to have</b>  10:03 16    <b>concerns about billing?</b>  10:03 17    <b>A I first questioned Jessie either in</b>  10:03 18    <b>September or October of why I was having to sign</b>  10:03 19    <b>all these forms when I wasn't getting the</b>  10:03 20    <b>massages.</b>  10:03 21    <b>Q Tell me about that. What forms do you</b>  10:03 22    <b>think you were signing?</b>  10:03 23    <b>A I was signing massage forms.</b>  10:03 24    <b>Q Whose name would be on the massage form?</b>  10:03 25    <b>A Mine.</b></p>
<p style="text-align: right;">58</p> <p>10:01 1     <b>Q All right. So would you get done with</b>  10:01 2     <b>the massage and go wait in the lobby again until</b>  10:01 3     <b>you got called in for the adjustment?</b>  10:01 4     <b>A Yes.</b>  10:01 5     <b>Q Okay. How long was your typical office</b>  10:01 6     <b>visit at Dr. Rhodes'?</b>  10:01 7     <b>A Are you talking average? Because if I</b>  10:01 8     <b>didn't get a massage, I was in and out in 20</b>  10:02 9     <b>minutes.</b>  10:02 10    <b>Q Yeah. Let's do that. Let's split it</b>  10:02 11    <b>into two categories: trips to Dr. Rhodes' office</b>  10:02 12    <b>during which you had a massage and trips during</b>  10:02 13    <b>which you did not have a massage.</b>  10:02 14    <b>A Without the massage, within a half an</b>  10:02 15    <b>hour. With the massage, it could be anywhere</b>  10:02 16    <b>from 45 minutes to two hours. I mean, it really</b>  10:02 17    <b>depended on what was going on in the office.</b>  10:02 18    <b>Q Okay. Did you ever have any discussions</b>  10:02 19    <b>with Dr. Rhodes about him privately adjusting you</b>  10:02 20    <b>out of the office?</b>  10:02 21    <b>A No.</b>  10:02 22    <b>Q Okay. Any discussions with any of the</b>  10:02 23    <b>masseuse there about giving you a massage out of</b>  10:02 24    <b>the office?</b>  10:02 25    <b>A No.</b></p>	<p style="text-align: right;">60</p> <p>10:03 1     <b>Q Would it say who was allegedly giving</b>  10:03 2     <b>the massage?</b>  10:03 3     <b>A I didn't look. They just wanted me to</b>  10:03 4     <b>sign it.</b>  10:03 5     <b>Q Okay. Like is this form right here,</b>  10:03 6     <b>Exhibit 3, one of the massage forms?</b>  10:03 7     <b>A Right.</b>  10:03 8     <b>Q Okay. And that's Missy Ross' signature</b>  10:04 9     <b>down at the bottom, it looks like.</b>  10:04 10    <b>A I mean, on that one, I don't know if it</b>  10:04 11    <b>was there. I don't recall it.</b>  10:04 12    <b>Q Okay. Is Missy Ross Melissa Ross?</b>  10:04 13    <b>A I guess so.</b>  10:04 14    <b>Q Okay.</b>  10:04 15    <b>A I don't know.</b>  10:04 16    <b>Q I mean, I don't want you to guess, but</b>  10:04 17    <b>that's a pretty common nickname for Melissa.</b>  10:04 18    <b>A I guess that's her name.</b>  10:04 19    <b>Q Okay. So you questioned Jessie, Why am</b>  10:04 20    <b>I signing all these massage forms when I'm not</b>  10:04 21    <b>getting these massages?</b>  10:04 22    <b>A Correct.</b>  10:04 23    <b>Q Were the only forms you were signing</b>  10:04 24    <b>relating to massages those that looked like</b>  10:04 25    <b>Exhibit No. 3?</b></p>
<p style="text-align: right;">FIRST COAST COURT REPORTERS</p>	<p style="text-align: right;">FIRST COAST COURT REPORTERS</p>

10:04 1 **A (Indicating.)**  
 10:04 2 **Q** You don't know?  
 10:04 3 **A I don't know. Those look familiar.**  
 10:04 4 **Q** What did Jessie tell you?  
 10:04 5 **A She said, That's the office procedure**  
 10:04 6 **and everybody does it.**  
 10:04 7 **Q** Did anybody ever tell you that the forms  
 10:04 8 get shredded up if the massage doesn't take  
 10:04 9 place?  
 10:04 10 **A Yes.**  
 10:04 11 **Q** Okay. Who told you that?  
 10:04 12 **A Missy.**  
 10:04 13 **Q** And when did she tell you that?  
 10:04 14 **A I don't remember what day it was. I**  
 10:04 15 **don't know.**  
 10:04 16 **Q** Well, would it have been -- not specific  
 10:04 17 day, but would it have been in the early part of  
 10:05 18 seeing Dr. Rhodes, you know, the July period?  
 10:05 19 Would it have been in the September/October  
 10:05 20 period where you --  
 10:05 21 **A It was in the mid period, because I was**  
 10:05 22 **getting massages over the early part of the**  
 10:05 23 **summer, if I didn't start questioning them until**  
 10:05 24 **the fall.**  
 10:05 25 **Q** Okay. So she said, It's routine office

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10:06 1 bills from either Dr. Rhodes' office, or any  
 10:06 2 paperwork from your insurance company during that  
 10:06 3 time indicating --  
 10:06 4 **A Yes.**  
 10:06 5 **Q** Okay.  
 10:06 6 **A I never opened them. They ended up**  
 10:06 7 **stacked on my desk.**  
 10:06 8 **Q** And are these bills from Dr. Rhodes, or  
 10:06 9 are these papers from the insurance company?  
 10:06 10 **A No, I don't think I got any bills from**  
 10:06 11 **Dr. Rhodes. This was just statements from the**  
 10:06 12 **insurance.**  
 10:06 13 **Q** Well, you never opened them up, so how  
 10:06 14 do you know what was in there?  
 10:06 15 **A I opened them up at a later date.**  
 10:06 16 **Q** Okay. Okay.  
 10:06 17 **A Like they would pile up. I didn't**  
 10:06 18 **really -- I checked in the beginning; then I let**  
 10:06 19 **them go for a few months, and then I checked at**  
 10:06 20 **the end.**  
 10:06 21 **Q** These would come from Nationwide?  
 10:06 22 **A Correct.**  
 10:06 23 **Q** Okay. Do you still maintain those  
 10:06 24 letters? Do you have them still?  
 10:06 25 **A Maybe. They might be in a box**

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 10:05 1 procedure, and you were signing for them. Okay.  
 10:05 2 **Q** Did you raise any questions about that  
 10:05 3 at a later time?  
 10:05 4 **A Yes.**  
 10:05 5 **Q** Other than this first time where you  
 10:05 6 said, "Hey, basically, Jessie, why am I signing  
 10:05 7 all these forms when I'm not getting massages,"  
 10:05 8 and she said, "Well, it's office procedure," was  
 10:05 9 there any other substance to that conversation?  
 10:05 10 **A There was -- what?**  
 10:05 11 **Q** Did you discuss anything during that  
 10:05 12 conversation about the billing?  
 10:05 13 **A I asked her would I get billed. And she**  
 10:05 14 **said, No. If you don't get a massage, you're not**  
 10:05 15 **going to get billed.**  
 10:05 16 **Q** Okay. And then is that how that  
 10:05 17 conversation resolved itself?  
 10:05 18 **A Yes.**  
 10:05 19 **Q** All right. And then there was another  
 10:05 20 conversation with somebody else.  
 10:05 21 **A There was multiple with Jessie over the**  
 10:05 22 **next few weeks, because I would let it go for a**  
 10:05 23 **few weeks and then I just couldn't understand why**  
 10:05 24 **I was still being made to sign these forms.**  
 10:05 25 **Q** Okay. Well, were you receiving any

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10:06 1 **somewhere.**  
 10:06 2 **Q** All right. I'd ask that you look for  
 10:06 3 those if you could; and if you could, get them to  
 10:06 4 your lawyer so she can send them to me. Okay?  
 10:06 5 **A Okay.**  
 10:06 6 **Q** So at the time, though, you were just  
 10:06 7 putting them in a pile somewhere in your house?  
 10:06 8 **A Yeah.**  
 10:06 9 **Q** You were having a conversation with  
 10:06 10 Jessie, you know, Hey, what's going on?  
 10:06 11 Something back from her to the effect of, Don't  
 10:06 12 worry about it. We're not billing you. It's  
 10:06 13 office procedure.  
 10:06 14 **A Correct.**  
 10:06 15 **Q** Fair enough. When is the next time you  
 10:06 16 spoke to somebody else about it?  
 10:06 17 **A I may have mentioned it a few weeks**  
 10:06 18 **later again.**  
 10:06 19 **Q** Are we talking about the fall of 2013  
 10:06 20 now?  
 10:06 21 **A Yeah, maybe October. I may have**  
 10:06 22 **mentioned it again to Missy, you know.**  
 10:06 23 **Q** To Missy now.  
 10:06 24 **A Yes.**  
 10:06 25 **Q** Before it was Jessie. Now we're talking

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10:07 1 Missy?  
 10:07 2 A Right.  
 10:07 3 Q Because Missy was the masseuse.  
 10:07 4 A Right.  
 10:07 5 Q And what did Missy say?  
 10:07 6 A That he makes everybody sign them.  
 10:08 7 Q He being who?  
 10:08 8 A Dr. Rhodes.  
 10:08 9 Q Okay. Did she say she knew anything  
 10:08 10 about Dr. Rhodes having people sign that and then  
 10:08 11 billing for massages that weren't actually  
 10:08 12 occurring?  
 10:08 13 A It's kind of a blur. I don't remember.  
 10:08 14 Q Okay. So you spoke to Jessie. You  
 10:08 15 spoke to Missy. When is the next time you  
 10:08 16 mentioned this issue to someone?  
 10:08 17 MS. KURTZ: To someone in Dr. Rhodes'  
 10:08 18 office?  
 10:08 19 BY MR. DeMAGGIO:  
 10:08 20 Q To anyone. To someone, at all.  
 10:08 21 A Maybe a few weeks after that when Jessie  
 10:08 22 left and the new girl came, Tammy.  
 10:08 23 Q Why did Jessie leave; do you know?  
 10:08 24 A She said she was very unhappy, and she  
 10:08 25 was looking for other work.

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10:09 1 didn't sign the form. And I was in the office  
 10:09 2 waiting for about 20 or 30 minutes. And I was on  
 10:09 3 a time schedule because I was coming in during my  
 10:09 4 lunch, and I didn't have time, and I had to walk  
 10:09 5 out of the office a few times.  
 10:09 6 And she told me that I didn't sign the  
 10:09 7 forms, so he was making me wait till I signed the  
 10:09 8 forms, or something to that effect.  
 10:09 9 Q Were any of these conversations that you  
 10:10 10 had with either Jessie or Tammy that we just  
 10:10 11 talked about, was any of that ever in writing or  
 10:10 12 was it always verbally?  
 10:10 13 A Verbally, just at the front desk.  
 10:10 14 Q All right. When is the next time after  
 10:10 15 this lunch break debacle?  
 10:10 16 A What do you mean by the lunch break  
 10:10 17 debacle?  
 10:10 18 Q Well, you wanted to get -- you were  
 10:10 19 there on your --  
 10:10 20 A I was always there on my lunch break.  
 10:10 21 Q Oh, okay.  
 10:10 22 A That was the agreement we had. He  
 10:10 23 called me a drive-thru patient because I squeezed  
 10:10 24 it in on my lunch break. So it was known that I  
 10:10 25 had to get my adjustment and go on my merry way.

