

A				
a.m 1:14 3:2	adjudicated 38:14 50:8	53:5	54:11 57:1	35:21 37:8
ability 16:16	administrative 25:18 26:7	allegation 7:2	60:16	60:4
able 44:11,11 54:9	admit 28:24 43:12	allegations 31:8	applies 24:20	assert 51:23
above-entitled 1:12 62:7	adopt 62:1	allege 30:17 35:21	29:7 31:21	asserting 31:17
absence 16:13 59:23	adopted 8:10 12:1,2 48:19	alleged 17:23 30:6	35:24 54:6,7	asserts 42:7,15
absent 15:9	adopting 15:3	alleges 7:6	54:12	assess 3:17
absolve 19:1	adversary 39:4	allow 25:7 42:6	apply 27:9,16	assessments 6:18
abstractly 54:4	advisory 7:25 8:8,10,15,22	allowed 11:1 15:5 25:3	29:6 36:11,14	assets 5:18
abuse 50:25	8:25 9:21,21	allows 18:21,23 47:23 51:19	37:2 53:3,18	Assistant 1:20
accepted 4:10	10:13 61:8	amended 30:16	54:17 57:14,15	Association 39:20
access 54:9	affirmative 15:10 20:7	amicus 1:22 2:10 46:23	appropriate 33:18	assume 32:11
accomplish 16:6	27:15 29:3,9	amount 22:7,11 26:2 43:22	approach 24:13 42:24	41:12,13 54:6
account 22:20	31:18 32:10,14	59:12	argue 28:12	assumed 4:11
accurate 7:25 8:5 19:22	34:24 35:5,6,8	amounts 40:7	arguing 16:18 28:7	assumption 14:22,25 17:19
acknowledges 16:15	35:24 36:2,11	analysis 19:14 61:22	argument 1:13	astonishing 61:24
acquiesce 36:25 39:14	36:14 37:1	analyzed 43:17	2:2,5,8,12 3:4	asymmetry 41:11
act 3:23,25 9:24 16:12 33:6,20	42:5,5,11,12	answer 15:2 25:25	3:7 8:9 10:18	attempting 11:6
34:18 37:16	42:21 53:18	anti-discrimin... 57:13	20:16 26:5,15	attorney 23:16
41:12 49:11,12	54:3,7,13,14	anticipates 11:19	26:22 27:11	23:22 24:12
50:19 51:7,13	54:17,20 60:3 60:8	anybody 13:15	29:19 30:4	44:8 47:24
52:15 57:5	affirmatively 19:22	anytime 36:10	31:12 32:23	attorney's 28:3
acted 14:23 30:17	Agenda 10:12	anyway 55:5	33:16 36:14	attorneys 39:7 39:20
acting 9:24 53:6	aggregate 40:6	apparent 13:20	37:2 39:6 42:4	attorneys' 33:12 38:2
action 4:25 17:2 25:5 43:24	ago 23:20 49:18	apparently 6:8 34:5,7	46:22 48:17	automatic 57:1
44:25 47:7	agree 9:9 12:11	appeals 4:10 29:8 32:16	54:7 57:21	automatically 24:15 33:11
actions 57:1 60:13	agreed 20:20	47:9 48:20,24	58:23 59:22	38:22 39:7
actively 18:22	agrees 56:14	APPEARAN... 1:15	61:16	40:2
actors 19:5	ah 38:6	appears 9:3	arguments 48:18	availability 8:13 20:6
actual 13:1 25:1	Alabama 4:22 23:17,18 31:21	Appendix 7:5	arises 12:21	available 61:4
addition 17:4 33:4	34:17,20 40:14	applicable 7:12 37:7	Article 28:6 33:10 35:12	avoid 33:13 39:15 46:15,18
address 4:8 18:19 19:8,10	albeit 24:24	application 13:1	articulable 29:5	60:11
60:19 61:15	ALEIDA 1:6	applied 52:12,13	articulate 28:22	award 47:14,20
adhesion 27:7	align 11:3		articulating 38:19	awarding 48:2
	Alito 23:14 24:10,15 39:3		artificiality 24:18	aware 7:6 18:9
	39:17,25 40:9		aside 23:1	41:14
	41:9,24 52:6		asked 30:19 39:4	awful 40:7
	52:10,14,24		asking 3:21 8:17	

<p style="text-align: center;">B</p> <p>back 5:1 18:18 24:4 61:12</p> <p>backstop 45:11</p> <p>bad 37:16</p> <p>badly 49:5</p> <p>balance 25:25 26:11</p> <p>bank 60:22,23 60:24 61:2</p> <p>bankruptcies 60:14</p> <p>bankruptcy 3:11 4:13,15 4:18 5:20 6:6 9:13,16,23 10:19 12:2,3 12:24,25 13:16 14:3 15:13,15 16:6 17:10,13 19:11,14 21:3 21:12 23:3,6,8 23:12 24:19 25:6 26:9,10 26:20,23 27:20 27:25 28:4,4,5 28:7,9,10,13 28:16 31:13,17 32:1 33:3,13 33:14,14 35:14 35:15,20 36:18 37:9,10,24 38:12,22 39:20 40:21,22 44:5 44:24 46:1,2 47:3,4,7 49:3 50:3,8,12,16 51:1,8,10 52:1 52:3,17 53:24 55:8,22 56:15 57:3,6 58:10 58:19 59:8,14 60:17 61:7,14 61:17</p> <p>bankruptcy-r... 37:3</p>	<p>bar 13:20 43:1 45:22</p> <p>barred 14:8,12 15:16 16:3,4 17:17 32:3,12 34:6 42:19 47:4,12 50:14 52:19</p> <p>based 17:6 42:14</p> <p>basic 15:15 28:7 31:2</p> <p>basically 52:9 57:12</p> <p>basis 6:21 7:11 9:11 11:12 13:6 20:3 25:22 27:14 29:21 30:23 36:10 41:14 51:21,22 53:2 53:10 58:18 59:23</p> <p>battle 30:10</p> <p>bears 21:12,16</p> <p>beautiful 45:4</p> <p>bedrock 50:12</p> <p>beef 23:7</p> <p>behalf 1:17,18 2:4,7,14 3:8 26:16 58:24</p> <p>behaving 49:5</p> <p>behavior 51:11</p> <p>belief 27:12,22 27:23 31:6</p> <p>believe 6:21 7:11,16 10:12 18:22 25:23 37:14 38:24 39:25 56:3,8</p> <p>believing 9:11 48:23 51:22 53:2,11 58:18 59:24</p> <p>benefit 39:12 45:19</p> <p>best 14:16 61:8</p>	<p>beyond 30:20 39:8</p> <p>big 39:6,17</p> <p>bit 11:19 21:8</p> <p>blindingly 31:19</p> <p>bona 60:9</p> <p>Book 10:12</p> <p>bother 38:1 49:13</p> <p>bothering 32:22 49:18</p> <p>breach 21:18</p> <p>breadth 59:4</p> <p>breaks 27:2</p> <p>Breyer 27:17 28:11,18,23 32:20 34:22 35:3,7,11,23 36:2,5 37:22 38:11 43:6,19 43:23 44:3 49:3,15 51:3 55:25 56:9,11 56:12,19,22,25 57:4,8</p> <p>brief 10:9,11 14:25 17:4 23:10 25:8 41:11</p> <p>briefs 23:4</p> <p>bring 12:3 17:12 18:17 25:4 32:17 33:5 43:24 49:8 51:13</p> <p>bringing 28:25 60:13</p> <p>broad 12:2 17:8 17:11 62:1</p> <p>broader 23:10 61:16</p> <p>broadest 45:23</p> <p>broadly 4:18 48:14</p> <p>brought 4:1 27:20 28:1</p> <p>build 11:7</p>	<p>builds 21:5</p> <p>burden 10:22 14:2 15:8 29:9 31:16 48:17 58:12 61:12</p> <p>burden-shifting 9:25</p> <p>business 5:12,23 6:13 26:19 42:1 43:9,13 49:9 56:3</p> <p>Butner 4:20</p> <p>buy 5:24 6:1 43:21</p> <p>buying 43:9</p> <hr/> <p style="text-align: center;">C</p> <hr/> <p>c 2:1 3:1 60:8</p> <p>calculated 60:11</p> <p>calibrated 33:23 45:13</p> <p>call 6:1,3</p> <p>called 49:6</p> <p>cap 57:5</p> <p>card 60:23</p> <p>care 45:25</p> <p>case 3:4 6:21 7:2 7:4 14:7,24 17:24 22:15 23:17 24:24 27:18,25 29:14 30:4,8,19 33:5 34:12 35:15 36:19 37:25 38:16 41:25 43:1,6,16 48:8 50:25 51:12,13 52:15 53:3 56:14 62:5,6</p> <p>cases 17:24 20:18 25:11 28:13 33:1 35:13,13,20 37:23 40:12 43:11 45:23 54:5 56:10 61:22</p>	<p>category 25:10</p> <p>caught 45:15</p> <p>cautious 52:1</p> <p>centrally 21:11</p> <p>certain 3:15 8:11 17:5 19:5 19:5</p> <p>certainly 18:9 22:7</p> <p>certainty 5:25</p> <p>certification 8:19 29:10</p> <p>certify 3:19 48:22 53:9</p> <p>cetera 38:3</p> <p>challenging 25:6</p> <p>chance 17:18 40:12</p> <p>Chapter 40:10 41:10 56:1,19</p> <p>character 39:2</p> <p>characteristics 4:15</p> <p>characterizati... 7:25 8:5</p> <p>check 34:1</p> <p>Chief 3:3,10 26:13,17 27:3 29:13 30:2,9 30:12,18 31:3 31:10 37:17 40:17,23 41:3 45:20 46:16,20 46:25 50:3,11 53:17 54:2 58:21 59:1 62:4</p> <p>choice 19:3</p> <p>choice-of-law 9:6</p> <p>choose 48:1</p> <p>Circuit 45:21</p> <p>circumstance 4:19 24:3 25:1 25:13 32:21 59:7,8,10,11</p> <p>circumstances</p>
--	--	---	---	---

