

TRANSCRIPT OF

INTERVIEW OF

NORMA WYGAND

(Office of the Standing Chapter 13 Trustee)

Place: U.S. Bankruptcy Court
Raleigh, NC

Date: February 18, 2022

TRANSCRIPT ORDERED BY:

DAWN R. WRIGHT, CASE ADMINISTRATOR (U.S. Bankruptcy Court)

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MS. CASTELLOE: ... the 18th and we have the pleasure of interviewing Norma Wygand who works now with Trustee Jody Bledsoe's Office. Stephanie Butler, our clerk of court, Cindy Oliver and Travis Sasser from the interview committee and myself Christine Castelloe will be the ones you hear on this call. And, Cindy or Travis, if you all want to kick it off with the list of questions that we have, we'll begin.

MR. SASSER: Sure. Well, Norma, tell us a little about your upbringing, where you were born and educated at?

MS. WYGAND: Oh, wow, that's interesting. I am from a tiny little town, Marion, South Carolina which is actually about 45 miles from Myrtle Beach. So, when we are at the EBI when my parents were still here, I would always after EBI go and spend the remainder of the weekend with my parents. A small town outside of Florence. Florence would be the largest, you know, town around it. And I attended -- I do not have my college degree, but I did attend Francis Marion University and the University of South Carolina at the Conway, South Carolina campus.

My -- I met my husband who was a lifeguard at Myrtle Beach, true story.

MS. OLIVER: Is that how you met him?

MS. WYGAND: And that is where I met him. He was -- his parents had retired from Charlotte to Myrtle Beach, and he moved to live with them. He's the youngest of four sons and he

moved to live with them, and he was finishing up his college degree with the University of South Carolina. And so I met him, and I actually, this is one of Stubbs' favorite stories to tell of me.

I actually had been accepted into the Computer Engineering Program at Clemson University, and so after I graduated from high school I went to Myrtle Beach for two weeks before it was time for me to go to Clemson, and I met Jack and then -- and so, you know, I spent two weeks in Myrtle Beach dating Jack. And then my mom took me to Clemson and dropped me off and that was in the days of no cell phones or, you know, no FaceTime, no land line and, you know, you had to bill the other end of the phone line in order to talk.

And I got to Clemson and I thought, this is not where I want to be. And so the next day I call my dad and he said I will send your mom to pick you up. She came out to Clemson and picked me up and brought me back home. And so my path changed, but it changed in the direction it was meant to go. And so my education, educational background has been in math and computer sciences.

So, I'll stop there, then I'll let you ask your next question.

MR. SASSER: How did you make your way to North Carolina?

MS. WYGAND: When Jack graduated, he had his -- he got his degree in journalism and broadcast marketing and he worked in advertising and he ended up getting a job in New Bern after

a couple of years and so we went to New Bern. I had to have a job, so I looked in the local New Bern newspaper, sent a resume to Stubbs, Perdue, Chesnutt, Wheeler & Clemmons, P.A. and got a job interview and was immediately hired.

MS. OLIVER: Did you apply to any other job?

MS. WYGAND: I was working in banking, and so I thought that I would be going into banking. Had no idea I would go in for law or the legal profession. And I applied to one other place. I can't remember where it was. But I did not get a call. So, Stubbs' office was the only one who contacted me and they immediately hired me. So, I was very fortunate.

MS. OLIVER: Did Stubbs interview you?

MS. WYGAND: No. Karen Stilley interviewed me and what was interesting is they didn't really know what they wanted me for, but the thing that got -- that caught their attention from my resume was when I work in banking, I'd actually do cross training for almost every position in the bank except for the loan division. And so, I'd been secretary to the CEO of the bank, I had handled stock certificates, I had handled opening accounts, I had handled banking, I had handled, you know, all kinds -- almost everything that you could do within the banking system. And the one thing that caught her attention was me handling the board meetings for the board of directors for the bank and issuing and cancelling stock certificates. I think I did it once. So, that's where I got her attention was my stock certificate. So, it made me think

that maybe they were looking at the corporate division of the firm, but that's not where I landed.

MR. SASSER: What year did you start at the Stubbs firm?

MS. WYGAND: When?

MR. SASSER: What year was that?

MS. WYGAND: 1989. Were you born yet? You were still a baby, weren't you?

MR. SASSER: What was your first role there?

MS. WYGAND: Oh, I'm the one being interviewed, not -- my first role, believe it or not, this was before everybody had computers. And so attorneys used little things called dictaphones and we -- and I transcribed. So, I did that for about two months and heard some very interesting stories. But I would transcribe and type the pleadings for the attorneys and did not like it and was already looking around trying to find a job at a bank because I thought that's where I was supposed to be. And Mr. Stubbs had a Chapter 11 paralegal who was leaving, and so he talked to me, told he would move me to the Chapter 11 Division of his firm and I thought, eww, bankruptcy, eww. And I've been in bankruptcy ever since. It was the best professional move I ever made. And, yes, Travis, I was two years old.

MR. SASSER: Who were the people that helped you learn the Chapter 11 or the bankruptcy work?

MS. WYGAND: My first case, I think Travis and I talk off and on about lots of things, but my first case that I worked

on in Stubbs' office was actually a Chapter 12 case. And I shared an office with Jean Aster. It's funny how things kind of come full circle. She was my office-mate at Stubbs' office and she now works part-time in the Chapter 13 office with me. So, she has worked for David Haidt and Jim Ayers and other attorneys and we remained friends over all these years and she was looking at going from full-time to part-time and asked me if I heard of anything to let her know.

And so one day I went to Jody and I said, Jody, we've got somebody with a wealth of bankruptcy knowledge who is looking for a part-time position and we need a part-timer in our office.

He said get her in for an interview. So, she's working back with me now. But she's the one who actually originally taught me Chapter 11 and Chapter 12.

MR. SASSER: Now that you've known Buzzy Stubbs for a long time, we'll put it that way, 33 years, what kind of insight and perspective do you have on Mr. Stubbs?

MS. WYGAND: Mr. Stubbs, yes, I'm a little biased, but Mr. Stubbs is one of the most amazing people that I have known in my life. I consider him family. I think he considers me the same. I also consider him a friend. But I think that he's also a very complicated individual. We all know he has, you know, his health issues and he just needs to take care of himself and do the right things and then he'll stay somewhat on an even keel.

He, I believe, in my opinion, that he has done more for

the Eastern District of North Carolina than any other one individual. He firmly believed and so do I that he and I were placed in the position that we were in for a reason and that we were here to help everybody. We were here to help you, help debtors, help the clerk's office, help creditors, help everybody and he has lived his life really giving and nurturing and trying to better the Eastern District of North Carolina. And I've tried to follow suit. He's also brilliant.

MR. SASSER: Right.

MS. WYGAND: He's frustrating, too. We've had our ups and downs. We were talking the other day and we were -- one day we were traveling to Fayetteville for court and we had a little bit of a disagreement and, Cindy, I know you'll find this so hard to believe. Cindy has a whole history with us, as well. But we were traveling to Fayetteville and we were having a disagreement which I won't get into what the disagreement was about, but he slammed on brakes, pulled over to the side of the road.

We were in rural Eastern North Carolina somewhere between New Bern and Fayetteville and he said get out of the car.

And do you know it was the most difficult decision for me to make to stay in that car because more than anything else I wanted to get out of that car to show him that, yes, I could get out of the car. But, you know, I said, "Mr. Stubbs, we have a job to do. Please proceed. Let's go take care of court, take care of our business, and then we'll deal with this issue." And he kind of

gave me the glare for a few minutes, and then he continued on his way.

And then later he said, "You aren't going to get out of the car, you're in the middle of nowhere." I said, "Mr. Stubbs, I have my cell phone with me." I had a list of people I can call who would be happy to come pick me up. But he -- you know, it hasn't been all of them. There's been some tension, but you have that in all relationships. He and his wife Jane were like parents to me and Jack when we moved to New Bern and then they just -- we just always stayed close after that.

MR. SASSER: When did you first attend EBI?

MS. WYGAND: Okay. I started with Mr. Stubbs in 1988. My first EBI was in 1989, as an attending.

MS. OLIVER: And do you remember where that was?

MS. WYGAND: Yes, it was at Blockade Runner. It's the infamous Murphy bed incident.

MR. SASSER: Explain that.

MS. WYGAND: Well, I tried to get the background on that because that was my first year at the EBI and I was aware of the Murphy bed incident, so I felt like whoever was in charge of the EBI had to know about the Murphy bed incident. But the folks I talked to really didn't have much information on it. So, I think all of it really, all that really happened was Judge Moore checked into his room and he had a bed in the wall, pull down bed, which is not what he wanted, and which you can't blame him, and so he

made it known that he had to have another room and they got him another room. So, I think it's become a bigger story than it really was, but -- so, he was not happy and Mr. Stubbs (indiscernible).

MR. SASSER: And that was the last year that the EBI was at the Blockade Runner, is that correct?

MS. WYGAND: No, no. And I can tell you as we progress, I can -- or whenever you want me to, I can tell you why we went from Blockade Runner to Myrtle Beach because I was involved in that.

MS. OLIVER: Well, before we get there, you said you went in '89 was the first year participated?

MS. WYGAND: Yes.

MS. OLIVER: Okay. So, you said you went as a participant, not in charge. Who was in charge then?