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 10:08 1 Q Okay. Did she say specifically what she  
 10:08 2 was unhappy about?  
 10:08 3 A She didn't want to work there anymore.  
 10:08 4 Q Okay. Is that it?  
 10:08 5 A That's all she told me.  
 10:08 6 Q And then that's when Tammy, who used to  
 10:09 7 work with Dr. Bloom, came in?  
 10:09 8 A Shortly after. I don't know.  
 10:09 9 Q Sure. But --  
 10:09 10 A Yeah. I think that was November. I  
 10:09 11 don't remember.  
 10:09 12 Q Same Tammy though. Tammy Wilson?  
 10:09 13 A Correct.  
 10:09 14 Q Your friend.  
 10:09 15 A Yes.  
 10:09 16 Q Okay. And then once Tammy came in, did  
 10:09 17 you ever talk to her at all about this concern  
 10:09 18 that you had?  
 10:09 19 A Yes.  
 10:09 20 Q What did Tammy say?  
 10:09 21 A The same thing. It's office procedure;  
 10:09 22 everybody does it.  
 10:09 23 Q All right. The next time you talked to  
 10:09 24 somebody about this.  
 10:09 25 A A few weeks later, Tammy again. I

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10:10 1 Q And, see, I didn't know that. The way  
 10:10 2 you made it sound was, I was on my lunch break  
 10:10 3 and I really had to get --  
 10:10 4 A I was always on my lunch break. That's  
 10:10 5 the only way I could -- I worked during the  
 10:10 6 office hours. So he was only open Monday,  
 10:10 7 Wednesday, Friday. Those were the days I worked.  
 10:10 8 Q Are you watching the C [REDACTED] kids  
 10:10 9 during that time period or something? Is that  
 10:10 10 what --  
 10:10 11 A Partly. I kind of run errands and, you  
 10:11 12 know, cook, just help out.  
 10:11 13 Q Okay. So when is the next time after  
 10:11 14 the lunch situation you just talked about?  
 10:11 15 A About what? I'm sorry. Repeat.  
 10:11 16 Q That you expressed any concerns about  
 10:11 17 what was going on in the office to anybody.  
 10:11 18 A I pretty much complained every couple  
 10:11 19 weeks.  
 10:11 20 Q And I know you had testified a little  
 10:11 21 bit ago about how you would get the letters or  
 10:11 22 the mail from the insurance, but you wouldn't  
 10:11 23 open it. You'd stack it up in a pile.  
 10:11 24 A I opened them the first few months, you  
 10:11 25 know, and I just kind of let it go after a few

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10:11 1 months. I just figured it was the same old --  
 10:11 2 you know.  
 10:11 3 Q Well, when you opened them up and you  
   1 4 looked at them, do you see that you were being  
   5 billed for massages you didn't think you got?  
 10:11 6 A No, because up until probably August, I  
 10:11 7 was getting massages.  
 10:11 8 Q Okay. Well, then after you came to have  
 10:11 9 an issue with signing papers for massages, and  
 10:11 10 you were being told it was office practice and  
 10:11 11 all of that, did you ever go back and look at the  
 10:12 12 bills and say, Well, you know, I remember signing  
 10:12 13 a form on August -- I mean on October 5th for a  
 10:12 14 massage. Did you go back and look at your  
 10:12 15 statement and, Well, was I billed for a massage  
 10:12 16 that day?  
 10:12 17 A Not at that -- not at that period.  
 10:12 18 Q Have you ever done that?  
 10:12 19 A I did it much later.  
 10:12 20 Q When did you do that?  
 10:12 21 A Probably at the end of the year, in  
 10:12 22 December sometime. I had some time and I went  
 10:12 23 through them.  
 10:12 24 Q End of December 2013?  
 10:12 25 A Correct.

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10:13 1 Q Okay. And you weren't getting any in  
 10:13 2 the winter of 2013?  
 10:13 3 A No.  
 10:13 4 Q No?  
 10:13 5 A No, not at the end. I don't think so.  
 10:13 6 Q Nor in the fall of 2013, because that  
 10:13 7 wouldn't be the beginning. The beginning was  
 10:13 8 July; right?  
 10:13 9 A The beginning was July.  
 10:13 10 Q Right.  
 10:13 11 A So I don't -- I don't know. I know I  
 10:13 12 got some in -- a few during the summer.  
 10:13 13 Q During the summer.  
 10:13 14 A And I may have gotten one or two in the  
 10:13 15 fall. It wasn't a consistent thing.  
 10:13 16 Q Okay. So you saw an ultrasound you say  
 10:13 17 you didn't get. What else do you think you  
 10:13 18 didn't get that you got billed for?  
 10:13 19 A I did get hot and cold packs a lot in  
 10:13 20 the beginning, and I may have gotten a few in the  
 10:13 21 fall, but that wasn't part of my regular. It  
 10:13 22 bothered me.  
 10:13 23 Q Okay. What else? You said traction.  
 10:13 24 A Yeah. I tried that I think once, and it  
 10:13 25 hurt my back. I didn't like it.

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10:12 1 Q Okay. What caused you to actually go  
 10:12 2 open the bills and look at them?  
 10:12 3 A I actually was cleaning out some desk  
 10:12 4 paperwork, and I decided to just organize and  
 10:12 5 open some up. I had time.  
 10:12 6 Q And when you looked at them, did you see  
 10:12 7 you were billed for massages you don't think you  
 10:12 8 got?  
 10:12 9 A And other therapies.  
 10:12 10 Q Such as?  
 10:12 11 A Ultrasound and traction and -- I don't  
 10:12 12 know -- other stuff.  
 10:12 13 Q Did you ever get ultrasound at  
 10:12 14 Dr. Rhodes?  
 10:12 15 A Once or twice in the beginning.  
 10:12 16 Q That's it; once or twice?  
 10:12 17 A I -- just a few times in the beginning,  
 10:13 18 in the summer.  
 10:13 19 Q But at the beginning.  
 10:13 20 A Yeah.  
 10:13 21 Q Okay. You weren't getting any in 2014  
   22 from them?  
 10:13 23 A 2014?  
 10:13 24 Q Yeah.  
 10:13 25 A I don't think so.

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10:13 1 Q Explain for a novice like me what  
 10:14 2 traction is. What is that?  
 10:14 3 A I'm not an expert on traction.  
 10:14 4 Q But what was physically done to you?  
 10:14 5 A It's a table with something that pulls  
 10:14 6 your neck.  
 10:14 7 Q And you tried that once or twice, and  
 10:14 8 you didn't like it?  
 10:14 9 A I don't know if I did it twice. I think  
 10:14 10 I tried it once. I can't remember. I don't know  
 10:14 11 the specifics on the traction. I don't know how  
 10:14 12 many times.  
 10:14 13 Q You disliked it so much that you did it  
 10:14 14 so little that you didn't want to do it again?  
 10:14 15 A Yes.  
 10:14 16 Q Okay. Any other treatments --  
 10:14 17 A I think I had the rolling table a couple  
 10:14 18 of times.  
 10:14 19 Q Okay.  
 10:14 20 A And I noticed that was on the billing,  
 10:14 21 too.  
 10:14 22 Q And what time period are we talking  
 10:14 23 about where you had stuff done that you don't  
 10:14 24 think was performed?  
 10:14 25 A From, I guess, September -- mid

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10:14 1 **September to December.**  
 10:15 2 Q How about in November?  
 10:15 3 A **What about it?**  
 10:15 4 Q Were you getting any traction in  
 10:15 5 November?  
 10:15 6 A **I don't remember when I got it.**  
 10:15 7 Q Well, towards the beginning you think  
 10:15 8 though?  
 10:15 9 A **I tried everything in the beginning. I**  
 10:15 10 **don't remember.**  
 10:15 11 Q How about ultrasound; were you getting  
 10:15 12 any of that in November?  
 10:15 13 A **I don't remember.**  
 10:15 14 Q You think it was closer to the beginning  
 10:15 15 though?  
 10:15 16 A **I know I got it for sure over the**  
 10:15 17 **summer.**  
 10:15 18 Q Okay. And you said that you really, I  
 10:15 19 guess, for the -- I'll say for the first time,  
 10:15 20 were able to confirm what your suspicions were  
 10:15 21 when you actually looked at the bills sometime in  
 10:15 22 December of 2013?  
 10:15 23 A **Yes, towards the end, I believe.**  
 10:15 24 Q Okay. And when you actually looked at  
 10:15 25 the bills, did you go talk to anybody about that?

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10:17 1 asked Tammy if my attorney had called.  
 10:17 2 Q What did Tammy tell you?  
 10:17 3 A **Yes.**  
 10:17 4 Q And what did she say about that?  
 10:17 5 A **She said she had -- the attorney's**  
 10:17 6 **office had called a few times.**  
 10:17 7 Q Did she say whether or not she passed on  
 10:17 8 the message to Rhodes?  
 10:17 9 A **Yes. She said she did.**  
 10:17 10 Q Did she say what Rhodes' reaction was?  
 10:17 11 A **I don't remember.**  
 10:17 12 Q Did you ever show her the bills and --  
 10:17 13 next to, you know, the massage slips and say,  
 10:18 14 Hey, what's up?  
 10:18 15 A **No. No. I don't have them with me.**  
 10:18 16 Q And I don't mean to be so, you know,  
 10:18 17 casual about it.  
 10:18 18 A **Yeah.**  
 10:18 19 Q But you know what I'm saying.  
 10:18 20 What did those bills from Nationwide  
 10:18 21 look like; can you recall?  
 10:18 22 A **Just small pieces of paper with a**  
 10:18 23 **monthly total, I guess. I don't remember.**  
 10:18 24 Q Did they say like EOB, Explanation of  
 10:18 25 Benefits, or anything?

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10:16 1 A **I remember talking to my attorney and**  
 10:16 2 **telling him about that.**  
 10:16 3 Q Mr. Ossi?  
 10:16 4 A **Yes, and his assistants.**  
 10:16 5 Q Did he do anything with the information?  
 10:16 6 A **He said he would take care of it, and**  
 10:16 7 **tally it up and see if he could -- he'd call the**  
 10:16 8 **office. He said he was going to take care of it**  
 10:16 9 **with Dr. Rhodes. I told him --**  
 10:16 10 Q Do you know if that was ever done?  
 10:16 11 A **I was told by his assistant that they**  
 10:16 12 **made multiple calls to his office, and there was**  
 10:16 13 **no response. They left messages for him to call**  
 10:16 14 **him back.**  
 10:16 15 Q Who was Ossi's assistant?  
 10:16 16 A **There's another attorney named Lauren,**  
 10:16 17 **and I know there was -- he had a couple of**  
 10:16 18 **assistants. One was Kelly something, another**  
 10:16 19 **Kelly. There was a few people working on the**  
 10:16 20 **case. I don't remember their names.**  
 10:17 21 Q After talking to Ossi about it, did you  
 10:17 22 talk to anybody else about, you know, having now  
 10:17 23 looked at the bills and what your concerns were?  
 10:17 24 A **Probably in January. I waited a while**  
 10:17 25 **to see if he would resolve it, and I told -- I**

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10:18 1 A **Probably.**  
 10:18 2 Q Do you know what your file number was  
 10:18 3 with Nationwide, or what your policy number was?  
 10:18 4 A **No.**  
 10:18 5 Q All right. So did you ever talk to  
 10:18 6 Dr. Rhodes about that directly?  
 10:18 7 A **Not while we were in therapy.**  
 10:18 8 Q Okay. Did you ever call him, write him  
 10:18 9 a letter, email him, text him?  
 10:18 10 A **Well, he was at the reception when I**  
 10:18 11 **complained a few times.**  
 10:18 12 Q Did he say anything when you were up  
 10:18 13 there?  
 10:18 14 A **No. He walked away.**  
 10:19 15 Q All right. Did there ever come a time  
 10:19 16 when you wrote him a letter or anything about it?  
 10:19 17 A **I did. I sent him an email at the end**  
 10:19 18 **when I wanted to stop going to the office.**  
 10:19 19 Q Do you remember when that was and what  
 10:19 20 was in the email?  
 10:19 21 A **I want to say that was at the end of**  
 10:19 22 **January or early February. I can't remember.**  
 10:19 23 **Early February.**  
 10:19 24 Q Do you still have the email?  
 10:19 25 A **No idea. That was years ago. I**

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10:19 1 **haven't...**  
 10:19 2 Q Was it sent from -- you gave me your  
 10:19 3 email address earlier, the comcast.net email  
 10:19 4 address?  
 10:19 5 A **Yes.**  
 10:19 6 Q Did you have Florida Blue as well?  
 10:19 7 A **That's my private insurance.**  
 10:19 8 Q Okay.  
 10:19 9 A **Florida Blue?**  
 10:19 10 Q Yeah. Yeah. Did you have that?  
 10:19 11 A **I have -- that's my insurance.**  
 10:19 12 Q But were you using that at Dr. Rhodes'  
 10:19 13 office?  
 10:19 14 A **No.**  
 10:19 15 Q Nationwide was your auto insurance --  
 10:19 16 A **Correct.**  
 10:19 17 Q -- that was paying for this.  
 10:19 18 A **Yeah.**  
 10:19 19 Q Okay. Do you recall signing a letter of  
 10:20 20 protection with your law firm to give to  
 10:20 21 Dr. Rhodes?  
 10:20 22 A **I don't even know what that means. What**  
 10:20 23 **is a letter of protection?**  
 10:20 24 Q A letter of protection is a letter --  
 10:20 25 and your attorney will correct me if I'm wrong