<p>5:5 22:18 36:22 38:17 55:1 59:5,12 59:15 cite 10:4 cites 61:23 citing 20:18 35:19 civil 21:13 32:1 47:7 49:21 52:2 54:21 55:8,11,15 61:25 claim 3:14,20 4:13,18 6:7,25 7:7,14,21 9:3 10:14,21,22,24 11:1,8,13,14 12:3,8,9,18,23 13:8,16,22 14:11 15:1,16 15:17,18,19,21 15:24 16:3,4,5 16:23 17:9,12 17:16,20 18:7 18:25 19:21 20:1,3,4,5,11 20:20,24 21:4 21:13,17,19 22:1,24 23:19 24:7,23 25:2,3 25:7 29:5,12 31:9,14,16 35:21 36:12,16 36:18 37:6,13 38:13,21,24 39:8,13 40:16 40:24 41:13 42:9,18,22 44:20 45:4,15 45:16 47:3,3 49:8 51:20,22 52:4,5,18,20 53:21,22,24,25 55:23 58:11,15 58:18 59:7,9 59:10,16,16,17</p>	<p>60:5,25 claim's 3:17 claims 3:12 11:20,22,25 12:3,17,17 13:10,13,19,21 14:7,10,15,17 15:5,8 17:12 22:21 27:20 29:11 39:5,13 40:6,15,15,18 40:19,20,22 41:1,4,6,17,20 41:23 45:20 48:23 49:5 53:11 56:16 57:3,24 58:3 59:20 classic 54:19 clear 4:22 7:1 9:18 14:22 28:21 30:16 34:14 clearly 17:16 34:25 52:19 client 6:15 18:10 clogging 59:19 code 3:11 9:19 9:25 10:19 11:11,19,22,24 11:25 12:2,13 12:15,24,25 14:3 15:4 16:10 17:8,10 18:2,4,5,13,18 18:21,22,24 19:3,6,11,14 21:3 23:3,6 26:23 27:13 28:4,9,10 44:5 45:18,20 49:6 52:4 57:3,18 57:24 58:2,4 58:19 codes 19:2 collateral 17:5 collaterally 25:6</p>	<p>collect 3:14 4:1 6:9 16:12 17:2 36:21,21 38:21 collected 22:20 22:23 collection 3:23 3:25 23:18 33:6,20 35:19 50:19 51:7,13 52:15 collector 18:12 27:12 36:17 38:23 44:9 57:12 60:24 61:3 collectors 18:10 19:6 24:21 33:22,24 43:17 50:2,22 52:16 collects 27:1 come 6:19 14:4 19:4 24:4 43:13 48:16 comes 28:24 30:8 43:14,16 committee 7:20 8:1,8,10,15,22 8:25 9:21,22 10:13 61:8 commonsense 13:6 company 43:8 56:2 complaint 7:4,6 30:15 31:7,20 32:17 61:19 complete 29:4,6 32:18 34:20 35:1 36:23,24 37:6,7 Completely 5:24 complicated 9:3 9:4 35:9,13 36:6,8 51:4 computer 40:1 concept 11:7 42:4</p>	<p>concepts 11:4 concern 9:22 21:23 22:9 60:19 61:10 concerned 59:4 concerning 10:23 conduct 34:1 47:18 50:1 52:21 61:17 conducting 7:14 confused 11:19 Congress 12:1 13:7 14:1,13 15:3,11 26:6,8 33:19 40:21 41:21 44:6 45:12,18 49:25 56:15,17 61:8 61:12 consciously 14:1 consent 55:16 55:18,23,25 consequence 15:7 consequences 17:5 62:1 consider 14:24 48:20 considerations 4:12 considered 47:9 48:25 consumer 3:15 9:5 contacted 57:11 contemplates 9:19 content 42:17 context 9:4 24:21 44:24 49:22 54:11 55:8,9 61:13 contexts 22:5 contingent 12:5 12:9,16 continue 5:11</p>	<p>contract 27:6 contrary 11:23 21:5 contributory 54:19 convincing 33:15 corners 60:17 correct 6:17 15:25 16:25 42:1 44:14,18 45:7 cost 25:18 36:20 39:11,17,23 costs 28:3 32:19 33:12 counsel 26:13 44:10 46:20 58:21 62:4 countries 56:3,4 56:4 course 6:17 24:25 27:22 38:9 49:4 court 1:1,13 3:10,22 4:1,3,8 4:12,20 6:7 8:17 9:16 13:3 14:24 20:24 26:18 28:1,5,6 28:13,16 30:8 31:21 33:10,13 33:14 38:3 47:1,9,19 48:20,24 49:16 51:10 53:22 55:13 59:3 60:16 61:17,22 61:25 court's 25:6 courts 4:10 26:20 29:8 31:23 32:16 33:9 48:1 49:16 50:10 59:19 cover 28:21</p>
---	--	---	---	--

