UNITED STATES DISTRICT COURT EASTERN DISTRICT OF LOUISIANA

IN RE: CHINESE-MANUFACTURED * 09-MD-2047

DRYWALL PRODUCTS 3

LIABILITY LITIGATION * Section L

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Relates to: All Cases * May 5, 2016

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HEARING BEFORE THE HONORABLE ELDON E. FALLON UNITED STATES DISTRICT JUDGE

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Proceedings recorded by mechanical stenography using computer-aided transcription software.

PROCEEDINGS

(May 5, 2016)

THE COURT: Be seated, please.

Good morning, ladies and gentlemen. I notice we have a number of people in the courtroom here today as well as a number on the phone. Let me begin by saying some background about this particular litigation.

As we all know, the present litigation arises from alleged property damage and also some personal injuries alleged to have been sustained as a result of the presence of Chinese-manufactured drywall in homes and other buildings in a number of states, particularly the Gulf Coast states and the Eastern Seaboard.

This all started somewhere between 2005 and 2008. Storms visited our country, Katrina and Rita and others, as well as we had a housing boom, particularly in the Florida area. As a result, we ran out of drywall in this country. We call it sheetrock or drywall. We are probably the biggest manufacturer of this building material in the world, but we ran out because of the demands that were placed on it. As a result, builders and distributors of that product had to look elsewhere, and they looked to China.

There are two groups of manufacturers that were operating in China. One was a German-based company, which had a wholly owned Chinese subsidiary known as Knauf. The Knauf

subsidiary was a Chinese entity. Knauf, through its Chinese entity, manufactured drywall. There were also some Chinese independent entities.

First, with the Knauf entity, Knauf is a worldwide corporation based in Germany with various subsidiaries throughout the world. They distribute and manufacture building equipment. One of the pieces of equipment that they manufacture is drywall. They have facilities in China. Their facilities in China manufactured drywall and sent it into the United States.

The mines from which they got the basic element of drywall, which is gypsum -- probably, I think it's fair to say, unbeknown to anyone -- contained a large amount of sulfur. The gypsum was placed in drywall, and that's the hard material in between the cardboard that makes up drywall. That gypsum contained a large amount of sulfur. That presented problems particularly in the South, with the humidity, and also on the East Coast and other places.

The significance of that is that the two primary metals of all builders -- throughout the world, I might say -- are silver and copper. Copper is in the downspouts. Copper is in the refrigerant. They use copper for various purposes in building. Silver is significant because silver is the contact points of all switches.

Those two metals are used by builders because

they do not rust, but unfortunately those two metals are very sensitive to sulfur. When they are exposed to sulfur, they become ineffective and they don't work. So refrigerants started malfunctioning, ground wires started malfunctioning, smoke alarms didn't go off, and various things happened in the buildings. In addition, sulfur puts out an odor of rotten eggs, people describe it as, and even worse. That created problems; not only uncomfortable problems, but in some cases it caused physical injuries.

In any event, thousands of suits were filed throughout the country, primarily in the Gulf Coast and Eastern Seaboard area. About 30 states were involved in the litigation, thousands of claimants. Unlike most of these types of cases, there were thousands of defendants.

The cases were sent to this Court, consolidated in this Court for discovery purposes, and discovery rapidly proceeded. Then we had several bellwether trials to see what the issues were.

The trials established basically that liability was present because the product was defective. A manufacturer of a defective product is liable whether or not they knew that the material was problematic. It doesn't matter. If you manufacture something and what you manufacture is defective, you are liable.

Not so with builders, not so with contractors.

not so with installers, not so with distributors; there's an element of negligence that has to be proved with regard to those defendants. From the standpoint of a manufacturer, it's what we call strict liability.

So Knauf was liable because they manufactured a defective material. The question is: Liable for what? And how do you determine it? Well, the bellwether trials gave us some idea as to what needed to be done from the standpoint of structural repairs.

Initially the defendant took the position that they only needed to provide a dehumidifier in the room. We took evidence on that. Eventually that proved to be ineffective, so a protocol was developed as to what needed to be done, and it was evidence-based. All the wiring had to be taken out the house, all the drywall obviously, cleaned, and things of that sort, but a detailed protocol was devised from six or seven cases that were tried. Then Knauf agreed to put that protocol in action and to repair homes using that protocol.

Oftentimes when you theoretically develop something, in practice it doesn't work or it's not enough or it needs to be tweaked. Well, 50 or 100 homes were restored with that protocol, and that needed to be corrected and so that was done, and another 100 or 200 homes. In any event, it got to the point where the protocol was working, it was proper, and

repairs and remediation was being done.

Then the parties went into discussions whether or not this protocol could be monetized and then enlarged, so to speak, into a potential settlement. After a year or two or three, whatever it was, the parties came up with a settlement program, presented it to the Court, presented it to the plaintiffs, and it was agreed upon and put in writing.

The settlement program provided for a certain remediation protocol, and it also provided that certain things were not included in that remediation protocol. It recognized that there were some injuries that were being claimed and what needed to be done to prove those injuries according to the settlement program.

Fortunately, to some extent, it wasn't the type of injury that asbestos visited upon our nation. Asbestosis is caused by exposure to asbestos. There was no single injury that was created by this exposure, but there were some issues that were presented. The parties tried to design a program that took into consideration those injuries and also what was required to prove those injuries in accordance with the program.

The settlement documents were written and the settlement documents were exposed to the people. They were placed online. They were placed on the Court website. They were sent to individuals to take a look at. It was resolved in

that way.

The settlement program also provided a means of evaluating the injuries and the damages and giving an individual claimant an opportunity to present evidence to the special master and to go through a series of appeals and reconsiderations. Eventually the opportunity was presented for those individuals to come to court.

We are here today for the last aspect of this program, where the people who have objected to their awards present their argument to the Court. They have to understand, however, that the program is designed so that the Court doesn't review any new material. I'm cabined, so to speak, restricted by the record in the case, the documents that have been presented in the case. There are various levels of appeal, and this is the final level.

At this time I will call upon the settlement administrator to give us some background as to that program.

MR. WOODY: Good morning, Your Honor. My name is Jake Woody from BrownGreer. I'm the settlement administrator. I can give you some background on why we are here today and how the program has led us to this point.

At the conclusion of the claims submission deadline, we received 7,987 other loss claims. Other loss claims are claims that deal with losses other than remediation and repair of affected property, things like bodily injury,

alternative living expenses, lost rent, foreclosure/short sale, and miscellaneous claims.

We reviewed those 7,987 claims and made offers to eligible claimants. Our review of those claims consisted of reviewing the materials submitted to ensure that they had complied with all of the documentary requirements set forth in the Knauf settlement agreement, which sets out for each claim type a different set of rules as to what kind of documents need to be submitted.

At the conclusion of our review, we worked with the parties and the Court to draft and issue PTO 29, which sets out the procedure under which we can make offers on eligible claims. PTO 29 authorized us to make set offers that differ per claim type. We did that. PTO 29 also sets forth a procedure for claimants that are dissatisfied with this offer to request that the special master review their claim.

Of all the offers we made, 727 claimants requested special master review. Those claims were reviewed by Special Master Dan Balhoff, who is here with us today. PTO 29 set forth the procedure for his review. Part of that procedure was that he could make an offer based on his review of the documents, and claimants could accept that offer or request reconsideration from the special master.

Of the 727 requests, 366 of those requested reconsideration. Special Master Dan Balhoff reviewed those

reconsideration requests and issued determinations based on the materials submitted in support of those reconsideration requests. Of those 366, 64 claimants have now appealed to the Court. The other 302 claimants have accepted their offer.

The appeal right comes from Section 4.6.8 of the Knauf settlement agreement, which I will read into the record with your permission:

"Unless otherwise final and binding pursuant to the relevant sections below, decisions of the special master with respect to the other loss fund may be appealed by settlement class counsel, the Knauf defendants, or an affected class member within 15 days of service of the special master's decision by filing an objection with the Court, but only after settlement class counsel, the Knauf defendants, and, if applicable, an affected class member's counsel meet and confer in an attempt to resolve such issue. Unless the Court orders otherwise, appeals will be based on the record and briefing before the special master without further evidentiary submissions, briefing, or argument. Any party may, at its own expense, request that proceedings before the special master be transcribed. The Court's decision on any objections will be final, with no further appeals permitted."

The 64 claimants who are here today have appealed pursuant to this section. The Court's order on the appeals today is final, without any further review.

I want to also mention that the 727 claimants who requested special master review have not yet been paid because the payment amount is a pro rata share of the settlement funds, and we cannot determine the pro rata share until all the claims are resolved. These final 64 claims are the last claims that we need resolved so we can perform the pro rata calculations and issue payment to all the claimants who have received an offer from the special master.

THE COURT: Now, we are talking here today about the other loss fund.

MR. WOODY: Yes, sir.

THE COURT: In addition to the other loss fund, the settlement program provided for remediation of the homes. The homes were totally remediated in accordance with the evidence-based program that was designed.

MR. WOODY: Homes that contained KPT Chinese drywall for the most part have been remediated through separate portions of the settlement agreement. Remediation consists of a full removal of the KPT Chinese drywall and replacement not only of the drywall, but of affected appliances and things of that nature to place the home in a condition that it would have been had there never been KPT drywall in the property.

In addition to that, homes that do not contain KPT drywall but contain another type of Chinese drywall were eligible to submit claims against the three different

settlement funds -- the Global, Banner, InEx settlement funds -- for repair and relocation damages. This is not a full remediation but is instead a monetary payment based on the square footage of the home and the settlement eligibility. That, again, is a different set of settlement agreements not at issue today. Those payments have been made, for the most part, over the last few years and are largely complete.

Claimants who are eligible for either remediation or Global, Banner, InEx repair and relocations could, in addition, submit these other loss claims that we are here today on. Many of the claimants who have appealed and who have not appealed also received other benefits through either the remediation program or through the Global, Banner, InEx repair and relocation program.

THE COURT: That's the point I felt we ought to emphasize. The total program took into consideration the complete remediation of the home; and in addition to that, some other damages; and then in addition to that, other loss funds. The other loss fund aspect of the settlement program is what we are here today to deal with.

MR. WOODY: Yes, sir.

THE COURT: I think the way of doing this is to take them up in alphabetical order, first the bodily injury claims. I start with the Bourgeois claims. We have five Bourgeois claims, represented by attorney J.E. Cullens. Is anybody here?

Excuse me before I do that.

MR. DAVIS: Your Honor, Leonard Davis on behalf of plaintiffs' liaison counsel. I just wanted to add a few comments to what's already been presented to the Court.

As the Court is well aware, the Knauf settlement program was initially confected after years of discussions and after what we have called the TIP program.