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10:20 1 here -- that the law firm will guarantee payment  
 10:20 2 for the services the doctor renders to you out of  
 10:20 3 the settlement proceeds if they're received. Do  
 10:20 4 you remember signing anything like that?  
 10:20 5 A **I don't really remember much of what I**  
 10:20 6 **signed; but I probably did, if that's a standard**  
 10:20 7 **procedure.**  
 10:20 8 Q Okay. Do you know if your law firm ever  
 10:20 9 satisfied whatever bills may have been due to  
 10:20 10 Dr. Rhodes pursuant to the letter of protection?  
 10:20 11 A **I believe so.**  
 10:20 12 Q Did you maintain a copy of your --  
 10:20 13 what's called a settlement or closing statement  
 10:20 14 as it relates to your settlement with the case  
 10:20 15 against Mr. or Mrs. Fox, the auto accident case?  
 10:20 16 A **I think my attorney has everything. I**  
 10:20 17 **don't think I took anything.**  
 10:20 18 Q Okay. Do you maintain any of those  
 10:20 19 explanation of benefits or mailings that you got  
 10:20 20 from Nationwide?  
 10:20 21 A **Maintain meaning?**  
 10:20 22 Q Yeah. Do you have them anywhere?  
 10:20 23 A **I think I may have them. I don't think**  
 10:20 24 **I threw them out. I'm not sure. I'd have to**  
 10:20 25 **check.**

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10:21 1 Q Okay. So you sent Dr. Rhodes an email  
 10:21 2 towards the end of January?  
 10:21 3 A **Or early February. I can't remember**  
 10:21 4 **when it was.**  
 10:21 5 Q Was Tammy still working there then?  
 10:21 6 A **I don't think so.**  
 10:21 7 Q Do you know why Tammy left?  
 10:21 8 A **She told me he laid her off for lack of**  
 10:22 9 **work, but she also told me that they had gotten**  
 10:22 10 **into an argument.**  
 10:22 11 Q Did she say what the argument was about?  
 10:22 12 A **Yes.**  
 10:22 13 Q What was it about?  
 10:22 14 A **She was questioning my overbilling and**  
 10:22 15 **some checks that came in.**  
 10:22 16 Q The letter or the email that you sent  
 10:22 17 Dr. Rhodes about the billing, did that go to  
 10:22 18 Dr. Rhodes before or after Tammy was terminated?  
 10:22 19 A **I don't remember. I think it was after.**  
 10:22 20 **Shortly after.**  
 10:22 21 Q All right. After that email, was there  
 10:22 22 anything else you put in writing as it relates to  
 10:22 23 Dr. Rhodes and the billing issue?  
 10:22 24 A **What do you mean?**  
 10:22 25 Q Yeah. Did you write him another letter?

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10:22 1 I mean, I know at some point -- we'll get to that  
 10:23 2 Tip form with the Department of Insurance, but --  
 10:23 3 A **I don't think so.**  
 10:23 4 Q Okay. Did Dr. Rhodes ever get back to  
 10:23 5 you about that?  
 10:23 6 A **He called. He called and left me a**  
 10:23 7 **message.**  
 10:23 8 Q Okay. In your auto accident lawsuit,  
 10:23 9 you had told me earlier that you gave a  
 10:23 10 deposition. Did the other side send you what are  
 10:23 11 called interrogatories? Do you know what those  
 10:23 12 are?  
 10:23 13 A **No, I don't know what those are.**  
 10:23 14 Q What they are, the opposing party in a  
 10:23 15 lawsuit can send you written questions that you  
 10:23 16 have to answer in writing under oath. You don't  
 10:23 17 recall whether or not you got any of those?  
 10:24 18 A **I don't remember if I did that.**  
 10:24 19 Q Okay. Do you know who represented the  
 10:24 20 defendant in that lawsuit?  
 10:24 21 A **I don't remember.**  
 10:24 22 Q Okay. Let's talk about --  
 10:24 23 MR. DeMAGGIO: You know what, let's take  
 10:24 24 a quick break.  
 10:32 25 (Brief recess.)

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10:32 1 BY MR. DeMAGGIO:  
 10:32 2 Q You've got a document in front of you  
 10:32 3 there, ma'am, that's the document that's attached  
 10:32 4 as Exhibit D to the Amended Complaint, Demand for  
 10:32 5 Jury Trial, which is the operative pleading that  
 10:32 6 we're on now. Tell me how that form and that  
 10:32 7 document in front of you came to be.

10:32 8 **A Are we talking about this one?**

10:32 9 Q Yes, ma'am.

10:32 10 MR. DeMAGGIO: And we'll make that --  
 10:32 11 I'll just rip it off the Complaint here.

10:32 12 We'll make that Exhibit 4 to the deposition.

10:32 13 **(Plaintiff's Exhibit No. 4 was marked**  
 10:32 14 **for identification.)**

10:32 15 BY MR. DeMAGGIO:

10:32 16 Q So tell me how it came to be that you  
 10:33 17 made this tip to the insurance department.

10:33 18 **A Well, I decided to do it after multiple**  
 10:33 19 **attempts to get it resolved through my attorney.**

10:33 20 Q So I guess at some point you realized  
 10:33 21 that your attorney didn't get it resolved?

10:33 22 A Yes.

10:33 23 Q Did he tell you, I wasn't able to  
 10:33 24 resolve it?

10:33 25 **A Well, his assistants and him said that**  
 FIRST COAST COURT REPORTERS

10:33 1 **they were trying and they got nowhere.**

10:33 2 Q And then was this form generated after  
 10:33 3 you sent the letter, the email to Dr. Rhodes?

10:33 4 A I believe so.

10:33 5 Q Okay. So I get why you sent this. You  
 10:33 6 weren't able to resolve it via the other means.

10:33 7 How did you know to go onto the  
 10:33 8 Department of Insurance Fraud -- I mean, how did  
 10:33 9 you --

10:33 10 A Well, I knew it existed.

10:34 11 Q How did you know that?

10:34 12 A Well, just in general, I knew that there  
 10:34 13 was sites available for, you know, reporting  
 10:34 14 issues.

10:34 15 Q But, I mean, who told you about that?

10:34 16 How did you know there were sites out there to  
 10:34 17 report issues?

10:34 18 A I think that's a general -- everybody  
 10:34 19 knows. There's government agencies pretty much  
 10:34 20 for everything.

10:34 21 Q Did you know that the State of Florida  
 10:34 22 had a Division of Insurance Fraud?

10:34 23 A Not specifically. But, yeah. I mean, I  
 10:34 24 did speak to a few people about it.

10:34 25 Q Who did you speak to?

10:34 1 A My sister.

10:34 2 Q What's her name?

10:34 3 A N\_\_\_\_\_

10:34 4 Q Is it N\_\_\_\_\_ Z\_\_\_\_\_?

10:34 5 A No.

10:34 6 Q What's her last name?

10:34 7 A \_\_\_\_\_.

10:34 8 Q That one you're going to have to spell

10:34 9 for us, ma'am.

10:34 10 A P\_\_\_\_\_.

10:35 11 Q Is that a Greek name?

10:35 12 A Yes.

10:35 13 Q Okay. Are you Greek by heritage?

10:35 14 A Yes.

10:35 15 Q Z\_\_\_\_\_

10:35 16 A Yes.

10:35 17 Q Okay. Have you ever had a job in the  
 10:35 18 insurance industry at all?

10:35 19 A No.

10:35 20 Q And I didn't ask you; what's your  
 10:35 21 educational background?

10:35 22 A I have a BA in fine arts and education  
 10:35 23 from Queens College.

10:35 24 Q Queens College?

10:35 25 A Yes.

10:35 1 Q Are you from New York?

10:35 2 A Yes.

10:35 3 Q Whereabouts?

10:35 4 A Queens.

10:35 5 Q What brought you to Florida?

10:35 6 A I visited some friends and fell in love  
 10:35 7 with Jacksonville.

10:35 8 Q Other than the nanny job you've told me  
 10:35 9 about, what year did you graduate from college,

10:35 10 ma'am?

10:35 11 A '91.

10:35 12 Q What did you do after you got out of  
 10:35 13 college?

10:35 14 A I worked in a private school.

10:35 15 Q In New York?

10:35 16 A Yes.

10:35 17 Q Which one?

10:35 18 A It's a preschool. I forgot the name.

10:36 19 Bright Beginnings.

10:36 20 Q Was it in Queens?

10:36 21 A Yes.

10:36 22 Q What part of Queens did you live in?

10:36 23 A I lived in Astoria.

10:36 24 Q So you worked at the private school,

10:36 25 young kids?

10:36 1 **A Preschool.**  
 10:36 2 **Q Preschoolers?**  
 10:36 3 **A Yes.**  
 10:36 4 **Q** How long did you work there?  
 10:36 5 **A Almost seven years.**  
 10:36 6 **Q** Where did you go after that?  
 10:36 7 **A I helped my husband in his food trucks**  
**and his restaurants.**  
 10:36 8 **Q** He had a restaurant, restaurateur-type  
 10:36 9 guy, food business?  
 10:36 10 **A Yeah, food business.**  
 10:36 11 **Q** Was that up in New York or down here?  
 10:36 12 **A Both.**  
 10:36 13 **Q** Okay. Did you assist him with the  
 10:36 14 restaurant/food truck business until you guys  
 10:36 15 came down to Florida?  
 10:36 16 **A On and off, yes.**  
 10:36 17 **Q** Okay. And then, once you guys got down  
 10:36 18 to Florida -- what year did you come to Florida?  
 10:36 19 **A 2000.**  
 10:36 20 **Q** And once you got down to Florida, what  
 10:36 21 did you do?  
 10:36 22 **A I helped him in his sandwich shop.**  
 10:36 23 **Q** What sandwich shop was that?  
 10:37 24 **A It was Johnny's Deli on Adams Street**  
 FIRST COAST COURT REPORTERS