<p>covered 27:4 59:6 covers 29:1,3,3 cracks 53:25 credit 4:2 60:22 creditor 3:13,15 3:18 5:12 8:20 10:20 16:11,18 17:1 18:3 20:4 22:11,13 24:3 28:22,23 38:6 38:18 41:14,15 42:24 47:2,4 47:11 50:16,21 51:19,21 52:17 53:20,23 54:1 54:9,15 55:2 57:18,19 58:9 59:11 60:6 61:12 creditor's 50:12 creditors 5:8,19 6:1 10:14 19:5 22:6,15,17 25:19,21 29:10 32:2 33:23 37:16 41:12 45:13 50:20 55:24 critical 5:20 8:9 8:24 12:23 34:17 critically 11:17 curiae 1:22 2:10 46:23 cursor 61:22</p> <hr/> <p style="text-align: center;">D</p> <hr/> <p>D 3:1 D.C 1:9,16,21 Dallas 1:18 DANIEL 1:18 2:6 26:15 data 43:17 date 25:21 dates 29:22 30:19</p>	<p>Davenport 20:11,17,18,20 day 36:17 days 40:16 deal 5:23 50:5 debt 3:14,15,23 3:24 4:1,3 5:7 5:13 6:14,16 6:18,21 16:22 17:16 18:10,12 19:5 22:13 23:18,20 24:20 25:23 27:4,6,8 27:12,14 31:24 32:2 33:6,20 33:21,24 34:6 34:14 35:19 36:17,19,21 38:23 39:2 43:17,22 44:8 46:1 47:12,14 50:1,13,14,15 50:17,19,21 51:7,12 52:15 52:16 53:21 56:5 57:5,11 57:14,14 60:23 60:23,24 61:3 debt's 43:1 debtor 4:24 5:11 9:13 14:3 15:15 16:13,15 16:22 21:14 22:7,12 23:16 25:1,14,17 33:4 39:7 55:22 57:10 Debtors 45:24 debts 5:24 6:9 9:5 17:6 26:21 26:24 43:9,21 45:24 56:6 57:16 decade 43:2 decide 27:24 49:17 51:8 decided 8:22,23</p>	<p>28:5 33:14 decides 5:6 deciding 35:13 decision 25:7 declare 46:2 declares 46:1 deemed 13:13 38:22 deeming 15:8 defect 29:11 defendant 32:19 42:6,7,14,15 42:16 47:12 48:18 55:16 defense 3:20 7:3 7:9 8:14,20,21 9:1 13:25 19:24 20:6,8 24:1 27:15 29:4,4,6,16,22 30:7 31:19 32:4,9,10,13 32:14,18 34:20 35:2,6,8 36:3 36:10,11,24,24 37:6 42:5,6,7 42:11,12,15 49:2 52:7 53:20 54:7,13 54:15,20 60:8 61:2,10,11,20 61:20,21 defenses 3:13 27:4 34:24 35:5,25 36:14 37:2,4,7,9,13 42:21 53:18 54:3,17 defined 4:21 50:13 defines 4:18 11:25 definition 11:8 12:2,7,18 17:9 17:12 20:19,24 21:4 61:3 demand 46:10</p>	<p>Department 1:21 dependent 26:3 57:23 depending 24:6 depends 11:16 32:21 55:1 described 45:14 description 41:25 designed 33:21 45:12 detail 10:17 deter 50:1 determination 8:21 13:24 determined 50:14 develop 43:16 devised 10:1 difference 22:16 different 4:12 24:25 33:5 50:4,6 difficult 38:9 40:3 41:25 difficulty 5:23 disagree 16:7 disallowed 15:1 15:6 24:8,23 25:2 56:16 57:20 59:16 disallowing 11:13 disappears 5:1 discharge 15:18 15:24 16:5,8,9 16:11 17:4 31:1,2 45:23 57:10,13 dischargeable 57:14 discharged 16:22 57:15 59:8 disclose 18:13 61:1</p>	<p>disclosed 7:7 13:21 disclosures 8:11 discovery 54:10 discretion 47:19 48:2 discrimination 17:6 discusses 10:13 discussing 21:15 dismissed 43:15 dispose 36:9 dispute 28:14 56:23 disputed 30:10 disputes 28:10 disputing 14:22 dissent 45:21 distinctive 4:14 district 40:14 47:19 48:1 50:10 doing 8:16 17:17 25:6 43:25 49:7 52:12 60:18 dollar 43:22 dollars 6:9 28:2 38:3 domain 26:10 doubled 43:4 drive-by 20:16 due 59:3 duties 21:19 23:21 duty 5:18</p> <hr/> <p style="text-align: center;">E</p> <hr/> <p>E 1:20 2:1,9 3:1 3:1 46:22 earlier 27:11 easy 35:22 38:5 38:5,7 56:10 effect 17:15 22:6 46:5 effectively 25:5 37:15</p>
---	--	--	---	--

<p>effort 6:16 efforts 16:12 either 5:16 8:5 9:12 24:22 36:22 eliminate 34:14 61:11 emphasize 50:24 enable 3:16 Enabling 9:24 encourage 16:13 energy 13:12 enforce 50:17 enforceability 10:24 11:5,7 11:12 12:20 20:5 21:5,6 enforceable 5:3 7:22 12:9,19 13:13 20:12,21 25:23 27:14 31:25 34:16 37:15 38:23,25 46:2 50:15 51:23 enforced 43:10 enforcement 20:22 engaged 53:15 entire 15:13 44:7 entirely 19:22 entitled 10:20 10:20 38:21 47:2 48:15 entitlement 12:6 12:14,22 equitable 53:4 equivalent 57:12 error 60:10,11 escape 42:14 46:1,2 60:7 ESQ 1:16,18,20 2:3,6,9,13 essentially 18:14 23:24 established 60:1</p>	<p>estate 5:19 12:3 21:15 50:8 et 38:3 evaluating 3:12 everybody 14:10 everyday 50:21 evidentiary 31:7 exact 31:20 49:21 exactly 3:21 8:16 9:19 26:6 27:10 29:7 31:13 34:2 36:18 45:2,11 45:14,17,22 46:8 49:14 example 27:6 36:15 40:13 43:1 60:21 examples 12:16 exceptions 29:16 exclude 20:19 excluding 39:13 exercise 48:2,4 exhaustive 7:15 existence 7:8 8:19 17:6 19:23 existing 45:12 49:25 53:11 exists 18:2 20:8 46:14,19 expansively 11:25 explain 6:13 8:6 10:16 38:20 explained 17:4 25:8 45:21 explicitly 20:11 expressed 9:22 expressly 30:17 extend 26:9 extensive 18:8 extent 12:15 21:22 22:9 23:5 59:22 extinguish 4:23</p>	<p>15:24 extinguished 15:19 extra 50:16 51:14</p> <hr/> <p style="text-align: center;">F</p> <hr/> <p>face 29:4,11,23 31:19 42:22 61:19 facially 41:13 42:25 facie 18:15 24:1 38:23 60:5 61:2 fact 11:10,19 13:14 17:20 20:22 25:2,3 26:19 28:1 30:6 41:17 45:14 49:10 50:9 51:10 59:9 61:5,6,11 facts 7:7,8 13:21 factual 17:25 31:8 failed 52:5 fails 27:2 Fair 3:23,24 4:2 33:20 35:19 50:19 faith 27:12,21 27:23 37:16,19 37:20 41:12 52:6 53:6 58:18 59:23 faith-basis 48:23 false 19:16,20 59:17 far 38:15 favor 59:18 FDCPA 8:18 13:2 17:15 19:9,11,15 21:9 23:3 24:18,20 25:5</p>	<p>26:9 27:16 36:12 37:21 38:14 44:7 45:11 46:14,19 49:24 51:1 57:10 59:17,19 60:1,2,6,13,16 61:4,4 feature 5:20 fees 28:3 33:12 38:2 fide 60:10 fight 17:25 23:5 file 7:14 10:20 11:20 12:22 14:15 34:19 37:13 41:20 43:5 45:4,15 47:2 48:11 53:24 58:14 60:25 61:19 filed 6:7,24 18:7 21:14,14 31:9 38:19 40:6,20 55:4,4 58:3 files 3:14 7:20 36:18 47:12 52:20 filing 4:11,13 14:11 18:24 20:2 38:24 39:18 42:9 43:11 49:1 filter 13:10 filtered 14:17 finally 61:15 find 41:24 44:11 findings 49:24 finish 46:16 58:16 first 4:17 5:2 6:14 8:1,7,24 10:19 11:14 12:11 13:18 19:9,15 25:7 26:21,23 30:5 35:18 38:12</p>	<p>39:11 43:15 51:16 59:2 fitting 42:4 five 29:7 32:16 43:3 47:9 fix 26:8 flood 13:16 floods 26:20 flow 13:8 focusing 37:7 follows 58:4 footnote 14:24 30:10 forebearing 48:25 foreclose 16:17 forever 34:6 forget 6:25 32:1 47:7 forward 22:1 found 44:24 four 60:17 framework 9:25 freedom 53:19 frequency 59:13 fresh 15:12 16:3 frivolous 48:17 frustrates 23:13 FTC 43:17,19 43:23 44:3 49:8 fulfilled 9:15 full 62:2 function 41:21 44:8 functional 57:12 functioned 41:20 fundamental 26:5 Funding 1:3 3:4 further 3:19 8:16 9:21,23 13:23 18:8 futile 22:5 future 12:10</p>
---	---	--	---	---