MS. WYGAND: Well, that's a good question. I thought that Tammy Barnett was in charge and Wendy Karam. But I spoke to both of them about the Murphy bed incident and they said Mr. Stubbs apparently handled it. So, I believe that before Norma became the one in charge of the EBI that there were multiple people in charge of the EBI. But I didn't know that when I became in charge of the EBI. I thought I was just in charge of the EBI. And nobody told me what to do. I just took all the old files and just figured out what to do myself and just, you know, became in charge of the EBI, you know, so I was in charge of it, but that was a few years after 1989.

MS. OLIVER: You've done a great job (indiscernible) EBI, I will say that.

MS. WYGAND: Well, thank you.

MR. SASSER: Do you recall how many people were at that first EBI you attended?

MS. WYGAND: The first one that I attended, I did go back and try to pull some of the old registration lists and the farthest back that I was able to -- I went back to 2003. I don't really remember how many were at the Blockade Runner, but I wouldn't think it would be too much off of the numbers that I had. So, I would say somewhere around 200.

MR. SASSER: When --

MS. WYGAND: That's a guess.

MR. SASSER: Certainly.

MS. WYGAND: Okay.

MR. SASSER: When did you take over the administrative aspects of the EBI? What year was that?

MS. WYGAND: After the 1993 seminar. I had my first child in 1993 and when I came back from maternity leave which was after the 1993 seminar, Mr. Stubbs told me that I was moving to manage the Chapter 13 Trustee Office, and I would now be handling the EBI. So, that's what he told me. So I went into my new office and I learned how to manage Chapter 13 Trustee Office and I learned how to be in charge of the EBI.

MR. SASSER: When did it move from Blockade Runner to

the Beach Cove?

MS. WYGAND: Okay. So, we flip-flopped. In 19, let's see, I'd say 1985 it was actually at the Sheraton in Wrightsville Beach. And then 1986 it was at Blockade. I would assume that before 1985 it was at Blockade, as well. 1989, it was at Blockade. 1990 it was at Blockade which was my first session. 1991 we were in Myrtle Beach at Ocean Creek which was the resort beside Beach Cove. It was a sister resort. And I believe that was Judge Moore's last seminar. 1992 we were at Beach Cove. So, 1993 which was the year before I took over, we were back at Blockade. And then enter Norma if I can talk to you about why we moved from Blockade to Beach Cove.

MR. SASSER: Please do.

MS. WYGAND: Money. Blockade was very non-competitive with their rates. They could demand more money than we could pay and they didn't have to back off. We tried. I was involved in negotiations with them. We tried to get, you know, Beach Cove was so much more affordable for us and we just couldn't afford to go back to Blockade. It seems that there may have been, could be wrong about this, but seems like there may have been maybe some renovations following a storm or something and so their rates had increased even more than they had been before.

And over the years, because we have a board, I mean, we're a legitimate entity, and over the years we've had board members who wanted to try to get back to Wrightsville and maybe go back

to alternating between Wrightsville and Myrtle Beach. The majority has wanted to stay in Myrtle Beach and the -- we can't, we really, we just can't afford the rates that we were allowed to get in Wrightsville. So, it was a money thing.

MR. SASSER: Other than the conference, what are the other activities that EBI is involved in?

MS. WYGAND: Okay. So, can I go back in time because a lot of those things don't exist any longer?

MR. SASSER: Please.

MS. WYGAND: Okay. Christine, you probably -- when did you start with the court, Christine? You're muted.

MS. CASTELLOE: So, I started in 1992, spring of '92.

MS. WYGAND: Okay. She's going to recall some of this. So, when we -- before CM/ECF and PACER, we had dial-up NIBS, do you remember that, Christine?

MS. CASTELLOE: I do. I kind of miss it, to be honest with you.

MS. WYGAND: So, when I tell you that when I started at Stubbs' office, you know, you didn't have computers in all the offices. In the Chapter 13 Trustee Office, we had a computer and that computer had dial-up and we could access through dial-up NIBS.

So, the Eastern Bankruptcy Institute handled the, it was kind of like a membership. You paid a one-year fee to the Eastern Bankruptcy Institute and the Eastern Bankruptcy Institute gave you access to the online court records. Not anything like we have

now, but online court records for cases pending in the Eastern District of North Carolina through NIBS.

MS. CASTELLOE: The dockets. You could get all the dockets that way.

MS. WYGAND: Yes. And other than that, the only way you could figure out anything from the court was get in your car and drive to Wilson. That's how you got a petition filed. If we had, you know, an emergency Chapter 11 we had to file, we'd send a runner to Wilson and we'd call Peggy Deans, Peggy, we got somebody on the way, can you stay there and she would stay until we got there or have somebody stay. Or you had to mail the original and seven copies or whatever was applicable for the Chapter you were filing. So, we had a lot of FedEx expenses. This is the law office, not the Chapter 13 (indiscernible). But so that's one thing that the Eastern Bankruptcy Institute handled was the NIBS so people could have access to online court records, the docket.

MS. CASTELLOE: Didn't you also provide a computer at our public counters? I think I remember seeing a sign here this computer provided courtesy of the Eastern Bankruptcy Institute.

MS. WYGAND: We did, and we also provided pay telephones in the courthouse.

MS. CASTELLOE: The payphones, yes.

MS. WYGAND: Remember, we didn't have cell phones during this time. (Indiscernible) cell phones it was this great big bag

that was in the car. But so we had -- so if somebody needed to call their office, they were in a hearing and they needed to call their office, you couldn't text them. So you'd run out of the courtroom, run down the hall to this payphone, call your office, where's my client, where's the debtor, or whatever. Have somebody bring this document down here, I need it right now, Judge Small's staring at me, you know, whatever the reason is.

So, we provided a payphone in the 341 meeting room in Raleigh. We had one on the second floor of the Raleigh Bankruptcy Court. And the 341 meeting room was at the Raleigh Bankruptcy Court at that time. Like I said it is now somewhere else. We've moved all around. And we had one in Wilson. I think that was it. I think we had three payphones that we paid for.

So, we did things to ease the communication and the accessing of records for the bar and for the court. And then we, obviously, had the seminar. And then we assisted, we didn't really handle, but we assisted as needed with the clerk's office annual seminar because you would try to have a legal assistant seminar each year. And sometimes our role is just for the flow of money.

So, instead of paying the court their registration fee, they would pay to the Eastern Bankruptcy Institute. Then they would give me the bills and I will pay the bills for them. And but then sometimes we would help in other aspects. Whatever was needed.

So, whatever is needed is what we would do to try to aid in the education of practitioners, staff in the Eastern District of North

Carolina.

MR. SASSER: You mentioned that that used to be done like a subscription, like an annual cost that attorneys or other people would pay. When did that stop?

MS. WYGAND: I'm going to say that it stopped after, I mean, I used to collect those fees. So, let's see. I want to say was it when PACER came about.

MS. CASTELLOE: Yeah. I'm guessing when we converted to CM/ECF or PACER or whenever PACER came, you know, something replaced it.

MS. WYGAND: Yeah. Do you remember if that was about '98 because for some reason '98 is kind of sticking out?

MS. CASTELLOE: We were still on NIBS in '98, but it may have been PACER came. Yeah.

MS. WYGAND: It was before Y2K, I'm certain.

Ms. CASTELLOE: Yeah.

MS. WYGAND: Y2K, we thought the world was going to end. I went to bed on December 31st, 1999 not knowing what was going to happen tomorrow.

MS. CASTELLOE: Yeah, because when PACER came about, we started getting an allotment to provide public computers from the Government using the PACER fund. And that's what still funds our public terminals out front is the PACER allotment. So, yeah.

MS. WYGAND: Now we may have still had the computers out front, but I don't think we still had -- I don't think, I'm pretty

sure we didn't have NIBS in -- at the turn to 2000. But I feel certain it was like '98 or '99. But I could check because I'd have it in my minutes.

MS. OLIVER: I want to ask Christine if I can? Are those public terminals still used?

MS. CASETELLOE: Every once in a blue moon. Since the pandemic, it's been really rare, very, very rare. Less people.

And PACER is now free for so many people if you don't incur more than \$30 in a quarter. They don't just send you a bill. You have to sign up and give them your credit card. But you're not even charged unless you do over \$30 a quarter. So, you know, when people call in and ask, you know, we direct them and say you're going to sign up, you're going to have to this, but you're not going to get a bill unless you, you know, rack up, you know, 300 pages worth of views, so --

MS. WYGAND: And the EBI is not involved in that at all anymore, that's the clerk's office.

MR. SASSER: Does EBI also get involved in any kind of like when the investiture ceremonies occur or a portrait issued.

It seems like in the past EBI had some role in that. Is that -- can you explain what past efforts have occurred or whether or not those are ongoing?

MS. WYGAND: Yes. Okay. So, do you remember how I mentioned earlier that like with the clerk's office, legal assistant seminar, the court's office can't accept the registration fee so

they would have to pay through the Eastern Bankruptcy Institute?

So, we are like if you get a letter which, Travis, you'll be getting one soon, you get a letter about a retiring judge making a contribution for a portrait, it's going to tell you to make your payment to the Eastern Bankruptcy Institute and to send it to me.

So, I will hold that money until they give me the bills and then I will pay the bills. But it's not a function of the Eastern Bankruptcy Institute, but the money has to go somewhere.