The Knauf program is one of multiple settlements. It's an integral part. There's Banner, there's InEx, there's Global, and there are five interrelated settlements that go into the resolution that was ultimately dealt with here. It is a global resolution that dealt with matters, although the plaintiffs' steering committee continues to pursue claims against Taishan. That is still ongoing. I did want to make a few comments, Your Honor, along the lines of what you have heard.

The settlement program was an attempt to resolve globally someone's claims. There are a couple components to it. One is, in fact, as you spoke about, the remediation that took place, which was an uncapped fund. So claimants in the program had the opportunity to come in and get their property resolved and remediated.

In addition to that, there was the other loss component, which dealt with the items that you spoke about: alternative living, short sale, foreclosure, bodily injury,

miscellaneous. Thousands and thousands of properties have gone through the program. We are at the tail end here, and this is the end.

The ones that are remaining today -- which I believe, if my math is correct, are less than 1 percent of what's in the program -- are the final matters to go through the process. They have, in fact, appealed.

These individuals have had an opportunity to present their claims, whatever they may be -- bodily injury or foreclosure or whatever -- and they have presented those claims to the special master, and it has worked its way up through the program, which is laid out to give people the opportunity to have their claim presented and to have the evidence to support their claim presented and reviewed by multiple individuals going up the ladder to appeals. Your Honor, this is the last of those appeals. This is the final stopping place because the program has laid out there are no appeals.

The other point that I want to make is that attorneys' fees were also dealt with and they are separate. Claimants are not paying attorneys' fees. That was negotiated in the settlement.

So the issues that are before the Court are the final issues, and the 7,987 who came into the program are waiting for this day so that they too can be paid. This will enable everyone to have a final resolution of whatever their

claim is on the matters. I just wanted to add those comments, Your Honor.

THE COURT: Thank you.

We will take the Bourgeois matters. Anybody either on the phone or in person? Mr. Cullens, are you there? Hello? Anybody for Bourgeois?

The next person is Jackie Cucci, C-U-C-C-I. Anybody for Ms. Cucci?

The next one is Nicole Dabalsa, D-A-B-A-L-S-A.

MR. DURKEE: Yes, Your Honor. This is David Durkee on behalf of Nicole Dabalsa.

THE COURT: Yes, David. Do you want to tell us what your position is?

MR. DURKEE: I do, Your Honor. At this point we have presented, I believe, substantial competent evidence that should be considered by the Court. I think at this point her final determination for her personal injury claim has been awarded as zero.

We believe the evidence that's been proffered in support of this claim has not been laid properly and basically, based on the omnibus responses, has really not been considered based on the case law cited and the federal standards of evidence.

We did present competent evidence from a board-certified pediatrician, the pediatrician that knew this

child from birth. She was hospitalized as a result of respiratory complaints on multiple occasions.

We are not claiming permanent injury. This is not something that we are claiming that -- although I do think, in this particular case, there may be some actual permanent effects, we are not claiming that. We are claiming the time period that she lived in the home her health was dramatically different than when she moved out of the home.

The father was wealthy enough to fix the home, so he did get the family out of the home. So the pediatrician not only had the ability to see the patient prior to moving into the home, he was able to see the patient while living in the home, and then he was able to understand her medical complaints and symptomatology after moving out of the home.

I believe the records we submitted, the medical records that we submitted and the affidavit from the board-certified pediatrician here in South Florida, as I said, that treated the patient both before moving in the home, during the time in the home, and after the home allows him to form a competent basis for him to say that she did suffer from temporary severe respiratory and other types of problems while she was living in the home.

Now, there is one other aspect of this particular claim that I would like to get into. However, I do believe that that portion of that would be confidential, and I

don't know how to address that in open court today.

THE COURT: Why don't you do that in writing and send it to me.

MR. DURKEE: Very good, Your Honor. I will follow the protocol for confidentiality that your district requires, and I will submit that confidentially to you to consider.

THE COURT: Thank you very much. From that standpoint, the special master indicated that the problem that he had with it was that the medical opinion or expression didn't have any basis for the specific injuries claimed by the individual; that there was no evidence that the type of injuries that she was claiming was directly related to exposure to Chinese drywall. That at least was the basis of it, but I will review the material again. I'm going to be doing this on an expedited basis because everybody else is waiting, of course, with these other loss fund claims, and nobody gets paid until everybody's has been decided.

MR. DAVIS: Your Honor, is there a time frame for submission?

MR. DURKEE: Your Honor, I will have all that submitted to -- I will send it overnight for Monday delivery. I will make sure anything else that I ask you to be consider will be delivered on Monday of next week.

THE COURT: Thank you very much.

Patrick Dennis. Mr. Hugh Lambert.

MR. LAMBERT: Thank you, Your Honor. Your Honor, first of all, I am well aware, as are my clients, that the Court has done an outstanding job, along with Dan Balhoff, the special master, and the committee set up to handle this massive mass tort. It's been, I think, the Court's priority -- and rightfully -- that in order to remove people from continued exposure in these environments that the priority needed to be the property damage claim, which could be resolved with issues tried in bellwether scenarios, so that these remediations could take place in literally thousands and thousands of homes as quickly as possible to eliminate the continued exposure.

I would like to first introduce just for a second my clients. Here is Mr. Donohoe [sic]. He is a doctor. He resides here in New Orleans and was exposed in Slidell to the Chinese drywall. He was Special Forces, a Green Beret. He has a prior clean medical history. He is an individual whose exposure is much like was just indicated, his symptoms temporally related to living in the Chinese drywall.

I think that's my point right now, is that we are here at the end of this process. Individual personal injury claims couldn't possibly have been addressed in the manner that accomplished what I believe the Court outstandingly accomplished in getting a handle around the property damage issues, getting people away from this toxic environment, stopping the progression of damages as quickly as possible. It

was done in a bellwether manner. It was done, I think, tremendously expeditiously.

The settlement agreements that were confected by the hard work of the committees, both from plaintiff and defendant, got a handle around the damages that were available and associated to this sulfur gas, which, as Your Honor points out, came from the mining operations, we believe. Without handling those property damage claims first, it would have been impossible to get to this stage.

This stage is the stage where individuals have medical exposure, and we all know that individuals are different. There are some individuals in particular, just because they are children or because they are young or because they are old or many, many different sort of -- just genes in general. So it makes sense when you look at a standard distribution or any other scientific analysis or statistical analysis that there are just a few. Those few have specific sorts of instances that make them qualified to share, from a medical standpoint, in a bodily injury claim.

That doesn't mean that everybody that would have been in that house at that particular moment and during that particular time would suffer the same consequence. It simply means that there is a very small percentage of human beings that would have a physical condition that would be affected by this Chinese drywall.

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Now, it's important, I think, in the case of Mr. Donohoe that we look at -- I don't want to go there just yet. I need to mention one or two other points.

The special master's award -- with all due respect, Dan Balhoff, you know I think the world of him. He has done one magnificent job. I have been in many matters that he has handled as special master. He is careful and he does everything as properly as he possibly can. At this stage there needs to be individual attention paid to these claims; not a \$1,000 award across the board to get it over with, but specifically look at the issues involving these people and their conditions.

Each of our -- and I have three. I want to introduce the other two right quick, Your Honor. It might make more sense, if Your Honor please.

THE COURT: Yes. You have Dennis, Donohoe, and Tim Holleman.

MR. LAMBERT: Tim Holleman is here. Tim is a lawyer, Gulfport, Mississippi. His father --

THE COURT: I remember his dad well.

MR. LAMBERT: Exactly.

Then next to him is Tina Donohoe and her husband, Patrick.

THE COURT: First, I appreciate all of y'all being I know it's difficult time-wise, but I appreciate your here.

presence.

MR. LAMBERT: Your Honor, in general, let me just skip through this. I think the issue before Your Honor at this point is 702 and *Daubert*. I think that it's important to point out that in all three of these cases, we have submitted not excerpts from medical records but specific reports. The specific reports are designed to satisfy both general and specific causation from a *Daubert* standpoint.

I know Your Honor is familiar with this, but I will just say it for the record. Of course, *Daubert* is a necessary tool that's been used in federal court in the gate-keeping capacity to prevent junk science from interfering with justice and having jurors struggle with unsupported junk science that could confuse the issue and lead to injustice, but that's not what we have here.

Here we have physicians who are trained in chemistry, basically, before they ever get to be physicians, not to mention whatever particular specialty they have. In our case we have an eye surgeon, we have a general surgeon, we have another physician who have looked at these issues from a chemistry standpoint.

As Your Honor points out and as other experts -who, if Your Honor feels the necessity for a further inquiry
into this *Daubert* issue, will testify that the specifics go
right back to what was referenced in the very first place, and

that is reduced sulfur compounds. It's well within a physician's tool chest or wheelhouse or whatever phrase we use to look at the chemistry involved in the exposure of these gasses which, with moisture, react.

In one case we have a lung reaction, and that's Dr. Donohoe [sic]. In his situation the gasses reacted in his lungs and created the irritation that led to hospitalization, that led to repeated procedures, and caused him all of the symptoms that his physician, Dr. Frank Wilklow, W-I-L-K-L-O-W, said specifically -- and, again, Mr. Balhoff may have missed this, but he said specifically not only what was quoted in the papers submitted by the special master, where he says (as read): "In my opinion, to a reasonable medical probability, exposure to this Chinese-manufactured drywall can cause chronic health conditions" -- he said that.

He said the next paragraph, which was left out of Mr. Balhoff's report, and that is (as read): "Due to this opinion and the temporal connection between Dr. Dennis' other inexplicable health problems and his exposure to the toxic compounds emitted by the KPT Knauf Chinese drywall in his home, it is a reasonable medical probability that the KPT drywall to which Dr. Dennis was exposed has substantially caused his health issues." That's specific causation.

Going on to the issue of Tim Holleman, Tim lives in Mobile. He lived in a house for a couple of years not

knowing that there was Chinese drywall. He had Lasik surgery. His surgeon submitted a report which clearly links the failed recovery of Tim Holleman's Lasik surgery to his exposure to Chinese drywall reduced sulfur gasses.

The reasons are understandable. You have a moisture -- like Dr. Dennis, moist lungs -- reactive sulfur compounds, moist eyeballs, recovering from Lasik surgery, where the doctor has performed these procedures over and over again in many, many people. No medical contraindications for Tim Holleman, and his tear ducts are damaged. They can't create the amount of tears necessary.

He has dry eyes. Then he wakes up with gook in his eyes from other parts of his body trying to deal with his reaction. He has to go in for a second surgery because of that. As soon as he moves out of the house, things drastically change and get better.