<p style="text-align: center;">G</p> <p>G 3:1</p> <p>general 1:21 33:23 44:8 45:13 49:21 50:9 52:2</p> <p>generally 17:8 18:11 20:5 22:25 31:23 47:7</p> <p>genuine 28:9</p> <p>genus-like 23:4</p> <p>getting 47:24</p> <p>Geyser 1:18 2:6 24:11 26:14,15 26:17 27:10 28:8,17,20 29:2 30:1,5,11 30:14,25 31:5 31:18 32:5,8 32:14 33:18 34:9,13,25 35:6,10,17 36:1,4,8,15 37:5,11,20 38:11 39:10,19 40:4,11,20 41:1,5 42:20 43:14,21 44:1 44:6,14,18,21 45:2,7,10 46:7 46:14,18</p> <p>Ginsburg 3:24 4:4 16:2,7 17:14,22 50:18 50:24 55:15</p> <p>give 10:3 33:11 44:16 60:20</p> <p>given 38:13 49:11</p> <p>gives 34:18 50:16 57:10,18</p> <p>go 3:19 9:21 11:13 19:25 21:19 22:1 33:5 38:3</p>	<p>40:12 43:9 49:7,15 51:13</p> <p>goes 9:20 32:11</p> <p>going 5:6 8:16 18:17 22:17 23:16,19 24:1 27:24 35:12 38:1 45:9 60:12</p> <p>good 17:20 27:12,21,23 32:23 37:19,20 41:12 48:23 52:6 53:6 58:17 59:23</p> <p>good-faith 6:21 7:11,21 9:11 20:3 28:24 36:10 37:14 51:22 53:2,10</p> <p>goodness 6:2</p> <p>government 3:21 8:17 11:3 44:1 60:4,20 61:23</p> <p>government's 50:25 59:22 61:16</p> <p>grant 38:7 47:13</p> <p>great 5:23 14:14 43:1 45:17 47:19</p> <p>ground 31:7</p> <p>grounds 24:25</p> <p>group 10:13</p> <p>growing 35:14</p> <p>guess 16:20 54:25</p> <p>guise 3:22</p> <hr/> <p style="text-align: center;">H</p> <p>half 12:11 26:21</p> <p>hand 11:5 42:3</p> <p>happen 11:25 13:9 14:16,18 24:22 48:13 58:13</p>	<p>happened 38:16 51:24 53:14</p> <p>happening 23:25</p> <p>happens 37:24</p> <p>happy 14:23</p> <p>hard 13:6 17:25 18:21 25:12 29:18 46:3 54:20 59:25</p> <p>harm 25:1</p> <p>Harrington 1:20 2:9 46:21,22 46:25 47:8,16 47:25 48:5,9 48:12 49:14,20 50:11,23 51:15 52:8,11,22 53:1,8,19 54:8 54:14,18,25 55:7,12,21 56:8,11,13,21 56:24 57:2,7,9 57:22,25 58:6</p> <p>haven 51:17</p> <p>he'll 13:12</p> <p>head 37:12</p> <p>hear 3:3 33:8,17</p> <p>heard 37:25</p> <p>hearing 24:4 25:21</p> <p>heart 6:3</p> <p>heightened 33:25 34:1</p> <p>held 4:20 47:10 48:21 61:18</p> <p>help 15:14</p> <p>holding 20:16 21:2 59:18</p> <p>holds 60:22</p> <p>honor 28:8 30:5 30:14 32:5 34:9 40:4 43:14 46:7 56:5</p> <p>hope 6:4,7</p> <p>hoping 43:11</p>	<p>53:24</p> <p>hour 40:5</p> <p>hours 39:21</p> <p>hundred 26:24</p> <p>hundreds 40:5</p> <hr/> <p style="text-align: center;">I</p> <p>idea 14:14 42:10 42:12,13 50:4</p> <p>ignored 53:13</p> <p>III 28:6 33:10 35:12</p> <p>illustrate 13:22</p> <p>illustrates 12:17 24:18 61:5</p> <p>imagine 46:4 48:6,14</p> <p>implicit 58:15</p> <p>implies 20:3</p> <p>imply 20:4</p> <p>important 10:18 23:2 32:15</p> <p>importantly 4:17</p> <p>impose 33:25 39:23</p> <p>imposing 15:7 29:9 32:18 36:19</p> <p>inclination 13:12</p> <p>include 4:19</p> <p>includes 3:16 12:15,18 16:12 48:25</p> <p>including 14:10 45:20</p> <p>inconsistent 23:21 42:10</p> <p>inconsistently 9:24</p> <p>incurred 23:20 27:6 30:20</p> <p>independent 19:6</p> <p>indicated 7:8</p> <p>individual 38:6</p>	<p>information 3:16 18:14 41:11 54:10</p> <p>informed 59:13</p> <p>informs 13:1 19:14</p> <p>inherent 35:20 44:25 45:1</p> <p>initial 21:25</p> <p>injecting 24:19</p> <p>injunction 45:23</p> <p>injury 25:14</p> <p>innovation 17:10</p> <p>inquire 30:22</p> <p>inquiry 7:15,22 31:6</p> <p>instance 4:7,24 5:10,14,16 28:2 61:9</p> <p>intended 26:8 33:19 41:21 45:18 56:15,17</p> <p>intentional 60:9</p> <p>intentionally 26:20</p> <p>interest 3:17 8:12 11:1 14:2 14:4 23:11</p> <p>interesting 28:12</p> <p>interplay 23:2</p> <p>interpretation 52:25</p> <p>interpreting 3:22</p> <p>invalid 59:24</p> <p>inventive 33:25</p> <p>investigate 9:15 29:11</p> <p>investigated 8:19 9:10</p> <p>investigation 18:8 48:22 53:10,13,14 58:17</p> <p>invites 11:22</p>
--	--	---	--	--