10:37 1 **Q** Googled it probably?  
 10:37 2 **A Yeah. Stuff, yeah.**  
 10:37 3 **Q** I mean, let's just be honest. I mean,  
 10:38 4 that's --  
 10:38 5 **A Everybody Googles.**  
 10:38 6 **Q** Right.  
 10:38 7 **A I don't remember.**  
 10:38 8 **Q** Okay. So you got on the website and  
 10:38 9 then, what; you emailed them the tip that appears  
 10:38 10 in the body of the thing?  
 10:38 11 **A (Nods head affirmatively.)**  
 10:38 12 **Q** Yes?  
 10:38 13 **A Yes.**  
 10:38 14 **Q** Okay. Where were you at when you  
 10:38 15 actually typed up the email?  
 10:38 16 **A At my sister's house.**  
 10:38 17 **Q** Okay.  
 10:38 18 **A My computer wasn't working.**  
 10:38 19 **Q** So you used your sister's computer?  
 10:38 20 **A Yeah.**  
 10:38 21 **Q** What's N [REDACTED] address?  
 10:38 22 **A Oh.**  
 10:38 23 **Q** Do you know what road it's on?  
 10:38 24 **A Spoonbill.**  
 10:38 25 **Q** Spoonville, S-p-o-o- --  
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10:37 1 **Downtown.**  
 10:37 2 **Q** Did they later move over there to  
 10:37 3 Riverside?  
 10:37 4 **A Yes.**  
 10:37 5 **Q** Does he still have that joint?  
 10:37 6 **A (Nods head affirmatively.)**  
 10:37 7 **Q** Okay. And you did that up until  
 10:37 8 approximately seven years ago when you caught on  
 10:37 9 as a nanny with the C [REDACTED] family?  
 10:37 10 **A Right.**  
 10:37 11 **Q** Okay. Do you have any ownership  
 10:37 12 interest in Johnny's Sandwich Shop?  
 10:37 13 **A No. It's done.**  
 10:37 14 **Q** Was that severed in the divorce  
 10:37 15 proceeding?  
 10:37 16 **A Yes.**  
 10:37 17 **Q** All right. So you had talked to your  
 10:37 18 sister about the -- that there may be websites or  
 10:37 19 something to report issues?  
 10:37 20 **A Right.**  
 10:37 21 **Q** Okay. How did you find that specific  
 10:37 22 website?  
 10:37 23 **A I can't remember. I just looked it up.**  
 10:37 24 **I don't remember.**  
 10:37 25 **Q** Okay. By looked it up, you mean you  
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10:38 1 **A Not -ville, -bill.**  
 10:38 2 **Q** Spoonbill.  
 10:38 3 **A Right.**  
 10:38 4 **Q** What part of town is that in?  
 10:38 5 **A Intracoastal.**  
 10:38 6 **Q** Is it not far from Crane's Landing?  
 10:38 7 **A Yeah, yeah. She's in my neighborhood.**  
 10:38 8 **Q** She's in your neighborhood.  
 10:38 9 **A Right.**  
 10:38 10 **Q** Okay. Does she still live there?  
 10:39 11 **A Yes.**  
 10:39 12 **Q** Okay. And the email address you sent it  
 10:39 13 from, was it the Comcast email address? Did you  
 10:39 14 send it --  
 10:39 15 **A What? I'm sorry.**  
 10:39 16 **Q** The email address that you sent it from,  
 10:39 17 did you send it from [REDACTED]@comcast.net?  
 10:39 18 **A I don't know. I don't remember.**  
 10:39 19 **Q** I'm looking at the body of Exhibit 4.  
 10:39 20 **It says, The following tip was received from C [REDACTED]**  
 10:39 21 **V [REDACTED] via email. And I'm just wondering**  
 10:39 22 **what email address you sent it from.**  
 10:39 23 **A I don't remember. I don't know.**  
 10:39 24 **Q** Well, is it possible you sent it from  
 10:39 25 somebody else's email address?  
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10:39 1 **A Well, the only other options was me or**  
 10:39 2 **my sister's. So probably mine.**  
 10:39 3 **Q Okay. Do you know what your sister's**  
 10:39 4 **email address is?**  
 10:39 5 **A No.**  
 10:39 6 **Q Is that something you could find out?**  
 10:39 7 **A Probably.**  
 10:39 8 **Q Okay. And I'll be honest with you, I've**  
 10:39 9 **never sent a tip in to the insurance fraud unit**  
 10:40 10 **before. Tell me a little bit about how the**  
 10:40 11 **website works and how you were able to effectuate**  
 10:40 12 **this. Is there a page you click on and a form --**  
 10:40 13 **a template form?**  
 10:40 14 **A I believe there was just a little box**  
 10:40 15 **where you put your comment in.**  
 10:40 16 **Q Gotcha. And then, is there anybody you**  
 10:40 17 **interact with with the Division of Insurance**  
 10:40 18 **Fraud when you send a tip in, or is it all web**  
 10:40 19 **based?**  
 10:40 20 **A It's computer.**  
 10:40 21 **Q Okay. Other than the -- you know, like**  
 10:40 22 **the body of the thing -- which I'm assuming the**  
 10:40 23 **body of this is what you typed, starting with "I**  
 10:40 24 **have been" --**  
 10:40 25 **A Yes.**

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10:40 1 **Q Ending with "this matter."**  
 10:40 2 **A Correct.**  
 10:40 3 **Q That's what you actually typed up.**  
 10:40 4 **A Correct.**  
 10:40 5 **Q Who's Kevin Jones? Do you know who**  
 10:40 6 **Kevin Jones is?**  
 10:40 7 **A I have no idea.**  
 10:41 8 **Q Okay. Did you type in that occurred**  
 10:41 9 **date, where it says "Occurred Date: 9/1/13"?**  
 10:41 10 **A No.**  
 10:41 11 **Q "12 a.m." Okay. What about where it**  
 10:41 12 **says like "Fraud Type: PIP fraud"?**  
 10:41 13 **A No, I didn't type anything else.**  
 10:41 14 **Q All you did was send an email in to**  
 10:41 15 **somebody?**  
 10:41 16 **A Yeah. I had nothing to do with any of**  
 10:41 17 **the other information.**  
 10:41 18 **Q So down there where it says like**  
 10:41 19 **Reporting Individual Information, and it's got**  
 10:41 20 **Victim/Witness Type, and it says LEO --**  
 10:41 21 **A Right. Nothing. That's not me.**  
 10:41 22 **Q Kevin Jones.**  
 10:41 23 **A No.**  
 10:41 24 **Q Do you know who Kevin Jones is?**  
 10:41 25 **A No.**

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10:41 1 **Q Okay. Did your email go to**  
 10:41 2 **kevin.jones@myfloridacfo.com?**  
 10:41 3 **A I have no idea where it went.**  
 10:41 4 **Q Do you still have a copy of the email**  
 10:41 5 **you sent in, or did it go through their system --**  
 10:41 6 **A It wasn't my email. It was their site.**  
 10:41 7 **Q They call it -- all right. So maybe**  
 10:41 8 **their site says we got it via email when you type**  
 10:41 9 **it in --**  
 10:41 10 **A It was electronically, but it didn't go**  
 10:41 11 **through an email. It went through their site.**  
 10:41 12 **Q Gotcha. And then the date on there is**  
 10:42 13 **February 4, 2014, 1604?**  
 10:42 14 **A I guess that's the date -- that's when**  
 10:42 15 **they got it. I don't know if that's when I sent**  
 10:42 16 **it. I don't remember.**  
 10:42 17 **Q You don't know when you sent it?**  
 10:42 18 **A It's probably around that time, but I**  
 10:42 19 **don't know if it's the day before or that exact**  
 10:42 20 **moment. I don't know.**  
 10:42 21 **Q You don't have any reason to believe you**  
 10:42 22 **didn't send it that day, do you?**  
 10:42 23 **A I don't know.**  
 10:42 24 **Q Okay.**  
 10:42 25 **A I'm assuming that's a real time. I**  
  
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10:42 1 **don't know.**  
 10:42 2 **Q Yeah. The better -- we'd have to ask**  
 10:42 3 **somebody at the Department of Insurance Fraud.**  
 10:42 4 **A (Indicating.)**  
 10:42 5 **Q Fair enough. Let's go through what you**  
 10:42 6 **wrote there.**  
 10:42 7 **A Okay.**  
 10:42 8 **Q And you're saying you've never spoken**  
 10:42 9 **with Kevin Jones?**  
 10:42 10 **A No. I don't know who that is.**  
 10:42 11 **Q Okay. You said, "I've been receiving**  
 10:42 12 **services by a chiropractor due to an auto**  
 10:42 13 **accident." Correct?**  
 10:42 14 **A Yes.**  
 10:42 15 **Q The auto accident is the one from**  
 10:42 16 **January of 2013 that we had talked about.**  
 10:42 17 **A Correct.**  
 10:42 18 **Q Then you go on to say, "While reviewing**  
 10:42 19 **my insurance bills, I noticed thousands of**  
 10:43 20 **dollars for services that I did not have";**  
 10:43 21 **correct?**  
 10:43 22 **A Correct.**  
 10:43 23 **Q Did N [REDACTED] help you compose this at all?**  
 10:43 24 **A No. She kept me company.**  
 10:43 25 **Q Was she looking at it while you were**  
  
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<p>93</p> <p>10:43 1 writing it?</p> <p>10:43 2 <b>A I don't know what she was doing. She</b></p> <p>10:43 3 <b>was on her desk.</b></p> <p>10:43 4 <b>Q Okay. Do you know, was she, "Oh, you</b></p> <p>10:43 5 <b>have a typo there," or anything like that?</b></p> <p>10:43 6 <b>A I don't remember.</b></p> <p>10:43 7 <b>Q Okay. And you write "I was charged for</b></p> <p>10:43 8 <b>massages, ultrasound, and traction services for</b></p> <p>10:43 9 <b>every visit when, in fact, the only service I</b></p> <p>10:43 10 <b>received consistently was adjustments and</b></p> <p>10:43 11 <b>electric stimulation therapy"; correct?</b></p> <p>10:43 12 <b>A Correct.</b></p> <p>10:43 13 <b>Q So upon looking at your bills, you</b></p> <p>10:43 14 <b>believe you were charged for massages,</b></p> <p>10:43 15 <b>ultrasound, and traction services on every bill?</b></p> <p>10:43 16 <b>A Pretty much, in the period in question.</b></p> <p>10:43 17 <b>Q That's not what you wrote there. You</b></p> <p>10:43 18 <b>wrote "for every visit."</b></p> <p>10:43 19 <b>A I can't remember.</b></p> <p>10:44 20 <b>Q Okay. Then you wrote, "The services in</b></p> <p>10:44 21 <b>question," and you put "in question" in quotation</b></p> <p>10:44 22 <b>marks. Why is that?</b></p> <p>10:44 23 <b>A Because in that period, I remember going</b></p> <p>10:44 24 <b>to get services, but I don't recall every single</b></p> <p>10:44 25 <b>visit.</b></p>	<p>95</p> <p>10:45 1 paperwork for services that were not rendered.</p> <p>10:45 2 The doctor and staff personally assured me the</p> <p>10:45 3 paperwork would be submitted correctly to the</p> <p>10:45 4 insurance company, but it was not." Correct?</p> <p>10:45 5 That's what you wrote?</p> <p>10:45 6 <b>A Yes.</b></p> <p>10:45 7 <b>Q Now, I do remember you testifying that</b></p> <p>10:45 8 <b>you had the conversations with Jessie and then</b></p> <p>10:45 9 <b>later with Tammy about the issues.</b></p> <p>10:45 10 <b>A Uh-huh (affirmative response).</b></p> <p>10:45 11 <b>Q I don't remember you saying anything</b></p> <p>10:45 12 <b>about speaking with Dr. Rhodes personally, other</b></p> <p>10:45 13 <b>than he was at the desk when you may have had</b></p> <p>10:45 14 <b>some of the conversation with the girls.</b></p> <p>10:45 15 <b>A Right. He was there.</b></p> <p>10:45 16 <b>Q Okay. Did he ever tell you that the</b></p> <p>10:45 17 <b>paperwork would be submitted correctly to the</b></p> <p>10:45 18 <b>insurance company, but it was not?</b></p> <p>10:45 19 <b>A I don't remember if he personally said</b></p> <p>10:45 20 <b>that.</b></p> <p>10:45 21 <b>Q Okay. So the part where it says, "The</b></p> <p>10:45 22 <b>doctor and his staff personally assured me the</b></p> <p>10:46 23 <b>paperwork would be submitted correctly to the</b></p> <p>10:46 24 <b>insurance company but it was not," we know the</b></p> <p>10:46 25 <b>staff may have, but we can't recall if Dr. Rhodes</b></p>
<p>FIRST COAST COURT REPORTERS</p> <p>94</p> <p>10:44 1 <b>Q Okay. Well, I'm just curious why "in</b></p> <p>10:44 2 <b>question" is in quotation marks.</b></p> <p>10:44 3 <b>A Right.</b></p> <p>10:44 4 <b>Q And you wrote it; I didn't. You don't</b></p> <p>10:44 5 <b>know, I guess?</b></p> <p>10:44 6 <b>A Well, yes, because I'm questioning it.</b></p> <p>10:44 7 <b>Q Okay.</b></p> <p>10:44 8 <b>A That's why I put it in question.</b></p> <p>10:44 9 <b>Q Okay. "Were provided during the period</b></p> <p>10:44 10 <b>of September 1, 2013, through mid January 2014."</b></p> <p>10:44 11 <b>A Yes.</b></p> <p>10:44 12 <b>Q So can I infer from this that you have</b></p> <p>10:44 13 <b>no complaints about the services you received</b></p> <p>10:44 14 <b>from July up until August 31 of 2013?</b></p> <p>10:44 15 <b>A Correct.</b></p> <p>10:44 16 <b>Q Okay.</b></p> <p>10:44 17 <b>A I'm sorry. Repeat that. Did you say</b></p> <p>10:44 18 <b>July till August?</b></p> <p>10:44 19 <b>Q July to the end of August.</b></p> <p>10:44 20 <b>A Correct.</b></p> <p>10:44 21 <b>Q August 31 of 2013.</b></p> <p>10:44 22 <b>A Right.</b></p> <p>10:44 23 <b>Q Then you go on to say, "I'm very</b></p> <p>10:45 24 <b>disappointed this problem has occurred, since I</b></p> <p>10:45 25 <b>had expressed concern several times when signing</b></p>	<p>FIRST COAST COURT REPORTERS</p> <p>96</p> <p>10:46 1 <b>ever did.</b></p> <p>10:46 2 <b>A If he -- I don't know how to answer</b></p> <p>10:46 3 <b>that.</b></p> <p>10:46 4 <b>Q Did Dr. Rhodes ever personally assure</b></p> <p>10:46 5 <b>you that the paperwork would be submitted</b></p> <p>10:46 6 <b>correctly to the insurance company but it was</b></p> <p>10:46 7 <b>not?</b></p> <p>10:46 8 <b>A I cannot remember.</b></p> <p>10:46 9 <b>Q Okay. Then you say, "I've sent him</b></p> <p>10:46 10 <b>correspondence asking him to correct the billing</b></p> <p>10:46 11 <b>situation." Is that the email you were talking</b></p> <p>10:46 12 <b>about before?</b></p> <p>10:46 13 <b>A Yes.</b></p> <p>10:46 14 <b>Q Okay. Did you ever send him any United</b></p> <p>10:46 15 <b>States mail?</b></p> <p>10:46 16 <b>A No.</b></p> <p>10:46 17 <b>Q Okay. "But instead he is calling me</b></p> <p>10:46 18 <b>asking that we meet to discuss this in person,</b></p> <p>10:46 19 <b>assuring me that he would, quote, make me happy,</b></p> <p>10:46 20 <b>close quote."</b></p> <p>10:47 21 <b>Do you recall ever getting a call from</b></p> <p>10:47 22 <b>Dr. Rhodes about meeting in person to discuss the</b></p> <p>10:47 23 <b>issue?</b></p> <p>10:47 24 <b>A He left me a voicemail saying that.</b></p> <p>10:47 25 <b>Q Do you still have that voicemail?</b></p>
<p>FIRST COAST COURT REPORTERS</p>	<p>FIRST COAST COURT REPORTERS</p>