In that situation the surgeon, Dr. Benefield, B-E-N-F-I-E-L-D, in his report states that there is an undoubted connection between the exposure to Chinese drywall. He said (as read): "Unfortunately, Mr. Holleman returned to his home after the second procedure not knowing there was Chinese drywall and again experienced similar irritation, which again affected the healing process after the second surgery. Based upon reasonable medical probabilities, in my opinion this also caused the redevelopment of a haze. After the Chinese

drywall was discovered, he moved, fortunately, which substantially improved his eye irritation in both eyes. While the haze has improved, it still presents, and he has a 1.0 Doppler of . . ." whatever. He has a problem. Specific causation, again, very unusual circumstance.

Other people may have been able to tolerate, even with Lasik surgery, a recovery even in those bad conditions, but he didn't. His doctor said that it was caused by the relationship with the reduced sulfur gasses, which we know to be a fact.

Now, the next is a bit more sensitive. I'm not going to go into detail, but it is Tina Donohoe. She lived for a long period of time in a Chinese drywall home, two years. Hers was Mary Kate Court in Montz, Louisiana. She had a surgical condition which her doctor, who is a general surgeon, submitted a report, which was an exhibit in the matter submitted to Dan Balhoff, and he rules out all kinds of other medical causes for the condition that she suffered.

In closing, he says -- and this is Dr. Daniel Bohi, B-O-H-I, a general surgeon (as read): "Given the clinical circumstances, it is my belief that the environmental exposure to Chinese drywall contributed to the multiple perirectal" -- I don't want to foul it up -- "abscesses and developed wounds healing in Ms. Donohoe, which required her to undergo multiple surgeries. If you have any further questions,

please do not hesitate to contact me."

The point is there is general and specific causation set forth in each of these medical reports submitted by physicians which truly shouldn't be excluded on a *Daubert* challenge. They are very well-qualified to testify about the chemistry involved and about the resulting effects of the exposure of these reduced sulfur gasses on the moist environments, on these three individuals who were specifically susceptible to this type of injury.

Your Honor, there have been submissions, and I won't go into detail. I'm sure you have them. You read everything, so I'm sure you have read that too. They have to do with the damage calculations for each of these individuals.

For Dr. Donohoe [sic], his claim is not only a personal injury claim but collateral claims because of the fact that his illness interfered with him taking his boards as a medical doctor. He lost his position as an emergency room physician. Those damages are set forth in our papers as well.

Our request, Your Honor, is that we be allowed to rely upon what we have submitted and that Your Honor and/or the special master reconsider these individuals' claims who have specific instances of susceptibility which we believe qualifies them, from a *Daubert* standpoint and from a medical standpoint, to a recovery. Thank you, Your Honor.

THE COURT: Thank you very much.

Anything from Dan Balhoff?

Before you start, let me say that Mr. Lambert has done a great service to all the people in the litigation. He has been there from the very beginning. His scientific background was very helpful in establishing a protocol for repair and remediation of a lot of the homes. I appreciate his service. I know he was very instrumental in working up this whole program. He did a great job on it.

MR. LAMBERT: Thank you, Your Honor.

THE COURT: I will take some of the comments that he made, but let me hear from -- thank you very much.

MR. LAMBERT: Thank you.

THE SPECIAL MASTER: Your Honor, I concur in Your Honor's comments about Mr. Lambert. That's in part the reason I stand right now.

Dan Balhoff, I'm the special master. I did review everything. I took all of this in consideration with respect to not only bodily injury, but all the cases.

Right now I would like to address the bodily injury, just to bring focus as we move forward, because I think Mr. Lambert's comments probably represent a lot of the thoughts that we are going to hear from the bodily injury claimants. I just have a few thoughts, again, to try to bring focus as we move forward.

Every class settlement -- and I think Mr. Davis

made this point -- involves give and take. There are times in a class settlement, in the remedies, where the burden of proof becomes easier than it would at trial because presumptions are made, and there are times that the burden of proof might become harder, but the class settlements set the rules. We, who administer the class settlements, are bound by those rules.

With respect to bodily injury, the rule was not as if we were writing on a clean sheet of paper and what we believe and what we don't believe. The rule really was twofold.

Element one was: Did a doctor say more probably than not that this person had some injury that was caused by Chinese drywall exposure? That's the first element. The second is even beyond that, even if you have that doctor's opinion: Can you satisfy what we call the *Daubert* standard in court?

I know a lot of the folks listening are not lawyers, but what that says is: If the doctor says Chinese drywall causes your problem, is there medical literature that has been peer-reviewed, reviewed by other people in the field, that says this, in fact, could cause your problem?

There are many, many doctors that believe, honestly, that Chinese drywall or some other chemical might cause a problem. There can be a dispute in the field about whether that's true or not. What federal courts require

typically, under the *Daubert* case from the U.S. Supreme Court, is that the methodology of the doctors be peer-reviewed such that the Court can have confidence that Chinese drywall caused this problem.

Now, that is a general rule that federal courts follow. Moreover, in this case it was actually specifically stated and adopted, folded into the settlement agreement. The settlement agreement gave direction to the claims administrator and myself that we had to follow that.

So in every one of these cases, I think what we see over and over and over again -- including some of the cases that have accepted the offer of \$1,000. In every one of these cases, you will have a doctor say more probably than not Chinese drywall caused this problem. But what you don't have is *Daubert*-type evidence, where there's a peer-reviewed record that said Chinese drywall, in fact, could cause this kind of a problem.

The problem is at this point not whether I believe the doctor or not, not whether the doctor is qualified or not. It could be the best doctor in the world. *Daubert* is not about qualification. It's about something more. As the Court knows and as I'm trying to convey to everyone that is listening to my voice right now, *Daubert* requires a report that I just didn't see.

So the only reason I stand up right now is not

so much in response to what Mr. Lambert says, because I think he well-framed the issue for many people that are going to get up from now on. So the question isn't -- and, again, this is the last thing I will say. You can say -- and it's true in many cases -- a doctor said or several doctors said my problem was caused by Chinese drywall. You need more under the settlement agreement. Otherwise, we can't just give you the kind of award that you are looking for.

The reason that we gave the \$1,000 initially is that it's kind of a common denominator, irritation sort of an award for people who are exposed to Chinese drywall. But to say that this problem is different than the other problem is different than this person's problem and, therefore, I deserve more, you have to prove it under the settlement agreement.

THE COURT: Okay.

THE SPECIAL MASTER: Thank you, Your Honor.

THE COURT: Just to reinforce that, the problem to some extent, in ferreting out the personal injuries, is that it's not a defined injury. As I said, with asbestosis there is no question. The literature is legion that asbestosis is a disease caused by exposure to asbestos. It is a disease and it's related directly to asbestos. A lot of science has gone into it. A lot of writing has gone into it.

There are also some indications sometimes where there's no question that the taking of a drug can cause a heart

attack. People have gone into that, experimented with it, proved it beyond a reasonable doubt, and the issue in the case is whether this person's heart attack was caused by ingestion of this drug or that drug or something of that sort.

The difficulty in a case of this sort is that the medical literature is oftentimes lacking in discussing what exposure to something is, such as exposure to Chinese drywall, where the exposure can be limited or extended. Different people come at it from different ages, smokers and nonsmokers, and the question is whether or not something else really caused it and this irritated it or something of that sort.

Mr. Lambert, you wanted to say something?

MR. LAMBERT: Yes, please, Your Honor.

Again, I have to start by saying that I not only respect the settlement agreement and all that went into it, but I don't envy at all Mr. Balhoff's position in terms of trying to respond, as a special master, to these specific instances. Your Honor is far more adept and capable of figuring out how to evaluate the claims of these individuals and whether or not they passed *Daubert*.

In my view, the reports that we have submitted definitely do that. As I pointed out in the beginning, my thought of *Daubert* is not that it is supposed to be used to prevent a physician, for example in this case, from testimony being considered because there's not a specific reference to a

reactive sulfur gas causing tissue damage, though I think there may be in some of our reports.

As far as how to evaluate it goes, my suggestion would be something along the lines of what sort of medical expenses did these people incur in terms of their complications with their exposure to Chinese drywall. I'm sure Your Honor can think of a lot of ways since you have, over the past several years, dealt with literally thousands, if not tens of thousands of issues that are complicated this way.

It seems to me like if *Daubert* is interpreted as preventing a doctor from testifying that his client or his patient is damaged by what has been described to me by other experts as a basic chemical reaction of reactive gasses to a wet surface, not just silver and copper but also human beings -- we know the irritant was there. We know some people felt it more than others. Some smelled it; some didn't.

So the idea is there must be a way to fairly evaluate these few claims that are left -- I think I heard 64 -- so that there could be a distribution of what is a capped fund so there's no threat to the settlement in this case, and there shouldn't be, but in a way to distribute what remains amongst those 64 people in a fair way. I'm sure Your Honor will figure that out.

THE COURT: Fine. Thanks very much.

MR. LAMBERT: Thank you, Your Honor.

THE COURT: 1 10:06 2 Anybody? 3 MS. CUCCI: 4 THE COURT: 5 name, ma'am? 6 MS. CUCCI: Jacqueline Cucci. 7 THE COURT: 8 situation. 9 10 11 12 13 14 15 16 17 18 19 20 21 22 required in the settlement agreement. 23 24 substantially related the Chinese drywall to my bodily 25 injuries. Specifically, he rendered an opinion that the

The next one is Diaz, Jaesiel and Luis. Good morning. My name is --Hello? Wait one moment. What is your Ms. Cucci, do you want to tell us your MS. CUCCI: Okay, Your Honor. I'm appearing pro se on this matter. I am here appealing the decision made by the special masters regarding my bodily injury claim. rewarded me zero, Your Honor, and I don't agree with this decision. If I may, I would like to briefly explain why. I have complied with all the requirements in the settlement agreement. All the required documentation has been uploaded to the settlement administrator's website. Your Honor, I have provided an expert report pursuant to Federal Rule of Civil Procedure 26(a)(2). I have provided medical records documenting my bodily injury as it relates to the Chinese drywall. I have submitted certification attesting that I have provided all medical and pharmacy records as I have a doctor, Dr. Kaye Kilburn, who

evidence supports the Chinese drywall as the cause of my symptoms and manifestations. Additionally, he diagnosed chemical encephalopathy, intolerance to chemicals, autonomic dysfunction, peripheral neuropathy due to exposure of toxic chemicals found in Chinese drywall.

Your Honor, since I have lived in that house with Chinese drywall, I suffer from debilitating headaches due to the brain lesions from all the nosebleeds I suffered. I have no sense of smell. I will have to take medication for asthma for the rest of my life. The only way that they could fix my lesions would be to have stem cell surgery, and my lungs will never be the same.