<p>18:22 invoke 60:7 involve 54:4 involved 37:4 involves 14:7 issue 4:8 7:18 10:23,24 14:5 14:9 19:11 24:2,5 31:12 37:18 38:5,5,6 47:9 48:20 issues 9:6</p> <hr/> <p style="text-align: center;">J</p> <hr/> <p>January 1:10 Johnson 1:6 3:5 Joint 7:5 judge 27:25,25 32:12,13 35:12 37:24 38:4 44:11,23,25 45:21 47:13,19 judicata 53:20 54:6 judicial 16:14 judicially 5:3 50:15,17 jurisdiction 54:24 55:4,17 jurisdictions 32:11 Justice 1:21 3:3 3:10,24 4:4 5:4 5:16,22 6:11 6:20,24 7:10 7:19 8:2,23 9:9 9:17 10:2,6,10 11:18,24 12:5 12:12 13:4,17 14:6,21 15:14 15:23 16:2,7 16:17,21 17:14 17:22 18:16,19 18:20 20:9 21:18,22,24,24 22:10,19 23:14 24:10,15 25:16</p>	<p>26:1,13,17 27:3,11,17 28:11,18,23 29:13 30:2,9 30:12,18 31:3 31:10,22 32:6 32:9,20 34:3 34:11,22 35:3 35:7,11,23 36:2,5,13 37:1 37:8,12,17,22 38:11 39:3,17 39:25 40:9,17 40:23 41:3,9 41:24 43:6,19 43:23 44:3,10 44:15,19,23 45:3,8 46:3,9 46:16,20 47:1 47:6,11,22 48:3,7,10 49:3 49:15 50:3,11 50:18,23 51:3 51:17 52:6,10 52:14,24 53:5 53:17 54:2,12 54:16,23 55:3 55:10,15,18,25 56:9,11,12,18 56:19,22,25 57:4,8,21,23 58:1,21 59:1 62:4</p> <hr/> <p style="text-align: center;">K</p> <hr/> <p>K 1:16 2:3,13 3:7 58:23 Kagan 13:4,17 14:6,21 18:16 18:19,20 36:13 37:1,8,12 57:21,23 58:1 KANNON 1:16 2:3,13 3:7 58:23 keeps 45:8 Kennedy 5:4,16</p>	<p>15:14,23 16:17 16:21 31:22 32:6,9 34:3,11 46:3,9 47:6,11 47:22 48:3,7 48:10 54:12,16 54:23 55:3,10 55:18 Kennedy's 21:25 kind 37:3 40:17 50:1 54:19 kinds 40:18 50:20 57:24 58:2 knew 7:2 54:1 know 5:24 11:9 13:5,18,19,20 14:15 15:16 19:4 27:7 29:14,17 30:2 30:3,6 31:11 32:2 33:12 35:8 37:25 38:4 39:1 41:5 41:15 45:4,13 46:11 49:8,19 50:5 51:5,9 55:3,3 56:3 57:9 knowing 32:17 knowledge 14:23 30:17 known 15:4 knows 14:10 47:4 57:19</p> <hr/> <p style="text-align: center;">L</p> <hr/> <p>L 1:18 2:6 26:15 lack 54:23,23,25 landscape 49:2 language 13:1,5 16:9,10 18:18 19:9 20:10,13 21:3 22:3 59:25 largely 4:11</p>	<p>late 32:13 Laughter 56:7 law 4:2,22,22 15:15 35:14 37:7 42:6,17 46:4,8,13 47:23 48:24 50:13,14 53:12 laws 35:20 lawsuit 21:14 34:19 37:21 49:1 lawyer 9:16 53:9 lawyers 49:12 lay 59:5 lead 25:13 leads 60:15 leaving 23:1 legal 13:23 39:2 48:17 49:25 52:24 legally 7:16 legitimate 28:9 28:14 39:14 40:22 length 43:4 let's 18:20,23 23:17 30:18 36:6,16 42:12 50:4 52:17 level 20:15 21:2 liability 19:1 42:14 60:7 61:4 liable 9:12 life 5:1 limit 40:22 limitation 18:15 34:6 43:3 44:12 limitations 3:13 3:20 4:23 5:25 7:3,9,11 8:13 8:20 9:1 10:15 13:25 14:8,12 16:24 19:24 20:6 23:18</p>	<p>24:1,16 27:5 27:19 29:15,15 29:17,22 30:7 34:21,23 35:1 35:4 36:3 39:9 42:13,15 43:2 46:12 52:20 53:2 55:19 61:2,10,20 limited 20:23 50:19 list 15:16 27:7 29:18 45:24 listed 15:20 literally 27:1 litigants 61:25 litigate 24:5 37:18,21 38:5 litigated 14:5 24:3 litigation 47:18 49:21 52:2 54:21 55:8,11 55:16 62:2 little 10:16 11:19 30:9 46:3 51:4 LLC 1:3 logically 37:5 logistically 40:24 look 7:4,5 23:9 29:19 40:24 42:25 looked 29:8 32:16 58:1 looking 37:12 lose 26:24 41:23 loses 22:13 lot 40:7 54:2 lots 47:17 love 49:20</p> <hr/> <p style="text-align: center;">M</p> <hr/> <p>maintenance 60:10 majority 45:23</p>
---	--	---	--	---

