THOMAS J. NOLAN (State Bar No. 66992)
Thomas.Nolan@skadden.com
CAROLINE VAN NESS (State Bar No. 281675)
Caroline.VanNess@skadden.com
KASONNI M. SCALES (State Bar No. 301871)
Kasonni.Scales@skadden.com
JULIA M. NAHIGIAN (State Bar No. 307508)
Julia.Nahigian@skadden.com
SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP
300 South Grand Avenue, Suite 3400
Los Angeles, California 90071-3144
Telephone: (213) 687-5000
Facsimile: (213) 687-5600

JOSEPH L. BARLOON (Admitted *Pro Hac Vice*)
Joseph.Barloon@skadden.com
AUSTIN K. BROWN (Admitted *Pro Hac Vice*)
Austin.Brown@skadden.com
SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP
1440 New York Avenue, N.W.
Washington, DC 20005
Telephone: (202) 371-7000
Facsimile: (202) 393-5760

Attorneys for Defendants

UNITED STATES DISTRICT COURT

CENTRAL DISTRICT OF CALIFORNIA

CONSUMER FINANCIAL PROTECTION BUREAU, Plaintiff, v. CASHCALL, INC., WS FUNDING, LLC, DELBERT SERVICES CORPORATION, and J. PAUL REDDAM, Defendants.	CASE NO.: 2:15-cv-07522-JFW (RAOx) DEPOSITION TESTIMONY OF DELBERT MEEKS (JUNE 2, 2016) IN SUPPORT OF DEFENDANTS' MOTION FOR SUMMARY JUDGMENT Hearing Date: August 1, 2016 Time: 1:30 p.m. Place: Courtroom 16 Judge: Hon. John F. Walter Pre-Trial Conf.: September 9, 2016 Trial: September 27, 2016

BY MS. HARTMANN:

Q. Do you know which of those loans was the most common loan product that Western Sky originated?

A. I would be speculating. No.

Q. Okay. Do you know the terms of those loans?

MR. BARLOON: Objection. Vague.

A. Define "terms."

BY MS. HARTMANN:

Q. The interest rate, the origination fee, repayment period.

A. Not exactly. I know them generally.

Q. Can you tell me about them generally?

A. The 850 was a 12-month product. I believe it had a $350 fee, no prepayment fee, and I believe was for 9 or 12 months. The 1500 had a $500 fee. I believe it was 12 or 18 months in term. 2600 was anywhere from, I think, from 96 to 135 percentage interest rate, $75 origination fee, no prepayment penalty. I believe it was 47 months. The 5K, I believe was a seven-year loan, $75 origination fee, no prepayment penalty. I don't recall the interest rate on that. The 10K was a 10-year loan, $75 origination fee, no prepayment penalty. And it was for 10 years.

DATED: June 30, 2016

SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP

By: */s/ Thomas J. Nolan*
Thomas J. Nolan
Attorneys for Defendants