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P R O C E E D I N G S

THE COURT: I've seen a lot of very good counsel today, a lot of very good defense counsel. You were exceptionally good on a lot of levels.

MR. ROSEN: Thank you.

THE COURT: You obviously know the area of the law very well. You were courteous to opposing counsel, the witnesses and the Court. That is well appreciated.

One of the things that I don't think a lot of the attorneys who do foreclosure practice - - see all of the Judges have lunch together and we know who has given other Judges a hard time. And your reputations many times will precede attorneys, and that can be either good or bad.

Let me tell you, Mr. Rosen, your reputation in front of me is top notch.

MR. ROSEN: Thank you, very much.

THE COURT: You did a great job. I appreciate it because what you do is very hard. Some time when this is all over I would love to sit down and understand.

MR. ROSEN: Thank you, Judge.

(End of requested excerpt)