<p>making 17:16 58:12,15 malicious 34:19 marker 19:10 matter 1:12 5:5 15:23 26:7 32:10 35:18 48:17 50:9 52:22,24 56:5 62:7 matters 28:4 33:14 35:14 mean 18:21 23:23 28:13 29:18 31:12 32:20 39:5 43:7,12 54:18 54:25 meaning 51:12 57:3 means 27:17 meant 17:12 mechanism 20:23 Middle 40:14 Midland 1:3 3:4 6:15 7:13,16 26:19 27:1 30:6,17 41:19 45:14 Midland's 42:1 million 22:20 millions 6:9 mind 17:23 18:1 18:3 38:6,7,8 38:18 60:3 mine 25:25 minutes 40:16 49:18 58:22 misconduct 44:9 misleading 4:6 19:16,21 20:2 41:17 48:11 53:16 58:7,14 58:20 59:17 missed 35:23 43:2</p>	<p>misstating 39:1 mistakes 13:12 14:19 model 5:23 6:13 26:19 42:1 43:9,13 45:3,3 money 6:4 55:24 monitor 21:16 month 40:15 move 49:12 moves 45:16</p> <hr/> <p style="text-align: center;">N</p> <p>N 2:1,1 3:1 narrowed 33:1 National 39:19 nature 24:6 41:6 necessarily 23:23 necessary 42:16 need 4:8 16:2,3 16:5 34:1 45:11 negligence 54:19 neither 18:3 20:17 nervous 51:5 never 5:1 60:16 61:17 nonobvious 54:16 normal 27:7 normally 42:24 note 59:21 notes 7:20 notice 8:13 18:14 19:23 20:7 25:20 43:11 44:16 46:10 notices 41:7 notwithstandi... 16:13 61:21 nuances 54:4 nuisance 39:15 nuisance-value 39:13</p>	<p>number 15:4 39:8</p> <hr/> <p style="text-align: center;">O</p> <p>O 2:1 3:1 object 3:18 5:18 14:4 22:2,8 23:19 24:15 32:19 39:7 41:9,16 objected 41:22 51:20 57:20 objecting 11:12 21:20 23:12 39:12 objection 15:1,6 15:9 22:5 24:2 24:6,7,23 25:20 30:7 31:14 38:14 39:15,18 51:24 55:6 59:15 objections 12:21 21:6 26:4 59:24 objective 52:7,8 52:10,11 objectively 53:7 objects 26:25 45:5 obligate 19:2 obligated 18:12 obligation 7:21 7:22 20:12 21:16 31:1 38:25 obligations 9:15 46:2 obvious 29:4,23 29:24 31:19 42:22,25 49:1 54:8,14 61:19 obviously 5:7 odd 25:4 odds 38:13 offending 51:19 oh 14:14 28:23</p>	<p>32:12 36:1 46:7 okay 27:23 30:18 35:7 51:6 56:24 57:8 old 5:24,24 17:11 22:21 43:2 45:4 once 5:2 11:16 ones 9:5 operates 10:19 operation 4:15 18:2,4,5 19:13 23:6 52:3 60:2 61:7 opinion 46:4 opposed 9:2 opposite 46:8 option 34:10 oral 1:12 2:2,5,8 3:7 26:15 46:22 order 4:9 ordinary 27:25 28:1,5 33:10 33:22 55:11,15 original 30:15 ought 29:24 outside 28:18 61:17 overlay 45:12 overlooked 17:18 owe 6:4 owns 52:18</p> <hr/> <p style="text-align: center;">P</p> <p>P 3:1 p.m 62:6 page 2:2 7:5 10:11,12 41:10 pages 23:9 paid 17:19 22:13 22:17 25:17 26:3 45:5 53:25 58:10</p>	<p>59:9 paperwork 39:21 paragraph 60:8 parenthetically 59:21 parlance 20:15 part 8:9 15:14 15:18 18:10,10 39:6 participants 58:12 particular 7:5 11:6 16:10 17:9 21:3 22:24 50:20 61:13 particularly 37:3 parties 3:17 8:12 14:2 15:8 23:11 39:22 party 10:19,25 14:4 47:17 48:21 51:11 53:9 passing 21:2 pay 5:6 6:2,4 14:19 56:5,6 paying 14:20 payment 4:20 4:21 10:21 12:7,14,16,18 15:22 16:14 17:3 18:6 20:12 27:13 34:15 38:25 46:10 55:23 payout 39:14 pays 22:7,11,12 pennies 43:22 Pennsylvania 20:10 people 11:20 14:14,18,19 36:24 49:17 51:9 56:5</p>
---	--	--	--	---

<p>percent 26:25 56:16 57:22 perfect 53:6 perfectly 34:13 42:17 period 4:23 43:2 43:3 53:3 permitted 48:15 permitting 22:1 person 14:11 33:4 42:9 46:9 46:11,15 49:5 52:18 59:12 personal 54:24 55:4,16 Petitioner 1:4,17 2:4,14 3:8 58:24 Petitioner's 48:16 place 5:2 11:15 24:24 25:7 50:5,18 plaintiff 25:10 42:9 48:15 54:15,21 61:19 plan 56:2,2 plausible 47:22 48:4,12 play 60:13 pleading 32:11 40:13 pleadings 43:15 please 3:10 26:18 47:1 plus 28:2,3 33:12,12 point 8:11 9:14 10:16,22 17:16 17:17 18:9 22:16 23:2,11 23:24 24:2 25:8 28:3,7,8 33:16 35:24 40:21 41:19 44:20 51:20 60:15</p>	<p>pointed 51:17 points 59:2 police 44:8 posit 25:13 position 59:4 possibility 16:18 49:22,23 possible 24:5 41:14 45:6 48:16 49:11 potential 3:12 7:9 8:13 9:5 19:24 20:8 power 33:9 44:12 48:4 powers 44:25 45:1 practical 5:5 23:15 52:22 practice 19:18 25:11 49:9 practices 3:23 3:25 21:10 33:20 35:20 53:16 practitioner 32:1 precisely 5:17 12:14 15:11 precludes 57:24 prejudicial 5:7 premise 17:25 presented 4:9 14:9 54:3 presently 12:19 presents 4:12 preserve 5:18 presumably 33:11 51:23 presumptively 10:22 52:5 presupposes 17:22 59:23 pretty 35:13 49:5 51:5 prevail 42:7 prevailed 48:8</p>	<p>prevailing 47:17 13:15 18:7,24 21:16 prevents 16:11 previous 59:8 prima 18:15 23:25 38:22 60:5 61:1 principal 23:7 principle 15:12 26:5 50:12 53:4 60:1,19 principles 17:7 priorities 50:6 private 44:7 probably 52:23 problem 42:3 46:13 49:18 60:18 61:6,6,7 procedural 25:21 procedures 60:10 proceed 57:4 proceeding 37:10 60:17 proceedings 59:14 process 3:11,13 17:13 36:20 38:13,22 40:22 processes 40:14 professional 33:21,24 44:8 program 40:1 prohibiting 17:5 prohibits 21:9 prong 19:25 proof 3:14 4:13 7:7,21 10:20 13:22 14:11 19:21 20:1,2 21:13 36:18 37:6,13 38:13 38:24 47:3 51:19 52:4 53:24 58:15 60:25 proofs 7:14 13:8</p>	<p>13:15 18:7,24 21:16 properly 9:14 13:10 proposal 10:13 proposed 29:24 proposition 61:25 propositions 26:22 prosecution 34:19 protect 46:15 protections 21:12 provability 17:11 proves 11:21 42:16 provided 21:12 30:13 provides 11:11 18:14 providing 20:7 proving 38:9 provision 21:9,9 21:11 provisions 19:15 57:13 Public 20:10 purchase 6:16 6:19 purchased 6:15 purely 34:16 purported 20:18 purpose 21:21 21:25 22:3 28:19 44:7 purposes 18:4,5 put 8:12 14:1 19:10 32:22 48:5 58:11 puts 19:23 putting 31:16</p> <hr/> <p style="text-align: center;">Q</p> <hr/> <p>qualify 61:3</p>	<p>quality 23:4 question 4:9 8:25 9:2 11:4,5 11:13 12:12,20 12:21,22 13:2 17:22 18:5 19:16,17,19 20:1,21,22 21:25 23:15 24:11 26:1 39:3 49:17 quickly 36:9 quite 4:18 11:23 19:20 24:5 25:4 35:8 49:11 quote 10:14</p> <hr/> <p style="text-align: center;">R</p> <hr/> <p>R 3:1 raise 24:1 30:21 32:13 47:13 raised 10:25 21:7 25:20 30:4 32:7,10 59:15 raises 26:4 60:20 raising 55:20 range 62:2 rare 44:25 reading 10:3 real 17:3 41:19 42:3 realize 36:23,24 42:25 realizing 33:22 really 10:17 11:3,16 17:9 23:6,10 25:10 25:14 28:11,11 49:7 51:6,21 59:18 60:18 61:5 reason 4:14 7:15 9:8,20 15:10 15:10,21 20:17</p>
---	---	--	---	--