MS. BUTLER: Right. Travis, we can only take in, you know, our appropriated funds and then funds that are like for fees and things like that. We're not allowed to hold any funds that are not specified by the AO. So, that's why we've always used the EBI and just like with the legal assistant seminar, like Norma said, it went through her and then any expenses that were incurred as part of the legal seminar were paid by EBI from the registration fee. And then I guess if there was any excess, EBI just kept it because we couldn't take it. So -- and it's the same thing.

We're very limited on the amounts of money that we can spend on things like investitures and portrait ceremonies and things like that. Honestly, the only money that we can spend on investitures is for postage. I'm trying to remember. Christine, can we even pay for the invitations?

MS. CASTELLOE: No, we can't pay for the invitations. But I think we can pay to rent chairs if we have to rent chairs.

MS. BUTLER: Right. But other than that, you know, so that's why we have to sort of depend on EBI for some of those things because we don't -- we're not -- it's not only that we don't have the money, but it's that we can't spend the money on that.

MS. WYGAND: But, Travis, the alternative would be let's just say for instance you are -- I'm just going to use Judge Humrickhouse since she's the most recent retired judge. Let's say you were on the retirement committee for Judge Humrickhouse and it's you and Lee Hogewood. Well, the alternative would be for you or Lee Hogewood to have all the money come into your bank account and you having to account to, you know, if you put it in your trust or wherever you put it, you'd have to account for all that or you can have it come to me.

And when it comes to me, when you make a contribution, it's anonymous. So, nobody knows how much you give except for me and I'll take it to my grave. I don't even tell Mr. Stubbs. Mr. Stubbs does not know how much any one person has given to anything.

And then at the end of the day, I hate to say this because I hate that it happens, but it does, at the end of the day let's say, let's just -- I'll just say -- I'll say Judge Leonard because this did not happen with Judge Leonard. Let's say at the end of the day we did not have enough money to pay all the expenses for Judge Leonard's retirement, but we did. So, that's why I'm using him.

Then I would go to my benefactors that I know are willing to contribute and I would say, hey, I was short \$2,000 and then my

benefactors would give me the amount that the EBI was short on paying the expenses.

So, technically, the EBI is not involved. It's really Norma is involved, but Norma's passing it through the EBI bank account.

MS. BUTLER: But you do show it on the budget documents that are shared with the EBI board every year?

MS. WYGAND: Oh, yes. (Indiscernible).

MS. BUTLER: Not names of contributors, but just a total amount of contributions and then how much came out from those funds?

MS. WYGAND: Yes, yes. And, Travis, everything I do for the EBI is not -- I am not a paid employee. I mean, there are no paid employees of the EBI. I do everything for free.

MR. SASSER: Who are the -- I'm sure the board of directors will probably be the same throughout the years, I'm assuming?

MS. WYGAND: No. Well, it changes as board members resign, and then we recently added some, a few years ago, added some new board members. And so we have 15, I believe 15 board members and two of those are the BA and the clerk of court who are ex officio members. We have a president, secretary, treasurer, vice president and Mr. Stubbs is the executive director. That's his title. And I am not a board member. And board members are all attorneys. Jack Hayes is a board member.

And we do not have any -- we try to keep it diverse,

but we try to have creditor representation, Chapter 11 debtor representation, a Chapter 13 Trustee, a Chapter -- at least one Chapter 7 Trustee. We have -- we don't have two people from the same firm. So, for instance, Mr. Stubbs is on the board. Nobody else from Stubbs & Perdue is on the board. So, we try to keep a very diverse well covered for the district representation on the board.

MS. OLIVER: How many female lawyers are on the board?

MS. WYGAND: Well, Judge Humrickhouse was our -- Margie and Stephani, but Judge Humrickhouse was our female until she became a judge, and then --

MS. BUTLER: Margaret -- is Margaret?

MS. WYGAND: Westbrook. Yeah, thank you, so much. I'm sitting here going through all my board members. So, Margaret is the only female at the moment.

MR. SASSER: What are the primary issues that the board addresses?

MS. WYGAND: The primary issues that the board addresses. It depends on what's going on at the time. Like, for instance, obviously, the seminars. So, that's always a topic. Sometimes there are special projects. Stephanie, you might need to help me here, but there might be special projects that the -- like let's say for instance there's been an interest in bringing in new practitioners. So, we'll try to help with additional educational opportunities for new people to come in to the

bankruptcy field. And that doesn't necessarily have to be a new attorney. It can be a seasoned attorney who just hasn't done bankruptcy work.

We tried to do -- provide mentoring. We try to help with the mental health. Now, you know there's a scholarship. We do the scholarships for EBI.

We have the Judge Moore scholarship fund. So, we'll bring at least usually at least one law student to the seminar for as a Judge Moore scholarship recipient. And it's interesting to see how those play out because Margaret Westbrook was a Judge Moore fellowship recipient. And Kathleen O'Malley, I don't know how much you all work with her, but she was a Judge Moore scholarship recipient. I think Troy Staley was a Judge Moore scholarship recipient. Michael Jacula was a Judge Moore scholarship recipient. Trying to think of who else may be practicing in our district.

But we have other things. We had a committee appointed one time that was working on, this is when Peggy was still here, was working on history of the court.

MS. BUTLER: Yes. Judge Doub started that years ago.

MS. WYGAND: We may have, you know, if there's something that is needed in the district, I mean, I'd have to go back and look at the different committees we've had for different things, but it's whatever the need is. Whatever the need is, we'll form

a committee of our -- and we'll bring in people who aren't on the board depending on what the need is just to try to meet whatever the need is for that gap or that, you know, we do whatever is needed.

Whatever is needed, Travis.

MR. SASSER: Do you have a list of all the former Moore scholars?

MS. WYGAND: I have -- I don't have a list of all of them, but I probably have a list of the ones that have been recipients since I've been in charge. I don't know. I don't have all the old files. I have some old files. I don't have -- let's see. The EBI was incorporated in, let's see, be with you in one moment.

MR. SASSER: 1988.

MS. WYGAND: 1988. So, I'd have some files prior to 1988, but I don't have, you know, I don't know where all the information is from -- for instance, I'm going to tell you when the first EBI was held, and I'm telling you because Mr. Stubbs told me when it was held, not because I have any documentation. Do you want me to tell you when it was?

MR. SASSER: Please.

MS. WYGAND: When do you think it was?

MR. SASSER: 1973.

MS. WYGAND: That's what he told me. Yay. And this is our 50th, this would be our 50th setting this year for the EBI.

It has not been announced yet, but we are not doing a live EBI this year. It will be a little different than last year. It will

be a little more organized. So probably what we'll do is have, you know, last year we had to get people pre-recorded at various locations. We'll probably try to bring everybody into one setting and have some more of the flows of speakers and -- but it will be recorded and it will be available online. And we're trying to put together some things just to recognize that it would be the 50th, well, it is the 50th setting. And hopefully next year we'll be back together.

MS. OLIVER: So, describe your role as, you know, being in charge of EBI. You know, go back to the beginning --

MS. WYGAND: Oh, well, let me -- we need to clarify that. I'm not in charge of EBI.

MS. OLIVER: You are a very essential part of the EBI.

MS. WYGAND: You're going to really offend some people if you say Norma's in charge of the EBI.

MS. CASTELLOE: I can't think of EBI without Norma. I'm sorry.

MS. BUTLER: I'm on the board and I will say Norma's in charge of EBI.

MS. CASTELLOE: Thank you, Stephanie.

MS. WYGAND: Well, I perform the duties that Mr. Stubbs and the other directors ask me to perform. And the -- so I plan the seminar. I handle any payables or receivables. The only thing that and although they do know the totals, the only thing that

nobody knows that I know are when we receive those anonymous contributions. They know the total amount that was received. They just don't know the dollar amount by each contributor.

And that really is not an EBI function that they, you know, it's just passing through the account. But all of the books and records are audited so they see the amounts that are coming through. Steve Beaman is the secretary/treasurer, so I report to him, you know, the financial and I provide financial accounting to the board at our board meetings.

MS. OLIVER: So, tell us what's involved in organizing the seminar, and then how the seminar has evolved over the years.

MS. WYGAND: Okay. Well, I listen. So, I listen to what you tell me when you attend seminar and if you say something that you didn't really like, I make note of it. If you say something that you really did like, I make note of it. And Mr. Stubbs listens to input from our judges. So we went through a period of time.

I don't have it as much at the moment and I hope we don't get back to this, but we went through a period of time with, especially with Judge Leonard and Judge Small where they really wanted to bring in outside speakers. And some people like the outside speakers, but by and far most people did not really like the outside speakers because they think that when they come to the EBI they're getting the local education.

They're getting -- they're finding out what we need to do and they like it more when the speakers are people who are

practicing and experienced in the Eastern District of North Carolina. For instances, it's just to -- I mean, I couldn't even imagine having to organize a State seminar. So, for the State seminar, you'd have to cater to Eastern, Middle and Western Districts. And so if you have a session on X, Y, Z, you got to make sure you're covering all of the districts.

I had one attorney come up to me one day during the seminar and he said that he really liked the EBI because he comes and he can use 90 percent of what he hears. When he goes to the State seminar, he can use 30 percent of what he hears. That was meaningful to me. When -- do you all remember, is it Pepperdine or Pepperdine University, how do you pronounce it?

UNIDENTIFIED SPEAKER: Pepperdine, but I'm not sure.