I provided the documents that support these facts. So, in fairness, I ask Your Honor to award me an award based off the documentation I have provided and based off the serious illness I have suffered and continue to suffer. My medical bills and expenses alone have exceeded over \$2,000. That does not include the expert fee that I paid to Dr. Kilburn in the amount of \$1,500, and that does not include the future medical bills that have been recommended and that I will need. It does not include the pain and suffering that I have suffered from the Chinese drywall.

I appreciate your time, Your Honor, and I thank you for hearing me this morning.

THE COURT: Thank you, Ms. Cucci. I'm sorry for your

malady, and I wish you well. 1 2 MS. CUCCI: Thank you. 3 **THE COURT:** Anybody for Mr. Diaz? 4 Dailyn Martinez? Elouise Fredericks? 5 MR. FREDERICKS: Your Honor, this is Gary Fredericks 6 7 on the phone, representing Elouise Fredericks. THE COURT: Okay, Mr. Fredericks. 8 9 MR. FREDERICKS: Yes. Okay. I will go forward. 10 THE COURT: Okay. 11 MR. FREDERICKS: Your Honor, I want the Court and you to seriously review the extended medical records regarding my 12 13 mother's illness. We cannot appear in court today. 14 My mother is diagnosed with cancer. She almost 15 died twice, in the medical records. The history of the medical records show that she was in excellent health prior to the 16 Chinese drywall. When she moved out of the home, her health 17 condition improved. 18 19 You can follow the records, the extended 20 records, over 100 to 200 pages of medical prescriptions, assessments, hospital visits. On two occasions my mother was 21 22 sent to the emergency room comatose and as a result of this 23 exposure. 24 The second time she was recommended, due to the 25 substantial illness, to try stem cell surgery. Her condition

did not even allow her to sustain that, which is recorded in documentation. She went into a second comatose state for over three weeks. Again, the second time she almost died.

Prior to the Chinese drywall, my mother was in excellent health as an educator. As a result of the condition and the toxic environmental exposure, she has received a reduced quality of life. It's a matter of medical records that her life expectancy has been reduced.

We have sent in documentation from board-certified physicians, government research, physicians' research, EPA medical research in cases of exposure to the sulfur gasses. We have asked extensively, on behalf of my mother, what additional information is required for the special masters, without a clear response. We have extensively submitted her complete health history prior to the Chinese drywall, her encounter with her cancer on both occasions when she was hospitalized, and medical research, which is extended records for your review and evaluation.

Additionally, you can follow the medical records to see after the second time when she was comatose and hospitalized, when the doctor recommended, due to exposure, that she move out of the household, her blood counts drastically increased.

In the records it shows that she has medical bills from the exposure and from the hospitalizations and the

treatment, over a half million dollars in fees. She has been treated for asthma, headaches, extensive pain shots, and currently she has a reduced mobility and quality of life as a result from the circumstances, exposure to this Chinese drywall. I would ask the Court to seriously consider all of the extended documentation which we have provided.

Your Honor, if there is something additional that we are missing, please give us the opportunity to provide you with that information so that we can give it clarity and action regarding this claim. Thank you.

THE COURT: Okay, Mr. Fredericks. Thank you very much.

The problem that I'm faced with is that the medical literature doesn't support a connection between any exposure and cancer. It's not one of those things that is tested, written about. There's no question your mother has cancer. I see that in the records, and it's very large. I'm troubled that she is in such pain and discomfort, no question about that.

The problem that I'm having -- and I will look at it again for you because I know you feel strongly about it, and I take that into consideration. But you also have to recognize that the study in this area and the literature in this area and the writing in this area hasn't been able to define a relationship between cancer and exposure to sulfur

I will look at the material again with your comments 1 10:16 2 in mind, and I appreciate your patience. 3 MR. FREDERICKS: Yes, sir. Your Honor, if I may, in 4 closing, also make note that the experts in this field are willing to testify to causation contributing to this illness or 5 6 associated with the Chinese drywall. 7 THE COURT: Thanks so much. Mr. Fredericks on behalf of Emmanuel Bentley? 8 Mr. Cullens for David Holder? Jill Holder? 9 10 I received extensive writing from Mr. Cullens. 11 It was very helpful in understanding his position. I will take 12 all of that into consideration. 13 MR. FREDERICKS: The last thing, sir, in those records, also I'm representing the minor child, Emmanuel 14 15 So I don't know if you want to do that separate, when Bentley. you called upon that name, or discuss that. 16 17 THE COURT: Yes. Right. I did, but I understand your position. It's the same as what you just told me. 18 19 MR. FREDERICKS: Yes, sir. 20 **THE COURT:** Thank you very much. 21 MR. FREDERICKS: Thank you, Your Honor. 22 **THE COURT:** It was very articulately presented, Mr. Fredericks. I appreciate it. 23 24 Evelyn Howard? 25

MR. RYAN: Good morning, Judge. This is Mike Ryan

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from Fort Lauderdale.

THE COURT: Yes, Mike.

MR. RYAN: Judge, I have three on your agenda today. If the Court would oblige me, I would like to first begin with a bit of an introduction that applies to all three so I don't have to repeat myself. Then I will work toward Ms. Howard's claim, if that's okay with the Court.

THE COURT: Certainly. Go ahead, Mike.

MR. RYAN: Judge, I represent hundreds of homeowners who were devastated by the Chinese drywall storm, and very few of those actually filed bodily injury claims. As prior counsel have indicated -- I think Mr. Lambert had indicated that it is true that some people were affected more gravely than others. The ones here this morning are those who have put forward substantial records and, as Mr. Durkee said, I believe substantial competent evidence of the direct link in causation between Chinese drywall and their particular symptomatology and complaints.

I will give you a sense, from a personal level, where I come from. I spent a lot of time in these homes. In the early stages, when I was meeting with four, five clients a day in neighborhoods that Your Honor is familiar with, eventually I stopped going into homes myself because -- I was a runner at the time, but I started to feel lung compromised. I started to have nosebleeds at night. I just simply refused to

go further. Now, fortunately I don't carry any of the burdens, to my knowledge, of that, but I appreciate the comments and symptomatology that these folks have complained about throughout all of the arguments that you hear.

One of the challenges we have -- and Your Honor has already noted this in terms of some disease processes. The situation for these folks is that they all presumptively were eligible. They took an appeal because they felt theirs was more substantial than the \$1,000 recognized, and in response the special master has come back and said they have not met the expert report or *Daubert* standard.

If we are to be honest about this, it's highly unlikely any claimant could meet *Daubert*. As Your Honor has noted, there's no real epidemiology, there's no medical trials, there's no literature dose-response that teases out at what level some people may have reactions, but all the claimants have had similar complaints. Through the process of the claims being submitted, there was a recognition that all of these people met at least the first hurdle and they established a link.

In the case of Ms. Howard -- and she has provided substantial records. I'm in a bit of a position like Mr. Durkee. I hesitate to go into some of this publicly. What was submitted certainly -- we would be happy to provide the additional records under seal if that process for Mr. Durkee is

also acceptable for these clients.

In short, there's a substantial medical record that outlines persistent coughing, bronchitis, recurrent headaches, irritated eyes, respiratory difficulties, and even developing COPD, which is not a long extension from the respiratory impacts that we all recognize were occurring and have been complained of continuously.

Now, in the case of Ms. Howard, long before we knew there was going to be a claims process and long before her home was remediated, her physician actually wrote a letter -- and it's part of the record -- that her exposure to the Chinese drywall will exacerbate any of her underlying conditions. He was direct in it in that he referred to the toxins in the drywall. As a result she moved forward in the remediation program. She tried to move out.

So in this situation -- and the others are similar, with substantial records -- there was an absolute timely link in 2009 between this symptomatology and a physician who related it and, frankly, issued a medical order that she not be exposed any further to it. So we believe that this is one that does merit additional consideration. We do not believe that this is, frankly, any different than the claims that have been determined eligible and, frankly, paid to this point.

And having had the opportunity across at least

my client base to review, the suggestion that this presentation is less substantial than what has already been determined to be eligible and met the minimum standards of having substantial competent evidence and having met at least the physician report element, this should not be excluded and provided zero. We can discuss or even debate the level of compensation that may be required, but none of these are in that category where there should be no consideration.

That's all I have on Ms. Howard, Your Honor.

THE COURT: Thank you. Do you have anything on Philomin Josephson and Laurel Ruggiano?

MR. RYAN: Yes. Yes, Judge. Consistent with your agenda, I'm happy to move to those now.

THE COURT: Yes.

MR. RYAN: Judge, I will go to Ruggiano because I think this is one of the classic cases of an inconsistent treatment across the analysis both preappeal and now.

Ms. Ruggiano has a substantial medical record base here. She has been seen by three separate pulmonologists. There's substantial compromise of lung function, and the records bear that out.

Importantly, there's no prior history, and all of the physicians have indicated there's no prior history. In fact, consistently through the records there's references to the Chinese drywall.

In the end, Ms. Ruggiano submitted not only the outline of what impact this has had financially, but she submitted an affidavit of her treating physician. It's important because I believe it undermines the complete attack that's occurred across at least my client base. Because it's been blacked out as to the other claimants, I assume that there are similar arguments that they haven't met the *Daubert* standard.

In this case the doctor provided sworn testimony through the affidavit that Ms. Ruggiano's symptoms were caused by her exposure to Chinese drywall and makes reference to the fact that he reviewed her medical records, he reviewed what relevant medical literature there was, and gave an opinion to a reasonable degree of medical probability that her respiratory problems and her persistent coughing, her compromise, was substantially caused by the presence and exposure of Chinese drywall.

If this cannot meet, then none can meet. If this is not worthy of consideration as opposed to zero, then none of the claims that probably were submitted were ever -- and I take great risk in saying this, but then none of the claims probably met.

We believe based on not only the records that are provided -- and I have some additional records we would like to submit -- that this is one, given the financial impact,

the medical testimony, the substantial medical records that are spontaneous, the lack of prior history, and the consistency with the types of symptomatology Your Honor has heard about since 2009 on a monthly basis almost as to what these folks would be exposed to, she is absolutely entitled to an award. Zero is not appropriate. If we are to arc towards consistency in meting justice across these bodily injury claims, she clearly has met and exceeded what others have submitted, and has put for a strong, competent, substantial medical basis for that.

THE COURT: All right.

MR. RYAN: With respect to Ms. Josephson, again, this is, like Ms. Howard, a woman who is senior. She is 66 now. Since 2009 she has been seen by a team of doctors. The medical records are filled with references to Chinese drywall going back into 2009, not created at a time when there was a claim. This was part of the treatment process.