10:47 1 **A It was on my other phone. I don't know**  
 10:47 2 **if it could get -- it was on a very old phone. I**  
 10:47 3 **don't know if I could retract it.**  
 10:47 4 **Q An old phone though, but was it on the**  
 10:47 5 **number of --**  
 10:47 6 **A It was the same number.**  
 10:47 7 **Q The cell phone number.**  
 10:47 8 **A Yes.**  
 10:47 9 **Q The [REDACTED]?**  
 10:47 10 **A Yes.**  
 10:47 11 **Q That would have been a Verizon phone at**  
 10:47 12 **the time?**  
 10:47 13 **A Yes.**  
 10:47 14 **Q Okay. So you've had the same phone**  
 10:47 15 **number and the same provider, but the actual**  
 10:47 16 **physical cell phone itself has changed, is what**  
 10:47 17 **you're telling me.**  
 10:47 18 **A Multiple times, yes.**  
 10:47 19 **Q Do you know how many times it's changed?**  
 10:47 20 **A At least four.**  
 10:47 21 **Q Four?**  
 10:47 22 **A At least.**  
 10:47 23 **Q Back in the time you were treating with**  
 10:47 24 **Dr. Rhodes, July up until January '14, did you**  
 10:47 25 **have the same physical type of phone then, or did**

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10:49 1 **I'm not a techy.**  
 10:49 2 **Q You're probably right about that, but**  
 10:49 3 **that's why I'm asking.**  
 10:49 4 **A I don't know.**  
 10:49 5 **Q Okay. So he left you a voicemail. Was**  
 10:49 6 **it just one voicemail?**  
 10:49 7 **A I think so. I'm not sure.**  
 10:49 8 **Q Did you ever follow up with him, give**  
 10:49 9 **him a call back?**  
 10:49 10 **A I didn't. I did not want to deal with**  
 10:49 11 **it.**  
 10:49 12 **Q When was that voicemail vis-a-vis your**  
 10:49 13 **February 4, 2014 tip to the insurance company?**  
 10:49 14 **A I'm sorry?**  
 10:49 15 **Q Yeah. When was that voicemail in**  
 10:49 16 **relation to your February 4 tip to the Department**  
 10:49 17 **of Insurance Fraud?**  
 10:49 18 **A That voicemail -- when did I tell them**  
 10:49 19 **about it?**  
 10:49 20 **Q Yeah. When --**  
 10:49 21 **A In this --**  
 10:49 22 **Q When did Rhodes leave you that voicemail**  
 10:49 23 **in comparison to when you sent this, Exhibit 4?**  
 10:49 24 **A I don't remember. Before this**  
 10:49 25 **definitely, but I don't remember the date.**

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10:48 1 **you ever change phones during that time period?**  
 10:48 2 **A I'm sorry. What's the question?**  
 10:48 3 **Q Yeah. When you were treating with**  
 10:48 4 **Dr. -- and let's just put this in terms of**  
 10:48 5 **iPhone. There's iPhones 3, 4, 5, blah, blah,**  
 10:48 6 **blah; right?**  
 10:48 7 **Did you have the same type of phone when**  
 10:48 8 **you were treating with Dr. Rhodes the entire time**  
 10:48 9 **you were treating with him? Assuming like, let's**  
 10:48 10 **say you had an iPhone 5. Did you have an iPhone**  
 10:48 11 **5 --**  
 10:48 12 **A No. I didn't have an iPhone then. It**  
 10:48 13 **was a flip phone.**

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10:49 1 **Q Was it a day before, a week before, a**  
 10:49 2 **month before?**  
 10:49 3 **A I don't remember. Probably shortly**  
 10:49 4 **before. Within the week. Probably within a week**  
 10:49 5 **I would say.**  
 10:49 6 **Q Okay. Then you write, "I think this is**  
 10:50 7 **not" -- and you put "not" in all capital**  
 10:50 8 **letters -- "a unique situation. Just recently**  
 10:50 9 **one of his employees was laid off. The employee**  
 10:50 10 **confided in me that she had questioned my bills**  
 10:50 11 **and other similar billing inconsistencies. She**  
 10:50 12 **was told to mind her business and then laid off."**  
 10:50 13 **Is that employee Tammy Wilson?**  
 10:50 14 **A Yes.**  
 10:50 15 **Q Okay. When you mentioned that "I don't**  
 10:50 16 **think this is a unique situation," did you have**  
 10:50 17 **any information to corroborate that statement?**  
 10:50 18 **A Yes.**  
 10:50 19 **Q From who?**  
 10:50 20 **A Tammy.**  
 10:50 21 **Q Okay. Tell me about your discussions**  
 10:50 22 **you had with Tammy.**  
 10:50 23 **A It was not really even a discussion. I**  
 10:50 24 **was just told this has happened before.**  
 10:50 25 **Q "This" being what?**

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10:51 1 **A** That there was some overbilling with  
10:51 2 other patients.  
10:51 3 **Q** Did she mention any patients by name?  
10:51 4 **A** No.  
10:51 5 **Q** Did she mention the number of patients  
10:51 6 by name?  
10:51 7 **A** No.  
10:51 8 **Q** Did she mention if there had been any  
10:51 9 insurance fraud investigations under Dr. Rhodes?  
10:51 10 **A** No.  
10:51 11 **Q** Did she mention whether or not she had  
10:51 12 reported alleged billing issues to any outside --  
10:51 13 **A** No.  
10:51 14 **Q** -- law enforcement or regulatory agency?  
10:51 15 **A** No.  
10:51 16 **Q** Okay. Have you ever talked to anybody  
10:51 17 else that was a patient of Dr. Rhodes that had  
10:51 18 similar issues that --  
10:51 19 **A** No.  
10:51 20 **Q** Okay.  
10:51 21 **A** Nobody.  
10:51 22 **Q** Then you say, quote, I can go on with  
10:51 23 many more examples, close quote. What do you  
10:51 24 mean by that?  
10:51 25 **A** Because she had mentioned there was

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10:52 1 **Q** E [REDACTED] R [REDACTED] ?  
10:52 2 **A** No.  
10:52 3 **Q** M [REDACTED] S [REDACTED] ?  
10:52 4 **A** No.  
10:52 5 **Q** L [REDACTED] J [REDACTED] ?  
10:52 6 **A** No.  
10:52 7 **Q** J [REDACTED] T [REDACTED] ?  
10:52 8 **A** No.  
10:52 9 **Q** D [REDACTED] B [REDACTED] ?  
10:52 10 **A** No.  
10:52 11 **Q** H [REDACTED] C [REDACTED] ?  
10:52 12 **A** No.  
10:52 13 **Q** Do you know a K [REDACTED] S [REDACTED] ?  
10:53 14 **A** No.  
10:53 15 **Q** How about a T [REDACTED] T [REDACTED] , R [REDACTED] ?  
10:53 16 **A** No.  
10:53 17 **Q** And you had mentioned that Stacey --  
10:53 18 there was a Stacey who was Dr. Bloom's girlfriend  
at one point.  
10:53 19 **A** Yes.  
10:53 20 **Q** Do you know her?  
10:53 21 **A** I've met her through the office.  
10:53 22 **Q** Okay. When she worked for -- or when  
10:53 23 she was dating Dr. Bloom?  
10:53 24 **A** Correct.

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10:51 1 **multiple instances.**  
10:51 2 **Q** So what examples could you have gone on  
10:51 3 with though if she mentioned that it happened all  
10:51 4 the time but didn't give a name or what the  
10:51 5 situation was?  
10:51 6 **A** She had briefly touched down on  
10:51 7 something that I can't remember right now.  
10:52 8 **Q** About a specific patient?  
10:52 9 **A** I think so.  
10:52 10 **Q** Did she mention the patient by name?  
10:52 11 **A** I think so. I can't remember. This was  
10:52 12 three years ago. I don't remember the details.  
10:52 13 This was obviously vivid to me then.  
10:52 14 **Q** Do you know B [REDACTED] L [REDACTED] ?  
10:52 15 **A** Who?  
10:52 16 **Q** Do you know a B [REDACTED] L [REDACTED] ?  
10:52 17 **A** No.  
10:52 18 **Q** How about a N [REDACTED] D [REDACTED] ?  
10:52 19 **A** No.  
10:52 20 **Q** How about -- let me just spell this  
10:52 21 name -- R [REDACTED] , R [REDACTED] , last name  
10:52 22 G [REDACTED] , G [REDACTED] . Do you know that guy?  
10:52 23 **A** No.  
10:52 24 **Q** Okay. Do you know an A [REDACTED] N [REDACTED] ?  
10:52 25 **A** No.

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10:53 1 **Q** You would see her in there?  
10:53 2 **A** She was at the desk.  
10:53 3 **Q** Okay. She actually worked for him too?  
10:53 4 **A** I think she was his front desk person  
10:53 5 for a while; but then they broke up, and I never  
10:53 6 seen her again.  
10:53 7 **Q** You had mentioned that you had heard  
10:53 8 about maybe some fraud allegations or something  
10:53 9 as it related to Dr. Bloom, or that Stacey had  
10:53 10 made some of those. Do you remember when she  
10:53 11 made those allegations?  
10:53 12 **A** No.  
10:53 13 **Q** Would it have been before he shut down?  
10:53 14 **A** I don't know.  
10:53 15 **Q** Okay.  
10:53 16 **A** Did I hear about it before he shut  
10:53 17 down --  
10:53 18 **Q** Yeah.  
10:53 19 **A** -- or was it --  
10:53 20 **Q** Did you hear about it before he shut  
10:53 21 down?  
10:53 22 **A** I don't think so. I don't know.  
10:54 23 **Q** And what about, did anybody tell you  
10:54 24 when she made those allegations to somebody?  
10:54 25 **A** No.