<p>25:15 28:24 29:5 37:14 38:19 39:24 40:8 41:8 47:20 52:1 58:9 reasonable 27:14,21 31:5 31:6 48:22 53:10,12 58:17 reasonably 60:11 reasons 8:24 25:11 27:8 35:18 39:10 51:15 rebuttal 2:12 58:23 59:2 recipe 59:19 60:12 recognized 8:25 reconcile 28:6 59:25 record 7:17 10:4 17:24 22:23 30:13 43:7,12 recovery 42:18 47:24 recur 59:13 regard 12:21 22:24 25:9,10 regardless 56:22 regime 24:19 relate 12:22 19:12 related 37:9 relation 5:12 release 36:16,16 released 36:19 relevant 10:15 19:15 reliably 59:13 rely 21:11 remain 26:22 remains 4:24 remedies 33:21 33:22 45:12</p>	<p>49:11,25 remedy 16:14 34:1 49:6,10 51:14 61:9,13 remember 10:3 remembering 21:13 repayment 4:25 replacing 17:11 reply 10:7 report 43:17 representation 58:16 representations 19:17 represents 32:2 request 17:2 24:4 require 8:18 10:14 required 3:18 7:17 8:11 61:1 requirement 29:10 60:3 requires 48:21 53:8 60:10 res 53:20 54:5 research 31:16 reserve 25:25 26:11 resolve 4:9 resolved 28:10 resorts 45:1 respect 20:21 29:15 50:13 59:3 respectfully 61:24 respond 45:19 Respondent 1:7 1:19,23 2:7,11 3:21 8:17 11:2 11:6 16:15 23:7,10 26:16 46:24 59:22 60:4,19 61:23 Respondent's</p>	<p>23:4,10 59:4,6 59:18 Respondents 23:5 response 33:17 33:19 51:23 responses 13:18 responsive 15:8 results 53:13 60:9 retains 16:15 return 21:2 revert 26:4 review 40:15,16 revival 9:6 rid 16:4 right 4:19,21,23 4:24,25 5:1,2 10:21 12:13 15:22 18:6,21 20:12,20 27:13 34:15 37:8 38:25 44:13,17 44:20,21 49:6 49:15 50:16,23 56:9 57:11,18 58:10 rights 12:16,18 20:19 50:13 rise 34:18 rises 20:15 risks 33:25 ROBERTS 3:3 26:13 27:3 29:13 30:2,9 30:12,18 31:3 31:10 37:17 40:17,23 41:3 46:16,20 50:3 53:17 54:2 58:21 62:4 rose 21:1 routine 15:23 rule 8:9 19:6 31:2,20 33:2,3 33:22 37:16,23 42:6,23 44:15</p>	<p>46:8 47:15,15 47:18 48:4,19 48:21 49:22,23 51:18,18 52:3 52:13,13 53:8 53:15 54:10,11 54:12 55:5,13 58:15 59:6 61:18 rules 9:13,13,23 18:13 52:3 running 4:22 runs 34:6</p> <hr/> <p style="text-align: center;">S</p> <hr/> <p>S 2:1 3:1 safe 51:17 sanction 33:9 37:23 45:6 47:14,24 48:7 49:7 55:13 sanctionability 61:16 sanctionable 33:2 34:18 52:20 sanctioned 47:18 sanctioning 44:12 sanctions 33:3,4 33:23 44:4,20 45:16 47:20 48:2 49:13,23 49:24 51:11 sandwich 52:18 SARAH 1:20 2:9 46:22 satisfied 38:18 satisfy 31:1,2 saying 32:23 33:3,7 37:22 49:9 52:12 says 19:7 21:4 28:14,15,24 37:16 38:24 43:19,21 55:5</p>	<p>scenario 27:1 47:23 schedules 45:25 scope 54:5 second 9:8,20 12:12 19:17,25 26:25 51:25 60:15 Section 11:10 16:10 21:5 52:4 60:8 see 6:8 34:2 38:10 seeking 3:14 seen 40:11 sell 60:23 sense 14:13 17:1 sentence 46:17 58:16 separate 11:4 19:11 serve 39:21 served 21:22 22:4 set 8:7 25:21 27:19 32:25 33:2 37:23 39:8 49:4 setoff 59:10 sets 3:11 33:9 49:16 setting 38:12 Seventh 45:21 Shanmugam 1:16 2:3,13 3:6 3:7,9 4:4 5:15 6:11,23 7:1,13 7:24 8:4 9:17 10:5,8,11 11:23 12:11 13:5,17 14:21 15:20,25 16:7 16:20,25 17:21 18:17 19:8 20:14 21:21 22:2,14,22 23:23 24:14,17</p>
---	---	---	--	--

25:24 58:22,23 58:25 shift 61:12 shifting 29:9 shifts 10:22 31:15 shoot 48:18 shop 52:18 shown 43:12 side 28:1,14,15 29:19,25 31:15 42:9 44:16 sign 36:16 significant 50:7 similar 22:18 simple 4:14 7:15 15:21 20:17 simply 17:23,24 23:12 26:2 38:18,20 39:14 59:11 61:5 single 52:17 situated 61:9 situation 22:11 28:21 29:2 situations 22:19 47:17 six 23:18,20 30:19 six-year 43:3 skipped 17:19 slip 39:5 41:7 53:25 sneak 57:19 social 42:2 sole 18:5 solely 16:8 Solicitor 1:20 solution 26:8 51:5 61:10 somebody 43:12 45:5 somewhat 24:24 sophisticated 41:18 sorry 5:22 10:2 18:16 20:9	25:16 35:3,7 36:1 46:15 sort 7:14 16:14 17:2 23:4 29:21 32:22 37:4 41:2 sorts 59:19 Sotomayor 5:22 6:11,20,24 7:10,19 8:2,23 9:9,18 10:2,6 10:10 11:18,24 12:5,12 20:9 21:18,22,24 22:10,19 25:16 26:1 27:11 44:10,15,19,23 45:3,8 51:17 56:18 Speaking 25:24 specific 19:9 specifically 11:11,24 20:7 24:21 25:9 33:8,21 speed 38:13 spelled 29:20,20 spinning 50:7 springs 4:25 stage 40:13 stale 22:1 46:1 standard 29:7 29:23 52:12 standing 25:9 start 15:12 16:3 state 4:12,21 10:14 17:22 18:1,3 31:21 31:23 38:6,7,8 38:18 50:13,14 53:21,22 60:3 States 1:1,13,22 2:10 34:3,4,5,7 34:10,14 46:23 status 39:2 statute 5:25 7:11 10:15 11:11	14:8,12 16:23 19:4 22:3 23:17 24:16 27:5,18 29:14 29:15,21 30:24 34:5,20,23 35:1,4 36:3 39:9 42:13,14 46:11 52:19 55:19 statutes 19:1 29:16 statutory 5:18 21:16 49:24 stay 57:1 steps 25:22 straightforward 19:20 subject 3:12 32:18 34:20 59:10 subjective 52:7 53:5 subjectively 53:6 submission 19:19,21 20:2 submit 61:24 submitted 62:5 62:7 sue 32:3 34:8 sued 4:3 15:19 53:21 sufficient 50:1 suggest 12:6 suggested 48:21 suit 3:25 4:6,11 35:2 37:4 38:15,19 47:12 48:11 55:5 support 31:8 supporting 1:22 2:11 46:24 suppose 3:25 5:11 15:15 18:20,23 23:15 56:1,1,2 60:22	supposed 41:22 Supreme 1:1,13 sure 7:8 15:17 18:25 24:20 30:22 54:1 56:20 58:12 60:5 surprising 43:8 surprisingly 4:5 sustained 24:7 swamped 13:11 switch 42:8 switching 42:8 system 4:16,18 5:21 13:16 15:4,13 17:11 21:12 23:8 26:6,7,9 27:2 36:23 39:23 41:20 45:17 47:5 48:14,19 51:8 53:23 56:15	46:25 58:21,25 62:3,4 theory 27:5,9,10 28:21,25 32:4 53:18 thing 6:6 14:16 14:17 28:25 38:8,9 44:4 49:21 56:14 60:25 things 13:9 14:19 29:22 35:14 50:7 think 5:9,9,14 5:16,17 6:12 7:24 8:4 10:17 11:2,6 13:20 14:14 15:2,3 15:20 16:15 17:21 18:1 19:13 20:14 21:10 22:4,23 23:3,6 24:5,17 24:21 26:22 27:10,15 28:8 29:6,21 30:15 32:15 33:15,18 34:2,10,17 35:1,17 36:5,6 36:9,15 37:5 37:11 38:12,17 38:21 39:10,16 42:20 43:14 47:25 48:3,9 48:12,13 49:19 50:6 51:2,16 52:6,8 53:19 54:18 55:7,12 55:14 56:10,13 57:17 58:4,6 59:3,5 60:17 thinking 5:11 41:16 42:23 third 52:15 thought 8:15,16 21:1 26:6 28:3 42:5
---	--	---	---	--