What the medical records show are the classic ailments, albeit not a medical marker. We don't have that type of situation like you see in asbestos or other types of exposure cases where you get a particular marker, but it's the continuum of ailments that Your Honor has seen: respiratory, cough, irritation, sinus headaches, watery eyes -- with, again, no history of pulmonary compromise -- and a developed chemical sensitivity. The pulmonologist in the records gave a

differential diagnosis that related to Chinese drywall, and these were in the records that were provided.

She has been seen by: a general practitioner; an allergist who put her through a battery of tests as they were trying to understand why it is that Ms. Josephson was now having the new onset of problems that she did not have before; by cardiologists; by pulmonologists.

As we put forward, she has \$28,000 of in- and out-of-pocket expenses. This is not something that was manufactured. To use a bad pun, it was not manufactured by Ms. Josephson. This was an attempt by her physicians across that continuum trying to understand why it was that Ms. Josephson had suddenly developed these complaints and the persistent complaints. In this case and Ms. Ruggiano and Ms. Howard, each of these are absolutely based upon medical evidence. But more importantly, they have shown they were pursuing a medical mystery not for a claim, but to try to get better.

The doctors along the way have been indicating that this was due to Chinese drywall as they begin, in their differential diagnosis, to exclude allergies and other things. Again, Ms. Josephson presented as somebody who had substantial competent evidence. In her case and Ms. Ruggiano's, they both have demanded \$100,000. They have shown out-of-pocket expenses. And we believe they have established as well as

anybody can given, as Your Honor noted earlier, there's no clinical trials that have been done, it would be inhumane to go back and try to expose, the epidemiology hasn't been developed -- for whatever reason, there hasn't been academic interest in doing so. But they should not be held to that standard when we know, across the spectrum of claimants, they have met at least the minimum and many times exceeded it.

Thank you, Your Honor, for allowing me to attend by phone for these three and taking the time to hear all of these appeals.

THE COURT: Thank you very much for your comments.

As all of you know, on the phone as well as in the courtroom, the problem in a case of this sort is that a witness has to not only say something, give their opinion on it, but their opinion has to be based on something. Everybody can have an opinion about anything. It has to be based on some literature, some scientific test, some document, some experiment, something other than "in my opinion, this caused this." More is required, and particularly in a settlement program where the specific terms are that this is required.

I had some reports from various doctors saying "this could," "this might," and some of them say "this is," but the difficulty is oftentimes in saying, "Well, what do you base that on," they base it on, "Well, they didn't have it before. Now they have it. They were exposed. Therefore, it was caused

by it."

That is a little more difficult to prove in that type situation. It's like the person who says, "I'm going fishing," and it rains. When he doesn't say, "I'm going fishing," it doesn't rain. So he thinks saying, "I'm going fishing," causes the rain. There's no question he said it. There's no question it rained. The question is: Was it caused by it? And if it was, what's his documentation of it? That's where I'm struggling, to try to help the individuals, to see what I can do to assist them, but I'm confined to a great extent by evidence and by the requirements of the rules.

Mr. Elvin Sterling.

MR. CHRISTINA: Yes, Your Honor. Salvadore Christina with the Becnel Law Firm, Your Honor, for Mr. Sterling.

Your Honor, Mr. Sterling is pretty much in the same boat as everyone else we have heard from this morning. Just to keep it kind of short for you, the one thing I would like to point out is the letter his doctor wrote on his behalf, in which he says based on his knowledge of his client's medical history as well as his exposure to Chinese drywall and the research that he conducted, he believes that his respiratory symptoms were caused by the Chinese drywall.

The side effect of his medical conditions, the other effect that it had was he is divorced, and he has visitation with his child every other weekend. His doctor goes

on to further advise him not to bring the child in the house. So not only is his health affected by this, he is not able to spend time with his son and do the things that you are just going to lose out on based on the Chinese drywall being in the home. We would ask that Your Honor review the documents we have already turned in to you and grant your award.

THE COURT: I certainly will do that. Just a word. The Becnel firm has been very helpful in this matter, and particularly Mr. Christina. He has been very helpful and worked very hard in this case. You need to know the Court appreciates what he has done for his clients.

MR. CHRISTINA: Thank you, Your Honor.

THE COURT: Ms. Waguespack? Anything from

Ms. Waguespack?

MS. OWEN: Good morning, Your Honor.

THE COURT: Good morning.

MS. OWEN: Adele Owen on behalf of Nicole Waguespack and Jacques Waguespack.

Ms. Waguespack, as you know, has some pulmonary problems. The big long word for the diagnosis is lymphangioleiomyomatosis. The short version, for the court reporter, is LAM, L-A-M.

That particular pulmonary condition, Your Honor, was not caused itself by the exposure to the sulfur compound. It was a latent condition that was diagnosed subsequent to

Ms. Waguespack being exposed to these sulfur compounds.

2009, that was when the initial diagnosis was made, because she had been having problems for the three years prior. They had moved into the house in 2006. 2009, this disease is discovered because she is having all these pulmonary problems, and they recommended that she move out of the house. They have a baseline spirometric analysis, which they have followed ever since then, and it has currently stabilized.

What these compounds did is, when mixed with water in the human body, turned into -- well, for example, hydrogen sulfide will turn into sulfuric acid. I don't think there's any big squabble about that chemistry. I think that's fairly well-known.

So there's a baseline that establishes where she was in 2009 when she was in the home, was asked to vacate for her health, and they did. They have monitored it. It has now come down. She is not ever going to be 100 percent because of the underlying problem, but it is stable at this point in time.

THE COURT: How old is she?

MS. OWEN: She is 41 today.

Now, back in 2009, this company Rimkus went to the home and they checked the indoor air. They monitored to see what was actually in the air, were there off-gassing of these sulfur contaminants, and there absolutely was. That's documented. The report is in the record. In fact, that report

and the medical records we have submitted under seal to Your Honor for further review.

I really can't do a better job than Mr. Lambert did on the general and specific causation and setting that out, but the Rimkus report in this case, in the Waguespack situation, sets forth the fact that the contaminants are in the house. It sets forth three years of wires, air conditioner coils, doorknobs, every piece of metal in the house, Your Honor, is basically destroyed by these off-gassing sulfur compounds in the presence of moisture.

If for three years that's what these compounds, in the presence of moisture, will do to metal, I don't think that it is a big leap to understand what that will do to a person's lungs, especially a person with an underlying latent medical condition, had never been diagnosed. She had never had these problems. She has lived in this house for three years, and now she can hardly breathe by the time she gets to the doctor.

I understand the *Daubert* situation. I understand that that's a part of the settlement agreement. For these specific cases that we are talking about today, certainly for Ms. Waguespack, I don't think it's a huge leap for the Court to see that if these compounds — in the presence of moisture, what they will do to metal, that they will in some people cause these sorts of pulmonary problems like

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Ms. Waguespack has experienced. So I don't think that the hurdle, at least in her case, is something that we haven't shown.

There's four experts in the medical records that we have submitted. One is a critical care pulmonologist in Baton Rouge. There's a toxicologist. They have talked about all the things that I'm telling Your Honor this morning. They have set those things out in the medical records.

The claims were timely done. The diagnosis was contemporary with the medical treatment, which was before the execution date. All of those things have been met. So we have a situation, I think, that you have got the timeline. All of the things dovetail. I believe that this case certainly warrants further consideration for an additional allocation -well, certainly upwards from the zero allocation that we have currently -- and we would ask that Your Honor take those things into consideration and increase the award to Ms. Waguespack. Thank you.

THE COURT: Thanks for being here. I appreciate your comments.

That ends the personal injury cases. miscellaneous, let's see if we can group those, and maybe the special master can deal with those.

There are 10 claimants dealing with the miscellaneous awards, primarily rent. There's some

compensation for interest or carrying costs. Do you want to explain that for us, Jake?

MR. WOODY: Yes, sir. Miscellaneous claims flow from Section 4.7.3.1 of the Knauf agreement that allows the special master and the Court, in their discretion, to consider and allow claims that are not provided for in other parts of the agreement.

There are some specific exclusions, including things that are already provided for in other claim types such as lost rent, where there's a lost rent claim type. There are some things like stigma and things like that that are excluded.

THE COURT: Right. The problem with the miscellaneous claims is that Section 4.7.3.1 specifically excludes many of the items that the people in this category are seeking reconsideration of. It's just specifically excluded. Sometimes it's excluded because it's already covered under another area of the settlement and taken into consideration there. Other times it's simply not part of the settlement.

The stigma damages is a classic example or the interest that somebody incurred, late charges in paying their mortgage. They would have had to pay their mortgage whether or not Chinese drywall was there. So to collect mortgage payments because of Chinese drywall, it was excluded. That's one of the problems we are having with the miscellaneous claims.

Is there anybody who is in the miscellaneous?

Wayne Clarke, Terrance DeMots, Patrick and Kathleen Dennis, Tarek and Andrea Loufty, McBride, Pena, Prime Homes, RMM Investments, Sam Sumner, and Julian Thornton, anybody wants to speak on any of those?

Skip, you have something?

MR. LAMBERT: Yes, Your Honor. Very briefly,
Your Honor. I touched on this in my first comments. Again,
for the record, Hugh Lambert on behalf of Dr. Dennis.

To echo what you just said and to tell you on behalf of my clients, we respect all of the work that's been done by the plaintiffs' steering committee and by the defense in confecting this agreement that Your Honor is referring to. Without it, we couldn't have reached results in this period of time. It seems like a long time, but it's not when you look at the thousands and thousands of claimants involved.

In the case of Dr. Dennis, the loss basically centers around his inability to complete his boards as a physician and his no longer being able to function as an emergency room physician. It's all set out in our papers. Those are not things that are excluded under the settlement agreement. I just refer you and the special master to the papers that we submitted. Thank you, Your Honor.

THE COURT: Thank you very much.

MR. DURKEE: Your Honor, this is David Durkee. I don't know if you want to hear from me at this time.

is it?

THE COURT: Sure. Go ahead, David. You have Pena,

MR. DURKEE: That's correct, Your Honor. I have Mr. Pena. I also had Mirtha Arias, which I don't know if I heard that name stated, but I believe she was scheduled for this morning also.

THE COURT: Go ahead, David. I have her under foreclosure and short sale, but you can speak on her behalf too.

MR. DURKEE: Okay, Your Honor. It goes along with the same thing. Mr. Pena, I believe it may be categorized by the special master or the people that considered the evidence as stigma damage, but he had a contract on his home for over a million dollars. When they went to do the inspection for that sale, which was executed and the only contingency was the inspection, it fell through due to the presence of Chinese drywall. He then resold the property after remediation and sustained a very significant drop in sale price.