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<p style="text-align: right;">105</p> <p>10:54 1 Q Do you know if she was ever interviewed 10:54 2 by any detectives or anything about it? 10:54 3 A No. 10:54 4 Q Okay. In your discussions with -- 10:54 5 whether it be Jessie or Tammy or anybody else at 10:54 6 Rhodes' office about your billing concerns, did 10:54 7 they ever discuss with you like how the billing 10:54 8 system worked at Rhodes' office? 10:54 9 A No. 10:54 10 Q Okay. Did they talk about billing codes 10:54 11 or anything like that? 10:54 12 A No. 10:54 13 Q Do you know what billing codes are? 10:54 14 A No. 10:54 15 Q Fair enough. And then you say, "In 10:54 16 addition, I have just left a messages with my 10:54 17 insurance adjuster so I can give them a heads 10:54 18 up." 10:55 19 Do you remember who the insurance 10:55 20 adjuster was you left a message with? 10:55 21 A He had a Spanish name. I forgot his 10:55 22 name. Maybe Hector. I don't remember. 10:55 23 Q Okay. What was the message you left 10:55 24 with him? 10:55 25 A Just that there was a mistake in those</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>	<p style="text-align: right;">107</p> <p>10:56 1 Q And then you wrote you're concerned for 10:56 2 your own personal safety. 10:56 3 A Yes. 10:56 4 Q Why was that? 10:56 5 A Because I was told that he was screaming 10:56 6 at Tammy during their last argument, and he got 10:56 7 very in her face and she was very frightened. 10:56 8 That made me very uncomfortable. 10:56 9 Q So that he yelled at somebody else when 10:56 10 you weren't there made you uncomfortable? 10:56 11 A Yes. 10:56 12 Q Okay. "I've stopped going to his office 10:56 13 and do not want to have any further contact with 10:56 14 him." That's pretty self-explanatory. 10:56 15 A Correct. 10:56 16 Q Do you remember when the last time you 10:56 17 went to his office was? 10:56 18 A I would say just before this was 10:56 19 written, probably within the week. 10:56 20 Q Okay. 10:57 21 A Yeah. But I don't remember the date. 10:57 22 Q Then you say, "I am willing to provide 10:57 23 you with any additional information that will 10:57 24 assist you in getting to the bottom of this 10:57 25 matter."</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>
<p style="text-align: right;">106</p> <p>10:55 1 forms. I mean, there was an overbilling. 10:55 2 Q Was it one message or multiple messages? 10:55 3 Because you wrote "a messages" here. 10:55 4 A That must be a typo. Yeah. No, it was 10:55 5 just one message. I just gave him a -- let him 10:55 6 know that there was a... 10:55 7 Q Okay. You say, "Lastly, I have been 10:55 8 told by his employees that he uses intimidation 10:55 9 and threatens anyone that goes against him. So I 10:55 10 am concerned for my own personal safety." 10:55 11 Who are the employees that told you that 10:55 12 he -- I'm assuming "he" being Dr. Rhodes. 10:55 13 A Correct. 10:55 14 Q Who told you that he, quote, uses 10:55 15 intimidation and threatens anyone that goes 10:55 16 against him, close quote? 10:55 17 A Tammy and Missy. 10:56 18 Q Okay. Was Missy still working for 10:56 19 Dr. Rhodes at this point? 10:56 20 A Yes. 10:56 21 Q Did she ever get fired from there? 10:56 22 A I don't know. 10:56 23 Q Okay. Missy's profession is a massage 10:56 24 therapist? 10:56 25 A Yes. I think.</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>	<p style="text-align: right;">108</p> <p>10:57 1 A Correct. Yeah. 10:57 2 Q That speaks for itself too. 10:57 3 In fact, were you later interviewed by 10:57 4 somebody working for the Department of Insurance 10:57 5 Fraud? 10:57 6 A Yes. 10:57 7 Q Okay. Were you interviewed by a 10:57 8 Detective Robbins on February 5? 10:57 9 A I believe that's the date, yes. 10:57 10 Q Okay. Did that meeting take place at 10:57 11 the Dunkin' Donuts in Atlantic Beach? 10:57 12 A Yes. 10:57 13 Q And were there two detectives present, a 10:57 14 Robbins and a Murphy? 10:57 15 A Murphy, yes. 10:57 16 Q Was Tammy Wilson there too? 10:57 17 A Towards the end. 10:57 18 Q How did Tammy Wilson know to be there? 10:57 19 A They asked -- 10:57 20 Q Let's take a step back. 10:57 21 A Okay. 10:57 22 Q Let me strike that question. 10:57 23 How did you know to be there to meet 10:57 24 with them? 10:57 25 A They asked me to.</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>

10:57 1 Q They called you?  
 10:57 2 A Yes.  
 10:57 3 Q On your cell phone?  
 10:57 4 A Yes.  
 10:57 5 Q So I guess at some point in this Tip  
 10:58 6 thing, you provided your cell phone number as  
 10:58 7 well. I don't know if it necessarily appears on  
 10:58 8 Exhibit 4.  
 10:58 9 A Yes. They called me.  
 10:58 10 Q Okay. Did they say, Bring Tammy, or how  
 10:58 11 did Tammy know to be there?  
 10:58 12 A They asked if she would be willing to  
 10:58 13 talk to them. And I said, I don't know. I'd  
 10:58 14 have to ask her.  
 10:58 15 And then I -- I can't remember if they  
 10:58 16 got her number or vice versa, but they decided  
 10:58 17 to -- since they were going to be in the Beaches  
 10:58 18 area, to meet up with both of us.  
 10:58 19 Q Did they bring up the name Tammy Wilson,  
 10:58 20 or did they come to it similar to how I just got  
 10:58 21 to it? You mentioned employees in your tip. Do  
 10:58 22 you know who they are, and you mentioned Tammy  
 10:58 23 Wilson?  
 10:58 24 A Yeah. They asked me who the employees  
 10:58 25 were.

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10:59 1 Nationwide was billed for more treatments than  
 10:59 2 you received.  
 10:59 3 You've talked to me about that today.  
 10:59 4 A Yes.  
 10:59 5 Q Do you know if they recorded that  
 10:59 6 interview with you at all?  
 10:59 7 A No. No. I think it was handwriting.  
 10:59 8 Q Okay.  
 10:59 9 A Notes.  
 10:59 10 Q Were you truthful with the detectives?  
 10:59 11 A Absolutely.  
 10:59 12 Q The detective says you told them you  
 11:00 13 were treating three times per week, Monday,  
 11:00 14 Wednesday, and Friday, from July 2013 till  
 11:00 15 January of 2014.  
 11:00 16 A January -- July to January. Pretty  
 11:00 17 much, except for the days I had to walk out due  
 11:00 18 to time issues.  
 11:00 19 Q There's a discussion in here about you  
 11:00 20 receiving a massage just before Christmas by a  
 11:00 21 female named Cindy. Is that the Cindy Perez I  
 11:00 22 think you had talked about earlier?  
 11:00 23 A Yes.  
 11:00 24 Q Okay. Described as a Hispanic female in  
 11:00 25 her 40s, heavyset, and originally from Texas.

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10:58 1 Q And you said Tammy Wilson was one of  
 10:58 2 them.  
 10:58 3 A Right.  
 10:58 4 Q And they said, Well, do you think she'd  
 10:58 5 be willing to talk to us?  
 10:58 6 A Yes.  
 10:58 7 Q Okay. Was Tammy Wilson present for any  
 10:58 8 of your interview with the two detectives?  
 10:58 9 A No. She came in towards the end.  
 10:58 10 Q Were you present with her interview?  
 10:59 11 A Part of it, but I wasn't participating.  
 10:59 12 I was in the restaurant.  
 10:59 13 Q When they met with you, these two  
 10:59 14 detectives, Murphy and Robbins, did they indicate  
 10:59 15 that they had talked to anybody else in  
 10:59 16 connection with investigating Dr. Rhodes prior to  
 10:59 17 talking to you?  
 10:59 18 A I don't remember.  
 10:59 19 Q Okay. And I just want to go through  
 10:59 20 their summary report with you.  
 10:59 21 A Okay.  
 10:59 22 Q And some of this you've already told me.  
 10:59 23 It says, When you received your  
 10:59 24 Explanation of Benefits from your insurance  
 10:59 25 company, Nationwide Insurance, you noticed

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11:01 1 A Yes.  
 11:01 2 Q Does that describe her?  
 11:01 3 A Yes.  
 11:01 4 Q It says, "V [REDACTED] believed that  
 11:01 5 Cindy had been in Jacksonville for the past 20  
 11:01 6 years." How did you know that? Did she tell you  
 11:01 7 that?  
 11:01 8 A Yeah.  
 11:01 9 Q What, did y'all talk about this during  
 11:01 10 that one massage or --  
 11:01 11 A Yeah.  
 11:01 12 Q Okay. And then you say you also believe  
 11:01 13 Cindy was involved with marijuana because she  
 11:01 14 spoke of marijuana and making special brownies.  
 11:01 15 A Yeah. She talked about --  
 11:01 16 Q That just organically came up or how did  
 11:01 17 that --  
 11:01 18 A Yeah. She started talking about it.  
 11:01 19 Q Okay. And then you said that you  
 11:01 20 believe Cindy worked for Rhodes on and off for  
 11:01 21 six years. Cindy may possibly have prior  
 11:01 22 arrests, and Cindy's daughter E [REDACTED] helps out in  
 11:01 23 the office occasionally. How did this --  
 11:01 24 A She was a chatterbox.  
 11:01 25 Q Just babbling all that to you?

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11:01 1 **A Absolutely.**  
 11:01 2 **Q** Okay. What is the roller massage table?  
 11:01 3 What was that? Is that different than a regular  
 11:01 4 massage?  
 11:01 5 **A Yes.**  
 11:01 6 **Q** All right. Tell me about that. Is that  
 11:01 7 the --  
 11:02 8 **A It's a --**  
 11:02 9 **Q** That's not that thing you were talking  
 11:02 10 about earlier that kind of stretched you out or  
 11:02 11 whatever that you didn't like, is it?  
 11:02 12 **A That was part of it. It's the same bed,**  
 11:02 13 **but the traction part is a piece that attaches.**  
 11:02 14 **So it's a separate...**  
 11:02 15 **Q** So is traction and roller massage the  
 11:02 16 same thing? I'm just curious.  
 11:02 17 **A No.**  
 11:02 18 **Q** Okay. And then it says you recalled you  
 11:02 19 only signed one paper for visits in October.  
 11:02 20 **A For what?**  
 11:02 21 **Q** The detective writes down "Varamogiannis  
 11:02 22 recalled that she only signed one paper for  
 11:02 23 visits in October."  
 11:02 24 **A I can't remember if that was for that**  
 11:02 25 **massage or for the roller table. I don't know.**

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11:03 1 your Tip.  
 11:03 2 **A No. I didn't put it in the Tip.**  
 11:03 3 **Q** 56,000, though, you got that from your  
 11:03 4 attorney, Mr. Ossi?  
 11:03 5 **A Ossi.**  
 11:03 6 **Q** Do you know how he derived 56,000?  
 11:03 7 **A He printed out something from the**  
 11:03 8 **insurance and --**  
 11:03 9 **Q** Did he hand that to you?  
 11:03 10 **A I don't remember. He might have mailed**  
 11:04 11 **it. I don't remember.**  
 11:04 12 **Q** Okay.  
 11:04 13 **A I don't know. I don't remember.**  
 11:04 14 **Q** Would you have any objection to me  
 11:04 15 getting your file from Mr. Ossi?  
 11:04 16 **MS. KURTZ:** I think we'll discuss that,  
 11:04 17 and we'll let you know.  
 11:04 18 **MR. DeMAGGIO:** Okay.  
 11:04 19 **BY MR. DeMAGGIO:**  
 11:04 20 **Q** So that's where you heard \$56,000, from  
 11:04 21 Mr. Ossi?  
 11:04 22 **A I believe it was in the 50s. Something**  
 11:04 23 **like that.**  
 11:04 24 **Q** Okay. Well, I mean, you told these  
 11:04 25 people 56 --

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11:02 1 **I don't remember.**  
 11:02 2 **Q** Well, let me ask you a different way.  
 11:02 3 Do you remember -- I mean, you  
 11:02 4 obviously -- you don't dispute that you went  
 11:02 5 there in October of 2013; correct?  
 11:02 6 **A Correct.**  
 11:02 7 **Q** You went there.  
 11:02 8 **A Yeah, I did.**  
 11:02 9 **Q** Were you going there two to three times  
 11:02 10 a week?  
 11:02 11 **A Absolutely.**  
 11:02 12 **Q** Do you remember not signing paperwork  
 11:02 13 when you'd come in there during that month?  
 11:03 14 **A No. I signed constantly.**  
 11:03 15 **Q** Like you always did?  
 11:03 16 **A Right.**  
 11:03 17 **Q** Okay. Then it says, "V\_\_\_\_\_ said  
 11:03 18 Rhodes billed for treatment for \$56,000." Where  
 11:03 19 did you get the number \$56,000 at?  
 11:03 20 **A From my attorney.**  
 11:03 21 **Q** Did you ever mention that number to  
 11:03 22 anybody else besides these people?  
 11:03 23 **A Who?**  
 11:03 24 **Q** The insurance fraud investigators. It's  
 11:03 25 not in your Tip. I don't think I see a number in