T

T 2:1,1

take 7:3,4 17:1

23:9 24:12,13

30:18 32:25

42:13 52:14

takes 4:25 39:20

55:24

talk 12:8 36:6

talking 17:14

34:23 35:4

40:5,18 42:21

52:16 55:10

talks 12:13

tell 31:3 41:3

49:20 58:8

telling 32:24

term 4:18

terms 30:12

57:10

Tex 1:18

Thank 3:9 26:11

26:13,17 46:20

thousand 28:2 38:2	14:2,3 15:17 21:16 22:1,2,8	understanding 6:12 10:18 12:23 14:7 31:24	view 4:4,5,11 9:17 47:2,8 49:25 50:25 57:2,23 58:4	48:6 51:2 60:6
thousands 40:5	23:16,22,25	underway 38:15 38:15	violate 4:2 18:24 27:16	we'll 49:16
three 38:8 39:21 58:22	24:12 25:17 26:3,4 40:13 41:15	undisputed 26:22	violated 53:15	we're 24:1 35:11 37:12 42:21,21
throw 48:16	trustee's 21:19	unelectable 15:7	violating 9:23 44:17	we've 21:15 22:23 29:19 37:6 40:11
time 6:8,15,19 7:13 13:11,20 15:16 16:3,4 17:17 25:17,19 25:24 26:11,25 32:2,12 40:7 42:19,25 43:4 45:22 47:4,12 50:14 57:22	trustees 8:12 23:11 39:6,24 40:8 41:8,10 41:12,18	unenforceable 11:20,22 12:8 13:8,19 20:19 22:13 26:24 27:8 58:3	violation 33:11 51:1 60:9 61:18	Welfare 20:10
time-barred 4:2 4:3 5:7,13 6:14 6:16,18,22 9:3 9:12 26:21 35:21 39:5 41:13 45:15,20 45:24 55:23 56:16	try 57:18 58:11	unethical 32:3	virtually 45:22	wins 28:2
timeliness 3:17	trying 5:9 11:3 33:13 36:21 49:17 56:1	unfair 4:6 19:18 21:10 25:12 33:6 39:16 49:9 51:7,9,10 51:11,12 53:15 58:7,9,11	virtue 11:10 16:1,8,9	withdraw 44:19 45:5,16 51:19 52:23
timely 10:15 53:21,21	Tuesday 1:10	United 1:1,13,22 2:10 46:23	voluntary 17:2 34:16	wonderful 45:5
today 12:9	turn 12:25	unmatured 12:5 12:17	<hr/> W <hr/>	Wood 45:21
told 41:9	turns 52:19	unnecessary 25:22 32:19 36:20	waived 16:23 32:4,15	word 12:7 33:5 51:6
tolling 9:6 30:4 30:23 31:12 41:15 53:3	two 8:24 11:3 13:9,17 19:14 26:22 33:9 34:5 35:18 36:22 39:10,20 40:16 49:16 51:15 59:2	unsecured 22:15 22:17	waiver 16:19	words 12:6,8 16:21 38:8 47:23 48:16
top 37:12	type 22:24 58:10 61:21	unwary 46:5,12 46:19	waiving 55:19	work 13:23 26:7 51:16
tort 34:19	types 3:15 12:16 17:6 57:16	use 12:7 44:7	want 5:10 13:7 13:15 17:25 18:18 19:9,10 21:8 23:1 33:14 42:8 44:5 46:6 50:24 51:20 53:23	working 10:13 26:8
totally 29:17	typical 40:10	utility 42:2	wanted 5:11 15:11 40:21 44:6	works 12:24,25 23:8 31:13 47:5 56:15
trap 46:5,12,13 46:18	<hr/> U <hr/>	<hr/> V <hr/>	wants 11:24	world 18:14 19:23
trial 32:12	ultimate 13:23 33:19	v 1:5 3:4 20:10	warrant 37:23 37:23	worried 34:4
trick 36:22	ultimately 25:18	valid 3:19 6:12 7:3 8:21 9:1 10:23 11:14 13:24 15:9,21 15:22 27:13 37:15 38:23 52:5 53:22	warranted 48:24 53:11 58:18,19	worries 49:4
trouble 34:11	unaware 9:14	validity 11:4	warranty 37:23 37:23	worry 16:23
true 8:6 9:10 11:9 22:12 26:2 39:1 47:6 49:21 57:7 60:21	unconscionable 19:18 21:10 25:12	value 17:3 39:15	washed 1:9 1:16,21	worrying 32:24 32:25 33:7 38:10
trustee 3:16 5:6 5:6,10,17 6:7 10:25 13:9,11	uncounseled 46:9,11,15		wasn't 9:11 30:3 30:23	worst 14:17
	underlie 17:7		way 10:18 20:18 30:3 31:20 34:16 41:17,21 41:22 42:24	worthless 43:10
	underlies 15:12			wouldn't 9:12 18:24 24:12,13 41:19 49:8 52:23 53:23 54:17
	underlying 26:5 52:5			write 46:4
	understand 13:7 24:12 40:2			written 18:23
				wrong 35:16,16 35:17 59:12,12

X	3001(c)(3) 8:9			
x 1:2,8	365 40:16			
Y	4			
Yeah 14:21 19:8	46 2:11			
30:1 56:12	5			
year 40:6,16	502 21:5 52:4			
years 23:19,20	502(b) 11:10			
30:20,20 39:8	523(a)(3) 16:11			
43:3	58 2:14			
Z	6			
0	6 40:14			
1	7			
1 14:25	7,000 40:14			
1,000 33:11	8			
10,000 47:14	800 22:20			
100 56:16 57:22	86 10:12			
11 44:16 47:15	9			
47:15,18 48:4	9011 31:2 33:2			
48:20,21 49:22	33:23 37:24			
51:18 52:13	42:23 49:23			
54:11 55:13	51:18 52:13			
56:1,19 61:18	53:8,15 58:15			
11:04 1:14 3:2	911 44:12			
12:04 62:6	911's 44:12			
13 40:10 41:10				
15 41:10 49:18				
16-348 1:4 3:4				
1692e 19:19				
1692k 60:8				
17 1:10				
1978 12:1 17:10				
1993 51:18				
2				
2012 8:10				
2017 1:10				
25 7:5				
26 2:7				
29 23:9				
3				
3 2:4				
30 23:9				
3001 52:3				