We do provide an economic report by an economist. There are some other miscellaneous damages, but his claim is obviously very significant because he did have cash in hand for over a million dollars because of the sale. That deal obviously was directly canceled because of the Chinese drywall.

I know the provisions and requirements of the settlement. We are just asking you to make special

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consideration on this one and to review the evidence with particularity. We do believe it falls a little bit different than just stigma damage. We believe it's more economic in nature and it's more certain in nature.

The only other one I have this morning for you is Ms. Arias. I know eventually there's going to be a pro rata distribution on this. I believe her award at this time that we are appealing by the special master is around \$80,000 or something to that effect. It's \$80,526.49.

She doesn't believe that that is just because she did put down a total of \$143,000 in cash money as a down payment, and that was absolutely paid. It's in the documentation we provided. It's cash money that she took out of her pocket and paid for this home. I don't believe there's any dispute that that amount of money was lost when the short sale went through.

So the fact that the evidence that's been considered so far has awarded her a total of about \$80,000 when there's no doubt she lost \$143,000 as a result of the down payment on the home, we feel that should be considered differently.

Those are really the only other claims I have, Your Honor. As a result, may I be excused at this time?

THE COURT: Yes. Thank you for your work, David. Ι appreciate it.

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MR. DURKEE: Thank you, Your Honor, for allowing me to attend by phone and to consider these additional claims.

THE COURT: Okay.

MS. BRASWELL: Kasie Braswell. I represent McBride Family Properties. If it's okay, I would like to present mine at this time.

THE COURT: Sure. Go ahead, ma'am.

MS. BRASWELL: McBride Family Properties had a total of four condominiums in South Florida and presented lost rent or miscellaneous claims on all four. Three of the four were awarded lost rents, and the fourth was initially awarded an amount of \$2,500. We asked for reconsideration, and the special master then awarded zero.

Based on his explanation of the award, I agree with the fact that we probably cannot recover property taxes and condo fees and whatnot because those are things that they would have had to pay anyway, but we do believe that McBride is entitled to the \$7,500 in lost rents that was not awarded.

THE COURT: Okay. You're speaking for the McBride claims?

MS. BRASWELL: Yes, Your Honor.

THE COURT: Thank you very much.

MS. BRASWELL: Thank you.

THE COURT: Patrick, do you want to speak now?

MR. MONTOYA: Thank you, Judge. Patrick Montoya on

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behalf of Prime Homes.

I would like to thank Mr. Woody and Mr. Balhoff. I think the response that they provided on April 15 gave us a lot of guidance in these claims in terms of if there were any potential deficiencies and understanding what the issues were. Our filings were based on really what the special master let us know he believed was missing, and we have made some supplemental filings as a result.

The upshot of the Prime Homes claim is there were over 100 properties that were developed. This was a very large condominium association development. 91 of those properties had Chinese drywall. We are here today on 19 of those properties and their miscellaneous claims.

What we have done, Judge, and what it essentially boils down to is an area of carrying costs, which you have accurately described. What's interesting about the settlement agreement that Jake put up was that the settlement agreement reads so long as it is not excluded, then it can be considered, as long as it's equitably justified. I think those words are very important not only to the special master but to the Court, especially in a situation like this.

Frankly, anybody who is sitting in this room that's been a victim of Chinese drywall has the equities on their side. So in terms of equitable justification -- and that seemed to be the main basis for denying these costs in the

special master's response -- we would like those to be reconsidered.

We submitted those carrying costs at document entry 20233-3. There's a spreadsheet. I apologize for the small type that's there, but those are the carrying costs. Basically what we did, there was \$4,476,758 in carrying costs. We divided that number by the 19 properties, coming out with a pro rata basis of \$49,195 per property.

There was also mention in the special master's response that stucco replacement was not included. We agree with that. The stucco replacement is not part of this carrying cost number.

Finally, there was mention that the HVAC that was replaced, which to my understanding has been compensated in this program in this claim area in the past, we did not submit sufficient documentation. We have cured that. We have now submitted that documentation. That can be found at document entry 20233-4, which is a spreadsheet of all the HVAC replacements and repair. The exhibit behind that, 20223-5 and -6, is close to 562 pages of recepts. The total of those HVAC claims for these 19 properties -- and we have limited them only to those 19 properties -- is \$56,666.02.

So our request is for the carrying costs in the amount of \$49,195 per property, understanding that this HVAC is included in those carrying costs, but we wanted to provide that

ago.

specific proof as well. So at a minimum, given the Court's position on the HVAC replacement, the \$56,666.02 should be awarded, and that's spread against the 19 properties, as is demonstrated in this exhibit.

If the Court would like us to, within a day I can break it down by property, the amount, and provide that to Mr. Woody.

THE COURT: When did we get that?

MR. MONTOYA: This was filed on May 3, so two days

THE COURT: Okay.

MR. MONTOYA: But we had made the claim for the HVAC as part of our initial claim. Then when the special master's response was filed on April 15, we got the information as soon as we could, understanding that these records are going on four and five years old in many cases. Thank you for your consideration, Judge.

THE COURT: Thanks, Patrick. Thank you and Ervin for all of the work that you have done in the case. It's been very helpful.

Jake, do you want to respond to that? Did you have a chance to look at the material that he just filed?

MR. WOODY: We have not had a chance to look at that just yet. We are happy to do that.

THE COURT: Why don't you do that, and then we will

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talk about it more.

MR. WOODY: Yes, sir.

THE COURT: Yes, ma'am.

MS. HAMILTON: Your Honor, my name is Brandy
Hamilton. I'm from Barrett Law Group in Mississippi, and I'm
here today on behalf of my client, Mr. Wayne Clarke.

Your Honor, my client, Mr. Clarke, lost his home, like so many others, after Hurricane Katrina. He took out an SBA loan to repair it and, without his knowledge, used defective Chinese drywall in the repairs.

He began renting the property after the repairs were finished in order to earn an income to pay the monthly SBA loan notes. He took a job in Houston, after he had already retired from 20 years in the military, in order to have additional income to pay for all of these new expenses.

When the Chinese drywall was discovered, his tenants moved out, and he was no longer able to rent the property out. Due to this loss of monthly income, Mr. Clarke began having trouble paying the monthly payments on the SBA loan. Despite his best effort and his attorney's best efforts, the house went into foreclosure on August 24, 2011. Because the house went into foreclosure, Mr. Clarke was not eligible for the remediation program.

Two claims have been filed for Mr. Clarke for relief from both the remediation fund and other loss fund

outlined in the settlement agreement. Mr. Clarke is eligible for relief that he is seeking in both of the funds and has been denied all relief.

The two offers from the special master were so low that Mr. Clarke had no choice but to object because they paled in comparison to the debt that he has from the SBA loan and the inability to pay it because of his inability to rent the home and the resulting foreclosure.

Today we are here seeking the fair and appropriate relief my client is entitled to in this case. But for the Chinese drywall, Mr. Clarke would not be in the situation that he is in today: a foreclosed home; an SBA loan for almost \$185,000 that he cannot afford; his wages are being garnished every week as a result; and his credit is nonexistent. He can't even afford to finance a vehicle right now if his truck breaks down on the way home back to Texas.

My client qualifies specifically for relief under Section 4.3.5.1 in the settlement agreement for foreclosed properties. In that section it says, to calculate, that you look to Section 4.3.1.1, which lays out the lump-sum settlement. If you do the math, it's \$8.50 per square foot for each square foot that's under air. His home has 1,670 square foot, so that totals out to be approximately \$14,200.

This was filed under the miscellaneous claim form because that was the only form that was available to

Mr. Clarke at the time. He was no longer a KPT owner because at that point his home had already gone into foreclosure. When we contacted the plaintiffs' steering committee, we were informed by them to use this form. I think that's been a little bit of confusion in his case, and I wanted to take this moment to clarify that.

My client also qualifies for relief under the other loss fund, Section 4.7.1.2, the lost use, sales and rentals. He is eligible under the settlement agreement for three months of rent that was lost. He was charging the tenants at the time -- we have submitted to the Court substantial evidence to show everything that he is entitled to. So he was renting at the time his home out for \$1,300 per month. Times three is \$3,900. Additionally, he qualifies for relief under Section 4.7.1.3 in the agreement, which is foreclosures, and that is the lost equity agreement.

Your Honor, we are just asking today that my client gets the relief that he is entitled to under this agreement and is made whole as much as possible. But for this drywall that he put into this home, without knowledge of what it would do and the results that would occur, we wouldn't be in this court today. He would still be renting his home out after Katrina to the tenants. He would still be getting monthly rent, and he would still be paying on his loan. Now he has a debt to the U.S. Treasury that's never going away. He will

never see another tax return. His wages are garnished. He did everything he was supposed to do to set himself up for a comfortable retirement after his service in the military.

Katrina happened. A lot of people suffered. He did the right thing, rebuilt the house, and rented the house out so he could make the income he needed to pay the loan. This drywall has put him in a position where he is financially ruined for the rest of his life. Your Honor, we just would like the Court to look at the evidence that we have submitted and make my client as whole as possible and grant him the relief he deserves. Thank you.

THE COURT: Thank you for your presentation.

The question of the miscellaneous, there's a certain period of time that lost rent is allowed. That's not part of the law but part of the settlement agreement. That was a problem under the miscellaneous provisions.

Under the foreclosure and short sale, do you want to speak on that?

MR. MARINO: Your Honor, Rene Marino on behalf of the Knauf defendants.

We do not oppose the appeals to the other loss fund. What we are opposing -- and we filed a memorandum on that -- is the appeal for the lump-sum payment, which comes from the remediation fund.

It's not disputed this was commercial property,

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and commercial properties do not get the lump-sum payment under the settlement agreement. This property also, because it was not inspected by MZA or Benchmark, didn't receive a KPT percentage. Even if it was eligible for a lump-sum payment, we would not be able to assign a KPT percentage to the property. So for those two reasons, it's not eligible for the lump-sum payment.

THE COURT: Jake, do you want to speak on the issue of the --

MR. WOODY: Yes, sir. I think I heard three different claims, one for the lump sum that Rene just addressed, one for lost rent, and one for foreclosure/short sale.

On the lost rent issue, it sounds like that was filed as part of the miscellaneous claim. We may, if the Court wants us to, be able to convert this claim to the lost rent category.

THE COURT: I think it was filed timely. Let's move it over.

MR. WOODY: We will review it as if it was a lost rent claim. We may need additional documentation. We'll work with Mr. Clarke's attorney to get that.

On the foreclosure/short sale claim, it may be that Mr. Balhoff can speak more to that. It appears that we reviewed and there were claims for damages like reduction in

called?

the tax-assessed value of the home that are simply not part of the framework.

