## CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016

1	IN THE SUPERIOR COURT OF FULTON COUNTY STATE OF GEORGIA
2	
3	CONSUMER CREDIT RESEARCH ) FOUNDATION, )
4	Plaintiff, )
5	) CIVIL ACTION FILE vs.
6	) NO. 2015CV262308 BOARD OF REGENTS OF THE )
7	UNIVERSITY SYSTEM OF ) GEORGIA, et al.,
8	Defendants. )
9	
10	DEPOSITION OF
11	CONSUMER CREDIT RESEARCH FOUNDATION 30(b)(6)
12	Given By:
13	HILARY B. MILLER
14	ADDIT 07 0016
15	APRIL 27, 2016 11:30 A.M.
16	
17	303 PEACHTREE STREET, N.E. SUITE 5300
18	ATLANTA, GEORGIA
19	
20	JUDY J. SMITH, CCR-A-521
21	
22	
23	
24	
25	

30(t	D)(6) H	lilary B. Mil	ler or	n 04/27/2016 Pages 2
1	INDEX TO EXAMINATION	Page	2 1	Pag APPEARANCES OF COUNSEL:
2			2	On behalf of the Plaintiff:
3	Examination	Page	3	
	Examination by Ms. Weismann	5	4	JEREMY T. BERRY, Esq. MARK A. SILVER, Esq.
4	Examination by Ms. Colangelo	70		Dentons US, LLP
5	Further Examination by Ms. Weismann	n 73	5	303 Peachtree Street, N.E. Suite 5300
6			6	Atlanta, Georgia 30308-3265 (404) 527-4000
7	INDEX TO EXHIBITS		7	jeremy.berry@dentons.com mark.silver@dentons.com
8 9	Defendant's Exhibit	Page	8 9	On behalf of the Defendant
10	Exhibit CFA-1	18	10	Campaign for Accountability:
11			11	ANNE L. WEISMANN, Esq. Campaign for Accountability
12	Kennesaw State University Center for Statistics and			1201 Connecticut Avenue, N.W.
12	Analytical Services		12	Suite 300 Washington, D.C. 20036
13	Payday Loan Users		13	(202) 780-5750
14	Exhibit CFA-2	22	14	aweismann@campaignforaccountability.org
15	EXHIBIC CFA-2	22		HENRY R. CHALMERS, Esq.
	Confidentiality and Data		15	Arnall Golden Gregory, LLP 171 17th Street, N.W.
16	Security Agreement		16	Atlanta, Georgia 30363
17	CCRF and Dr. Jennifer Lewis Pri	lestley	17	(404) 873-8646
18	Exhibit CFA-3	37	18	henry.chalmers@agg.com
19	Article from American Banker		19	On behalf of the Defendant Board of Regents of the University
20	June 10, 2005 Groups: Fee Nondisclosure Costl	Ly	20	System of Georgia:
21	Exhibit CFA-4	49		JENNIFER COLANGELO, Esq.
22	EXHIDIC CFA-4	49	21	Assistant Attorney General Georgia Department of Law
	Document Entitled		22	40 Capitol Square, SW Atlanta, Georgia 30334
23	Hilary Miller: Loanshark Lawyer		23	(404) 656-4168
24	The Top Lawyer to Payday Lender	îs		jcolangelo@law.ga.gov
25			24 25	
		Page	3	Pag
1	Exhibit CFA-5	52	1	(The signature of the witness to the
2	Statement of Hilary B. Miller		2	deposition was reserved.)
	President, Payday Loan Bar Associat	ion		- · · · · · · · · · · · · · · · · · · ·
3	September 14, 2006		3	HILARY B. MILLER,
4	n bibit on c		4	having been first duly sworn, was examined and
5	Exhibit CFA-6	66	5	testified as follows:
5	Verified Complaint for Declaratory		6	EXAMINATION
6	Judgment, Permanent Injunction and		7	BY MS. WEISMANN:
	Application for Temporary		8	Q. Good morning, Mr. Miller. My name is
7	Restraining Order			
8			9	Anne Weismann, and I represent the Campaign for
	Exhibit CFA-7	73	10	Accountability which is an intervenor defendant
9			11	in this case.
	Letter, Silver to Chalmers,		12	Just at the outset let me say if you don't
10	Mitchell and Weismann			
1 7	March 23, 2016		13	understand a question, if you don't hear a
11	Erhibi+ CEA 0	72	14	question, please let me know because if you don't
12 13	Exhibit CFA-8 Email, Silver to Mitchell, Weismann	73	15	and you answer, I'm going to assume you both
	Garroway and Berry	-	16	understood and heard the question, okay? That's
14	April 5, 2016		17	the ground rules, just to make sure that you have
15			18	heard and understood. Would you state your full
			19	name for the record?
16			1 00	A. My name is Hilary B. Miller.
16 17			20	A. By hame is initially b. Fillier.
16 17 18				
16 17 18 19			21	Q. And Mr. Miller, where do you live?
16 17 18 19 20 21				
16 17 18 19 20 21			21	Q. And Mr. Miller, where do you live?
15 16 17 18 19 20 21 22 23			21 22	Q. And Mr. Miller, where do you live?  A. I live at 11910 Glen Mill Road, Potomac,
16 17 18 19 20 21			21 22 23	Q. And Mr. Miller, where do you live?  A. I live at 11910 Glen Mill Road, Potomac, Maryland, 20584.

	(v) Tinary D. Mine		1 04/2//2010 1 ages 09
	Page 6		Page 8
1	A. Yes.	1	your right to make objections, and the fact that
2	Q. And in what context?	2	you hadn't sought court relief in advance did not
3	A. In the 1990's, I was appoint a receiver	3	waive your right to have the witness not answer a
4	for a failed shopping center, and I was deposed	4	question.
5	in connection with the account of my discovery of	5	MR. BERRY: Right, and just as belt
6	the proceedings of the former operator.	6	and suspenders, I want to just put it on the
7	Q. You yourself are a lawyer; are you not?	7	record, but I'll do it at the end.
8	A. I am a lawyer.	8	BY MS. WEISMANN:
9	Q. So you have familiarity with the	9	Q. Let me go back, then, to CCRF. Do you
10	deposition process?	10	recall how long it's been since you had another
11	A. Some.	11	board member who served with you?
12	Q. I'm going to focus primarily on the	12	A. I don't recall the date.
13	Consumer Credit Research Foundation, which I'm	13	Q. Okay. What does your position as
14	going to refer to shorthand as CCRF. What is	14	chairman of the board for CCRF include? What are
15	your current association with CCRF?	15	your responsibilities in that position?  A. I'm the chief executive officer.
16	A. I'm the chairman of the board.	16	
17	Q. And how long have you been in that	17	Q. And what does that mean? What does that
18	position?  A. I don't remember.	18	involve?
			A. I have general charge of the operations
20	Q. Do you serve on a board with other members?	20	of the organization and as a general matter, make
21 22		21 22	all executive decisions regarding its operations.  Q. And is there anyone within CCRF or
23	A. Presently not.  MR. BERRY: I'm going to object to	23	Q. And is there anyone within CCRF or associated with CCRF to whom you report
24	the question. It's a broad question.	24	A. No.
25	BY MS. WEISMANN:	25	
25	DI NO. METONAMIN.	23	Q that is above you?
_	Page 7	1	Page 9
1	Q. Are there other members who serve on the	1	A. No.
2	Q. Are there other members who serve on the board?	2	A. No. Q. Does CCRF have a staff?
2 3	Q. Are there other members who serve on the board?  A. At the moment, no.	2 3	A. No. Q. Does CCRF have a staff? A. No.
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1	relevance. I don't see how that's necessary	1	but I wouldn't try to derail the deposition five
2	whatsoever.	2	minutes into it in what the questioner is asking,
3	MS. WEISMANN: I think, given that	3	basic background questions.
4	the underlying dispute involves whether this is	4	MR. SILVER: Just to clarify, on the
5	true academic research, I think it is relevant.	5	phone we did reserve the right to instruct not to
6	Are you going to direct him not to answer?	6	answer on any relevance grounds. I'll let
7	MR. BERRY: Yeah, I'll direct him	7	Jeremy take care of that.
8	not to answer. I think whether this is research	8	MS. WEISMANN: We understand that,
9	has nothing to do with his motivation for	9	but from my perspective, these are very basic
10	incorporating an entity.	10	foundational questions. So I share Henry's
11	MS. WEISMANN: He is the sole	11	concern that if you're not going to allow him to
12	individual who is associated with that entity at	12	answer these questions, when we get much more to
13	this point and it sounds like has been for some	13	the merits, you know, will this be an
14	years. So he has, I would argue, molded and	14	obstructionist deposition and will we be able to
15	shaped CCRF and, therefore, I think it's fair to	15	get what we think we're entitled to? So I think
16	inquire what his intent was in founding CCRF.	16	that's an appropriate question. So you're still
17	MR. BERRY: That's fine, but that's	17	instructing him not to answer?
18	not what you said. You were asking about	18	MR. BERRY: Why don't you ask it
19	whether this is academic research.	19	again?
20	MS. WEISMANN: I didn't ask him	20	MS. WEISMANN: Can you read back the
21	about academic research.	21	question, please?
22	MR. BERRY: I'm still going to	22	(The record was read by the court
23	object and instruct him not to answer.	23	reporter as follows:)
24	MR. CHALMERS: Can I interject for a	24	"Question, What was your motivation in
25	minute?	25	founding CCRF?"
	Page 11		Page 13
1	MR. BERRY: Sure.	1	THE WITNESS: I'll answer the
2	MR. CHALMERS: I think it's fine to	2	question.
3	object but not a spoken objection, and your	3	So at the time that the organization was
4	objection won't be waived by his answering.	4	founded, there was a paucity of principled
5	We're not going to get anywhere if you're going	5	research of academic quality relating to the
6	to instruct the witness not to answer basic	6	payday lending industry, and there was a great
7	foundational questions to understand what CCRF is	7	deal of argument and heat but not much light, and
8	and what his relationship to CCRF is.	8	I thought we could add to the dialog by bringing
9	MR. BERRY: That's fine, but that's	9	facts out into the public record.
10	not where you're going. You asked his	10	BY MS. WEISMANN:
11	motivation for incorporating it.	11	Q. How would you define CCRF's mission
12	MS. WEISMANN: For founding it.	12	today?
13	MR. BERRY: For founding it.	13	A. The same as it has always been, to
14	MR. CHALMERS: You don't know where	14	encourage, support and promulgate high quality
15	we're going with it, but it's an innocuous	15	academic research regarding the short term
16	question and if you're going to instruct the	16	lending industry.
17	witness not to answer those kind of questions,	17	Q. And have you ever, has CCRF ever funded
18	then we're not going to get very far today.	18	research that was critical of the, what I would
19	MR. BERRY: Okay.	19	call the payday lending industry?
20	MR. CHALMERS: I would suggest that	20	MR. BERRY: I'm going to object,
21	you perfect the record with objections and let	21	relevance.
22	the witness answer and if there are particular	22	MS. WEISMANN: Unless your lawyer
23	questions that are getting to the underlying	23	tells you otherwise, you can answer.
	documents that you have a concern with, then it's	24	MR. BERRY: I guess I'll instruct
24	_		
24 25	more appropriate to instruct him not to answer,	25	him not to answer on this.