MS. WYGAND: I say Pepperdine, but remember the year we had Grant, I think his name was Grant Newton from Pepperdine. He talked about tax consequences or something and people came out of the meeting room, their eyes were glazed over, they're like that was the most painful hour I ever sat through in my entire life. Please don't ever do that again. But he was a brilliant, brilliant speaker, very nice individual. You know, I enjoyed spending time with him. But we do try to as much as we can keep it to our local people, with the exception of like Mr. Stubbs, as you all know, the mental health sessions are near and dear to his heart and so, you know, we'll bring people in from the bar or outside speakers, doctors because that's not unique to the Eastern

District of North Carolina.

But that's a big thing, Travis. Mr. Stubbs really wants people to know whether it's through EBI or anything else, the court's mental health committee or bar chairs or laughter, or whatever, he wants people to know that if you need help, we can try and get you help. There is help available.

MR. SASSER: When did that, when did Mr. Stubbs first start to really kind of adopt that as a significant part of the EBI? Do you recall when that would have been?

MS. WYGAND: That would be before me.

MR. SASSER: Back in the eighties maybe he was addressing those issues?

MS. WYGAND: Oh, yeah, probably from his own episodes. This is before me.

MR. SASSER: That makes him somewhat a little bit ahead of his time maybe because --

MS. WYGAND: Yeah.

MR. SASSER: -- being very sort of open about those matters.

MS. WYGAND: If you sit and speak to Mr. Stubbs, I mean, he would be open to anybody, but if you sit and speak to him candidly, you would be surprised at some of the stories that he could tell you about things that have happened in his past. Just amazing to me what he has overcome and the help that he has had from the sources that he has had. When you and I were talking and we were

talking about relationships that people have, Judge Moore was a strong source for Mr. Stubbs. And, you know, you can't -- I know you have certain roles that you play in life, but you can't just suddenly ignore that -- some of those relationships.

I know, I mean, you can't let it carry over into you appearing before that person wearing the robe, but you still have to, you know, people are people are people and so I don't really know how to say what I'm trying to say, but I think you all know what I'm trying to say. Except for Travis. You want me to say it.

MS. BUTLER: Well, and Stubbs had paid it forward, too.

MS. WYGAND: Yes, he has.

MS. BUTLER: I mean, he's given probably more help than what he got.

MS. WYGAND: He has. And the help that he got was way back in the past and he will pay it forward forever. And when we talk about like some people who have fallen on hard times, you know, you talk about Jim Blackburn, you talk about Larkin Pahl, you talk about Mark Kirby, you talk about, you know, even Peter Gemborys or Richard Poole.

Oh, my, Richard Poole was a heartbreaker for me. I remember when I first started attending the EBI, Richard Poole was one of the speakers. I mean, he was always on the program. He was the guy you went to if you had Chapter 12 issues. He,

you know, and to see him going through what he's going through personally, it really has broken my heart. And Stubbs has tried to help Richard as much as he can and he does pay it forward.

And, as a matter of fact, have you all seen the movie Pay it Forward? Okay. So, I saw that movie and I told Mr. Stubbs about it. And so he went and got the movie and watched it. And then after that, he and I actually have files on this. He and Norma, not Chapter 13, not EBI, just Norma and Buzzy started a whole pay it forward campaign. And every week we had to share with each other how we paid it forward. And it could be that we went to -- something as simple as we went to Fayetteville for court and we were together and we stopped at McDonald's in Mount Olive and paid for somebody's breakfast. And, you know, they're like, oh, my, you know, why are you doing this? Thank you. I want you just got to do something good for somebody else. Just pay it forward

And so it could be something that small or it could have been something bigger. He paid for not EBI, not -- just Buzzy, he paid for a youth group that was, the church youth group that was going skiing, he paid for a bus so they wouldn't have to go in individual vehicles. And, I mean, just on and on and on and on. And I'll tell you I have always been -- I think you all probably know this about me, I've always been a giver, giver, giver. And it's hard for me to receive.

And when -- Cindy, you're hearing everything now, but

in Hurricane Florence -- I can't even remember now -- but in the hurricane I lost my house. Jack had just been diagnosed with Stage 4 cancer in 2017. We lost our house in 2018. We could not focus on the house because we were having to fight his cancer battle. We were trying to do both and we're like just let the house sit. So, 2018, 2019, he's still, you know, trying to battle his cancer. He passed in 2019 and then I had to focus on trying to rebuild our house.

And -- but during that period of time, Norma had more than she could handle and then COVID hit. So, built our house in COVID, but then COVID hit and, you know, everything kind of turned upside down. But it was very hard for me to accept help, but I had to. And that's what somebody said to me, what Stephanie, kind of what Stephanie was just alluding to. You have given, you know, whether it's in my church or whether it's to my friends or whether it's to my staff, or whether it's, you know, you have given all of these years to others, please, just imagine the joy they are getting by being able to give back to you.

And I try to put it in those terms. It's still hard because I wanted to be the one giving and I'm trying to get back to being the one giving. But it has been a lot of having to accept help over the past few years and which is not something I'm accustomed to because I'm accustomed to being the one to do and to give and to -- and I take great joy and Mr. Stubbs does too, great joy in giving. I will do anything for any of you all, anything

that I could.

MR. SASSER: Norma, before we move on, and thank you for that break, we're actually going to be talking to Marjorie Lynch and Terri Gardner in the next several weeks. But I want to know from your perspective in the mid-nineties when Larkin Pahl and Mark Kirby went through their challenges, did that have any kind of noticeable effect on sort of the -- was that a sobering event collectively in the Eastern District bar or what was your kind of impression at the time?

MS. WYGAND: Well, my impression is that you had some people who supported them and I'm one of those. You know, people can make mistakes. I can make mistakes. Any of you can make mistakes. I'm not saying we make the same level of mistakes, but, you know, only by the grace of God that we haven't been through some more difficult times. I'm not saying Larkin and Kirby didn't make wrong choices. And I do look at Richard Poole in a different, you know, his was a totally different situation. But I still was a supporter of personally of Kirby and Larkin and -- but I think even more than a sobering effect, I think it was kind of a divided front.

You had people who either thought that they were the scum of the earth and they were -- they had made their decisions and they, you know, they need to get paid for their -- and you do have to pay for your actions. So, you know, every action has a reaction and you got to -- if you do something wrong, you got

to pay for it. But then there were others who did support them and I don't know how much of a sobering effect it was. I mean, that's just my own personal opinion.

And, you know, maybe -- I mean, that's my nature, but Stubbs was a huge supporter of both of them and a friend to both of them. And so that probably is another reason I was such a friend to both of them. I have a lot of Stubbs in me, the good parts of Stubbs. I don't know if that answers your question, but I'm sure Margie and Terri would have a lot more to share on that. You know, I'm just a little girl in the office. I'm not one of the players. I'm not an attorney.

MR. SASSER: You have a reputation as being somebody who's very well liked by the different bankruptcy judges. In fact, Mr. Stubbs once said that you were even more well liked than he was amongst the bench. Do you have any particular recollections of different judges and kind of how you related to them throughout the years?

MS. WYGAND: Well, I would say that I have zero communication with any of the judges who are presently sitting. In the past, I had communication more so with Judge Doub and Judge Small. I had some communication with Judge Leonard. Judge Leonard's communication was usually more through someone else. So, for instance, he might say to Julie(Boyette) or Barbara(Langston) or somebody talk to Norma about, you know, this and then they would come to me. Judge Doub did not hesitate to

reach out. He had -- and I've called with every judge, even the sitting except for Judge McAfee because I've not been in the courtroom with her yet, every one of the judges have at one time or another called me to chambers to ask me.

It might even be, you know, Judge Humrickhouse may have called me to chambers to find out how Jack was doing or Judge Warren may have called me to chambers to talk about something that he would like to see on the EBI program. Judge Callaway called me to chambers to talk to me about Judge Doub's portrait when we commissioned the portrait for him. But Judge Doub and Judge Small would actually talk to me about if this happens, how does it affect this. So, it was more when we were all trying to work together. And I really liked the years of all trying to work together.

I don't -- I really don't feel like, I'm going to cry, I don't feel like there's as much working together as there used to be. And that's not a negative thing. Maybe it's just, you know, forward motion, but we used to have a reputation for having a very congenial bar, a -- Stephanie, no reflection on you and your staff at all because you all rock, but I remember before BAPCPA, and you may still have this happening, I don't know because we don't have the communication. But I remember before BAPCPA, the clerk's office in the Eastern District of North Carolina was one of the clerk's offices that the whole country looked toward as to how they needed to move or revamp their clerk's offices.

And I remember, you know, Epiq, which is the software

and hardware provider that we used, they would be talking to other clerk's offices and every court -- other courts and other trustees and they would come to me and say, well, they're saying that in the Eastern District of North Carolina this is how and, you know, that's how they want to move and, you know, and then Peggy would already be on top of it because you all already had all those communications. And am I kind of saying that kind of right, Christine?

MS. CASTELLOE: And I would say that, you know, things have changed being the way we're all interconnecting now, but, yeah, I just -- it still leads on several national measures and our representation on national advisory councils and boards. I think since Stephanie has been with us, she has always been on a least one advisory counsel. I don't think there's even been a year where she hasn't been on an advisory council or an advisory group nationwide. And several of our other staff members, you know, have that national, you know, representation on boards and such, too, yeah.

MS. WYGAND: Travis, to get back to one of your other questions earlier or earlier comments, I probably was more in the loop when I worked for Stubbs. I work for Jody now. Not to take anything away from Jody, but Jody's not Buzzy. And so I, you know, if you talk to Buzzy, you were talking to me. If you talked to me, you were talking to Buzzy. And so I don't have the kind of connections that I used to have. And that probably is the big

difference.