THE COURT: It's specifically provided that it's not part.

Dan, do you want to speak on any of that?

THE SPECIAL MASTER: Your Honor, I don't have those figures in front of me, but you are exactly right. Those kinds of damages are not part of -- what we try to do is value the equity that was in the house that was lost by each homeowner. There were certain things that were losses but were not the equity in the house that was lost by the homeowner. So that was the touchstone.

The one thing that I did hear -- and I think that if either myself or Mr. Woody -- I don't know if we will be taking a lunch break. Maybe we can talk afterwards. Any supplemental information we get, any follow-up we need to do, we want to make it as expeditious as possible.

Mr. Davis made the point -- and I think it's true -- for everybody's sake, we need to get this over with as quickly as possible. So we will be working with counsel in that respect.

THE COURT: All right. That's fine.

Anything more on miscellaneous, the ones that ${\bf I}$

Foreclosure/short sale. Belitti -- we talked

about Wayne Clarke already -- Ferguson, and Perdomo, anything on any of those?

MR. MONTOYA: Yes, Your Honor. Ferguson and Perdomo.

THE COURT: Yes.

MR. MONTOYA: Your Honor, Patrick Montoya again on behalf of Ferguson and Perdomo.

I'm just going by the special master's response. We will handle the Ferguson claim first. The issue there was a finding that she was entitled to \$75,000 in compensation and asserted an additional \$30,000 in capital improvement expenses, but there wasn't appropriate documentation filed.

We have since supplemented that information, once we received the special master's filing. I will just walk Your Honor through it. Here's the summary, which is at document entry 20232-5. We'll make this a little bit larger.

Her deposit of \$100,000 we have filed at the same document entry, 20232-2. That's not in dispute from the special master. What has been provided subsequent to the special master's filing was the additional \$61,000 in capital improvements. Those were listed as custom drapes and blinds, a pool that was installed, kitchen countertops, closets. The checks and the backup for all that has provided to the Court and to the special master as well. That was filed on May 3, again after we understood what the special master was seeking in terms of capital improvements.

The only issue that may confuse the special master and the Court is the checks don't say "Monica Ferguson" to these entities. They are written out of single-purpose entities. We provided, also with our same filing, the corporate registration showing she is the sole owner of those companies so there's no confusion. In other words, the upshot of our claim is that she is entitled to \$161,786 as her award.

THE COURT: Let's make sure that you have those.

MR. WOODY: Yes, sir. I think, just like Prime Homes, those were filed just a day or two ago. At your direction, we will review that paperwork.

THE COURT: Okay.

MR. MONTOYA: The next one is the Perdomo claim. The issue on the Perdomo claim was a deficiency balance, and the special master said the paperwork was not sufficient.

Mr. Perdomo purchased the home for \$290,000, paid \$40,137 in equity or on his mortgage, and then the house was sold in a short sale for \$100,000. He did not receive any of the \$100,000 at all. He continued to pay on his mortgage that was owed, an additional \$11,931. He still owes \$71,715.

So I have done a very high-tech summary of his losses. It's the \$40,137 that was paid on his mortgage. The house was foreclosed on. He has continued to pay in \$11,931. He still owes \$71,715. We believe his total loss is \$123,783.

The issue was the documentation. On May 3, at

document entry 20229-6, we provided a statement from Regions Bank made out to the Perdomos. What you will see at the second page of it is the \$11,000 -- I mentioned that he had paid the \$11,931, the principal that's owed, the \$71,715, in addition to the \$40,000 I mentioned before. So that's how I come up with the math on the \$123,783 as the total loss. Again, these were filed on May 3 and have been provided to the special master as well.

THE COURT: Give him a chance to look at them.

MR. WOODY: Yes, sir. We will review these.

MR. MONTOYA: Thank you, Judge.

THE COURT: Thanks, Patrick.

Preremediation alternative living expenses. We have three of those claims: Ancira, Duplessis, and Grenoune.

MR. CHRISTINA: Sal Christina, Your Honor, for Chris Ancira.

THE COURT: Sal.

MR. CHRISTINA: Salvadore Christina of the Becnel Law Firm for Chris Ancira.

Your Honor, Mr. Ancira, upon discovering Chinese drywall in his house in October of 2008, decided to move out of his home because he had a young child at the time that was two, and his wife was pregnant with their second one. At the time no one could answer his questions regarding could this hurt the children, what kind of health effect would be in the place, so

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he rented a house on Jena Street in New Orleans. He stayed there from October of 2008 through December of 2009. At that time he was paying \$1,500 a month, which equated to \$19,500.

After that they decided they were not going to move back into their house in Chinchuba Creek after the remediation would take place, so they decided to purchase a house on General Pershing in New Orleans. They are asking they be compensated for the payments they made up until the time the remediation started on their house in Chinchuba Creek, which would take them from December of 2009 through April of 2011, when the Knauf remediation program was able to remediate their home. The payments they were making at that time for that home was \$2,517 a month, and they made those payments for 16 months, which would equate to \$40,272. So they are asking for a total ALE award of \$59,772.

THE COURT: Jake, do you want speak on that one? MR. WOODY: Yes, sir. According to my notes, it looks like we made an offer of \$14,400, which is the capped amount pursuant to PTO 29. I believe that we may need some additional proof of payment for these other losses. I'm happy

THE COURT: Let's work with Sal on that and see if we can resolve it.

MR. WOODY: Yes, sir.

to work with Mr. Christina.

Duplessis, anybody? THE COURT:

MR. REICHERT: Yes. Don Reichert from Bruno & Bruno on behalf of Mr. and Mrs. Duplessis. They were here earlier today. Mr. Duplessis had to go home, so Mrs. Duplessis brought him.

THE COURT: Okay.

MR. REICHERT: Your Honor, as our objection said, they have submitted numerous documentation supporting their claims. Mr. and Mrs. Duplessis have submitted memos, receipts, which the total has become \$80,057.36. They also have a lot of unique circumstances and facts in this case.

Mr. and Mrs. Duplessis have been owners of 4727 Press Drive for over 40 years. They raised their four children there. They had to move out in September of 2012 because of medical conditions that they were experiencing. This was five months prior to the remediation move-out date.

Then, unfortunately, they experienced a lot of difficulties with remediation. The remediation program, instead of being three months, ended up being another additional year and a half. So Mr. and Mrs. Duplessis were out of their house over two years regarding this process.

When they originally moved out in September 2012, they had to move into another house they owned, which previously was being leased and they were receiving \$1,800 a rent per month. So they lost out on this money for the five months that they were out of the house originally.

They also lost out on this money the whole time that they were out of the house through the whole remediation program.

They also had additional expenses with Cox, utility, electricity, storage, and this is all of our expenses that we have submitted to the special master. It's in the record before this Honorable Court.

Because of the unique circumstances, because we believe that there's equitable justification in this case, we are asking Your Honor to reconsider this or get the special master to reconsider this and award Mr. and Mrs. Duplessis a higher amount of money than what the award is.

THE COURT: Jake, do you know about this one? Any comments?

MR. WOODY: Yes, sir. Based on my notes about this claimant, it appears that when we reviewed it, it looked like there were claims for two separate properties, one for the affected property and one for the property that they moved into.

When that happens, there's sort of a double recovery issue. You would have been paying one set of expenses no matter what, even if you didn't have Chinese drywall. So we attempted to figure out what did you pay because you had Chinese drywall. In this case it would have been most likely the payments for the home or property that you moved into.

There may be some confusion about what's what,

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and I'm happy to work with counsel to review that and figure out what --

THE COURT: Let's do that and see if you all can straighten it out.

MR. REICHERT: We would appreciate that because we don't want a double recovery here.

THE COURT: Right. Let's make sure of that.

MR. WOODY: We will take care of it.

THE COURT: Thank you.

Finally, Grenoune. Anybody on that one?

MS. WERKEMA: Yes, Your Honor. This is Holly Werkema with Baron & Bud. I'm appearing on behalf of Meir Grenoune.

THE COURT: Okay.

MS. WERKEMA: I'll try to make this as brief as possible. I know it's been a long hearing. This is a preremediation alternative living expense claim.

In late 2007, my client and his family were living in the affected property. His children started experiencing headaches, asthma, respiratory issues, and nosebleeds. The home smelled strongly of rotten eggs. They weren't exactly able to figure out what the problem was, but they vacated the property.

They already owned a rental property which had a current tenant, and what they did was ask the tenant to vacate so that the family could then move into the rental property.

They eventually had to go through eviction proceedings to get the tenant out so that they were able to relocate to the rental property.

From the time that they moved into the rental property until the remediation began, they paid \$136,000 in mortgage payments on the rental property while they waited for their affected property to be remediated. \$86,000 of that was paid towards interest on the mortgage, so that would not be going towards the equity that they were gaining in the home by making these mortgage payments. What the special master has awarded for the final award is \$14,400, which is the maximum they were allowed to award under PTO 29. And that will, of course, be prorated once it's ultimately paid.

Now, I understand the settlement administrator and the special master's authority to make determinations on these claims and set the guidelines for the claims process. They have done a fantastic job in this case, as everyone on the phone I'm sure knows, but in this instance I just can't agree with their determination.

It doesn't make sense to allow a claimant to receive an award for all of their alternative living expenses if they rented a property and to cap those who moved into a property that they owned at \$14,400. If the reasoning is that they --

UNIDENFIED SPEAKER: When will I be able to speak?

THE COURT

THE COURT: Anything on that one, Jake?

MS. WERKEMA: I'm going to continue, Your Honor.

THE COURT: Yes, go ahead.

MS. WERKEMA: As far as the interest payments that were made on this property, that would not have been being paid towards the equity in the property. So if their reasoning is that they don't want someone to get sort of a double recovery and that they are recovering under alternative living expenses and also gaining equity in the home, I ask at least the interest payments be allowed that were made for the long period that they were forced to be out of their home. The \$86,000 in interest on the mortgage that was paid for the alternative housing is clearly set forth in the documents that were provided. It's all shown in document ID 117542.

A lot of losses were incurred by everyone that's a claimant in this litigation, and this is only a small part of what these claimants experienced. They had to take on this additional mortgage payment for the alternative housing while their affected property sat empty. There's personal property damage, health problems of the children, and ultimately the claimants ended up getting divorced just because of the stress that this Chinese drywall situation put on their marriage. I just ask the Court to please reconsider the \$14,400 award and issue an award that's more fair and reflects the damage they have suffered.

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THE COURT: The same.

MR. DIAZ: I stand here before you seven years older, and I'm not sure if I'm seven years wiser.

One is the expenses associated with the property that these people moved into, which Holly spoke about earlier. I think she is right that we tried to exclude equity that you are earning because you are theoretically going to get that back when you sell the property. We can look at the interest payments and the documents she gave us.