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,	Page 14	1	Page 16
1	MS. WEISMANN: I think the witness'	1	we specifically sought to have the result be
2	credibility and bias are always relevant.	2	either pro or anti industry. We funded research
3 4	MR. BERRY: Your question has nothing to do with bias.	3	where the investigator performed an investigation and the chips fell where they might and in some
5	MS. WEISMANN: I would arque	5	cases, the results have been quite mixed.
6	differently because if CCRF has only funded	6	BY MS. WEISMANN:
7	payday lenders, I mean you know our position	7	Q. And in those cases you have,
8	which is that it is essentially a shell for the	8	nevertheless, published those studies?
9	payday lending industry.	9	A. We haven't. The investigators have.
10	So if, in fact, I think relevant to that	10	Q. The investigators have, and those are
11	issue and that goes to the heart of whether or	11	studies that were funded by CCRF?
12	not this is true academic research, I think we're	12	A. Correct.
13	entitled to explore the extent to which it has	13	Q. Okay. Am I correct in understanding
14	funded anything that is in any way critical of	14	that CCRF is incorporated in Delaware?
15	payday lending.	15	A. Yes, ma'am.
16	MR. BERRY: If CCRF funded the	16	Q. Is it incorporated anywhere else?
17	history of Mickey Mouse, that has nothing to do	17	MR. BERRY: Aren't you only
18	with whether Dr. Priestley's work is research.	18	incorporated in one place?
19	The two are unrelated.	19	MS. WEISMANN: Not necessarily, it's
20	MS. WEISMANN: But I didn't ask	20	my understanding.
21	about funding for Mickey Mouse.	21	THE WITNESS: It is incorporated
22	I asked for funding of any research that was	22	solely in Delaware, to my knowledge.
23	critical of payday lending, and I think you are	23	BY MS. WEISMANN:
24	mischaracterizing my question.	24	Q. Does CCRF have a physical location?
25	MR. BERRY: Any past research has no	25	A. Its office is my office in Connecticut.
			-
1	Page 15 bearing on whether the records that CFA has	1	Q. But your residence is in Potomac,
2	•	+	Q. But your restautice is in rocollac,
		2	Maryland?
	requested are subject to disclosure under the Open Records Act	2	Maryland?  A Is that a question?
3	Open Records Act.	3	A. Is that a question?
3 4	Open Records Act.  MR. CHALMERS: Mark, I would push	3 4	A. Is that a question? Q. Yes.
3 4 5	Open Records Act.  MR. CHALMERS: Mark, I would push back on that.	3 4 5	A. Is that a question? Q. Yes. A. Yes.
3 4 5 6	Open Records Act.  MR. CHALMERS: Mark, I would push back on that.  MR. BERRY: I'm Jeremy.	3 4	A. Is that a question? Q. Yes. A. Yes. Q. I would like to turn now to Dr. Jennifer
3 4 5	Open Records Act.  MR. CHALMERS: Mark, I would push back on that.  MR. BERRY: I'm Jeremy.  MR. CHALMERS: I'm sorry, Jeremy. I	3 4 5 6	A. Is that a question? Q. Yes. A. Yes. Q. I would like to turn now to Dr. Jennifer Priestley. Are you familiar with her?
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# CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 18..21

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	Page 18		Page 20
1	project.	1	A. I need to put my glasses on.
2	Q. And the project that you approached her	2	Q. Yes.
3	about, did it have as its goal production of an	3	A. What's the question?
4	actual research paper?	4	Q. What does the second line list as the
5	A. Yes, ma'am.	5	client?
6	Q. Did you enter into an actual contract	6	A. It says Hilary B. Miller.
7	with Dr. Priestley to perform this work?	7	Q. And the contact information?
8	A. Didn't enter into a contract with	8	A. Is my email address.
9	anybody, and Dr. Priestley didn't enter into a	9	Q. Let's go back to Professor Miller.
10	contract with anybody.	10	MR. BERRY: Priestley?
11	Q. Who were the contracting parties?	11	MS. WEISMANN: Excuse me?
12	A. CCRF entered into a contract with a	12	MR. BERRY: You said Professor
13	designated entity of Kennesaw State University.	13	Miller.
14	MS. WEISMANN: Let's have this	14	MS. WEISMANN: You're right, I meant
15	marked as CFA Exhibit 1.	15	Priestley.
16	(Exhibit CFA-1 was	16	BY MS. WEISMANN:
17	marked for identification.)	17	Q. Did you have any professional contact
18	BY MS. WEISMANN:	18	with Professor Priestley when she worked in the
19	Q. I'm going to show you what's been marked	19	financial services sector?
20	as CFA Exhibit 1, CFA standing for Campaign for	20	A. No.
21	Accountability, and I will represent to you that	21	Q. So when you contacted her cold, as you
22	this is a document that was produced to us in	22	said, on behalf of CCRF, was that the first time
23	discovery.	23	you had ever contacted her?
24	MR. BERRY: There's no Bates number.	24	A. Yes. That's what cold means.
25	I thought all ours had been Bates labeled.	25	Q. Yes, well, that's one meaning. Who set
1	Page 19 MS. WEISMANN: This is something	1	Page 21 the price for the work she was doing at \$30,000?
2	that was emailed by your league. That's how I	2	A. She did.
3	got it.	3	Q. Okay, and is this amount comparable to
4	MR. BERRY: The one we sent has a	4	money you've paid to other researchers to conduct
5	Bates number on it.	5	academic research?
6	MS. COLANGELO: It's CCRF 50 at the	6	MR. BERRY: I'm going to object on
7	bottom.	7	relevance.
8	MS. WEISMANN: I'm happy to	8	
9	substitute, if someone has that copy.	9	MS. WEISMANN: You may answer.
10	MS. WEISMANN: I guess for a better	10	THE WITNESS: I decline to respond to that.
11	record, we should have this one marked as Exhibit	11	MS. WEISMANN: You can't decline.
12			
13	1, and I will give it to you.  (Off the record discussion.)	12	MR. BERRY: I'll instruct him not to answer.
14	BY MS. WEISMANN:	14	MS. WEISMANN: On what grounds?
15	Q. So I have handed you a copy of what has	15	MR. BERRY: Well, relevance. It
16	now been marked CFA Defendant's Exhibit 1. Have	16	has nothing to do with whether the records that
17	you seen this document before?	17	are subject to the Open Records Act request from
18	A. Just very recently. I don't remember	18	CFA fall within the two exceptions or the public
19	it except seeing it in document production in the	19	records as that term is used and defined in the
20	last couple of days.	20	Open Records Act.
21	Q. I want to draw your attention to the	21	MS. WEISMANN: And I would argue
22	second line where it says client. Can you tell	22	that if this amount that was paid here was far in
23	me what's listed there? It's on the cover page.	23	excess of what was paid in the past, it may bear
24	A. I can't read it. What does it say?	24	directly on the issue of whether or not this was
25	Q. You can't read it?	25	the payment to produce research that was in line

	(i) Imary D. Mine		1 ages 2225
1	Page 22 with the position of payday industry and not pure	1	Page 24 involved in the process of making a decision on
2	academic research.	2	behalf of CCRF. I really don't see how that is
3	It goes to the heart of what I think is a	3	protected by attorney-client.
4	very relevant issue in this, not only as to	4	MR. BERRY: Again, the Open Records
5	credibility but also as to whether or not the	5	Act request wasn't sent to CCRF.
6	documents that your client seeks to protect are,	6	BY MS. WEISMANN:
7	in fact, academic research within the meaning of	7	Q. All right. Were you involved?
8	the exceptions to the Georgia Open Records law.	8	MR. BERRY: Will you read back the
9	MR. BERRY: Okay. My instruction	9	original question, please?
10	remains.	10	(The record was read by the court
11	BY MS. WEISMANN:	11	reporter as follows:)
12	Q. Are you, Mr. Miller, going to refuse to	12	"Question, were you involved in making, on
13	answer the question based on your counsel's	13	behalf of CCRF, in making the decision as to
14	instruction?	14	which documents would be turned over in response
15	A. Yes, ma'am.	15	to CFA's Open Records request and which would
16	MS. WEISMANN: I'm going to ask that	16	not?"
17	this document be marked as Exhibit 2.	17	THE WITNESS: No, I wasn't.
18	(Exhibit CFA-2 was	18	BY MS. WEISMANN:
19	marked for identification.)	19	Q. Have you seen the documents that have
20	BY MS. WEISMANN:	20	been withheld under claim of privilege?
21	Q. I'm handing you, Mr. Miller, what has	21	MR. BERRY: I'm going to object to
22	been marked as Exhibit 2. Have you seen this	22	the extent that you're asking attorney-client
23	document before?	23	privileged information.
24	A. Yes, I have.	24	THE WITNESS: I don't understand the
25	Q. And in what context have you seen this	25	question.
	v. 1214 211 made contents 124,6 few beat chief		440002011
	Page 23		Page 25
1		1 4	DV. 1/2
	document?	1	BY MS. WEISMANN:
2	A. In the context of the research that is	2	Q. Have you seen the documents that are the
3	A. In the context of the research that is the subject matter of this litigation.	2 3	Q. Have you seen the documents that are the subject of this lawsuit that would have been
3 4	A. In the context of the research that is the subject matter of this litigation. Q. And I want you to turn your attention to	2 3 4	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for
3 4 5	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you	2 3 4 5	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as
3 4 5 6	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?	2 3 4 5 6	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been
3 4 5 6 7	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.	2 3 4 5 6 7	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the
3 4 5 6 7 8	A. In the context of the research that is the subject matter of this litigation. Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that? A. Yes. Q. And definition, it says for purposes of	2 3 4 5 6 7 8	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?
3 4 5 6 7 8	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall	2 3 4 5 6 7 8	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.
3 4 5 6 7 8 9	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and	2 3 4 5 6 7 8 9	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?
3 4 5 6 7 8 9 10	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of	2 3 4 5 6 7 8 9 10	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.
3 4 5 6 7 8 9 10 11 12	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or	2 3 4 5 6 7 8 9 10 11 12	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to
3 4 5 6 7 8 9 10 11 12 13	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or	2 3 4 5 6 7 8 9 10 11 12 13	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that
3 4 5 6 7 8 9 10 11 12 13	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It	2 3 4 5 6 7 8 9 10 11 12 13 14	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents
3 4 5 6 7 8 9 10 11 12 13 14	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?	2 3 4 5 6 7 8 9 10 11 12 13 14	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining
3 4 5 6 7 8 9 10 11 12 13 14 15	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or
3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which documents would be turned over in response to	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.  You're mischaracterizing that the
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which documents would be turned over in response to CFA's Open Records request and which would not?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.  You're mischaracterizing that the record that's why we sued. The State was
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which documents would be turned over in response to CFA's Open Records request and which would not?  MR. BERRY: I'm going to object on	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.  You're mischaracterizing that the record that's why we sued. The State was going to release the records. The State made
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which documents would be turned over in response to CFA's Open Records request and which would not?  MR. BERRY: I'm going to object on certainly attorney-client privilege information.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.  You're mischaracterizing that the record that's why we sued. The State was going to release the records and we
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. In the context of the research that is the subject matter of this litigation.  Q. And I want you to turn your attention to the first page, number 1, definition. Do you see that?  A. Yes.  Q. And definition, it says for purposes of this agreement, confidential information shall mean and shall include without limitation any and all information, knowledge and intelligence of any type whatsoever, whether in oral, written or electronic form relating in any manner to CCRF or its sponsors, and it goes on from there. It includes that language; does it not?  A. Correct.  Q. Were you involved in making, on behalf of CCRF, in making the decision as to which documents would be turned over in response to CFA's Open Records request and which would not?  MR. BERRY: I'm going to object on certainly attorney-client privilege information.  MS. WEISMANN: It's a foundational	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. Have you seen the documents that are the subject of this lawsuit that would have been withheld in response to our request for documents, that would have been withheld as privileged? Let me rephrase that, that have been withheld as falling within exceptions under the Georgia Open Records law?  A. Yes.  Q. You have seen those documents?  A. Yes, ma'am.  Q. Okay. The definition that I read to you in this confidentiality agreement, is that the definition that was applied to the documents that we requested for purposes of determining whether or not they were confidential or otherwise exempt from disclosure?  MR. BERRY: I'm going to object.  You're mischaracterizing that the record that's why we sued. The State was going to release the records. The State made
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## CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 26..29