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11:04 1 **A That was a total.**  
 11:04 2 **Q** You told these people, the detectives --  
 11:04 3 **A Right.**  
 11:04 4 **Q** -- 56 grand; right?  
 11:04 5 **A That was the total cranked out of --**  
 11:04 6 **that's the number he gave me.**  
 11:04 7 **Q** Prior to talking to the detectives that  
 11:04 8 day, did you ever tell anybody else that you  
 11:04 9 believed the services billed for were \$56,000?  
 11:04 10 **A I know I had discussed the overbilling.**  
 11:04 11 **I don't remember if I gave an exact number. I**  
 11:04 12 **remember saying it was in the tens of thousands.**  
 11:04 13 **I don't remember --**  
 11:04 14 **Q** To whom?  
 11:04 15 **A I want to say both Tammy and Missy, but**  
 11:04 16 **I'm not a hundred percent sure. I remember**  
 11:04 17 **saying it to somebody in the office. I just**  
 11:05 18 **can't remember to whom.**  
 11:05 19 **Q** Would the number -- or the thousands of  
 11:05 20 dollars, would that conversation have taken place  
 11:05 21 in the office?  
 11:05 22 **A Yes.**  
 11:05 23 **Q** Okay. Anybody else you would have told  
 11:05 24 about it?  
 11:05 25 **A Well, I mentioned it to my sister and my**

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<p style="text-align: right;">117</p> <p>11:05 1 <b>employer when I was trying to figure out what to</b>  11:05 2 <b>do.</b>  11:05 3 Q Did you ever talk to Joe Bryant about  11:05 4 it?  11:05 5 A <b>No. I've never met him or spoken to him</b>  11:05 6 <b>in my life.</b>  11:05 7 Q Have you seen Exhibit C to the  11:05 8 Complaint, which is the Tip that Joe Bryant made?  11:05 9 A <b>I briefly read it when I first got</b>  11:05 10 <b>served, and that was about eight months ago. I</b>  11:05 11 <b>don't remember what it said.</b>  11:05 12 Q Okay. I note that in his -- in his Tip  11:05 13 he mentions, quote, In three months our insurance  11:06 14 company was billed for over \$56,000 in  11:06 15 treatments, the majority of which never took  11:06 16 place, close quote.  11:06 17 So you never told him about the \$56,000  11:06 18 number?  11:06 19 A <b>No. No.</b>  11:06 20 Q You don't know how he learned about that  11:06 21 number?  11:06 22 A <b>No. I have no idea.</b>  11:06 23 Q Okay. You didn't know that he was  11:06 24 filing a Tip with the insurance company -- or I  11:06 25 mean the Insurance Division of Fraud?</p>	<p style="text-align: right;">119</p> <p>11:07 1 Q Okay. Do you know if Mr. Ossi knows  11:07 2 Mr. Bryant?  11:07 3 A <b>I have no idea.</b>  11:07 4 Q Okay. Do you know how long that  11:07 5 interview with the two detectives lasted?  11:07 6 A <b>For myself or in general?</b>  11:07 7 Q For yourself.  11:07 8 A <b>Mine was maybe 15 minutes. I don't</b>  11:08 9 <b>know.</b>  11:08 10 Q And then they interviewed Tammy.  11:08 11 A <b>Yeah, after.</b>  11:08 12 Q Did you hang around for the entirety of  11:08 13 that?  11:08 14 A <b>Partly, but I was kind of in and out. I</b>  11:08 15 <b>was on the phone trying to get back to work and</b>  11:08 16 <b>-- maybe the first 10 minutes of it. Hers was a</b>  11:08 17 <b>little longer, I believe.</b>  11:08 18 Q Did you leave for work before the  11:08 19 detectives were done?  11:08 20 A <b>No. I think around the time they</b>  11:08 21 <b>wrapped up I left.</b>  11:08 22 Q So how long total were the detectives,  11:08 23 you know, at that Dunkin' Donuts on Atlantic  11:08 24 Boulevard?  11:08 25 A <b>I don't know. Probably under an hour.</b></p>
<p style="text-align: right;">FIRST COAST COURT REPORTERS</p> <p style="text-align: right;">118</p> <p>11:06 1 A <b>No. I had no idea.</b>  11:06 2 Q Did you know that his Tip came in eight  11:06 3 minutes before yours?  11:06 4 A <b>I thought that was bizarre, a</b>  11:06 5 <b>coincidence.</b>  11:06 6 Q Have you ever asked -- or you don't know  11:06 7 exactly what you told Tammy as far as what the  11:06 8 number was, do you?  11:06 9 A <b>No.</b>  11:06 10 Q You said you can't remember. You don't  11:06 11 think you told her the number. You said  11:06 12 thousands maybe.  11:06 13 A <b>I cannot remember. I know I did discuss</b>  11:06 14 <b>the overbilling and the general. I don't</b>  11:07 15 <b>remember giving a specific number. I remember</b>  11:07 16 <b>saying it was in the tens of thousands. It was a</b>  11:07 17 <b>lot more than it should have been.</b>  11:07 18 Q Gotcha. Because 56- is pretty specific,  11:07 19 and that's all I'm --  11:07 20 A <b>Right. Well...</b>  11:07 21 Q Do you know if the people from -- and  11:07 22 when I say people, detectives or any  11:07 23 representatives from the Division of Insurance  11:07 24 Fraud, ever spoke with Mr. Ossi?  11:07 25 A <b>I don't know.</b></p>	<p style="text-align: right;">FIRST COAST COURT REPORTERS</p> <p style="text-align: right;">120</p> <p>11:08 1 I <b>don't know.</b>  11:08 2 Q You said your interview wasn't recorded.  11:08 3 Did you observe whether or not they recorded  11:08 4 Tammy's interview?  11:08 5 A <b>I don't think so.</b>  11:08 6 Q After that date that you met with  11:08 7 Detectives Robbins and Murphy from the Division  11:08 8 of Insurance Fraud, did you ever come to meet  11:08 9 with anybody else from the division about this?  11:08 10 A <b>No.</b>  11:08 11 Q Okay. When is the next contact you had  11:08 12 with anybody about the alleged overbilling by  11:08 13 Dr. Rhodes after that February 5 interview?  11:09 14 A <b>Shortly after -- I don't know the</b>  11:09 15 <b>date -- I know they had asked me for my medical</b>  11:09 16 <b>stuff and my billing papers. And I told him I</b>  11:09 17 <b>would -- he could make copies of it.</b>  11:09 18 So we met up at a Staples or Office --  11:09 19 somewhere on the beach, one of those copy places,  11:09 20 and I let him copy it.  11:09 21 Q Who's they; Robbins or Murphy?  11:09 22 A <b>Both, I think. They both showed up.</b>  11:09 23 Q And the stuff that you showed up with  11:09 24 and let them copy, is that the stuff we're  11:09 25 talking about --</p>

<p style="text-align: center;">121</p> <p>11:09 1 A Whatever insurance papers I had. I 11:09 2 don't think I had everything. They wanted copies 11:09 3 of everything.</p> <p>11:09 4 Q But you're not sure where they are now, 11:09 5 that stuff?</p> <p>11:09 6 A Right.</p> <p>11:09 7 QOkay. Did you talk about things at all 11:09 8 when they were copying it or was that --</p> <p>11:09 9 A No. I was inside; they were outside.</p> <p>11:09 10 Q All right. What's the next thing you 11:09 11 did in connection with it? And "with it," I mean 11:09 12 the investigation into Dr. Rhodes and your 11:10 13 concerns.</p> <p>11:10 14 A I can't even remember. I might have had 11:10 15 a conversation or two, but that's -- I don't 11:10 16 remember anything else.</p> <p>11:10 17 Q Did you ever start going to a new 11:10 18 chiropractor after you got done with Dr. Rhodes?</p> <p>11:10 19 A No. Dr. Bloom adjusted me occasionally.</p> <p>11:10 20 Q The private adjustments you told me 11:10 21 about?</p> <p>11:10 22 A Yeah. That's it.</p> <p>11:10 23 MS. KURTZ: Before we move on, if you're 11:10 24 finished with that report, can we mark it as 11:10 25 Exhibit 5?</p>	<p>11:11 1 attorney?</p> <p>11:11 2 A I believe I did. I don't remember what 11:11 3 I put in the email. I thought I made it clear in 11:11 4 my email to please contact my attorney. I'm not 11:11 5 sure. I can't remember though. It's three years 11:11 6 ago.</p> <p>11:11 7 Q Did you ever independently go back and 11:12 8 add up the numbers? I know you said you got the 11:12 9 \$56,000 number from your attorney. Did you ever 11:12 10 go back and add them up yourself?</p> <p>11:12 11 A I don't remember.</p> <p>11:12 12 QOkay. Were you present when any 11:12 13 detectives or representatives from the Division 11:12 14 of Insurance Fraud interviewed anybody else other 11:12 15 than Ms. Wilson?</p> <p>11:12 16 A Yes.</p> <p>11:12 17 Q Who else were you present for?</p> <p>11:12 18 A Well, I don't know if this is considered 11:12 19 present; but I had gone into Dr. Bloom's house 11:12 20 for an adjustment, and he was waiting on --</p> <p>11:12 21 (Interruption from cell phone.)</p> <p>11:12 22 MR. DeMAGGIO: If you need to take that, 11:12 23 we can go off --</p> <p>11:12 24 THE WITNESS: No, no, no.</p> <p>11:12 25 BY MR. DeMAGGIO:</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>
<p style="text-align: center;">122</p> <p>11:10 1 MR. DeMAGGIO: Sure. If you'd like to, 11:10 2 we can do that. Exhibit 5.</p> <p>11:10 3 (Plaintiff's Exhibit No. 5 was marked 11:11 4 for identification.)</p> <p>11:11 5 BY MR. DeMAGGIO:</p> <p>11:11 6 Q The last thing you said to the 11:11 7 detectives is you would provide what emails or 11:11 8 text messages you saved. Did you ever do that?</p> <p>11:11 9 A Yes. I believe I had two emails that he 11:11 10 had -- that Dr. Rhodes had sent me, and I had 11:11 11 forwarded them to them.</p> <p>11:11 12 Q What were those emails about, if you can 11:11 13 recall?</p> <p>11:11 14 A Just him wanting to get in touch with 11:11 15 me.</p> <p>11:11 16 Q Were these in response to the email you 11:11 17 sent him?</p> <p>11:11 18 A Yes.</p> <p>11:11 19 Q Okay. Did you ever respond to those 11:11 20 emails?</p> <p>11:11 21 A No.</p> <p>11:11 22 Q Why not?</p> <p>11:11 23 A I was done. I didn't want to -- you 11:11 24 know, I wanted him to deal with my attorney.</p> <p>11:11 25 Q Did you tell him to deal with your</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>	<p>11:12 1 Q You were present at Dr. Bloom's house 11:13 2 when Dr. Bloom -- when somebody came by there.</p> <p>11:13 3 Is what you're telling me?</p> <p>11:13 4 A Yes. But I don't know what was 11:13 5 discussed. I was waiting to get an adjustment.</p> <p>11:13 6 Q Did you discuss anything with the person 11:13 7 that came by that day?</p> <p>11:13 8 A What person?</p> <p>11:13 9 Q Was it a detective that came by?</p> <p>11:13 10 A No. I just said hello.</p> <p>11:13 11 Q Well, where were you at when these 11:13 12 people were speaking?</p> <p>11:13 13 A I had -- I was there first and, shortly 11:13 14 after, they walked in, so...</p> <p>11:13 15 Q Was anybody else present at Dr. Bloom's 11:13 16 house that day?</p> <p>11:13 17 A Yes.</p> <p>11:13 18 Q Who else was there?</p> <p>11:13 19 A His girlfriend Tessa.</p> <p>11:13 20 Q Anybody else?</p> <p>11:13 21 A Yes. Missy was there looking for -- to 11:13 22 buy some equipment from him.</p> <p>11:13 23 Q What kind of equipment?</p> <p>11:13 24 A I think a massage table, but I'm not 11:13 25 sure. She was there before I got there.</p> <p style="text-align: center;">FIRST COAST COURT REPORTERS</p>