So, like before, you know, like with the clerk's office, Christine's talking about all those things that they are still, you know, in the lead on. I'm just not involved in any of that. I don't know any of that. But they're still doing the same thing. But -- and that's awesome. I always took great pride. I take great pride in the Eastern District of North Carolina because I think we rock.

MR. SASSER: You've actually already addressed on some of these issues, so I just want (indiscernible). If you were going to compare when you started doing Chapter 13, you know, back in the early years there, late eighties, early nineties (indiscernible), obviously you work for Mr. Bledsoe now. What are some of the big changes that have occurred during that time?

MS. WYGAND: From the time I started?

MR. SASSER: Yeah.

MS. WYGAND: Okay. So, I kind of walked through this before we started the interview. Big changes. BAPCPA, major change. We all knew it was coming. Roger Moore, bless his heart, he would call me and say have you seen what they're saying they're going to pass in Congress? What are we going to do? This is going to be the death of us. And I go talk to Stubbs, and I say, Stubbs, Roger thinks this is going to be the death of us all. You know, this was way before 2005. You know, I think it was talked about for a long time. And then Roger would call me again. "Do you see

what they're saying? You know, what's before Congress now," and la da da da da. Roger, you know what, one day it's going to happen and, you know what, we're going to survive. And so that was a huge transition.

And then the next I would say would be the implementation of the new plan form and doing away with motions for confirmation.

I try to think back to when we started the motion for confirmation and as long as I've been in Chapter 13, we had some form of a motion for confirmation. I honestly, I don't know how this is possible, but I honestly did not realize that that's not the way it was done across the country until Travis told me. And I just thought that's how everybody did it.

And so we I think that we started the motion for confirmation because there are varying levels of I'm going to say competency of the Bar who practice in the Eastern District of North Carolina. And the motion for confirmation, although Travis' plan might be perfect, Orcutt's plan might be perfect, I would say Billy Brewer's plan might be perfect, but you really have to look at it and figure out what he's even trying to say because he's so, I mean, he -- you know, he's got a lot in it.

But then you have, and I won't call any names, but you have other people whose plans really are not even a plan. You look at it, you don't even know what it is. And so I think the whole motion for confirmation came about to be able to show, oh,

this is how the plan is supposed to be triggered because you can't tell by what, you know, what may have been filed in the case.

Now, we don't do the motions anymore. So, if your plan doesn't say what it's supposed to say, we just object and maybe we should have been doing that, you know, for the past 30 years.

But I don't think -- I think the motion for confirmation was developed to aid, to help. I'm sure Mr. Stubbs was involved in that. And it was not as in an effort to take control away from the debtors or, I mean, for instance, in our office, if we saw the motion for confirmation in one of your cases, for instance, Travis, and you objected, you know what we did? We withdrew the motion for confirmation because it's your debtor's plan and if you're objecting to the motion, then now I don't know that that's what Logan did. Logan may have tried to force confirmation based on his motion, I don't know. But Stubbs always took the, you know, he would try to look at the plan, figure out what everybody's trying to say and what and how the funds were supposed to be treated, then we lay it out in the motion. But then if the debtor objects, then we withdraw the motion because it's the debtor's plan. And then if we can't come to some terms of what the confirmation is supposed to say, then we would file the objection to confirmation and see what, you know, what should happen.

Now, that being said, it was very painful moving to the new procedures. Very, very painful. And I won't go into a whole lot of detail, but I did have, you know, we had a whole backlog

of cases that kind of got stuck in a gap. And they weren't going anywhere and I was involved in some discussions about how we could get those cases through to get them confirmed. And we got all those cases confirmed. But I actually like the procedure better now. Still painful, but I like it better.

MR. SASSER: In terms of, I had a couple of questions about EBI. The decision to move from the Beach Cove to Embassy Suites, can you tell us about that?

MS. WYGAND: Yes. All right. So, let me just look back at my notes if you'll give me one moment. I apologize. This is (indiscernible) preparing. All right.

So, everybody on this call has been to an EBI at Beach Cove. I love Beach Cove. They were very, you know, we were one of their big deals. So, they were very competitive with their rates. They were very easy to work with. When we got there, you know, it was almost all us. You know, there were other people there, but the bulk of the resort was us. And a lot of people looked forward to going to Beach Cove.

But you go into the meeting room, you got the column and you got people trying to lean around the columns and you got somebody at this table at the side of the room speaking and they're either looking right here at the four tables in front of them or they're constantly doing this while they're trying to speak to the room. The other option that we had and Judge Small didn't like this was to put the speaker on the short wall, but then everybody

felt like they were looking down an alley at the bowling rink. And so it just -- we outgrew the Beach Cove as far as meetings.

So, we tried doing more, you know, breakout sessions so that we could, you know, spread people out. But on Friday, with ethics and the judges' session and the, you know, mental health and, you know, whatever else we had on Friday, we had to have everybody together or else we'd have to have double, you know, they'd have to speak twice. And so at one point, let's see, I think around 2012 our attendance hit over 300 and 300, although they could fit 300 bodies in the room, it was just not comfortable.

And then the board would say that they had newer attorneys, younger attorneys coming to us, coming to them saying we really needed to, you know, in order to keep people coming, we needed to look at a newer facility. Beach Cove is so dated. You know, da, da, da, da, da. So, we started looking around. We formed a committee.

We started looking around and the Embassy Suites is the only location that we could find that could house our group in the meeting space that we needed that was affordable. And when I say affordable, Embassy Suites is a lot more expensive than Beach Cove was. But we had a long history with Beach Cove. So, if we try to go back to Beach Cove now, I'm sure that it would be a lot more than we were paying back then. But that's why we made the change to Embassy Suites. The consensus was that people wanted to see us go to a place that could house us more adequately and

also that was newer, although it's older than Beach Cove.

I actually lived in Myrtle when Beach Cove was built.

I remember when Beach Cove was built. And I'm certain Embassy Suites, although it wasn't Embassy Suites at the time, was already there.

MS. OLIVER: So, I'm going to tell a quick personal story.

You know, I have four kids and every year our kids come down to Beach Cove and they love that weekend. They loved the, you know, that, you know, river pool, they loved all the pools. They loved being able to go anywhere on their own out there and I know it's safe and secure for them. And when we moved to the Embassy Suites, I took one or two kids, I can't remember who came, and despite all the amenities at Embassy Suites which are really nice, my kids missed the Beach Cove so much that the next couple years when I went to the seminar, we stayed at the Beach Cove because that's where my kids wanted to be. It was so nostalgic and meaningful to them. And so, I'm just glad that my kids, you know, that those (indiscernible) I made with my kids.

MS. WYGAND: There are many people who share similar stories and my kids grew up at Beach Cove. I mean, I started -- when I started handling the EBI, not being in charge of it, just organizing it, from that point until 2016 I believe we were -- yeah, 2016, we were at Beach Cove. So, my kids grew up at Beach Cove. And if it had been up to me, we would still be at Beach Cove. But, Travis, that shows you how much control I have.

Stephanie, you know, she knows that that, you know, is a topic of discussion at many, many board meetings and, you know, we probably (indiscernible). But I do agree that the meeting space was not ideal. I one hundred percent agree with that. But the history and the life stories there are -- Jason Hendren -- Jason Hendren met his wife at the Beach Cove.

MS. BUTLER: That's what I was about to say. I always loved that story. He always has to tell this --

MS. WYGAND: He attributes to me -- Travis, I am powerful. He attributes me with bringing him and his wife together at Beach Cove. I'm sure I've brought some other people together.

But, Cindy, what I would like to know, I was thinking about this before the call because you're really going to tell me now how old I am. How old are your kids now?

MS. OLIVER: My oldest is 29.

MS. WYGAND: Oh, my goodness. I remember when they were kids in the pool.

MS. OLIVER: Yes.

MS. WYGAND: I remember when Judge Humrickhouse's son was a kid in the pool and he's a doctor now. You know, I have a lot of memories there. And, yeah, everybody's crowded around the little tiki hut. We had the same old bartender for all those years, the bartender there, but he was -- I think his name was Ken. I don't know if that was his real name or not, but he remembered us. Every year he remembered us.

MR. SASSER: Norma, tell us about the decision to not have a live one in 2022. What were you thinking there?

MS. WYGAND: The thinking, there's two -- it's twofold. Most people think that we're afraid to bring people together (indiscernible) of it. So, right this moment, you know, we think that hopefully COVID's moving along, but right this moment, I'm home sick this week. My daughter is upstairs in bed with COVID and so I've got her and my granddaughter at my house this week.

I thought I had COVID. I tested. I was negative. I'm still not certain I don't have it, but I've got like all the symptoms that she has. She's definitely positive. She's been running a fever since Sunday. I think it broke maybe yesterday, the day before.

But so and since January 1st, almost everybody, we got three people in our New Bern office who did not have COVID in January. And so it's still here and -- but that's not the major factor.

The major factor is that when you book a conference, you have to guarantee a certain amount of revenue. And in exchange for that, they give us the rates on room and block out certain numbers of rooms. But, in order to do that, we have to guarantee X amount of money that they're going to bring in in revenue. And if we don't bring in that amount, then we have to guarantee up to a certain percentage of that and if we don't bring in that amount, then we have to pay the shortfall. And we don't have the money.

If our attendance was down, it was too much of a financial risk because we don't really know.