JU(I	0)(0) Huary B. Mille	r on	104/21/2016 Pages 2625
1	Page 26	1	Page 28
1	inappropriate. You filed a lawsuit. You've set forth claims.	1	public the documents that CFA seeks?
3		2 3	MR. BERRY: Is your question is he
	MR. BERRY: You're asking a question that there's zero foundation for.	4	aware of the lawsuit?
4			MS. WEISMANN: Yes.
5	MS. WEISMANN: You filed a	5	THE WITNESS: I'm aware of the
6	complaint. You set forth claims that made the	6	lawsuit.
7	argument that the documents that have been		BY MS. WEISMANN:
8	withheld, that the Board of Regents who can	8	Q. Did you play a role in making the
9	properly be disclosed are, in fact, exempt.	9	decision to challenge the disclosure, the planned
10	MR. BERRY: Correct, but that's not	10	disclosure by the Board of Regents of these
11	what you're asking.	11	documents?
12	MS. WEISMANN: Right, but that's the	12	A. Yes.
13	relevance.	13	Q. And did you make the determination that
14	MR. BERRY: Okay.	14	the requested documents, in your view, fall
15	THE WITNESS: So you're asking me	15	within exemptions to the Georgia Open Records
16	for a legal conclusion about whether we were	16	law?
17	MS. WEISMANN: No, I'm not asking	17	A. Are you asking me for my legal
18 19	for your legal	18	conclusion?
	THE WITNESS: Let me finish. When	19	Q. No, I'm just asking if you played a role
20	you ask me a question, I get to talk and then I	20	in that process.
21	finish and you talk, and if we talk	21	A. I don't think that was your question.
22	MS. WEISMANN: Actually, I'm in	22	MS. WEISMANN: All right. Let's
23	charge of this deposition, sir.	23	read my question back.
24	THE WITNESS: And if we talk at the	24	(The record was read by the court
25	same time, the court reporter can't transcribe	25	reporter as follows:)
1	Page 27	1	Page 29
1	the testimony and our response. So let me	1	"Question, and did you make the determination
2	finish, and then you can tell me whatever you	2	that the requested documents, in your view, fall
3 4	want to say.	3 4	within exemptions to the Georgia Open Records
	MS. WEISMANN: Actually, I don't	5	law?"  MR. BERRY: I'm going to object to
5	have to let you finish, but I do want to make	6	
6	sure THE WITNESS: You know what, go fuck	7	the extent it's calling for a legal conclusion and on any attorney-client privileged grounds.
8		8	
	yourself.		MS. WEISMANN: You may answer.
9	MR. BERRY: Let's go off the record.	9	THE WITNESS: The matter with
10	(Off the record discussion.)	10	respect to which you're requesting a response is
11	BY MS. WEISMANN:	11	the subject of discussions between me and our
12	Q. Mr. Miller, how did you become aware of	12	counsel and I decline to answer.
13	the Campaign for Accountability's information		BY MS. WEISMANN:
14	requests made to the Georgia Board of Regents?	14	Q. Are you declining to answer on advice of
15	A. Before answering your question, I would	15	your counsel?
16	like to apologize for my intemperate remark. I	16	A. Yes.
17	will be ceaselessly courteous to you and I ask	17	Q. All right.
18	that you reciprocate my courtesy by allowing me	18	MR. BERRY: If I could clarify, I
1 1 ^	to finish my answers to you during the	19	think he's declining to answer on the
19	a 2 2		attorney-client privilege, not because I've
20	deposition.	20	Control of the Articles
20 21	Q. I accept your apology.	21	instructed him.
20 21 22	Q. I accept your apology.  A. Thank you. I don't remember.	21 22	MS. WEISMANN: Are you instructing
20 21 22 23	Q. I accept your apology.  A. Thank you. I don't remember.  Q. Are you aware of the fact that CCRF has	21 22 23	MS. WEISMANN: Are you instructing him not to answer?
20 21 22	Q. I accept your apology.  A. Thank you. I don't remember.	21 22	MS. WEISMANN: Are you instructing

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1	Page 30 MS. WEISMANN: Well, I have a	1	Page 32 A. I do not know.
2	different view of that. The question did not ask	2	Q. Do you know whether or not she returned
3	for attorney-client privileged communications.	3	any documents to CCRF pursuant to this agreement?
4	Let's read the question back again.	4	A. Yes, I do know.
5	(The record was read by the court	5	Q. And did she return documents?
		6	*
6 7	reporter as follows:)	7	A. No, she did not.
	"Question, and did you make the determination		Q. I want to go back to a subject we
8	that the requested documents, in your view, fall	8	touched on. Have you, and I apologize if I've
9	within exemptions to the Georgia Open Records	9	asked you this before but there have been so many
10	law?"	10	objections that I want to have a clear record.
11	MS. WEISMANN: The question asked if	11	Have you read the documents that the Board of
12	you made the determination. It doesn't call for	12	Regents has identified as responsive to our
13	a legal conclusion. It doesn't call for any	13	request but is not disclosing because of your
14	communications. The question on its face simply	14	lawsuit?
15	asked if you made that determination, yes or no.	15	A. Yes.
16	MR. BERRY: It, again, calls for	16	Q. Okay, and can you today attest that
17	MR. CHALMERS: So Mark, you've got	17	every one of those documents whose disclosure
18	to stop the spoken	18	CCRF seeks to prevent implicates the harms that
19	MR BERRY: Jeremy.	19	you verified in your complaints, the harms from
20	MR. CHALMERS: Jeremy.	20	disclosure?
21	MR. BERRY: It calls for a legal	21	MR. BERRY: I'm sorry, will you
22	conclusion.	22	restate the question or repeat the question?
23	MS. WEISMANN: I disagree with your	23	BY MS. WEISMANN:
24	characterization.	24	Q. Can you attest today, having read the
25	MR. CHALMERS: And we need to dial	25	documents, that each of the documents that CCRF
	Page 31		Page 33
1	back on the spoken objections.	1	seeks to prevent the Board of Regents from
2	MR. BERRY: Objection, form, it	2	disclosing implicates or would cause irreparable
3	calls for a legal conclusion. Thank you, and	3	harm to CCRF if they were, in fact, disclosed?
4	you're correct.	4	MR. BERRY: I'm going to object
5	BY MS. WEISMANN:	5	again that this, I think, calls for a legal
6	Q. Just to be clear, since there seems to	6	conclusion.
7	be a lack of clarity on my question, a	7	MS. WEISMANN: Well, let me point
8	determination has already been made. It is the	8	out that he, in fact, verified the complaints.
9	determination that led to this litigation. I'm	9	You may answer the question.
10	asking whether you made the determination that	10	MR. BERRY: Would it be helpful to
11	those records should not be disclosed.	11	see a copy of the complaints?
12	A. I've already said that I did.	12	THE WITNESS: Can I see the amended
13	Q. And in making that determination did you	13	complaint, please?
14	apply in any way the definition of	14	MS. WEISMANN: Well, there are three
15	confidentiality that's in Exhibit 2 that I showed	15	complaints that have been filed.
16	you, the language that I read aloud?	16	THE WITNESS: So the operative one
17	A. No.	17	is our amended complaint, right?
18	Q. Turning again to Exhibit 2, I would like	18	MS. WEISMANN: For purposes of this
19	you to look on page 6-G. It talks about return or destruction of confidential information. Do	19	deposition, it doesn't mean that we are
20		20	necessarily bound just to that. I have the
21	you see that?	21	original. What I'm looking for is the second
22 23	A. Yes. Q. Okay. Do you know whether Professor	22 23	amended.
24	Q. Okay. Do you know whether Professor Priestley destroyed any documents pursuant to	24	MR. BERRY: There's only two, an original and an amended.
1 4 4	TITEDSTEE ACDITIONER WITH MOCHINETIES PATPRIATIF FO	4 4	orrant and an amended.
25	this provision of the agreement?	25	MS. WETSMANN: There's a verified
25	this provision of the agreement?	25	MS. WEISMANN: There's a verified

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1	Page 34 complaint where you sought a TRO and then there's	1	Page 36 saying, with the exception of your counsel, I'm
2	an amended complaint and there's a second amended	2	not asking you to tell me what you've shared with
3	complaint. So there are actually three	3	your counsel, you were the only one that was
4	complaints.	4	seeing these documents?
5	MR. BERRY: We never filed the first	5	A. I don't know to whom Professor Priestley
6	complaint.	6	showed them.
7	MS. WEISMANN: Well	7	Q. Okay, right, but my question is have you
8	MR. BERRY: We filed the complaint	8	shown them to anyone?
9	in June and then amended this week.	9	MR. BERRY: It's been asked and
10	MS. WEISMANN: I'm looking at these	10	answered.
11	two. One was filed on June 19th. This was	11	THE WITNESS: Not that I can recall.
12	filed April 25th of 2016.	12	MS. WEISMANN: I'll take that and
13	MR. BERRY: That's the amended	13	also that exhibit because I want to make sure
14	complaint.	14	that the court reporter has a full set.
15	MS. WEISMANN: I apologize. I	15	THE WITNESS: I don't think the
16	misspoke. So there are two complaints. I will	16	complaint was marked.
17	show them both to you.	17	MS. WEISMANN: We're not going to
18	THE WITNESS: Okay. What's the	18	enter that. It's part of the record, so I don't
19	question?	19	think it's necessary, unless you disagree.
20	(The record was read by the court	20	BY MS. WEISMANN:
21	reporter as follows:)	21	O. How does CCRF fund its activities?
22	"Question, can you attest today, having read	22	MR. BERRY: I'm going to object,
23	the documents, that each of the documents that	23	relevance and also instruct not to answer.
24	CCRF seeks to prevent the Board of Regents from	24	MS. WEISMANN: We've discussed in
25	disclosing implicates or would cause irreparable	25	the past we believe this goes directly to whether
23	disclosing implicates of would cause illeparable	23	the past we believe this goes directly to whether
1	Page 35	1	Page 37
1 2	harm to CCRF if they were, in fact, disclosed?"	1 2	or not a product of its research can validly be considered to be research within one of the
3	THE WITNESS: Yes. BY MS. WEISMANN:	3	
4		4	exceptions to the Georgia Open Records law.  MR. BERRY: So noted. I still
5	~ 3	5	
	saying there is no document in that batch of		object and instruct him not to answer.
6	documents, the disclosure of which you seek to bar, that would not cause those harms?	6	BY MS. WEISMANN:
8	,	8	Q. Are you refusing to answer based on counsel's instruction?
	A. Not to my knowledge.	•	
9	Q. And that would include any nonsubstantive communications that pertain solely	9	A. Yes, ma'am.
10		10	MS. WEISMANN: Can we mark this as
11	to scheduling, for example?	11	Exhibit 3?
12	A. I'm not aware of any significant	12	(Exhibit CFA-3 was marked for identification.)
13	communications of that nature.	13	, and the second se
14	Q. With the exception of your attorney,	14	BY MS. WEISMANN:
15	have you shared any of these documents with	15	Q. I'm going to hand you what is an article
16	anyone outside of CCRF?	16	from the American Banker dated June 10th, 2005,
17	A. No. I'm sorry, I need to correct that.	17	and it is printed on both sides. Have you ever
18	I apologize. On further reflection, no one	18	seen this article before?
19	outside of CCRF has seen the documents.	19	MR. BERRY: Please give him one
20	Q. And again, you are essentially CCRF, you	20	second to review it.
21	are the only individual that's directly	21	MS. WEISMANN: Okay.
22	associated with CCRF with the exception of	22	THE WITNESS: I don't recognize it.
23	contractors, correct?	23	BY MS. WEISMANN:
24	A. Correct.	24	Q. I want you to turn to the very last
25	Q. All right. Just to be clear, you're	25	sentence on the second page, and would you read

## CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 38..41

that for me?  1 that for me?  2 A. It says a CORF official says the 3 foundation is funded by Dollar Planacial Group 4 which come several payday lending operations and 5 other companies. 6 O. Is there anyons other than you who would 7 be that CORF official? 8 A. It was not I. 9 Q. Is it accurate that, in fact, the 10 foundation is funded by the Dollar Planacial 11 Group? 12 MR. BERRY! I'm going to chyset 13 again to relevance and instruct the witness not to 14 answer. 15 If MR. MEISWORN: 16 Q. No relevance and instruct him not to 17 A. I do not. 18 Q. and are you not answering my prior 19 question on the advice of counsel? 20 A. Yes, ma'um. 21 Q. Is there anyons other than you who is 22 authorized to speak on behalf of CORP? 23 A. Not precently, but in 2005 there were 24 other people who were. 25 Q. Not you were 26 of the people who were. 27 Q. Re you familiar with a paper written by 28 A. Yes, ma'um. 29 Q. Re you familiar with a paper written by 29 A. Yes, ma'um. 20 Q. Re you familiar with a paper written by 20 A. Yes, ma'um. 21 Q. Re you familiar with a paper written by 22 A. Yes, ma'um. 23 Q. No but he here was a director at that time? 24 A. Correct. 5 Q. And which constitute the sume 6 time? 7 A. Yes. 8 Q. So you worked together? 9 A. Yes. 10 Q. We you familiar with a paper written by 11 Groups of the people who were. 12 A. Yes, ma'um. 13 Q. We have you familiar with a paper written by 14 CORP' is the court was read by the court 15 Yes. MEISWORN: 16 that their 990's are a matter of public record. 17 MR. SERRY: Mould you repeat the 18 Q. Mark is CORP's tax status? 19 W. MEISWORN: 19 MR. MEISWORN: 10 W. MEISWORN: 10 W. MEISWORN: 10 W. MEISWORN: 11 The going to chyset. 11 The guestion on the advice of counsel? 12 W. MEISWORN: 13 Q. We were those people? 14 A. Correct. 5 Q. Row you familiar with a paper written by 15 Correct. 16 Q. Row you familiar with a paper written by 16 Correct. 17 MR. SERRY: May you go the better the gentleman's pame 18 Q. Mark is CORP's tax status? 19 W. MEISWORN: 19 W. MEISWORN: 19 W. M	JU(I	))(0) Imary D. Mine	ı on	1 04/2//2010 1 ages 3041
2 Q. And is he correct in describing CRF as an organization that is funded by pollar Pirancial Group 4 which conse several payedy lending operations and 5 other companies. 6 Q. Is there aryone other than you who would 7 be that CRF official? 8 A. It was not I. 9 Q. Is it accurate that, in fact, the 10 foundation is funded by the Pollar Financial 11 Group? 12 MR. BERRY: I'm going to object 13 again to relevance and instruct him not to 14 answer. 15 HF MS. MISISMANN: 16 Q. Do you know who made the statement? 16 Q. Do you know who made the statement? 17 A. I do not. 18 Q. Raid are you not answering my prior 19 question on the advice of counsel? 19 Q. Is there anyone other than you who is 20 authorized to speak on behalf of CCRF? 21 A. I don't remember the gentleman's name 2 who was the hired director at that time? 2 do Name was a director at that time? 3 Q. Raid see correct in describing CCRF as an organization. 4 MS. BERRY: I'm going to object, 5 THE MITNESS: I'm going to object, 6 Q. Do you know to insert the statement? 16 D. Do you know who made the statement? 17 A. I do not. 18 Q. Raid are you not answering my prior 29 question on the advice of counsel? 20 Q. Is there anyone other than you who is 20 authorized to speak on behalf of CCRF? 21 A. I don't remember the gentleman's name 2 who was the hired director at that time? 2 A. Yes, na and 2 Who was the hired director at that time? 3 Q. Raid this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 1 A. Yes, na and 2 Q. And this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 2 A. Yes, na and 3 Q. And this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 2 A. Yes, na and 3 Q. And this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 2 A. Yes, na and 3 Q. And this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 2 A. Yes, na and 3 Q. And this is a paper that was funded by 1 Ocasham Jimma from Dartmouth College? 2 A. Yes, na and 3 Q. And this is a paper that was				9
foundation is funded by bollar Pinancial Group which owns several poyday lending operations and other companies.  O. Is there anyone other than you who would be that CORP official?  A. It was not I.  Group?  MR. BERRY: I'm going to object.  The same of the convector of the advice of official?  R. SERRY: I'm going to answer on the advice of one yourself.  MR. DERRY: I'm going to answer on the advice of one yourself.  MR. DERRY: I'm going to object.  The same of the correct?  A. I'm not going to answer on the advice of one yourself.  MR. DERRY: I'm going to again object on relevance grounds and instruct him not to to answer.  MR. DERRY: I'm going to again object on relevance grounds and instruct him not to to answer.  MR. DERRY: I'm going to again object on relevance grounds and instruct him not to to answer.  MR. DERRY: I'm going to again object on relevance grounds and instruct him not to to answer.  MR. DERRY: I'm going to again object on relevance grounds and instruct him not to to answer.  MR. DERRY: I'm going to again on yourself.  MR. DERRY: I'm going to ag				
thich cames several payday lending operations and 5 other companies 6 0. Is there anyone other than you who would 5 to that CORY official?  8 A. It was not I. 8 0. Is to correct?  9 Q. Is it accurate that, in fact, the 9 9 A. I'en not going to answer on the advice of 10 foundation is funded by the Dollar Financial 10 10 90 coursel.  13 again to relevance and instruct him not to 13 object on relevance grounds and instruct him not 14 answer.  15 BY MS. WISSWANN: 15 MS. WISSWANN: 16 O. And are you not answering my prior 17 A. I do not. 17 MS. WEISWANN: 16 MS. WISSWANN: 18 MS. WISSWANN: 18 MS. WISSWANN: 19 Q. Do you know who made the statement? 18 your own question on the advice of counsel? 19 MS. WISSWANN: 10 MS.		-		-
5 other companies. 6 Q. Is there anyone other than you who would be the CDF official? 7 be that CDF official? 8 A. It was not I. 9 Q. Is it accurate that, in fact, the 10 foundation is funded by the Dollar Financial 10 my coursel. 11 Group? 12 MR. RERRY: I'm going to object. 13 again to relevance and instruct him not to 14 answer. 15 BY MS. WEISMANN: 10 MS. WEISMANN: 1 assume you're aware 15 MS. WEISMANN: 1 Assume you're aware 16 that their 990's are a matter of public record. 17 MR. RERRY: Then you've answered your on question. MS. WEISMANN: No. I haven't, but 18 Q. And are you not answering my prior 19 question on the advice of counsel? 19 MS. WEISMANN: No. I haven't, but 19 Question on the advice of counsel? 19 A. Yes, ma'm. 20 A. Yes, ma'm. 21 A. I don't remember the gentleman's name 22 who was the hired director at that time? 23 A. Yes. 24 A. Correct. 25 Q. And were you on the board at the same 6 time? 7 A. Yes. 3 Q. So you worked together? 25 Q. Naw you contend to the part of the position of the advice of any provided together? 26 Q. So you worked together? 27 A. Yes. 3 Q. So you worked together? 28 Q. So you worked together? 29 A. Yes. 30 Q. So you worked together? 20 Q. Are you familiar with a paper written by 10 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 11 Q. Are you familiar with a paper written by 12 Q. Are you familiar with a paper written by 12 Q. Are you familiar with a paper written by 12 Q. Are you familiar yellow you have the paper written by 13 Solica of the Internal Revenue Code? A. Well, he has written samy papers, but 19 Q. Are you familiar yellow you written samy papers, but 19 Q. Are you familiar yellow you you written samy papers, but 19 Q. Are you familiar yellow you				
6 Q. Is there anyone other than you who would 7 be that CORF official? 8 A. It was not I. 9 Q. Is it accurate that, in fact, the 9 Groundation is funded by the Dollar Financial 11 Group? 12 MR. BERRY: I'm going to object 13 again to relevance and instruct him not to 14 answer. 15 BY MS. WEISMANN: 16 Q. Do you know who made the statement? 17 A. I do not. 18 Q. And are you not answering my prior 19 question on the advice of counsel? 19 Q. And are you not answering my prior 19 question on the advice of counsel? 10 A. Yes, ma'am. 21 Q. Is there anyone other than you who is 22 authorized to speak on behalf of CCEP? 23 A. Not precently, but in 2005 there were 24 other people who were. 25 Q. Okay. Who were those people? 26 A. I don't remember the gentleman's name 2 who was the hired director at that time? 2 A. Yes. 3 Q. But there was a director at that time? 3 Q. But there was a director at that time? 4 A. Correct. 5 Q. And were you on the board at the same 6 time? 7 A. Yes. 8 Q. So you worked together? 9 A. Yes. 10 Q. Are you familiar with a paper written by 11 Jonathan Zimman from Dartmouth College? 12 A. Yes. ma'am. 13 Q. And this is a paper that was funded by 14 CCEP? is it not? 15 BY MS. WEISMANN: I assume you're aware 16 that their 990's are a matter of public record. 17 MR. BERRY: Then you've answered 18 your own question. 18 your own question. 19 WS. WEISMANN: No, I haven't, but their tax status is a matter of public record. 20 A. Yes, ma'am. 21 A. I don't remember the gentleman's name 22 who was the hired director at that time? 23 A. Yes. 24 A. Correct. 5 Q. And were you on the board at the same 25 time? 26 A. Yes. 8 Q. So you worked together? 9 A. Yes. 8 Q. So you worked together? 19 A. Yes. ma'am. 10 Q. Are you familiar with a paper written by 11 Jonathan Zimman from Dartmouth College? 12 A. Yes. ma'am. 13 Q. All this is a paper that we funded by 14 CCEP; is it not? 15 Q. All right, and in that paper he has a procure of the says. and I quote, thanks to consumer Credit Research Foundation, CCEP; for 20 provi				
be that CCRF official?  A. It was not I.  Q. Is it accurate that, in fact, the 10 foundation is funded by the Dollar Financial 11 Group?  MR. BERRY: I'm going to object 12 MR. BERRY: I'm going to object 13 again to relevance and instruct him not to 24 answer.  MR. BERRY: I'm going to object 25 BY NS. WILSWANN: 26 Q. Do you know who made the statement? 27 A. I do not. 28 authorized to speak on behalf of CCRF? 29 A. I'd not, 20 A. Yes, me'sm. 21 Q. Is there anyone other than you who is 22 authorized to speak on behalf of CCRF? 23 A. Not presently, but in 2005 there were 24 other people who were. 25 Q. Okay. Who were those people?  MR. BERRY: Then you've answered 4 A. Correct.  MR. BERRY: Then you've answered 5 W. WILSWANN: 21 A. I don't remember the gentlemen's name 2 who was the hired director at that time? 3 Q. But there was a director at that time? 4 A. Correct. 5 Q. And were you on the board at the same 2 time? 4 A. Correct. 5 Q. And were you on the board at the same 2 time? 5 A. Yes. 6 Q. So you worked together? 7 A. Yes. 8 Q. So you worked together? 9 A. Yes. 10 Q. Are you familiar with a paper written by 11 Jonathan Ziman from Bartmoth College? 1 A. Yes, ma'am. 13 Q. And this is a paper that was funded by 14 CCRF; is it not? 15 A. Well, he has written many papers, but 16 I'm aware of one paper that we funded, yes, 17 ma'am. 18 Q. All right, and in that paper he has a 19 footnote that says, and I quote, thanks to 19 my town and a farmed a page and the statement and the same a control of the providing household survey data. CCRF is a control of the means as far as what CCRF can and cannot do? 24 A. Is there a question? 25 Q. And this is a paper that we funded by Payday lenders with a mission of funding objective research. 26 A. Is there a question of what is correct? 27 A. Yes, the IRS has determined it to be so. 28 Q. And this is an apper that we funded by Payday lenders with a mission of funding objective research. 29 A. Is there a question? 20 A. Is there a question of what is correct. 20 A. A. Is there a		_		
8 A. It was not I. 9 O. Is it accurate that, in fact, the 10 foundation is funded by the Dollar Financial 11 Group? 12 MR. BERRY: I'm going to object 13 again to relevance and instruct him not to 14 answer. 15 BY MS. WINSWANN: 16 O. Do you know who made the statement? 17 A. I do not. 18 Q. And are you not answering my prior 19 question on the advice of counsel? 19 A. Yes, ma'am. 20 Q. Ta there amyone other than you who is a authorized to speak on behalf of CCEP? 21 A. Not presently, but in 2005 there were 22 other people who were. 23 Q. Gkay. Who were those people? 25 Q. Okay. Who were those people? 26 A. Yes, ma'am. 27 A. I don't remember the gentleman's name was the hired director at that time? 28 A. Yes. 29 A. Yes. 20 Q. Rut there was a director at that time? 20 A. Yes, ma'am. 21 Q. But there was a director at that time? 22 A. Yes, ma'am. 23 Q. But there was a director at that time? 24 A. Correct. 25 Q. So you worked together? 26 A. Yes. 27 A. Yes. 28 Q. So you worked together? 39 A. Yes. 40 Q. Are you familiar with a paper written by Jonathan Zimman from Dartnouth College? 19 A. Yes, ma'am. 20 Q. And this is a paper that was funded by You comme. 21 Q. All right, and in that paper he has a Q. All right, and in that paper he has a Poctroic that sawe, and I quote, thanks to Commence Teedit Research Foundation, CORF for providing household survey data. CCEF is a receptor as fall as a means of one paper that we funded by payday lenders a with a mission of funding objective research. 20 Q. And what is your understanding of what a than means as far as what CCEF can and cammod 67 21 A. Yes, the IRS has determined it to be so. O. Q. And what is your understanding of what a than a sain of point object and that the means as far as what CCEF can and cammod 67 24 A. Is there a question? 25 Q. And shat is your understanding of what a than an assar as a what a complete and that the paper with the concepts and the court of the device of the paper of the device of the paper of the paper of the paper of the paper of the pape				
9 Q. Is it accurate that, in fact, the 10 foundation is funded by the bollar Financial 11 croup?  MR. BERRY: I'm going to object 12 MR. BERRY: I'm going to object 13 again to relevance and instruct him not to 14 answer. 15 BY MS. WEISMANN: 16 Q. Do you know who made the statement? 17 A. I do not. 18 Q. And are you not answering my prior 19 question on the advice of counsel? 20 A. Yes, ma'am. 21 Q. Okay. Who were those people? 22 authorized to speak on behalf of CORF? 23 A. Not presently, but in 2005 there were 24 other people who were. 25 Q. Okay. Who were those people? 26 A. Correct. 3 Q. But there was a director at that time? 4 A. Correct. 5 Q. And were you on the board at the same 2 time. 4 A. Yes. 8 Q. So you worked together? 9 A. Yes. 9 Q. Are you familiar with a paper written by 11 Jonathan Zimman from Dartmouth College? 12 A. Yes, ma'am. 13 Q. All right, and in that paper he has a 14 Q. All right, and in that paper he has a 15 potontoe that same, a with a mission of funding object in releavance grounds and instruct him not to answer. 16 the record was read by the court answered to speak on behalf of CORF? 18 A. Yes, ma'am. 19 Q. All right, and in that paper has a 19 Gouthote that samps, and I quote, thanks to consported to speak on beart at was funded by a vince of considering the providing household survey data. CCRF is a was a shat CCRF or and cannot do? 20 A. I sthere a question? 21 A. Yes, the IRS has determined it to be so. 22 A. I sthere a question funded by payday lenders 23 Ves. WEISMANN: I will be concepts with a mission of funding objective research. 24 A. I sthere a question? 25 Q. And is crue a matter of public record. 26 A. Try main and the same of the providing household survey data. CCRF is a concepts of the mission of funding objective research. 26 A. Is there a question? 27 A. I'm familiar generally with the concepts with a mission of funding objective research. 28 A. I sthere a question? 29 A. Is there a question? 20 A. I sthere a question? 20 A. I sthere a question? 21 A. I sthere a qu				
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24 A. Is there a question? 24 MR. BERRY: I'm going to object and				
2. 100, have you been dust language before. 25 make a speaking objection. Det a lemember that				
		2. 155/ have for seen that language selote:		and a specially objection. Det b I discinct that