<p style="text-align: right;">125</p> <p>11:13 1 Q Do you know if Dr. -- and so what, 11:13 2 Dr. Bloom spoke to somebody, but you weren't 11:14 3 privy to the conversation?</p> <p>4 4 A <b>No. I waited outside.</b></p> <p>+ 5 Q Okay. Is Tessa's last name Basler?</p> <p>11:14 6 A <b>I have no idea what her last name is.</b></p> <p>11:14 7 Q Is Dr. Bloom still dating Tessa?</p> <p>11:14 8 A <b>He's still dating a Tessa. I don't know</b> 11:14 9 <b>her last name.</b></p> <p>11:14 10 Q Okay. Have you ever spoken with Debra 11:14 11 Blanton about any of your concerns relating to 11:14 12 Dr. Rhodes?</p> <p>11:14 13 A <b>No, I have never spoken to Debra</b> 11:14 14 <b>Blanton.</b></p> <p>11:14 15 Q Other than that time that somebody came 11:14 16 over to Dr. Bloom's house while you were over 11:14 17 there to get an adjustment, were you present when 11:14 18 anybody else was interviewed by anybody from the 11:14 19 Division of Insurance Fraud --</p> <p>11:14 20 A <b>No.</b></p> <p>11:14 21 Q -- or really even broader, JSO 11:14 22 detectives, anything like that?</p> <p>11:14 23 A <b>No.</b></p> <p>11:14 24 Q Okay. Did anybody from the Division of 11:15 25 Insurance Fraud, for lack of a better term, fill</p>	<p style="text-align: right;">127</p> <p>11:16 1 Q Are you saying that you never got a 11:16 2 massage after like the first couple of months, 11:16 3 or -- is that what you're saying? I mean, you 11:16 4 said they were all at the beginning basically.</p> <p>11:16 5 A <b>The majority were at the beginning. I</b> 11:16 6 <b>did get a few sporadically, but I did not get</b> 11:16 7 <b>them every time.</b></p> <p>11:16 8 Q Okay. And in your recollection you got 11:16 9 about 15 to 18 of them?</p> <p>11:16 10 A <b>I believe so. I can't remember the</b> 11:16 11 <b>exact number.</b></p> <p>11:16 12 Q Okay. Your Facebook is -- you said it's 11:17 13 set on private setting; right?</p> <p>11:17 14 A <b>Yes.</b></p> <p>11:17 15 Q Has it always been set on that?</p> <p>11:17 16 A <b>I think it has.</b></p> <p>11:17 17 Q Okay. Have you taken anything down from 11:17 18 Facebook since you've found out the complaint was 11:17 19 filed against you?</p> <p>11:17 20 A <b>No.</b></p> <p>11:17 21 Q Okay.</p> <p>11:17 22 A <b>I don't really post that much.</b></p> <p>11:17 23 Q Other than the Department of Insurance 11:17 24 Fraud, or Division of Insurance Fraud, who we've 11:17 25 covered your interview with, have you been</p>
<p style="text-align: right;">126</p> <p>11:15 1 you in on how the investigation was going at any 11:15 2 point?</p> <p>11:15 3 A <b>No.</b></p> <p>11:15 4 Q Okay. Do you know what happened with 11:15 5 the investigation eventually?</p> <p>11:15 6 A <b>No. I don't know all the details. I</b> 11:15 7 <b>know some general stuff.</b></p> <p>11:15 8 Q What general stuff do you know?</p> <p>11:15 9 A <b>I know that -- I believe Dr. Rhodes got</b> 11:15 10 <b>arrested.</b></p> <p>11:15 11 Q How did you find out about that?</p> <p>11:15 12 A <b>Well, it was on the news.</b></p> <p>11:15 13 Q You saw it on the news?</p> <p>11:15 14 A <b>Yeah.</b></p> <p>11:15 15 Q Okay. Do you know what came of his 11:15 16 criminal case?</p> <p>11:15 17 A <b>No.</b></p> <p>11:15 18 Q And as we sit here, without having 11:16 19 access to the actual letters that you received 11:16 20 from the insurance company, you couldn't sit here 11:16 21 and say, All right, on this day I got billed for 11:16 22 this thing, but I didn't get it. We'd have to 11:16 23 have the records to confirm that; right?</p> <p>11:16 24 A <b>Correct. That would be very difficult</b> 11:16 25 <b>though.</b></p>	<p style="text-align: right;">128</p> <p>11:17 1 contacted at all about doctors by any other 11:17 2 agencies or administrative bodies?</p> <p>11:17 3 A <b>No.</b></p> <p>11:17 4 Q So not like the Sheriff's Office here?</p> <p>11:17 5 A <b>No.</b></p> <p>11:17 6 Q The Florida Department of Health?</p> <p>11:17 7 A <b>No.</b></p> <p>11:17 8 Q Okay.</p> <p>11:17 9 A <b>Oh, wait. Now, I think I got a letter a</b> 11:17 10 <b>year or two ago from the Department of Health.</b></p> <p>11:17 11 Q Do you still have that letter?</p> <p>11:17 12 A <b>Possibly. I don't know.</b></p> <p>11:17 13 Q Do you remember what the letter said?</p> <p>11:17 14 A <b>Something about discussing Dr. Rhodes,</b> 11:17 15 <b>but I didn't.</b></p> <p>11:17 16 Q Other than that letter, have you ever 11:17 17 talked to anybody --</p> <p>11:17 18 A <b>No.</b></p> <p>11:18 19 Q -- at the Department of Health?</p> <p>11:18 20 A <b>No.</b></p> <p>11:18 21 Q Did you ever get any treatment -- and, I 11:18 22 guess, treatment from Missy Ross would have only 11:18 23 been massages? Is that the only treatment she 11:18 24 provided you, since she was a masseuse?</p> <p>11:18 25 A <b>Yes.</b></p>

11:18 1 Q Did you ever get any massages when  
11:18 2 Dr. Rhodes wasn't there?  
11:18 3 A **By Missy?**  
11:18 4 Q Yeah.  
11:18 5 A **I don't remember. I don't think so.**  
11:18 6 Q Okay. In going through the records from  
11:19 7 Dr. Formoso -- was he with Coastal Spine and Pain  
11:19 8 Center?  
11:19 9 A **Yes.**  
11:19 10 Q One of them referred you for a pain  
11:19 11 management evaluation. Did you ever get such an  
11:19 12 evaluation; do you know?  
11:19 13 A **I don't remember.**  
11:19 14 Q When you did treat with Dr. Bloom, what  
11:19 15 kind of therapy was he providing you?  
11:19 16 A **The TENS unit and adjustments.**  
11:19 17 Q Did he have a masseuse on staff where  
11:19 18 you ever got massages there?  
11:19 19 A **When I went to a place of his work a few**  
11:19 20 **years ago in Orange Park -- I forgot the name --**  
11:19 21 **I did get maybe one massage. But they don't do**  
11:19 22 **anything for me, so I don't like to --**  
11:19 23 Q Yeah. Let me ask it differently, ma'am.  
11:19 24 And I'm sorry to be unclear about that.  
11:19 25 When you were going to Dr. Bloom when he

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11:21 1 through -- July of '13 through January of '14,  
11:21 2 did you keep a diary or a little daily journal or  
11:21 3 anything at that time?  
11:21 4 A **No, I did not.**  
11:21 5 Q I know you've mentioned that Tammy told  
11:21 6 you that there were some other patients that were  
11:21 7 having issues too, and may have mentioned one by  
11:21 8 name but you don't recall. And then that would  
11:21 9 have been in that late January, early February of  
11:21 10 '14 time period.  
11:21 11 A **I don't know when it was.**  
11:21 12 Q Okay. Since you've made your report,  
11:21 13 and since all of that has come out, have you  
11:21 14 spoken with any other patients or former patients  
11:21 15 of Dr. Rhodes that --  
11:21 16 A **I don't know any patients.**  
11:21 17 Q Okay. When is the last time you spoke  
11:22 18 to Dr. Bloom?  
11:22 19 A **Oh, I don't know. We text once in a**  
11:22 20 **while, whenever I need adjustments or...**  
11:22 21 Q Okay. Other than Tammy contacting you  
11:22 22 about the lawsuit being filed, have you ever  
11:22 23 talked to her at all about the actual lawsuit?  
11:22 24 A **Just briefly. She wanted to know if it**  
11:22 25 **was done or over, and I said, Nope.**

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130  
11:19 1 still had his office, before you switched over to  
11:19 2 Dr. Rhodes, when you were seeing Dr. Bloom  
11:20 3 initially, was it TENS unit then?  
11:20 4 A **Yes.**  
11:20 5 Q Adjustments then?  
11:20 6 A **That's it.**  
11:20 7 Q Okay. Never the traction thing --  
11:20 8 A **No.**  
11:20 9 Q -- that you were talking about?  
11:20 10 Okay. The deposition that you gave in  
11:20 11 the civil case relating to the automobile  
11:20 12 accident --  
11:20 13 A **Okay.**  
11:20 14 Q -- did you ever get a copy of that?  
11:20 15 A **No.**  
11:20 16 Q Do you know if Mr. Ossi ordered it up?  
11:20 17 A **I don't know.**  
11:20 18 Q Did anybody else give a deposition in  
11:20 19 connection with that case; for example, your  
11:20 20 husband, John --  
11:20 21 A **No.**  
11:20 22 Q -- or your former husband John?  
11:20 23 A **No.**  
11:20 24 Q During the time you were treating with  
11:20 25 Dr. Rhodes -- and we're talking roughly July

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11:36 1 Q Okay. And the last question I have for  
 11:36 2 you is, as it relates to Stacey Reshen or Stacey,  
 11:37 3 Dr. Bloom's girlfriend, at some point making  
 11:37 4 allegations of fraud in his practice, did that  
 11:37 5 occur in 2013?  
 11:37 6 A I don't know. I mean, it may have. I  
 11:37 7 mean, it wasn't recently. I mean, it was -- it  
 11:37 8 was either then or beforehand. I don't know. It  
 11:37 9 wasn't in the last year or two. I remember  
 11:37 10 vaguely hearing about it a few years ago, but I  
 11:37 11 don't know.  
 11:37 12 Q So either 2013 or beforehand?  
 11:37 13 A I think so.  
 11:37 14 Q Okay.  
 11:37 15 A I think so.  
 11:37 16 Q Was it before you were a patient at  
 11:37 17 Dr. Rhodes' office?  
 11:37 18 A No.  
 11:38 19 Q Okay.  
 11:38 20 A No. It was definitely after.  
 11:38 21 Q Would it have been sometime during the  
 11:38 22 period of time you were a patient at Dr. Rhodes'  
 11:38 23 office?  
 11:38 24 A I don't think so. I think it was after.  
 11:38 25 Q It sounds like you're just unsure.

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1 CERTIFICATE OF OATH  
 2 STATE OF FLORIDA )  
 3 COUNTY OF DUVAL )  
 4 I, the undersigned authority, do hereby  
 5 certify that the aforementioned witness,  
 6 personally appeared before me and was first duly  
 7 sworn to testify the whole truth.  
 8 WITNESS my hand and official seal this  
 9 30th day of September, 2016.

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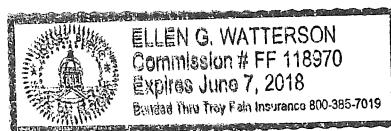
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Ellen G. Watterson, RPR  
 Notary Public, State of Florida  
 at Large.



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11:38 1 A That's a blur.  
 11:38 2 MR. DeMAGGIO: That's fine. I don't  
 11:38 3 know if your attorney has any questions. I  
 11:38 4 don't have any further questions.  
 11:38 5 MS. KURTZ: I have no questions.  
 11:38 6 MR. DeMAGGIO: I'm assuming you'll read.  
 11:38 7 MS. KURTZ: We'll waive.  
 11:38 8 MR. DeMAGGIO: Oh, okay.  
 9 (Witness excused.)  
 10 (The deposition was concluded at 11:40.)

## 1 C E R T I F I C A T E

2 STATE OF FLORIDA )  
 3 COUNTY OF DUVAL )  
 4 I, Ellen G. Watterson, Registered  
 5 Professional Reporter and Notary Public, duly  
 6 qualified in and for the state of Florida, do  
 7 hereby certify that I was authorized to and did  
 8 stenographically report the foregoing deposition;  
 9 and that the transcript is a true record of the  
 10 testimony given by the witness.  
 11 I further certify that I am not a relative,  
 12 employee, attorney or counsel of any of the  
 13 parties, nor am I a relative or employee of any  
 14 of the parties' attorney or counsel connected  
 15 with the action, nor am I financially interested  
 16 in the action.  
 17 Dated this 7th day of October, A.D., 2016.



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