If we had it -- personally, Norma, Norma, this is Norma, this is not the board, I'm not speaking for the board, Norma has a problem with trying to bring possibly, you know, 200 plus people together to a party in Myrtle Beach when we're not even yet back, and I know we're going back in May, but we're not even yet back to the live 341 meeting. So, I have a personal issue with that because, I mean, my gosh, Cliff Brisson got COVID and he and his wife died. And we've got a lot of our members of the bar are older or have health compromises.

And so that is not reflective on the board. It is not a 100 percent decision to -- it is a 100 percent decision to go virtual or pre-recorded, but there was a lot of discussion about it and some of the board did want to go back live this year. But I think the financial risk is what kind of made the final decision. Does that answer your question?

MR. SASSER: It does, thank you.

MS. WYGAND: You're welcome. And we are disappointed because we were last year when we realized this was going to be what we believe to be the 50th setting, we were planning to, you know, really kind of have big to-do. We'll have to have a big to-do next year. I will throw just a disclaimer out. We are touting this as the 50th setting of the Eastern Bankruptcy Institute. However, we did skip 2020. We didn't even have a virtual conference that year. So, I guess if you try to be technical, it's really 49. But it's the 50th year of the EBI. So, we're taking it. It's

ours. We can call it whatever we want.

MR. SASSER: I know you particularly mention the, you know, Jason Hendren meeting his wife and all the good times at the bar and that sort of thing. Are there any particular memories that you want to share about EBI or just general impression?

MS. WYGAND: Yeah. Oh, yeah, I have some. Okay. So and I would like to throw out some names of some of our heros who, you know, some are still here, some are not here. If you don't mind. Do you mind if I --

MR. SASSER: Please do.

MS. WYGAND: -- digress a little? And I'm going to start with an EBI story, but then I'll digress. One year I was -- this is at Beach Cove and most of my wonderful stories are going to be at Beach Cove. We were at -- I was sitting out at the, you know, at one of the tables around the tiki bar and I'm sitting with Ken Banks and he keeps looking over my shoulder over at the bar.

He says, look, and I turn around and there's a man standing at the bar holding his little son who's probably about maybe three years old, he's holding him up on his shoulder and the son keeps looking at Ken. He says he thinks I'm Santa. And the little boy thought that that was Santa Claus sitting out by the bar. Now is that not totally awesome? But Ken Banks was Santa Claus.

So, now before I go to another EBI story, I'm going to talk about Ken Banks for a minute. Ken Banks was awesome. I don't know how many of you all really knew him or had much interaction

with him. He was a very, very smart person. And for many years we moved around with our division, but for many years Stubbs was the Chapter 13 Trustee in Fayetteville. So, if we had to go to court in Fayetteville, Mr. Stubbs would pick me up at my house at 5:45 a.m. We'd get in the car. I couldn't do it now; too old, but get in the car.

He would listen, we were talking about this the other day, he would listen to a little bit of Johnny Cash on the radio for just a minute as we were making our way out of my neighborhood.

And then he would flip on the overhead lights and we would start doing our work. And we had piles. So, we'd go through all of our -- and I'm not talking Chapter -- his law office, his phone calls, his, you know, everything he had to go to work on that day.

So, we start going through his piles and everybody makes jokes, people would make jokes because he would have on his dash stacks. This is the so-and-so stack. This is so-and-so stack. When he's done with this one, he balls it up, throws it over his shoulder into the back seat. So, if you happen to be in the backseat, it's going to hit you. And I've been back there before. And that would be something we'd argue about. I'd say, Mr. Stubbs, you just threw your trash. And he didn't care, but I did. I would make a big to-do about it.

But, anyway, so we would go to -- we would leave that early because we would meet Ken Banks for breakfast at the Haymont Grill. And we -- Ken Banks was, in my opinion, very well versed

in fair debt collection practices and credit reporting issues and Stubbs had a specific interest in those things, and so we would meet with him and talk to him about all kinds of things in those regards and we actually filed, the only class action I ever filed, we filed a class action against the Veteran's Administration.

You ought to look at this, Travis. Some felt like they were violating the discharge injunction by reducing a person's entitlement because they had a debt discharged in bankruptcy. It was thrown out. We didn't get very far with it. But I met and interviewed myself each of our, what do you call your parties, the lead plaintiffs and, boy, that was such a moving because, I mean, they are, you know, some were in wheelchairs and, you know, it would be things like from Agent Orange or, you know, jumping out of airplanes and just causing so much damage to their body and, you know, just they all had their own story and it was very moving. And just felt like that their entitlement should not have been reduced because of discharge claims in bankruptcy. But we never got to the point of like certifying the class or anything. We -- it had a short life. But it was an experience.

So, let's see. Any other -- the hospitality suite was always interesting. Everybody thought it was kind of crazy how we threw all the beer in the bathtub. The big thing for me was when Hummingbird took over the hospitality suite because after that it was years before I walked back to the hospitality suite because I had to go to the ABC Store and, you know, the grocery

store and buy all this stuff to keep it stocked and go in and clean it up. And when Hummingbird took over the hospitality suite, I never walked back in. And Embassy Suites will not allow us to have a hospitality suite. So, the hospitality suite was a lot of work, but it was fun, and people really enjoyed it.

I went to the ABC Store one time to get beverages for the hospitality suite and I think they were of maybe Indian decent the people who were working in there. And I heard somebody, he asked to see my ID and I provided it. And I heard somebody in the back yell because I had a cart full of alcohol, heard somebody in the back yell did you check her ID. And he says, yes, it says she's 40. I'm like, oh, my God, they're questioning whether or not I'm even 40. But, anyway, I don't have those problems now. So, that was kind of an interesting story.

But after the Murphy bed incident, I always make sure because when I provide my room list, I have my VIPs. So, I tell the resort, okay, so these are my people that I need to make sure their rooms are nice, you know, no problems with these rooms. It'd be nice if there are no problems with any rooms, but make sure there are no problems with these rooms. And so they always send somebody to go and check those rooms and just make sure everything is in working order and everything.

But I do remember one year at the Embassy Suites Judge Humrickhouse wanted to be, instead of being in the Embassy, she wanted to be next door in the condos which some of you all have

been in the condos. And that's usually where I stay because I need more room. I need to be able to spread out and I usually have kids with me. And so, she wanted to be over in the condos, but that year they were doing work on the balconies. So, you could not open your sliding glass door to go out on the balcony and she was not very happy about that. But some things are not in my control. I didn't know we weren't going to be able to go on the balcony.

And I will tell you this. It might be a blessing in disguise. At this moment, there is no pool at Embassy Suites. They have -- they're replacing all of that whole area, the bar is gone, where we have the cocktail party is gone. Everything is gone. They're replacing it. It is supposed to be complete the week before we were scheduled to have our conference. But if there is one delay, they've already told me there's a chance we won't have any pool area, any bar, anything else and I'm like, oh, God. So it may be a blessing that we're not doing it live this year. I just I really was concerned about that.

We did think about moving it to later in the year, but there was just a lot of -- I thought last summer that we wouldn't be where we are right now. At the end of the summer, I thought things were going to kind of start turning and I don't know when things are going to start turning. Travis?

MR. SASSER: Well --

MS. WYGAND: You want me to talk about some of my other

people?

MR. SASSER: Please.

MS. WYGAND: All right. Any of you all know Bob Bowers, or did you know Bob Bowers? Cindy?

MS. OLIVER: (Indiscernible).

MS. WYGAND: Oh, okay. So, Bob Bowers, he's no longer with us, but when we would have, and he's been gone quite a while, but when we would have board meetings and talking about things like, you know, trying to document things and history of the court, everybody would always mention Mr. Bowers and how he needed to get his recollection, his memoirs which we never did, but hopefully in your -- the course of your interviews, somebody will mention him. But he was, you know, one of the old heros.

Doug Gurkins, I think I mentioned to Travis the other day that when I started working at Stubbs' office, somehow I developed a, I don't know why, but somehow I developed the title of if it was farm related or tax related, it was my case. And then other than that, we took all the Chapter 11's and rotated them between me and Wendy. So, she got this one, I got that one, she got this one, I got that one. But if it was agricultural or if there were tax issues, then it was mine. I'm not sure why.

But Doug Gurkins taught me so much about farming. I don't really remember a lot of it now, but I knew how you got to rotate the crops and I knew, you know, how, you know, this was this season, this was this season. And my farmers were the best

clients that I ever worked with because they are just salt of the earth people and they, I mean, back in those days they didn't have any stuff on computers. They just had it right here, right here.

They'd get out and figure their numbers on their piece of paper, and they can tell you what their yield was going to be for the year and what they needed to, you know, make off of this crop. And I can't tell you how many farmers survived from crop insurance because you have a bad crop year and that crop insurance kicks in and it saves your butt. But it was I'm sure it's a lot different now, but Doug Gurkins was a wealth of knowledge and a hero and a friend.

He used to tell me a lot of stories about, it's a shame that he's not here to share these, but about auctions that he would have and people would come out with, I mean, literally the guns because, you know, you're taking their stuff and you're selling it. And it was -- he had some stories. I'm sure Mike would have, Mike Gurkins would have some stories to share.

Dick Stearns, I'm sure he would have some stories. Browning -- Browning is (indiscernible). I was talking to Larkin not long ago and we were talking about things and I said, Larkin, do you know what my first recollection of you was? And he said, "What was that?" And I said, "My first recollection..." and mind you, I was a kid then. I mean, I started with Stubbs when I was probably 24, when I was four. But I -- yeah, about 23, 24.