1	Page 42 Mr. Miller is here as a representative of CCRF.	1	Page 44 MS. WEISMANN: I'm not done.
2	So to the extent you're asking him for any sort	2	BY MS. WEISMANN:
3	of legal insight or what have you	3	Q. Are you familiar with that? Do you know
4	MS. WEISMANN: I'm not.	4	that?
5	MR. BERRY: Okay.	5	A. I don't know anything about your report.
6	MS. WEISMANN: I'm just asking his	6	Q. Okay. You said you were familiar with
7	understanding as really the only individual who	7	it.
8	carries out the work of CCRF beyond contractors	8	A. Yes.
9	and as the board of CCRF, what his understanding	9	
10	is of what the organization can do and cannot do	10	Q. You said you had skimmed it.  A. I have.
11	under 501C3.	11	
12		12	Q. Did you see the emails that were attached to it as exhibits?
	THE WITNESS: The organization is		
13	organized for scientific purposes, which is one	13	A. I believe I did look at the emails, yes.
14	of the exception grounds of 501C3 and it conducts	14	Q. And despite the fact that that paper,
15	exclusively scientific activities.	15	like the paper that CCRF provided in discovery in
16	BY MS. WEISMANN:	16	this case, contains language that I read to you
17	Q. Are you familiar with a paper that CCRF	17	about not being influenced in any way?
18	funded that was written by Mark Fusaro of	18	A. It doesn't say that, ma'am.
19	Arkansas Tech University and Patricia Cirillo?	19	Q. All right. Despite the fact that that
20	A. Yes, ma'am.	20	paper contained the language that CCRF did not
21	Q. And in that paper, are you familiar with	21	exercise any control over the methodology or
22	the fact that it stated that CCRF did not	22	analysis used in the study or over the editorial
23	exercise any control over the methodology or	23	content of the study, do you agree with that
24	analysis used in this study or over the editorial	24	language?
25	content of this paper?	25	A. I believe that that's, in fact, what it
	Page 43		Page 45
	6 121 1.2 .2		e e e e e e e e e e e e e e e e e e e
1	A. I'm familiar with that the paper says	1	says.
2	that and both of those statements are true.	2	says.  MR. BERRY: You've talked about
2 3	that and both of those statements are true.  Q. Is that standard language that CCRF	2 3	says.  MR. BERRY: You've talked about several papers. Instead of saying that
2 3 4	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or	2 3 4	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper
2 3 4 5	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?	2 3 4 5	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was
2 3 4 5 6	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally	2 3 4 5 6	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear.
2 3 4 5 6 7	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area	2 3 4 5 6 7	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear. BY MS. WEISMANN:
2 3 4 5 6 7 8	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area and many of them have adopted that language or	2 3 4 5 6 7 8	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear.  BY MS. WEISMANN:  Q. Both papers contain that language?
2 3 4 5 6 7 8	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area and many of them have adopted that language or similar language.	2 3 4 5 6 7 8	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear.  BY MS. WEISMANN:  Q. Both papers contain that language?  A. Uh-huh.
2 3 4 5 6 7 8 9	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area and many of them have adopted that language or similar language.  Q. Have you ever seen a report that my	2 3 4 5 6 7 8 9	says.  MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear.  BY MS. WEISMANN:  Q. Both papers contain that language?  A. Uh-huh.  Q. That's what we've established, I
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2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area and many of them have adopted that language or similar language.  Q. Have you ever seen a report that my organization, Campaign for Accountability, put out in November of 2015 called Academic Deception?  A. How could I possibly have missed it?  Q. So is that a yes?  A. Yes.  Q. Okay, and have you read that report?  A. I have skimmed through it.  Q. And in that report, this report was based on documents that CFA received, as it says in the report, in response to information requests that included email exchanges between yourself and the authors of the report.  A. So who's testifying today?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear. BY MS. WEISMANN:  Q. Both papers contain that language?  A. Uh-huh.  Q. That's what we've established, I believe, that both papers were prepared by Dr. Priestley as well as the paper that was written by Drs. Fusaro and Cirillo and yet in the case of the Arkansas Technology University paper  MR. BERRY: I'm going to I'm sorry. Go ahead.  MS. WEISMANN: I haven't finished my question. So if you want a complete record, it might be wise to let me finish. BY MS. WEISMANN:  Q. In fact, in that case, emails that were disclosed to CFA in response to an information request showed that you on behalf of CCRF had exercised considerable editorial control over the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	that and both of those statements are true.  Q. Is that standard language that CCRF seeks to have researchers put in there or contractors put in their papers?  A. No, but the researchers are generally familiar with the other prior work in this area and many of them have adopted that language or similar language.  Q. Have you ever seen a report that my organization, Campaign for Accountability, put out in November of 2015 called Academic Deception?  A. How could I possibly have missed it?  Q. So is that a yes?  A. Yes.  Q. Okay, and have you read that report?  A. I have skimmed through it.  Q. And in that report, this report was based on documents that CFA received, as it says in the report, in response to information requests that included email exchanges between yourself and the authors of the report.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	MR. BERRY: You've talked about several papers. Instead of saying that paper  MS. WEISMANN: I thought I was clear. BY MS. WEISMANN:  Q. Both papers contain that language? A. Uh-huh.  Q. That's what we've established, I believe, that both papers were prepared by Dr. Priestley as well as the paper that was written by Drs. Fusaro and Cirillo and yet in the case of the Arkansas Technology University paper  MR. BERRY: I'm going to I'm sorry. Go ahead.  MS. WEISMANN: I haven't finished my question. So if you want a complete record, it might be wise to let me finish. BY MS. WEISMANN:  Q. In fact, in that case, emails that were disclosed to CFA in response to an information request showed that you on behalf of CCRF had

## CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 46..49

	(0) Illiary D. Willie		04/21/2010 1 ages 4047
1	Page 46 By their paper, I'm talking about the one	1	Page 48 MS. WEISMANN: I'm going to ask him
	that was done at Arkansas Tech University.	2	a series of questions about, his name is on SEC
3	A. Is that your testimony, ma'am?	3	filings associated with a fairly long list of
4		4	
	Q. No, it's my question. Is that	_	payday lenders. I think it's directly relevant
	accurate?	5	to the issue of his credibility as a witness
6	A. That's not accurate.	6	because he has built a lucrative career on
7	Q. So you would dispute that conclusion?	7	representing payday lenders and he is also the
8	A. We exercise no control over their	8	head of an organization that touts itself as
1	research. The methodology and the field work	9	being independent research.
	were conducted exclusively by them. We didn't	10	MR. CHALMERS: Wait, wait, there's
	design their experiment.	11	
12	We didn't have anything to do with the	12	MS. WEISMANN: Actually there's a
13	scientific way in which the results of the	13	pending question that's not
14	experiment were analyzed and we gave comments on	14	MR. BERRY: What's the question?
15	the paper but they were free to accept or reject	15	Sorry.
16	the comments on the paper.	16	THE WITNESS: What's the question.
17	Q. So is it your testimony that with	17	MS. WEISMANN: I think it was Dollar
18	respect to the paper by Dr. Fusaro and Ms.	18	Financial Group.
19	Cirillo	19	MR. BERRY: What was the other one?
20	A. Dr. Cirillo.	20	(The record was read by the court
21	Q. Dr. Cirillo, thank you; that CCRF did	21	reporter as follows:)
22	not exercise any editorial control?	22	"Question, do you represent Cash Unlimited of
23	A. Correct.	23	Arizona, Inc.?"
24	Q. Or input?	24	MR. BERRY: And I objected.
25	A. Correct.	25	MS. WEISMANN: Right. That's the
1	Page 47  MR. BERRY: I'm going to object on	1	Page 49 last question.
	relevance.	2	MR. BERRY: So there wasn't a
1	BY MS. WEISMANN:	3	question
4	Q. Mr. Miller, do you have other	4	BY MS. WEISMANN:
	professional responsibilities outside of CCRF?	5	Q. Are you refusing to answer?
6	MR. BERRY: Or his day job, you're	6	A. I don't recognize that name.
	asking?	7	THE WITNESS: I would like to speak
8	THE WITNESS: Yes, I do.	8	with my counsel for a minute.
	BY MS. WEISMANN:	9	(Off the record discussion.)
10	Q. And what would those responsibilities	10	(Exhibit CFA-4 was
11	be?	11	marked for identification.)
12	A. I have a law practice.	12	BY MS. WEISMANN:
13	Q. And in your law practice do you	13	Q. I'm going to hand you what has been
	Q. And in your law practice do you represent the Dollar Financial Group?	13 14	Q. I'm going to hand you what has been marked as Exhibit 4. I want to direct your
14	represent the Dollar Financial Group?	14	marked as Exhibit 4. I want to direct your
14 15 16	represent the Dollar Financial Group?  A. No, I don't.	14 15	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting
14 15 16 17	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on	14 15 16	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the
14 15 16 17	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.	14 15 16 17	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It
14 15 16 17 18 19	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.  BY MS. WEISMANN:	14 15 16 17 18	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It is my intention to ask for each of these
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14 15 16 17 18 19 20	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.  BY MS. WEISMANN:  Q. Have you ever represented the Dollar Financial Group?  A. Yes.	14 15 16 17 18 19 20	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It is my intention to ask for each of these companies, whether you represent or have represented them.
14 15 16 17 18 19 20 21 22	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.  BY MS. WEISMANN:  Q. Have you ever represented the Dollar Financial Group?  A. Yes.	14 15 16 17 18 19 20 21	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It is my intention to ask for each of these companies, whether you represent or have represented them.  A. Okay, so I'm going to tell you my position on this. Who my clients are or are not
14 15 16 17 18 19 20 21 22 23	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.  BY MS. WEISMANN:  Q. Have you ever represented the Dollar Financial Group?  A. Yes.  Q. Do you represent Cash Unlimited of Arizona, Inc.?	14 15 16 17 18 19 20 21 22	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It is my intention to ask for each of these companies, whether you represent or have represented them.  A. Okay, so I'm going to tell you my position on this. Who my clients are or are not is a matter of privilege and I decline to tell
14 15 16 17 18 19 20 21 22 23 24	represent the Dollar Financial Group?  A. No, I don't.  MR. BERRY: I'm going to object on relevance.  BY MS. WEISMANN:  Q. Have you ever represented the Dollar Financial Group?  A. Yes.  Q. Do you represent Cash Unlimited of	14 15 16 17 18 19 20 21 22 23	marked as Exhibit 4. I want to direct your attention, on both sides there is a list starting about a quarter way down of companies, and the list continues on the back side of the page. It is my intention to ask for each of these companies, whether you represent or have represented them.  A. Okay, so I'm going to tell you my position on this. Who my clients are or are not

# CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 50..53

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1	Page 50	1	Page 52
1	think I've adopted or somehow uttered on behalf	1	able and courteous to make copies. My objection
2	of a client and ask me whether it's authentic, I	2	will be the objection and instruction
3	would be happy to do that; but I'm not going to	3	MS. WEISMANN: Fine, but I want this
4	tell you anything about anybody who is a past or	4	in the record.
5	present client of mine.	5	MR. BERRY: This is going to take a
6	Q. All right. Have you, in fact, filed	6	while to copy. Do you want to move on?
7	forms or have forms been filed with the SEC for	7	MS. WEISMANN: No, I'll wait.
8	each of these companies in which you are listed	8	(Exhibit CFA-5 was
9	as the lawyer?	9	marked for identification.)
10	A. I don't know.	10	BY MS. WEISMANN:
11	Q. Have you filed forms on behalf of these	11	Q. Mr. Miller, I'm handing you what has now
12	companies with the SEC?	12	been marked as CFA Exhibit 5. Have you seen
13	A. Never.	13	this document before?
14	Q. Thank you. Does your legal work	14	A. I have, indeed.
15	involve only representing payday lenders and	15	Q. And this purports to be, is it, in fact,
16	their subsidiaries?	16	the written testimony that you presented to the
17	A. No.	17	Senate Committee on Banking, Housing and Urban
18	MR. BERRY: I'm going to object on	18	Affairs on September 14 of 2006?
19	relevance and instruct him not to answer.	19	A. Yes, it is.
20	MS. WEISMANN: Well, he's already	20	Q. And in the first paragraph it says that
21	answered it.	21	you are appearing there on behalf of the
22	THE WITNESS: I already answered it.	22	Community Financial Services Association of
23	BY MS. WEISMANN:	23	America; is that correct?
24	Q. Are you still the president of the	24	A. Yes.
25	Payday Loan Bar Association?	25	Q. And do you still have a relationship
		1	
1	Dogo 51		Paga 53
1	Page 51 A. Yes, ma'am.	1	Page 53 with CFSA?
1 2	· · · · · · · · · · · · · · · · · · ·	1 2	
	A. Yes, ma'am.	_	with CFSA?
2	A. Yes, ma'am. Q. And what does that involve?	2	with CFSA?  MR. BERRY: I'm going to object on
2 3	A. Yes, ma'am. Q. And what does that involve? A. We run an annual CLE program for	2 3	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.
2 3 4	A. Yes, ma'am. Q. And what does that involve? A. We run an annual CLE program for attorneys who practice in the short term small	2 3 4	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:
2 3 4 5	A. Yes, ma'am. Q. And what does that involve? A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for	2 3 4 5	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it
2 3 4 5 6	A. Yes, ma'am. Q. And what does that involve? A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and	2 3 4 5	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory
2 3 4 5 6 7	A. Yes, ma'am. Q. And what does that involve? A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.	2 3 4 5 6 7	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the
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2 3 4 5 6 7 8	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?	2 3 4 5 6 7 8	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting
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2 3 4 5 6 7 8 9 10	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the	2 3 4 5 6 7 8 9 10	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't
2 3 4 5 6 7 8 9 10 11	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the Community Financial Services Association of	2 3 4 5 6 7 8 9 10 11 12	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't remember that much about it.  MS. WEISMANN: Well, I would proffer
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2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the Community Financial Services Association of America?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  MS. WEISMANN: I don't have copies of this because I certainly did not anticipate an objection like that. So maybe we can get copies made.  THE WITNESS: Let's see what it is.  MS. WEISMANN: Well, no, this is	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't remember that much about it.  MS. WEISMANN: Well, I would proffer that it is, in fact, relevant. It goes to his bias or potential bias and credibility as a witness.  BY MS. WEISMANN:  Q. Mr. Miller, given your private law practice and your association with some of these other groups, what steps have you taken to ensure that CCRF and the actions it takes are not
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the Community Financial Services Association of America?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  MS. WEISMANN: I don't have copies of this because I certainly did not anticipate an objection like that. So maybe we can get copies made.  THE WITNESS: Let's see what it is.  MS. WEISMANN: Well, no, this is your testimony before Congress in 2006 on behalf	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't remember that much about it.  MS. WEISMANN: Well, I would proffer that it is, in fact, relevant. It goes to his bias or potential bias and credibility as a witness.  BY MS. WEISMANN:  Q. Mr. Miller, given your private law practice and your association with some of these other groups, what steps have you taken to ensure that CCRF and the actions it takes are not influenced by the private business interests of
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the Community Financial Services Association of America?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  MS. WEISMANN: I don't have copies of this because I certainly did not anticipate an objection like that. So maybe we can get copies made.  THE WITNESS: Let's see what it is.  MS. WEISMANN: Well, no, this is	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	with CFSA?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't remember that much about it.  MS. WEISMANN: Well, I would proffer that it is, in fact, relevant. It goes to his bias or potential bias and credibility as a witness.  BY MS. WEISMANN:  Q. Mr. Miller, given your private law practice and your association with some of these other groups, what steps have you taken to ensure that CCRF and the actions it takes are not influenced by the private business interests of you or your clients?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Yes, ma'am.  Q. And what does that involve?  A. We run an annual CLE program for attorneys who practice in the short term small lending business and we have a system for communicating with other members about CLE and related issues.  Q. Are you paid at all for your work with that group?  A. No, ma'am.  Q. And what is your relationship with the Community Financial Services Association of America?  MR. BERRY: I'm going to object on relevance and instruct him not to answer.  MS. WEISMANN: I don't have copies of this because I certainly did not anticipate an objection like that. So maybe we can get copies made.  THE WITNESS: Let's see what it is.  MS. WEISMANN: Well, no, this is your testimony before Congress in 2006 on behalf of the Community Financial Services Association	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	MR. BERRY: I'm going to object on relevance and instruct him not to answer.  BY MS. WEISMANN:  Q. Your written testimony goes on, does it not, to talk about, the topic is Predatory  Lending Practices Directed at Members of the Armed Forces and Their Dependents. That was the topic at the hearing at which you were presenting testimony; is it not?  A. It is. It's 10 years ago. I don't remember that much about it.  MS. WEISMANN: Well, I would proffer that it is, in fact, relevant. It goes to his bias or potential bias and credibility as a witness.  BY MS. WEISMANN:  Q. Mr. Miller, given your private law practice and your association with some of these other groups, what steps have you taken to ensure that CCRF and the actions it takes are not influenced by the private business interests of

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1	Page 54	1	Page 56
1	relevance.	1	him.
2	MS. WEISMANN: Are you going to	2	MS. WEISMANN: You did not instruct
	direct him not to answer?	-	him.  MR. BERRY: Now I instruct him.
4	MR. BERRY: Yes, I'm going to	4	
5	instruct him.	5	BY MS. WEISMANN:
7	MS. WEISMANN: Again, it's directly relevant to his credibility as a witness.	7	Q. In the first complaint you referenced, the complaint references business partners. Can
8	BY MS. WEISMANN:	8	you tell me who those business partners are?
9		9	MR. BERRY: I'm going to object on
10	Q. Are you going to answer the question?  A. I'm not.	10	relevance and instruct him not to answer.
11	Q. Are you not answering on the advice of	11	MS. WEISMANN: For the reasons we've
12	counsel?	12	discussed in the past, I continue to believe this
13	A. Correct.	13	is relevant and germane and goes directly to the
14	Q. I'm going to turn now to the complaint.	14	injunctive relief that you are seeking and the
15	I'm not going to enter it as an exhibit, but for	15	credibility of the witness, as well.
16	purposes of my question I'm going to hand you two	16	MR. BERRY: My objection and
17	documents that you can refresh your memory with.	17	instruction remain the same.
18	One is the verified complaint that was filed on	18	BY MS. WEISMANN:
19	June 19th, 2015 and the second is the amended	19	Q. Are you going to answer the question?
20	complaint that was filed on April, is it 16?	20	A. No, I'm not.
21	A. 26th.	21	Q. And is that based on the direction of
22	Q. I'm going to hand you those two	22	your counsel?
23	documents for the next series of questions that	23	A. Yes, ma'am.
24	I'm going to ask you. In each of these	24	Q. Okay. Does it continue to be your
25	documents, you are the person, are you not, who	25	belief, Mr. Miller, that CCRF will lose good will
			, ,
1	Page 55 verified the accuracy of the factual information	1	Page 57 absent the requested injunction?
2	in the complaints?	2	MR. BERRY: Again, same objection,
3	A. That's a question?	3	same instruction.
4	Q. Yes.	4	BY MS. WEISMANN:
5	A. Yes, I am.	5	Q. Are you going to answer the question?
6	O. Is it still your belief that CCRF will	6	A. No, ma'am.
7	suffer a loss of confidence and trust of business	7	MS. WEISMANN: And I make the same
8	partners if the injunctive relief CCRF is seeking	8	proffer for these series of questions. I think,
9	is not granted?	9	to make it easier, we can just agree that you
10	MR. BERRY: Object on relevance.	10	make the same objection and I make the same
11	MS. WEISMANN: Your latest complaint	11	argument on relevance, and it's germane as to
12	continues to allege irreparable injury. I want	12	essential elements of the complaint.
13	to know if this is still part of the irreparable	13	MR. BERRY: Understood.
14	injury that you claim.	14	BY MS. WEISMANN:
15	MR. BERRY: If what is? What's	15	Q. Is it still your belief that CCRF will
16	this?	16	suffer damage to its business absent a requested
17	MS. WEISMANN: The question I just	17	injunction?
18	asked, the loss of confidence and trust of	18	MR. BERRY: Same objection, same
19	business partners.	19	instruction.
20	MR. BERRY: Again, I'm going to	20	THE WITNESS: It's no longer part of
21	object on relevance.	21	our complaint.
22	MS. WEISMANN: Okay, go ahead.	22	BY MS. WEISMANN:
23	THE WITNESS: I'm not going to	23	Q. Are you answering the question?
24	answer on the direction of my counsel.	24	A. No.
25	MR. BERRY: I'm going to instruct	25	Q. And is that on advice of counsel?
1	<u>-</u>		

