

1 amount that he gave me, and it was all in cash. Made me
2 very uncomfortable.

3 He instructed me that I could not put money
4 like that in a bank, that I would have to put it in less
5 than 10,000 at a time.

6 Q. Did he tell you why?

7 A. For legal reasons, whatever that is. I don't
8 know.

9 I didn't know the rules on it at that time,
10 but he said that could be gifted money if it was less than
11 \$10,000. He said you can't put it in there all at the same
12 time.

13 So, even with that knowledge I was too afraid
14 to -- he said I could go back every single day and put money
15 in there. But I didn't feel comfortable with that. And he
16 told me to open separate accounts.

17 And so, even though I was telling him that I
18 was putting in it every single day, I'd put it in the one
19 day and I'd wait, like, a week and then put some more in
20 there. Because it was just too much to be -- I don't know.
21 It made me uncomfortable.

22 Q. Did -- you mentioned that he either instructed
23 or suggested that you put the -- deposit the money in
24 amounts less than \$10,000?

25 A. Yes.

1 Q. Even though you mentioned that you wouldn't do
2 it every day, did you follow those instructions or
3 suggestions?

4 A. Yes, yes. Because he said that over 10,000
5 they have to report it, I guess. They have to -- you have
6 to pay taxes, and they have to report it to the IRS.

7 Q. When you say, "they," was he referring --

8 A. This is the bank.

9 Q. Okay.

10 A. The bank reports it.

11 Q. So, Mr. Bonds told you that if you made
12 deposits of more than \$10,000 at a time, the banks would
13 have to report those deposits?

14 A. Right.

15 Q. Okay. And did he tell you why he didn't want
16 the banks to report that?

17 A. No, we didn't discuss it.

18 Q. Okay. And altogether, as best you can recall,
19 how much money in connection with the purchase of the home
20 in Arizona did Mr. Bonds provide to you?

21 A. In total, I'd say 70. Because not all of
22 it -- I believe 53 went to the down payment of the house,
23 and then the rest went to my bank account. And that's
24 actually what I lived off of until --

25 Q. And when you say 70 and 53, you're referring