I remember meeting Larkin Pahl and I thought to myself

what a gentleman. He was a gentleman. And you know who else is a gentleman? Mr. Stubbs. If I'm with him, he opens the door for you. If we were walking down -- and I know this should be second nature for men anyway, but it really is not. If we were walking down a sidewalk, he would always make sure he was, you know, on the outside and I was on the inside. He, you know, I'd have to force him to ever let me pay for anything. He -- many things. I don't know if I ever won the battle. But Mr. Stubbs has looked out for me for 33 years and he still does.

I mean, I met with him about a couple issues the other day and he's just somebody that I know is always there for me. I'm always there for him. And I don't even want to think about the day that he's not going to be here anymore. He thinks that he is tracking to live well into his nineties, so I'm holding him to that. That's what he told me the other day. I told him I won't even be here when he gets to his nineties. But, let's see, who else? Who else did I mention the other day, Travis?

MS. CASTELLOE: You mentioned to me when we were chatting about Mr. Butler and several of these people we wanted to interview, but we don't really have their contact information. So, maybe you and I can get together offline after this if you get updated phone numbers --

MS. WYGAND: Yes, I do.

MS. CASTELLOE: And we would -- you know, we've had Mr. Stearns, Mr. Browning, you know, on our list forever, but we don't

have a way of contacting them. So, if you've got contact information --

MS. WYGAND: Well, I have Browning, but I will tell you and this is -- I think this is, it breaks my heart, but Stearns disappeared. He was done when he left and I don't even know where he is.

MS. CASTELLOE: Well, we hear he went to Europe when he first retired. We just didn't know if he ever came back. So, that was something --

MS. WYGAND: He did. He did, but he does not want to be involved in anything which is really unfortunate. But because he really was such a contributor to the system, the district, the EBI, Chapter 12. I do have Mr. Browning's contact information. And Judge Howard would have a lot to share. Oh, another hero is, I know he's Middle District, but Judge Wolfe is a hoot. He was -- you know, he and Mr. Stubbs were good friends and so we had a lot of interactions with him.

I talked to when we were trying to talk about things for the 50th EBI event, I was talking to Al Butler, Walt Hinson, I think maybe to Frank Allen, and Larkin Pahl and Stubbs can't remember who was at the 1973 event, other than him and Judge Moore.

Larkin's pretty sure he was there. And somebody mentioned Richard Sparkman. Have you all talked to Sparkman?

MS. CASTELLOE: Yes, we did.

MS. WYGAND: I want to talk to him about some EBI

memories, but he -- but Walt Hinson said his first EBI was he believes in 1976 and he says it was at the Rib Room at the Heart of Wilson Motel. And Frank Allen said that his first EBI event he thought was in '75 and it was in November in Wrightsville Beach and he remembers thinking why in the world would you schedule a beach event in November. But did anybody talk about the Shrimp-a-Roo?

MR. SASSER: Yes, but let's hear -- I want to hear you talk about it.

MS. WYGAND: It was before me. There's a little bit of conflict there I think.

MR. SASSER: Tell us what you've heard and we'll back that -- we'll see if that lines up with what we've heard from other people.

MS. WYGAND: But I don't know if my stuff is true.

MR. SASSER: Well, we'll fact check you. We understand it's speculation. But go ahead and tell us the --

MS. WYGAND: Okay. Well, I was never at a Shrimp-a-Roo and I can't say that one did not that occur at my first EBI. If it did, I was not invited. The Shrimp-a-Roo, as I understood it to be, was kind of an invite exclusive event which, you know, we have those. We had a bigger event and if, you know, invitation and but you did have some things that are exclusive. But -- and it's something that I think Al Butler did. So, I think it was Al Butler's event, but I'm not sure because I was never there.

Well, Mr. Stubbs, I did not hear this from Mr. Stubbs, so I really do not know if any of this is factual, but I do know that Mr. Stubbs did not want anybody to feel excluded or left out or lesser than anyone else. And so I think he maybe had a competing event possibly and opened it to anybody and then my understanding was that was the end of the Shrimp-a-Roo. But I don't know if that's true or not. Does that sound like anything you've heard?

MR. SASSER: We heard that he rented a boat and drove it by Al Butler's house and like blew the horn and waved.

MS. WYGAND: That does sound like what he did. I think he paid Jeff Massey money to jump off the boat.

MR. SASSER: That was said in his interview, as well. And I think Judge Humrickhouse said it was, I think she said it was ending because of the exclusive nature of the event. I think it was primarily composed of judges and trustees.

MS. WYGAND: Huh.

MR. SASSER: The one interesting thing, I know this is your interview, but actually in 1988 the Executive Office of the U.S. Trustee, he actually came and attended the Shrimp-a-Roo. There was actually correspondence in Judge Small's file about that. So sad that it's no longer with us.

MS. WYGAND: Huh.

MR. SASSER: He'd be a good (indiscernible).

MS. WYGAND: Well, all right, I won't say that. Okay. So, (indiscernible).

Now, we did used to have a softball game at EBI and it

was Judge Small's trustees versus Judge Leonard's trustees. And Judge Small and Judge Leonard participated, as well. And then we got to the point that, number one, our trustees started aging out and, number two, people would bring ringers in to like, you know, this person might be a staff member of the trustee and that they're dating this person and he's a really good softball player.

So -- but it ended up fading out. But I was at -- I never played, I'm not a softball player, but it was a number of those occurred after, I mean, it pre-dated me, but continued after I took over the organization of the seminar. And it was a lot of fun, I mean, for the judges and trustees, but it was -- and court, you know, some of the clerk's office would be there and the BA's office.

I remember one year Tom Ward tore his, I think it was his rotator cuff. He really got hurt pretty significantly and Wendy Karam and I took him to the emergency room. We spent the better part of the afternoon there and then he ended up having to have surgery. And then he got a staph infection and, I mean, it really looked quite intensive and invasive. But he -- I don't know if he ever played softball after that.

And then we had some events where and Cindy probably did this. Did you play in any of our tennis matches that we --

MS. OLIVER: No, I played in some of the golf matches.

MS. WYGAND: Okay. So, we did some golf and we did some tennis and we did some racquetball. So, we would try to organize little extracurricular activities and we did the golf until one

year Orcutt actually took over handling that. And John Orcutt is a hero, too. He -- John is one who steps up and says you let me know what you need and I will do what I can to try to help you whether it's money, whether it's -- he has set up workshops at, you know, rooms at the EBI where he would invite attorneys, not that -- I mean, Travis, you're a wonderful attorney and you have what you need in your office.

But I had somebody the other day who was trying to work something out on insurance money for a car and they didn't know how to do it. And I said, well, I have an attorney who prepares these letters quite frequently and the Trustee signs off on it, a direction to pay letter. And I said let me check with them and see if they mind if I share it with you. And it was Lindsay Parker.

Lindsay Parker is the one who has the letter that she uses frequently.

So, I called Lindsay's office, talked to Tammy, said, Tammy, do you mind if I share this with so and so. She said, oh, no, not at all. So, I sent that to the attorney. I said here's a sample, see if you can do something like this and I think it will take care of your problem. And then -- and John Orcutt, he'll make all of his HotDocs available to anybody who wants to use them.

With the whole LLM (phonetic) program, Ed Boltz, he, you know, Chad Hammonds was trying to do a LLM, bless his heart. I mean, I think it's great that Chad's trying to do a LLM and Ed

is making himself available to help him through that process because it's something that can be good, but Chad needs to know how to do it. And so Orcutt makes his resources available to other people who -- and he's not the only one. Other people do, as well.

And that's what I like about the Eastern District is that, you know, everyone is so congenial and willing to help each other.

And I mentioned to Travis the other day that some of my earlier memories of Mr. Stubbs would be in a highly convoluted Chapter 11 battle, and you may have been in some of these, and he'd go to Wilson to the Bankruptcy Court. And he would go and he would ask the judge to give him 30 minutes, give me 30 minutes. We were in the conference room. And he'd put these people in this conference room and these people in this conference room.

He'd go back and forth and back and forth. And all he'd have in his hand is a pen and a napkin and he worked out the whole deal in the whole case and he walked back. He brings everybody back in the courtroom. And it's not that anybody is giving up anything, it's just he's worked out all of the issues. And everybody's on board and everybody -- and it's -- and he has, I mean, I'm sure he still does, I just don't work with him, but, you know, he had a gift for bringing people together to try to resolve things, I felt.

I will tell you another thing. One person that I always love to see in court, and Felecia (Indiscernible), she used to tell me the same thing, was Joe Stallings. She thought that Joe

Stallings was very well presented in court. And Jody Bledsoe, bless his heart, he's Mr. In re Alexander. I used to love to hear him in court. He was very well prepared. I'm not speaking as to now, Travis, not that he's not very well-prepared now.

But In re Alexander, he was in the courtroom with all the judges. Judge Doub was either a newbie or was getting ready to be a new judge. He was sitting over in the witness box. You got Logan and Stearns and Browning and Stubbs and Jody Bledsoe arguing for the debtors. And all of the trustees except for Logan were against Jody and he did a great job with the whole, you know, BAPCPA and In re Alexander, In re (Indiscernible).

I remember being in court with I guess it would have been Judge Leonard and we were in the third floor courtroom. It was Judge Leonard and I'm guessing Judge Small, but I'm not sure.