<b>3</b> U(1	7)(0) 1111a1 y D. 141111	or on	r on 04/2//2016 Pages 5801		
	Page 58		Page 60		
1	A. Yes.	1	within the category of injury alleged in		
2	Q. What is meant by the reference in the	2	paragraph 31?		
3	first complaint to CCRF's business reputation?	3	A. I'm not sure, but if you want to leave a		
4	MR. BERRY: Again, same objection	4	space in the transcript and I think of something,		
5	and instruction.	5	I'll be happy to fill it in.		
6	BY MS. WEISMANN:	6	Q. You can take as much time as you need		
7	Q. Are you going to answer the question?	7	right now if you want to think about it. We're		
8	A. No.	8	under a tight discovery deadline right now.		
9	Q. And is it on advice of counsel?	9	A. I'm sure there may be other issues, but		
10	A. Yes, ma'am.	10	as I sit here today I'm not able to articulate		
11	Q. For each of these questions that I have	11	them. That doesn't mean they don't exist.		
12	been asking you about specific elements of your	12	Q. So just to be clear, all of the very		
13	complaint, specific damage elements, you do	13	specific harms that were alleged in the first		
14	understand that you verified the accuracy of	14	complaint are no longer components of the		
15	those facts; do you not?	15	irreparable injury that you are alleging will		
16	A. Yes.	16	occur from disclosure?		
17	Q. Would you explain how CCRF has acquired	17	MR. BERRY: I'm going to object,		
18	proprietary information as pled in the complaint?	18	asked and answered several times.		
19	MR. BERRY: Object and instruct.	19	MS. WEISMANN: Well, it wasn't		
20	BY MS. WEISMANN:	20	answered. Nothing was answered.		
21	Q. Are you going to answer the question?	21	MR. BERRY: He's given four answers.		
22	A. No.	22	MS. WEISMANN: I'm sorry?		
23	Q. And is that on advice of counsel?	23	MR. BERRY: He has given four		
24	A. Yes, ma'am.	24	answers.		
25	Q. All right. In the second complaint	25	MS. WEISMANN: He's refused to		
1	Page 59 that was filed more recently, I would like you to	1	Page 61 answer any of the questions I asked about any of		
2	turn, if you have that document, to paragraph 31.	2	those harms. So I think the record is clear		
3	A. (Witness complies with request of	3	that it's been asked but never answered.		
4	counsel.)	4	MR. BERRY: He has provided an		
5	Q. Do you see that?	5	answer to you.		
6	A. Yes.	6	MS. WEISMANN: I think we should go		
7	Q. What is the nature of the irreparable	7	back and see if you can find the answer to that		
8	injury that that paragraph alleges will occur if	8	question.		
9	the requested documents are disclosed to CFA?	9	MR. BERRY: You may not like his		
10	A. It's that the documents will be	10	answer, but he's answered it four different		
11	disclosed and there's no way to undisclose them	11	times.		
12	at that point.	12	MS. WEISMANN: Then let's find out		
13	Q. But my question goes to specific harm to	13	where		
14	CCRF from the disclosure. How is CCRF harmed by	14	MR. BERRY: Why don't you have the		
15	that disclosure?	15	court reporter read it back.		
16	A. It's harm that can't be measured in	16	-		
			(The record was read by the court		
17	money.	17	reporter as follows:)		
18	Q. I think you're still not answering the	18	"Question, so just to be clear, all of the		
19	question. What is the nature of the injury that	19	very specific harms that were alleged in the		
20	CCRF will suffer if the documents that CFA has	20	first complaint are no longer components of the		
21	requested are disclosed?	21	irreparable injury that you are alleging will		
22	A. We will suffer the disclosure of	22	occur from disclosure?"		
23	documents that by law we are entitled to insist	23	MR. BERRY: I'm also going to object		
24	remain private.	24	to the extent that you're calling for a legal		
25	Q. Is there any other harm that falls	25	conclusion.		

# CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 62..65

	(0) Imary D. Mine		
1	Page 62 MS. WEISMANN: All right.	1	Page 64 a five-minute break.
2	THE WITNESS: So our complaint is	2	(Brief recess.)
3	the amended complaint. So the harms that are	3	BY MS. WEISMANN:
4	alleged in the amended complaint are the harms	4	
	-	-	Q. Mr. Miller, were you aware at the time
5	that we contend that we'll suffer.	5	that CFA had filed an information request in
6	MS. WEISMANN: Can you read back the	6	Arkansas for records from Arkansas Tech
7	question that I asked?	7	University relating to the study that Professors
8	(The record was read by the court	8	Fusaro and Cirillo did?
9	reporter as follows:)	9	A. At what time?
10	"Question, so just to be clear, all of the	10	Q. At the time we filed our request, were
11	very specific harms that were alleged in the	11	you aware of that?
12	first complaint are no longer components of the	12	MR. BERRY: I'm sorry, it's your
13	irreparable injury that you are alleging will	13	question, but I don't understand, perhaps the
14	occur from disclosure?"	14	witness doesn't. Are you saying at the time you
15	THE WITNESS: The irreparable injury	15	filed the request in Georgia did you file a
16	that we allege is the injury alleged in the	16	request in Arkansas? I'm, frankly, very fused.
17	amended complaint.	17	BY MS. WEISMANN:
18	BY MS. WEISMANN:	18	Q. I talked earlier about a study that CCRF
19	Q. And again for clarity's sake, it does	19	had funded.
20	not include any of the harms that were alleged in	20	A. Right.
21	the original complaint; is that	21	Q. That involved two professors at Arkansas
22	MR. BERRY: I'm going to object,	22	Tech University. Were you aware that CFA, my
23	asked and answered.	23	organization, had filed an information request
24	THE WITNESS: Our contention is that	24	for communications and other documents from
25	the amended complaint supersedes the original	25	Arkansas Tech University?
	Page 63		Page 65
1	complaint in its entirety.	1	MR. BERRY: I'm going to object on
2	BY MS. WEISMANN:	2	relevance.
3	Q. As the person who verified the accuracy	3	MS. WEISMANN: You may answer.
4	of the factual assertions in each of the	4	THE WITNESS: Portions of the
5	complaints, what steps did you take to assure	5	
6		) 3	premise of your question are incorrect.
"	yourself that those factual allegations were	6	BY MS. WEISMANN:
7	yourself that those factual allegations were accurate and are accurate?		BY MS. WEISMANN: Q. Okay, what's incorrect?
	2	6	BY MS. WEISMANN:
7	accurate and are accurate?	6 7	BY MS. WEISMANN: Q. Okay, what's incorrect?
7 8	accurate and are accurate?  A. I don't understand the question. I'm	6 7 8	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two
7 8 9	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the	6 7 8 9	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech.
7 8 9 10	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the	6 7 8 9	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech. Q. One of them is, and Cirillo was brought
7 8 9 10 11	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the	6 7 8 9 10 11	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech. Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer
7 8 9 10 11 12	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of	6 7 8 9 10 11 12	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech. Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?
7 8 9 10 11 12 13	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?	6 7 8 9 10 11 12 13	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech. Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware
7 8 9 10 11 12 13 14	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in	6 7 8 9 10 11 12 13	BY MS. WEISMANN: Q. Okay, what's incorrect? A. So the authors of the paper are not two professors at Arkansas Tech. Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware THE WITNESS: So am I aware now?
7 8 9 10 11 12 13 14 15 16	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior	6 7 8 9 10 11 12 13 14 15 16 17	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:
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7 8 9 10 11 12 13 14 15 16 17 18	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in fact, the factual allegations as set forth in the	6 7 8 9 10 11 12 13 14 15 16 17 18	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:  Q. No, were you at the time that we sought documents?
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7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in fact, the factual allegations as set forth in the complaints were accurate.  A. At the time I believed the contents of	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:  Q. No, were you at the time that we sought documents?  MR. BERRY: I'm going to object again on relevance. He can answer if he knows.
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7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in fact, the factual allegations as set forth in the complaints were accurate.  A. At the time I believed the contents of both complaints to be accurate, to my own knowledge.  Q. So you were relying solely on your own knowledge?	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:  Q. No, were you at the time that we sought documents?  MR. BERRY: I'm going to object again on relevance. He can answer if he knows.  THE WITNESS: At the time you filed?  MS. WEISMANN: Yes, at the time we filed.  THE WITNESS: I was not aware at the
7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in fact, the factual allegations as set forth in the complaints were accurate.  A. At the time I believed the contents of both complaints to be accurate, to my own knowledge.  Q. So you were relying solely on your own knowledge?  A. Yes, ma'am.	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:  Q. No, were you at the time that we sought documents?  MR. BERRY: I'm going to object again on relevance. He can answer if he knows.  THE WITNESS: At the time you filed?  MS. WEISMANN: Yes, at the time we filed.  THE WITNESS: I was not aware at the time you filed.
7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	accurate and are accurate?  A. I don't understand the question. I'm sorry.  Q. Okay. You signed a statement in the complaint and the amended complaint verifying the accuracy of the factual allegations in each of those complaints; did you not?  A. Yes, ma'am.  Q. And I'm asking what steps you took prior to signing those documents to verify that, in fact, the factual allegations as set forth in the complaints were accurate.  A. At the time I believed the contents of both complaints to be accurate, to my own knowledge.  Q. So you were relying solely on your own knowledge?	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	BY MS. WEISMANN:  Q. Okay, what's incorrect?  A. So the authors of the paper are not two professors at Arkansas Tech.  Q. One of them is, and Cirillo was brought in. Okay, with that correction, can you answer the question?  MR. BERRY: Is he aware  THE WITNESS: So am I aware now?  BY MS. WEISMANN:  Q. No, were you at the time that we sought documents?  MR. BERRY: I'm going to object again on relevance. He can answer if he knows.  THE WITNESS: At the time you filed?  MS. WEISMANN: Yes, at the time we filed.  THE WITNESS: I was not aware at the

3 Professors Fusaro and Cirillo did for CCRF? 4 A. I don't remember. 5 Q. To your knowledge has CCRF filed with 6 the IRS any Form 990's since 2013? 6 paragraph 31 to be true?" 7 MR. BERRY: I'm going to object on 8 relevance and instruct him not to answer. 9 BY MS. WEISMANN: 10 Q. Are you going to answer the question, 11 sir? 12 A. I'm not going to answer on the advice of 12 BY MS. WEISMANN: 13 reporter as follows:) 4 "Question, is that still 5 or do you no longer believe 6 paragraph 31 to be true?" 7 THE WITNESS: 9 8 phrase of paragraph 31 correctly in the case and that 10 paragraph 31 correctly in the case and that	the facts stated in  So I believe the first ectly sets forth our the matters alleged
2 seeking documents relating to the study that 3 Professors Fusaro and Cirillo did for CCRF? 4 A. I don't remember. 5 Q. To your knowledge has CCRF filed with 6 the IRS any Form 990's since 2013? 6 paragraph 31 to be true?" 7 MR. BERRY: I'm going to object on 8 relevance and instruct him not to answer. 9 BY MS. WEISMANN: 9 theory in the case and that 10 Q. Are you going to answer the question, 11 sir? 12 A. I'm not going to answer on the advice of 12 BY MS. WEISMANN:	l your sworn testimony the facts stated in  So I believe the first ectly sets forth our the matters alleged
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4 A. I don't remember.  9 D. To your knowledge has CCRF filed with  10 The WITNESS:  9 BY MS. WEISMANN:  10 Q. Are you going to answer the question,  11 sir?  12 A. I don't remember.  4 "Question, is that still  5 or do you no longer believe  6 paragraph 31 to be true?"  7 THE WITNESS:  8 phrase of paragraph 31 correctly in the case and that  9 theory in the case and that  10 paragraph 31 correctly in the case and that  10 paragraph 31 correctly in the case and that  10 paragraph 31 correctly in the case and that  10 paragraph 31 correctly in the case and that  11 true, are not relevant to on  12 BY MS. WEISMANN:	the facts stated in  So I believe the first ectly sets forth our the matters alleged
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7 MR. BERRY: I'm going to object on 8 relevance and instruct him not to answer. 8 phrase of paragraph 31 corresponding to a swer the question, 10 Q. Are you going to answer the question, 10 in the remainder of the paragraph 31 corresponding to answer the question, 10 in the remainder of the paragraph 31 corresponding to answer on the advice of 12 BY MS. WEISMANN:	ectly sets forth our the matters alleged
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10 Q. Are you going to answer the question, 11 sir? 12 A. I'm not going to answer on the advice of 13 BY MS. WEISMANN:	9
11 sir? 11 true, are not relevant to on 12 A. I'm not going to answer on the advice of 12 BY MS. WEISMANN:	agraph although gtill
12 A. I'm not going to answer on the advice of 12 BY MS. WEISMANN:	
	ur claims.
	mony you just gave
Q. I want to turn back to the complaints, 14 that those statements are to	_
15 and if you want to have copies for your 15 position that you will not a	
16 convenience, here they are. It's not an 16 questions about those injuri	_
17 exhibit. I'm going to hand it to you, Mr. 17 loss of proprietary informations of proprietary information of proprietary informations of proprietary informations of pro	tion, harm to business
18 Miller. We haven't marked it because it's 18 partners, et cetera?	
19 already part of the record. 19 MR. BERRY: Are	e you asking me or
20 MR. BERRY: You've handed him the 20 him?	
	I'm asking him.
22 MS. WEISMANN: I'm going to make it 22 MR. BERRY: Wei	ll, she's looking at
23 an exhibit. 23 me.	
24 (Exhibit CFA-6 was 24 MS. WEISMANN:	Well, I'm expecting
25 marked for identification.) 25 you	
Page 67	Page 69
1 MS. WEISMANN: So Exhibit 6 is the 1 MR. BERRY: Sar	
2 verified complaint that was filed on June 19th, 2 an amended complaint. It s	supersedes the
3 2015 which is already part of the record in this 3 original complaint.	
4 case but we will make it an exhibit in this 4 MS. WEISMANN:	So are you directing
5 deposition. 5 him not to answer those ques	stions?
6 BY MS. WEISMANN: 6 MR. BERRY: Wi	ll you repeat her most
7 Q. Mr. Miller, I would like you to, if you 7 recent question again, pleas	se?
8 would, turn to paragraph 31, and would you read 8 (The record was	as read by the court
9 that for me? 9 reporter as follows:)	
10 A. 31, although no irreparable injury is 10 "Question, based on the	testimony you just
11 required to warrant a permanent injunction, CCRF 11 gave that those statements a	are true, is it still
12 will, in fact, be irreparably harmed by the Board 12 your position that you will	not answer any
13 of Regents' release of the documents. CCRF will 13 specific questions about the	ose injuries, the good
14 be irreparably harmed by loss of confidence and 14 will, loss of proprietary in	nformation, harm to
15 trust of business partners, loss of good will, 15 business partners, et cetera	a?"
	ain, I'm going to
	n't see a basis for
17 reputation and loss of proprietary information. 17 object on relevance. I do	
17 reputation and loss of proprietary information. 17 object on relevance. I down 18 Q. Is that still your sworn testimony or do 18 answering.	
18 Q. Is that still your sworn testimony or do 18 answering.	You may answer.
18 Q. Is that still your sworn testimony or do 18 answering. 19 you no longer believe the facts stated in 19 MS. WEISMANN:	You may answer. think I'm going to
18 Q. Is that still your sworn testimony or do 18 answering. 19 you no longer believe the facts stated in 19 MS. WEISMANN:	think I'm going to
18 Q. Is that still your sworn testimony or do 19 you no longer believe the facts stated in 20 paragraph 31 to be true? 20 MR. BERRY: I	think I'm going to
Q. Is that still your sworn testimony or do you no longer believe the facts stated in paragraph 31 to be true?  MR. BERRY: I'm going to object on  18 answering. 19 MS. WEISMANN: 20 MR. BERRY: I'm going to object on 21 direct him not to answer at	think I'm going to this point.
Q. Is that still your sworn testimony or do you no longer believe the facts stated in paragraph 31 to be true?  MR. BERRY: I'm going to object on relevance and just remind you again that in  18 answering. 19 MS. WEISMANN: 20 MR. BERRY: I'm going to object on 21 direct him not to answer at 22 relevance and just remind you again that in 22 BY MS. WEISMANN:	think I'm going to this point. nswer, Mr. Miller?
Q. Is that still your sworn testimony or do 18 answering. 19 you no longer believe the facts stated in 20 paragraph 31 to be true? 21 MR. BERRY: I'm going to object on 22 relevance and just remind you again that in 23 Georgia, an amended complaint supersedes another 24 answering. 26 MR. BERRY: I'm going to object on 27 direct him not to answer at 28 BY MS. WEISMANN: 29 Q. Are you going to an	think I'm going to this point. nswer, Mr. Miller? nswer.

## CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 70..73

30(b)(6) Huary B. Mille			er on 04/2//2016 Pages /0/3		
	Page 70	1	Page 72		
1	A. Yes.	1	repeat the question or rephrase it or maybe the		
2	MS. WEISMANN: I think we're done.	2	court reporter could do that.		
3	MS. COLANGELO: I want to ask some	3	THE WITNESS: She can't rephrase it.		
4	questions.	4	(The record was read by the court		
5	EXAMINATION	5	reporter as follows:)		
6	BY MS. COLANGELO:	6	"Question, did that contain any of this		
7	Q. Go back to Exhibit 2, Mr. Miller.	7	confidential information that you think should		
8	A. Yes, ma'am.	8	have been destroyed as required by this		
9	Q. Now, this agreement talks about	9	agreement?"		
10	documents being destroyed when the project is	10	MR. BERRY: I'm going to object		
11	complete, correct?	11	again just because you're asking about the		
12	A. Yes, ma'am.	12	contents of the very documents we're trying to		
13	Q. Is the project complete?	13	keep from disclosure here under the two		
14	A. I believe the project is complete.	14	exceptions and instruct him not to answer.		
15	Q. Was it completed when the payment was	15	MS. COLANGELO: I don't think I can		
16	made to Kennesaw?	16	rephrase that in a manner that won't have the		
17	A. I think it was complete when the paper	17	same objection. That's all the questions I		
18	was complete.	18	have.		
19	Q. Okay.	19	MR. BERRY: We're going to step out		
20	A. That was the final deliverable.	20	for one second.		
21	Q. Now, this agreement requires that	21	(Off the record discussion.)		
22	confidential information be destroyed or returned	22	MR. BERRY: We have no questions for		
23	when the project is complete, correct?	23	the witness but do want to make as Exhibit, just		
24	A. Yes, ma'am.	24	to keep things sequential, I guess we will make		
25	Q. Any reason to believe that Dr. Priestley	25	as 7 and 8, Exhibit 7 would be the March 23rd,		
	Page 71		Page 73		
1	or Kennesaw failed to do that?	1	2016 letter from Mark Silver to Henry Chalmers,		
2	MR. BERRY: I think he's already	2	Megan Mitchell and Anne Weismann; and then as		
3	answered the question.	3	Exhibit 8, the email from Mark Silver to Megan		
4	THE WITNESS: The answer is yes, I	4	Mitchell, Anne Weismann, a summary email.		
5	do.	5	(Exhibits CFA-7 and 8 were		
6	BY MS. COLANGELO:	6	marked for identification.)		
7	Q. You do think that they may not have	7	FURTHER EXAMINATION		
8	destroyed the information?	8	BY MS. WEISMANN:		
9	A. I don't think they have destroyed	9	Q. Mr. Miller, if you know, how many pages		
10	anything.	10	of documents have been withheld under privilege		
11	Q. You said that you had looked at some of	11	or exemption claims by CCRF that are responsive		
12	the records that are at issue here, correct?	12	to CFA's requests; do you know?		
13	A. I've looked at all the records.	13	A. How many pages have been withheld by the		
14	Q. Did that contain any of this	14	university?		
15	confidential information that you think should	15	Q. Yes, because of this lawsuit.		
16	have been destroyed as required by this	16	A. I don't know.		
17	agreement?	17	Q. I mean are we talking hundreds?		
18	MR. BERRY: I'm going to object to	18	A. I don't know.		
19	the extent it calls for a legal conclusion and	19	Q. You said you reviewed all the documents		
20	also object, frankly, it gets to the contents of	20	that were responsive?		
21	what's in the subject documents that are the	21	A. I did.		
22	subject of the lawsuit.	22	Q. What was the volume?		
23	MS. COLANGELO: Okay. Are you	23	A. I don't remember.		
24	instructing him not to answer?	24	Q. You don't remember. Are we talking		
25	MR. BERRY: To the extent you can,	25	about bigger than a banker's box?		

#### CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Pages 74..77

1	Page 74 MR. BERRY: He's answered I don't	1	read:	Page 76
2	remember.	2	Reason for	
3	MS. WEISMANN: Well, I'm trying to	3	change:	
4	help his memory. I'm allowed to do that.	4		
5	THE WITNESS: Smaller than a	5	Pageshould	
6	banker's box.	6	read:	
7	MS. WEISMANN: Bigger than a bread	7	Reason for	
8	box? Because we have no information about them.	8	change:	
9	That's it.	9		
10	MR. BERRY: We would like to read	10	Pageshould	
11	and sign.	11	read:	
12	(Deposition concluded at 2:00 p.m.)	12	Reason for	
13		13	change:	
14		14		
15		15	Page Lineshould	
16		16	read:	
17		17	Reason for	
18		18	change:	
19		19		
20		20	Page Lineshould	
21		21	read:	
22		22	Reason for	
23		23	change:	
24		24 25	Page Lineshould	
25		25	Page Linesnould	
	Page 75			Page 77
1		1	read:	Page 77
1 2 3	Page 75 ERRATA SHEET	1 2	Reason for	Page 77
2	ERRATA SHEET	2		Page 77
2		2 3 4	Reason for change:	Page 77
2 3 4 5	ERRATA SHEET  Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes	2 3 4 5	Reason for change: Page Lineshould	Page 77
2 3 4	ERRATA SHEET  Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make	2 3 4 5 6	Reason for change:  Page Lineshould read:	Page 77
2 3 4 5	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the	2 3 4 5 6	Reason for change:  Page Lineshould read: Reason for	Page 77
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2 3 4 5 6 7 8	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such	2 3 4 5 6 7 8 9 10	Reason for change:  Page Lineshould read:  Reason for change:  Page Lineshould read:	Page 77
2 3 4 5 6 7 8 9	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are	2 3 4 5 6 7 8 9 10 11	Reason for change:	Page 77
2 3 4 5 6 7 8	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach	2 3 4 5 6 7 8 9 10	Reason for change:  Page Lineshould read:  Reason for change:  Page Lineshould read:	Page 77
2 3 4 5 6 7 8 9	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach them to this errata sheet.  I, the undersigned, HILARY B. MILLER, do hereby certify that I have read the	2 3 4 5 6 7 8 9 10 11 12	Reason for change:	Page 77
2 3 4 5 6 7 8 9 10 11	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach them to this errata sheet.  I, the undersigned, HILARY B. MILLER, do hereby certify that I have read the foregoing deposition and that to the best of	2 3 4 5 6 7 8 9 10 11 12 13 14	Reason for change:	Page 77
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2 3 4 5 6 7 8 9 10 11 12 13	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach them to this errata sheet.  I, the undersigned, HILARY B. MILLER, do hereby certify that I have read the foregoing deposition and that to the best of my knowledge said deposition is true and	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Reason for change:	Page 77
2 3 4 5 6 7 8 9 10 11 12	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach them to this errata sheet.  I, the undersigned, HILARY B. MILLER, do hereby certify that I have read the foregoing deposition and that to the best of my knowledge said deposition is true and accurate (with the exception of the following	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Reason for change:	Page 77
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Pursuant to Rule 30(7)(e) of the Federal Rules of Civil Procedure and/or Official Code of Georgia Annotated 9-11-30(e), any changes in form or substance which you desire to make to your deposition testimony shall be entered upon the deposition with a statement of the reasons given for making them.  To assist you in making any such corrections, please use the form below. If supplemental or additional pages are necessary, please furnish same and attach them to this errata sheet.  I, the undersigned, HILARY B. MILLER, do hereby certify that I have read the foregoing deposition and that to the best of my knowledge said deposition is true and accurate (with the exception of the following corrections listed below).  Page Lineshould read:should read:	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Reason for change:	Page 77
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 1
                     CERTIFICATE
 5
     GEORGIA:
 8
     FULTON COUNTY:
 9
10
           I hereby certify that the foregoing
11
    deposition was reported, as stated in the
12
     caption, and the questions and answers
13
    thereto were reduced to the written page
14
    under my direction; that the foregoing pages
15
    1 through 74 represent a true and correct
    transcript of the evidence given. I further
16
17
     certify that I am not in any way financially
18
    interested in the result of said case.
19
         Pursuant to Rules and Regulations of the
20
    Board of Court Reporting of the Judicial
21
    Council of Georgia, I make the following
22
     disclosure:
23
          I am a Georgia Certified Court Reporter.
24
    I am here as an independent contractor for
    Huseby, Incorporated.
                                                Page 79
         I was contacted by the offices of Huseby,
1
 2 Incorporated to provide court reporting
    services for this deposition. I will not be
    taking this deposition under any contract
 5
    that is prohibited by O.C.G.A 15-14-37 (a) or
 6
    (h)
         I have no written contract to provide
 8
    reporting services with any party to the
 9
    case, any counsel in the case, or any
10
    reporter or reporting agency from whom a
    referral might have been made to cover this
11
12
   deposition. I will charge my usual and
13
    customary rates to all parties in the case.
               This, the 27th day of April, 2016.
14
15
16
17
18
                            Judy J. Smith
19
20
21
                            JUDY J. SMITH
22
                            Certified Court Reporter
23
                             CCR-A-521
2.4
                             My Commission Expires
25
                            December 10, 2018
```

#### CONSUMER CREDIT RESEARCH FOUNDATION vs. BOARD OF REGENTS, ET AL. 30(b)(6) Hilary B. Miller on 04/27/2016 Index: \$30,000..actions

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