MR. WOODY: Yes, sir. I think there are two issues

Then there's, I think, a second component to this claim, and that is the income lost on the affected property, rental income lost on the affected property. That would be covered under the lost rent claim type, which caps it at three months. I can talk with Holly about the specifics of both of those issues and see if we can resolve this claim.

THE COURT: Holly, get with Jake after this conference.

MS. WERKEMA: Okay. Will do, Your Honor. Thank you for allowing me to speak.

THE COURT: We have three left, 1100 Valencia, DeMots, and Doering.

MR. DIAZ: Good morning, Your Honor. Victor Diaz, VM Diaz and Partners, on behalf of the appeal of 1100 Valencia. First of all, Your Honor, it's good to see you again.

THE COURT: I'm sure you are.

MR. DIAZ: I have represented nearly 200 victims of Chinese drywall since 2009. 184 of them have been processed through the auspices of this Court. I stand before you on behalf of my last unresolved claim, that of my client 1100 Valencia.

We are appealing the special master award of \$41,338.98 on a claim of approximately \$700,000. These clients have been part of these proceedings for seven years. The principals you met personally in Miami, Rodney Barreto and Tito Gomez. I believe Mr. Gomez is on the line. He was going to be here in person, but the inclement weather in South Florida prevented him from attending.

They started construction in 2006 on a \$2 million home in the Coral Gables neighborhood of South Florida. It's a 6-bedroom, 6-and-1/2-bath home which was put on the market for over \$2 million. They had a contract to purchase the home for \$2 million, which is part of the submissions that we submitted for this other loss, use, and sale fund, and during the inspection period the prospective homeowner discovered the presence of Chinese drywall, which was subsequently confirmed to be KPT drywall.

From 2007 through 2011, while you went through your benchmark trials, established the remediation protocol, and they were able to have their home remediated, the home was

eventually sold in November of 2011 for \$1,889,000, for a lost sale of \$110,000.

We are here before you appealing two aspects of this submitted claim only, carrying costs on the home of \$330,684.86 -- that's \$330,684.86 -- and the lost sale of \$110,000, which is the differential between \$2 million and the eventual sale four years later for \$1,889,000.

The settlement administrator's omnibus response states only that the claimant may recover only for interest on the loan. They have awarded, as I stated, only \$41,338.98. I am unable to reconcile the special master's award with either the evidence that was submitted in support of my client's claim or the explicit language of the settlement agreement.

We are not claiming anything that is part of the other loss exclusions under Section 4.7.3 of the agreement. We are not claiming stigma damages. We are not claiming damage to reputation. We are not claiming loss of use and enjoyment. We are not claiming any psychological or emotional injury. We are not claiming medical monitoring. We are not claiming injury to reputation. We are not claiming any credit injury. We are not claiming any legal or accounting fees. We are not claiming any loss of investment opportunity, although in this case it was significant.

This claim was submitted under Section 4.7.10.2, which states not as the special master states in his response,

that a claimant may recover only for paid interest on the loan. It says the claimant may recover for "any economic loss arising from the inability to sell the affected property as a result of property damages caused by KPT," and the losses that we are claiming are directly caused by the inability of these owners to sell the property.

They fall into two categories, the carrying costs on the home during the period of time between the identification of the KPT drywall and the sale of the home in November of 2011 after it was remediated, which includes paid interest of \$220,785.39 -- \$220,785.39, and that's where I find it hard because even the special master concedes that paid interest is recoverable -- and a lost sale of \$110,000.

I do not believe that the special master's report takes into consideration all of the evidence that's been submitted in support of this claim. At document ID 172688, we have submitted proof of payments for interest from 2007 through 2011. This is money actually paid out by my clients.

Document 172107 has the proof of payments by Mr. Rodney Barreto. Document 172129 has the proof of payments by Mr. Tito Gomez. Document 1720195 has the proof of payments by 1100 Valencia. Document 172722 and document 172095 have the proof of payments on the second loan they had to take out on the property.

The total interest that is supported by the

 documentation submitted that was paid on the mortgage loans was \$220,785.39. We have submitted the original loan documents in the record. The original mortgage was document ID 341606. The first mortgage modification is 341605. The second mortgage modification is document 351604. The third mortgage modification is document ID 341603. The fourth mortgage modification is 341602.

We also submitted tax returns reflecting the interest paid, which are documents 172762, -68, -78, and documents 172800, -818, and -826.

In addition, although the special master says it's not recoverable -- I don't see it covered by the net exclusion provision of the settlement agreement -- insurance payments were made on this house during the period that it was not able to be sold for \$54,811.73, which is at document ID 172725. Property taxes were paid of \$46,651.23, which would not have been paid had the home been sold in 2007, when it was under contract, for a total carrying cost of \$330,684.86. The only other part I am claiming is the lost sale of \$110,000.

As to the deposit that was lost and the preremediation interest, I'm not pressing those on appeal, but I do think that the two components that I have emphasized to the Court, the actual carrying cost of the home of \$330,684.86 and the lost sale of \$110,000, squarely fit within the definition of this fund. I cannot reconcile nor can my clients

reconcile that with the award of \$41,000.

Your Honor, I will close by saying the following. My clients were originally one of seven opt-outs that I represented in this case. In November of 2012, at the request of this Court, my clients met with the senior leadership of the PSC to try to persuade them to rescind their opt-out. Because they were unconvinced that the legalities of this program would fairly compensate them for their injuries, they declined the invitation, but they accepted Your Honor's invitation to participate in a mediation with Judge Farina in Miami, Florida, on March 15, 2013.

During that mediation we went through the settlement administration program. We went through the particulars of this claim. We went through the criteria in the then existent language of the settlement agreement. Based on the trust that they had in Judge Farina, a jurist that they have known over two decades, and based on their confidence in the justice of this Court and the sensitivity that this Court has exhibited towards the victims of Chinese drywall, they were persuaded by the assurances that they received to withdraw their opt-out, dismiss their pending claim in Florida, which was ready to be set for trial, and to submit their claim to the other loss fund, having been assured that their claim would be timely processed and timely paid.

We submitted the claim as soon as the other loss

fund became open, seven months after that mediation, on October 13, 2013. They waited seven months patiently, until October 13, 2013, to submit their claim. They did it as soon as the fund opened.

They then waited 14 months -- and we understand this process has been tedious, and thousands of claims have been processed -- for the settlement administrator to qualify their claim and offer them a \$10,000 award. The very same day as they received that award, it was communicated to them by my office, and they rejected the offer from the settlement administrator and submitted our request for review by the special master.

December 3, 2015, the special master submitted its review and reduced the award to zero from \$10,000. Two weeks later we submitted our request for reconsideration.

Again, we submitted all of the documentation that had been given to the settlement administrator in December of 2015. In March of 2016, we received the special master's revised award of \$41,338, and two weeks later we filed our objection.

We are not seeking one penny of compensation from the delay from March 15, 2013, when they stood before Your Honor and pled their case and Your Honor gave them assurances that if they went this way, that at the end they would be fairly compensated.

Since then these losses have accumulated, they

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have been out-of-pocket, and the interest between 2013 and 2016 and the effort expended in order to get here today will go uncompensated.

Your Honor asked them to trust you, so did Judge Farina, and to have confidence in this process. They remain confident that after this appeal that you will give deliberate consideration to the evidence they have submitted and reconsider this award.

Mr. Gomez is on the line. I don't know if he has anything he wants to add or if the Court wishes to hear from him.

THE COURT: Thank you, Victor. I appreciate it.

Jake, do you want to comment on anything?

MR. WOODY: Yes, sir. As you can appreciate, this is a fairly complex claim with many payments and mortgage modifications. We have, as you saw from the timeline, made an offer. However, I will work with Mr. Balhoff to look at the documents submitted and make a recommendation to Your Honor.

THE COURT: Get with him, Victor and Dan, and see whether we can move in the direction you want.

MR. DIAZ: Thank you, Your Honor.

THE COURT: Thank you very much.

Anything from DeMots and Doering?

That's it unless I hear from anybody. Anything?

MR. FREDERICKS: Your Honor, this is Gary Fredericks

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I know we talked about the bodily injuries, but I didn't hear the name called Emmanuel Bentley.

THE COURT: Okay, Mr. Fredericks. Thank you. Anybody else? Folks, thank you very much. Court will stand in recess.

MR. BELITTI: Your Honor?

THE COURT: Yes, sir. I'm sorry. Who is this?

MR. BELITTI: My name is Domenico Belitti. Can I speak now?

> THE COURT: Yes. Go ahead, Mr. Belitti.

MR. BELLITTI: The reason why I'm appealing -- I'm a little bit nervous. This is the first time I have done this. The resolution offer is not sufficient to fully compensate me. I purchased the property back in May 2007 for \$265,000. total of payments that I made were over \$59,000. A total loss for all the years was over \$139,000.

If you could see all the exhibits that I have, all the paperwork that I have there -- because I had to do a short sale. As you can see, the payment history that I have there proves my good intentions on keeping the property. Obviously, I had to do a short sale due to having Chinese drywall.

I even tried at the end, because I couldn't take it no more, that the realtor recommended me to rent the property. They stayed there for a few months, and then they

took off on me also. Because of that, obviously you can see 11:32 1 2 that, you know, I lost a lot of money, not just equity. 3 The special master award, they awarded me one 4 price, and then the pro rata reduction was \$41,000. If you see 5 my paperwork, I lost almost close to \$140,000. I thought maybe in consideration -- I'm appealing so hopefully I can get more. 6 7 **THE COURT:** Mr. Belitti, I will ask Jake to respond 8 to that. 9 MR. WOODY: Your Honor, I don't believe that this 10 appeal was on the original list, at least my list. 11 THE COURT: It was on the foreclosure/short sale. 12 Mr. Belitti, we will take a look at your case, 13 and I will get another recommendation from the special master, 14 and I'll rule on it. Thank you very much. 15 MR. BELLITTI: Thank you, Your Honor. What's the time frame? 16 17 **THE COURT:** Do that in two weeks. Thank you very 18 much. 19 THE DEPUTY CLERK: Court will stand in recess. (Proceedings adjourned.) 20 21 * * * 22 23

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<u>CERTIFICATE</u>

I, Toni Doyle Tusa, CCR, FCRR, Official Court
Reporter for the United States District Court, Eastern District
of Louisiana, certify that the foregoing is a true and correct
transcript, to the best of my ability and understanding, from
the record of proceedings in the above-entitled matter.

<u>s/ Toni Doyle Tusa</u> Toni Doyle Tusa, CCR, FCRR Official Court Reporter

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