And they were attacking somebody, trustee I guess was attacking Orcutt's fees. And so Orcutt and Jody are sitting at the counsel table and both judges are hearing the fee issues. And, you know, when you're talking about fees, you're getting to Orcutt's bread and butter and his passion and his livelihood and -- but Jody is there and he's very well -- he's carrying the argument.

And every time somebody would ask a question where it seemed like it might not be going Jody's way, John would jump up and he would start, you know, his passionate plea and attempt at persuasion. I'm sitting on the second row and I'm sitting here thinking, John, please sit down, please sit down, let Jody handle

this. Jody has this. Let him handle this, please. And I think Jody was victorious in his presentation, but Jody is a very well thought out, prepared, usually has a pretty level head, very well knowledgeable of Chapter 13 and consumer.

MR. SASSER: And I think if -- sorry to interrupt you. I think that was Judge Humrickhouse, Judge Doub and Judge Leonard. And I think that ultimately that's when Judge Humrickhouse and Judge Leonard kind of went one way, Judge Doub went the other way and that was Pliler. Ultimately, it went to the Fourth Circuit because I was in the courtroom that day, as well. It wasn't the third floor courtroom in Raleigh. So does that make sense to you, as well?

MS. WYGAND: I clearly remember Judge Leonard being there. I just could not remember who the other judges were.

MR. SASSER: It would have been somewhere between two thousand probably 11 and 2013 and I can't think. There's two cases that Judge Leonard and Humrickhouse, they pretty much affirmed Alexander. This had to do with John Orcutt. Supposedly Debt-Buster which was the \$99 a month --

MS. WYGAND: Yeah.

MR. SASSER: -- Chapter 13. He got it marketed and that was kind of a big deal there for a while. But then Judge Doub went another way and that was Pliler (indiscernible) ultimately kind of changed how we do things in, well, in the whole circuit, I guess, but that case was done under the Eastern District. I

don't know if that was helpful just to --

MS. WYGAND: Yeah, Pliler was definitely Judge Doub, but I almost think that sometimes that was not Pliler because that was a Stearns case, and I would not have been in court that day. I just think that was just a case where, I mean, it could have rolled over into Pliler. And I know it was multiple judges sitting. So, it very well could have been, Travis. I just can't remember. I just remember thinking, John, sit down, John, sit down.

Let me tell you a couple of other Stubbs stories if you don't mind. If you need to shut me up, you can. So, Mr. Stubbs, all right, so, okay. So -- and Jody has tried to have his staff attorneys take a similar approach, but not to the degree that Mr. Stubbs did. Mr. Stubbs would look at the big picture. Okay. And he had a huge problem with if you ever get in a 341 meeting with Mr. Stubbs, you know, you have his little worksheet and for the most part he'd look at it and read and then he'd take it and put it over to the side.

Every once in awhile he would take one, he'd circle something and he'd put it over in a separate stack. And most of those were he hated the \$99 a month Debt-Buster plans that John did when the debtor worked for the U.S. Postal Service and made \$92,000 a year. And he would say, (indiscernible). And, listen, I'm going to take this up one day. But when we were getting -- it seems like we were getting newer cases at the time.

I remember sitting in the courtroom with him one time

and he sits back and he just kind of listens, and he's just listening and, you know, somebody's arguing confirmation issue or something.

And something just peaks his attention and he, when they ask the trustee if he has a question, he says to the debtor, "How many cell phones do you have?" And he says, "I don't know, two or whatever."

He says, "Do you have a girlfriend?" He was married. "Do you have a girlfriend?" Only Mr. Stubbs would ask something like that.

But something that was said made him think that this guy is supporting a girlfriend. And so, he's been going off on this other person that he's supporting that is not really part of his household.

And Judge Moore -- now Judge Moore passed not long after, you know, after I came on board, but I remember sitting in court with him and I literally would think he is falling asleep. He'd be sitting, you know, on the bench and his eyes are closed and his head just kind of back and I'm thinking he's asleep, but he's not. Whether he was or not, he hears everything that's going on.

And all of a sudden, he'd open his eyes, and he'd say something.

So, I guess he's just kind of like listening. But a number of times I've seen he just fell asleep, but he did not. He would pop right back up.

And he didn't say, like I pronounce, l-i-e-n, lien. It was Lynn. Everything was -- and every time he would say Lynn and I would be like, Lynn. I've heard other people pronounce it that way, as well. And then at the 19 -- let's see -- 1991 EBI which

I guess was his last EBI, because didn't he pass in '91? We were at Ocean Creek which is the sister resort to Beach Cove and I guess we went, Stubbs and I went to the hospitality suite and Judge Moore was in there and he asked Judge Moore if he wanted something to drink and he told what do you want to drink. And he told me to go make the drink. I didn't know how to make a drink.

So, I go into where the alcohol is, and I make Judge Moore a drink and I take it back to him while Stubbs was looking at me. He didn't say anything, so it wasn't like a Murphy bed episode. But I was so nervous I was not making it properly. But, anyway, there are a lot of good memories.

MS. CASTELLOE: Well, you have given us so much history that we have not gotten from anybody else and you're the first non-attorney that we have interviewed and this has been so useful. I mean, we've been going for almost two hours now.

MS. WYGAND: Oh, wow. I'm sorry.

MS. CASTELLOE: Oh, no, no, no. You've given us some great things and some great --

MS. WYGAND: Well, what you told me is I said a lot of things I shouldn't have said.

MS. CASTELLOE: Oh, you'll get a chance to look at the transcript and make any edits you want. So -- but --

MS. WYGAND: Do you mind if I look at my notes real quick just to make sure there wasn't something I wanted to say that I didn't touch on? It'll only take me a second.

One thing I really am not qualified to even comment on this. Like, for instance, with the motion for confirmation. I didn't realize that's just not the way it was done, you know, across the country. So -- and I think Mr. Stubbs and I would have differing opinions of this, but the -- oh, I do have something we need to talk about. Do you all have another minute? I'm so sorry.

MR. SASSER: No.

MS. WYGAND: Okay. So, Mr. Stubbs is -- was very interested, as Chapter 13 Trustee, was very interested in Chapter 13 nationally and things that could be done across the country or in our district to better things. So, he was the one who started the whole conduit. And there was a misconception that the conduit was to fund the Trustee's Office, but that is not at all.

I mean, Stubbs even tried to find a way to bifurcate so that we could take a lesser fee on a conduit payment. You can't do that. But we had more and more and more debtors who would go through their case and then their case would be over and then they'd have to re-file because as soon as their case was over, their mortgage company would start foreclosure and say that, you know, they were this far behind and they're like there's no way I'm this far behind.

So, Stubbs actually, he was member of the NACTT and he actually funded a grant for, and the name escapes me now, but for someone who was an expert on the whole conduit system. And but we started it as a test program in Fayetteville and Stubbs said

we owe this to these debtors. We've got to get them out of their case with an order that says, hey, this is what you owe and you're current and now go on your merry way. And I know that there's been a lot of, you know, pros and cons to that, but I think it's a good program.

The other thing that he did is he chaired the statistical committee for years for the NACTT and looked at the statistics for trustees across the country. We prepared, I handled all that for him. But we prepared reports that we circulated to all the trustees across the country showing -- and they all had a blind number, so, you now, you might be Trustee Number 123, but nobody else knows you're Number 123 unless they really try to backup the information and deduce, you know, which is your office. But he always ran at one of the lower cost per case to administer across the country.

And Jody, believe it or not, is one of the lower cost per case to administer across the country. He's probably not as low as Stubbs was because Stubbs ran a sweatshop, but Jody is very low in his cost per case to administer. So, I thought that was worth noting. I think that's it. Bye. You have anything, Travis, that I did not cover or something?

MR. SASSER: No, but I just want to echo what Christine said. It was really, really great and really appreciate you taking the time to do that and have all those remarks and we appreciate it.

MS. WYGAND: Good. I've just been hanging around a long time.

MS. OLIVER: Yeah, your perspective is really awesome.

MS. WYGAND: Well, thank you.

MS. CASTELLOE: Yeah, this is has been so useful and you've got memories that no one else has. So, this is wonderful. Thank you.

MS. WYGAND: Well, thank you. There are a lot of memories. I probably put a little personal spin on it, too, whereas, you know, some others might look at it more from a legal standpoint, you know, what happened in cases or what happened. But I sit back and just kind of watched them all.

Well, if you all think of anything else that you want to follow up with me on or if I think, oh, I don't know if you have this or not, but when I was going through some things, I have a program from the special session in honor of the memory of Honorable Thomas Milton Moore from May 1st, 1992. Do you all have that?

MS. CASTELLOE: We do have that.

MS. WYGAND: Okay. All right.

MS. CASTELLOE: Yep.

MS. WYGAND: That was a nice memory when (indiscernible) the other night. All right.

MR. SASSER: Thank you, Norma.

MS. WYGAND: Thank you.

UNIDENTIFIED SPEAKER: Thank you.

MS. WYGAND: Thank you, all. Thank you for including me and thanks for all that you're doing.

MR. SASSER: Have a good weekend, everybody.

MS. WYGAND: Bye-bye.

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C E R T I F I C A T I O N

I, KELLI R. PHILBURN, court approved transcriber, certify that the foregoing is a correct transcript from the official electronic sound recording of the proceedings in the above-entitled matter, and to the best of my ability.

/s/ Kelli R. Philburn

KELLI R. PHILBURN

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